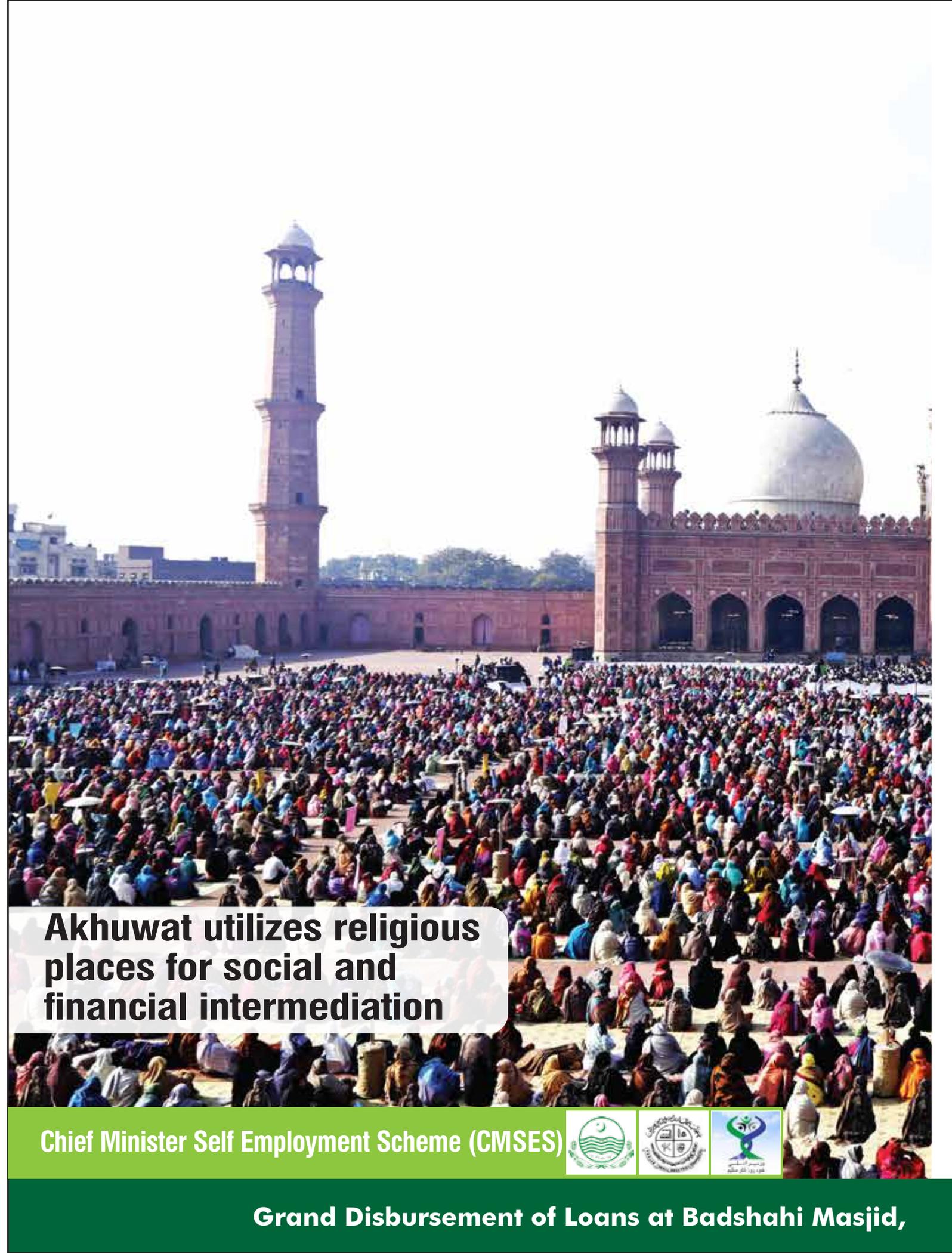




# AKHUWAT

Symbolising Compassion and Equity  
PHILOSOPHY - PROGRAMS - PROGRESS - 2016





**Akhuwat utilizes religious places for social and financial intermediation**

**Chief Minister Self Employment Scheme (CMSES)**



**Grand Disbursement of Loans at Badshahi Masjid,**



**5th January, 2016. 10,000 families were given loans in one day.**



اخوت

# ACKNOWLEDGEMENT

Akhuwat acknowledges the unparalleled support given by the Government of Punjab, Punjab Small Industries Corporation (PSIC), Government of Gilgit Baltistan, Governor of Khyber Pakhtunkhwa, FATA Administration, Prime Minister Interest Free Loan Scheme, Pakistan Poverty Alleviation Fund (PPAF), Technical Education and Vocational Training Authority (TEVTA), and all esteemed institutional and individual donors.



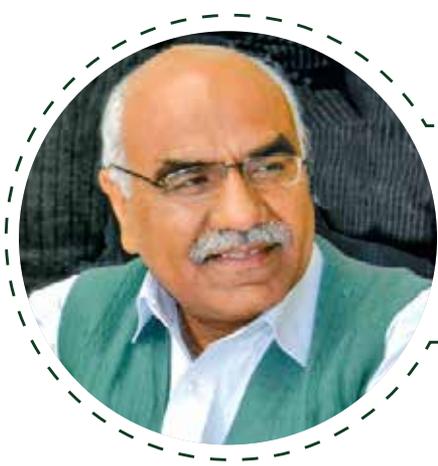
یہی مقصودِ فطرت ہے، یہی رمزِ مسلمانی  
اخوت کی جہاں گیری، محبت کی فراوانی

This is what Nature desires; this is the secret of being a Muslim  
Worldwide brotherhood, an abundance of love!



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# MESSAGE FROM THE CHAIRMAN

What you hold in your hands is an abstract of fifteen years of sheer hardwork and conviction that has enabled us to stand firmly on the ground. From a humble beginning in 2001, when we started with a few thousand rupees and a makeshift office, in 2016, we have by the Grace of Allah, multiplied that figure to disburse 28 billion rupees and helped more than 1.5 million families break free from the shackles of poverty. Our 3300 employees in more than 500 offices spread across 300 cities in Pakistan, as well as 21,000 volunteers all over the world, have adopted the vision of Akhuwat. The USA, UK, and other international chapters are significant contributors to our cause.

The rapid growth that we have experienced in the past few years is not confined to microfinance services. There have been a few more initiatives. The Akhuwat Health Services is engaged in treating hundreds of patients completely free of cost and a diabetes-specific hospital has been planned. The Akhuwat Clothes Bank was created to facilitate the transfer of household items such as clothes, shoes, and toys from the "haves" to the "have-nots". We also felt that there was a crucial need to remove the stigma attached towards the transgenders or khwajasiras; the Khawajasira Support Program was thus launched in partnership with Fountain House.

Somewhere in the middle of this journey, it dawned upon us that the real solution towards poverty alleviation is ensuring that each child is equipped with education. The Akhuwat Education Services (AES) was established. Students from underprivileged backgrounds were sent to the most prestigious medical and engineering universities of the country under the Akhuwat Educational Assistance Program. The inception of Akhuwat Institute of Social Enterprise and Management resulted from the urgency to groom students to become future leaders. The Akhuwat College and Akhuwat Faisalabad Institute of Research Science and Technology (FIRST) have also, by the Grace of Allah, begun their operations in

**Somewhere in the middle of this journey, it dawned upon us that the only real solution towards poverty alleviation is ensuring that each child is equipped with education**

2015. Both are residential facilities which have admitted the highest achievers from all provinces and corners of Pakistan through its merit-based admission structure, symbolizing a "Mini Pakistan", whereas, Akhuwat FIRST is focused on research in biotechnology, recognizing the capacity for excellence in this field. A multidisciplinary university in Lahore and several Akhuwat Colleges in various cities of Pakistan will be constituted in the near future. Akhuwat Book Banks are being set up to facilitate the culture of

reading and creation of knowledge.

We have supplemented our efforts with a resolve to revitalize 150 non-functional government schools in the coming years. Our goal is to increase enrollment so that not even a single child is allowed to drown in the darkness of ignorance. We hope that in this way we will be able to spread the message of hope, peace, and brotherhood throughout Pakistan.

All of this has been made possible through the unrelenting contribution of our friends, benefactors, donors, and supporters who have left no stone unturned to support us in the face of great challenges. I thank the Board of Directors, Steering Committees in different cities, and, above all, the Akhuwat team, whose commitment and resolve is evident in every step of our progress. We humbly request our great benefactors to further contribute in this humane, socially aligned and brotherhood centric endeavor. We are working for the emancipation of the marginalized, the under privileged and the destitute. Let us join hands and make this world more compassionate and equitable.



**DR. MUHAMMAD AMJAD SAQIB (SI)**  
Chairman/Founder,  
Akhuwat

## Akhuwat Board of Directors

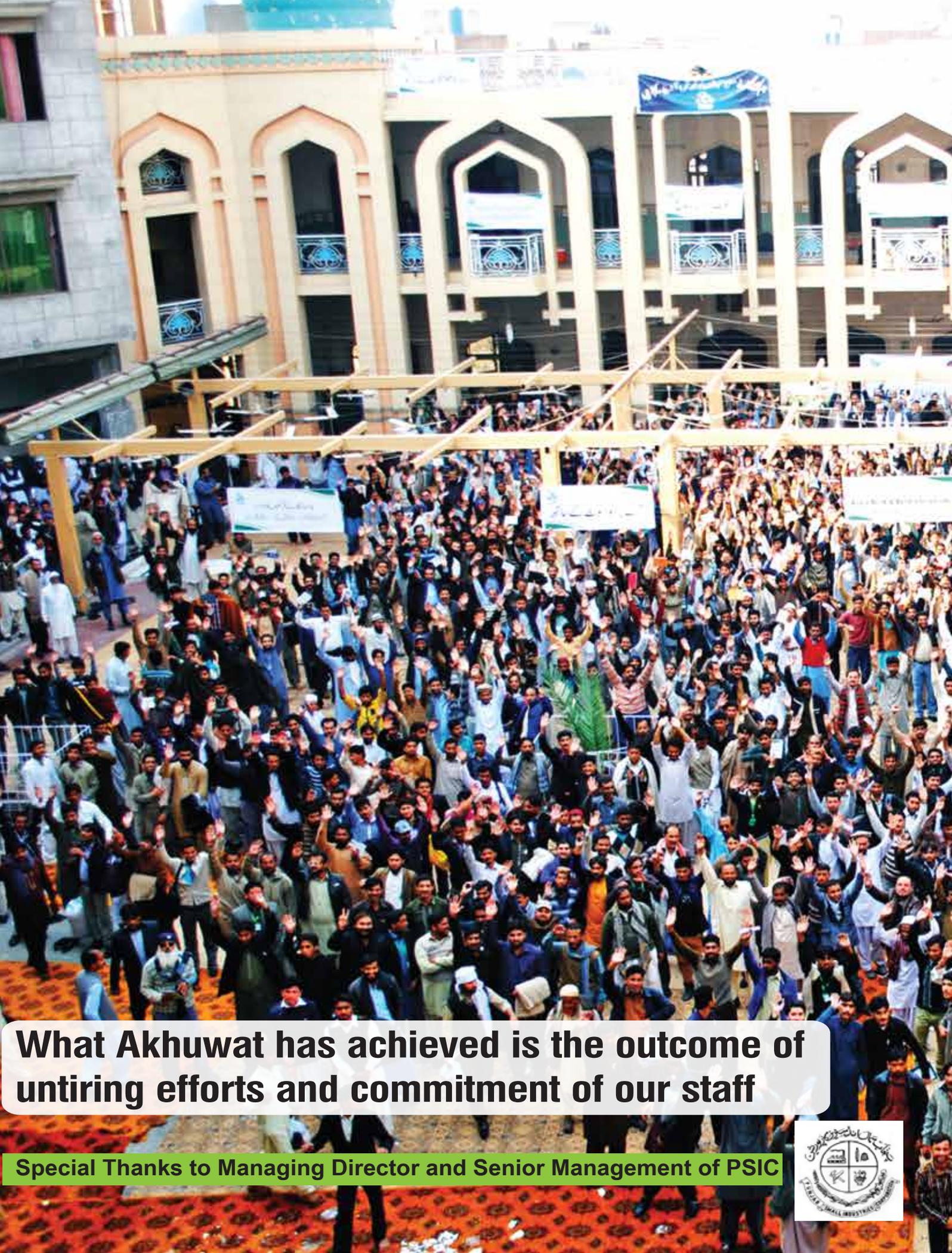


**Sitting (Left to Right):**

Dr. Kamran Shams, M. Saleem Ahmed Ranjha, Dr. Muhammad Amjad Saqib,  
Mr. Humayoun Ihsan, Mr. Khawar Rafique Sheikh, Dr Izhar -ul - Haq Hashmi

**Standing (Left to Right):**

Mr. Fazal Yazdani Khan, Dr. Abdul Razzaq (Late), Mian Anwar Sadiq,  
Mr. Zahid Khokhar



**What Akhuwat has achieved is the outcome of untiring efforts and commitment of our staff**

**Special Thanks to Managing Director and Senior Management of PSIC**





# Annual Staff Meeting, November, 2015





**“A** khuwat has demonstrated that Islamic microfinance is an effective technique for poverty alleviation.”

# PHILOSOPHY OF AKHUWAT



Dr. Amjad Saqib addressing participants at The Annual Gathering 2015

Akhwat derives its name from 'mwakhaat' or brotherhood, the earliest example of which was seen in the fraternity formed by the Ansars (citizens of Medina) and the Muhajireen (or Meccans) who had migrated to Medina to escape religious persecution. Inspired by the spirit which induced the Medinites to share half of their wealth with the migrants, Akhuwat seeks to invoke this very concept of brotherhood through its operations. For Akhuwat, the metaphor of brotherhood entails the creation of a system based on mutual support in society. To this end microfinance is only one of the tools, albeit a powerful one, being employed by Akhuwat. One of Akhuwat's primary deviations from conventional microfinance is that it charges no interest. Akhuwat has sought to base its movement on the principles of Qarz-e-Hasan found in the Islamic tradition which entails helping someone in need with interest free loans, a practice favored over charity and doles. While drawing on the tradition of Qarz-e-Hasan, Akhuwat has over time incorporated many of the best practices and lessons learnt from conventional microfinance movements from across the globe as well.

**One of Akhuwat's primary deviations from conventional microfinance is that it charges no interest rates**

In the absence of interest and minimal registration fee (Rs. 200), every effort is made to ensure operation costs are kept very low. Extreme simplicity in operational activities, plain offices, use of religious places, high levels of volunteerism in the workforce ensure that Akhuwat realizes its aim of minimal operational costs.

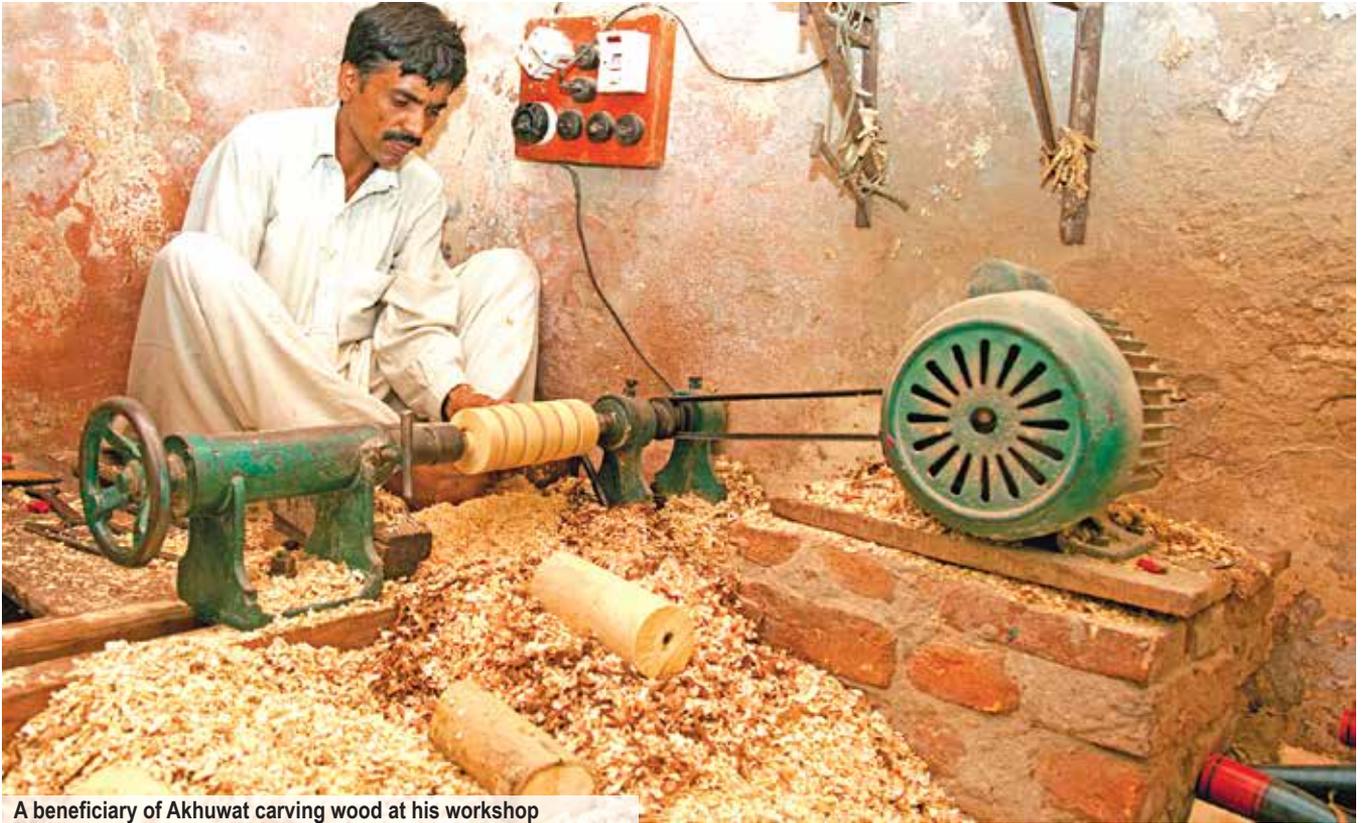
## VISION

A poverty free society built on the principles of compassion and equity.

## MISSION

To alleviate poverty by empowering socially and economically marginalized families through interest free microfinance and by harnessing entrepreneurial potential, capacity building, providing quality education and social guidance.

# AKHUWAT ISLAMIC MICROFINANCE (AIM)



A beneficiary of Akhuwat carving wood at his workshop

**15**  
**Years**  
**28 billion**  
**rupees**  
**disbursed**  
**1,500,000**  
**families**  
**reached**  
**500**  
**branches**  
**300**  
**cities**

The concept materialized in 2001 with the first interest free loan to a widow who returned it after 6 months with a message to give it to someone more needy. Since that day, the core program of Qarz-e-Hasan kept on expanding. As the demand for Akhuwat's products grew, Akhuwat adopted a dual track approach to growth; one that is not driven by the need to maximize earnings but rather focuses on spreading the message of Akhuwat to as many people as possible. On one hand, Akhuwat continues to expand its operation in a traditional manner; by opening up new branches in different cities and towns across Pakistan. On the other hand, it invites others to replicate the Akhuwat model, with Akhuwat training the staff and assisting in the initial setup. These replications are urged to strive to become local successes through local support and resources.

Akhuwat has now disbursed more than 28 billion rupees to over 1,500,000 families around Pakistan through more than 500 branches in more than 300 cities. In the near future, many more branches will be added to the Akhuwat network as Akhuwat intends to further expand in areas where the poorest of the poor do not have access to credit and are therefore deprived of respectable livelihood.

In the past 15 years, Akhuwat has not only consolidated its financial services but also ventured into the arena of health services and education services.

## CORE PRINCIPLES OF AKHUWAT ISLAMIC MICROFINANCE (AIM)

1. Interest free loans
2. Use of religious places
3. Spirit of volunteerism
4. Transforming borrowers into donors
5. No discrimination on the basis of caste, color, creed or political affiliation

## OBJECTIVES

- a. To provide interest free microfinance services to poor families enabling them to become self-reliant
- b. To promote interest free loans (Qarz-e-Hasan) as a viable model and broad-based solution for poverty alleviation
- c. To provide social guidance, capacity building, and entrepreneurial training
- d. To provide quality education to needy and talented students who exhibit a passion to contribute towards society
- e. To transform Akhuwat's beneficiaries into agents of social change
- f. To institutionalize the spirit of brotherhood, compassion, and volunteerism
- g. To make Akhuwat a sustainable, growth-oriented, and replicable organization

## FEATURES OF AKHUWAT ISLAMIC MICROFINANCE

- a. Family Enterprise Loan
- b. Liberation Loan
- c. Education Loan
- d. Marriage Loan
- e. Emergency Loan
- f. Silver Loan
- g. Housing Loan

## PROGRESS INDICATOR

## TOTAL

Total Benefiting Families	1,460,708
Total Loans Disbursed to Male	857,260
Total Loans Disbursed to Female	603,448
Amount Disbursed	PKR 28,200,000,000
Percentage Recovery	99.93%
Active Loans	572,116
Outstanding Loan Portfolio	PKR 7,400,243,407
Number of Branches	500
Number of Cities and Towns	300

\*as per July, 2016

## REPLICATIONS OF THE AKHUWAT MODEL

The Akhuwat Model has been replicated by a number of public and private sector organizations. After ten years of successful operations, the model was offered to the Government of Punjab which initiated its flagship program titled the "Chief Minister Self Employment Scheme". Taking inspiration from here, another program called the "Prime Minister Interest Free Loans Scheme" was also developed under which the most underprivileged segment of society is targeted and provided with business guidance and micro loans in order to encourage them to engage in economic activities and sustain themselves. Similarly, the Government of Gilgit Baltistan also initiated the Chief Minister Employment Scheme in GB, along with the Government of Khyber Pakhtunkhwa, which has adopted the same model for the Federally Administered Tribal Areas (FATA). The Technical Education and Vocational Training Authority (TEVTA) has assisted with skill and capacity building for young graduates along with allocating Rs. 500 million for graduates of TEVTA. Internationally, Akhuwat's model has also been replicated by a UK based organization called CARE which has developed a microfinance program called "Lend with care" along the same lines of Akhuwat.

# AKHUWAT-ISHTIRAK PROJECT

Ishtirak is a not for profit society focused on promoting authenticity in Islamic finance. A MOU was signed with Akhuwat in April 2015 to launch an innovative new secured interest free loan product. The security feature was meant to enhance the sustainability and magnify the impact of the initial funds.

With Ishtirak's technical and financial support, Akhuwat was able to successfully launch this project utilizing its well-developed branch network, strong credit assessment and efficient operations. As of February 2016, a total of 68 Qarz-e-Hasn loans (with security) have been disbursed to 68 borrowers via 6 branches, totaling PKR 6.5m . The diversification in participation was significant (12 out of the 56 borrowers were female), the repayment strong, and feedback from entrepreneurs very positive.



A female beneficiary preparing threads

## MUSHARAKA PROJECT

Musharaka is a mode of Islamic financing in which capital is provided by two or more parties for project development. It can consist of a joint partnership structure which allows each party involved in the business to share in the profit and risks. Akhuwat, in collaboration with Oxford University and Lahore University of Management Sciences (LUMS), is developing a tri-partite relationship to form the Musharaka Project. The two educational institutions are involved in conducting research and monitoring the project, whereas Akhuwat is responsible for the operational technicalities in this partnership. The project is currently in its initial development stages.



# AKHUWAT EDUCATION SERVICES (AES)

## a. Akhuwat Institute of Social Enterprise & Management (AISEM)

The Akhuwat Institute of Social Enterprise & Management (AISEM) is situated in the heart of Lahore, just adjacent to Liberty Market, Gulberg. The institute is housed in a purpose built campus of over 22,000 square feet. The training and research center is a multi-level building with four customized training rooms, syndicate rooms, one of the most unique libraries in the area of social development and complementary support offices. This facility is fully air conditioned with the latest training related equipment. The complete facility is linked with Wi-Fi and there are numerous computers available for research work being conducted by the training participants. The second building of the compound is a residential facility which can cater to the boarding and lodging requirements of up to 50 participants. It is complemented with a separate dining area and lounge area with all types of amenities. There are also recreational facilities available for the participants.

AISEM specializes in the provision of customized trainings which are based upon comprehensive training need analysis bridged with the needs and requirements of the concerned organization. AISEM has a well experienced and qualified training panel which includes experts in the areas of finance, audit, social development, leadership, communication, monitoring and evaluation, procurement, community development, volunteerism, social enterprise development, supply chain management, microfinance, community impact assessment etc. AISEM is also launching its annual training calendar for specialized modules focused towards the social sector and is providing consultancy services to various social and public sector organizations.



Governor Punjab M. Rafique Rajwana speaking at the Inauguration of Conference on "Leveraging Qarz-e-Hassan to Alleviate Poverty" at UCP in November 2015



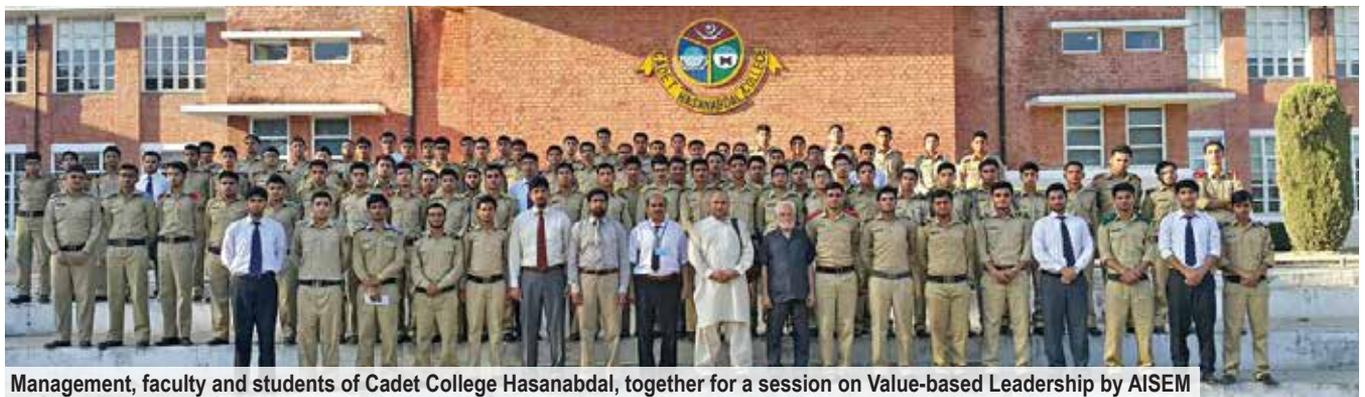
Dr. Kamran Shams and Mr. Saleem Ranjha



Dr. Izhar-ul-Haq Hashmi delivering a lecture to volunteers



Lt. Gen. Khalid Maqbool, Dr. Amjad Saqib and Board of Directors after a session with volunteers



Management, faculty and students of Cadet College Hasanabdal, together for a session on Value-based Leadership by AISEM



Dr. Amjad Saqib, Dr. Izhar Hashmi, Prof. Humayoun Ihsan, Dr. Shahid A. Zia, Mr. Syed Hussain Haider, and Guests



with Participants of Akhuwat Leadership and Youth Fellowship Program at the Orientation Ceremony of Cohort 2 on 23rd July 2016

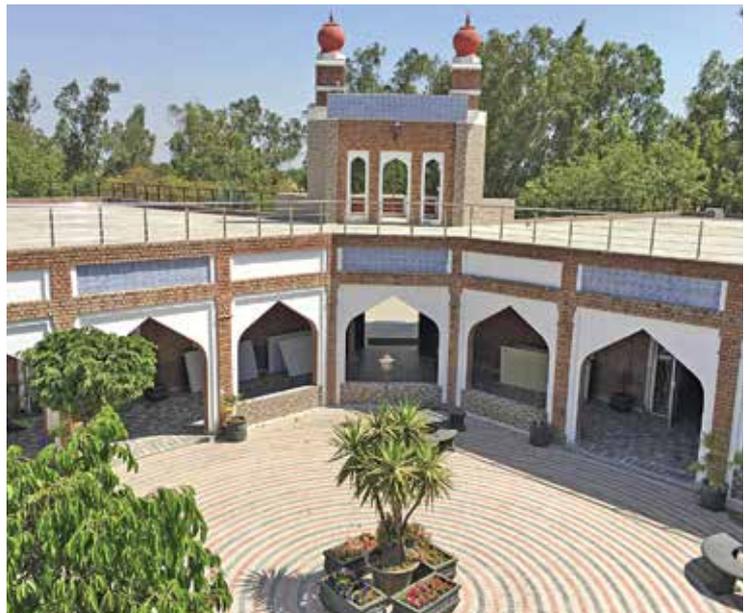
The Akhuwat Education Services encompasses the following:-

**b. Akhuwat-Faisalabad Institute of Research Science and Technology (FIRST)**



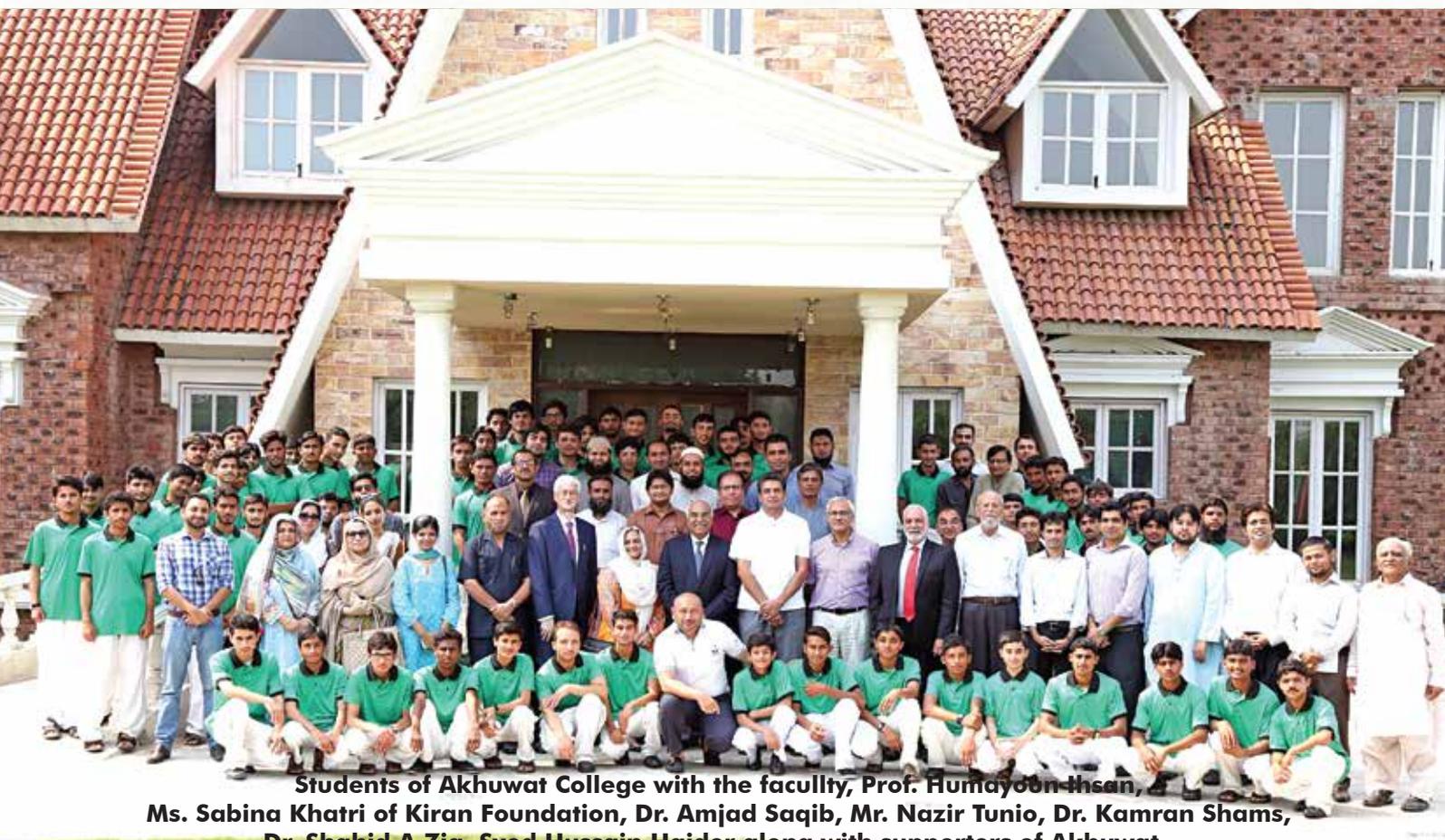
Facade (top) & Courtyard (below) of Akhuwat-FIRST, symbolising traditional architecture

This is the culmination of the education vision of Akhuwat. Akhuwat intends to set up and develop a world class university with the best facilities and the best faculty for the under-privileged sector of society. The university currently has one fully-functional campus in Faisalabad. Most of the degrees and diplomas taught at University are market attuned and technically aligned with the latest global practices of pedagogy. It is the world's first free residential University with world class quality practitioner-focused education for the talented needy students.





**Faculty and Students of Akhuwat - FIRST with Mr. Sikander Hayat Khan Bosan, Federal Minister for NFS&R; Mr. Seerat Asghar, Federal Secretary, NFS&R; Dr. Amjad Saqib, Chairman Akhuwat; and Mr. Saleem Ranjha, Secretary BISP, at the Inauguration Ceremony of Akhuwat FIRST Bio Tech Lab.**



**Students of Akhuwat College with the faculty, Prof. Humayoun Ihsan, Ms. Sabina Khatri of Kiran Foundation, Dr. Amjad Saqib, Mr. Nazir Tunio, Dr. Kamran Shams, Dr. Shahid A.Zia, Syed Hussain Haider along with supporters of Akhuwat.**



Mr. Muhammad Baleegh ur Rehman, Minister of State for Federal Education and Professional Training; Ms. Saima Afzal Tarar, Minister of State For National Health Services, Regulations and Coordination; Dr. Muhammad Ashraf, Chairman Pakistan Science Foundation; Dr. Naureen Aziz Qureshi, Vice Chancellor Government College Women University Faisalabad; Dr. Shahid Mansoor, Director National Institute of Biotechnology and Genetic Engineering; Dr. Amjad Saqib, Chairman Akhuwat; Mr. Saleem Ahmad Ranjha, Secretary BISP; Mr. Pervez Khalid; Dr. Ehsan-ul-Haq; Mr. Abubakr Siddique, Principal Coordinator Akhuwat and Syed Hussain Haider, Group Head Akhuwat Education Services among many other distinguished guests at the 1st International Conference on Advancements in Biotechnology held in collaboration with Government College Women University Faisalabad, at the Akhuwat Faisalabad Institute of Research Science and Technology (FIRST) on the 30th and 31st of March, 2016. More than 1100 delegates from around the world participated in the Conference.



Akhuwat FIRST is a state-of-the-art university complex with accommodation amenities for students. A modern, well-equipped university, covering an area of more than 42,000 square feet, the complex is complete with facilities for hockey, cricket, football, badminton and table tennis, and encompasses computer and research labs fitted with the latest information technology equipment, Akhuwat FIRST is completely dedicated towards research and technology in Pakistan. It offers four-year undergraduate degrees in the sciences, with a special focus on Biotechnology. This follows from the fact it is one of the most advanced and fastest-growing field in the world today. To facilitate future scientists in their respective fields, Akhuwat FIRST wants to create a niche by being a top-notch research university in Pakistan. At present, 88 students are enrolled in the BSc. (Hons) Program. A custom-built 60,000 sq. ft. hostel for 300 students is currently under development.



Dr. Kamran Shams

Akhuwat FIRST aims to provide a holistic experience to its students. On the one hand, it aims to impart quality education of an international standard to the youth of Pakistan, and on the other hand, it hopes to inculcate in these students the values necessary to establish successful careers. The second, larger, purpose-built campus, to be developed in Kasur, will encompass multidisciplinary faculties.

### c. Akhuwat College

Akhuwat has established a College in Lahore titled the Akhuwat College. It is a residential facility catering to students from all over Pakistan. Currently, 62 students from 40 districts of Pakistan, from Sindh, Punjab, Khyber Pakhtunkhwa, Balochistan, Gilgit Baltistan, Azad Jammu Kashmir, and FATA, are enrolled in the College. Moreover, it is strictly a secular institution – it does not differentiate upon the basis of religion. Consequently, Hindu, Sikh and Christians students all study together in perfect harmony, setting a marvelous example of religious tolerance for the rest of the nation to follow.

Akhuwat College admits students from low-income backgrounds, paying special attention to the poorest of the poor (zakat mustahiq) and the marginalized strata of society. It grants admission to those who prove themselves to be deserving enough to study free of cost.

The commitment to education is key to progress; as a result, the process is highly competitive and only the crème-de-la-crème students are accepted into the College. Akhuwat College is a residential facility; the reason being the fact that Akhuwat does not only want to educate its students in the fields of science and information technology it also believes that it is the institution's responsibility to nurture the students' personality and mould

**The commitment to education is key to progress**



Students of Akhuwat College with Principal and Vice Principal

them into prolific human beings. Akhuwat aims to groom them enough to be able to secure admissions in prestigious universities and later on use the same skills to succeed in life. A purpose built campus spread over 10 acres is under development on Lahore-Kasur Road.



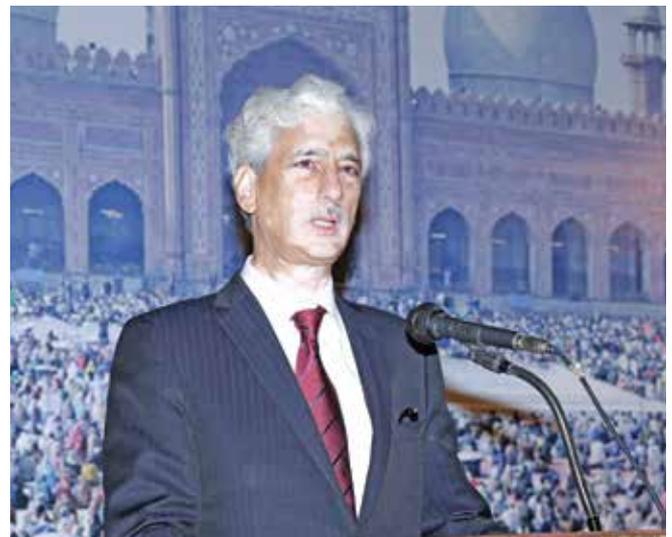
Students of Akhuwat College engaged in a game of table tennis

#### **d. Akhuwat Educational Assistance Program/Education Grants and Assistance Loans (EGAL)**

This program provides scholarships to the talented and needy students whereby they can study in the top medical, engineering and information & communication technology institutions around Pakistan. More than 605 students have benefited from this program.

#### **e. Akhuwat Leadership and Youth Fellowship Program**

This unique program trains more than 300 interns/fellows per year through a rigorous practicum focused four week module which sensitizes the interns to multiple organizations in the development sector. In 2016, Akhuwat Leadership and Youth Fellowship Program trained over 315 interns in 9 different cities of Pakistan. An expatriate focused program has also been developed to instill compassion and empathy in global students. Linkages have been established with USM, UTM, UUM Universities in Malaysia, with collaborations under consideration with other different foreign universities. Customised Social Enterprise and Community Development (SECD) Programs have been developed and executed for IBA Karachi and Hasan Abdal Cadet College.



Prof. Humayoun Ihsan addressing the audience at Akhuwat College dinner March 2016



Dr. Amjad Saqib and Dr. Kamran Shams presenting a certificate to a Youth Fellow of Akhuwat



Top: Fellows visit the community to spend a day with the families of the beneficiaries.

Below: Dr. Amjad Saqib cuts a cake to celebrate the opening of a library set up by Akhuwat Youth Fellows in a school near Mansoorah, Lahore

## f. Kiran-Akhuwat School, Lyari, Karachi

The Kiran-Akhuwat School has been established in partnership with Kiran Foundation. Situated in the heart of Lyari, Karachi, the school provides a respite from the otherwise tense atmosphere of the locality. It serves as an educational platform for toddlers in Lyari, also ensuring simultaneously that their parents are equipped with the necessary knowledge to raise their voices when faced with challenges in life. Hence, it strives to provide a holistic training to the whole family to help them cope better with their surrounding circumstances and encourages toddlers to emerge as honest leaders of the future.

## g. Akhuwat Book Bank

Pakistan has undergone a significant change in economic growth during the last few years. People living at subsistence level cannot afford the basic necessities of life. Considering such undesirable impact of inflation, Akhuwat has embarked upon several projects to support the people of Pakistan. The need for household items such as clothes, shoes, toys etc. is being supplemented by Akhuwat Clothes Bank along with the provision of books to the needy. To cater to this constraint, Akhuwat is developing Akhuwat Book Bank and will establish outreach libraries for the underprivileged communities.





AKHUWAT

**Students and faculty of Akhuwat College and Akhuwat-FIRST  
Dr Amjad Saqib, Chairman/Founder,**



## **FUTURE LEADERS WITH THE CHIEF MINISTER**

**with Mian Muhammad Shahbaz Sharif, Chief Minister Punjab and  
Akhuwat at Badshahi Masjid, Lahore**



Members of Akhuwat Health Services and volunteers of Akhuwat gather to spend a fun-filled day with young patients at the Akhuwat Dreams Room at Punjab Institute of Cardiology, Lahore

## i. Akhuwat “Dreams” Project

Beginning in 2008, the Akhuwat Dream’s Project (previously “Make a Dream” project), was initiated in order to cater for the experiences or “Dreams” of children suffering from life-threatening medical conditions. The majority of children come from the most impoverished segments of society, with “dreams” as simple as owning a bright toy car, a doll, or a trip to Wagha Border. Furthermore, the project operates through various hospitals (currently PIC and Mayo Hospital) that are also equipped with “Akhuwat Dreams” playrooms.

These playrooms offer bright, positive and playful environments for sick children, granting them attention that is otherwise lacking in drab and serious hospital environments. Scientific research has proven that such an environment, that encourages play, attention, and granting of wishes to terminally ill children helps these stricken souls feel stronger, more energetic, and more capable in the fight against their illnesses. In addition to medical care, the experience of playing in Akhuwat Dreams playrooms and nurseries as well as the fulfilling of wishes aids in curbing the emotional and physical pain of being terminally ill.

**These playrooms offer bright, positive and playful environments for sick children**

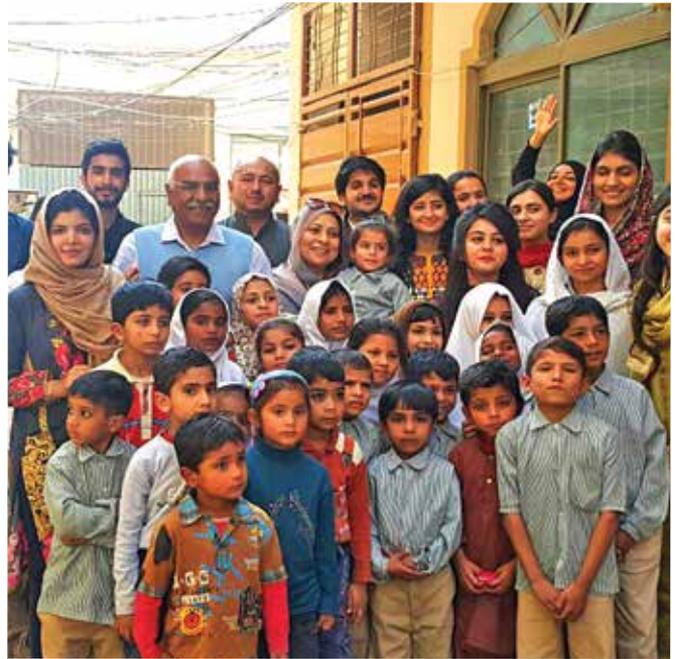


Left: A view of the Akhuwat Dream Room  
Right: An Akhuwat Fellow poses with a young girl.



## j. Akhuwat Public School Support Program

Akhuwat has adopted 150 non functional government schools through a public-private partnership under the Public School Support Program. These schools are located in Faisalabad and Jhang districts and have been converted into properly functional educational institutions. School enrollment has been increased where quality education is being provided through the implementation of modern pedagogical systems. Efficient frameworks have been set in place and defined processes have been outlined. These schools, which have unfortunately been neglected and suffer from lack of proper utilization of resources, will serve as a benchmark for other organizations that are capable of adopting and converting similar schools into fully functional educational institutions. 400-500 more schools will be transformed in the near future with the support of civil society.



Dr. Amjad Saqib, Mrs. Amjad Saqib, and Akhuwat Youth Fellows with students from a primary school in Mansoorah, Lahore

## k. Akhuwat Masjid/Church Schools

In addition to Akhuwat Schools, Akhuwat has also undertaken the responsibility of educating street children that are commonly seen selling flowers or toys on busy urban roads. Instead of dedicated buildings, Akhuwat will utilize religious spaces in the form of mosques or churches to provide formal education to street children. In order to encourage attendance, a free morning meal will also be regularly provided. Through this endeavour, Akhuwat aims to not only provide education to children who are otherwise deprived of formal schooling, but also improve their health and well-being by serving a nutritious meal once a day.



A class room in Government Primary School Chak 87 JB, Faisalabad

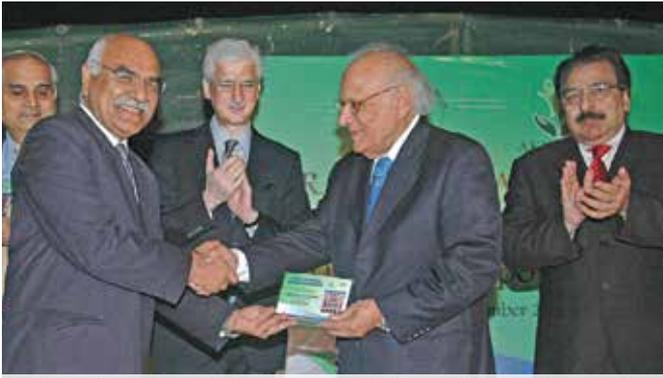


APSSP Project Management Team with Focal Teachers, trained by Rabtt

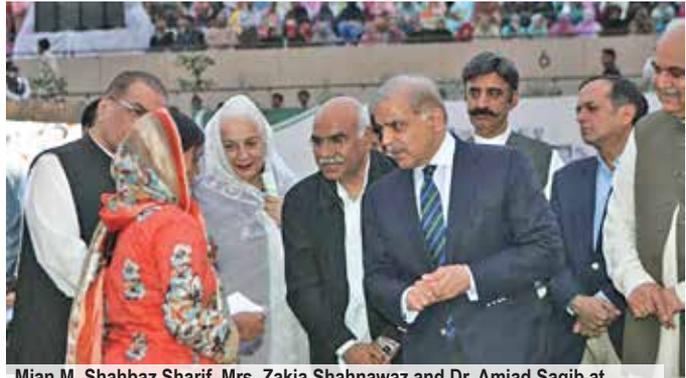
# CONFERENCES &



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Dr. Amjad Saqib presenting a memento to Mr. Shoaib Sultan on the occasion of Centennial Celebrations of Dr. Akhtar Hameed Khan



Mian M. Shahbaz Sharif, Mrs. Zakia Shah Nawaz and Dr. Amjad Saqib at Disbursement Ceremony for CMSES

Akhuwat, in partnership with various organizations, periodically conducts conferences and workshops on matters related to Islamic Microfinance. The objective of these discussions is to promote deliberation on the multi-fold relationship between poverty alleviation and Islamic microfinance. From among numerous events held till date, some hold considerable significance for Akhuwat. A conference titled “Exploring New Horizons in Microfinance – Akhuwat” was held in 2011 to celebrate the journey of Akhuwat from the beginning till the disbursement of one billion rupees. It was attended by an array of social development professionals from various microfinance institutions, academics and scholars from Pakistan. To commemorate the centennial anniversary of Dr. Akhtar Hameed Khan Foundation, an event was organized by Akhuwat and University of Central Punjab (UCP) in 2014 wherein a tribute was paid to the commendable contributions of Dr. Akhtar Hameed Khan, a renowned social scientist and expert on rural development, towards social causes and poverty alleviation. Akhuwat and UCP also organized a conference on “Leveraging Qarz-e-Hasan to Alleviate Poverty” in November 2015, as part of the campaign to celebrate helping one million families to escape poverty and become self-sustaining entrepreneurs. On 30th and 31st March, 2016, the 1st International Conference on Advancements in Biotechnology was held in collaboration with Govt. College Women University Faisalabad at Akhuwat-FIRST. More than 1100 delegates from around the world participated in the Conference.



Volunteers and management of Akhuwat with Governor Punjab Mr. M. Rafique Rajwana at the Annual Dinner 2016 at Governor House, Lahore

Additionally, in collaboration with Al Huda Center for Islamic Banking and Economics (CIBE), Akhuwat has organized five international conferences under the banner of Global Microfinance Islamic Forum to date. Seminars have been held in Pakistan, Dubai and most recently, the 5th Global Islamic Microfinance Forum was organized in Kuala Lumpur, Malaysia in November 2015, which was attended by numerous participants from 27 countries all over the world. The next global summit will be conducted in November 2016 in Kenya. In this way, Akhuwat engages local and international practitioners of social entrepreneurship to ensure that its message of poverty alleviation and empowerment of the underprivileged communities is spread far and wide across the world.

A series of workshops in partnerships with various universities such as Lahore University of Management Sciences, Institute of Business Administration, University of Central Punjab, University of Management and Technology as well as several Chambers of Commerce and Industry across Pakistan have also been executed.

Apart from this, each year Akhuwat organizes an Annual Dinner in which numerous supporters, stakeholders, and friends of Akhuwat from around the world are invited to celebrate the achievements of Akhuwat.



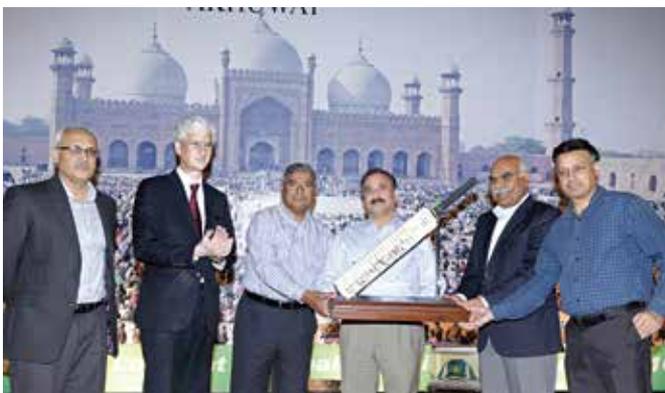
Visit to AISEM by former Chief of Naval Staff Admiral Asif Sandila



Dr. Amjad Saqib presenting a memento to Chief Secretary Punjab Mr. Khizer Hayat Gondal at the Graduation Ceremony of Akhuwat Leadership & Youth Fellowship Program 2015



Syed Hussain Haider conducting a session at University of Technology, Malaysia, November 2015



Dr. Amjad Saqib and Akhuwat Board of Directors presenting a Cricket bat at the auction ceremony at the Akhuwat College Dinner, March 2016



Visit by Professor Davis and Dr. Shahid Qureshi to Akhuwat Head Office in March 2016



# AKHUWAT CLOTHES BANK



# AKHUWAT CLOTHES BANK



A typical day at work at the Akhuwat Clothes Bank

The Akhuwat Clothes Bank is an extension of Akhuwat Financial Services and benefits from the same model and philosophy which is applied in the financial services. The only difference is that the clothes are collected from the well-to-do families, they are repaired, washed/dry cleaned and then they are packed. The packed cloth is then given as a gift to the needy individual. Akhuwat envisages to collect and, disburse on average over 15,000 pieces of cloth to the under privileged community every month. This project primarily recruits transgender individuals, promoting dignified employment for this discriminated segment of society.

## THE MODEL

Used clothes are collected from privileged people

Clothes collected are:

- Sorted
- Washed/Dry-cleaned
- Repaired/Stitched
- Ironed
- Packed

**The clothes are collected from the well-to-do families, they are repaired, washed/dry cleaned and then they are packed.**

Packed clothed are distributed to the underprivileged communities with due honor and respect.

## Empowering Transgenders

An important aspect of Akhuwat Clothes Bank is the engagement of transgenders in the processing of clothes collected from the donors. Clothes collected from the donors are sorted, repaired, stitched and packed by the trans-genders employed at the organization.

## Akhuwat Clothes Bank Gift Shop

Akhuwat Clothes Bank Gift Shop was inaugurated on the first anniversary of Akhuwat Clothes Bank. Any deserving individual can walk in the Gift shop located at Akhuwat's Head Office to get clothes, free of cost. Wedding/formal clothing is also available without any rent.

## Collection/Distribution Process

The existing branch network of Akhuwat helps us in identifying the needy families, through their database of borrowers. Efforts are made to distribute clothes in the poorest areas of Pakistan, including, Southern Punjab, Interior Sindh, Gilgit Baltistan and Balochistan.

For Collection, clothes can be dropped off at any Akhuwat branch. Clothes collected at the branches are sent to Akhuwat Head Office in Lahore for processing.



Akhuwat fellows with the workers at Clothtes Bank



Dr Shahid A Zia and students of IAS, Punjab University, with three trucks of clothes collected by them for Akhuwat Clothes Bank

## ITEMS TO DONATE

- a. Used Clothes for gents, ladies and children
- b. Used shoes for gents, ladies and children
- c. Used toys
- d. Used bed sheets
- e. Any other household item



Akhuwat Clothes Bank drive in Thar, Sindh





## DEWAR-E-AKHUWAT

As an extension of the Akhuwat Clothes Bank, a new initiative titled Dewar-e-Akhuwat has been planned. Furthering the philosophy of Akhuwat and inspired by the 'Wall of Kindness', the idea is to facilitate the supply of clothes from the "haves" to the "have-nots". Outside each of the 500 branches of Akhuwat and 150 schools, a wall will be reserved on which abandoned, repaired and cleaned clothes will be hung for poverty-stricken individuals to choose from. Initially, Akhuwat Clothes Bank will provide the items for the drive. As the spirit of charity will seep into each small neighbourhood, local communities will turn into sponsors and ensure the provision of clothes to the needy.

**The idea is to facilitate the supply of clothes from the "haves" to the "have-nots"**

# AKHUWAT HEALTH SERVICES (AHS)



Dr. Izhar-ul-Haq Hashmi

Akhuwat Health Services caters to the health needs of the poorest of the poor and the Akhuwat beneficiaries. It has developed a network of low priced medical services by collaborating with different hospitals, clinics, diagnostic centers and pharmacies. Akhuwat has been able to develop its own clinic and diagnostic centers for the under privileged society of Lahore and has also developed a partnership with Emergency Management Services (EMS) of LUMS whereby it will catalyze this movement of low cost provision of best health facilities to the deserving and needy. Akhuwat Health Services plans to replicate the EMS model in the other top universities of Pakistan. AHS has also initiated tele-medical advice facility in the rural area and its outreach is gradually spreading across the province of Punjab. Health camps and health awareness programs are a regular feature of AHS across the country. It also plans to construct and establish a 300-bed Diabetes specialized hospital in Lahore.



Mr. Nazir Tunio, Director Akhuwat, and Madam Sabina Khatri, Chairperson Kiran Foundation, engage in a discussion with a guest



Dr. Izhar-ul-Haq Hashmi with members of Akhuwat Health Services at a walk to mark World Diabetes Day

# KHAWAJA-SIRA SUPPORT PROGRAM

This is a joint project of Fountain House and Akhuwat. This program has several intended stages, starting with social engagement and provision of a small income supplement to the most vulnerable. In its final form, Akhuwat and Fountain House hope to be able to reintegrate the khwajasiras it works with back into society as equal citizens.

The first stage of the program is to reach out to the khwajasira community in order to better understand the unique culture, ideas, emotions, and social make-up of this unique subgroup. Due to difficult access to transgendered individuals, Fountain House has adopted a peer-based outreach technique for socially engaging khwajasiras. After making an initial effort to build connections within the transgendered community, the program now relies on registered khwajasiras to bring more members of their community to Fountain House. As an incentive, a small referral bonus is given if a referred individual meets our criteria of vulnerability. Transportation allowance and lunch is also given to interviewees. Interviews, preliminary screening and registration are done at Fountain House by a team of trained psychologists.



Dr. Amjad Saqib and Mr. Saleem Ranjha share a light moment with Khwajasiras and management of KSP



A Khwajasira busy at work



Volunteers distributing food at ALFP 2016 Cohort 1 Carnival

## AKHUWAT FOOD BANK

The massive gap between the rich and the poor is most evident in terms of food availability as hungry street children continue to scrounge through garbage dumps hoping to find a morsel of food to appease their empty stomachs. The Akhuwat Food Bank is an initiative targeted to bridge this rift and facilitate the transfer of meals from restaurants and catering services to needy families. It aims to curtail the enormous wastage of food from marriage halls and food outlets by collecting excess edibles at the end of the day and distribute it amongst impoverished communities, prudently ensuring the sanctity of human dignity. A Pilot Project has been launched in Lahore, closely involving target communities. In future, lunch and breakfast will also be made available this way. Consequently, the provision of regular, nutritious, and plentiful meals to the needy will be guaranteed.

**The Akhuwat Food Bank aims to facilitate the transfer of meals from restaurants and catering services to needy families**



Feed 1 person with just 40 Rs.



# AKHUWAT VOLUNTEER SERVICES

The Akhuwat Volunteer Services Program promotes volunteerism amongst students and professionals. This program provides exposure in the areas of community service, disaster management, capacity building and event management to the volunteers. A network has been created whereby the volunteers can independently undertake projects across the country. In the future individual's chapter will be opened in different colleges and universities. The program will also expand internationally. It is envisaged that by the year 2020, Akhuwat will have more than 50,000 registered volunteers around the world.





مسجد  
وزیرخان



More than 300 families were provided with small loans at a Disbursement Ceremony held

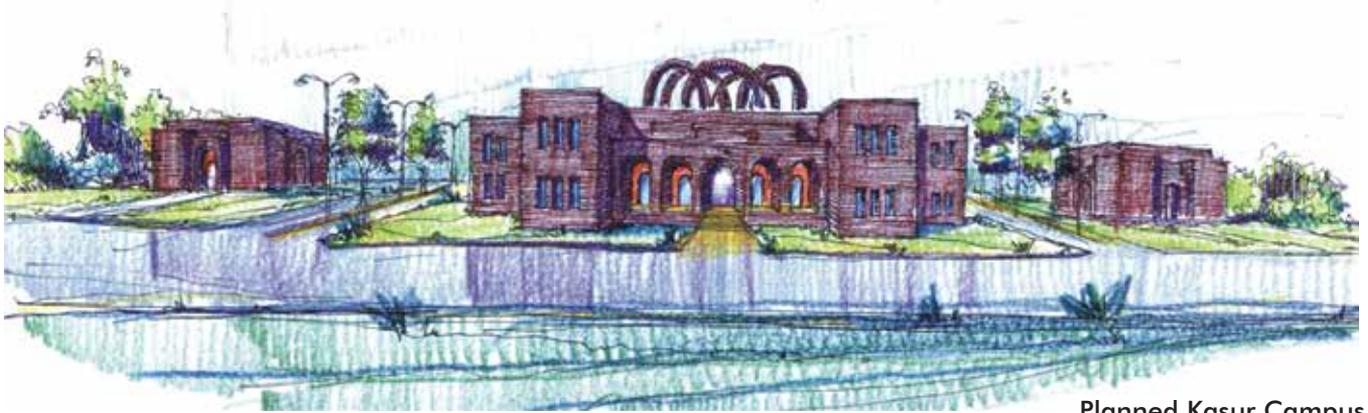
# 500 اخوات

to commemorate the opening of Akhuwat's 500th Branch, situated at Delhi Gate Lahore.



# THE WAY FORWARD

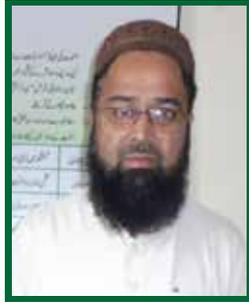
Akhuwat through its different programs is providing holistic and integrated solutions to the destitute underprivileged segments of society in Pakistan. It is inculcating the spirit and philosophy of Akhuwat in the hearts and mind of millions of peoples around the world. Akhuwat inspires to expand its outreach whereby it can provide financial, health and educational facilities to over 2.5 million families by the year 2020, through its own organizational initiatives and by promoting its replication model. It also intends to take its foot print across the borders of Pakistan and globally alleviate the deprivation of impoverished communities in other regions.



Planned Kasur Campus

**“** Above all, however, and most significant in these times, Akhuwat demonstrates that there is another way, that **generosity and brotherhood** can be equally powerful motivators as profit maximisation. This conclusion goes far beyond microfinance.”

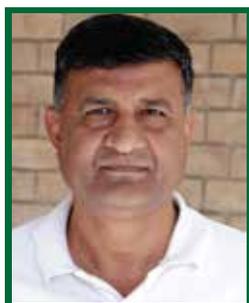
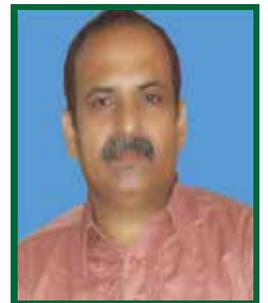
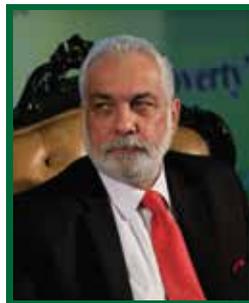
- Malcom Harper (Emeritus Professor, Cranfield School of Mangement, UK)

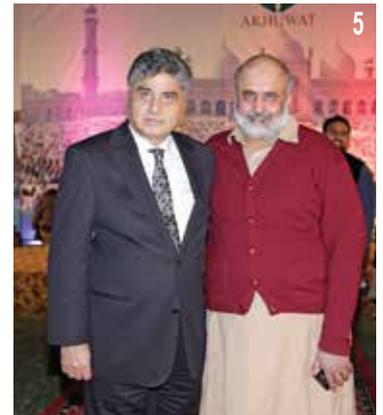
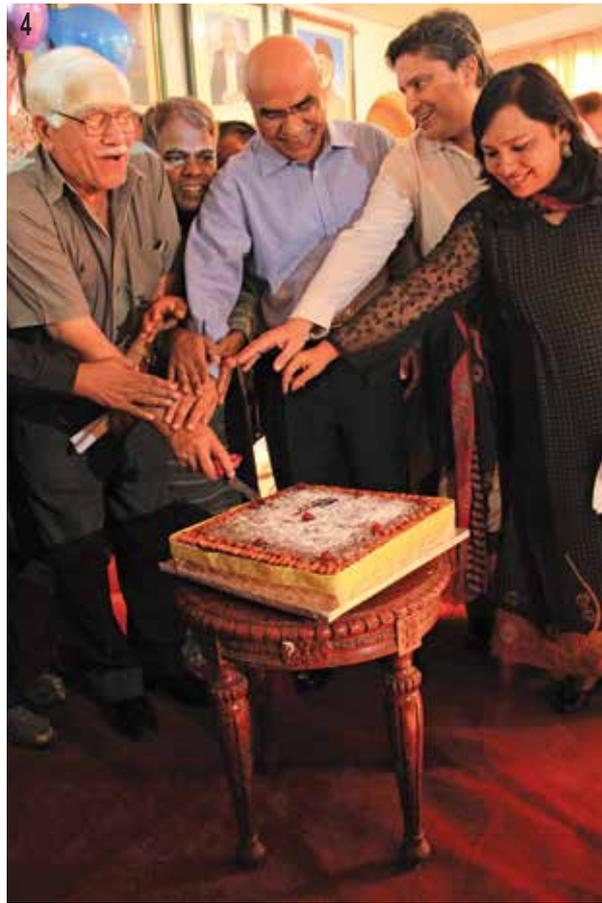
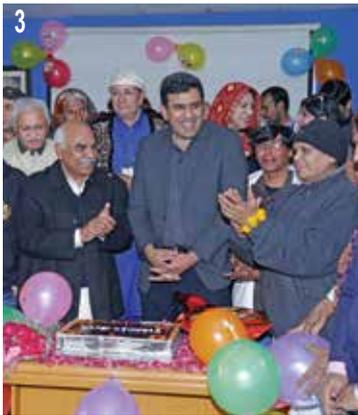


# THE SPIRIT OF AKHUWAT



اخوت





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1. Chief Minister Punjab Mian Mohammad Shahbaz Sharif and Dr. Amjad Saqib among others at a loan disbursement ceremony of Chief Minister Self Employment Scheme (CMSES)

2. Dr. Amjad Saqib, Punjab Minister for Industries, Commerce and Investment Chaudhry Muhammad Shafiq, Managing Director PSIC Mr. Bilal Ahmad Butt and Archbishop of Lahore light a candle at a loan disbursement

3 &4. Dr. Amjad Saqib and members of Akhuwat family participating in celebrations at Fountain House

5. Directors Mr. Khawar Rafique and Mr. Saleem Ranjha at the Annual Dinner 2016

6. A female beneficiary of Akhuwat working in the field

7. Khawajasiras attend Eid Milan party held at Fountain House

8. Cricket legends Mr. Javed Miandad and Mr. Zaheer Abbas presenting a signed bat to Dr. Amjad Saqib

9. Dr. Amjad Saqib addressing Akhuwat employees and locals at Skardu branch

10. Mian Muhammad Shahbaz Sharif, Chief Minister Punjab, flanked by Ms. Marvi Memon, Chairperson BISP, Mr. Saleem Ranjha, Secretary BISP and Dr. Amjad Saqib, attends the historic gathering of 20,000 people at the Grand Disbursement held at Badshahi Mosque on 5th January 2016

11. Governor Punjab Mr. Malik M. Rafique Rajwana presenting a memento to Chairman Punjab Group of Colleges Main Amer Mehmood at Akhuwat-UCP Conference in Nov, 2015

12. Dr. Amjad Saqib and Chairman TEVTA Mr. Irfan Qaiser Sheikh at an MOU signing ceremony

13. A memento being presented to Mr. Ghulam Nabi, Director Credits and Marketing PSIC while Ms. Bdour Alhyari, Business Development Supervisor at Microfund for Women, Jordan, looks on

14. Managing Director Punjab Education Foundation, Mr. Tariq Mahmood speaking to teachers at Akhuwat Primary School Saifabad, Faisalabad

15. Dr. Amjad Saqib with former Chief Minister of Gilgit Baltistan, Mr. Syed Mehdi Shah

16. Mr. Nazir Tunio, Director Akhuwat

17. Renowned Development Practitioner Mr. Shoaib Sultan Khan with Dr. Amjad Saqib and Mr. Saleem Ranjha at Centennial Celebrations of Dr. Akhtar Hameed Khan in Nov 2014

18. Ms. Sabina Khatri of Kiran School as the Chief Guest at the ribbon-cutting ceremony of Akhuwat College in October, 2015

19. Akhuwat College students and Faculty with renowned columnist Mr. Haroon Rasheed

20. Akhuwat College students and Faculty with Secretary School Education Punjab, Mr. Abdul Jabbar Shaheen

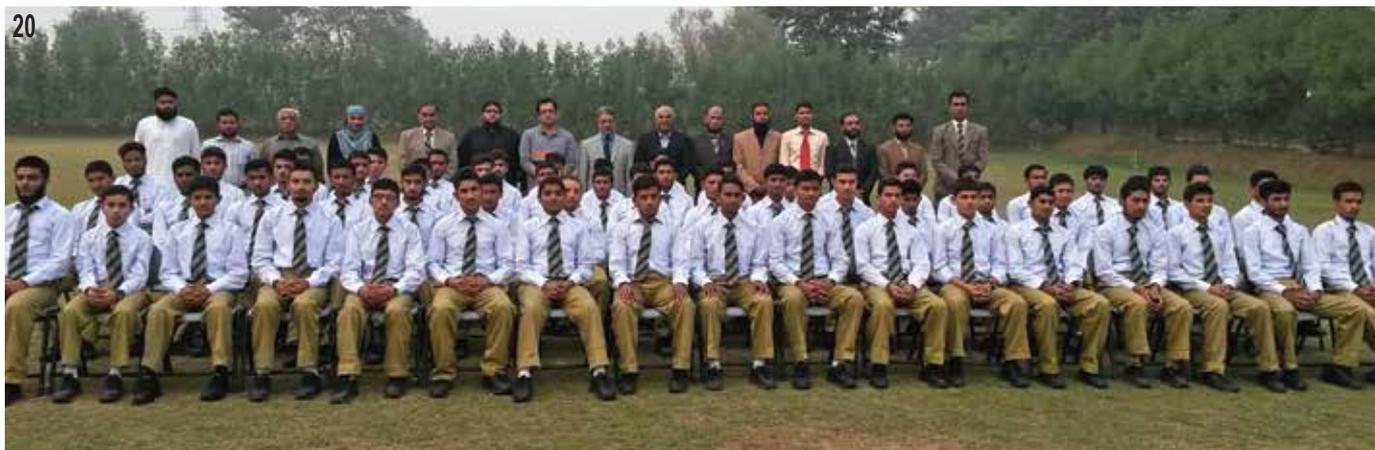
18



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20



# Akhuwat through the years...

**1.5** Million Families

**28** Billion Rupees Given as Interest Free Loans

**500** Branches

**3300** Employees

**510,000** Clothes Distributed

Dewar-e-Akhuwat across Pakistan: **100**

**265,000** Patients treated free of cost

**350** Events/Seminars/Conferences conducted

**21,000+** Volunteers

**14,000+** students enrolled in AES institutions

**1150** Fellows/Interns trained

**27,000+** Students trained

**6** libraries established

**125** book corners under development

Schools operated: **150** with plans to open another 300

**351** Khwajasiras registered & **900** khwajisiras interviewed

Dream Rooms established: **4**



**Deloitte Yousof Adil**  
Chartered Accountants  
134-A, Abubakar Block  
New Garden Town, Lahore,  
Pakistan

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+ 92 (0) 42 35440520  
Fax: + 92 (0) 42 35440521

[www.deloitte.com](http://www.deloitte.com)

## INDEPENDENT AUDITORS' REPORT TO THE MEMBERS

We have audited the accompanying financial statements of **Akhuwat** ("the Organization"), which comprise of the statement of financial position as at June 30, 2015, and the statement of comprehensive income, the statement of changes in funds and the statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

### Management's Responsibility for the Financial Statements

The management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards ("IFRSs") as applicable in Pakistan, and for such internal control as the management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

### Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the approved auditing standards as applicable in Pakistan. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Organization's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Member of  
**Deloitte Touche Tohmatsu Limited**

**Deloitte.**

**Deloitte Yousuf Adil**  
Chartered Accountants

**Opinion**

In our opinion, the financial statements present fairly, in all material respects, the financial position of the Organization as at June 30, 2015, and of its financial performance and its cash flows for the year then ended in accordance with the IFRSs as applicable in Pakistan.

*Deloitte Yousuf Adil*  
Chartered Accountants

**Engagement Partner**  
**Rana M. Usman Khan**

**Date: December 25, 2015**  
**Lahore**

Member of  
**Deloitte Touche Tohmatsu Limited**

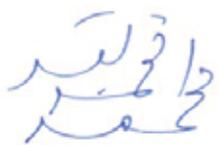
## AKHUWAT

### STATEMENT OF FINANCIAL POSITION AS AT JUNE 30, 2015

	Note	2015 -----Rupees-----	2014
<b>ASSETS</b>			
Cash and cash equivalents	7	1,342,140,225	1,249,611,246
Investment at fair value through profit and loss	8	146,552,992	61,525,271
Financial assets held to maturity	9	104,500,000	21,500,000
Micro loans receivable-net	10	4,782,494,165	2,441,099,962
Receivables and other assets	11	43,276,847	24,173,867
Property and equipment	12	271,921,534	231,474,751
Intangible assets	13	17,423,129	18,826,345
<b>Total assets</b>		<b>6,708,308,892</b>	<b>4,048,211,442</b>
<b>LIABILITIES</b>			
Creditors, accrued and other liabilities	14	40,858,698	25,071,202
Provident fund payable	15	9,443,538	7,550,825
Loan for credit pool	16	5,620,845,414	3,248,297,410
<b>Total liabilities</b>		<b>5,671,147,650</b>	<b>3,280,919,437</b>
<b>FUNDS</b>			
<b>Unrestricted</b>			
General fund		(54,442,265)	(101,482,480)
<b>Restricted</b>			
Donated fund		983,196,114	819,048,982
Takaful fund		1,133,266	(1,417,505)
Rehabilitation fund		1,724,467	1,605,873
Contributed fund		101,424,017	49,537,135
Reserves for loan loss		4,125,643	-
		<b>1,091,603,507</b>	<b>868,774,485</b>
<b>Total equity</b>		<b>1,037,161,242</b>	<b>767,292,005</b>
<b>Total liabilities and equity</b>		<b>6,708,308,892</b>	<b>4,048,211,442</b>

The annexed notes from 1 to 27 form an integral part of these financial statements.

DYA



Executive Director



Chief Financial Officer

**AKHUWAT****STATEMENT OF INCOME AND EXPENDITURE  
FOR THE YEAR ENDED JUNE 30, 2015**

	Note	Unrestricted fund	Restricted				Reserves for loan loss	2015	2014
			Donated fund	Takaful fund	Rehabilitation fund	Contributed fund			
----- Rupees -----									
Operating income	18	491,947,721	-	-	-	-	491,947,721	228,400,419	
Other income	19	58,637,198	-	-	-	-	58,637,198	38,065,168	
Donations received during the year	20	-	244,898,526	27,146,676	-	-	272,045,202	206,568,916	
Contributions received during the year	21	-	-	-	71,254,388	4,125,643	75,380,031	40,157,372	
Return on Rehabilitation fund		-	-	-	186,094	-	186,094	80,424	
<b>Expenditure</b>									
General and administrative expenses	22	477,285,477	-	-	-	-	477,285,477	339,373,570	
Provision for loan loss	10.5	29,074,305	-	-	-	-	29,074,305	15,522,199	
Donations paid during the year		-	80,751,394	-	-	-	80,751,394	9,312,479	
Zakat paid during the year		-	21,780,827	-	-	-	21,780,827	9,479,996	
Stipends paid during the year		-	-	67,500	-	-	67,500	122,000	
Death claims settled during the year		-	-	-	19,367,506	-	19,367,506	10,219,781	
		506,359,782	80,751,394	21,780,827	67,500	-	628,327,009	384,030,025	
<b>Surplus for the year</b>		<b>44,225,137</b>	<b>164,147,132</b>	<b>5,365,849</b>	<b>118,594</b>	<b>4,125,643</b>	<b>269,869,237</b>	<b>129,242,274</b>	

The annexed notes from 1 to 27 form an integral part of these financial statements.



Executive Director



Chief Financial Officer

DYA



AKHUWAT

# Donate to Akhuwat

## 1. Bank Name: Burj Bank Ltd.

Account Title: **AKHUWAT** Branch Code: **7401** Account No. **7401105860000442**

IBAN # **PK50BURJ7401105860000442** Swift code: **BURJPKKAXXX**

## 2. Bank Name: Meezan Bank Ltd. Account Title: **AKHUWAT** Branch Code: **0222**

Account No. **0100097547** IBAN # **PK79MEZN0002220100097547** Swift code: **MEZNPKKAXXX**

## 3. Bank Name: Bank Islami

### Akhuwat Zakat Account:

Account Title: **Akhuwat** Account Number: **201100116060201**

### Akhuwat Donation Account:

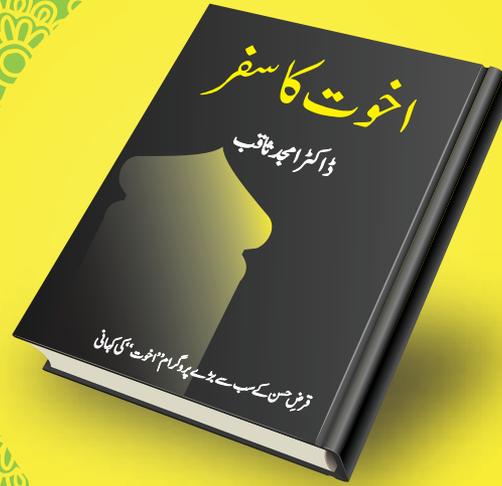
Account Title: **Akhuwat Donation** Account Number: **201100116060206**

**Akhuwat Head Office, Lahore, Pakistan.**

# AKHUWAT KA SAFAR

*Expressions of Empathy, Care &  
Compassion enclosed in a body  
of Book sharing  
“Journey of Akhuwat”*

By  
Dr. Amjad Saqib



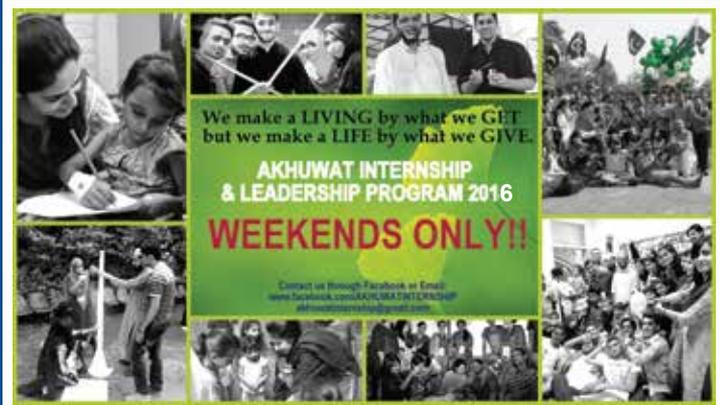
## **Akhuwat Youth Leadership Program 2016**

This will be a residential, intensive and comprehensive leadership workshop in Lahore- It aims to reach out to Pakistani youth and sensitize them towards becoming compassionate leaders for their country tomorrow. and beyond (10 days Residential Workshop).

## **Akhuwat Outreach Internship Program**

Akhuwat Outreach Program (2016) will be conducted in different districts of Pakistan. This program will be of one week duration focusing on social development and volunteerism. The age group of participants will be 18 -25 years.

- Akhuwat Internship Program for Sargodha
- Akhuwat Internship Program for Rawalpindi
- Akhuwat Internship Program for Multan
- Akhuwat Internship Program for Gujranwala
- Akhuwat Internship Program for Faisalabad
- Akhuwat Internship Program for Bahawalpur
- Akhuwat Internship Program for KPK
- Akhuwat Internship Program for Gilgit Baltistan



## **How To Apply for the Akhuwat Leadership and Youth Fellowship**

- For applying to any of the above programs kindly visit our website [www.akhuwat.org.pk](http://www.akhuwat.org.pk) and [www.aisem.com.pk](http://www.aisem.com.pk)
- Finalized schedule of Akhuwat Internship and Leadership Program (Akhuwat Youth Fellowship) modules will be available on our website. For updates visit our website.
- You can see glimpses of our Akhuwat Youth internship & Leadership Program 2013-16 on:-
  1. [www.facebook.com/akhuwatinternshipprogram](http://www.facebook.com/akhuwatinternshipprogram)
  2. Contact us at [akhuwatinternship@gmail.com](mailto:akhuwatinternship@gmail.com)
  3. [www.facebook.com/akhuwatinternshipandleadershipprogram](http://www.facebook.com/akhuwatinternshipandleadershipprogram)

# BUY A BRICK - BUILD A UNIVERSITY



AKHUWAT

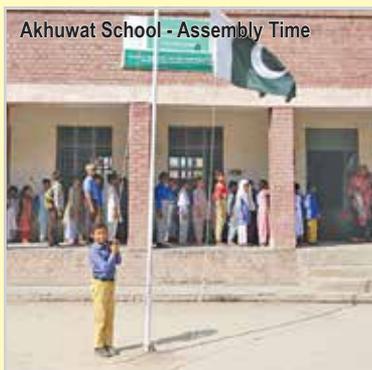
## SPONSOR A CHILD - BUILD PAKISTAN

HELP AKHUWAT EDUCATE THE TALENTED AND NEEDY STUDENTS OF PAKISTAN

- |  |                 |
|--|-----------------|
| • Standard Class Room                      | PKR 1.2 million |
| • Special Class Room                       | PKR 2 million   |
| • Science Lab                              | PKR 5 million   |
| • Sports Complex                           | PKR 50 million  |
| • IT Lab                                   | PKR 10 million  |
| • Library Block                            | PKR 50 million  |
| • Auditorium                               | PKR 30 million  |
| • Central Dining Hall and Community shops  | PKR 30 million  |
| • Hostel Facility (1 Block)                | PKR 150 million |
| • Language laboratory                      | PKR 10 million  |
| • Endowment Fund for 1 student scholarship | PKR 5 million   |

Meezan Bank Account No.: 02220100097547

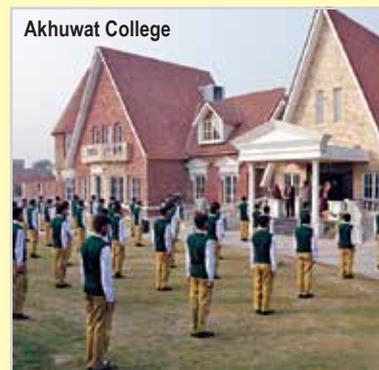
Account Title: Akhuwat



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# AKHUWAT

HAS BEEN INSTRUMENTAL IN  
CHANGING THE LIVES OF MORE THAN  
**1.5 MILLION**  
FAMILIES IN PAKISTAN

**THIS IS JUST THE BEGINNING...**

This publication is part of "Million Families-Celebrating Entrepreneurship" Campaign that highlights how Akhuwat has been able to support over one million families in Pakistan through its different initiatives including Akhuwat Islamic Microfinance, Akhuwat Education Services, Akhuwat Clothes Bank , Akhuwat Health Services, Akhuwat Khawaja Sira Support Program, Akhuwat Institute of Social Enterprise and Management (AISEM), Akhuwat College, Akhuwat-FIRST, Akhuwat Book Bank, Akhuwat Schools Project and Akhuwat Dreams Project.