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### Thought of the Day

Don't take rest after a success, because if you fail next time, so many lips are waiting to say "your previous victory was just a luck!"

# MOJAZ Foundation

## E-Newsletter

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## Seal of Excellence

PPAF planned to pilot a Beta Test of Seal of Excellence indicators in Pakistan through a strategic partnership with the Microcredit Summit Campaign. The Seal of Excellence for Poverty Outreach and Transformation in Microfinance is a global initiative that will recognize those microfinance institutions doing the most to help poor households lift themselves out of poverty. The Seal is a certification that recognizes microfinance institutions who meet a set of indicators that demonstrate significant outreach to the poor and a strategic approach and success in helping a portion of them move away from poverty. The seal will look into all aspects of client protection, social performance



**MOJAZ Foundation providing with a brief on Tunnel Farming in Narowal**

and additional indicators. We believe that Mojaz Foundation is a progressive organization in the microfinance sector and will be ideally suited to collaborate with us on this pilot. Partnering in the pilot will not only help to build awareness regarding the Seal in Pakistan but also steer the market towards outcome measurement. Fur-

ther, it will improve the bottom-line for your clients and your institution by strengthening each facet of your organization and program.

*"Mr. Sanjay and Ms. Sharadha from (M-CRIL) Micro Credit Rating International Limited, (under Seal of Excellence), visited*

**M O J A Z**  
*Foundation for institutional assessment in the month of March 2013"*

## SHORE BANK INSTITUTIONAL ASSESSMENT

**Shore Bank** (SBI) is a community development bank founded and headquartered in Chicago. Since 1988, SBI has delivered services and solutions that extend access to capital to un(der)served individuals, households and entrepreneurs globally. In preparation for

the next phase of Mojaz's microfinance (MF) program's development, SBI was engaged through PPAF to perform a broad assessment of the MOJAZ credit operations. SBI team performed a quick institutional assessment of Mojaz's microfinance operations using a combina-

tion of interviews, documents review, field and client visits. The feedback from Shore Bank was overall positive about the organization after the assessment and in some areas they suggested improvements which were taken up into action with the further partnership of PPAF.

## Medical Camp for PWDs in Muzaffargarh



*Health & Rehabilitation services at door step of Persons With Disabilities*

During the carpet survey, 2095 persons with disability (PWDs) were identified for medical assessment and screening. MOJAZ Foundation Disability team, with the financial support of PPAF, involved representatives of its Community Organizations at local level. A Medical camp was organized at four points Head 46, Lakoovala, Chandreen and Sharif Chajra, where the medical assessment initiated on March 11, 2013 to

ensure maximum participation of PWDs, MOJAZ Foundation ensured that the people in the communities are fully aware of the medical camp (especially PWDs). Moreover, a systematic record keeping was also ensured. Under the expertise of 11 medical professionals, persons with Physical, Visual, Hearing, Speech, Mental Disorder and other general patients with disabilities were screened. 2064 Persons with disabilities received medical

assessment services, rehabilitation plans were developed according to need and nature of disability. This initiative was aimed to provide medical services of testing, screening, diagnosis and prognosis for persons with disabilities belonging from different categories.

## Micro Finance in Muzaffargarh & SME



*Creating opportunities for a better future through Micro-Credit Program by MF.*

The potential micro finance market in southern Punjab is very encouraging, therefore, MF has further expanded its operations in District Muzaffargarh by inaugurating a separate branch for Micro Finance operations. Initially, the Muzaffargarh unit was assigned the target of Rs. 1 million for disbursement till the end of march 2013.

However, the disbursement was low due to some financial constraints. Mr. Sohail Mehdi is currently in charge of the functions there. The other potent step in Micro Finance operations is the launch of Small and Medium Enterprise (SME) branch in District Narowal. SME branch has enable Mojaz Foundation to look for a new horizon with

holistic development approach keeping in view the needs of the most marginalized. MF's SME project has the funding supporting in access of PKR 500 million till December 2014 from Pakistan Poverty Alleviation Fund (PPAF).

## Economic Model (Tunnel Farming)



MF established 10 tunnel farms for income enhancement of schools along with the students involvement in agriculture field. It is also educating the local communities about the modern techniques agriculture and generation of income from low resources and ful-

filling the needs of the people. For tunnel farming, MF allocated PKR three hundred thousands endowment fund for the installation of tunnels in each school. MF established walk in tunnels in each project school and planted green chili (Sabz Mirch) and capsicum

(Shimla Mirch). Total area of the tunnels are 55 Kanals. Schools have been allotted up to 4, 5 and 8 Kanals area for tunnels. Currently, the production is expected to be matured within one month time and then vegetables will be ready for the market.

# Bahaar Kay Rang MOJAZ Kay Sung

Common Interest Groups (CIGs) & Community Organizations (COs) took a self help base initiative with the technical facilitation of Livelihood Enhancement and Protection (LEP) section Muzaffargarh. Agriculture officer (Agri Expert) & other LEP team members facilitated targeted communities in both tangible and non tangible interventions, so that Common Interest Groups & Community Organizations (COs) may target the LEP beneficiaries and provide awareness regarding importance of trees and benefits of agro-silviculture. The season was suitable



Self Help Base Initiative by PPAF-MOJAZ Foundation Partners.

for plantation; hence the activity was conducted in March in UC Sharif Chajra, Muzaffargarh. The role of MOJAZ team was provision of technical and moral support only. MOJAZ has two agriculture specialist one with the major stud-

ies of Agronomy whilst other with Forestry. The target is to plant 1440 trees in the project duration.



Tree plantation initiative in March

## LET'S BRING CHANGE



### V I S I O N

To promote Socio Economic Empowerment through Inclusive right based approach.

### M I S S I O N

To be a self sustained organization by serving Vulnerable & Marginalized communities through provision of financial & Non-Financial services on sustainable basis.

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