



Quarterly Progress Report

July – September 2013

MOJAZ Foundation

LET'S BRING CHANGE

Quarterly Progress Report (Jul-Sep 2013)

List of Abbreviations and Acronyms

CMST	Community Management Skills Trainings
Cos	Community Organizations
CIG	Common Interest Group
EDT	Enterprise Development Training
GFD	General Food Distribution
HID	Human and Institutional Development
IOM	International Organization on Migration
LEP	Livelihood Enhancement and Protection
LIP	Livelihood Improvement Plan
MF	MOJAZ Foundation
MIS	Management Information System
OLP	Outstanding Loan Portfolio
ORS	One Room Shelter
FOSI	Foundation for Open Society Institute
PKR	Pakistan Rupee
PMN	Pakistan Microfinance Network
PPAF	Pakistan Poverty Alleviation Fund
PWD	Persons with Disabilities
PSC	Poverty Scorecard Survey
SoE	Seal of Excellence
SBI	Shore Bank International
SMC	School Management Committee
SEIP	School Education Improvement Plan
UC	Union Council
UNOPS	United Nations Office for Project Services
VOs	Village Organizations
VCs	Village Councils

MOJAZ FOUNDATION

LETS BRING CHANGE

MOJAZ Foundation was established in March 2008 as a not-for profit organization to serve vulnerable and underserved segment of Pakistan. Since then it has been endeavoring to improve socio-economic condition of poor and vulnerable communities through harnessing their potential to help themselves and by providing support in the form of financial and nonfinancial services. The financial services include Micro Credit, Micro Insurance and Micro Leasing and non-financial services includes: Business Development Services, Agriculture, Livelihood, Social Sector Services, Women Empowerment, Human and Institutional Building and Strengthening and Humanitarian Response—Emergency Relief and Early Recovery. Gender and Disability mainstreaming is ensured in every initiative.

All initiatives of MOJAZ focus on ensuring equal opportunities for poor, vulnerable and marginalized households through improved access and control over human development opportunities. As a strategy, MOJAZ concentrates on promoting a network of community organizations at grassroots level, building their capacity so that they are better able to understand their situation and take actions accordingly, ensuring support in terms of financial and non-financial services and enhancing linkages to development infrastructure such as market and line departments etc. Building strong relationship with the government by critically engaging with them is an integral part of the strategy. This gives an opportunity to engage government in every initiative, and develop ownership of the development initiatives amongst government line agencies for sustainability.

MOJAZ Foundation's credibility and capacity is evident from its long-term partnership with mainstream donors, its high level of technical knowledge and experiences to implement complex projects; its ability to network with other stakeholders; its vibrant board of directors and management; and dynamic human resource.

Since its establishment, the organization has been a key partner for rural development and humanitarian response initiatives on many major initiatives. It has played a significant role in the development process of Pakistan by implementing some 64 (33) social sector, 31 Microfinance related projects with a total value of some PKR 144,671,681 that have provided support to capacity development, humanitarian assistance, rural development as well as policy formulation. MOJAZ Foundation's proven ability to work with donors and local collaborating partners, make it the key national partner for development and humanitarian response projects/programs in Pakistan. MOJAZ Foundation has emerged as a major partner in designing, implementing and evaluating financial and non-financial programs/projects for UNDP, UNHCR, WFP, FAO, UNOPS, Foundation Open Society Institute, CIDA, Concern RAPID FUND, USAID, Aurat Foundation, PPAF, IRD, IOM and ASF. MOJAZ Foundation supported over 27000 households in 3 districts of 2 provinces as part of a key implementing partner for 2011 floods emergency and early recovery response. In response to 2012 floods, the organization has successfully implemented 4 projects in Sindh. The Organization is an active member of food security WASH & Shelter cluster at district and provincial levels.

TABLE OF CONTENTS

MOJAZ Foundation	2
1 Executive Summary	5
1.1 Major Activities	5
2 Livelihood Enhancement and Protection	6
2.1.1 Activities undertaken during the quarter	6
2.1.2 Activities Planned for Next Quarter	7
3 Micro Finance	8
3.1 Disbursement	8
3.2 Sectoral Analysis	9
3.3 Loan Disbursement Growth Analysis	10
3.4 Active Client Month Wise Analysis	10
3.5 Unit Wise Disbursement.....	11
3.6 Activities Undertaken During the Quarter.....	11
3.7 Activities planned for Next Quarter	12
4 Sector Development And Compliance	13
4.1.1 Activities undertaken during the quarter	13
4.1.2 Activities Planned for Next Quarter	13
5 Agri Business Support.....	14
5.1 Tunnel Farming.....	14
5.2 Activities Undertaken During the Quarter.....	14
6 Social Sector Services	15
6.1 Education	15
6.1.1 Activities undertaken during the quarter	15
6.1.2 Activities planned for next quarter.....	15
6.2 Humanitarian Response	15
6.2.1 One Room Shelter, IOM District Badin.....	16
6.2.2 Monsoon Flood 2013 Relief & Early Recovery (Narowal) funded by PPAF.....	16
6.2.3 Enhancing Flood Effected Communities Resilience By Providing Transitional Shelter.....	17
6.3 Human and Institutional Development (HID).....	18
6.3.1 Activities undertaken during the quarter	18
6.3.2 Activities Planned for Next Quarter	19
6.4 Disability.....	19
6.4.1 Activities undertaken during the quarter.....	19
6.4.2 Activities Planned for Next Quarter	20
7 Monitoring and Evaluation.....	21
7.1 Activities undertaken during the quarter	21
7.2 Activities Planned for Next Quarter	22
8 Finance & Accounts.....	23

Quarterly Progress Report (Jul-Sep 2013)

8.1	Ratio Analysis.....	23
8.2	Activities undertaken during current Quarter.....	24
8.3	Activities Planned for Next Quarter.....	24
9	Human Resource.....	25
9.1	Activities undertaken during current Quarter.....	25
9.2	Activities Planned for Next Quarter.....	25
10	Administration.....	26
10.1	Activities undertaken during the Quarter.....	26
10.2	Activities planned for Next Quarter.....	26
11	Annexure.....	27
11.1	Annex 1.....	27
11.2	Annex 2.....	29
11.3	Annex 3.....	30

I EXECUTIVE SUMMARY

MOJAZ Foundation was established in March 2008 as a not-for profit organization to serve the vulnerable and underserved segment of the society. The organization has been endeavoring to improve socio-economic situation of the communities through harnessing their potential to help themselves. It is providing support in the shape of financial and nonfinancial services. The financial services include Micro Credit, Micro Insurance and Micro Leasing and non-financial component includes: livelihood, agri-business, education and health, human and institutional development, humanitarian Response- emergency relief and early recovery, and disability. Gender mainstreaming is ensured in every initiative.

Since inception MOJAZ has disbursed more than Rs.737.57 million in different programs and projects implemented in Punjab (Narowal & Muzaffargarh) and Sindh till September 2013.

The disbursement under Microfinance programme has been PKR309.956 million since inception, focusing on agriculture, Livestock and commerce sector.

The Livelihood project being implemented in Muzaffargarh with the financial support from PPAF has made further progress by distributing assets to the ultra-poor--an effort to increase the asset base of the poor. It is estimated that the asset transfer will be completed to the 720 beneficiaries by the end of next quarter i.e. December 2013. The livelihood component also focused on building the capacity of the asset transfer beneficiaries to better utilize the resources towards improved household income.

MOJAZ signed an agreement with Pakistan Poverty Alleviation Fund (PPAF) for the distribution of Food items to 5250 beneficiaries in 7 UCs of Narowal under emergency relief project in September 2013. The project gave relief to the flood affectees in a timely manner. The One Room Shelter (ORS) project funded by IOM has been successfully completed during the quarter. The target of constructing 720 ORS has been completed by involving community in the planning, procurement, construction and monitoring of the project. MOJAZ also submitted applications to ERF for financial support for recent flood affected areas in Punjab and Sindh.

I.1 MAJOR ACTIVITIES

- PKR 29.9 million has been disbursed under Microfinance program during the quarter.
- One room shelter project in district Badin has been completed.
- MF signed a contract with PPAF for emergency relief project for the flood affectees of Narowal.
- Education project in District Narowal funded by FOSI has been successfully completed.

2 LIVELIHOOD ENHANCEMENT AND PROTECTION

The LEP project has successfully completed first year of implementation. The progress against planned outputs during the first year of implementation is given in the following table.

Table 1

Outputs	Yearly Targets (Jul 2012- Jun 2013)	Achievement (Jul 2012- Jun 2013)
Total Villages covered	20	20
Poverty Scorecard	4800	4970
LIPs	720	720
CIGs formation	26	26
UCIPs	2	2
Trainings (Pax)	3720	2232
Asset Transfer	720	215

The progress of trainings and asset transfer has been behind the targets for which the reason was mainly unavailability of funds and delays in the procurement approvals. Hence the targets are carried forward to year two.

Table 2

Description of Outputs	Yearly Targets	Quarterly Targets	Quarterly Achievement	Qtr. Variance
	July-Jun (2013-14)	Jul-Sep 13	Jul-Sep 13	
Common Interest Group (CIGs) formed	12	4	6	-2
Trainings Conducted (Pax)	2570	690	701	-11
Assets transferred	505	110	110	0
Wage Compensation	314	40	82	-42
CIG linkages developed	66	1	0	1

The targets mentioned in the table are as per the approved IPs.

2.1.1 ACTIVITIES UNDERTAKEN DURING THE QUARTER

- Mobilized tree plantation: a self-initiative of community
- Developed Linkages of farmers with agriculture department, so that small farmers can get guidance from agriculture department and improve existing crop varieties and introduce new varieties of crops and seeds
- Developed Linkages of beneficiaries with livestock department, so that they can get free vaccination, free deformers and can get guidance for breed improvement and medication
- Developed Linkages of our beneficiaries with Multan Chamber of Commerce for better prices for their produced process
- ASF Follow up and preparation of timesheet as it was the need of donor
- Facilitated Appraisal Mission (IFL) at Muzaffargarh
- Facilitated World Bank visit to Muzaffargarh office
- Meeting with Area Manager PVTI to train MOJAZ beneficiaries of motorcycle mechanic and tailoring

2.1.2 ACTIVITIES PLANNED FOR NEXT QUARTER

- Prepare ASF time sheets as per need of donor
- Attend orientation workshop of upcoming project Bath-56
- Mobilize beneficiaries for ASF training
- Meeting with Oxfam G B country director Dr. Riaz Ahmad for health and hygiene of community in Muzaffargarh

LEP Snapshots

	
<p>Assets (Rickshaws) distributed to beneficiaries in Muzaffargarh.</p>	<p>Five days EDT training in Muzaffargarh.</p>
	
<p>Livestock exposure visit for females in Muzaffargarh.</p>	<p>Rickshaw to transferred as asset to a beneficiary</p>

3 MICRO FINANCE

The Microfinance program in MF has come a long way since its inception in 2008. It has shown an incredible growth over the last 5 years despite of the prevailing economic conditions and their effects in the country. The Micro finance department at MF has worked hard in reaching out to the poor and marginalized for provision of financial services. The unit is taking steps to impart financial education to the communities besides providing loans. Nevertheless, the unit has yet to reach out many of the underserved people who require a wide variety of financial and non-financial services.

Since Inception, MOJAZ has disbursed Rs. 309.956 million with the financial support from Pakistan Poverty Alleviation Fund (PPAF)(243.255 million), ORIX Leasing PKR 18.885 million, Orangi Charitable Trust (OCT)10.48 million. PPAF has agreed to provide funds in access of worth Rs. 500 million for Micro Credit and SME to MF till the end of 2015.

At present, the MF program is being implemented in three Tehsil of District Narowal and one UC of District Muzaffargarh. There are seven branches namely Jassar, Manak, Kanjroor, Dhamthal, Qila Ahmadabad and SME in Narowal and One office in Muzaffargarh. Our outreach is 3 tehsils, 31 union councils and 4543 active clients including Muzaffargarh.

Table 3

Total Disbursement from 2008 to Sep 2013(Rs. In 000)	
Funding Windows	Amount disbursed
Mojaz Window	37,336
PPAF Window	243,255
Orix Window	18,885
OCT Window	10,480
Total	309,956

3.1 DISBURSEMENT

Microcredit unit continued its efforts during the current quarter to further improve upon its performance. The details on the disbursement target and achievement is mentioned in the following table.

Table 4

Disbursement (Rs. In 000)			
Annual Targets Jul-Jun(2013-14)	Quarterly Targets Jul-Sep 13	Quarterly achievement Jul-Sep 13	Quarterly Variance
284,132	50,991	29,900	21,091

During the reporting quarter, Microfinance operations covered 31 localities with 4543 numbers of Borrowers. Out of which approximately 53% are women. Agriculture, Livestock and Commerce appears to be the main income generation activities undertaken by the borrowers. The client wise disbursement and outreach during the quarter is given in below table.

Quarterly Progress Report (Jul-Sep 2013)

Table 5

Description (Clients)	Annual Targets	Quarterly Targets	Quarterly Achievement	Quarterly Variance
	Jul-Jun (2013-14)	Jul-Sep 13	Jul-Sep 13	
Loans Disbursed (Clients)	13,211	3303	1053	2250
Male (50)	6605	1651	484	1167
Female (50)	6606	1652	569	1083

3.2 SECTORAL ANALYSIS

Agriculture, Livestock and Commerce are the main thematic areas in which MF is currently dealing. Detail of sectoral analysis is mentioned in Table 6 and graphical representation in Figure 1.

Table 6

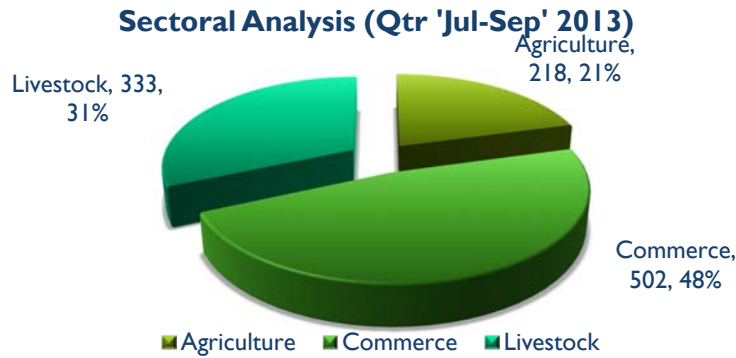
Client Wise Description

Client Wise Description				
Description	Annual Target	Qtr. Target	Qtr. Achievement	Qtr. Variance
	Jul-Jun (2013-14)	Jul-Sep 13	Jul-Sep 13	
Agriculture	2865	391	218	173
Commerce	5791	859	502	357
Livestock	4555	683	333	350
Total	13,211	1,933	1,053	880

Amount Wise Description

Amount Wise Description (Rs. In 000)				
Description	Annual Target	Qtr. Target	Qtr. Achievement	Qtr. Variance
	July-Jun (2013-14)	Jul-Sep 13	Jul-Sep 13	
Agriculture	64,394	9,805	7,220	2,585
Commerce	121,857	23,896	13,450	10,446
Livestock	97,881	17,290	9,230	8,060
Total	284,132	50,991	29,900	21,091

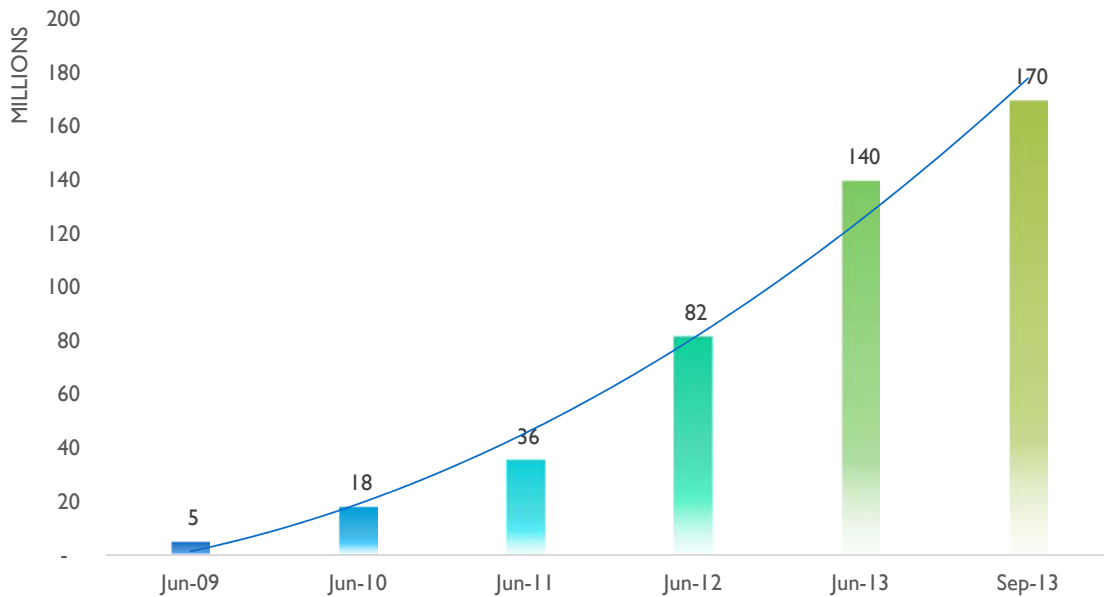
Figure 1



3.3 LOAN DISBURSEMENT GROWTH ANALYSIS

The growth of MF has a positive potent rate since its inception, MF started its operations in year 2008-09 and in the very first year, the portfolio was Rs. 5 million. But very next year the portfolio increased by more than 250% which was Rs. 18 million. The growth of MF portfolio was increased with constant rate of 100% during next two year 2010-11 and 2011-12 which was 36 million and 82 million respectively. However, the portfolio was increase by 58% with decreasing rate during 2012-13. Once again sharp increase in portfolio is observed during current quarter, which jumps from 140 million to 170 million. As the portfolio is expanding at rapid pace and financial backing is also ensured from funding agencies, it is highly expected that the growth trend will increase at further sharp rate in coming years. The FY 2013 is showing figure till September 2013 only. The trend can be further analyzed from below figure 2.

Figure 2



3.4 ACTIVE CLIENT MONTH WISE ANALYSIS

The growth in active clients of MF is positive during July 2012 to September 2013. But the growth in active clients of MF is reported negative during current quarter July to September, 2013. The active clients are 4543 by September 2013. Figure 3 further explains the monthly trend of active clients since July 2012.

Figure 3

3.7 ACTIVITIES PLANNED FOR NEXT QUARTER

- Start operations of Micro finance in Kanjroor and Zafarwal
- Disburse an amount of 43.05 million to 1755 clients (Credit cases are in queue for disbursement process)
- Credit staff in annual retreat participation
- One day experience sharing workshop of RCDS of credit staff
- One day awareness raising workshop on enhance the POTATO production through modern potato sewing technique of 16 beneficiaries

4 SECTOR DEVELOPMENT AND COMPLIANCE

The management of MOJAZ Foundation is determined to make organization a robust, compliant, and progressive institution. The future presents whole new era of opportunities and challenges to position MOJAZ as an effective market player and to strengthen the compliance and control environment. MOJAZ management believes that complying with regulations and ethical standards is not only essential for valuable clients, employees and the community but it also gives MOJAZ a competitive advantage. Compliance is not an abstract concept, but a code of behavior that applies to everyone. It is valid for all employees at all levels, in all branches and units.

Being a microfinance organization, MOJAZ is committed to prevent, identify and promptly address all acts of fraud against the organization and, where appropriate, to pursue legal remedies available under law. In this regards, MOJAZ will maintain “zero tolerance” attitude towards fraud and requires that any case of suspected or detected fraud within network “must” invariably be reported & investigated. It is pertinent to remember that the way each employee conducts the business can affect MOJAZ’s public image. MOJAZ desires to succeed in a competitive arena by being innovative, quality driven, reliable and fair.

Keeping in view the significance of compliance & quality while performing financial services, MOJAZ Foundation has established an independent and vigilant Compliance unit at Head Office. The Compliance unit will act as a channel of communication to receive and direct compliance issues, to allocate appropriate resources for investigation and resolution, and as a final internal resource with which concerned parties may communicate after other formal channels and resources have been exhausted. The Unit shall be independent in its verification, findings, communication and reporting requirements. The compliance department shall report directly to CEO.

4.1.1 ACTIVITIES UNDERTAKEN DURING THE QUARTER

- Prepared 1st Microfinance Business Plan for the Year 2013-14
- Coordinated with Consultants for Microcredit & SME Operation Manuals
- Prepared Policies & Procedures for SME operations
- Defined loan products, eligibility criteria, clients assessment, loan sizes, terms & conditions for SME loans
- Established well-structured Compliance Department with ToRs of department & all staff members
- Provided training to CDOs on SoPs of MOJAZ Foundation
- Provided training to Unit In charges and Branch Manager on Managerial Skills
- Conducted Market Assessment of 3 Union Councils and 11 villages for new interventions
- Defined Procedure and Reporting Mechanism for Desk Review of Credit Cases
- Defined Indicators for Pre-disbursement Scrutiny of Loan Applicants through Field Visits
- Developed Procedure & Reporting Templates for Post-disbursement Loan Utilization Monitoring

4.1.2 ACTIVITIES PLANNED FOR NEXT QUARTER

- Follow –up on MOJAZ membership of Pakistan Microfinance Network
- Prepare 3 years Strategic Business Plan
- Explore new Funding Windows like FIP of SBP
- Introduce Shariah-based low-end SME loan products
- Design new MIS for reporting and data analysis
- Revise performance incentive mechanism
- Develop quantitative indicators for performance evaluation
- Update data with MF-CIB through PPAF and PMN
- Roll out revised Micro Finance operations manual

5 AGRI BUSINESS SUPPORT

MOJAZ has a strong focus on introducing innovative agriculture technology to the farming community to help low income farmers adopt the new technology such as tunnel Farming, sprinkle irrigation and high value crops. Our initiatives are geared towards facilitating the community to adapt to climate changes.

5.1 TUNNEL FARMING

MOJAZ is running its own Tunnel Farm (FFS) over an area of 32 acres. The FFS is serving the purpose of exposure, raining and capacity building for all those farmers who are interested in agribusiness activities. Our extension officer provides up-to-date services to the farmers of the area.

5.2 ACTIVITIES UNDERTAKEN DURING THE QUARTER

- Seed bed was prepared for rice crop and sowing of Chili, onion, tomato and capsicum seeds for seedlings.
- Rice crop was cultivated during the first half of July and harvested at the end of September
- Chili, onion, tomato and capsicum seeds were sown in prepared seed beds for transpiration
- 5 to 6 people were trained through informal trainings
- Extension services were provided through answering the questions via different communication channels

6 SOCIAL SECTOR SERVICES

MOJAZ supports the poor and marginalised communities in addressing their needs in the areas of education, health, water and sanitation, through its Social Sector interventions.

6.1 EDUCATION

Quality of Education Improvement Project, Narowal supported by OPEN SOCIETY INSTITUTE - PAKISTAN (FOSI) Second phase of the project was completed as per plan in the month of September 2013. The objective of the project was to ensure provision of quality education and increase in access by implementing school education improvement plans that focused on an inclusive participatory, highly motivated SMC (consisting of teachers, parents and community members), introducing innovative monitoring of school management through client-tailored MIS, establishing financial sustainability, nurturing public-private partnerships and accountability (particularly with the local government), and extending official recognition to community for their role in making quality education accessible in the local setting.

Major objectives achieved during the project were as follows;

- Implementation of year two SEIPs
- Operationalization of School Management Information System
- Implementation of Financial management plan for self sufficiency
- Development of scalable model and its wider sharing

6.1.1 ACTIVITIES UNDERTAKEN DURING THE QUARTER

- Data Entry completion in different modules for 10 project schools
- Completed MIS has been handed over to 10 project Schools
- Trained teachers for new version of MIS
- MIS package(SQL file, Manual, Software, required software for running MIS) has been completed
- SMCs worked with school management and community to improve the school environment
- Expense record of all tunnel farms has been completed
- Conducted several activities and events to increase awareness for importance of education
- Total new enrollment in all 10 schools till September, 2013 has been 4057 with 14% annual increase
- white wash in all 10 project schools was done
- Account of 4 SMCs has been opened

6.1.2 ACTIVITIES PLANNED FOR NEXT QUARTER

- Further working on the economic model
- Submit Project Completion Report (PCR) to FOSI
- Present the scalable model in education ceremony
- Plan award distribution ceremony in Narowal

6.2 HUMANITARIAN RESPONSE

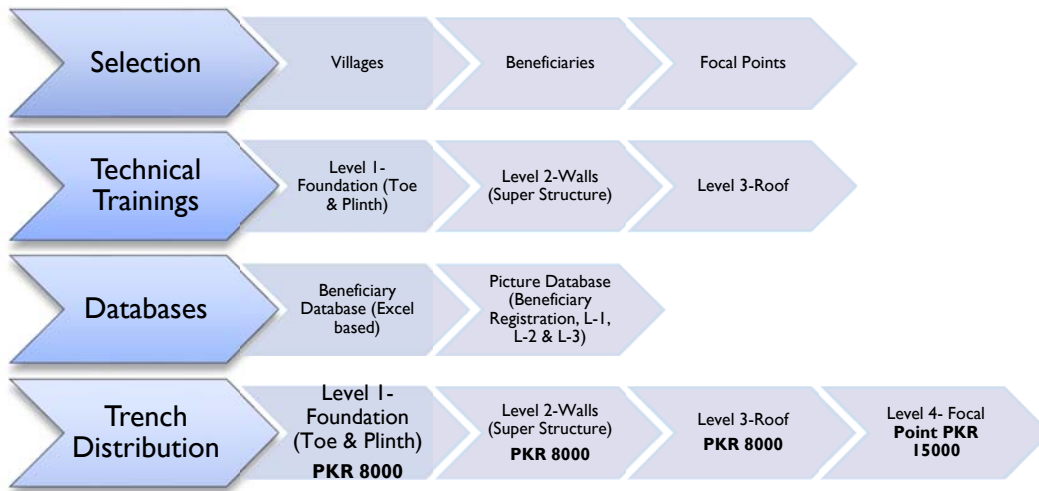
MOJAZ Foundation has mobilized resources for reducing the plight of flood affected population after the 2010 floods hit adversely many areas in the country. The organization has provided emergency relief and contributed significantly to early recovery activities with the financial support from various donors. During the current quarter, MOJAZ completed ORS project with the financial support from IOM in Badin. The details of the progress are as under:

6.2.1 ONE ROOM SHELTER, IOM DISTRICT BADIN

The project started in October 2012 to construct 520 ORS in flood affected villages of Badin. The project has been completed before the mid of September. The execution process of the project is explained in figure 4.



Figure 4



The project has been able to reach out to areas which were very difficult for security reasons. MOJAZ, using its strong social mobilization approach, motivated the communities to take active part in different stages of project implementation. The project targeted extremely vulnerable and marginalized households. Women have been paid special attention for inclusion. The project also resulted in building the capacities of the most vulnerable and marginalized households in planning, procurement and execution of construction activities, thus empowering them in many ways. The ORS constructed are now being occupied by the beneficiaries and providing a sense of security and dignity, particularly to women and children.

6.2.2 MONSOON FLOOD 2013 RELIEF & EARLY RECOVERY (NAROWAL) FUNDED BY PPAF

The 3rd continuous cycle of floods was experienced in different districts of Punjab, Balouchistan and Sindh in year 2013. As per Govt. estimates, 13 districts across all 3 provinces of Pakistan were affected. As per the NDMA official figures published on their website on August 26, 2013, the number of affected people reached 1.5 million with 5,615 affected villages, while a total of 20,312 houses have been fully destroyed all over these 3 provinces. National Disaster Management Authority confirmed the death toll to 178 due to the

heavy downpour in parts of Punjab, Sindh and Balochistan. The rainfall wounded 855 individuals with serious injuries (NDMA reports). As per UNOCHA monsoon flash update No. 419-August-13, rainfall affected 321,000 acres of standing crops across 3 provinces in Pakistan.



MOJAZ carried out Rapid Need Assessment(RNA) on urgent basis in order to gauge the extent and range of losses caused by flood in District Narowal. The report was submitted to different donor organizations for funding. Pakistan Poverty Alleviation Fund (PPAF) immediately responded to the funding request by sending a verification and appraisal team to Narowal. On the basis of finding by the appraisal mission PPAF approved the funding application to help the flood affected communities in Narowal. The project titled “Emergency relief and early recovery assistance 2013, was approved a period of one starting from 6th September 2013 covering 7 UCs in three tehsils of district Narowal with a total amount of funding of PKR 84,219,308. The total beneficiaries of the project were 5250. The project helped the beneficiaries through provision of food hampers, hygiene kits, agri-inputs and livestock vaccination.

Table 9

Planned Activities for the Entire Project Period			
Activities	Total Targets	Actual Targets Achieved	Remarks (Difference)
Food Distribution (No. of Families)	5,250	5,250	0
Hygiene Kit Distribution (No. of Families)	5,250	5,250	0
Early Recovery Package(No. of Families)	5,250	5,250	0
Live Stock Vaccination (No.)	6,300	7,371	-1,071

	
Assessment	Verification
	
Distribution Arrangement	Distribution Package with Beneficiary

6.2.3 ENHANCING FLOOD EFFECTED COMMUNITIES RESILIENCE BY PROVIDING TRANSITIONAL SHELTER

In order to provide support to the flood affectees, MOJAZ Foundation initiated One Room Shelter construction on April 08, 2013 with the financial and technical support from Concern RAPID Fund. The target

approved for MF was 450 ORS units in 11 villages of UC Gehalpur. However, after the project was started, MF received urgent shelter needs from adjacent villages. The identified need was then shared with the district shelter cluster who endorsed the need for immediate support. This was then shared with Concern RF for approval. The Concern approved additional ORS target of 285 which made the total target as 735. The following report contains progress against the revised target of 735 ORS.

During the project period 2 unexpected breaks due to deteriorating security situation in UC Gehalpur were observed, which lasted for almost more than a month. Due to zero field movement and replacement of cancelled beneficiaries from Govt. forest land, extension was made in order to complete the targets. During the construction progress and suggestions from community, design was improved by adding 2 bricks column after approval from Concern World Wide Rapid Fund as another enhanced resilient feature of T-ORS. From total target of 735 T-ORS, 46%, 29% and 25% are having Mud (adobe), bricks, burnt bricks and block wall respectively which was completed September 30, 2013.

6.3 HUMAN AND INSTITUTIONAL DEVELOPMENT (HID)

MF has started the HID project with the financial support of PPAF in District Muzaffargarh. Under the project, a comprehensive social mobilization process initiated in selected UCs of Muzaffargarh and after community meetings, Local Community Organizations formed. After the formation, capacity building process initiated for the training of formed COs with follow-up of linkages development sessions with local income generating opportunities. So far, data of 9000 households has been collected with the poverty Scorecard (PSC) carpet survey of UC Wan Patafi and Sharif Chajra.



In year-I the target for Community Organizations formation was 105 COs among them 104 have been formed. 101 Community Organizations were revitalized against the target of 149 Community Organizations. 316 Pax were trained during Community Trainings but the actual target of 1st year was 507 Pax. 4 staff trainings were conducted out of total yearly target of 5 trainings. Only 14 Pax was trained during Staff Trainings but the actual target of 1st year was 24 Pax. 2 Village Organizations were formed in year-I but it was not the target of 1st year.

Table 10

Description	Yearly Targets	Quarterly Targets	Quarterly Achievement	Quarterly Variance
	Jul-Jun (2013-14)	(Jul-Sep)	(Jul-Sep)	
COs Formed	87	30	35	-5
COs Revitalized	169	89	31	58
VOs Formed	30	7	6	1
Total Staff trained	10	10	12	-2
Community trainings conducted	21	7	2	5
No of Participants in Community trainings (Pax)	415	138	39	99
LSO/UCDO Formation	3	0	0	0

6.3.1 ACTIVITIES UNDERTAKEN DURING THE QUARTER

- ID Staff attended training on VDP development on 13-Sep 2013 in Multan organized Muhammad Taj (Consultant)
- Developed VDP of Mouza Sharif Dewala in UC Sharif Chajra
- Facilitated Appraisal Mission (IFL) of PPAF in Muzaffargarh
- Female SO along with two activists from community attended Rural Women Conference held at Lok Virsa Islamabad

6.3.2 ACTIVITIES PLANNED FOR NEXT QUARTER

- Mobilize 8 Activists to attend TOCF training at IRM Islamabad
- Mobilize beneficiaries for ASF training in Multan
- Attend Appraisal meeting of Oxfam GB in Lahore
- Contact and meet with Social welfare office for registration of LSOs
- LSO Formation in 2 UCs out of 3 working UCs of MGH

6.4 DISABILITY

MOJAZ has started a project with the support of PPAF which aims at mainstreaming people with special needs through provision of assistive devices and enterprise development training for their economic development. The project is being implemented in following 3 UCs of Tehsil Muzaffargarh: Gulwala, Wan Patafi and SharifChajra.

In year-1 3 carpet surveys were conducted along with organizing 2 medical camps. 77 awareness raising sessions were organized, among them 72 were at settlement level, 4 at hamlet level and one was at UC level. 96 PWDs were included in COs under “Social Inclusion of Persons with Disabilities” against the yearly target of 96 PWDs. 101 PWDs were enrolled under the activity “Inclusive Education for Person with Disabilities” against the yearly target of 102 PWDs.



Table 10

Description	Yearly Targets	Quarterly Targets	Quarterly Achievement	Quarterly Variance
	July-Jun (2013-14)	Jul-Sep 13	Jul-Sep 13	
Medical camps organized	1	1	1	0
Procurement plan prepared	2	1	1	0
Distribution Camp organized	3	1	1	0
Awareness raising sessions conducted	78 Sessions (72 at Settlement, 4 at Hamlet & 2 at UC level)	19 Sessions (18 at Settlement & 1 at Hamlet level)	19 Sessions (18 at Settlement & 1 at Hamlet level)	0
Social inclusion(Inclusion of PWDs in COs)	189	48	20	28
Inclusive Education (Enrollment of CWDs in Educational Institutions)	199	51	25	26
Enterprise development trainings (EDTs) of PWDs	300	200	0	200

6.4.1 ACTIVITIES UNDERTAKEN DURING THE QUARTER

- Participated in Awareness-rising session on Appetites A, B, and C organized by Government Health Department in District Muzaffargarh.
- Visited Special Education School for Speech and hearing impairment for monitoring of Computer Lab.
- Conducted coordination meeting With DO Elementary education for approval of School for conducting medical camp.
- Arranged sensitization and mobilization session for the community for mainstreaming of CWDs and PWDS.

- Organized parents' counseling for inclusion of CWDs in mainstreaming community school.
- Organized meeting with teachers on inclusive education.

6.4.2 ACTIVITIES PLANNED FOR NEXT QUARTER

- Participation in Citizen Voice Action (CVA) Forum (CVA forum is formed to discuss about wash and sanitation issues in District Muzaffargarh). This meeting was Held in Government Social Welfare Department office Host by world vision, in this meeting all wash and sanitation issue was discussed and forum was handing over to AGHI for upcoming meeting.
- Participate in DRR Forum meeting to be held on October 9, 2013 in AGHOSH Hotel Muzaffargarh. In this meeting every Member org share their future planning and urge on Strong coordination with Govt. Department.
- Host DRR meeting in Muzaffargarh office with the aimed to make strong coordination with other NGOs.
- Organize coordination meeting with line department namely DCO, EDOCD, DO Social Welfare, DO Education female, EDO Education, Govt Special education School for Speech and hearing impairment regarding celebration of International Disability Day of persons with disabilities.
- Participate in Training on MIS (CRM Dynamic) held in Lahore on date December 2, 2013 for three days organized by PPAF with aimed to implementation of IP, portfolio management, financing agreement etc.
- Facilitate PPAF visit disability project for Monitoring purpose in filed areas

7 MONITORING AND EVALUATION

The Monitoring and Evaluation unit at MOJAZ plays an important role in ensuring effective planning, implementation, governance and impact of different projects, Program and policies. The unit plays another important role of business development by preparing project proposals and networking with donor organizations.

7.1 ACTIVITIES UNDERTAKEN DURING THE QUARTER

- During the current Quarter the M&E unit prepared and submitted following proposals and EOIs to different donors:
 - EOI on Education and submit to ILM IDEAS
 - EOI on education improvement to Sindh Government
 - Proposal on CBDRM to IOM
 - proposal on LEED to PPAF
 - EOI to ASER for Education survey and monitoring
 - proposal on Emergency Stock prepositioning to ERF
 - EOI to FAO on support for the recovery of agriculture based livelihoods of vulnerable farmers affected by 2012 floods of Sindh
 - proposal on livelihood to FAO for Kashmir Sindh
 - Proposal on education to Muslim Charity UK
 - ERF Proposal on Food Security for Narowal, Alipur and Rajanpur, Kashmir and Khairpur on WASH for D.G.Khan, Rajanpur and Kashmir on Transitional Shelter for Kashmir and Rajanpur
 - Proposal on emergency Relief to PPAF
 - proposal to PSDF
- Finalized and submitted Badin ORS Project Completion Report to IOM
- Finalized Interim Report of Kashmir ORS project
- Prepared first draft of Project Completion Report of Education project
- Compiled and finalized minutes of monthly and fortnightly meetings
- Followed up on minutes of monthly and fortnightly meetings
- Compiled and reviewed work plans compilation report
- Prepared monthly progress report covering all MOJAZ operations
- Prepared Daily progress report of Badin IOM project/Follow-up
- Finalized/prepared daily and weekly progress reports of RF Kashmir Project
- Facilitated RF field visit to Kashmir
- Followed up on Education Project
- Developed Questionnaire for primary data to be used for PPAF project proposal for Swat
- Facilitated and supervised PPAF Emergency Relief Project
- Conducted Periodic Review visit to Muzaffargarh Office and Prepared Report
- Conducted Periodic Review visit to Badin Office and Prepare Report
- Conducted Periodic Review visit to Kashmir Office
- Provided Lead role in UNICEF Institutional Assessment Meeting (3rd July)
- Followed up on Complaints of Kashmir ORS Project
- Submitted MF Transparency data to PMN
- Submitted Quarterly Micro-watch data to PMN
- Prepared and Finalize Rajanpur and DG Khan Rapid need assessments for sharing with different donors
- Conducted meeting with IOM Islamabad office on Badin project progress issues
- Conducted meeting with Concern RF on ORS progress
- Followed up and coordination with Concern on Project Extension
- Conducted meetings with PPAF for future funding
- Followed-up with OXFAM, Actionaid, PMN, and Concern
- Submitted update on PCP certification of MOJAZ to PCP
- Attended PPAF social performance meeting

- Finalized E Newsletter (Jan-Mar) and (Apr-Jun)
- Prepared booklet on Case studies
- Finalized Pending Quarterly Reports
- Prepared first Draft of Annual Report
- Updated MOJAZ official website
- Updated the MOJAZ Foundation's profile
- Daily scanning and monitoring of Newspapers for different ads
- Updated Facebook page on need basis

7.2 ACTIVITIES PLANNED FOR NEXT QUARTER

- Submission of Proposals & EOIs
 - To PPAF on Swat
 - To Concern RF on Shelter
 - To FOSI on education (25-A)
 - ERF proposal follow up
- Conduct Meeting with IHT
- Conduct Meeting with FOSI
- Conduct meeting with Oxfam on VAT
- Conduct meeting with Concern RF
- Coordinate with FOSI for extension of project
- Follow up with Helpage
- Meeting with NARC
- Meeting with PARC
- Dispatch “thankyou” letters and organizational reports through email to all the participants of the education event
- Submit final report to Concern on ORS Kashmore project
- Finalize Education Project Final Report
- Finalize and submitted Emergency Relief Project report in Narowal
- Progress Review Meetings
 - 3 Monthly Meetings follow up
 - 3 Fortnightly Meetings follow up
 - 1 Quarterly Meeting follow up
- Work Plans
 - Devise new format and circulate
- Plan and execute ERF Project
- Follow up on Strategic Planning Report
- Start facilitation of units for development of LFAs
- Plan, organize and execute education project ceremony
- Finalize value chain study
- Follow up on ERF Project
- Follow up on Muzaffargarh field visit conducted in the last quarter
- Prepare Demographic Report
- Prepare Quarterly Progress Report (Jul-Sep)
- Update Organizational Profile
- Prepare Annual Report
- Prepare E-Newsletter (Jul-Sep)
- Update Website and facebook
- Prepare Case Study Booklet
- Prepare Press Release of MOJAZ in Urdu
- Start Best Photograph Activity (with captions and notes)
- Start and Implement Best Case Study initiative
- Finalize and Print MOJAZ Calendar
- Facilitate Beneficiary Database for Emergency Relief PPAF project
- Prepare Photographic Documentary
- Prepare brief report on education titled: Investing in education

8 FINANCE & ACCOUNTS

The F&A unit at MOJAZ is playing a significant role by implementing appropriate financial, accounting and administrative procedures in view of requirements of donors. F&A also provides support services to line units and facilitate them by channelizing the resources on need basis and ensuring financial discipline.

8.1 RATIO ANALYSIS

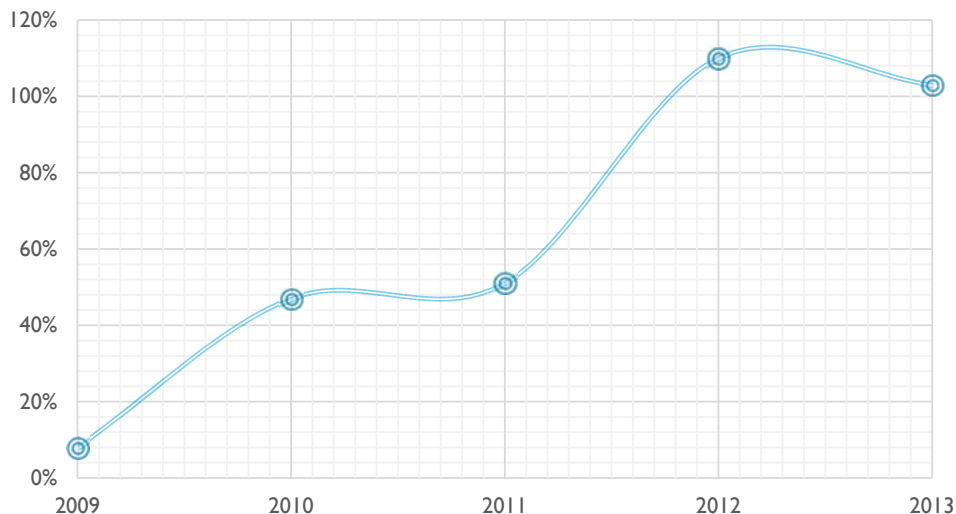
The ratios MF for the last 5 years show a very positive trend. Some of the key ratio indicators are represented in table 11.

Table 11

Year-end	2009	2010	2011	2012	2013
Ratios					
PAR > 30 days	0%	0%	0%	0%	0%
ROA	11%	15%	10%	13%	3%
ROE	100%	94%	87%	63%	13%
Portfolio Yield	9%	25%	36.40%	44.90%	38.50%
Cost of Funds	2.90%	11.40%	10.60%	8.40%	5.40%
Portfolio to Assets	68%	62%	56%	58%	35%
Debt to Equity	1258%	701%	597%	262%	301%
Liquidity Ratio	1.05	1.12	1.12	1.34	1.27
Write-off Ratio	0%	0%	0%	0%	0%
Average loan at disbursement	10,571	13,844	16,854	21,492	27,248
Op Expense / disbursements	38.90%	20.20%	19.50%	7.90%	10.60%
OSS	8%	47%	51%	110%	103%

Figure 5

OSS



Operational Self-Sufficiency (OSS)– a percentage (%), which indicates whether or not enough revenue has been earned to cover the Microfinance Institution's (MFI's) total costs – operational expenses, loan loss provisions and financial costs. Figure 8 shows that the operations of MF are becoming increasingly self-sustainable every year. It also means that MF has earned sufficient revenue to cover its MCP's direct cost

8.2 ACTIVITIES UNDERTAKEN DURING CURRENT QUARTER

- Submitted Financial Report (SOE) for last quarter (Apr-13 to June-13) of PPAF Projects (LEP, HID, Disability & Credit) to PPAF.
- Completed PPAF Flood Distribution Project in September.
- Prepared Audit of Annual Financial Statements for 2013.
- Implemented of Staff Provident Fund.
- Submitted IOM 5th Installment Documentation and verification thereof.
- Grant Receivables from IOM, UNDP, PPAF and Concern Worldwide duly received and insured efficient utilization.
- Completed of Mid-term review of CRF IV Project by Concern Worldwide.
- Updated Group Insurance of all core employees.
- Ensured full Implementation of New FIS at Head Office Level.

8.3 ACTIVITIES PLANNED FOR NEXT QUARTER

- Open three bank accounts in NBP Kanjroor, UBL Zaffarwal and Al-Habib Muzaffargarh.
- Prepare financial report of CRF-4.
- Procure Recovery Receipt Printer for Jassar Branch,
- Prepare quarterly accounts (July to September).
- Prepare Financial Report (SOE) for quarter ending on Dec-13 of and submit to PPAF
- Get General Insurance for all assets by EFU.
- Arrange exemption of Income Tax.
- Facilitate finance related all processes for establishment of new Office at Alipur for ERF project

9 HUMAN RESOURCE

HR has the prime responsibility to facilitate in providing logistics and quality trained human resources for smooth operations of Program and projects.

9.1 ACTIVITIES UNDERTAKEN DURING CURRENT QUARTER

- Facilitated UNICEF Assessment visit on July 03, 2013
- Organized Staff Orientation on August 08, 2013
- Facilitated PPAF Visit regarding Emergency Relief and Early Recovery Assistance Monsoon 2013 on August 29, 2013
- Facilitated PPAF Monitoring Visit on September 09 &10, 2013
- Participated in Planning meetings and discussions of PPAF Narowal project (daily activity)
- Recruited Project staff
- Finalized details of Staff salaries and allowances
- Duty performed on distribution points

9.2 ACTIVITIES PLANNED FOR NEXT QUARTER

- Complete all pending documentation and filing.
- Conduct visits to MOJAZ offices.
- Hiring of Admin Officer, Training Officer etc
- Research on HR systems and practices
- Organize Staff meetings.
- Organize Staff Orientation Session in November 2013.

10 ADMINISTRATION

Admin has the prime responsibility to facilitate in providing logistics and quality trained human resources for smooth operations of Program and projects.

10.1 ACTIVITIES UNDERTAKEN DURING THE QUARTER

- Checked log books of vehicles (Vehicles/M. Cycles) on daily basis
- Checked Attendance Register, Computers, Printers, Photocopier, Generator, UPS, Lights, fans etc. of Head Office on regular basis at the time of opening and closing of the office
- Renovated compliance Room and changed Set up for Front Desk Executive in head office
- Facilitated to Project team during PPAF Emergency Project regarding Admin and Logistic Arrangements
- Procured Assets/Inventory for two new units Kanjroor and Zafarwal
- Arranged accommodation for five guests in Male Residence

10.2 ACTIVITIES PLANNED FOR NEXT QUARTER

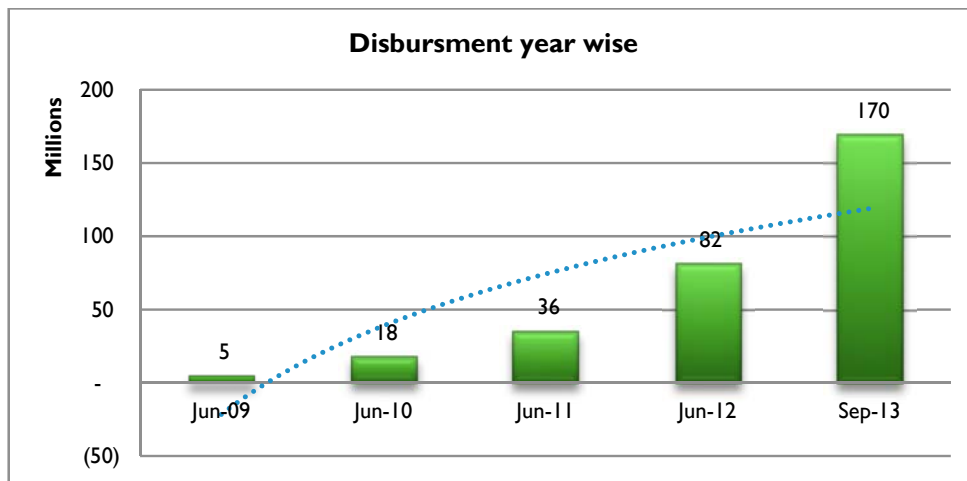
- Admin & Logistic arrangements for Quarterly Progress Review Meeting
- Purchase Stationary/Equipment for MOJAZ Foundation Offices on need basis
- Installation of UPS in Zafarwal and Kanjroor Office
- Install CCTV cameras in Zafarwal and Kanjroor Office
- Rearrange the sitting arrangement in Narowal Office
- Facilitate to project Team at Ali Pur / Kashmore
- White Wash of Head Office Building and Wood work in CEO Room
- Repairing of SME Branch
- Check log books of vehicles (Vehicles/M. Cycles) on daily basis
- Check attendance Register, Computers, Printers, Photocopier, Generator, UPS, Lights, fans etc. of Head Office on regular basis at the time of opening and closing of the office

II ANNEXURE

II.1 ANNEX I

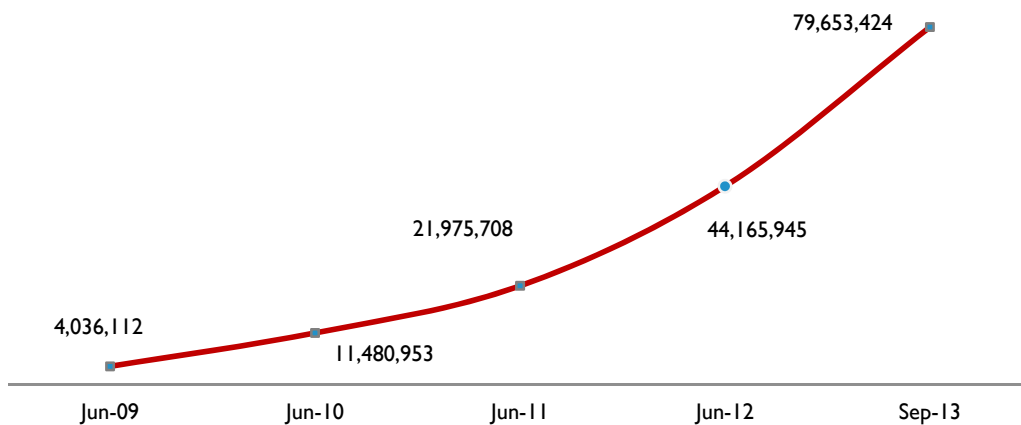
MF Portfolio at a glance

Disbursement Growth Rate	Jun-09	Jun-10	Jun-11	Jun-12	Sep-13
Disbursement year wise	5,000,000	18,025,000	35,529,000	81,691,000	169,711,000
Disbursement Growth Rate	100.00%	260.50%	97.11%	129.93%	107.74%



Portfolio Growth	Jun-09	Jun-10	Jun-11	Jun-12	Sep-13
Outstanding loan Portfolio	4,036,112	11,480,953	21,975,708	44,165,945	79,653,424
Portfolio Growth Rate	100.00%	184.46%	91.41%	100.98%	80.35%

Outstanding loan Portfolio

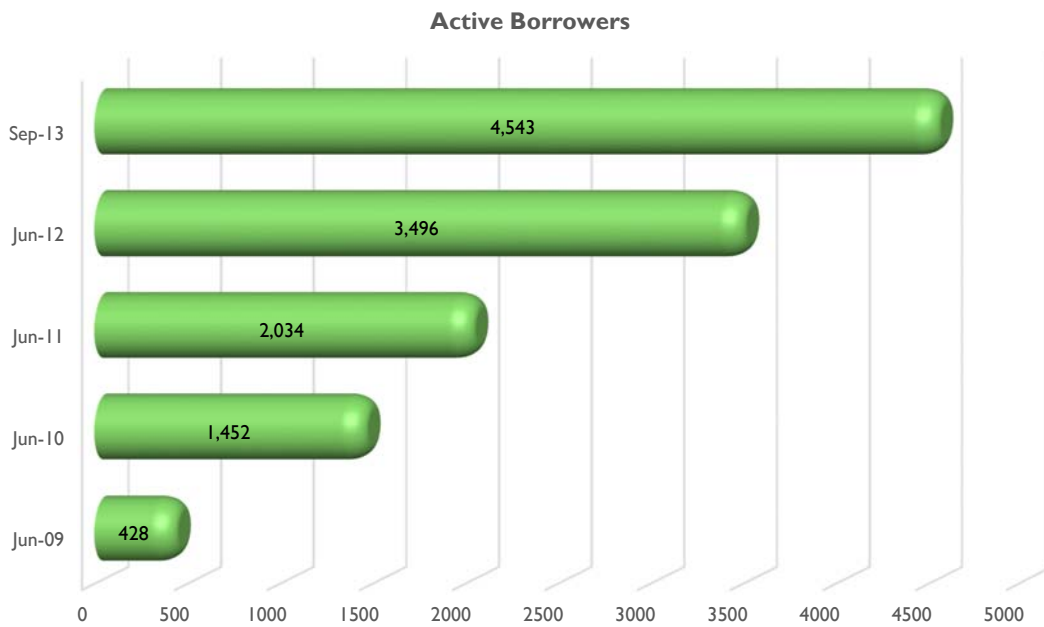


Quarterly Progress Report (Jul-Sep 2013)

O.S.S	Jun-2009	Jun-2010	Jun-2011	Jun-2012	2013
Operational Self Sufficiency	8%	47%	51%	110%	103%



Active Borrowers	Jun-2009	Jun-2010	Jun-2011	Jun-2012	Sep-2013
Total Active Borrowers	428	1,452	2,034	3,496	4,543



11.2 ANNEX 2

Medical Assessment Camp for Persons with Disabilities (Wan Patafi), Muzaffargarh “Health & Rehabilitation services at door step of PWDs”

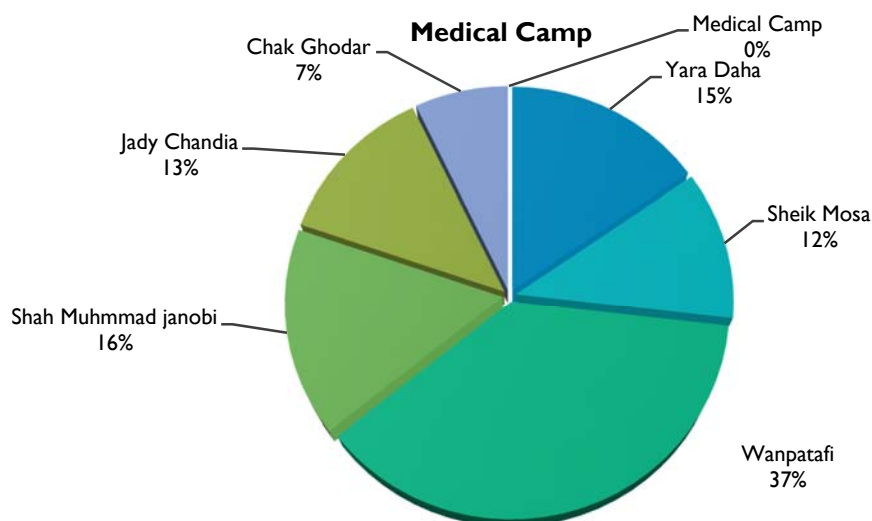
Venue: Wan Patafi (August 23 to September 01, 2013)

PWDs Screened: 1777

S #	Medical Professionals	Male	Female
1	Orthotics/Prosthetics	1	
2	Assistant Orthopedic Technologist	2	
3	Audiology	1	
4	Assistant Audiologist	1	
5	Ophthalmology	1	
6	Optician	2	
7	Psychology	0	1
8	General Health Physician	1	

Categorical Details of PWDs

S#	Physical	Visual	Hearing	Speech	Multiple	General patients	Referral	Mental Disorder	New token
1	163	674	179	1	281	131	321	27	374



11.3 ANNEX 3

**Devices Distribution Camp for Persons with Disabilities (Wan Patafi), Muzaffargarh
“Rehabilitation & Training services at door step of PWDs”**

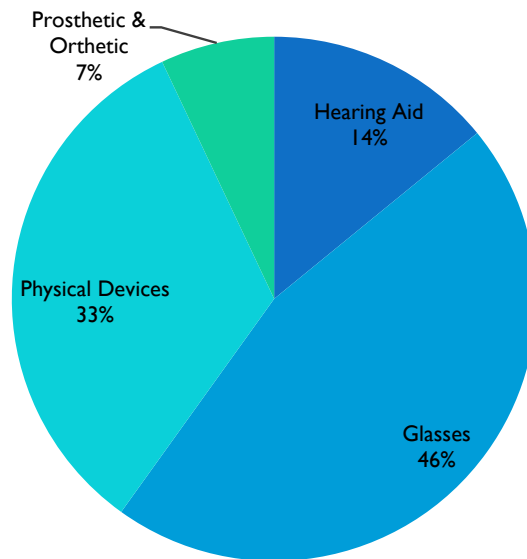
Venue: Sharif Chajra (July 29 to August 03, 2013)

PWDs Screened: 1370

S #	Field of Expertise	Male	Female
1	Orthotics/Prosthetics	1	
2	Assistant Orthopedic Technologist	2	
3	Audiology	1	
4	Assistant Audiologist	1	
5	ophthalmology	1	
6	Optician	2	

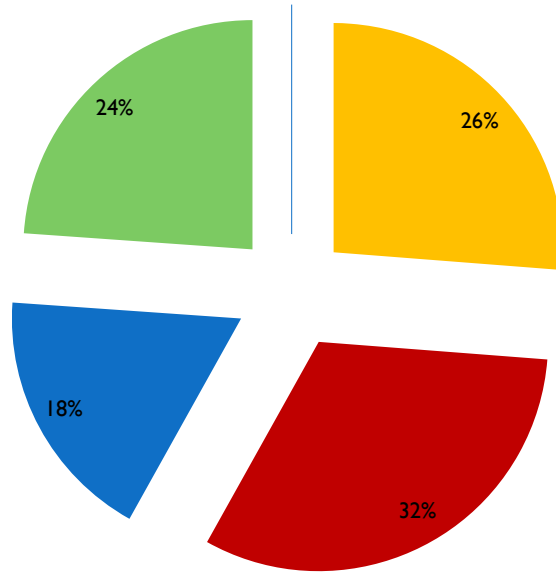
Total	Hearing Aid	Glasses	Physical Devices	Prosthetic&Orthetic
1666	235	763	551	117

Devices vise Detail



Distribution Camp Area Wise Breakup

■ Head 46 ■ Chandrian ■ Lakoo wala ■ Sharifchjara



MOJAZ across Pakistan



Head Office
Chief Executive Officer
(CEO)

Opposite DCO House
Narowal, Punjab, Pakistan
Phone: +92-542-412313
Mobile: +92-3335090539
ceo@mojaz.org

Liaison Office
Ms. Saadia Iqbal
Manager M & E

House no 8, Street No,
32, F-8/I Islamabad,
Pakistan.
Phone: +92-51-2856613
Mobile: +92-3225404099
sadia@mojaz.org

Field Unit Office
Mr. Abdul Samad
Program Officer M & E

Backside of New Indus
Hotel Near Malik House
Alipur, Muzafargarh
Punjab, Pakistan.
Phone: +92-
Mobile: +92-3336377268
samad@mojaz.org

Regional Office
Mr. Raees Alvi
Regional Head

Irum Bagh Colony,
Garden Town,
Muzafargarh, Pakistan.
Phone: +92-66-2424766
Mobile: +92-3449502799
alvi@mojaz.org

Field Office
Mr. Ahmad Nadeem Gill

Kashmore
Sindh, Pakistan.
Mobile: +92-3444485093
ahmad@mojaz.org

Monitoring and Evaluation Department
MOJAZ Foundation, Islamabad