

PURPOSE

This standard contains the Islamic legal provisions that must be observed in transactions based on the musharaka (capital partnership/profit-loss sharing) contract applied in participation banking, as well as the reasons for these provisions. Declining musharaka, which has certain special provisions, is not covered in this standard.

WHO CAN PARTICIPATE?

All employees working in the relevant departments of participation banks are encouraged to participate.

CONTENT

CONTENTS

TERMS

- I. Partnership Agreement
- II. General Provisions Regarding Partnership
- III. Provisions Regarding Partnership Capital
- IV. Provisions Regarding Profit and Loss in Partnership
- V. Provisions Regarding the Management of the Partnership
- VI. Provisions Regarding Guarantees Related to the Partnership
- VII. Provisions Regarding the Termination of the Partnership

REASONS

- I. Justifications for the Definition of Partnership
- II. Justifications for General Provisions Regarding Partnership
- III. Justifications for the Provisions Concerning Partnership Capital
- IV. Reasons for the Provisions Concerning Profit and Loss in Partnership
- V. Reasons for the Provisions Concerning the Management of Partnership
- VI. Reasons for the Provisions Concerning Guarantees Related to Partnership
- VII. Reasons for the Provisions Regarding the Termination of Partnership

Training Date

Saturday, 8 November 2025

Virtual Classroom Application

MS Teams

Virtual Classroom

INSTRUCTOR

Ercan Civelek

TKBB Advisory Board Expert

CURRICULUM VITAE

Born in Gebze in 1988. Received classical education in Basic Islamic Sciences between 2004 and 2009. Completed his memorisation of the Qur'an in 2010. Provided education on fiqh and fiqh methodology at various specialised institutions between 2012 and 2022.

He completed his master's degree at the Department of Islamic Law, Institute of Social Sciences, Marmara University (2021). He is currently pursuing his doctoral studies in Islamic Law at the same university.

Since May 2022, he has been serving on the Advisory Board of the **Turkish Participation Banks Association (TKBB)** and also provides training in Islamic finance and participation banking.