



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ  
خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً

وَمَا تَزَكِّيَهُمَا  
تَطَهَّرُوا مِنْهَا

وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ  
وَاللَّهُ سَمِيعٌ عَلِيمٌ

# TRAINING AND ACCELERATION PROGRAM GUIDE

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# Introduction

Al-Dai al-Ajal Syedna Aali Qadr Mufaddal Saifuddin<sup>TUS</sup> states:

”ويپار - زمان نا مقتضى موافق كرجو  
انے اها گھني مهارة حاصل كرجو، تعليم بهي ليجو“

The overall objective of this initiative is to:

- Establish a center of excellence through the Training and Acceleration Program (TAP), managed by Idaarah al-Tijaarat al-Raabehah, to promote business development and growth in accordance with Sharia laws.
- Every individual in the family should be enabled with basic skills of business planning, growth and ethical practices.

List of TAP programs:

 Household Budgeting	 Partnership Deed
 Business Ethics	 Finance for Non-Finance
 Business-mindedness	 Transform business from credit to cash
 Understanding of Financial Practices	 Ashara ohat

# Venue Setup Requirements

Sr. No.	Items	Guidelines
1.	<b>Event Trainers</b>	<ul style="list-style-type: none"><li>• Ensure they are TAP registered trainers</li></ul>
2.	<b>Event Location</b>	<ul style="list-style-type: none"><li>• Prefer using local jamaat and MSB halls where available</li><li>• Noise free area</li><li>• Ample space for setting up the Projector and other Audio/Video Console System</li><li>• Permission to stick Flex Banners &amp; Posters, if any</li></ul>
3.	<b>Tables and Chairs</b>	<ul style="list-style-type: none"><li>• Tables, if used, should be properly cushioned and covered with cloth on top</li><li>• The chairs should be of standard quality with proper cushion and comfort</li><li>• VIP chairs, if any chief guest is invited to attend the event</li><li>• Cover the chairs with a white cloth or towel, if any local Aamil, Janaab or Bhai saab is invited</li></ul>
4.	<b>Desk Items</b>	<p>Every training/event should have the below:</p> <ul style="list-style-type: none"><li>• Blank notepad with a pen</li></ul>
5.	<b>Audio Console System &amp; Projector</b>	<ul style="list-style-type: none"><li>• At least 2x microphones</li><li>• Cordless mikes are preferred</li><li>• The audio should be audible to every participant sitting in the room, test them 2 hours in advance</li></ul>
6.	<b>Decoration</b>	<ul style="list-style-type: none"><li>• If the budget permits, stick posters on the wall related to business motivational quotes – You should be able to take out the posters with ease and not cause any damage to the wall</li><li>• Either Flex Banners or Roll up banners to showcase, Tijaarat Raabehah Branding</li><li>• If any local business would like to showcase their brand, then it should be sponsored</li></ul>
7.	<b>White Board</b>	<ul style="list-style-type: none"><li>• If required, there should be a whiteboard with proper markers, duster and papers</li></ul>
8.	<b>Feedback and Mandatory Links</b>	<ul style="list-style-type: none"><li>• Before concluding the workshop, the trainer/organizer should distribute the feedback links to participants and ensure the completion of the form</li></ul>

# Role of Local Business Development Committee Members

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- Identify potential experts to conduct the training program
- Plan the programs that are finalised in their respective mauze
- Communicate and pre-market the program among the Mumineen to ensure a good number of participants
- Collect data such as ITS ID, Personal details (name, email id & contact details) & occupational details from the participants
- Collect feedback from participants in the feedback form

# Guidelines for Onboarding a trainer for a **TAP** program

## Identifying Potential Trainers - criteria

### • **Topic - Finance for Non-Finance** •

- The trainer should have in-depth knowledge and expertise in the field of accounting
- Accounting Personnel or C.A are majorly preferred
- Training Experience - if any
- Strong communication and interpersonal skills are essential for effective knowledge transfer
- Professional conduct and reliability

### • **Topic - Transform Business from Credit to Cash** •

- The trainer should have in-depth knowledge and expertise in the business management domain
- Strong communication and interpersonal skills are essential for effective knowledge transfer
- Professional conduct and reliability

## Finalising the Trainer

- ✓ Recommendations and References by the local TR committee members
- ✓ Make Profile in the format shared by Idaarah (Available on resource link).
- ✓ Conduct an interview
- ✓ Ensure the trainer's approach aligns with the goals and objectives of the training program

Visit the Link or Scan the QR code to get access to all the resources

<http://www.umooriqtesadiyah.org/twt1445h/>



# HOUSEHOLD BUDGETING



## Agenda/Key takeaways

- Household budgeting program is designed to motivate & educate mumineen with the importance of preparing a household budget



## Identify engaging/learning activities if any



## Identify the target audience and their specific needs

- This program is designed for all the community members (age above 16 years) to understand the advantages of planning and creating a household budget every month



## Provide post-training support, such as access to resources, additional Q&A sessions, or educate mumineen about TR services, to help participants apply what they've learned

- Provide the household budget booklet
- Inform them about the micro services offered by TR on the counseling platform - <https://counseling.dbohra.com/household-budget>



## Marketing material for creating awareness and driving participation



## Feedback and learning

# PARTNERSHIP DEED



## Agenda/Key takeaways

- Concept of Shirkat
- Importance of Partnership
- How to Draft an Agreement: Key Terms to Include?
- Types of Partnerships
- How to manage expenses?
- Method to dissolve partnership



## Identify engaging/learning activities if any



## Identify the target audience and their specific needs

- Family businesses
- Two or more individuals looking to form a business partnership
- Business to Business partnerships i.e. Joint ventures



## Provide post-training support, such as access to resources, additional Q&A sessions, or educate mumineen about TR services, to help participants apply what they've learned

- Partnership Module
- Partnership Form
- Partnership Deed micro service offered by TR - <https://counseling.dbohra.com/partnership-deed>



## Marketing material for creating awareness and driving participation



## Feedback and learning

# BUSINESS ETHICS



## Agenda/Key takeaways

- Why business?
- What are Ethics?
- What's Ethical or Unethical?
- Why are ethics necessary in business?



## Identify the target audience and their specific needs.

- All the business owners of the community
- Anyone who is willing to start a new business or join in the family business



Provide post-training support, such as access to resources, additional Q&A sessions, or educate mumineen about TR services, to help participants apply what they've learned



Marketing material for creating awareness and driving participation



Feedback and learning

# FINANCE FOR NON-FINANCE



## Agenda/Key takeaways

- Importance of Financial Management in business
- Importance of Cash Flow
- Fundamentals & Understanding of Financial Statements



## Identify engaging/learning activities if any



## Identify the target audience and their specific needs

- All the business owners of the community
- Mumineen lacking basic accounting skills
- Mumineen who are willing to attend the program to gain accounting knowledge



Provide post-training support, such as access to resources, additional Q&A sessions, or educate mumineen about TR services, to help participants apply what they've learned



Marketing material for creating awareness and driving participation



Feedback and learning

# BUSINESS MINDEDNESS



## Agenda/Key takeaways

- This program is designed to inspire mumineen towards being business minded & explain them the advantages of business



## Identify the target audience and their specific needs

- Youth above the age of 22 years
- Students above the age of 16 years
- Anybody who is in the service sector should attend
- Anybody who is willing & is interested can attend



Provide post-training support, such as access to resources, additional Q&A sessions, or educate mumineen about TR services, to help participants apply what they've learned



Marketing material for creating awareness and driving participation



Feedback and learning

# TRANSFORM BUSINESS FROM CREDIT TO CASH



## Agenda/Key takeaways

- This training is designed to motivate & explain businesses to shift from credit to cash business & obtain khushi mubarak of Aqa moula<sup>TUS</sup>
- The program demonstrates a step-by-step implementation approach for transitioning to a credit-to-cash business



## Identify engaging/learning activities if any



## Identify the target audience and their specific needs

- All the business owners of the community
- Anybody who is willing to start a new business



Provide post-training support, such as access to resources, additional Q&A sessions, or educate mumineen about TR services, to help participants apply what they've learned

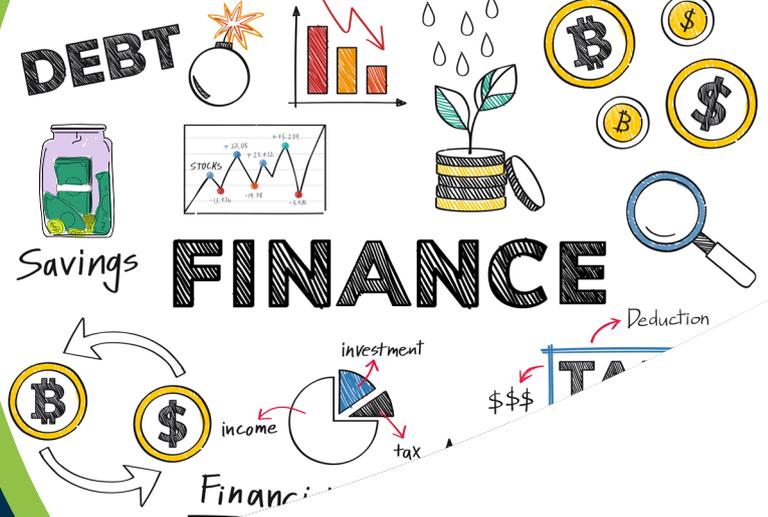


Marketing material for creating awareness and driving participation



Feedback and learning

# UNDERSTANDING OF FINANCIAL PRACTICES



## Agenda/Key takeaways

- Concepts of Earning Livelihood
- Distinguish between Halal & Haram
- History
- How is a *mumin* unique while performing business
- Repercussions of indulging in interest
- Example of Financial Practices



## Identify the target audience and their specific needs.

- All mumineen above the age of 16 years



Provide post-training support, such as access to resources, additional Q&A sessions, or educate mumineen about TR services, to help participants apply what they've learned.



Marketing material for creating awareness and driving participation



Feedback and learning

# ASHARA OHBAT



## Agenda/Key takeaways

- The training is designed to educate mumineen regarding Business closure during Ashara mubarak
- Also, the preparation to be made for Business closure during Ashara



## Identify engaging/learning activities if any



## Identify the target audience and their specific needs

- All the business owners of the community



## Provide post-training support, such as access to resources, additional Q&A sessions, or educate mumineen about TR services, to help participants apply what they've learned

- Ashara Azam Form



## Marketing material for creating awareness and driving participation



## Feedback and learning

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ  
خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً

مِمَّا كَسَبُوا  
تَطَهَّرَ بِهَا

وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ  
وَاللَّهُ سَمِيعٌ عَلِيمٌ