

I want to fight against poverty

MY DETAILS

Title Name

Address

Telephone Mobile

Email Occupation

I am donating Rs. 10,000 for Qarde Hasana.

Rs. 15,000 for Micro-Enterprise enhancement

Rs. 25000 for Micro-Enterprise establishment

Donor Signature Date

www.muslimaid.org.pk

Further information

To find out more about our activities:
www.muslimaid.org.pk

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Microfinance is about partnering with the poor. We provide a chance for a better future. Once deprived have found their voice. We lead them to their newly awakened dreams for their families and communities.

**Your valuable donations are collected in all branches of Meezan Bank
Account No. 030-020-000-00431**

Poverty Alleviation through Microfinance



Your small contribution can change the lives of many families

Together we can make the Difference



Micro Finance

What we want?

To contribute towards poverty alleviation through Human Resource Development and chanelizing the energies of the potential people towards entrepreneurship and enterprise development through Shariah compliant Microfinance.

What's the difference?

- i. Shariah Compliant financial products
- ii. Training in enterprise development
- iii. Sustainable program
- iv. Holistic approach, poorest of the poor segment are also addressed

How it Brings Change in the Life

Nizam Hussain, a resident of Sadiqabad, Rawalpindi



was working in a shop of quilt stitching and it's filling. His financial position was not good as his employer would not pay his wages on time or sometime did not pay them at all. The situation became so worst that Nizam was forced to stop sending his four children to school. "But how could I stop buying medicine for my sick mother?" he wondered. He had the skills but no financial

resources to utilize those skills. "One Friday after Jumma prayer I received flyer of Muslim Aid interest free Microfinance outside the mosque. I went to Muslim Aid's office and applied for the loan and eventually after necessary process succeeded to get the loan of Rs. 8,000.

"Within 4 months I have earned a good reputation in the community. Due to workload I engaged another skilled worker with me as employee. So the business is now supporting two families" said Nizam. "If the poor people have some access to financial resources they can change their lives. We are thankful to Muslim Aid which gave us the opportunity to utilize our skills and earn livelihood. My children have now rejoined the school. "Thanks God" he expressed with joy.

Zakia Bibi Made a Change in Her Life through Microfinance program



Zakia is a mother of four children. She is living in a joint family of nine members in Sadiqabad, Rawalpindi. She is fond of learning especially embroidery and fashion designing. She took admission in embroidery courses offered by an institute far from her home. She then not only started embroidery work in her house but also brought awareness among the community women about its importance.

"I have eight years experience in beading and embroidery, in all these years I worked for somebody on daily wages and didn't have enough to improve my life" Zakia said. She gave birth to a daughter last year. During her pregnancy she was thinking about her fourth child's future. Then she'd learned about Muslim Aid Micro finance programme from her neighbors who also received a small loan and now enjoying her own micro business. "I applied for the loan. After process they approved Rs 8000. I bought material like

beads and started my work. I took orders from the market and started earning more than what I was getting as a labourer" zakia said. "Now my income has increased by Rs 3000 to 4000 per month" she added.

Now with the increase in demand of her embroidery work in market she has engaged twenty more women and they are also contributing in their families' income. "Me and my family are grateful to Muslim Aid.

Do you want to bring change in the lives of people like Nizam and zakia.

Who is he that will loan to Allah a beautiful loan, which Allah will double unto his credit and multiply many times? It is Allah that giveth (you) Want or plenty, and to Him shall be your return. (Al Baqrah: 245)

Microfinance beneficiaries for the last year

	Bagh, Muzaffarabad	Rawalpindi	Chakwal
Qarde Hasana	200	—	—
Micro-Enterprise	500	170	60