

Loan Application Form

Please fill in the Application Form below and send it to the following address:

The World Federation of KSIMC

Wood Lane
Stanmore, Middlesex HA7 4LQ
United Kingdom

For any queries contact us at: education@world-federation.org

General Information

The World Federation of KSIMC (WF) provides a limited number of 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 (WF) will approve loans to cover the partial/full cost of tuition fees and course materials such as textbooks. 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 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 World Federation eg. Africa Federation, NASIMCO, etc.

Application Procedures

The deadline for arrival of the applications to 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 WF - Education. Any lobbying by or on behalf of the applicants may disqualify the applicant.

Terms and Conditions of the Loan

- (a) The Student is required to send to The World Federation of KSIMC – Education, an account of their scholastic results at the end of each term.
Students attending universities that do not publish official transcripts are requested to obtain a written appreciation of their academic progress from a Dean, Tutor, Faculty Advisor or the Head of the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. WF reserves the right to withhold or withdraw the loan amount approved, if Education considers the academic results of a recipient to be unsatisfactory. Students are advised to communicate to Education any additional concerns at the time of submitting the academic results.
- (b) WF requires the recipient of its loans to communicate to The World Federation of KSIMC – Education, 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 reserves the right to withhold or withdraw any loan approved in view of the cumulative total received from other sources.
- (c) In the event that a loan recipient fails to report as required under (a) and (b), WF Education reserves the right to request the required information directly from university authorities and professors.

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- (d) WF reserves the right to withhold or withdraw any amount loaned if WF Education receives formal notification from the institution involved that the conduct of the recipient of the loan does not conform to acceptable norms.
- (e) 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 Education.
- (f) Loan recipients are requested to submit to WF Education, copies of their final theses and any other major documents they may produce.
- (g) Upon completion of their courses, loan recipients are required to write to WF Education about their immediate career plans and thereafter to keep the Education informed of any changes in their address or employer.
- (h) 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.
- (i) These terms and conditions will form part of the loan agreement between WF, the Student and the Guarantors.

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.

- ☐ 2 passport-size photos
- ☐ 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
- ☐ reference letters from heads of madressa/schools/professors/etc.
- ☐ certificates of achievement in extra-curricular activities
- ☐ curriculum vitae (optional)

Brief description of other documents attached:

PLEASE TYPE YOUR ANSWERS OR WRITE IN BLOCK LETTERS.
ALL QUESTIONS MUST BE ANSWERED IN FULL.
REMEMBER TO SIGN AND DATE THE FORM AFTER YOU HAVE FINISHED.

1a. What is the name of the loan application you are applying for:

1b. PERSONAL DETAILS

Full name:		
First or given names	Father's name	Surname or family name
Male: ☐ Female: ☐		
Date of birth:	Country of birth:	
Country of current residence:	Nationality:	
Family's country of residence:	Marital Status:	
Home address:	Current address (if other than home address):	

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Telephone:	Fax:
Email:	

2. SELECTION OF COURSES AND INSTITUTION

Name of Proposed course:	
Degree sought (E.g. BA, BSc):	
Name of Institution:	
Duration of course (number of months/years):	
Course commencement date:	Completion date:
Have you received written notification of admission? Yes: ☐ No: ☐	
If YES, please attach the written notification to this form	
Comments:	
Give reasons for choosing the institute:	
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.	

3. BACKGROUND

Give details of your educational background and attach copies of all results/ diplomas/etc obtained:	
Primary School name & address:	
Year joined:	Year completed:
Secondary School name & address:	
Year joined:	Year completed:
College/University name & address:	

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Year joined:

Year completed:

Have you done any full-time work since completing school / college? Yes ☐ No: ☐

If YES, please provide details below or attach your CV

Give details of significant activities and achievements

(a) in the community including madrasah

(b) in sports

(c) in any extra-curricular field

Please attach copies of certificates to the form.

4. FAMILY AND FINANCIAL INFORMATION

Has any member of your family been awarded a World Federation loan? Yes: ☐ No: ☐

If YES, give names and details of loan awarded (year awarded, loan amount and how much has been repaid)

Name and address of parents/guardian:

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Occupation of parents/guardians (give full details of name & place of employment/business)		
Family earning (Include ALL sort of Income in the family)		
Name of Members earning:		Nett Yearly Income (name currency):
Total NETT Yearly Family Income:		
Names of family members studying in Schools:	Name of Institution:	Age:
Give details of family assets, e.g. savings, vehicles, houses, offices, shares, etc		
Give details of major family expenses:	ANNUAL Expenses (name currency):	
House Rent(s):		
Transportation:		
Present School Fees:		
Light/Water/Telephone/Maid:		
Others(Specify):		
Total NETT Yearly Family Expenses:		

5. FINANCIAL ASSISTANCE REQUIRED

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Name and address of your guardian at the place you will take your study, if any:

Your Total Annual Educational Expenses:

(Please give a detailed breakdown and try to economise wherever possible. Enclose details from the Institute.)

Currency: Pounds Sterling: ☐ US Dollars: ☐

Tuition Fees:

Accommodation:

Transport(internal)/Laundry/Clothing:

Books/etc:

Pocket Money:

Others (specify):

Total ANNUAL Expenses:

What is the total amount of Scholarship you hope to receive from the institute (Attach full details):

Give full details of the Total Amount of Award/Loan/Scholarship you apply will receive from other sources:

What is the total amount of your Family/Relative's contribution per annum?

Total Amount of Assistance Requested (Amount per year, and for how many years):

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 qualification.

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:

7. DECLARATION

Please read the following statement carefully, before signing and dating it.

I hereby confirm that all the information contained on this application form is, to the best of my knowledge and information, 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 Loan Agreement and repay the loan that will be advanced to me as stipulated above.

Signature:

Date:

ADDITIONAL NOTES:

- (a) The submission of this form does not necessarily mean that the loan applied for will be approved.
- (b) 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.
- (c) Guarantors must be of sound financial status, able to provide evidence of their assets and acceptable as such by Education.
- (d) The loan is provided only for post-secondary studies.

I, _____

parent/guardian (please delete as applicable) of the applicant hereby attest that all information given on this application form, especially the financial status, is correct.

Signature:

Date:

8. PERSONAL STATEMENT

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 pursue will prepare you for future. DO NOT PROVIDE A STATEMENT WRITTEN FOR ANOTHER PURPOSE.

Applicant's Signature:

Date:

9. GUARANTORS

WE_ _____
(Full Name)

of_ _____
(Full Address)

engaged in_ _____
(Full details of employment/business)

AND_ _____
(Full Name)

of_ _____
(Full Address)

engaged in_ _____
(Full details of employment/business)

hereby agree to stand
as guarantors for: _____
(Name of Applicant)

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 to a legal suit 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.

Signature (1st guarantor named above):

Signature (2nd guarantor named above):

Witness by (Local Jamaat's Chairman/Secretary):

Name/Position:

Signature and Stamp

Date this guarantee was signed:

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10. SEPARATE RECOMMENDATION BY APPLICANT'S LOCAL JAMAAT

The educational board's representative at the Jamaat's level must interview the applicant and fill the below sections to confirm the applicants eligibility for the loan.

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:

OFFICIAL STAMP AND SIGNATURE OF CHAIRMAN OR
SECRETARY OF JAMAAT

Date: