



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 400 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 INVITED

Loan applications for the spring 2020 semester are invited. The on-line portal is now open for the applicants to submit their applications. We remind the applicants to submit both the paper and electronic portions of the applications, otherwise these applications will not be considered complete. **The deadline for submitting the completed applications to the Anjuman is November 30, 2019.**

INSURANCE FOR HIGHER EDUCATION

The rising cost of higher education is putting college out of reach for many middle class Americans. This has also resulted in the ballooning student loan debt balance which stands at roughly \$1.5 trillion currently, more than the total outstanding credit card and auto loan debt of US households. The average loan balance for the class of 2016 was \$37,172. As of 2015, over 2 million students in the United States had loans of \$100,000 or less. The interest rate associated with these loans and the compounding effect of this interest makes it a very heavy burden and it takes a lifetime to repay these loans in many cases.

At the same time, the increasing competitive nature of the job market has rendered education at the highest level a necessity for the youth of today. Not only a double major is gradually become a pre-requisite for a decent job but in some fields, a double degree is needed for a youngster to get a leg up on the competition.

So why don't we launch an insurance scheme for educating our youth. The idea would be to pool the community's money and let every boy and girl in the community attend a college of their choice without facing any financial burden on the student and his/her family. Every member of the community contributes to this fund and facilitates higher education for every youth of the community so we all rise together.

Anjuman Wazifa Sadaat O Momineen does exactly that. We ask every person in the community to become a member for a mere \$120 annually to create a pool of funds. These funds are used to make **Interest Free** loans to the students pursuing higher education at colleges and universities in the US. These students commence repayment of these loans after graduation which replenishes this pool of funds and enables us to continue to make additional loans to more students.

We seek your assistance in increasing this pool of funds by simply becoming a member and paying your annual dues of \$120 regularly. Your \$120 membership dues will shape the future of the Shia Community in the US and ensure that our youth are equipped with the knowledge and skills required for survival and success.

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:

SYED MUDASSIR HUSSAIN KAZMI President, Dealers Choice Inc.

Mudassir writes:

I was a couple of semesters away from completing a journey that was beginning to feel unattainable at times. I had already depleted my father's reserves going through flight school, Aerospace Engineering and finally 6 semesters of Computer Science. With three younger sisters, one has to realize how far that first son credit will take you. I applied hesitantly to the Anjuman as the burden to ask for help was immense. I was unaware that such an initiative existed. But at this point questioning its existence was the last thing to wonder about.

They came through without any issue from what I can recollect and I had a check. Not once but twice with a promise to be repaid without interest when you are able to.

The Anjuman was more than a stop gap measure for me. It was a feeling of a community willing to give you something with just a promise to return what you had received.

Fast forward to 14 years from that time, I was blessed with the opportunity to own and run a software company that serves automotive dealerships in 40 states. I was able to create jobs for 30-40 developers in Pakistan and India who serve our pipeline. My goal is to start helping the people in Parachinar in some way with education funds and create the same ecosystem that helped me get to this point.

It took me a while to pay the Anjuman back, but they remained patient for an over-due promise to be repaid and obligations met. That was the primary reason for me to want to do more for them than what they had done for me. Even though, you can't ever repay someone who was there when the need arose.

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YADGAR FUNDS

Dr. Shan e Ali Haider of Maryland created a yadgar fund in the memory of his father, late Dr. Ali Tajdar Haider with \$,5000.

The Anjuman initiated a yadgar fund in the amount of \$1,000 in the memory of late Khairbano Jafri, mother of Dr. Iqbal Jafri of NJ.

Mr. Ahmed Mussanna of NJ added \$5,000 to the yadgar fund created in memory of his deceased relatives: Syed Mohammad, Syed Aziz Rizvi, Ummat ul Fatima, Asghari Begum and Hasan Bano.

We are grateful to the donors for their generous donations and participation in the noble cause of educating the youth of the community. Yadgar funds are also a source of swab e jaaria for the marhoomeen. Kindly recite a Sura e Fateha for the above mentioned marhoomeen.

LIFE TIME MEMEBERSHIP

The Anjuman introduced a lifetime membership tier a couple of years ago. The lifetime membership is a one-time donation of \$2,500. Alhamdolillah, we received good traction among our members for this new tier and a quite a few of our long standing members have converted their membership to the life time tier by making this additional donation. We are thankful for these members who have up tiered their membership which also demonstrates their keen sense of responsibility and concern for the community.

As we are in the last quarter of 2019, we remind all members who have not paid their membership dues for 2019 to kindly bring their membership dues up to date. Additionally, please keep the Anjuman in mind while taking out Khums. The Anjuman has ijaza from Ayatullah Syed Ali Sistani for collection of 100% of the Sehm e Imam and for utilizing it in making interest free loans to the qualifying students.

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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