

World Islamic Finance Conference

'Accelerating Islamic Finance Growth; Bridging Boundaries'
28th - 29th March 2011, Park Plaza Victoria, London, UK

CONFIRMED SPEAKERS AND PANELLISTS

Stephen Lange Ranzini
University Bank, President & CEO

Lord Mohamed Sheikh
Conservative Muslim Forum, Chairman

Sheikh Nizam Yaquby
Shariah Scholar, Bahrain

Mufti Barkatulla
Islamic Sharia Council, London
Sharia Judge

Dr. Mohamad Akram Laldin
International Shari'ah Research,
Academy for Islamic Finance (ISRA),
Kuala Lumpur Malaysia, Executive Director,
Member of Bank Negara Malaysia,
Shari'ah Advisory Council & Member of
HSBC, Global Shari'ah Advisory Board

Richard Thomas, Gatehouse Bank
Chief Executive Officer

Badlisyah Abdul Ghani
CIMB Islamic Bank Berhad
Executive Director and CEO

Omar Shaikh, Islamic Finance Council UK
Executive Board Member

Sultan Choudhury
Islamic Bank of Britain
Executive Board Director

Dr. Humayon Dar, BMB Islamic, UK, CEO

Dr. Janekeh, Bank of London and The
Middle East plc, Head of Islamic Capital Markets

Prof. Dr. Volker Nienhaus, Islamic
Financial Services Board (IFSB) Consultant

Dr. Mohammad Omar Farooq, Centre
for Islamic Finance at Bahrain Institute
of Banking and Finance, Head

Stella Cox, DDCAP Limited
Managing Director

Sabri Ulus, Türkiye Finans Katılım
Bankası A. Ş., Head of Treasury Department

Mehmet Fatih Bulaç Türkiye Finans
Katılım Bankası A. Ş., Head of International
Financial Institutions

Dr. Aznan Hasan, Bursa Malaysia
Shariah Advisor

Keith Leach, ABC International Bank plc
Head of Real Estate

Mushtak Parker, Islamic Banker, Editor

Gul Khan, HSBC Amanah
Global Head of Personal Financial Services

Shaykh Haytham Tamim
Utrujj Foundation

Shariah Scholar & Chairman

Raja Teh Maimunah, Bursa Malaysia,
Global Head, Islamic Markets

Dr. Yahia Abdul-Rahman, LARIBA-Bank
of Whittier U.S.A., Chairman and Shari'aa
Supervisor

Malcolm Hayday, Charity Bank Limited,
Chief Executive

Dr. Hany El Banna, Humanitarian Forum
Founder and President

Dr Farhad Reyazat, Global Islamic
Finance Magazine (GIF), Editor in Chief

OVERVIEW

World Islamic Finance Conference is the third Islamic Finance related conference launched by Fleming Gulf Dubai. World Islamic Retail Banking Conference and Asia Islamic Banking Conference have been successfully launched in Dubai and Kuala Lumpur respectively. As we all will agree that Islamic Finance is sure to stay and grow in Europe. Educating the people is important, as without this information, Islamic Finance shall just be the preferred choice of few. WIFC (UK) is strategically located, keeping in mind the excellent Government support for boosting the Islamic Finance Growth in the region. It has been an endeavour to pack the two days conference with Global and Regional perspectives, towards providing the 'Big' picture to participants.

KEY TOPICS TO BE DISCUSSED

- ▶ Regulatory challenges in the UK & Continental Europe: Regulatory Roundtable
- ▶ Driving Sustained Growth of Islamic Finance: Country Roundtable
- ▶ Sharia Compliance and European Law: Historical and Modern Research
- ▶ Expanding Islamic Retail Banking
- ▶ Sukuk: a new horizon?
- ▶ Liquidity Management in Economic Downturn
- ▶ Open Fatwa Session

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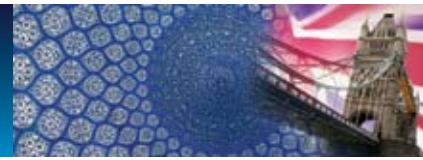
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ADVISORY PANEL

The advisory council will aid in the quest for providing high quality education and debates on the most significant topics which have impacted the Islamic Finance Industry.

WHO MUST ATTEND?

Senior Regulators and Academicians from Central Banks, Financial Centres and Universities. Industry Leaders from Islamic Banks, Islamic Retail Banks, Conventional Banks with Islamic windows, and Conventional Banks.

Finance Experts from:

Information Technology Companies, Law Firms, Islamic Finance Consultancies, Ratings Firms, Media

CONFIRMED ADVISORS

Sheikh Nizam Yaquby, Shariah Scholar, Bahrain
Azhar Khan, Qatar Islamic Bank UK, Chief Financial Officer
Dr. Mohamad Akram Laldin, International Shari'ah Research, Academy for Islamic Finance (ISRA), Kuala Lumpur Malaysia, Executive Director, Member of Bank Negara Malaysia Shari'ah Advisory Council & Member of HSBC Global Shari'ah Advisory Board
John L. Esposito, Georgetown University University Professor
Rodney Wilson, Durham University, School of Government and International Affairs, Professor
Dr. Humayon Dar, BMB Islamic, UK, CEO
Dr. Yahia Abdul-Rahman, LARIBA Bank of Whittier Chairman & CEO
Fiaz Mansha, Gatehouse Bank Plc Executive Vice President and Head of Information Technology
Dr. Imran Usmani, Meezan Bank, Pakistan, Sharia Advisor
Dr. Veit Etzold, Germany Islam-Investor, Founder and Managing Director

WHAT THE INDUSTRY LEADERS SAY:

„2010 has continued to be a difficult time for the global financial markets and sovereign states, with mixed signals of recovery. However the Islamic finance market has continued to demonstrate strong growth with much of the sector being shielded from the more severe elements of the recent crisis. This relative protection the Islamic finance industry has enjoyed has been due to the underlying ethical and prudent principles which govern the sector coupled with increasing demand driven by heightened awareness and improved product pricing and quality. Nonetheless the industry has faced challenges, particularly within the sukuk and real estate related markets. These challenges have forced the sector to address issues of defaults and restructuring which overall, I believe, will only serve to provide more legal precedence that is so vital in providing solid underpinnings for the robust growth of the sector over the long term.“

Lord Mohamed Sheikh, Conservative Muslim Forum, Chairman

„Islamic finance, just like its traditional interest based counterpart is now a mainstream component of global finance. When confidence in traditional finance took a big blow because of recent turmoil in US and Europe, Islamic finance acted as the stabilising factor. The same was seen in the Asian financial crisis in late 1990s. As a result, more jurisdictions today are exploring and regulating Islamic finance to see how it could enhance the robustness and stability of their respective financial market. In this, the world is looking at Malaysia.“

Badliyah Abdul Ghani, CIMB Islamic Bank Berhad, Executive Director and CEO

„Bursa Malaysia is proud to be the Gold Partner of WIFC London and are pleased to share our experiences on Islamic Capital Markets development and insights into the industry as the only Exchange with an Islamic markets framework and product offering. It is our hope to establish cross border connectivity to facilitate greater access by investors worldwide to Shariah compliant products, encourage product development/enhancement and diversity, price transparency and improved liquidity. It is believed that this conference will push forth some thoughts in this area.“

Raja Teh Maimunah, Bursa Malaysia, Global Head, Islamic Markets

Dr Mohammed Farooq, Head of Centre – Islamic Finance at BIBF commented “BIBF is a global leader in providing training and service to the Islamic finance industry. The Centre for Islamic Finance, as the 2008 and 2009 Global Award winner as the Best Islamic Finance Training Institution, sees synergies with the WIFC, who are playing a vital role in facilitating partnership building among industry participants. These synergies made it clear that being the exclusive Global Education Partner for WIFC was warranted“.

Dr Farooq added “In light of the WIFC theme, there will be a presentation on “Islamic Finance: The Next Wave“. London as WIFC's choice of venue is highly relevant in giving a boost to not only Islamic finance in the UK, but the doorstep to Europe and beyond. With our close interaction with the Islamic finance industry, we are committed and well placed in providing Islamic Finance insight based on integration of knowledge and practical experience.“

Dr Mohammed Farooq, BIBF, Head of Centre – Islamic Finance

Lead Media Partners:

Islamic Finance news

Islamic Finance Asia

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THE BANKING

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Islamic Finance

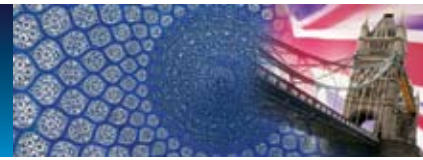
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GLOBAL Islamic Finance MAGAZINE

FinRoad
The Financial Markets Network

INSTITUTE OF ISLAMIC BANKING AND INSURANCE
NEWHORIZON



Day 1 | 28th March 2011

8:15 Registration and Coffee

8:45 Recital from the Holy Quran

8:55 Welcome by Fleming Gulf

9:05 Opening remarks from the Chair

9:00 Keynote Address The future of Islamic Banking in Europe- Way forward

Lord Mohamed Sheikh, Conservative Muslim Forum
Chairman

▶ Regulatory challenges in the UK & Continental Europe: Regulatory Roundtable

9:20 Session 1: Regulatory Challenges: UK

- Develop Islamic Money Markets and to facilitate liquidity management by Central banks
 - Tax Laws for Islamic finance: How realistic are these?
 - Unique Islamic Benchmark: is it attainable?
 - Dedicated Shariah compliant Exchange in UK
- Invited UKIFS- UK Islamic Finance Secretariat**

10:00 Session 2: Regulatory Challenges: France

- Is it the time factor to finalise regulation that is delaying France to become the Islamic Hub in Europe?
- The need for Islamic banking is not being met as the required regulatory stimulus is slow
- Is it a political fear? Overcoming public relations challenges

10:40 Coffee Break and Exhibition viewing

11:10 Session 3: Regulatory Challenges: Germany

- German Islamic finance market is not yet as developed as in the UK
 - What is regulators initiative in promoting Islamic Finance?
 - Building an Effective Legal and Regulatory Framework
- Prof. Dr. Volker Nienhaus, Islamic Financial Services Board (IFSB)**
Consultant

▶ Driving Sustained Growth of Islamic Finance: Country Roundtable

11:50 Session 4: Focus: Malaysia

- Centre of innovation drives growth
 - Balancing: Too liberal with regulations?
 - Government support to boost cross border transactions
- Raja Teh Maimunah, Bursa Malaysia, Global Head, Islamic Markets**

12:30 Prayer Break and Conference Lunch

14:00 Session 5: Focus: Islamic Finance: The Next Wave

- Strengths and challenges – What the past twenty years have revealed?
- Islamic finance – Is it now mainstream?
- The industry - At a crossroad?
- Looking forward – Changes, Challenges and opportunities

Dr. Mohammad Omar Farooq, Centre for Islamic Finance at Bahrain Institute of Banking and Finance, Head

14:40 Session 6: Focus: Turkey

- Is Turkey aligning itself more to the Middle East than the West?
- Addressing the double taxation issues related to sukuk
- Potential for Islamic Retail Banking?
- Importance of Sukuk within key emerging economies

Sabri Ulus, Türkiye Finans Katılım Bankası A. Ş
Head of Treasury Department

Mehmet Fatih Bulaç, Türkiye Finans Katılım Bankası A. Ş.
Head of International Financial Institutions

15:20 Prayer Break and Coffee

15:50 Session 7: Clarifying the misconceptions of Islamic Finance

Badliyah Abdul Ghani, CIMB Islamic Bank Berhad
Executive Director and CEO

16:30 Session 8: Reporting Islamic Finance: Media Roundtable

- Is the Islamic news 'new' or just repetition of old information?
- Media is mostly drawing comparisons with Conventional finance when talking about Islamic Finance
- Do we require Media Training programs in banks?
- Islamic Finance Training for Journalists?

Panellists:

Mushtak Parker, Islamic Banker, Editor
Dr Farhad Reyazat, Global Islamic Finance Magazine (GIF), Editor in Chief

17:10 Chairman's Closing Remarks

17:30 Networking Reception





Day 2 | 29th March 2011

8:30 Registration and Coffee

9:00 Opening remarks from the chair

▶ Expanding Islamic Retail Banking

9:20 Session 9: 'Internationalisation of Islamic Finance; Boosting Cross Border Links'

Richard Thomas, Gatehouse Bank
Chief Executive Officer

10:00 Session 10: Scope & Appetite for Islamic Retail Banking: France vs UK and US

- Growing appetite for retail banking and takaful products
- Need to have a complete value chain of Islamic products in the market
- Creating market awareness and improving understanding of Islamic financial products
- A new Islamic Finance Lifestyle?

Panellists:

Sultan Choudhury, Islamic Bank of Britain
Executive Board Director

Stephen Lange Ranzini, University Bank
President & CEO

Omar Shaikh, Islamic Finance Council UK
Executive Board Member

Dr. Humayon Dar, BMB Islamic, UK, CEO

Gul Khan, HSBC Amanah
Global Head of Personal Financial Services

Keith Leach, ABC International Bank plc
Head of Real Estate

10:40 Coffee Break and Exhibition viewing

▶ Tapping Technology Efficiency

11:10 Session 11: IT and Regional Outlook

- Islamic banks can benefit from the extensive financial infrastructure and technology in the European financial markets
- Diverse Opportunities for Vendors

11:50 Session 12: Operational Risk in IT

- Inability to keep up with the advanced use of Information Technology
- What is the ROI, is it predicted correctly?
- Avoiding System failures and external security breaches

ITS Presentation

12:30 Prayer Break and Conference Lunch

▶ **Sukuk The first half of 2010 saw worldwide sukuk issuance top \$13.7 billion, nearly double the amount recorded in the first half of 2009, according to S&P***

14:00 Session 13: Trends of Sukuk – Interactive Panel

A panel of leading financial experts including Shariah scholars, policy makers and experts of Islamic corporate and investment banking products will discuss and debate the

development and way forward for:

- Trends of Sukuk and implications for Islamic finance
- Updates on Sukuk performance and deals
- Global Sukuk and Islamic securitization

Panellists:

Stella Cox, DDCAP Limited, Managing Director

Dr Janekeh, Bank of London and The Middle East plc
Head of Islamic Capital Markets

Raja Teh Maimunah, Bursa Malaysia
Global Head, Islamic Markets

14:40 Session 14: London- A platform for development of Islamic Capital Markets

Highlights of European Debt Capital Markets

- Investor appetite
- Trends in corporate Issuers
- Coupons, tenors and ratings

Positioning Islamic Capital Markets in the European Capital Markets

- Products
- Gap analysis
- Cycle of growth

Opportunities for Sukuk issuance by European Corporate Issuers

- Case study

Dr Janekeh, Bank of London and The Middle East plc
Head of Islamic Capital Markets

15:20 Prayer Break and Coffee

15:50 Session 15: Liquidity Management in Economic Downturn – Money Matters

- Liquidity Management: One of the Fundamental Challenges for Islamic banks
- Mitigating New Risks
- Developing Islamic Liquidity Management: What has to be done?
- Enhancing Cross Border Liquidity Management

Omar Shaikh, Islamic Finance Council UK
Executive Board Member

16:30 Session 16: Open Fatwa Session (Renowned scholars and Charity organisations to answer questions from the participants)

Shariah Panel:

Sheikh Nizam Yaquby, Bahrain, Shariah Scholar

Mufti Barkatulla, Islamic Sharia Council
London Sharia Judge

Dr. Mohamad Akram Laldin, International Shari'ah Research, Academy for Islamic Finance (ISRA), Kuala Lumpur, Malaysia, Executive Director, Member of Bank Negara, **Malaysia Shari'ah Advisory Council** & Member of **HSBC**

Global Shari'ah Advisory Board

Shaykh Haytham Tamim, Utrujj Foundation
Shariah Scholar & Chairman

Dr. Yahia Abdul-Rahman, LARIBA-Bank of Whittier U.S.A, Chairman and Shari'aa Supervisor

Malcolm Hayday, Charity Bank Limited
Chief Executive

Dr. Hany El Banna, Humanitarian Forum
Founder and President

Dr. Aznan Hasan, Bursa Malaysia, Shariah Advisor

17:30 Chairman's Closing Remarks

SPEAKER BIOS

Badliyah Abdul Ghani, CIMB Islamic Bank Berhad Executive Director and Chief Executive Officer

Badliyah Abdul Ghani, age 36 joined CIMB Group, Southeast Asia's most valued universal bank in 2002 as a Corporate Finance Manager before being promoted as the Group Head of Islamic Banking Division at the age of 29, a position he holds until now. He is a Group Management Committee member and is responsible for the Group's overall Islamic banking and finance businesses globally. He was appointed Executive Director and Chief Executive Officer of CIMB Islamic Bank Berhad, the Group's anchor Islamic operating entity in 2006. He is also the Chairman of CIMB Standard Islamic Infrastructure Fund (General Partner) Limited and sits on the Board of various subsidiaries of the Group. He is a member of the Exchange Committee of the Labuan International Financial Exchange and the Islamic Capital Market Consultative Panel, Bursa Malaysia. He chairs the Islamic Capital Market Committee of the Malaysian Investment Bank Association. Badliyah is recognised as a leader in Islamic finance globally. Euromoney named him one of 'Global Top 20 Pioneers in Islamic Finance'. He was voted 'Islamic Banker of the Year' in 2007 and 2008 by various international publications. He is also the sole recipient of 'The Asian Banker Promising Young Banker Award (Malaysia) 2007'.

Dr Farhad Reyazat, Global Islamic Finance Magazine (GIF) Editor in Chief

Dr Farhad Reyazat is editor in chief of Global Islamic Finance Magazine (GIF) and Founding Director of the Global Risk Management Group (GRMG). With Speciality in Risk management Farhad Reyazat has more than 10 years of experience in corporate banking institutions playing important role including Chairman of Industrial trade Services GmbH- Germany, Vice president of bank of Industry and Mine, Melli Bank Plc- London, Member of supervisory board in EIH bank- Germany, Operational Risk Consultant of Lloyds TSB. He was FSA approved person for Risk Assessment and be awarded Fixed Income and Equity qualifications by Bloomberg. As a board member of Association of Development Financing Institutions in Asia & Pacific- Philippine Farhad has had the opportunity to get a deep insight into banking system in Asia and Pacific region. Farhad Reyazat is the member of Centre for risk research at University of Southampton, school of Management. He has published numerous articles in Risk management and Islamic Finance fields. Farhad has supervised research theses on wide-ranging topics in Risk management, capital market, Islamic Finance and Islamic Banking. He is the current Dean of department of Finance, teaching banking and risk management courses. He also acts as the director of the PhD programme in finance, at Imam Sadigh University.

Dr. Mohamad Akram Laldin, International Shari'ah Research, Academy for Islamic Finance (ISRA), Kuala Lumpur, Malaysia, Executive Director, Member of Bank Negara Malaysia, Shari'ah Advisory Council & Member of HSBC, Global Shari'ah Advisory Board

Dr. Mohamad Akram is currently the Executive Director of International Shari'ah Research Academy for Islamic Finance (ISRA). Prior to joining ISRA he was an Assistant Professor at the Kulliyah of Islamic Revealed Knowledge and Human Sciences, International Islamic University, Malaysia (IIUM). In the period 2002-2004, he was a Visiting Assistant Professor at the University of Sharjah, Sharjah, United Arab Emirates. At present, he is the Member of Bank Negara Malaysia Shari'ah Advisory Council, Member of Shariah Advisory Employees Provident Fund (EPF), Member of HSBC Amanah Global Shari'ah Advisory Board, Member of Yassar Limited (Dubai) Shari'ah Advisory Board, Member of EAB (London) Shari'ah Advisory Board, Chairman of Islamic Advisory Board of HSBC Insurance Singapore, Shari'ah Advisor to ZI Syariah Advisory Malaysia, Member of Shari'ah Advisory Council International Islamic Financial Market (IIFM), Bahrain, Committee member of AAOIFI Shari'ah Standards, Bahrain and other Boards locally and internationally. In addition, he is also the Member of the Board of Studies of the Institute of Islamic Banking and Finance, International Islamic University Malaysia. Dr. Akram holds a B.A. Honours degree in Islamic Jurisprudence and Legislation from the University of Jordan, Amman, Jordan and a Ph.D. in Principles of Islamic Jurisprudence (Usul al-Fiqh) from the University of Edinburgh, Scotland, United Kingdom. He has presented many papers related to Islamic Banking and Finance and other Fiqh topics at national and International level and has conducted many training sessions particularly on Islamic Banking and Finance for different sectors since 1999. He is a registered Shariah Advisor for Islamic Securities with the Securities Commission of Malaysia and has acted as Shariah advisor in the issuance of several sukuk. In addition he is also prolific author of academic works specifically in the areas of Islamic Banking and Finance. He is the recipient of Zaki Badawi Award 2010 for Excellence in Shariah Advisory and Research.

Dr. Mohammad Omar Farooq, Centre for Islamic Finance at Bahrain Institute of Banking and Finance, Head

Dr. Mohammad Omar Farooq is the Head of the Centre for Islamic Finance at Bahrain Institute of Banking and Finance. He is an economist by training and his expertise covers development economics and financial markets and institutions as well as Islamic law and jurisprudence. With this expertise accumulated over two decades, Dr Farooq brings market-savvy, interdisciplinary strength to his works. He has many refereed publications and is a frequent contributor to Islamic finance related forums and professional publications.

Dr Humayon Dar, BMB Islamic, Chief Executive Officer

An internationally-renowned Islamic banking expert and Sharia technician, Dr Humayon Dar represents a rare breed of scholars trained in Islamic and conventional economics, and experienced in Islamic banking and finance. He holds a BSc (Hons) and MSc (both in Islamic Economics) from the International Islamic University (IIU) Islamabad, where he benefited from the scholarship of some top Islamic jurists and Muslim thinkers, an MPhil and PhD (both in Economics) from Cambridge University where he conducted research on Islamic finance. His post-doctoral research has exclusively been on Islamic economics, banking and finance. A champion of cooperation between Islamic and conventional financial markets, Dr Dar is widely consulted by corporates, governments and regulatory bodies on matters related with Islamic banking & finance. He is frequently interviewed by both the print and electronic media, like Financial Times, BBC, CNN and numerous other local and regional news bodies.

Dr Janekeh, Bank of London and The Middle East plc Head of Islamic Capital Markets

Dr Janekeh, was appointed as Head of Islamic Capital Markets in September 2010. He is an expert on Islamic financing structures and has a strong track record of delivering Islamic finance solutions to European corporate clients. Massoud joined BLME in April 2007 as Director of Corporate Banking after years of experience gained across a number of industries, advisory and financial service sectors. He spent 10 years managing investments for global products at ICI/Zeneca, before moving to strategy consultancy with AT Kearney and Integrum. Massoud then moved to financial services when he joined BDIC as a corporate finance advisor and later on becoming involved in structured debt with European American Capital.

Dr. Yahia Abdul-Rahman, LARIBA-Bank of Whittier U.S.A Chairman and Shari'aa Supervisor

Dr. Yahia was born in Cairo, Egypt and immigrated to the US in 1968. He studied Chemical Engineering (M.S. & Ph.D.) and International Finance (MA). He authored two books and many patents. The most recent book was published by Wiley in January 2010: *The Art of Islamic Banking and Finance*. He spent 15 years in the Oil Industry in Production, Engineering, Corporate Strategic Planning and Finance in a major American Oil Company and refineries. He was a member of the team that started the Industrial Bank of Kuwait (1974-1975.) In 1984-1986 he returned to help restructure it. His group started a bank in Houston, Texas (1982) and LARIBA Bank of Kazakhstan (1998). He invested 18 years (1986 - 2003) in the investment banking industry with Citigroup / Smith Barney where he started (1988) and managed the first ever Shari'aa compliant stock portfolio (\$250 million) that achieved superior performance. Dr. Yahia is known as the Father of Islamic banking in North America. He started LARIBA in 1987. Now, the shareholders also own the first full service Riba-Free National Bank in America: LARIBA Bank of Whittier, NA (1998.) The LARIBA effort - capital and assets - are from the American community. LARIBA and LARIBA Bank of Whittier have proven that Riba-Free banking delivers superior results as it was tested in the 2008 meltdown. He is a prolific speaker, lecturer and author of papers on Riba-Free finance throughout the world. Please visit: www.LARIBA.com and www.WhittierBank.com. Dr. Yahia is a distinguished Imam and Community leader in North America. He participated in the start-up and operation of many Islamic Centers and Schools in the US and Canada. He was an invited lum'aa Imam in Canada, India, Singapore, South Africa, Switzerland, Thailand and the UK. Please visit his site: www.Islam-In-USA.com

Prof. Dr. Volker Nienhaus, Islamic Financial Services Board (IFSB) Consultant

Dr. Volker Nienhaus was professor of economics at the German universities of Trier and Bochum (1989-2004) and president of the University of Marburg (2004-2010). He holds an honorary professorship at the faculty of economics and business administration of the University of Bochum since 2004. He is a member of several academic advisory committees and boards, including the Governing Council of the International Centre for Education in Islamic Finance (INCEIF) in Kuala Lumpur and the International Advisory Board of FWU, Munich and Dubai. He is also a consultant to the Islamic Financial Services Board (IFSB) in Kuala Lumpur and was a Visiting Scholar at the University of Malaya (under the Securities Commission Malaysia Islamic Capital Market programme). Currently, he is a Visiting Professor at the ICMA Centre, Henley Business School, University of Reading. He has published numerous articles, essays and books on Islamic economics and finance since the 1980s.

Gul Khan, HSBC Amanah, Global Head of Personal Financial Services

Gul Khan is the Global Head of Personal Financial Services at HSBC Amanah, the Islamic banking business of the HSBC Group. He is responsible for growing the HSBC Group's Islamic retail banking and wealth management business. HSBC Amanah has retail and wealth management businesses in 11 countries. Prior to this role, he was Global Head of Wealth Management for HSBC Amanah. Gul joined HSBC over 12 years ago and during his time as an International Manager for the bank has held a variety of senior management positions in geographies as varied as North America, Asia-Pacific, Europe and the Middle East. His roles have encompassed Retail Banking, Wealth Management, Islamic Banking, Corporate and Investment Banking, and he has also held strategic positions at the HSBC Group head office, in the UK.

Keith Leach, ABC International Bank plc, Head of Real Estate

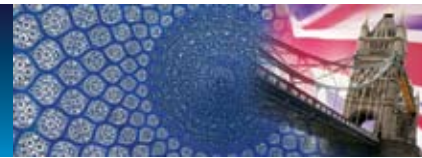
Keith specialises in Shariah compliant real estate finance, having worked in Islamic banking for over 15 years. In 1997, Keith was responsible for one of the first Shariah compliant products to be available in the UK, the Manzil Home Purchase Plans introduced while at The United Bank of Kuwait. In 2003 Keith joined the Arab Bank Corporation (ABC) and launched alburqa which became the most widely available Islamic mortgage brand in the UK, supplying Islamic home finance products directly to the UK's Muslim community and to Lloyds/TSB and the Islamic Bank of Britain. ABC now offers a full range of Shariah compliant real estate products tailored for investors from the Gulf region including real estate development finance, commercial property finance and tailored products for high net worth purchasers. Keith is a founding member of the original Bank of England Working Party established by its former Governor Sir Eddie George to help increase the availability of Islamic finance in the UK. Keith currently works with various government departments and agencies to help make Islamic products more widely available and accessible in the UK and is a member of HM Treasury's Islamic Finance Experts Group.

Lord Mohamed Sheikh, Conservative Muslim Forum, Chairman

Lord Mohamed Sheikh was the first Muslim to be appointed a Peer by the Conservative Party. Amongst other positions he is the Chairman of the Conservative Muslim Forum and of EcoMuslim. In his business life he is the Chairman of two insurance organisations (Iqra Ethical plc and Macmillan Sheikh plc) and property companies. He is also the Vice Chairman/Member of Parliamentary Groups relating to Saudi Arabia, Pakistan, Bangladesh, India, Central Asia and Foreign Affairs. Lord Sheikh is very active in the House of Lords and over the period of the last year he has spoken on 25 different subjects in the House of Lords. For example he has spoken on defence, armed forces, human trafficking, terrorism, environment, economy, financial services and Islamic banking. Lord Sheikh regards himself as a British Peer who wants to get involved with every walk of life in the United Kingdom. Having said this he has quoted the Holy Quran and sayings of the Prophet Muhammad (pbuh) in the House of Lords. Lord Sheikh is also very keen on building harmonious relationships between various racial and religious groups. He is the patron of several organisations which promote people to people contact and understanding of various cultures. Lord Sheikh has set up a charity which is named after his father and is entirely funded by him. The foundation has supported a number of charitable causes in the United Kingdom as well as in other parts of the world. Lord Sheikh has made keynote speeches on different subjects in various parts of the world. He is very much concerned about humanitarian issues and has travelled to Egypt and Syria to look and hear on issues relating to the Palestinians. He is in fact visiting Egypt and Gaza shortly to assess the situation in Gaza. Lord Sheikh has been a visiting lecturer and written educational materials as well as articles in various publications. He has held the Presidency and Chairmanship of the Chartered Insurance Institute and British Insurance Brokers Association. He was the first foreigner to hold these positions. He is now actively promoting Islamic Finance and Insurance and has made several keynote speeches on the subject. He has established a company which is providing advice and consultancy on Islamic Finance and Takaful covers. Lord Sheikh receives considerable help from Lady Sheikh who manages his Parliamentary office.

Mushtak Parker, Islamic Banker, Editor

Mushtak Parker is the Editor of Islamic Banker, the market reference for the global Islamic finance sector. He has covered the sector for more than three decades and has written extensively on the sector - over 3,000 articles. He was a correspondent for the FT Group of Publications for more than 14 years, and has contributed on business, finance, governance, sports and the arts to major publications worldwide including Newsweek, The Times, The Guardian, The Independent, Evening Standard, European Fund Manager, Institutional Investor, Emerging Markets, The Middle East, African Business, etc. He is also a columnist for Arab News and a former Editor of South Magazine. He has published two books - one on Human Rights and the other a Directory on Islamic Banking, and has written several bespoke confidential consultancy reports on Islamic finance and various economic topics for major institutions including ministries, central banks, investment banks, commercial banks, insurance firms, accountancy firms and professional bodies. He graduated from the London School of Economics (LSE) with an MSc (Econ) with a Distinction. He was recently appointed as an Associate of the Centre for Public Partnership at Birmingham University. (mushtakparker@yahoo.co.uk)



Mufti Barkatulla, Islamic Sharia Council, London, Sharia Judge

Mufti is a Lecturer on Islamic Finance at a ebrahim College, London. He is a prominent Islamic Sharia law scholar with a strong background in economics and finance. Trained extensively both in traditional Islamic and modern Western educational traditions, Mufti has served UK Muslims as a community worker and Sharia Judge at Islamic Sharia Council, London. Previously Mufti had developed Islamic Sharia information databases on CD-Rom and recently hosted live phone-in shows on community TV channels. Mufti Barkatulla is member of the Sharia supervisory boards for several Islamic financial institutions and Banks, including Islamic Bank of Britain and Lloyds TSB. As a respected Scholar, and maintainer of the Islamic Helpline, he has a wealth of experience in Islamic community and financial issues in Europe. Currently Lecturer at Ebrahim College and maintainer of Freefone Islamic Helpline 0800 328 1408, Mufti Barkatulla initially graduated in Islamic Studies at famous Darul Uloom, Deoband, India where he was also trained as Mufti (issuing Islamic authoritative edict) in 1974. Moving to London in 1979, he pursued his studies at 'O' and 'A' levels accomplishing B. Sc. (1985) and M Phil (1992). As a director of Islamic Computing Centre, Mufti published (1986) electronic databases of Qur'an, Hadith, seerah and Islamic Law on CD-ROMs. As one of Shari'ah Judges at the Islamic Shari'ah Council, Mufti has wide experience of dealing with socio-cultural issues of Muslims living in the UK and Europe. Mufti Barkatulla hosted (2004) a daily live Phone-in Talk show "Deen-e-Islam" (Religion of Islam) on a community digital channel, VECTONE Urdu TV. Mufti is a member of the Sharia supervisory panels for several Islamic financial institutions, including United National Bank, Alburaq of Arab Banking Corporation London, and Lloyds TSB, and Islamic Bank of Britain.

Omar Shaikh, Islamic Finance Council UK, Executive Board Member

Omar sits on the UK Treasury and UKTI Islamic Finance Advisory Sub-Committees and is an Executive Board Member of the Islamic Finance Council, UK ("IFC"), a not-for-profit body established to promote the Islamic finance industry. The IFC is actively involved in education and awareness seminars assisting universities and provides policy advisory to various international government bodies. Internationally the IFC, in conjunction with the Chartered Institute of Securities and Investment, have pioneered an exclusive conventional markets training programme for Shariah scholars promoting continuous professional development which has received endorsement from the UK Government body UKTI, Central Bank of Malaysia body ISRA and the Central Bank of Bahrain Waqf fund. Omar's background includes working with Ernst & Young UK where he was recognised as the firms Subject Matter Expert for Islamic finance and successfully lead the build out of the UK Islamic financial services across multiple sector teams. In addition he has worked with the EY UK Private Equity team providing financial due diligence and the multi-award winning EY Islamic Financial Services Group in Bahrain. Working in EY Bahrain he worked on creating operational frameworks for new Islamic banks and managing the conversion of existing conventional banks into Islamic financial institutions. Omar currently holds select Islamic finance related Board Advisory roles for private sector institutions, including Gulf based private equity investment manager RHT Partners. Omar has trained as an auditor and received his CA qualification from ICAS, and a Bachelor in Accounting and Finance from the University of Glasgow, UK. He has presented on Islamic finance at several international forums in the Gulf, Europe, Russia, Asia and Africa.

Richard Thomas, Gatehouse Bank, Chief Executive Officer

Richard is a veteran in the field of Shariah-compliant finance, with over 30 years' experience in the sector. Prior to joining The Securities House group of companies, he was Head of Islamic Financial Services at the Arab Banking Corporation in London ("ABCIB"), as well as CEO of ABCIB Islamic Asset Management Limited and Alburaq. He also held senior positions related to Islamic financial services at United Bank of Kuwait and Saudi International Bank in London. Richard is also the UK Trade & Investment's Special Representative for Kuwait, assisting in the Government's policy on the promotion of bilateral business and trade development between these countries and a Fellow of the Chartered Institute for Securities & Investment.

Raja Teh Maimunah, Bursa Malaysia, Global Head, Islamic Markets

Raja Teh Maimunah is the Global Head of Islamic Markets of Bursa Malaysia and has over 18 years of banking experience focusing on Investment Banking and Islamic Finance. Prior to joining Bursa Malaysia, Raja Teh was the Chief Corporate Officer and Head of International Business of Kuwait Finance House (Malaysia). Prior to that she was a Director at Unicom Investment Bank of Bahrain. She also served at RHB Investment Bank (then RHB Sakura Merchant Bank) where she was responsible for the establishment of the Investment Banking division and CIMB Investment Bank (then Commerce International Merchant Bank) where she covered debt and equity origination and equity sales. She had also served at Pengurusan Danaharta Berhad (Malaysia's national asset management agency) tasked to restructure the banking sector following the Asian financial crisis and her early professional years at KPMG Peat Marwick Consultants. She holds an LLB (Hons) Degree from The University of East London. Raja Teh is also the Advisor on Islamic Finance and Banking of the World Islamic Economic Forum (WIEF) Foundation.

**Shaykh Haytham Tamim, Utrujj Foundation
Shariah Scholar & Chairman**

Shaykh Haytham Tamim is the chairman and founder of Utrujj foundation, a leading Islamic educational institution in the UK. He has provided a leading vision for Islamic learning which has influenced the way Islamic knowledge is disseminated in the UK. While responsible for orchestrating the design and delivery of over 200 different courses Shaykh Haytham Tamim's vast courses, Tamim's teaching experience has manifested in changing many lives. He is the director of the "Shariah Solutions Limited" A consultancy firm in Islamic Finance and is on the Shari'ah supervisory board for Gatehouse Bank PLC (London), Gulf Finance House (UK), Europe Arab Bank (UK) and the chairman of "London school of Islamic finance"(UK). He has delivered numerous courses and lectures in Islamic finance including an annual conference with leading Islamic finance scholars. Shaykh's responsibilities and achievements include:

- member of Harvard-LSE workshop, the Islamic Finance Project (since 2008)
- involved in the consultancy process of the UK government Sukuk
- supervised the first Islamic fund in Ukraine (October 2009)
- supervised the first Islamic fund in Gibraltar (November 2009)
- former senior lecturer in Islamic transactions and comparative Fiqh at the Islamic university of Beirut
- classical education from eminent scholars including comparative Fiqh and Islamic transactions
- studied Shari'ah for over 20 years
- verified around 20 books
- provides consultancy to public and private organisations
- training and consultancy within corporate companies

Stella Cox, DDCAP Limited, Managing Director

Stella Cox is Managing Director of DDCAP and its wholly owned subsidiaries DD&Co Limited and DDGI Limited. Stella and her team are responsible for DDCAP's Islamic financial sector clients and market activities. DD&Co is a leading provider of asset facilitation services to the Islamic wholesale markets. DDGI has invested, for its own account, in a number of Islamic financial services initiatives. Previously Stella was a Director of Dresdner Kleinwort Benson Limited ("KB") where she had responsibility for Middle Eastern institutional relationships and product development for KB's Islamic clients. Stella's team managed assets aggregating over US\$2bn and extended over US\$250m of finance to their clients through Sharia'a compliant structures. Whilst with the Bank, Stella was involved in structuring The Islamic Fund, the first Sharia'a compliant global equity product, launched in 1986. The Fund was subsequently distributed by Gulf Bank, Kuwait and National Bank of Bahrain. Prior to leaving KB in 1998, Stella was a Director of the Al Meezan Commodity Fund plc, a joint venture

initiative between KB and Islamic Investment Company of the Gulf (Bahrain), that invested in non-ferrous metals traded on the London Metal Exchange. She is a Fellow of the Institute of Islamic Banking and Insurance in the United Kingdom and has served on its Board of Governors within the Islamic Banking Group. Stella has been a member of the Working Group established by the Central Bank of Bahrain (formerly the Bahrain Monetary Authority) with the purpose of developing procedures and documentation for Islamic commodity trading. She has also previously assisted the DIFC Islamic Advisory Committee with its work on selected strategic development initiatives. Stella represents DDCAP on the Market and Product Development Committee (MPDC) of the International Islamic Financial Market. Stella is a Member of the Islamic Financial Services Board Task Force on Markets and Instruments for Sharia'a Compliant Liquidity Management and is a member of the HM Treasury Islamic Finance Experts Group, having also served on the market Standardisation sub-group. Stella speaks regularly at international conferences and has contributed to many publications including Islamic Banker, Euromoney, Institutional Investor, Arab Banker and New Horizon. She was co-author of Structuring Islamic Finance Transactions published by Euromoney Books and in 2006 co-authored the Islamic Finance Qualification (IFQ) jointly offered by the UK Securities and Investment Institute and the Ecole Supérieure des Affaires in Lebanon, contributing the Islamic Asset and Fund Management module. In December 2008, Stella was awarded for the Outstanding Contribution to Islamic Finance in the UK at the IREF Summit.

Stephen Lange Ranzini, University Bank, President & CEO

Stephen Lange Ranzini is President & CEO of University Bank in Ann Arbor, Michigan which has \$8.75 billion in assets under management. He played the leading role in the acquisition of the Bank in 1988 when he became the nation's youngest bank holding company President at age 23, a position he has held since. Among his accomplishments at University Bank, he is the Founder, Chairman, President & CEO of University Islamic Financial, the first banking subsidiary of a U.S. bank run entirely on Sharia principles. University Bank was selected as „Community Bankers of the Year“ in 2006 by U.S. Banker magazine, as „Community Bankers of the Year“ in 2009 by the American Bankers Association, and as one of the most profitable banks in the U.S. based on return on shareholders equity by U.S. Banker magazine for the period 2005-2009. A magna cum laude graduate of Phillips Exeter Academy, Stephen graduated from Yale on scholarship and has served as both the President of the Yale Alumni Association of Michigan and as a Delegate to the Yale Assembly.

Sultan Choudhury, Islamic Bank of Britain, Executive Board Director

Sultan Choudhury is an Executive Board Director at the Islamic Bank of Britain. As Commercial Director Sultan is responsible for Strategy, Sales, Marketing and front office functions at the Bank. Sultan has been with Islamic Bank of Britain since January 2004 during which time he set up Head Office Operations, increased the number of branches from one to nine, implemented the UK's first sharia compliant Savings and Personal Finance products and latterly drove the Bank's entry into Home finance. He is responsible for raising the profile and awareness of Islamic Bank of Britain through public relations work in international, UK mainstream and ethnic media. He previously held roles at Charles Schwab Europe, Barclays Private Bank and Deloitte. He has BA and MBA degrees and is a Chartered Accountant (ACA) and a Member of the Chartered Institute for Securities and Investment (for whom he sits on the Employer Panel for the Islamic Finance).

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Bursa Malaysia Berhad is an exchange holding company that regulates and operates the trading activities on Bursa Malaysia, a stock market with just under 1,000 companies across 50 economic activities. This fully integrated exchange offers equities, derivatives, offshore, bonds as well as Islamic products and remains one of the largest bourses in Asia, offering a diverse range of investment choices globally. Companies are either listed on the Main Market for large-cap established companies, while the ACE Market is for emerging companies of all sizes and economic sectors.

For more information on Bursa Malaysia, visit the website www.bursamalaysia.com

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(ITS Group) has been the leading ICT solutions provider for Islamic banks and Islamic finance organizations for over two decades, and is a member of AAOIFI and IIF. The ITS Universal Islamic Banking solution is Shariah compliant, and specifically designed to fulfill the needs of the Islamic banking and finance sector. ITS's Universal Islamic Banking solution is based on the first „Islamic Instrument Definition Engine“ which allows Financial organizations to create their own Shariah compliant products, workflow, and processes. In addition, it is based on Service Oriented Architecture & is adopting IIFX Messaging Protocol. The ITS Universal Islamic banking solutions cover Consumer Financing, Trade Finance, Retail Islamic Banking, Ejarah Card Product, Treasury/ Investment, Internet Banking, Risk Management with BASEL II Compliance, and Banking Delivery Channels. ITS has a keen understanding of what its customers really need from an ICT partner; in short, to enable technology utilization in order to allow your business to grow. ITS implements cutting edge solutions for numerous valued clients in the Middle East, North African and East Asian regions, through our resource pool of over 2400 skilled IT professionals based in 24 offices worldwide.

For more information, please visit:

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PREMIUM BRONZE SPONSOR- DDCAP Limited

Founded in 1998 and headquartered in Central London, with presence in the Middle East, DDCAP is majority owned and controlled by IPGL. DDCAP positions itself as an intermediary in the Islamic Financial Services Industry, providing structuring support, trade execution and value-added services to its global clients. DDCAP holds a unique market position as facilitator across a diverse range of Sharia'a compliant products, asset classes and instruments in both the primary and secondary markets. DDCAP is a member of the International Islamic Financial Market. Its wholly owned subsidiaries include DD&Co Limited and DDGI Limited.