



Anjuman Wazifa Sadaat O Momineen of North America, Inc

P.O. Box 844, Hicksville, NY 11802

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As of July 2019, the Anjuman has loaned out approximately US\$ 2.03 million to 450 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.

LOAN APPLICATIONS RECEIVED

Loan applications for the Spring 2020 semester have been received. By the deadline of November 30th, 2019, over 30 applications were received, however about a third of them were not complete. The complete applications are being reviewed and the committee would announce its decision for the grant of loans by the end of December. Loan checks for the successful candidates will be mailed in early January 2020.

MEMORIAL

November 1 marked the sixth death anniversary of Syed Wajahat Husain Rizvi, the visionary founder of the Anjuman Wazifa Sadaat O Momineen of North America. We request the readers to kindly offer a sura e fateha for the soul of Syed Wajahat Husain Rizvi, s/o Syed Wazir Husain Rizvi.

ANJUMAN IN CHICAGO

We welcome Dr. Javed Bhojani as the representative of the Anjuman in Chicago. Dr. Javed Bhojani, a dentist by profession and himself a beneficiary of the Anjuman has taken on the responsibility of propagating the cause of the Anjuman in Chicago by spreading the word about the Anjuman's services of providing interest free education loans to the students in the community and strengthening the membership base of the Anjuman in his territory.

We are grateful to Dr. Bhojani for taking on the responsibility on an entirely volunteer basis despite of his busy professional and personal calendar and request the community to extend their full support to Dr. Bhojani in his efforts.

SUCCESS STORIES

The Anjuman is thankful to the Almighty for letting us contribute to the betterment of the community through facilitation of higher education of our youth. Attaining higher education is not only our religious duty but it also affords better opportunities for the financial well-being of the student and his/her family. We continue with our series of success stories of our beneficiaries below:

Miqdad Raza, Process Engineer at Intel, AZ

Miqdad writes:

My name is Miqdad Raza, and I am a Process Engineer at Intel in Arizona. However, getting to this position at such a prestigious company was a long and arduous journey, and I could not have completed it without the help of Anjuman Wazifa Sadat o Momineen (AWSOM).

I was born and raised in Dubai, and I came to the United States when I was 18 years old, to pursue an undergraduate degree in Nanoscale Engineering at SUNY Albany. As much as I loved studying at that great institution, I did not realize how much of a financial burden it would cause my family and I. Upon talking to some people at the local mosque, a member of AWSOM referred me to the Anjuman, and it changed my life. Around my 3rd year of the program, I started to feel the need of some financial help, and the Anjuman generously provided that. What was even better than the financial relief, was the fact that these loans were completely interest free! I could not ask for a better help with my education. With their help,

Around my 3rd year of the program, I started to feel the need of some financial help, and the Anjuman generously provided that. What was even better than the financial relief, was the fact that these loans were completely interest free! I could not ask for a better help with my education.

I graduate from SUNY Albany, might I add, with honors! I decided to pursue a Masters degree in Materials Science and Engineering at UC Davis after my bachelors, **knowing that the Anjuman would always have my back. I say this with great joy that I graduated, again with honors, and today I am on the path to a dream career. Thank you to the Anjuman, and every member of it for giving someone like me this boundless opportunity. I promise to make you and the Imam of our time proud.**

DELINQUENT BORROWERS

The Anjuman has an enviable recovery record with a less than 1% delinquency rate. What this means is that we have a very conscientious borrower base that has been repaying their loans very diligently and have been keeping up the community's trust in them.

However, there are a few delinquent borrowers who have neglected to return the borrowed funds despite of our continuous recovery efforts. We have published some names of such delinquent borrowers in the past and will continue to do so. **At this point, we want to make it clear to these delinquent borrowers that the Anjuman will exercise all the legal rights that it has to recover these funds. This may leave undesirable effect on the credit of the borrowers and their guarantors yet these funds are the trust of the community which cannot be betrayed.**

We are requesting all borrowers who have neglected to repay their loans from the Anjuman despite of having the means to do so to immediately start their repayment and save themselves the entanglement in legal issues.

YADGAR FUNDS

Syed and Reyhana Syedain of NY initiated a Yadgar Fund with \$10,000 in the memory of Late S. M. Sibtain, Late S.M. Murtaza and Late Fakhra Begum.

Mr. Hasan Momin of MD, added another \$1,000 to the funds created in the memory of his late parents, Dr. Syed Ali Momin and Amina Khatoon.

We are grateful to the donors for their generous participation and request the readers to offer a sura e fateha for the above mentioned marhoomeen.

YEAR END CONTRIBUTIONS

As the year 2019 comes to a close, we reiterate our appeal to the community for support to the Anjuman. It is only with the donations of the community that the Anjuman has been able to provide over \$ 2million in interest free loans almost 500 students in the community who are pursuing their dreams of attaining higher education. **This is a good time to send in your contributions as all of your donations to the Anjuman are tax exempt since the Anjuman is a 501(c) 3 registered non-profit organization.** You can support the Anjuman in several ways: (1) by becoming a regular member with an annual contribution of the \$120; (2) by becoming a life member with a one-time contribution of \$2,500; (3) by donating in any amount in the general fund; (4) by creating a Yadgar Fund with a minimum of \$500 in the memory of your deceased memory for their swab e jaria or by adding to an existing Yadgar Fund that you might already have created and; (5) by sending us all or part of your Khums (Sehm e Imam) for the followers of Ayatullah Syed Ali Sistani.

REQUEST FOR PRAYERS

The founding directors of the Anjuman, Mr. Iftikhar Hussain, Dr. Sikandar Madad and Dr. Nasir Zaidi have not been keeping good health. These gents were part of the team that launched the Anjuman for the benefit of the community in the United States some thirty years ago with their financial and sweat equity. The Anjuman and the community owes a lot to these pioneers and founding members of the Anjuman and will remain in their eternal debt. We request readers to pray for the health and safety of our founding directors. May Allah give them shifa and full and expedient recovery. Ameen.

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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 #: _____

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CREDIT CARD AUTHORIZATION FORM

CARDHOLDER INFORMATION

Name: _____

Billing Address: _____

City _____ State _____ Postal Code _____

Country _____

E Mail Address : _____

Telephone Number: _____

CREDIT CARD INFORMATION

Credit Card Type MasterCard Visa American Express Discover

Credit Card Number: _____ Security Code: _____

Expiration Month: _____ Expiration Year: _____

Cardholder Signature: _____

Date: _____

DONATION INFORMATION

I authorize a one- time charge on my credit card in the amount of \$ _____

I authorize a recurring charge on my credit card in the amount of \$ _____
once every _____ (month/year) beginning on _____
and ending on _____ or indefinitely.

The Purpose of my contribution is:

Annual Membership Dues

Lifetime Membership Dues

Khums

Contribution to Yadgar Fund in the memory of _____

Donation

Repayment of my student loan from the Anjuman