

**N'am'ALLAH**

**(ALLAH's Blessing)**

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## **Preface:**

ALLAH (SWT) Says in Quran “And those who dispense their charity with their hearts full of fear, because they will return to their Lord”. (23:60) &

“Indeed, the men who practice charity and the women who practice charity and (they who) have loaned ALLAH a goodly loan – it will be multiplied for them, and they will have a noble reward.” (57:18) &

“And spend (in the way of ALLAH) from what we have provided you before death approaches one of you and he says, “My Lord, if only You would delay me for a brief term so I would give charity and be among the righteous”.” (63:10)

Owing to the prevailing international monetary system, wealth distribution across the world is highly uneven and hence in a developing country like Pakistan, its effects are even worse. With the top 10% of the population earning 27.6% and the bottom 10% earning only 4.1% of the income. According to World Bank's head count analysis 2014 and 2009 UN HDI (Human Development Index) reports, around more than 60% of Pakistani Population earns less than \$2 /day and falls below the poverty line. Owing to the dilemma of uneven wealth distribution, this is even getting worse with the passage of time. It is time to wake up.

All the human beings in this World have been bestowed with individual potentials and that potential brings a relevant level of responsibility to each of us. Bigger the potential one has, the bigger the responsibility that one needs to take on himself to impact his surroundings fruitfully.

N'am'ALLAH is aimed to support those people in Pakistan who strive to work hard and have feasible plans to start small businesses to support their families but have no capital to kick it off. Helping such people administratively and financially will definitely help in reversing this percentage positively, hence transforming a Zakaat user into a Zakat payer in sha ALLAH.

Furthermore, it also aims to support basic education (Islamic & conventional) facilities for those who can't afford it as we deem education to be having a huge impact on the society in all respects including poverty alleviation.

N'am'ALLAH, as obvious from the name, will consist of people who are willing to share the blessings they are bestowed from ALLAH SWT and have a pure intention to help humanity, only and only for the sake of ALLAH SWT.

May ALLAH SWT Accept the efforts of all participants. Ameen

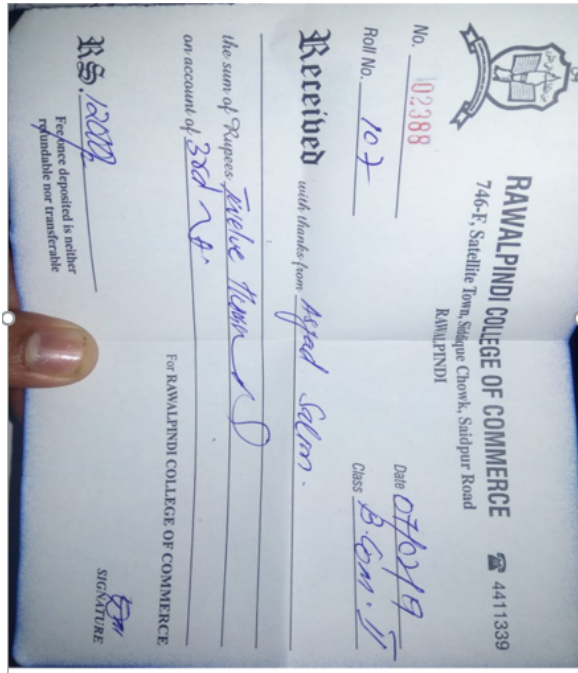
### **Rationale:**

We all invest in this world and get short term worldly benefits, however, If we want to invest with ALLAH (SWT) to get worldly benefits and the benefits of hereafter, there are many verses of Holy Quran guiding in that area however quoting one from Surah Baqarah shows us the path: (Translation of the Interpretation)

*"The example of those who spend in the way of Allah is just like a grain that produced seven spikes, in each spike a hundred grains. And Allah multiplies for whom He wills. And Allah is All-Encompassing, All-Knowing. Those who spend their wealth in the way of Allah, then do not supplement their spending with boasting about favour nor with teasing, they have their reward with their Lord and there is no fear for them nor shall they grieve. Saying something proper and forgiving is better than a charity followed by teasing. And Allah is All- Independent, Forbearing. O those who believe, do not nullify your charities by boasting about favour, and teasing, like the one who spends his wealth to show off before people and does not believe in Allah and in the Last Day. So, his example is like a rock on which there is dust, then came over it a heavy rain and left it barren. They have no ability to gain anything out of what they have done. And Allah does not give guidance to the people who disbelieve. And the example of those who spend their wealth to seek the pleasure of Allah and to make firm their souls is like a garden on a hill on which there came a heavy rain and it yielded its produce twofold. Even if there comes no heavy rain, drizzle does. And Allah is watchful of what you do. Would any of you wish to have a garden of dates and grapes with rivers flowing beneath it, and for him there are all kinds of fruit, and old age befalls him and he has children who are weak, then comes upon it a whirlwind with fire therein, and it is all burnt? This is how Allah makes the signs clear to you so that you may ponder." (2:261-266)*

**Completed and Ongoing Projects as at May-19**

**1- B-com of a deserving student – Final semester ongoing**



**2- Technical Diploma student from Batagram – 2<sup>nd</sup> year ongoing**



**4- A shining student from Muzaffarabad got admission in Electrical Engineering on merit but his father didn't have the means to let him continue. 2nd semester ongoing**

**HBL**  
For Department through Depositor  
Date 6/5/19 Challan No. 0038862  
THE UNIVERSITY OF AJ&K, MUZAFFARABAD  
Account No. 15540015229303  
Name: Syed Afag Hussain Shah  
Name (in Urdu): سید آفاق حسین شاہ  
Father's Name: Syed Maqbool Shah  
College/Department: EE UAJK  
Class: BS-EE-2nd  
Address: Charwaya Syedan MZO

Detail of Fee	Amount
Examination Fee	
Registration Fee	
Migration Fee	
Late Fee	
Admission Fee	
Endowment Fee	
Sports Fee	
Others (Please Specify)	

Total Amount (Rs) 61500/=

Rupees in Words Sixty one thousand and five hundred

Depositor Signature Afag Hussain Shah  
Contract No. 0307-8936442  
Accountant's Signature

For Bank Use Only  
Cashier

**HBL**  
For Department through Depositor  
Date 12-11-18 Challan No. 018886  
THE UNIVERSITY OF AJ&K, MUZAFFARABAD  
Account No. 15540015229303  
Name: Syed Afag Hussain Shah  
Name (in Urdu): سید آفاق حسین شاہ  
Father's Name: Syed Maqbool Shah  
College/Department:  
Class: BS Electrical Engineering  
Address: Charwaya Syedan MZO Azad Keyhary

Detail of Fee	Amount
Examination Fee	
Registration Fee	
Migration Fee	
Late Fee	
Admission Fee	
Endowment Fee	
Sports Fee	
Others (Please Specify)	

Total Amount (Rs) 76400/-

Rupees in Words

Depositor Signature Afag Hussain Shah  
Contract No. 03078936442  
Accountant's Signature

**5- A deserving man with good potential of running business, feed his family and add value to Pakistan's economy – Completed**

Akhter from Gujranwala.

He was born club-footed. But this deficiency didn't stop him pursuing the best, he could try to remain financially independent. He proved it by doing different things in life to earn halal livelihood. Around 45 years of age, he was driving Qing Qi Rickshaw and feeding his family of a wife, a son and a daughter.

He recently discussed that during his work as driver, he used to transport false ceiling to different sites as a regular practice and in return was earning. Simultaneously, he learnt the tricks of this specific trade and wanted to establish a small scale business in the same line.

His friend offered him space in a shop however he needed capital to buy material to be able to capture orders and perform work. He was a perfect match for N'am'ALLAH candidacy.

This small-scale business proposal was presented to the members in one of N'am'ALLAH's group and within a matter of few months, ALHAMDULILAH, he is running his own small scale business and can expand on its own later on In Sha ALLAH.

**6- A deserving family in Batagram with no basic home/shelter, man works as driver and could barely feed his family of an old mother, wife and kids – Completed**





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## *Different phases of Project*



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**7- Wedding support for a daughter of an old man (Syed Muhammad Ishaq sb from LHR) who is still working hard physically to make ends meet. (Completed)**

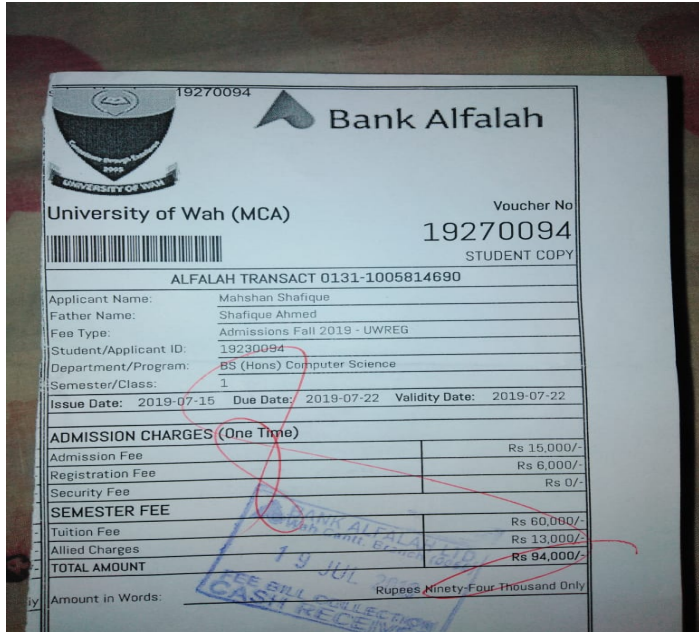
Syed Muhammad Ishaq sb from Lahore.

One of N'am'ALLAH representative met him during a visit to Akbari Mandi Lahore (one of the busiest markets in Lahore) while he was loading/offloading heavy bags of around 50kg on his back alone, showered in sweat with no sign of complain or fatigue. Upon watching him N'am'ALLAH rep. approached him to inquire the reason of his hard work at this age by showing concern of humanity. Smilingly, he said that he is a poor father of 4 daughters and 2 sons. One son got married and separated. One son is working with me to make ends meet. 3 daughters got married and 1 daughter is remaining, and I have to work harder to get her married In Sha ALLAH. Heart wrenching was the further information when he told that he takes debt from his employer, gets her daughter married and keeping working for next two years to pay off the debt. This is how he got his 3 daughters married and now was preparing for the 4<sup>th</sup> one. N'am'ALLAH rep. him his contact number and asked him to feel free to call whenever there is a need that might require help. He initially refused by maintaining self-respect that we look towards ALLAH SWT for our needs and He has given us ability to work and earn livelihood. Upon further emphasis referring to ALLAH's Blessings upon His people and the share of the needy ordained by ALLAH SWT in those blessings, he wrote the contact resistantly. After couple of weeks, N'am'ALLAH rep. received a call from Mr. Syed Ishaq who again reluctantly mentioned that I don't ask for anything but I have planned my daughter's wedding in Rabbi Ul-Awwal this year and would go for same mode of taking debt and keep working for another two years and you gave your number, I just wanted to check if you can really help. It was one of the happiest moments (as told by N'am'ALLAH rep.) that a really God-fearing old man finally called him. Keeping his emotions under control, he confirmed that He is ALLAH SWT Who Made us meet and In Sha ALLAH, we would help to the best of our abilities.

Bi'izni'ALLAH, amount handed over for preparation of wedding requirements. Wedding is planned In Sha ALLAH in Rabi ul Awwal (2019). Upon receiving the amount, Mr. Syed Muhammad Ishaq's words were so precious to spiritually satisfy the N'am'ALLAH rep. (dealing directly with Mr. Syed Muhammad Ishaq) to an extent that he could not explain it in words. Those words are as follow, " App ko nahi pata kea ap nay meray sath kitni barri naiki ki hai. Ab mujhe qarz le ke is sakht kaam ko mazeed do saal nahi karna parray ga or koi halka phulka kaam kar loon ga bohat duayen karoon ga aap ke liye. Ham syed hain, kabhi kisi ke aagay hath nahi phelaya or main is bachi ki dafa yahi dua kar raha tha ke Ya ALLAH, apnay ghaib ke khazano'n se madad farma or ALLAH nay madad bhajji! ALHAMDULILAH". Duayen...

Translation in English: "I can't thank you for what you have done for me. I would not have to take the debt now for my daughter's wedding and would not have to run through the mill for next 2 years to pay that debt off. Now I would do some light job afterwards and would remember you in special prayers. We are syed and have never begged of people. For my last daughter, I was praying to ALLAH Subhana Wata A'laa to send a help from His Unseen treasures and He Sent! ALHAMDULILAH". Prayers...

**8- A deserving female student of BS (Hons) Computer Science (Ongoing)**



**9- Ration distribution in a village near Toba Tek Singh during Coronavirus lockdown**

Millions of daily wage labourers lost their livelihood in March 2020 amid Corona Virus lockdown. Brother Zain (who lives in Melbourne) and his mother, who belong to a village near Toba Tek Singh, decided to raise funds for the affectees in their area. His mother, who lives back in village, agreed to collect funds and distribute ration under her supervision. They got in touch with one of N'am'ALLAH representative who then arranged the funds with the help of rest of the team members. By the grace of Allah, ration bags were distributed to 150 families along with 1000 PKR cash per family. Following are some pictures of ration bags preparation (No photos of affectees were taken during distribution to serve their self-respect )



**11- Project with Holy Family Hospital Rawalpindi - Sourcing/Procurement and commissioning of Fresenius 4008 S Dialysis Machine to accommodate more deserving patients who were being declined or delayed otherwise - Completed**

Project was brought about by one of the key N'am'ALLAH's members. A family - while working in holy family hospital (HFH) - is aware of shortage of dialysis machines in HFH & misery of patients.

**Issue:** It is not a 1-time fix – Dialysis is to be done twice a week for the rest of a patient's life while 1 machine can do only 4 dialysis per day on average (4 hours to perform the dialysis and 1 hour approx. to disinfect the machine). So 1 machine covers approx 10 patients only. Rest are refused if more than total capacity.

**Options available for patients:**

- Completely private – Good estimate is 10,000 PKR per visit / 1 lac per month which very few can afford – for life. If someone can – ma sha ALLAH – was not our target
- Semi Funded: He started his research from HFH but could not reach the right level first. So he went to Pakistan Kidney Patients Association (PKPA) in Rawalpindi that runs a dialysis center on charity.

**Findings:**

Center had more machines than patients at that time thanks to our generous brothers who donated them ma sha Allah

Very nicely maintained building and staff

Good welcome for people willing to donate machines or funds and they got a lot of machines donated – Hence, ended up with more machines than required.

They perform the dialysis free, but the patient has to pay for the kit and medication – Roughly 2,500 PKR per visit / 30,000 PKR per month.

**- Completely free: Govt hospitals:**

**Findings:**

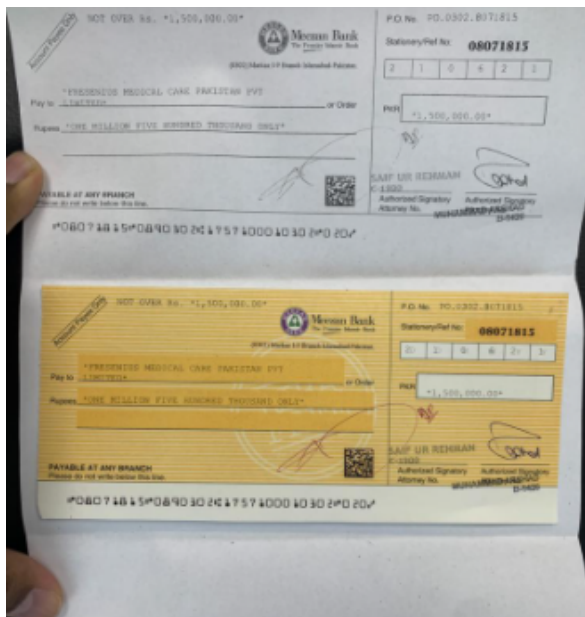
He met multi-organ failure (MOF) HOD afterwards (which covers dialysis) and visited the facility. The facility is as good and well maintained as PKPA but sadly, fewer machines than PKPA and of course all being utilized fully

They have a procedure to induct donated machines and most of their current machines are on donations.

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They use “Fresenius 4008 S” and “B-Braun”. Fresenius is more reliable and cheaper as per the HOD (same was told by PKPA as well)

Quotation was taken from the Fresenius company based in Lahore. Comparatively low quotation was approved after mutual consultation and the Machine was purchased for 1,500,000 PKR (15 lac) quoted. Thanks to ALLAH SWT who made it possible through N'am'ALLAH platform. Thanks to the N'am'ALLAH donors who helped generously. Machine was bought and installed at Holy Family Hospital and this will help them to induct 10 more patients.





## **12- Multiple Semester Outstanding Fee Payment Of Deserving Student.**

**Institute:** Khawaja Fareed University of Engineering and Information technology RYK

**Student details:** Mishal Naeem (BS Physics)

### **Brief History:**

Case was recommended and led by one of the N'am'ALLAH representatives.

A student, Mishal Naeem, of Khawaja Fareed University of engineering and information technology Rahim Yar Khan belongs to a lower middle class family. Her father owns a Hi-Ace van and drives to feed his family. He decided to upgrade from Hiace to a trailer to improve his earnings and sold that Hi-ace. He purchased a used trailer from market on installments and started his new work. Then Covid pandemic strikes and due to lock down for more than three months, he could not pay installments of trailer, resulting in loss of only earning source of the family. Due to these crises, this student could not pay her two semester fees, and now it was due for the third semester as well. University has blocked her access to the online portal from where she could download course and exams role number slips etc.

The case was discussed in detail with the board and then after approval was shared with the group members and ALHAMDULILLAH total fee (Details as below) was arranged and paid. The student was happy and thankful to the donors, but she was asked to promise that IF she will have enough money in future she will payback this by helping some other deserving student.

### **FEE DETAILS**

<b><u>Sr. No.</u></b>	<b><u>Challan Number</u></b>	<b><u>Amount</u></b>
<b><u>01</u></b>	<b><u>10241735</u></b>	<b><u>45250</u></b>
<b><u>02</u></b>	<b><u>10184639</u></b>	<b><u>45250</u></b>
<b><u>03</u></b>	<b><u>10139576</u></b>	<b><u>45250</u></b>
<b><u>04</u></b>	<b><u>10113618</u></b>	<b><u>5025</u></b>
<b><u>Total</u></b>		<b><u>140775</u></b>

# N'am'ALLAH (ALLAH's Blessing) – Est. 2015

Student Copy  
 Khawaja Fareed University of Engineering & Information Technology, R.Y.K  
 F.T.N : 9020889-0

HBL Account No: 9042-79918684-03  
 Account Title: HBL - CMS  
 Account No: 9038024713410000  
 Account Title: KFUEIT, RYK

1013676

Challan/Deposit Slip No: 1013676 Due Date: 29/03/2022

Name: MD/HL, NAJEM  
 CMC / B/Form: 31303-4674067-2  
 Application No.: 101110859

Cash  Cheque

Particular	Amount (Rs)
Transport Charges	5000-
Tuition Fee	30000-
Semester Charges	3500-
Endowment / Welfare Fund (Non-Refundable)	250-
Internet Charges	1500-
<b>Total</b>	<b>45250-</b>

Amount (In Words): Forty-five thousand, two hundred and fifty only

20 MAR 2022  
 RECEIVED CASH

3 / 4

Student Copy  
 Khawaja Fareed University of Engineering & Information Technology, R.Y.K  
 F.T.N : 9020889-0

HBL Account No: 9042-79918684-03  
 Account Title: HBL - CMS  
 Account No: 9038024713410000  
 Account Title: KFUEIT, RYK

1013618

Challan/Deposit Slip No: 1013618 Due Date: 29/03/2022

Name: MD/HL, NAJEM  
 CMC / B/Form: 31303-4674067-2  
 Application No.: 800210859

Installment: 2 of 2

Cash  Cheque

Particular	Amount (Rs)
Tuition Fee	17500-
Student Welfare Fund	125-
Semester Charges	1750-
Transport Charges	2500-
Internet Charges	750-
Adj. against DIYA Scholarship SFAD-9020889	-17000-
<b>Total</b>	<b>5025-</b>

Amount (In Words): Five thousand and twenty-five only

20 MAR 2022  
 RECEIVED CASH

4 / 4

Student Copy  
 Khawaja Fareed University of Engineering & Information Technology, R.Y.K  
 F.T.N : 9020889-0

HBL Account No: 9042-79918684-03  
 Account Title: HBL - CMS  
 Account No: 9038024713410000  
 Account Title: KFUEIT, RYK

1018439

Challan/Deposit Slip No: 1018439 Due Date: 29/03/2022

Name: MD/HL, NAJEM  
 CMC / B/Form: 31303-4674067-2  
 Application No.: 1021210859

Cash  Cheque

Particular	Amount (Rs)
Internet Charges	1500-
Semester Charges	3500-
Endowment / Welfare Fund (Non-Refundable)	250-
Transport Charges	5000-
Tuition Fee	30000-
<b>Total</b>	<b>45250-</b>

Amount (In Words): Forty-five thousand, two hundred and fifty only

29 MAR 2022  
 RECEIVED CASH

2 / 4

Student Copy  
 Khawaja Fareed University of Engineering & Information Technology, R.Y.K  
 F.T.N : 9020889-0

HBL Account No: 9042-79918684-03  
 Account Title: HBL - CMS  
 Account No: 9038024713410000  
 Account Title: KFUEIT, RYK

10241735

Challan/Deposit Slip No: 10241735 Due Date: 29/03/2022

Name: MD/HL, NAJEM  
 CMC / B/Form: 31303-4674067-2  
 Application No.: 1122110859

Cash  Cheque

Particular	Amount (Rs)
Transport Charges	5000-
Internet Charges	1500-
Semester Charges	3500-
Tuition Fee	30000-
Endowment / Welfare Fund	250-
<b>Total</b>	<b>45250-</b>

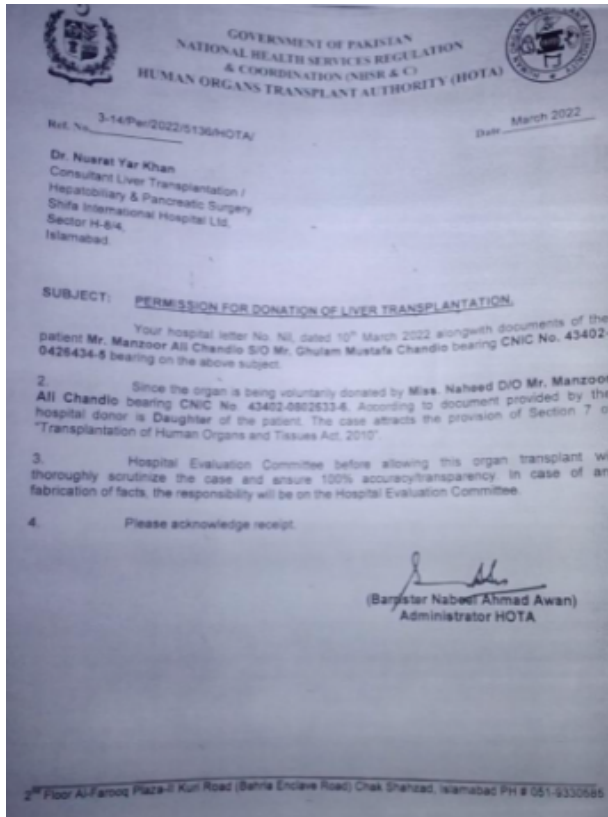
Amount (In Words): Forty-five thousand, two hundred and fifty only

29 MAR 2022  
 RECEIVED CASH

1 / 4



**13- A deserving liver transplant case mainly under Al-Rahbar Trust being supported by N'am'ALLAH through a representative contact - Ongoing**



**NOTE: Above projects are some key ones that are captured with brief details. However, with ALLAH's help, N'am'ALLAH team is carrying out other small projects on regular basis.**