



### **1.4.2. Local Start-up Financial Assistance**

The Women University of Azad Jammu and Kashmir, Bagh, is actively supporting the local community in initiating financially and socially sustainable businesses. The University extends financial assistance and resources that enable individuals to start small-scale ventures, generate income, and move towards long-term self-sustainability. Several initiatives were carried out in 2024, as outlined below:

#### **Seed Funding through Al-Khidmat Foundation**

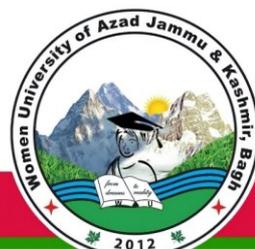
In collaboration with NGOs such as Al-Khidmat Foundation, the University contributes to programs that provide seed funding (many initiatives such as Islamic microfinance for small business, etc.) and financial assistance to local entrepreneurs ([Annexes I and II](#)). This support is specifically designed to help individuals establish small, community-based businesses. The well-documented and transparent system ensures that beneficiaries can use the funds to launch initiatives that are both financially viable and socially impactful.

#### **Support for Al-Jaza Welfare Organization (Disability-Inclusive Enterprises)**

The University provides financial, technical, and educational assistance to the Al-Jaza Welfare Organization ([Annex III](#)), which empowers persons with disabilities to establish micro-businesses and sustainable income-generating activities. Support includes providing sewing machines, tailoring training, and other small-scale ventures, such as handicrafts. These initiatives are directly monitored by Mr. Asif Sudozai, a University employee actively engaged with the NGO, ensuring transparency and effective implementation. This assistance promotes financial self-reliance and fosters social inclusion through disability-friendly enterprises.

#### **Free Seed Distribution for Agricultural Micro-Businesses**

Through training seminars and workshops on kitchen gardening and small-scale farming, the University distributes free seeds of various vegetables ([Annex IV](#)). These initiatives help households establish self-sustaining gardening projects, where produce can be used for personal consumption or sold in the local market to generate income. This initiative lays the foundation for community-led agricultural businesses that support both financial and food security.



**Al-Khidmat Foundation**  
Bagh Azad Kashmir



الخدمت فاؤنڈیشن باغ آزاد کشمیر

Ref No: AKFB-2025

Date: 20 Jul 2025

**TO WHOM IT MAY CONCERN**

This letter certified that **Dr. Anees Qumar Abbasi**, Faculty member at the Women University of Azad Jammu and Kashmir, Bagh, has been an active volunteer member with **Alkhidmat Foundation Pakistan**.

He has demonstrated exceptional dedication, enthusiasm, and commitment to our humanitarian causes

Dr Anees Qumar Abbasi has participated in various programs, including engagement of Women University of Bagh AJK's staff and students in the Alkhidmat different social services activities. Their contribution has been invaluable to our organization, and their passion for making a positive impact is truly commendable.

Sincerely  
**Muhammad Maqsood Sabir**  
President Alkhidmat Foundation Pakistan (Reg)  
Distt. Bagh AJK



Ref: AGH-BAG-010

Date: 20/07/2025

**TO WHOM IT MAY CONCERN**

It is certified that **Dr. Anees Kumar Abbasi**, Faculty member at the Women University of Azad Jammu and Kashmir, Bagh, has been working voluntarily with Alkhidmat Foundation Pakistan as a member of the Management Committee Aghosh Alkhidmat Bagh from 2016 onwards.

Alkhidmat Foundation Pakistan is one of the leading non-profit organizations, fully dedicated to humanitarian services since 1990. Aghosh Homes offer unmatched boarding and lodging facilities on the pattern of a Cadet College to reshape the personality of orphan kids. Aghosh Alkhidmat Homes are providing excellent Lodging, Education, and Health Care facilities to 2,059 Orphans in 22 Aghosh Homes across Pakistan.

Dr Anees Kumar Abbasi has been involved in overall policy-making and organization/administration of the Aghosh Alkhidmat Bagh besides serving as head of the educational committee of Aghosh Alkhidmat Bagh on a volunteer basis.

**Yasir Bin Afsar**  
**Senior Administrator**  
**Aghosh Alkhidmat Bagh**



# AGHOSH ALKHIDMAT

Alkhidmat Complex: 3-kkm, Khayaban-e-Jinnah Lahore - Pakistan

Tel: +92-42-3595 7260, +92-42-3522 8924, Fax: +92-42-3595 7261

info@alkhidmat.org, www.alkhidmat.org

BAGH



Donor Copy

Date: 25/03/2025

**RECEIPT**

No. 53645

Name: Faculty of Women University Bagh

Address: BAGH

Mobile: 03419309100

Phone: \_\_\_\_\_ E-mail: \_\_\_\_\_

Care Of: Dr. Anees Grammar

By Cash/Draft/Cheque #: \_\_\_\_\_ Bank: \_\_\_\_\_

Total Amount: = 27000/-

Amount in Words: Twenty Seven Thousand only -

**On Account of**

- ZAKAT
- SADAQAH
- FITRANA
- CONSTRUCTION
- GENERAL

**Rupees**

= 27,000/-

**Total Rs.**

= 27,000/-

Received by: Sign.

**Donation Exempted From Income Tax**



**Dr. Arshad Participation in Charity Work and Policy Making of Aljiza Welfare**

Medicine Foundation AID

**CHARITY**





## Kitchen Gardening Training

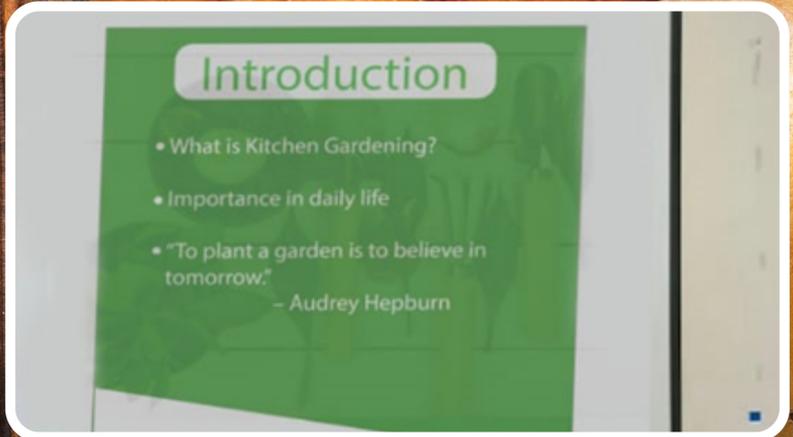
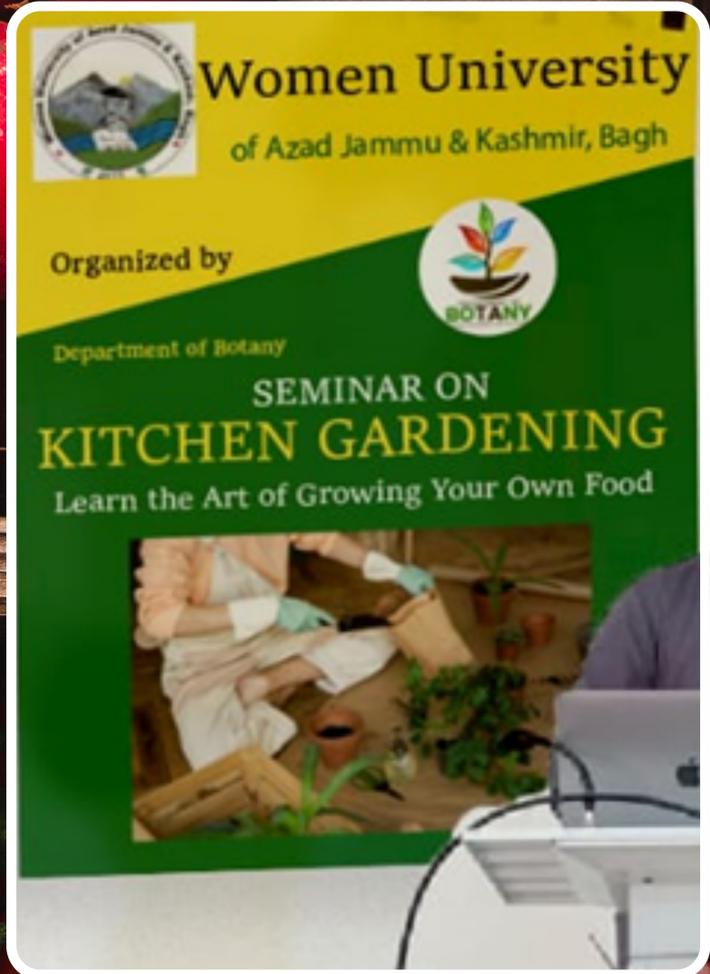
November, 2024





**Seminar on Kitchen gardening**

**04 November, 2024**





# Seminar and Demonstration on Vegetable Cultivation

05 November, 2024

