



ansar

# Membership Application Form

Please complete in BLOCK CAPITALS

Title	Full Name		
Address			
Postcode	Date of Birth		
Email			
Mobile			
Home Tel	Work Tel		
Occupation			
Annual Income	Below £15000 <input type="checkbox"/>	£15000-£25000 <input type="checkbox"/>	£25000-£40000 <input type="checkbox"/>
		Above £40000 <input type="checkbox"/>	

I hereby acknowledge receipt of the membership terms and conditions of Ansar Finance Group and agree to abide by it.

Signature

Date

If you do not wish your details to be shared with other Islamic organisations, please tick here.

Introduced by

Membership No.:

Introducer's Signature

Date

## Standing Order Mandate

### TO THE MANAGER:

Bank Name

Bank Address

Account Name

Account No.

Sort Code

Please debit my / our account via Standing Order by

£

Amount in words [ ]

on the

5th | 15th | 25th

of every month, until further notice.

(Please select one)

Beneficiary: Ansar Finance Group

A/C No.: 01061801

Sort Code: 30 00 83

Bank /Branch: Islamic Bank of Britain, Longsight, Manchester.

Quoting Ref No. (Office use only)

Signature

Date

## Ansar Finance Group

Ansar House, 61 Kingsway, Manchester, M19 2LL.

t 0161 850 6161

e admin@ansarfinance.com

w www.ansarfinance.com

**Please note: this page (article 1 to 9) applies to ALL Members.**

## 1. Membership

### Associate member (Standard and Silver)

Any individual (if aged under 18 years must have consent of parent or guardian) or any Muslim organisation may apply for membership. A member shall comply with the terms and conditions of membership and other such rules as the Company may from time to time specify. An associate member shall not have any automatic right to attend or vote at any General Meeting of the Company.

### Member (Gold Member)

Admission to this category is strictly at the invitation of the directors following a resolution passed by the directors to extend such invitation. Such invitation if deemed appropriate shall only be extended to silver members who have completed the qualifying period and in the opinion of the directors have shown commitment and enthusiasm towards the project over a period of time. Members so admitted shall retain all the rights and obligations of silver membership in addition to any further rights and obligations stipulated for gold members. Gold Members shall sign a Register of Members on being admitted to such membership. Gold Members shall have the right to attend and vote at Annual General Meetings of the Company.

## 2. Admission

The sole right of admission to membership shall rest with the directors who may without showing cause refuse to admit any person as an associate member of the Company. A rejected application cannot be re-submitted for twelve months.

## 3. Business growth within the group

a) Use of members' services A list of members offering goods or services is available on request. It is encouraged that members utilise each other's business services promoting business growth within the group. Members shall also agree to help each other with business plans and employment advice whenever possible.

b) Discount scheme All members shall be part of the discount scheme wherein it is recommended that a discount be given to any other member using services or purchasing goods from another member's business. This shall not apply to members who do not supply services or goods to the public. It is left to the member's discretion how big a discount is given. A valid afg membership card or an official voucher must be shown if requested to do so.

## 4. Resignation

A member may resign from the Company by giving notice in writing of his intention to do so. In the case of a gold member 1 months notice shall be given and in the case of an associate member 7 days notice shall be given. Any person ceasing by any means to be a member shall remain liable for and shall pay to the Company all monies due to the Company at the time of him ceasing to be a member or for which he may become liable under the provisions of the Memorandum and Articles of Association. Any member ceasing to be a member shall also cease to be eligible to receive any loans and benefits. Any member resigning from afg may apply to join again. If accepted such a member will have to subscribe for the qualifying period again.

## 5. Cancellation of membership

### Associate members

The Company may without showing cause, provided the member in question has been given reasonable notice and a reasonable opportunity of being heard in his own defence, refuse to continue any person as a member of the Company. Such person shall cease to be a member and his name shall be removed from membership, however, he shall remain liable for and shall pay to the Company all monies due to the Company at the time of him ceasing to be a member or for which he may become liable under the provision of the Memorandum and Articles of Association.

### Members (Gold members)

The directors may, without showing cause, by a resolution passed by a majority consisting of not less than 75 percent of the directors present at a meeting of the directors and at which the member in question has been given reasonable notice and a reasonable opportunity of being heard in his own defence, convened solely or inter alia for the purpose of considering such resolution, refuse to continue any person as a member of the Company and if such resolution shall be so passed then such person shall cease to be a member and his name shall be removed from membership. However, he shall remain liable for and shall pay to the Company all monies due to the Company at the time of him ceasing to be a member or for which he may become liable under the provision of the Memorandum and Articles of Association.

## 6. Change of circumstances

It shall be the responsibility of the member to keep afg informed of all changes in personal details.

## 7. Misconduct

Any accusation or report of misdemeanour by any member, within or outside afg, will be discussed with the individual concerned in a meeting with the directors or representatives of the directors. If the meeting concludes that the accusation or report is correct, disciplinary action will be taken which may involve cancellation of membership. The Company will treat the matter of accusation against a member very seriously and if it is concluded that the accusation was false or of malicious intent then the accuser is equally liable and will be similarly disciplined. To protect the Company and minimise the risk of fraud, factual knowledge not mere suspicion concerning the integrity of another member, even if no evidence exists, should still be forwarded to the directors. However, without evidence no action will be taken and the information will be kept confidential.

## 8. Changes in terms and conditions

These standing regulations may be amended by ordinary resolution by the directors at any time without prior notice to the members.

## 9. Death of a member

The rights of a member shall not be transferable and shall cease on death or as the directors may decide at the time.

***Please note: this page (article 10 to 18) applies to SILVER & GOLD Members only.***

## **10. Qualifying period**

This means having fully paid monthly subscriptions, £10 per month, for a minimum period of twelve months.

## **11. Subscription**

NON-REFUNDABLE monthly subscription of £10 shall be paid by a monthly standing order or direct debit mandate.

## **12. Subscription default**

If a member experiences any difficulty in making the subscription payments he should contact the Company immediately as it may be possible to come to some other mutually acceptable arrangement. In the event of one missed subscription payment a first reminder will be sent. If a second subscription payment is missed a second and final reminder will be sent. A third missed payment without explanation will entail automatic cancellation of membership and the member will be notified accordingly. Re-application for membership can be made in the usual way. If accepted the member will have to complete the qualifying period again before any loan application can be made.

## **13. Loans**

Members shall be eligible to apply for a loan provided the subscription payments are up to date and the qualifying period has been completed. In the event of a loan being taken the borrower must continue to pay the monthly subscription payment in addition to the monthly loan repayment, which will have become due. If the funds of the Company are such that all loan applications cannot be satisfied the Company shall apply a system of prioritisation in considering the applications. Members should apply for the smallest loan that would solve their need and try to repay the loan in the shortest time possible so that the funds are more quickly available to other members. The amount of loan that can be borrowed is not dependent on the amount of subscription paid but depends on the need, the ability to repay and on the resources of the pooled monies.

## **14. Maximum loan available**

The longer the period of membership the larger will be the maximum loan available and will depend on the limits in force at the time of application.

## **15. Loan default**

If a member experiences any difficulty in meeting the loan repayments he should contact the Company immediately as it may be possible to come to some other mutually acceptable arrangement.

## **16. Setup charges**

The borrower shall pay all setup charges incurred in processing a loan.

## **17. Security**

Loans will only be issued on the completion of a legally binding loan agreement and after the completion of a legal charge, a guarantee or other security agreement whichever may be applicable. The Company will have no hesitation in commencing legal proceedings against any member who wilfully seeks to avoid his commitment to repay the loan.

## **18. Credit rating**

Notwithstanding any other method used the Company shall also assess the suitability of the member to take a loan and award a higher credit rating if:  
a member has paid his subscriptions on time and regularly;  
a previous loan has been repaid as agreed or in a shorter time than agreed.