

“Fortune favors the bold”



Mr Abdul Karim 60 years old the vice president of AwazCDS Village Development Committee (VDC) was an active member. He participated in all the social activities.

He along with his wife ran a small grocery shop. The shop did not have much earning to meet his both ends. He was not able to send his children to the school. He had to send his females in the near field to

earn money.

Abdul Karim was an old man and had not enough energy to work somewhere else but to run his shop. He requested his several family members and the neighbors to give him loan but no one was ready to give him loan.

Being an active member of VDC when he came to know about AwazCDS IPPA Program (Integrated Program for Poverty Alleviation) he requested AwazCDS to give him loan. AwazCDS gave him Rs. 10000/- from that loan he purchased grocery items in his shop and started selling them. Through this business he started earning 4-5000/ per month. This encouraged him and his wife.

Abdul Karim and his wife are now able to send their children to the school and females in his house now don't go out in the fields for the labor works.

He thanked AwazCDS for giving him support and trusting him.



"You never fail until you stop trying" says Mr. Allah Buksh

Allah Bux belonged a small village "Sultan Pur Hammer" of Shershah town of District Multan. He was living in the village for the last 39-years. He supported 12 members in his family. Before taking loan, he had a small business of "Sweets". Everyday, he woke up at 4 am in the morning quickly wind up his prayers and then sat at his shop, located near to his house. His business ran well in winter but in summer his income was insufficient to meet long term needs of his family. It was very hard time for his family as they did not want their children to drop from the school. He was unable to pay his monthly electricity bills. Eventually his prayers were heard and he came to know about IPPA program of AwazCDS. He got loan of Rs: 10,000 and started a small business of selling juices and fruits.

His business started flourishing. His income increased. His is now able to bear expenses of his family. He pays electricity bill on time. His children are attending school and he is living with dignity in his community. He is thankful to AwazCDS for providing him the support in his hard time.

“I have failed over and over again in my life. And that's why I succeed”
Says Mr. Allah Ditta



A 54 year old man Mr Allah Ditta belonged a poor family of village Sultan Pur Hammer of Shershah Town of District Multan. He supported 18 members in his family. He spent his all life in miseries. Whatever he did he failed in the end. Same happened to him again when he took a piece of land on lease by collecting some money and grew cotton crop on it. Every thing went very well in the

beginning but one day bad luck again looked for him, pests attacked the cotton crop. Allah Ditta had no resources to buy pesticides to kill the bugs. He was very worried. He had nothing to do but to sit and watch his crop getting damaged.

No body was ready to give him money. At this nick of time he was supported by AwazCDS –Pakistan. AwazCDS gave him loan of Rs 10,000. He purchased pesticides and seeds from that money. Finally he was able to safe his cotton crop from the bugs.

Now he is very says that I am very thankful to AwazCDS for trusting me and giving me the loan. My cotton crop earned me money and happiness. I can say proudly now that I can support my family of 18 members. I am confident and this courage is given to me by AwazCDS- I am grateful to AwazCDS for helping me in my crucial time.

A village Goldsmith is earning his livelihood by selling fruits



Even for a bad luck you need luck.

Mr. Fayyaz Ahmad a 38-year old entrepreneur belonged a small village of “Sultan Pur Hammer” in the union Council Shershah of District Multan. He had a small shop of gold. Many years he earned his livelihood the only way he knew how. He was married and was unable to make enough money to support his family of 9 members including 3 daughter and 4 sons. Day by day his business went under loss and in the end he had to close his business.

Every day he had family clashes with his wife and children.

He was very disappointed from his fate. One day he contacted AwazCDS Village Development Committee “Bakht Bahar” and requested for the financial support.

Village Development Committee “Bakht Bahar” further contacted AwazCDS to support Fayyaz Ahmad. AwazCDS gave him support of Rs.10, 000/- From his first loan he started two businesses at a time. He invested 5,000 in his gold shop and from remaining 5000 he started the business of selling fruits. Luck Angle took pity on him and his business started flourishing. Now Fayyaz Ahmad is earning 7000/ per month. He is paying his installments regularly.

He started his new life, sent his children to the schools. Gave good food to his family.

Health of his family is also improving.

He thanks AwazCDS for giving him financial support in this crucial time.

"Failure is success if we learn from it" says Hassan Buksh



Hassan Buksh 48 years old man belonged a poor family of village Sultan Pur Hammer, supported a large family of 11 members. He was living a very poor life. He used to buy vegetables from the green market and sold them in the village on his cycle. He did this work for 02 years. Being a village man he was interested in crops. He stated taking land on lease and got little profit from it. From that profit he ran his home circle.

Hassan Buksh was interested in social work, so when AwazCDS intervened in the area in 2004. There the team met with Hassan Buksh. They made a Vasab Development Committee and Hassan Buksh was selected as a President of VDC through electoral process.

Hassan Buksh was an encouraged man and he wanted to fully support his family. So he kept on doing hard work. He again took land on lease but wanted to grow a crop that could benefit him so he decided to grow "Lady Finger vegetable" in that land. Although his ambition was good but financial resources did not allow him to go for high dreams. Every day and night that passed his ambition grew higher and higher. He started looking of the loan if someone could give him but he found no one to help him.

At last he requested AwazCDS-Pakistan to support him by giving him loan. He was given loan of Rs 10,000 by AwazCDS. He grew his vegetable and bought pesticides to kill the pests. The crop gave him profit of Rs.80000.

Now his living standard has been improved and he is encouraged that every thing is possible. He is thankful to AwazCDS for bringing his dreams into reality.

["When your values are clear to you, making decisions becomes easier"](#)
[says Khizar Abbas](#)

Khizar Abbas a young energetic man of only 25 years. He had to support 05 members in his family. He is married and also had the kids.



Khizar Abbas wanted to do a lot for his family. He owned a small piece of land where he cultivated "Lady finger" vegetable. After this cultivation he had nothing left in his pocket. He was in a very much trouble. His wife was pregnant and her delivery date was approaching. He had no money to take her to the doctor; he had even nothing to feed his family. In past he ran a small shop that too was also closed due to financial crises. His days were passing in

penury. No one was ready to support them. He kept on looking for resources but all in vain. he found nobody to help him in the hard days. One day met IPPA Program officer Mr.Ikramullah from Awaz Foundation Pakistan:Centre for Development Services and asked him if he could be supported. AwazCDS gave him loan of Rs 10,000 to him. He became very happy. He used that money very carefully. He bought fertilizer for vegetable crop for Rs2000 as pests were attacking the crop. From other 2000 he brought grocery items for his shop so that he could maintain his life before the crop ripe. And the remaining 6000 were used for the delivery of his wife.

Days passed and luck started favoring him. Vegetable crop benefited him 20,000 and grocery shop benefited him to meet his daily expenses.

He says AwazCDS helped me like an angel. If they would not have supported me at the nick of time I would have lost my family. They supported me in emergency.

I am very happy now. As I saved both my family and my business. Thanks to AwazCDS- Pakistan.

“When sorrows come they really come in Battalion”



Mohammad Jaffar had born in “Sultan Pur Hammer” a small village of Shershah Town District Multan. He spent his all life in poverty. He had a small shop of grocery item. He had to support the 09 members of his family. The shop had very little earning and that earning also was being spent on home daily expenditures as there was no other means of income for Mr Mohammad Jaffar. Every item

in the shop got finished and atlast, he had to close the business.

Mohammad Jaffar got very much depressed; poverty had overwhelmed his all business and happiness. His health was reduced to skelton. No one in the family and the surroundings were ready to trust him and give him loan. He had to send his children out of city to earn something.

He then met Mr Ikramullah of AwazCDS and requested for the loan. AwazCDS provided him support by giving him loan of Rs 10,000/-. From this loan he started buying grocery items and also started selling vegetables in his shop.

He is now very happy as his business is running successfully. His health is improving day by day. He is very thankful to AwazCDS for trusting him and giving him to courage to restart the business. He says AwazCDS returned his happy days again.

“The only thing that overcomes hard luck is hard work”
says Mr. Nabi Buksh



Mr Nabi Buksh lives in Basti Sultan Pur Hammer. He is 48 years old. He supports 06 members in his family. Nabi Buksh belonged a very poor family. He had no resources to start any business. He did not get even the labor work as he was old. Every day there were disputes in the family due to financial crises. He was idle as no one gave him any work. He was very much worried about the future of his family.

One day he met IPPA credit officer Mr. Ikramullah from AwazCDS – Pakistan. He was provided with the loan of Rs.10000 to start some business and run his family expenditures.

He took the amount a blessing. He bought dates orchard which had 40 trees. He looked after the trees and when the dates ripened he sold those in the markets and also in his own village. From this business he earned 12,000 rupees.

He sold dates at low prices and got more benefit. In the market dates' rate was 80 rupees while he sold his dates in 60 rupees. As a result people welcomed his dates.

Now Mr Nabi says that he is very happy with this new change in his life. He is able to look after his family. Provide them money whenever required. His family is also very happy now. All family disputes vanished.

He says this all became possible due to the loan given by AwazCDS – Pakistan. I am very thankful that AwazCDS trusted me at that time when I did not have even one rupee in my pocket.

Whatever I am today it is because of AwazCDS- thanks to AwazCDS for giving us a new way to the life. The way of happiness.

“Dream is something that does not let you sleep”



Mr. Nazar Hussain is an old man of 52 years and lives in a village Sultan Pur Hammer of Shershah Town of District Multan. He sold milk in the near villages and supported his large family of 09 members. His income was very limited that he hardly met his both ends. In those limited resources he was not able to send his children to the school. He wanted to start some other work.

He wanted to cultivate land by taking it on lease. But he had not much resources to fulfill his wishes. He was very disappointed on his fate.

One day he met Mr Ikramullah the credit officer of AwazCDS – Pakistan. He told him his poor condition and requested for the loan. AwazCDS provided him with the loan of Rs 10,000/- . he bought manure for Rice crop. He worked very hard on the crop. Daily he work up early in the morning and slept late in nights as a result Rice crop grew very well and gave him profit of Rs 27000. From that profit which he gained he again cultivated the Rice crop and hopes to get more benefit from it.

Now Nazar Hussain is living a very happy life. He provides all facilities to his family. Health conditions of the family have also been improved. They participate in family functions and are able to treat guest very well.

Nazar Hussain wants to continue this agri works and plans to cultivate wheat crops. He says that I am grateful to AwazCDS for providing me the loan timely. I hope to expand my business and take bigger loan from AwazCDS for this purpose. In my point of view AwazCDS is the best organization in Pakistan who helps the poor community.



Mr. Shaukat Ali a 50 years old man belonged a very poor family of a small village named Sultan Pur Hammer. , he was too much poor that no one was ready to give him loan. He had to support a large family including 5 sons and 03 daughters. He was not able to give them bread even once a day. Shaukat Ali lost all his hopes. He along with his family was living hand to mouth. It was a very hard time for him he did not want his children to drop from school.

In that critical situation he was contacted by the credit officer Mr. Ikramullah from AwazCDS-Pakistan. Shaukat Ali told his all conditions to him. AwazCDS - Pakistan gave him loan of Rs 10,000, from that loan he bought vegetables from the green market and started selling them in the green market of other districts Muzaffergarh and Layyah. Luck favored him and he started earning profit from this business.

Mr Shaukat is found very happy and satisfied, according to him he spent many hard days, in the beginning no one trusted him. He started with Awaz loan of Rs 10,000 and now he had the revolving capital of Rs 80,000/.

Now his family gets a proper food. He brings vegetables and fruits for his family. He is sending his children to the school and also collecting dowry for his daughters.

He thanked AwazCDS for trusting him and giving a new life to him and his family.