

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ



AL-UMMAH ZAKAT AND SADAQAH FOUNDATION

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PhD Students' Revolving Loan Scheme

Application Form

Candidate's Personal Information

Name:

Date of Birth:

Gender:

Home Address:

Phone Number:

National Identity Number:

Candidate's Educational Information

University of Study:

Faculty of Study:

Research Area:

PhD Thesis Topic:

Stage of PhD Study:Proposal/Pre-Field/Post Field (Please tick as appropriate)

Year of PhD Program Commencement:

Signature & Date:

Guarantor's Personal Information

Name:

Date of Birth:

Gender:

Home Address:

Work Address:

Phone Number:

National Identity Number:

Guarantor's Attestation.

I, hereby guarantee the loan ofNaira only, with the promise that I will pay the loan unconditionally in shaa Allah if the person I guarantee defaults for any reason within fifteen calendar months of receiving the loan, which implies a three-month grace period. I will assume responsibility for repaying the loan starting from the 15th month, making monthly payments of N25,000.00 for the next ten consecutive months. If I later wish to recover my money from the borrower, that matter will be solely between me and the borrower, without involving Al-Ummah Zakat & Sadaqah Foundation. As proof of my understanding, I have attached ten post-dated cheques, each valued at 25,000.00 Naira, and I authorize UZSFNg to date and cash them as they become due in accordance with this statement.

Guarantor's Signature & Date:

Sponsor's Details

Name:

Sponsor's Phone Number:

Sponsor's Statement

I, categorically state with all sense of responsibility and full presence of mind that, I know the applicant and know the guarantor. I know both of them to be Muslims who would do their best to honour their obligations in shaa Allah. I also have reasonable knowledge of the financial situation of the guarantor and I am convinced in shaa Allah, the guarantor would be able to offset the loan if the applicant defaults for any reason.

Sponsor's Signature & Date: