**Higher Education Loan** - Application Form

**Important Note:**

This loan is for students who are unable to afford **studies abroad ONLY**. You should only apply for this loan after you have been rejected a loan from your local Jamaat or Regional body.

If you are a UK citizen, please apply to the Local Government Student Loan Office for a Student Loan. Only if you are rejected should you fill out this form (Rejection Notices need to be attached to this form).

**General Information**

The World Federation of KSIMC (WF) provides a limited number of secular educational loans each year for undergraduate studies to qualifying and outstanding students (male & female) from constituent Member Jamaats, who have limited means to finance their studies.

***Selection Criteria***

The main criteria for approving the loans are:

• Good academic and religious records;

• Genuine financial need;

• Admission to a reputable institution of higher learning (preferable local College); and

• Thoughtful and coherent educational and career plans.

Candidates are also evaluated on their extra-curricular interests and achievements, potential to achieve their goals and likelihood to succeed in an academic environment.

***Financial Assistance***

The World Federation of KSIMC (The WF) may approve loans to cover the partial/full cost of tuition fees and course accommodation only. The cost of travel is not included in loan amount. Applicants are expected to make every effort to obtain funding from other sources, so that the amount requested from The World Federation can be reduced to a minimum. Preference will be given to those who have been able to secure the remaining funding from alternative sources. Proof of this must be submitted before the application can be finally approved. Applicants are advised that additional loans/funding must NOT be sought from any of the constituent organizations of The World Federation e.g. Africa Federation, NASIMCO, etc.

***Application Procedures***

The **deadline** for submitting of the applications to The WF Education is **at least 4 months prior to course commencement.**

Applicants should be prepared to be interviewed by The WF Education in London and/or the

Local Education Board Committees about their financial situation, the academic performance, extra-curricular achievements and career plans.

All queries for further information should be directed to The WF - Education. Any lobbying by or on behalf of the applicants may disqualify the applicant.

**Additional Documents**

**Please attach to the completed form copies of the following documents (where applicable).**

Tick the box next to each document that you have attached.

|  |  |
| --- | --- |
|  | Passport-size photo of the applicant and copies of relevant pages of their valid passport and identity card |
|  | Transcripts of results of secondary school and any others like A levels SAT. ACT. GRE. TOEFL scores |
|  | Letter of admission with full details of the proposed course including the fees/other related costs as  given by the institute |
|  | Most recent reference letters from heads of madressa/schools/professors/etc. |
|  | Certificates of achievement in extra-curricular activities |
|  | Curriculum Vitae (optional) |  |
|  | Income statements of both Guarantors (mandatory) | Other relevant documents (Please describe here) |

Other relevant documents (Please describe here):

**Terms and Conditions of the Loan**

1. The Student is required to send to The World Federation of KSIMC – Education Department, an account of their scholastic results / transcripts at the end of each term, promptly and without reminders.

Students attending universities that do not publish official transcripts are requested to obtain a written appreciation of their academic progress from a Dean, Tutor, Faculty Advisor or the Head of the Department. The WF reserves the right to withhold or withdraw the loan amount approved, if Education Department considers the academic results of a recipient to be unsatisfactory. Students are advised to communicate to Education Department any additional concerns at the time of submitting the academic results.

1. Recipients of loans are required to communicate to The World Federation of KSIMC – Education Department, an account of all other grants, stipends or other income not declared on their original application form, which they may receive before or during the period in which they are advanced the loan. Education Department reserves the right to withhold or withdraw any loan approved in view of the cumulative total received from other sources.
2. In the event that a loan recipient fails to report as required under (a) and (b), WF Education Department reserves the right to request the required information directly from university authorities and professors.
3. The WF reserves the right to withhold or withdraw any amount loaned if WF Education Department receives formal notification from the institution involved that the conduct of the recipient of the loan does not conform to acceptable norms.
4. The WF reserves the right to disclose the Loan Status of all its recipients to its membership.
5. Students may not transfer to any other educational institute, change the course of study or degree programme for which they are given the loan, without prior written approval from WF Education Department.
6. Loan recipients are requested to submit to WF Education, copies of their final thesis and any other major documents they may produce.
7. Upon completion of their courses, loan recipients are required to write to WF Education Department about their immediate career plans and thereafter to keep the Education Department informed of any changes in their address or employer.
8. The guarantors are advised to read these conditions before signing the guarantee form. An Agreement Form will have to be signed by the applicant and the two guarantors when the application has been approved. Copies of the Agreement can be viewed at the Local Jamaats.
9. These terms and conditions will form part of the loan agreement between WF, the Student and the Guarantors.
10. Students who fail to complete their course, for whatever reason, must immediately inform (i) The WF Education Department and (ii) repay the loan advanced.
11. The WF will only disburse funds directly into the University Bank Account and/or Bank Account of the Students Official Accommodation/Landlord. Payments will not be made into Students personal account.
12. In the event that the University will not accept disbursements directly into their account from WF Education and/or will not issue an invoice in the name of WF Education, the Student will be required to provide proof of this being the case. Once confirmed, WF Education will direct the Student how to proceed. WF Education reserve the right to contact the University directly, providing the name of the Student if necessary, and the Student agrees to cooperate fully with WF Education in this regard.
13. The Student is required to send to The World Federation of KSIMC any changes of their current address, telephone numbers and inform of any change to personal circumstances that may affect the course or loan repayments during the duration of the course.
14. For any legal disputes between the parties, the British Law will prevail.

**Contact Details:**

**Education Department, The World Federation of KSIMC, Islamic Centre, Wood Lane**

**Stanmore Middle sex HA7 4LQ, United Kingdom.** E-mail: [education@world-federation.org](mailto:education@world-federation.org)

* **PLEASE TYPE YOUR ANSWERS OR WRITE IN BLOCK LETTERS.**
* **ALL QUESTIONS MUST BE ANSWERED IN FULL. DO NOT LEAVE BLANKS.**
* **REMEMBER TO SIGN AND DATE THE FORM AFTER YOU HAVE FINISHED.**

**1. PERSONAL INFORMATION**

|  |  |
| --- | --- |
| **Title:** | MR/MR/MISS/MS |
| **Full Name:** | First Middle Surname |
| **Jamaat Member Of:** |  |
| **Sex:** | Male/Female |
| **Country of Birth:** |  |
| **Date of Birth:** |  |
| **Country of current residence:** |  |
| **Nationality:** |  |
| **Family’s country of residence:** |  |
| **Marital status:** |  |
| **Home Address:** | Flat/house Number, Street Name, City, Country, Postcode/PO BOX |
| **Current Address (If other than above)** | Flat/house Number, Street Name, City, Country, Postcode/PO BOX |
| **Telephone Number:** | Home: Work: Personal Mobile: |
| **Fax Number:** |  |
| **Email Address** |  |
| **Skype ID** |  |

**2. PARENTS/GUARDIAN PERSONAL INFORMATION**

|  |  |
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| **Title:** | MR/MR/MISS/MS |
| **Full Name:** | First Middle Surname |
| **Jamaat From:** |  |
| **Sex:** | Male/Female |
| **Home Address:** | Flat/house Number, Street Name, City, Country, Postcode/PO BOX |
| **Current Address (If other than above)** | Flat/house Number, Street Name, City, Country, Postcode/PO BOX |
| **Telephone Number:** | Home: Work: Personal Mobile: |
| **Fax Number:** |  |
| **Email Address** |  |
| **Skype ID** |  |
| **Qualification Obtained:** |  |
| **Name of Business:** |  |
| **Nature of Business:** |  |
| **Address of Business:** | Flat/house Number, Street Name, City, Country, Postcode/PO BOX |
| **Position held:** |  |
| **Number of Dependants:** |  |
| **Have any family members previously been awarded a loan by the WF:** |  |
| **If YES, please provide details:** | Name of Loan        Amount awarded  Year awarded |
| **Have any family members previously been awarded a loan by any of our regional members (COEJ, NASIMCO, AFED, Pakistan Federation):** |  |
| **If YES, please provide details:** | Name of Loan        Amount awarded  Year awarded |

**3. EDUCATIONAL BACKGROUND**

|  |  |
| --- | --- |
| **Primary School Name:** | Name/Address/Year joined and Year Completed |
| **Secondary School Name: (Attach results)** | Name/Address/Year joined and Year Completed |
| **College/University Name: (Attach results)** | Name/Address/Year joined and Year Completed |
| **Work Experience:** | YES/NO |
| **If, YES, please provide details or attach your CV:** |  |
| **Madressa Name: (Attach results)** | Name/Address/Year joined and Year Completed |
| **Awards received: (Please provide certificates)** | In the community:  In sports:  In and extra-curricular field: |

**4. SELECTION OF COURSES AND INSTITUTIONS**

|  |  |
| --- | --- |
| **Name of institute:** |  |
| **Town/Country:** |  |
| **Address:** | Flat/house Number, Street Name, City, Country, Postcode/PO BOX |
| **Proposed course:** |  |
| **Qualification you expect to gain:** |  |
| **Duration of course** |  |
| **Course commencement date:** |  |
| **Course completion date:** |  |
| **Have you received written notification of admission:** | YES/NO |
| **If YES, please attach written notification:** |  |
| **Reason for choosing this institution:** |  |
| **Entry requirements:** |  |
| **Tuition fees annually:** |  |
| **Accommodation costs:** |  |
| **Other costs:** | Books  Transport  Personnel expenses |
| **Total costs:** |  |
| **Name and Address of nearest relative/guardian:** | Name/Flat/house Number, Street Name, City, Country, Postcode/PO BOX |
| **Is the proposed course available at a local institution in your country:** | YES/NO |
| **If YES, why have you not applied to the local institution? If your application was unsuccessful, give reasons:** |  |
| **Please provide the name and address of the person in your chosen institute to contact when transferring funds** |  |
| **Do you require a visa:** | YES/NO |
|  |  |
| **If YES, please provide the visa copy, or if you haven’t got one yet, please explain how you will obtain it.** |  |
| **Student ID Number** |  |
| **UNIVERSITY BANK DETAILS** | Bank Name and address:       Name of account holder:  Account Number:       Sort code:  IBAN:  BIC: |

**5. FAMILY AND FINANCIAL INFORMATION**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Names of family members earning:** | |  |  | | --- | --- | | **Name** | **Net Income** | |  |  | |  |  | |  |  | | **Total Net Income** |  | |
| **Names of family members in schools:** | |  |  |  |  | | --- | --- | --- | --- | | **Name** | **Name of institution** | **Age** | **Fees** | |  |  |  |  | |  |  |  |  | |  |  |  |  | | **Total Fees** |  |  |  | |
| **ASSETS** | |  |  | | --- | --- | | **Asset** | **Value** | | Owner occupied House |  | | Commercial Properties |  | | Shares/Treasury bills |  | | Bank Deposits |  | | Vehicles |  | |  |  | |  |  | |  |  | | **Total** |  | |
| **LIABILITIES** | |  |  | | --- | --- | | **Liability** | **Value** | | House Mortgage |  | | Private loans |  | | Bank Loans |  | |  |  | |  |  | |  |  | |  |  | |  |  | | **Total** |  | |
| **EARNINGS** | |  |  |  |  | | --- | --- | --- | --- | |  | **Father** | **Mother** | **Other Members** | | Business |  |  |  | | Employment |  |  |  | | Rental |  |  |  | | Dividend |  |  |  | | Investment |  |  |  | | Other |  |  |  | | **Total** |  |  |  | |
|  |  |
|  |  |
| **COURSE EXPENSES** | |  |  | | --- | --- | |  | **Value** | | Tuition Fee |  | | Accommodation |  | | Transport |  | | Books |  | | Personal |  | |  |  | |  |  | |  |  | | **Total** |  | |
| **AVAILABLE FINANCE** | |  |  | | --- | --- | |  | **Value** | | Awards and Scholarships |  | | Family Contribution |  | | Sponsors |  | | Part-time employment |  | |  |  | |  |  | |  |  | |  |  | | **Total** |  | |
| **ASSISTANCE REQUIRED** |  |
| **Which loan are you applying for:** |  |
| **In case we are not able to meet fully your request (as stated above). How do you envisage meeting the shortfall:** |  |
| **Where do you intend to work after completion of your studies:** |  |

**6. REPAYMENT OF EDUCATIONAL LOAN**

Total repayment should be in less than 5 years, and first instalment within one year of completing your degree.

The applicant and the guarantors are jointly and severally liable to honour the agreed repayments to enable the WORLD FEDERATION TO award loans to new students.

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| --- | --- |
| **Year-end Repayments to be Made** | **Amount to be Paid** |
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**7. DECLARATION**

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| --- | --- | --- |
| IN CASE OF NON REPAYMENT OF MY LOAN, I HEREBY AGREE THAT THE WORLD FEDERATION HAS THE RIGHT TO:   1. **Pursue and write to the applicant’s professional body or any relevant authority.** 2. **Write to the applicant’s employer to deduct the loan repayments from his salary and make the repayment directly to the WF, who are authorized to demand, receive and collect the loan repayments.** 3. **Display the applicants name on the Jamat/Regional Notice Board and other media and Bulletins.** 4. **Handover to a debt collection Agent to collect the outstanding loans with the cost and consequences to be borne by me.**   **Data Protection Statement – I hereby agree that the data on my application form may be disclosed by The World Federation as they deem fit, at their discretion and choice.**   |  |  | | --- | --- | | Signature: | Date: | |
| **DECLARATION BY APPLICANT**  I hereby confirm that all the information contained on this application form is to the best of my knowledge and belief, true and correct. I agree to abide by all terms and conditions stated in the form should my application be approved. I also undertake to sign the formal Combine Loan Agreement and agree to repay the loan in entirety to The World Federation of KSIMC on where permitted in writing to local Jamaat or the regional federation which are authorized by The WF to collect on its behalf.  I, further take an oath in the name of my religion, ISLAM and faith SHIA ITHNAASHERI that having received the loan, I shall repay the loan as per schedule. May the Almighty help me to keep my oath and to fulfil it for His pleasure.   |  |  | | --- | --- | | Signature: | Date: | |
| **ADDITIONAL NOTES:**   1. The submission of this form does not necessarily mean that the loan applied for will be approved. 2. It is subject to the condition that the course applied for is not available locally and/or the selected institute is of acceptable standard and that the course cannot be done anywhere else at a lesser cost. 3. Guarantors must be of sound financial status, able to provide evidence of their assets and acceptable as such by Education. Relatives of applicants cannot act/sign as guarantors. 4. The loan is provided only for post-secondary studies. 5. The WF is neither obliged to provide reasons nor will enter into any correspondence where it has not approved any application. |
| DECLARATION BY PARENT/GUARDIAN  **I,**    **It is mandatory for Parent/guardian of the applicant hereby attest that all information given on this application form, especially the financial status, is correct.**  **I,\_\_\_\_\_\_\_\_      \_\_\_\_\_\_\_\_ further take an oath in the name of my religion, ISLAM and faith SHIA ITHNAASHERI that having received the loan, I shall repay the loan as per schedule. May the Almighty help me to keep my oath and to fulfil it for his pleasure.**   |  |  | | --- | --- | | Signature: | Date: | |

**8. PERSONAL STATEMENT**

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| --- |
| **Use this page (attach additional pages if need be) to describe your educational and career goals. Please indicate: (1) why you wish to undertake further studies; (2) why you have chosen the institution you wish to attend; and (3) how the course you plan to purse will prepare you for future. DO NOT PROVIDE A STATEMENT WRITTEN FOR ANOTHER PURPOSE.** |

**9. GUARANTORS**The guarantors cannot be the applicant’s parents or siblings.

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| **GUARANTOR 1**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **(Full Name)**  **of**     |  |  |  | | --- | --- | --- | | **Current Address** | **Flat/house Number, Street Name, City, Country, Postcode/PO BOX** | | | **Business Address** | Flat/house Number, Street Name, City, Country, Postcode/PO BOX | | | **Telephone Number:** | | Home: Work: Personal Mobile: | | **Fax Number:** | |  | | **Email Address** | |  | | **Skype ID** | |  |   **engaged in\_     \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **(Full details of employment/business)**  **Signature of 1st Guarantor**   |  |  | | --- | --- | | Signature:    Full Name: | Date: |   In respect of all monies loaned or to be loaned to the above name by the World Federation for educational purposes.  We, the guarantors do undertake to repay the agreed yearly instalments in full. We fully understand our legal responsibilities when acting as guarantors and agree that we are jointly and severally liable in case of default on loan repayment as listed in item 6 above. Our responsibility is in no way shared with the responsibility of the other guarantor and each of us can be held fully responsible on our own accord for the entire sum advanced by way of loan.  We further agree, if this application is approved, to sign the *"Combined Agreement and Guarantor's Bond"*, which we have read and understood, jointly with the World Federation. We further understand that this loan is subject to proper execution of all necessary documents.  The World Federation reserves the right to share the guarantors’ details, when required, to its membership.   |  | | --- | | **Witness by (Local Jamaat's Chairman/Secretary):**  **Name/Position:** | | **Signature and Stamp:** | | **Date this guarantee was signed:** |   **GUARANTOR 2**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **(Full Name)**  **of**   |  |  | | --- | --- | | **Current Address** | **Flat/house Number, Street Name, City, Country, Postcode/PO BOX** | | **Business Address** | Flat/house Number, Street Name, City, Country, Postcode/PO BOX | | **Telephone Number:** | Home: Work: Personal Mobile: | | **Fax Number:** |  | | **Email Address** |  | | **Skype ID** |  |   **engaged in\_\_     \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **(Full details of employment/business)**  **hereby agree to stand as guarantors and agree to be responsible for the sum loaned should the applicant fail to repay back the full loan within 5 years for:       \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **(Name of Applicant)**  **Signature of 2nd guarantor**   |  |  | | --- | --- | | Signature:    Full Name: | Date: |   In respect of all monies loaned or to be loaned to the above name by the World Federation for educational purposes.  We, the guarantors do undertake to repay the agreed yearly instalments in full. We fully understand our legal responsibilities when acting as guarantors and agree that we are jointly and severally liable in case of default on loan repayment as listed in item 6 above. Our responsibility is in no way shared with the responsibility of the other guarantor and each of us can be held fully responsible on our own accord for the entire sum advanced by way of loan.  We further agree, if this application is approved, to sign the *"Combined Agreement and Guarantor's Bond"*, which we have read and understood, jointly with the World Federation. We further understand that this loan is subject to proper execution of all necessary documents.  The World Federation reserves the right to share the guarantors’ details, when required, to its membership.     |  | | --- | | **Witness by (Local Jamaat's Chairman/Secretary):**  **Name/Position:** | | **Signature and Stamp:** | | **Date this guarantee was signed:** | |

**10. SEPARATE RECOMMENDATION BY APPLICANTS JAMAAT**

BEFORE SIGNING THIS FORM PLEASE MAKE SURE THE APPLICANT HAS PROVIDED ALL THE ADDITIONAL DOCUMENTAION. BEFORE TICKING THE BOXES BELOW PLEASE GO THROUGH THE FORM IN DETAIL WITH THE APPLICANT AND MAKE SURE DUE DEILLEGENCE HAS BEEN TAKEN TO ENSURE THAT THE INFORMATION PROVIDED BY THE APPLICANT IS ACCURATE IN YOUR OPINION.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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| |  |  |  | | --- | --- | --- | | **1.** | **Application form is completed in full:** | **Yes  No:** | | **2.** | **All originals of the photocopies have been seen:** | **Yes  No:** | | **3.** | **Applicant's religious background is sound:** | **Yes  No:** | | **4.** | **Personal information is correct:** | **Yes  No:** | | **5.** | **Selection of course is suitable for the Applicant and is not available locally:** | **Yes  No:** | | **6.** | **Educational background information is correct:** | **Yes  No:** | | **7.** | **Families financial information, especially the present expenses on education for the applicant & others is correct:** | **Yes  No:** | | **8.** | **Contribution from family & relatives is reasonable:** | **Yes  No:** | | **9.** | **If applicant is given a loan of 50% Tuition Fees (Foreign) or 100% Tuition Fees (local) will he be able to secure the remaining funds:** | **Yes  No:** | | **10.** | **Are both the guarantors bona fide members of the Jamaat and are capable of fulfilling their obligation in case of any defaults:** | **Yes  No:** | | **11.** | **Is the father/guardian of the applicant fully paid up member of the Jamaat:** | **Yes  No:** | | **12.** | **In your opinion Is the applicant a well deserving case for approval of the requested loan:** | **Yes  No:** | | **Remarks (especially for all objections):**  **Attach additional pages if necessary** | | | |

|  |  |
| --- | --- |
| **EDUCATION BOARD REPRESENTATIVE**  **Name and Address:**    **Signed:**    **Date:**    **Stamp:** | **OFFICIAL STAMP AND SIGNATURE OF**  **CHAIRMAN OR SECRETARY OF JAMAAT**  **Name and Address:**    **Signed:**    **Date:**    **Stamp:** |

**11. SEPARATE RECOMMENDATION BY REGIONAL FEDERATION**

BEFORE SIGNING THIS FORM PLEASE MAKE SURE THE LOCAL JAMAT HAS SIGNED THE APPLICATION FORM, GIVEN THEIR RECCOMENDATION AND TICKED ALL THE BOXES. MAKE SURE DUE DEILLEGENCE HAS BEEN TAKEN TO ENSURE THAT THE INFORMATION PROVIDED BY THE JAMAT IS ACCURATE IN YOUR OPINION.

|  |  |
| --- | --- |
| |  | | --- | | **OFFICIAL STAMP AND SIGNATURE OFSECRETARY/COMMITTEE MEMBER OF REGIONAL FEDERATION**  **Name and Address:**    **Position:**    **Signed:**    **Date:**  **Stamp:** | |