

AWSOM NEWS

Anjuman Wazifa Sadaat O Momineen of North America, Inc

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As of December 2017, the Anjuman has loaned out approximately US\$ 1.85 million to 300 students pursuing undergraduate, graduate and post graduate degrees in educational institutions in the United States. We are neither able to thank Allah enough for His mercy nor you for the continued patronage. Thanks.

FOREWARD

We wish all our members and readers a very happy 2018. We pray to the Almighty to make this New Year a beacon of peace, prosperity and progress for all of us. May the year 2018 bring safety and security to the community all over the globe and bring peace to the troubled lands of Iraq, Afghanistan, Bahrain, Pakistan, Syria and Yemen. May Allah guide us in this year to correct our wrongs, improve our lots and follow the injunctions of the religion in letter and spirit.

We want to take this opportunity to thank all our members, donors and supporters for their assistance to the Anjuman. We would not have been able to accomplish our mission without their help.

A special thankyou is in order to all the volunteers including the Board and the Executive Committee for their dedicated services to the Anjuman. The Anjuman is run completely on a volunteer basis with no remuneration to anyone. The people who run the affairs of the Anjuman do it with a spirit of community services and with the intention of being of help to those in need. The rewards for these volunteers are with the Almighty alone.

We also want to acknowledge those borrowers who have dutifully commenced the repayment of their loans as the recirculation of these funds enable the Anjuman to make additional interest free loans to more students in the community.

YADGAR FUNDS

Yadgar funds are instituted by the donors in the memory of their deceased relatives as a source of Swab e Jaria. These funds are permanent endowments which are invested and the returns from these investments are used to make additional loans.

The following Yadgar Funds were instituted or added to by our donors in December:

1. Mrs. Wajahat Rizvi added \$1,000 to the Syed Wajahat Husain Rizvi memorial fund
2. Dr. Nazia Rizvi formed a fund with \$1,000 in the memory of her father, late Syed Altaf Hussain Naqvi.
3. Mr. Asif Naqvi of Maryland, instituted two new funds with \$1,000 each in the memory of his father, Syed Masroor Hasan Naqvi and his grandfather, Syed Nayyer Hasan Naqvi (Darbare Kalaan – Amroha)
4. Dr. Saboora Haider of Maryland contributed \$500 for the Wajahat Husain Rizvi Memorial Scholarship in Science and Technology.

We are thankful to the donors for their generous contributions and request the readers to offer a sura e fateha for Syed Wajahat Rizvi, Syed Altaf Hussain, Syed Nayyer Hasan Naqvi and Syed Masroor Hasan Naqvi.

LOANS GRANTED

For the application cycle ending on November 30, 2017, the Anjuman received 29 applications. Out of these applications, only 11 were found to be complete and in order and were approved. Loans in the amount of USD 35,000 were sanctioned in this cycle. The successful applicants include:

Ommul Ali (medicine), Shuja Abbas (undergrad engineering), Miqdad Raza (masters nanotechnology), Anisa Husain (masters), Fizzah Mirza (pharmacy), Raza Husain (dentistry), Erum Kazim (medicine), Naila Ali (accounting), Fahad Maqbool (undergraduate). We wish the successful applicants luck in their educational pursuits and encourage the unsuccessful candidates to apply again in the next cycle with the deadline of June 30, 2018.

We emphasize again that the applicants have to complete both the electronic and the paper portions of the applications in order to be considered for the loan. While the preliminary application and most of the documents can be submitted on line, we must receive the fully executed Promissory Note and the signed paper application from the applicants.

Imam Ali, (A.S.), says: “O people! Remember that the excellence of your faith lies in acquiring knowledge and acting upon it. It is more essential for you to crave for knowledge than for riches”. (Usulul Kafi, p.15)

WAJAHAT RIZVI MEMORIAL SCHOLARSHIP IN SCIENCE & TECHNOLOGY

Abid Alikhan of Illinois who is pursuing a Ph.D in Physics at University of Illinois at Urbana Champaign qualified for the second time for the Wajahat Husain Rizvi Memorial Scholarship in Science and Technology. Congratulations! Abid was the first recipient of this scholarship and has demonstrated excellence in his field of study.

SUCCESS STORY

We continue our series of success stories of the beneficiaries of the Anjuman. We are thankful to the Almighty that the Anjuman was able to play a role in the success of these individuals and helped them attain their academic and professional objectives.

Syed Kazim Naqvi – Mechanical Engineer:

I first came from Pakistan on 14th August 2006 upon admission in Worcester Polytechnic Institute for the BS in Mechanical Engineering program. I had secured a scholarship from WPI as well as interest-free loans from corporations in Pakistan due to my scholastic achievements in high school. I continued

to work hard and was made a member of the Dean's list within a year. I secured a co-op in Johnson & Johnson in 2008 and 2009 and took extra courses every semester in order to graduate on time with a major in Mechanical Engineering as well as a minor in Computer Science. Anjuman Wazifa assisted me in financing my education for the last few years at WPI and allowed me to delay making return payments for two years while I completed my MS in Mechanical Engineering with thesis research in floating offshore wind turbines. I am glad to have finally paid off my balance and hope Anjuman Wazifa continues to empower students like me with tools they need to complete their education and launch their career.

The Anjuman is glad that we were able to help Kazim in his achievements. Having seen the value of the Anjuman's work first hand, Kazim Naqvi has recently assumed the role of the Anjuman's representative in Connecticut and will be working towards spreading the word and increasing the membership and donor base in CT.

BORROWERS AND GUARANTORS

All applicants for loans from the Anjuman require a guarantor. A dues paying member of the Anjuman who has been a member for a minimum of one year can stand surety for an applicant. However, a member of the Anjuman who has borrowed from the Anjuman and has outstanding loans from the Anjuman cannot guaranty an applicant before completely paying off his or her loan. Along the same lines, a person who has guaranteed any borrower cannot logically become a borrower from the Anjuman either. The guarantors need to fully understand that by signing the Promissory Note which is a legal document, the guarantor is undertaking to pay back the loan to the Anjuman in case the borrower who they are guaranteeing defaults. The understanding here is that the guarantor has the financial means to pay the loans they are guaranteeing.

The criteria for sanction of loans from the Anjuman is Need + Merit. Any applicant who has the financial resources but does not want to use them and would rather borrow from the Anjuman will be rejected since the need for such loan cannot be established and the Anjuman is the custodian of the community's money and answerable to the Imam e Waqt (A.S.) for the proper use of these funds. We hope that the borrowers and their guarantors keep this in mind while borrowing from the Anjuman or guaranteeing an applicant and not attempt to fight their rejections.

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Membership Form

(Tax Exempt under IRS 13-3588100)

Dear Sir,

I wish to become a member of the Anjuman Wazifa Sadaat o Momineen and enclose herewith my check/ cash/ online payment for US\$_____being the subscription for the year _____ or for Life time Membeship. I hereby undertake to abide by the Anjuman's Constitution, Rules and Regulations as approved by the Board of Directors.

Date: _____

Full Name: _____

Telephone No. _____

Email: _____

Address: _____

Introduced By: _____

I am donating a sum of US\$ _____
to support educational programs of the Anjuman.

I am contributing US\$__ from my Khums money. (*Anjuman has obtained 'Ijaza' from Ayatollah Seyyed Ali Al- Seestani*)

I am donating a sum of US\$ _____ to establish an "Endowment Fund" in the memory of my late _____, the income from which will be utilized by the Anjuman for supporting its aims and objectives.

Name and contact information of person(s) who may be interested in Anjuman's membership:

Name _____

Address and Tel #: _____

Name _____

Address and Tel #: _____