**MAWA EVENTS**

**Address:** No. 857, Block A2. Leisure Commerce Square - No 9., 46150 Petaling Jaya, Selangor, Malaysia

**Phone:** +601116373203 | **Email:** info@mawaevents.net

# WORKING CAPITAL FINANCING (CONVENTIONAL / SHARIAH)

*"Mastering Short-Term Financing Solutions in Compliance with Conventional and Islamic Principles"*

## Schedule

| Date | Venue | Fees (Online) |
|---|---|---|
| 22 – 23 Apr 2026 | Online | USD 700 per delegate |

## Introduction

Working capital financing is essential for sustaining daily operations, managing liquidity, and driving short-term business performance. Understanding the structures and principles behind both conventional and Shariah-compliant financing options enables businesses to select the most suitable mechanisms for their context, whether in traditional or Islamic financial environments.

This course delivers an in-depth overview of working capital financing instruments such as overdrafts, trade credit, factoring, Murabaha, Tawarruq, and Ijara. Participants will gain the knowledge and tools to assess financial needs, structure appropriate solutions, and ensure compliance with both commercial and Shariah principles.

## Objectives

By the end of this course, participants will be able to:

- Identify the key components and cycles of working capital management
- Compare conventional vs. Islamic financing instruments for short-term funding
- Apply appropriate financing techniques aligned with liquidity needs
- Evaluate the risk, cost, and Shariah compliance of various facilities
- Structure working capital proposals tailored to business requirements

**MAWA EVENTS**

**Address:** No. 857, Block A2. Leisure Commerce Square - No 9., 46150 Petaling Jaya, Selangor, Malaysia

**Phone:** +601116373203 | **Email:** info@mawaevents.net

## Why Attend

- Understand and compare diverse working capital solutions under two financial systems
- Enhance liquidity planning and treasury operations
- Gain clarity on Islamic finance structures and compliance standards
- Improve negotiations with banks and financial institutions
- Develop dual-competency in both conventional and Islamic banking practices

## Target Audience

This program is designed for:

- Finance managers and corporate treasurers
- Bankers and relationship managers
- Islamic finance professionals and Shariah advisors
- SME owners, CFOs, and financial consultants
- Auditors and regulators seeking knowledge of hybrid financial structures

## Individual Benefits

Key competencies that will be developed include:

- Working capital cycle optimization
- Assessment of financing needs and structures
- Understanding of Murabaha, Tawarruq, and conventional credit lines
- Shariah compliance interpretation and application
- Risk and liquidity evaluation of financing instruments

## Organizational Benefits

Upon completing the training course, participants will demonstrate:

- Enhanced financial planning and control for short-term operations
- Improved compliance with Islamic finance standards
- Broader funding strategy aligned with corporate policies
- Strengthened capacity to engage with both Islamic and conventional lenders
- Efficient structuring of financing for procurement and cash flow stability

## Instructional Methodology

The course follows a blended learning approach combining theory with practice:

- Strategy Briefings – Working capital principles, instruments, and structures
- Case Studies – Applications of conventional and Islamic financing in various sectors
- Workshops – Structuring trade finance solutions and compliance reviews
- Peer Exchange – Sharing experiences on liquidity challenges and practices
- Tools – Working capital analysis templates, financing cost calculators, compliance checklists

**MAWA EVENTS**

**Address:** No. 857, Block A2. Leisure Commerce Square - No 9., 46150 Petaling Jaya, Selangor, Malaysia

**Phone:** +601116373203 | **Email:** info@mawaevents.net

## Course Outline

**Delivery Format: Online (Live) | Platform: Zoom, WebEx or Microsoft Teams**

**Day 1: Fundamentals of Working Capital & Conventional Financing**

- Module 1: Working Capital Management Principles • Cash conversion cycle, liquidity drivers, KPIs
- Module 2: Conventional Working Capital Instruments • Overdrafts, trade credit, factoring, invoice discounting
- Module 3: Credit Assessment and Risk Analysis • Bank risk appetite, client profiling, and documentation
- Module 4: Workshop – Structuring a Conventional Credit Line • Prepare a basic working capital proposal for a case company

**Day 2: Shariah-Compliant Structures and Comparison**

- Module 1: Principles of Islamic Commercial Financing • Shariah foundations, profit vs. interest, risk-sharing
- Module 2: Islamic Working Capital Instruments • Murabaha, Tawarruq, Ijara, Salam, and Istisna applications
- Module 3: Compliance, Documentation, and Audit Considerations • Fatwa validation, SPV structures, client education
- Module 4: Final Workshop – Structuring a Dual-Financing Strategy • Design a combined solution using conventional and Shariah tools
-

## Certification

Participants will receive a Certificate of Completion in Working Capital Financing (Conventional / Shariah), validating their ability to analyze, compare, and structure compliant short-term financing strategies across diverse financial systems.

## Why Choose MAWA Events

- **Global Expertise:** More than 17 years of experience in professional training and consulting.
- **Industry-Leading Faculty:** Courses delivered by seasoned professionals with hands-on experience.
- **Practical Insights:** Learn to turn theory into actionable strategies for real-world business impact.
- **Client-Focused Solutions:** Customized programs designed to achieve your organisation’s unique goals.

| **In-House / Customized Training**<br>Interested in running this course for your team?<br>Please contact us: | TEL:<br>**+601116373203** | EMAIL:<br>**info@mawaevents.net** |
|---|---|---|

*© Material published by MAWA Events shown here is copyrighted. All rights reserved. Any unauthorized copying, distribution, use, dissemination, downloading, storing (in any medium), transmission, reproduction or reliance in whole or any part of this course outline is prohibited and will constitute an infringement of copyright.*