



APPLICATION FORM

UMMA UNIVERSITY STUDENTS' SUPPORT PROGRAM (UU-SSP)

TO BE COMPLETED BY ALL STUDENTS APPLYING FOR PARTIAL SCHOLARSHIP (CATEGORY A, B, C, D&E) OR INTEREST-FREE STUDY LOAN (CATEGORY F)

Category of Financial aid applying for (please tick as appropriate)

Financial aid categories

- 80% scholarship, 20% loan
- 70% scholarship, 30% loan
- 50% scholarship, 50% loan
- 30% scholarship, 70% loan
- 20% scholarship, 80% loan
- 100% loan

Applicant must have attained cut-off points as listed below:

Study program	CUT-OFF GRADE BY CATEGORIES		
	CATEGORY A,B 80%,20% 70%,30%	CATEGORY C 50%, 50%	CATEGORY D,E 30%,70% 20%-80%
Bachelor of Arts in Islamic Studies / Sharia	KCSE mean grade of B plain and above OR Must have attained an "excellent grade" (85% and above) i.e., for thanawi examinations	KCSE mean grade of B OR Must have attained an "excellent grade" (75%-85% marks) i.e. for thanawi examinations	KCSE mean grade of B- OR Must have attained " V.Good grade" (70%-85% marks) i.e. for thanawi examinations
Bachelor of Business management, Bachelor of science in Computer Science, Bachelor of Science in Nursing	KCSE mean grade of B+ and above Cut off Diploma (B) : Distinction	KCSE mean grade of B plain OR Diploma (Distinction 80% and above)	KCSE mean grade of B- plain OR Diploma (Credit 70% and above)

Category F (100% LOAN): All applicants admitted at Umma University

Kindly fill in and submit of each of the following:

- (1) Application form (2) Requirements (3) Guarantors application form

A - Students		Please Tick
1	Curriculum Vitae (CV)	
2	Copy of your Form 4 certificate/ other relevant certificates	
3	School leaving certificate	
4	University Admission letter for your Bachelors program and Fee structure.	
5	B-cert/ID	6. Two colored passport size photo
7	Write 300 words about yourself and justification for the soft loan (Hand written)	
B -Parent/Guardian		
1	Copy pf ID, Copy of KRA pin & Two colored passport size photo	
In addition to the above, the person paying the loan to provide the below:		
1	Employment letter (if employed) or Business Registration Documents (if self-employed)	
2	Bank/Mpesa statement for the last 6 months,	
3	Three recent Pay Slips,	
4	2 Guarantors.	

N.B.

- If you are successful, you will be required to sign a contract with our lawyer and pay Ksh 2,500 legal fees. The fee is payable only once.
- If you are successful you will start paying back the loan at the end of the same month after the disbursement of the first semester fees.
- Fees will be directly transferred to the university account.

<p><u>FOR OFFICIAL USE</u></p> <p>Received and Confirmed by.....Date/Stamp.....</p> <p>Verified by:</p>
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A. Student Personal Details			
1. Full Name as per ID:			
2. Nationality:		3. ID/Passport No.	
4. Date of Birth:		5. Marital Status:	
6. No. of Children:		7. Telephone No.	
8. Social media accounts:			
9. Postal Address:		P.O. BOX	
10. Residential Address:			
11. Permanent Home Address:			
12. Email Address:			
13. Home Area:		14. County:	
Educational Qualification:		Name of school	Period
<i>a. Primary School</i>			
<i>b. Secondary School</i>			
<i>c. Post-Secondary</i>			
C. Father /Guardian Details			
1. Name of Father/Guardian		2. ID No.	
3. Telephone No		4. PIN No.	
5. Residential Address (provide map)			
6. Email address			
C. Mother Details			
1. Name of Mother		2. ID No.	
3. Telephone No		4. PIN No.	
5. Residential Address		6. Email address	
7. Place of work			
D. Employment Details (For the person paying – Student/Parent/Guardian)			
1. Name			
2. Name of employer			
3. Employment Position			
4. Employer's Address:		6. Tel No.	
7. Type of Contract:		8. Years Worked:	
9. Net Pay:			

10. Immediate Supervisor Stamp by Human Resource Manager Name: Sign:	1.Name:	
	2.Telephone & Email	
	3.Position:	
	4.Signature	

E. Financial Details (For the person paying – Student/Parent/Guardian)

1. Name of Your Bank:		2. Any Bank Loans:	Yes/No:
3. Amount of Loan Outstanding:		4. Monthly Repayments:	

F. AEDT Loan Details

1. Area of Study:		2. Degree Type:	
3: Amount Applying for:		4. Repayment Period:	(Months)

5. 1st Referee: (Spouse)

Name: _____
 Contacts: _____
 Email Address: _____
 Place of work: _____

6. 2nd Referee: (Colleague at work/Business)

Name: _____
 Contacts: _____
 Email Address: _____
 Place of work: _____

7. 3rd Referee: (Any other person)

Name: _____
 Contacts: _____
 Email Address: _____
 Place of work: _____

8. How did you hear about Us?

G. Budget Planner (To be filled by the applicant if paying or by parent/ guardian)

Monthly Income:		Monthly expenses:	
1. Net salary:		1. Household expenses	
2. Business Income:		2. Rental expenses	
3. Other income:		3. Transport expenses	
		4. Other expenses	

Total Income (I):		Total Expense (E):	
		<i>Surplus/Deficit(I – E)</i>	

H Details of Siblings/Children (Provide information of siblings/children who are still studying whom you support)

Name	Institution / School	Level of Study	Yearly Fees

I. Recommendation by the Local Chief

I confirm that Is a resident of my location in County. I further confirm that he is of good moral conduct, and an active member of the community.

Signed /stamped by:

Chief:

Date:

J. Recommendation by the Local imam

I recommend for the Soft loan program. He/she is of good moral standing, and actively contributes to the Community activities.

Signed by:

Imam.

Date: **Contact:** _____

I. Terms and Conditions

1. I hereby declare that the above particulars and information availed above is true to the best of my knowledge and the same shall form the basis of any arrangement for the financial aid.
2. The loan shall be repaid without interest.
3. AEDT retains the right to evaluate all financial aid applications. This application is not a guarantee that the financial aid (partial scholarship or loan) shall be approved.
4. In the event that the applicant discontinues studies for whichever reason before full disbursement is made, AEDT shall not disburse the remaining allocation and shall recall the loan so far advanced in full.
5. The loan shall be repaid in equal monthly instalment. and repayment shall commence immediately fees is disbursed to the University
6. The applicant is free to make early payments of the loan advanced.
7. If an applicant defaults in repayment when the loan is due, the whole amount shall become due and payable and the loan beneficiary shall be bound to pay all other charges that may arise as a result of the default including but not limited to the recovery fees.
8. The signature of the applicant shall certify the reading, understanding and being in agreement with the terms and conditions herein.
9. No loan shall be disbursed unless loan agreement is duly signed, and the loan is properly secured through provision of collateral or acceptable guarantors.
10. The applicant herein agrees that the tuition shall be paid directly to the school accounts on his behalf and a copy of the remittance provided to him.
11. The applicant shall ensure that they attend all classes as designated by the University;
12. That applicant shall ensure that they enroll for all the course units required to complete each academic year.
13. The student undertakes that they shall continue to be enrolled at the university and shall not do anything that may result in either expulsion, suspension and/or discontinuance from the course
14. The bank charges for the transfer will form part of the soft loan

Applicant's Declaration

I certify that the details given above are true to the best of my knowledge.

Signature: _____ **Date:** _____

NOTE: Upon review of your documents, you will be called for an interview. **Please carry your original documents**

AFRICA EDUCATION AND DEVELOPMENT TRUST

**GUARANTOR 1 FORM/AGREEMENT
(UNDERTAKING TO BE HAND-WRITTEN & SIGNED)**

IMPORTANT: PLEASE READ THESE DIRECTIONS BEFORE COMPLETING THE FORM:

- 1) The Guarantor must disclose all current debts and obligations enclosed to this application.
- 2) The Guarantor must provide all information requested. The AEDT is relying on the information provided. Incomplete answers or misinterpretation of information can jeopardize the ability of the individual to become the Guarantor.
- 3) All Guarantors must complete the application to the best of their knowledge.
- 4) The Guarantor shall not be a relative or individual who is dependent on the primary borrower for their livelihood.
- 5) All Guarantors will be obliged to make payments on the loan should the primary borrower fail to make the payments. Any contract between the primary borrower and the Guarantor is strictly between them, and the AEDT will have no part in the contract.

1.0 GUARANTOR DETAILS	
Full Name:	ID Number:
Phone Number:	Email Address:
Marital Status:	No. of children
Permanent & Physical address:	
Place of Work:	
Position held:	
Net Salary:	
2.0 LOAN DETAILS	
Applicant's: (Name for whom you are Guaranteeing)	
ID Number:	
Amount of Loan you are guaranteeing for (Kshs):	
Your Relations with Primary Borrower: (Business partner, Friend, Relative). Please specify.....	
Are you currently a Guarantor on any other loan in AEDT or other financial institutions: Yes/No__	
If yes, please provide details of your guarantee: Amount_____, Maturity Date _____	

Do you currently have a loan from the AEDT or other financial institutions? Yes /No

Referee

Name:
Telephone No:
Email Address:

Important. Please read.

- The information contained in this form is provided for the purpose of supporting an application to become a Guarantor on the loan of the primary borrower on behalf of the undersigned.
- The undersigned understands that AEDT is relying on the information provided herein in making the loan decision.
- The undersigned represents and warrants that the information provided is true and correct to the best of their knowledge, and that AEDT may consider these statements to be true and correct until written notice of a change is received from the undersigned.
- That AEDT is authorized to make all the enquires it deems necessary to verify the accuracy of the statements made herein, and to determine the financial status of the undersigned.

- I have ascertained the credit standing of the applicant before signing this agreement.
- I understand that I become equally liable for the loan and may be required to make the payment on the loan in cases where the applicant fails to make timely payments inclusive of administrative charges.
- I am ready to assist the AEDT in collection of delinquent payments if the applicant becomes delinquent.
- I am able and ready to fulfill the conditions of this agreement and understand that it will remain in force until such time as the loan is fully repaid

Guarantor's Signature: _____

Guarantor's Full Name: _____

NB: Please attach guarantor's Copy of ID card & 2 passport photos

Date: _____

For official Use Only:

Guarantor Known to:

Approved: YES / NO

Reason: _____

AFRICA EDUCATION AND DEVELOPMENT TRUST

**GUARANTOR 2 FORM/AGREEMENT
(UNDERTAKING TO BE HAND-WRITTEN & SIGNED)**

IMPORTANT: PLEASE READ THESE DIRECTIONS BEFORE COMPLETING THE FORM:

- 6) The Guarantor must disclose all current debts and obligations enclosed to this application.
- 7) The Guarantor must provide all information requested. The AEDT is relying on the information provided. Incomplete answers or misinterpretation of information can jeopardize the ability of the individual to become the Guarantor.
- 8) All Guarantors must complete the application to the best of their knowledge.
- 9) The Guarantor shall not be a relative or individual who is dependent on the primary borrower for their livelihood.
- 10) All Guarantors will be obliged to make payments on the loan should the primary borrower fail to make the payments. Any contract between the primary borrower and the Guarantor is strictly between them, and the AEDT will have no part in the contract.

1.0 GUARANTOR DETAILS	
Full Name:	ID Number:
Phone Number:	Email Address:
Marital Status:	No. of children
Permanent & Physical address:	
Place of Work:	
Position held:	
Net Salary:	
2.0 LOAN DETAILS	
Applicant's: (Name for whom you are Guaranteeing)	
ID Number:	
Amount of Loan you are guaranteeing for (Kshs):	
Your Relations with Primary Borrower: (Business partner, Friend, Relative). Please specify.....	
Are you currently a Guarantor on any other loan in AEDT or other financial institutions: Yes/No__	
If yes, please provide details of your guarantee: Amount_____, Maturity Date _____	

Do you currently have a loan from the AEDT or other financial institutions? Yes /No

Referee

Name:

Telephone No:

Email Address:

Important. Please read.

- The information contained in this form is provided for the purpose of supporting an application to become a Guarantor on the loan of the primary borrower on behalf of the undersigned.
- The undersigned understands that AEDT is relying on the information provided herein in making the loan decision.
- The undersigned represents and warrants that the information provided is true and correct to the best of their knowledge, and that AEDT may consider these statements to be true and correct until written notice of a change is received from the undersigned.
- That AEDT is authorized to make all the enquires it deems necessary to verify the accuracy of the statements made herein, and to determine the financial status of the undersigned.

- I have ascertained the credit standing of the applicant before signing this agreement.
- I understand that I become equally liable for the loan and may be required to make the payment on the loan in cases where the applicant fails to make timely payments inclusive of administrative charges.
- I am ready to assist the AEDT in collection of delinquent payments if the applicant becomes delinquent.
- I am able and ready to fulfill the conditions of this agreement and understand that it will remain in force until such time as the loan is fully repaid

Guarantor's Signature: _____

Guarantor's Full Name: _____

NB: Please attach guarantor's Copy of ID card & 2 passport photos

Date: _____

For official Use Only:

Guarantor Known to:

Approved: YES / NO

Reason: _____

Responsible Officer's Name and Signature