

ANNUAL REPORT

From 1st July 2022
to 30th June 2023



**KHOJA (PIRHAI)
SHIA ISNA ASHERI JAMAAT**

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Lahore, August, 1947.

My dear friend Jinnah,

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

يَأَيُّهَا الَّذِينَ آمَنُوا هَلْ أَدُلُّكُمْ عَلَىٰ تِجَارَةٍ تُنْجِيكُمْ مِّنْ عَذَابٍ أَلِيمٍ ۝
تُؤْمِنُونَ بِاللَّهِ وَرَسُولِهِ وَتُجَاهِدُونَ فِي سَبِيلِ اللَّهِ بِأَمْوَالِكُمْ وَأَنفُسِكُمْ ۗ ذَٰلِكُمْ
خَيْرٌ لَّكُمْ إِن كُنتُمْ تَعْلَمُونَ ۝
يَغْفِرْ لَكُمْ ذُنُوبَكُمْ وَيُدْخِلْكُمْ جَنَّاتٍ تَجْرِي مِن تَحْتِهَا الْأَنْهَارُ وَمَسْكِنٍ طَيِّبَةً
فِي جَنَّاتٍ عَدْنٍ ۗ ذَٰلِكَ الْفَوْزُ الْعَظِيمُ ۝

(سورہ صف، آیات: 10, 11, 12)

ترجمہ: اے ایمان والو! کیا میں تمہیں ایک ایسی تجارت کی طرف رہنمائی جو تمہیں دردناک عذاب سے بچالے۔ (۱۰)
اللہ اور اس کے رسول پر ایمان لے آؤ اور اہ خدا میں اپنے جان و مال سے جہاد کرو۔ کہ یہی تمہارے حق میں سب سے
بہتر ہے اگر تم جاننے والے ہو۔ (۱۱)
وہ تمہارے گناہ بخش دے گا اور تمہیں ان جنتوں میں داخل کرے گا جن کے نیچے نہریں جاری ہوں گی اور اس ہمیشہ
رہنے والی جنت میں پاکیزہ مکانات ہوں گے اور یہی بہت بڑی کامیابی ہے (۱۲)

Translate: O you who believe! shall I lead you to a merchandise which may deliver you from a painful chastisement? (61:10)

You shall believe in Allah and His Messenger, and struggle hard in Allah's way with your property and your lives; that is better for you, did you but know! (61:11)

He will forgive you your faults and cause you to enter into gardens, beneath which rivers flow, and goodly dwellings in gardens of perpetuity; that is the mighty achievement; (61:12)

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KHOJA (PIRHAI) SHIA ISNA ASHERI JAMAAT

NOTICE OF ANNUAL GENERAL MEETING

Notice is hereby given that the Annual General Meeting of the Khoja (Pirhai) Shia Isna Asheri Jamaat Karachi will be held at Shaheed Hameed Ali Bhojani Hall, 174 Britto Road, Karachi on Sunday 17th December 2023 at 10:30 am to transact the following business:

1. Recitation of verses from the Holy Quran
2. To read and confirm the minutes of last Annual General Meeting held on 18th December, 2022.
3. To consider and adopt the report of Managing Committee for the year ended 30th June 2023.
4. To consider and adopt the Annual Accounts for the year ended on 30th June 2023 together with report of the Hon. Treasurer and Auditors.
5. To appoint Auditors for the accounting year ending 30th June 2024 and fix their remuneration, if any.
6. To appoint Election Chairman for the forthcoming elections of the Managing Committee of The Khoja (Pirhai) Shia Isna Asheri Jamaat, Karachi in the next Triennial General Meeting as required under the Constitution of Jamaat and its Bye-Laws.
7. To consider any other matter with the permission of the Chair.
8. Recitation of Dua.

Karachi:
Dated: 3rd December 2023



Asghar Hussain Shaheedi
Honorary Secretary

NOTE:

- i. As required under the Constitution the Management has emailed the Minutes of the last AGM, Annual Reports and Accounts for the year ended 30th June 2023 alongwith Hon. Treasurer report to members whose email addresses are available with KPSIAJ.
- ii. Members who have not yet registered their email addresses with Jamaat are requested to do so.

Members who need a printed copy of Annual Report are advised to collect the booklet from Jamaat Office Kharadar and Britto Road, Karachi.

REFLECTIONS

SAYING OF PROPHET MUHAMMAD (SAWW)

"The believer's shade on the Day of Resurrection will be his charity."

"Whoever opens a way to a charitable deed is like the one that has done this good deed (himself)."

QUOTES FROM THE FOUNDER OF OUR NATION MOHAMMAD ALI JINNAH

"We must work our destiny in our own way and present to the world an economic system based on true Islamic concept of equality of manhood and social justice. We will thereby be fulfilling our mission as Muslims and giving to humanity the message of peace which alone can save it and secure the welfare, happiness and prosperity of mankind."

"My message to you all is of hope, courage and confidence. Let us mobilize all our resources in a systematic and organized way and tackle the grave issues that confront us with grim determination and discipline worthy of a great nation."

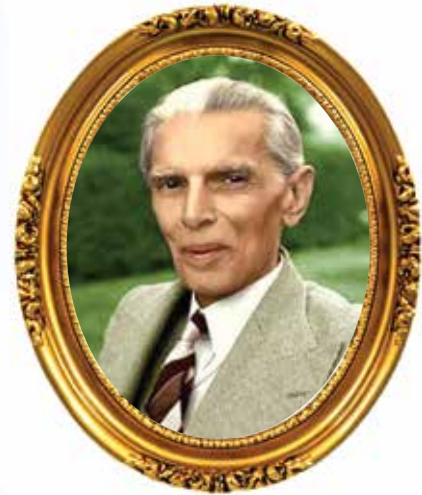
ABOUT SHAHEED HAMID ALI BHOJANI

President (KPSIAJ) August 1988 – February 1995

Our Khoja pride Shaheed Hamid Ali Bhojani along with his friends got martyrdom on the 25th of February 1995 in painful incidents at Mehfil e Murtaza (AS), PECHS and Imam Bargah Abul Fazl Abbas (AS), PIB Colony.

Shaheed Hamid Ali Bhojani's legacy prevails till today, providing guidance and momentum for moving ahead. The vibrant Khoja community at large reflects his spirit and endeavors and a physical tour of the current facilities provide a glimpse of his contribution towards the prosperity of the community. His life and his martyrdom will be cherished as a beacon for upcoming generations.

Aligned with Shaheed Hamid Ali Bhojani's ideology, vision & mission, KPSIAJ has served the community and remains committed to serve the noble community with its blend of religious scholars, experienced seniors, young professionals & energetic volunteers.



MESSAGE FROM THE PRESIDENT

ABUL HASSAN GOKAL



Dear Members,

Assalam o Alaikum;

All praise be to Allah (SWT) for His guidance through the greatest of all books, the Holy Quran; and the best of all creations, Prophet Muhammad (SAWW), and for providing us with the familiarization and love for the Ahle Bait (A.S) who are our beacon of light.

With the blessings of Allah (SWT), we have had one more successful year for which I express my sincere gratitude to all members of the Managing Committee, the volunteers and the donors for their enthusiastic support. Our elected term will soon come to an end - it has been a gratifying three years, one that we can all look back on with pride. Alhamdollillah!!

The previous two years had been quite chaotic due to COVID 19 pandemic and colossal floods. I am pleased that the Jamaat's performance was exemplary in both these years and thank Allah that 2022-23 has been free from crisis which allowed us to fully concentrate on our priorities. We had a successful financial year, even with the record welfare spending and turned the deficit around through operational efficiency, prudent spending and the generosity of our donors / endowment funds. We are grateful to the Government of Sindh for donation of a brand-new coffin carrier and their financial grant.

As I write this letter, our heart bleeds for the bloodshed / hardships that the Palestinian families face in Gaza and the West Bank. Indeed, the situation is miserable in Palestine, Parachinar, and in the Indian Occupied Jammu and Kashmir. The Jamaat stands hand-in-hand in providing unwavering solidarity with these people. We are also helping WF to collect contributions. This year, the Khoja Heritage events focused on the miseries faced by these people. We are also gratified by the visit of the President of World Federation Alhaj Safder Jaffer during April 2023 and the opportunity of a fruitful exchange of thoughts with him.

Through a series of events / seminars we have strived towards building the skills of our youth and preparing them for the upcoming challenges in this ever-evolving environment. We sponsored system development courses, offered a series of YES seminars and worked with

the World Federation / regional associations for providing spiritual upliftment opportunity to our youth by visits to holy sites in Iraq.

The Fatimiyah Education Network provides education to nearly 3000 students (37% are children of Khoja families). More than half of our total students are provided with subsidies. FEN continues to make us proud through outstanding academic achievements - securing top positions consistently in Bachelor of Education (B Ed Hons) and Associate Degree of Education (ADE). FSON also continues to make us proud by achieving top nursing positions regularly over the past many years. We are moving forward quite rapidly to enhance our education system towards University level under its regulatory body, the Higher Education Commission.

The Fatimiyah Hospital also continued to show strong performance, catering to over 150,000 patients including those that receive welfare support. A major emphasis was on the development of human resources. The billing process was also improved. Efforts were made to make greater use of automation and the technologies we introduced last year started to pay dividends. We also did groundbreaking for the extension that is to be built on the plot of land we had acquired a few years ago.

Alhamdollillah, like every year the Women's Wing, Fatimiyah Community Center, MIS / IT, Security, Transportation, Family Relations committee, all made important contributions for the benefit of the Jamaat.

Let us all pray for our beloved country which is gripped by economic / political instability and the consequent inflation; the masses are suffering and deserve much needed relief. May the best leadership emerge to move the country forward.

Remember, coming together, staying together and working together is success. Let us pray that the teamwork we witness in KPSIAJ will continue to flourish and provide further impetus to the services offered by us. May we all continue to work tirelessly to meet the pleasure and expectations of the Awaited Savior, Imam Mahdi (AJTF). Aameen.

With best wishes,
ABUL HASSAN GOKAL



MINUTES OF THE ANNUAL GENERAL MEETING

HELD ON SUNDAY THE 18th DECEMBER 2022,

AT SHAHEED HAMID ALI BHOJANI HALL, 174, BRITTO ROAD, KARACHI.

The Annual General Meeting of the Khoja (Pirhai) Shia Isna Asheri Jamaat was held on Sunday, the 18th December 2022 at 10:30 am at Bhojani Hall, 174, Britto Road, Karachi.

Quorum was completed and the meeting commenced at 10:30 a.m. In all 113 male and 8 female members, total 121 members were present at the meeting. List has been placed on record.

Mr. Abul Hassan Gokal, President KPSIAJ, requested Hon. Secretary, Hujjatul Islam Agha Asghar Hussain Shaheedi to commence the proceedings of AGM.

1. RECITATION OF VERSES FROM THE HOLY QURAN:

The Hon. Secretary Agha Asghar Hussain Shaheedi requested Mr. Mehdi Ali Haryani to recite verses from the Holy Quran.

The Hon. Secretary welcomed the members at the Annual General Meeting.

Honorary Secretary asked the members to recite Surah-e-Fateha for Marhoom Quaid-e-Azam Muhammad Ali Jinnah, Marhoom Allama Haji Najji, Marhoom Ghulam Ali Chagla, Marhoom Rahim Ali Chagla, Shaheed Hamid Ali Bhojani, Shaheed Dr. Sibtain Dossa, Hujjatul Islam Wal Muslemeen Moulana Yousuf Ali Nafsi, Marhoom Dost Muhammad Bhojani, Marhoom Mohsin Hemani, Marhoom Nisar Hussain Virani, Marhoom Maraaj-e-Uzzam, Ulema-e-Karam, Shohda of Millat-e-Jaffriya, all Marhoom Presidents, all those Marhoomeen, who served the community and departed souls of all Marhoom Momineen and Mominaat.

The agenda was read by the Hon. Secretary Agha Asghar Hussain Shaheedi.

2. TO READ AND CONFIRM THE MINUTES OF LAST ANNUAL GENERAL MEETING HELD ON 26th DECEMBER 2021:

The Hon. Secretary enquired from the House whether the minutes be treated as read (as it has been circulated to members through email and WhatsApp) and is presented for approval.

Mr. Mohsin Dharsi informed that he and some other members have received the draft of AGM minutes for year 2020-2021, for review and that they did not agree with it because some information was missing. Hon. Secretary responded that it is not the practice of Jamaat to send draft minutes to its members for approval. The draft mentioned in agenda of AGM 2022 is the only draft which the quorum needs to approve today.

Mr. Shahid Badami stated that certain points were missing from the minutes of the AGM 2021 held last year. According to the third paragraph on page # 9, Mr. Hassan Akbar's award from the Government of Pakistan was "Best NAB Prosecutor of the Year". It was also suggested that minutes be circulated among all members for review.

Second, the last AGM members praised Ghusal and the Kaffan committee for their work on the Covid-19 pandemic, which was not included

Third, it was proposed to display a list of Jamaat-created sub-committees, along with their representatives and subjects. Fourth, it was requested that the Managing Committee's report show the percentage of our Khoja members availing services relating to education and hospital. Finally, the minutes do not include Yawar bhai's response on page 10 paragraph # 2 about hospital and educational services available to our members.

Mr. Muhammad Ali Merchant appreciated that the AGM was held on time. He inquired about suggestions received by the Managing Committee from members and noted down in the AGM, as well as how any subsequent implementation should be communicated to the members, as we tend to forget many things. He suggested that in order to save members' valuable time, and if the Managing Committee allows with the permission of members sitting there, members should send their points missing in last year's AGM minutes in writing through email, etc., and they would be incorporated later.

Second, he mentioned that there are no statistics of minutes of Managing Committee Meetings, which were previously available to the Jamaat. Hon. Secretary requested that those members who want to discuss missing points from last year's AGM minutes to do so, and those who will send their points via email to us in 15 days, Jamaat will wait for them to finalize these minutes. Mr. Altaf Kikariyawala suggested that the missing points of last year's minutes be discussed today rather than waiting another 15 days to finalize and approve them.

Mr. Shahid Saleem pointed out two missing points. One is a vote of thanks for Mr. Dossani's honorary work, and the other is about the membership of someone's daughter, which was requested of him. Mr. Mohsin Dharsi requested that the previous AGM recording be checked again and that the meeting minutes be rewritten because seven to eight points were missing. If the minutes of the previous AGM are not approved today, the matter will remain pending, so it is preferable to approve them today. Mr. Altaf Kikariyawala requested that the minutes be adopted and approved today, with the remainder of the Minutes to be completed later. Mr. Altaf Kikariyawala and Mr. Muhammad Ali Merchant proposed and Mr. Shahid seconded the motion.

Agenda No. 4 has been taken to No. 3 and Agenda No. 3 has been shifted to No. 4 by the Honorary Secretary, seconded by Mr. Muhammad Ali Merchant, Mr. Altaf Kikariyawala, Mr. Shahid Badami, Mr. Mohsin Abbas Dharsi, Mr. Ali Raza Lalji, and Mr. Muhammad Ali Jaffery.

3. TO CONSIDER AND ADOPT THE ANNUAL ACCOUNTS FOR THE YEAR ENDED 30TH JUNE 2021 TOGETHER WITH THE REPORT OF THE HONORARY TREASURER AND EXTERNAL AUDITOR:

Mr. Asker Ali Basrawala invited members to ask questions about the annual accounts for the fiscal year ending 30 June 2022.

Mr. Mohsin Abbas Dharsi, asked to explain about point No.19 related to the close family members of the MC, and whether our Constitution allows Jamaat to do it.

Mr. Muhammad Ali Merchant pointed out that a chart of percentages and trends, which he had seen on email, is missing from the printing. He congratulated the Treasurer on working better on reserves, etc. as overall percentages, subject to a few topics, such as increased current liabilities and decreased non-current assets, but overall resulting percentage is good. Similarly, income has increased, but expenses have also increased, which must be controlled in order to achieve much better results.

Educational expenditures, including salaries, are significantly above the usual increase ratio. It is unusual unless more than one bonus has been given. He inquired that Patient welfare is provided to how many families? It has also been increased excessively in the medical subject, despite the fact that Yawar Bhai is looking into this subject. He thanked Mr. Hassan Akbar and the Hon. Secretary for obtaining a government grant of Rs. 50 million from the Government of Sindh, but this amount was shown as Reserves and has yet to be invested in assets, which will be done in the near future. It was preferable to show it through investment. Since income has increased primarily due to the rate of profit, so has markup. However, the increase in percentage of income is due to Endowment Funds, and hospital income would have increased if shown in income. He also requested information about close family members from whom Rs. 40 million purchases were made. There is no classification for Accrued Liabilities, which are shown as other liabilities and "others" head is also



without any description in the notes. He inquired from Mr. Hassan Akbar about the reasons for an increase in expenses of Family Relation Committee and whether, Jahez was also given as a gift from Jamaat after the family was reunited.

Mr. Shahid Saleem suggested that we make Jamaat self-sufficient rather than donation-based. Administrative expenses increased by 10% needs justification as to why they are so high this year. Secondly, when we have divided expenses and income in departments, then why these are separately shown under Note # 17?

Mr. Asker Ali Basrawala, Treasurer, gave a detailed presentation to the participants on the financial performance of the organizations to provide clarity and response to various queries related to the financial statements. Under key highlights, major Financial Statements Line Items were discussed in detail, especially with reference to reasons for variations during the year. He explained that KPSIAJ has overcome last year's deficit of Rs. 15 million to a surplus of around Rs. 1.5 million rupees this year. This is primarily due to the fact that the management has been able to reduce overall operational deficit by Rs. 14 million. Further, Rs. 2.5 million more funds have been generated during the year in comparison with the prior year. He also emphasized that there is a dire need to increase Endowment Funds in the long term to manage the deficits that occur due to provision of subsidized education and healthcare. This year a 7% increase in endowment funds has been achieved, which now aggregates to Rs. 156 million rupees.

Further, KPSIAJ has also received a Rs. 50-million grant from the government of Sindh, which includes Rs. 40 million for capital expenditure and Rs. 10 million for patients' welfare.

Referring to other initiatives, the Treasurer informed the participants that our Finance and other committees has initiated a "YES" series of seminars on various topics over the last six months, including cryptocurrency, block chain, future finance, and a post-budget conference. These were well received by those present.

Apart from that, we have obtained the ACCA Approved Employer Gold status, which means that through this, ACCA members and students from the community now have the opportunity to serve in their own Jamaat while also be able to complete their ACCA (Chartered Accountant) experience requirements.

Jamaat has also obtained a PCP Certificate, which is a very prestigious certification for non-profit organizations, and given only after extensive regress testing and evaluations. Under this, an extensive application was prepared, and its remote assessment was performed. Following that, the department conducted reviews, not only on financial aspects, but with a much broader scope to look after all the policies and procedures of the entity including the evaluation of controls and policies of the HR, IT, and so on. The PCP team gave our Jamaat a very high rating endorsing our efforts with respect to operational and financial controls. (PCP = Pakistan Centre for Philanthropy).

Moreover, our prime objective remains that we support our welfare activities, and this year, under our flagship programs, we facilitated approximately 2,700 members, provided higher education scholarships to 71 deserving students, and raised Rs. 77 million rupees donations through the Telethon.

When we examine our financial statements, we see that almost all of our financial indicators are positive this year. Our capital and revenue reserves, as well as our endowment funds, are growing. The reason for the decrease in current liabilities was the SBP loan facility, which was shown largely in long-term loans and under short term for its current year's pay out. The remaining payout as at June 30, 2022 is only for one quarter, which have been paid off while this AGM is being held, Alhamdollillah.

A figure of Rs. 34 million is reflected under long term liability, which is primarily due to accounting methodology and the accounting treatment of government grants, which is governed by the accounting standards. We purchased assets worth Rs. 15 million by 30 June 2022, as shown under Capital Expenditure, and its 10% depreciation expense is shown in expenses as amortized

amounting to Rs. 1.5 million per year. Explaining the accounting treatment, he asserted that this will result in having zero effect on financial statements in ten years, as the asset will be completely depreciated and deferred income will be amortized over the same period.

Furthermore, our aggregate excess of expenses over income were Rs. 107 million last year and is now at Rs. 93 million this year. So, rather than relying on donations, we are attempting to rely on operational efficiency. Also, Fatimiyah Hospital revenues have increased significantly, and income is increasing at a faster rate than its expenses, resulting in a decrease in deficits. This year, we were not under much COVID pressure as we were last year. With regards to education services, our fee increase could only be at the percentage prescribed by the Government. Secondly, another factor to be considered here is the purchasing power of our majority community members, as not all students can afford to pay their fees in full so the portion of increased fees will eventually become part of our welfare. In terms of salary increases, there has been an average 10% increase this year. This should be compared with our current inflation rate of over 20%. Further, our increment process involves evaluating people based strictly on their performance appraisals. KPSIAJ employees are assessed through a comprehensive performance management system devised by the management in coordination with our working committees. One of the key factors that we need to mention here is that our objective is to provide excellent services to all stakeholders primarily our community members for which the organization needs high quality human resources with market competitive remunerations.

In this presentation, we have also highlighted the students in our educational units, who have participated and won achievements in various competitions.

As a result of a regulated increase in our educational fee structure and cost increase along with streamlining donations, we are moving towards a more sustainable model. As you can realize, we have similar concerns and do not wish to rely solely on donations. Therefore, we are attempting to reduce our expenses through operational efficiencies, as can be evidenced by

the members by reviewing the financial statements. Deficits are shrinking year after year, and that there is no deficit this year. Our total expenditures have increased by 13% this year, while inflation is hovering over 20%, and some expenses are directly related to COVID restrictions being uplifted, such as travel, printing, and stationery etc. Management believes that we should not compromise on the quality of our education. As a result, we fund the excess of expenses over income through financial assistance, treasury yields on endowment funds and donations. Similarly, if we review the hospital's financial performance, there is a gradual increase in number of patient's served which is due to COVID restrictions being uplifted and another factor is directly due to our Managing Committee/Governing body's efforts, who are working hard to improve quality and facilities, such as the addition of CT Scan Machine, Digital Autography, and so on to upgrade our medical equipment. To fund these, we have utilized donations and government grants.

With regards to deficits pertaining to other services rendered by KPSIAJ, it's fee increase will directly affect community members, so we attempt to provide these services at subsidized rates which are mainly utilized by Khoja members. Whereas, in education and hospital, other communities are also utilizing our services. We have been able to fund the entire deficit of all our "other services" through revenues, donations and financial assistance. We also deliberated on increasing fee for other services to members, but at present, due to inflation, we believe that majority of members would not be able to absorb the same, therefore, it was resolved to maintain the existing fee levels.

Regarding Mr. Shahid Saleem's question about administrative expenses, when an organization evolves significantly and is striving towards achieving excellence, such as larger corporations similar to KPSIAJ, they do not create separate cost centers for each line of business, rather they establish a shared service center, as a result of which cost becomes minimized, and a knowledge pool is developed that supports all businesses. Similarly, KPSIAJ has developed a shared services center that is housed right here in this building. From here, we have centralized HR, Finance, I.T.,



procurement, and administration departments of all our service units such as Member Services, Education Network and Hospital.

Referring to another question, he explained that due to PCP certification and the annual renewal of our NPO Certificate by FBR, we have been recommended to increase our financial disclosures. The same recommendation has also been made by our external auditors. We have ensured that all materially related parties are disclosed. It was further clarified that related party transactions are not prohibited as per the Accounting Standards and relevant laws. Moreover, these are being carried out on an arm's length basis.

Mr. Shahid Saleem inquired regarding salary head of administrative expenses. He also inquired that when we talk about family members, they must be close relatives like brothers, sisters, wives, husbands, sons, and daughters, and their businesses must be recorded and declared, which is a legal requirement. Mr. Asker Ali Basrawala confirmed that the related party transactions involve themselves and close family relatives. Mr. Mohsin Dharsi advised that that such selection should be done on merit for the entire Jamaat.

Mr. Asker Ali Basrawala responded all vendor selections are made by the relevant departments on merit basis. According to the accounting standards and legal requirements, we are recommended to disclose transactions done by KPSIAJ with Managing Committee members or close family relatives of the Managing Committee in the notes to these financial statements. However, it is re-iterated that all of our transactions, whether with managing committee members or their close family relatives, are done on merit basis with proper controls on vendor selection and approval. Hon. Secretary elaborated that previously, these disclosure in financial statements were not made as were not mandatory, but this time it has been shown in order to update our members on how Jamaat's transactions are carried out, which is a good and positive thing to bring more transparency in the financial statements.

Mr. Shahid Badami praised and congratulated the Treasurer for his professionalism in responding to all of the raised questions by providing a satisfactory disclosure and presentation to

members. He inquired about the Education Regulatory Authority's approved fees in education. Second, how much money is spent on welfare for members in education and hospitals? Third, are the discounts provided to members for hospital services offset by welfare? Mr. Asker Ali Basrawala responded that Mr. Yawar Abbas Kumaili will give a detailed presentation on welfare services rendered with regards to education and hospital service segments, and thus these questions related to our operations will be responded in a separate agenda.

As there were no further questions, the Hon. Secretary presented the Annual Audited Accounts and Hon. Treasurer's Report for the fiscal year ended June 30, 2021 for approval and adoption. Mr. Muhammad Ali Merchant, Mr. Altaf Kikariyawala, Mr. Shahid Saleem, Mr. Shahid Badami, Mr. Sajjad, Dr. Lalji, Mr. Mohsin Dharsi, Mr. Hammad, Mr. Fida Hussain Khawaja all proposed to approve the Annual Audited Accounts and Hon. Treasurer's Report for the fiscal year ended June 30, 2022, and they were approved and adopted by the House. The Hon. Secretary also praised the efforts of all related departments in preparing these financial statements.

4. TO CONSIDER AND ADOPT REPORT OF MANAGING COMMITTEE FOR THE YEAR ENDED 30-06-2022

Mr. Mohsin Ali Gheewala stated that the Managing Committee's ideology is the same as the members' that we should be self-sufficient rather than relying on donors. Our donors are happy and uplifted while donating to Jamaat for the community. As a result, it is critical for the Managing Committee to become self-sufficient and operationally efficient. We must be conscious of our input, output, and role in the middle. Our donors provide us with donations, endowment funds, and this is an asset to us. On the other hand, we have working institutions such as schools, hospitals, and other related community services. We must improve our operational efficiency, as it is common practice to increase income, reduce expenses, and have good quality management in order to achieve better results. We strive to be more efficient and self-sufficient in our operations in order to achieve our community's vision. Our

donors make donations to us because of faith in us, and it is our responsibility to treat the money with respect while also considering needs and making better use of it.

We are doing all of this and volunteering our time solely to assist people and provide services to members. It is part of our work to improve the quality of our community services. Our role is similar to that of a facilitator between input and output. We have self-accountability, and transparency is essential for working ideologies. We are forward-thinking and learning from our mistakes, which is a sign of good work. We must value our community's and members' criticism, and we are comfortable with it. If we are doing something incorrect, members are required to point it out in order for us to improve our operations. Our goal is to grow day by day. We are educating people in our community, and always strive to improve our operations. Our members are our family, and everything we do is open to them. We presented these accounts to the community, and if they find anything missing, they must notify us.

Finally, as we transition into a more professional organization, we will make mistakes, but Alhamdulillah, we are moving in the right direction. We have the best school of teachings and learning, from our Imams A.S. and Rasool e Khuda SAWW, which is indeed the best school of practical life for all of us. It is biggest challenge for all of us that we have to support the good names of our education, hospital, and other institutions. While taking any decision, we always think about the ideology which our Imams A.S. have given to us, and to practically implement them in our life. We are always working to keep this open to the community, taking responsibility for the donation amount as well as the members' trust in us that they have given us these positions.

Mr. Shahid Saleem praised Fatimiyah Education's performance this year. Mr. Shahid Badami appreciated the space provided by the education network to the community's senior citizens. He suggested that we expand this to include our members who live in Kharadar, as they are more in

need of this service. Second, Jamaat has done an excellent job in providing a computer lab on the premises of our Kharadar office. Thirdly, YES program on series of seminars is also according to need of the time and beneficial to the youth of community. Fourth, our report states that the Jamaat distributed 1600 rations and provided cash assistance to 1158 families on the occasion of Eid ul Fitr. This is a commendable task that the Jamaat has assisted approximately 2500 needy families who do not even have food. It is recommended that these families be issued a card so that they can take advantage of all Jamaat assistances such as medical, education, and so on a regular and long-term basis throughout the year. Aside from that, there is a project called Ata e Fatima, which is a good Jamaat initiative.

Mr. Zain Sajjad said that we are now seeing an increase in marriages outside of the community. It is recommended that comparative membership data of our community growth percentage and its causes be included in the annual report. One of the sources of growth is marriages which our members are doing from outside the community, and we should encourage members to perform marriages within the community.

Hon. Secretary appreciated on the suggestions to work for the under privileged members of our community, and with the cooperation of other organizations, we can work together and will improve the situation. We do not have birth registrations information from our members from which we can work out trends of our members' growth. Mostly, new membership is registered with Jamaat at the time of marriage. People think membership from this point of view only and also to get some benefits from the membership card. However, it is a member's identity, and it has over 55000 to 60000 heads, but we only have data on around 30000 of them. We hope to conduct another census, which has not been done in the past due to COVID. We are attempting to digitalize and simplify the process of member registration so that they do not need to visit the office.

Mr. Muhammad Ali Merchant praised the efforts of the Jamaat's various departments and appreciated



the work done by Jamaat. Finance has been presenting very good analyses of various Jamaat activities, and Mr. Asker Ali Basrawala has given a descriptive presentation on our accounts, for which he deserves full credit. Similarly, the Sehatmand Jamaat scheme is a great job done by the Jamaat, and the way the HR department provides services is greatly appreciated. He came for the insurance card and was quickly satisfied. However, a lot of members who did not come to get their insurance card, wants to avail it, but there is a restriction under the scheme to come in January only, and those who do not get it, have to wait for next January. So, it is advisable for Jamaat to think about resolving this issue for the members.

Agha Asghar Shaheedi requested the Forum to treat the Annual Report of Managing Committees "as read" (as it has been circulated to members through email and WhatsApp) and is presented for approval. Mr. Fida Khawaja, Mr. Shahid Badami, Mr. Muhammad Ali Merchant, Mr. Altaf Kikariyawala, Mr. Mohsin Abbas Dharsi, Mr. Muhammad Ali Jaffery, Mr. Asghar Rajia, proposed to consider the Annual Report for the year ended 30th June 2021 as "read and approved". Thus, the Annual Report of Managing Committee for the year ended 30th June 2022, was approved and ratified by the House and was adopted.

On the occasion of Ayam-e-Fatimiyah S.A., Hon Secretary recited verses of Bibi Fatima S.A. that "By Allah, if people follow the teachings of Muhammad SAWW and Aal e Muhammad A.S. and they give Khilafat to its actual owner, then there would be no differences between two people, and this Caliphate would transfer one after another Imam A.S. and finally go in the hands of Qaim e Aal e Muhammad A.S."

Another hadith Bibi Fatima S.A. said that "Ya Ali, I am Fatima Binte Muhammad, God has arranged my marriage with you, so that I am only for you in this world and also in next world. You have much more supervision on me as compared to others. You please give me gusal, kaffan, namaz-e-janaza, burial at night, and do not please leak out this message to others. You are on Allah's custody and lots of salaams on my sons up till Qayamat." May God guide us to give light to our thinking, presentations, and acts through her. May God

advise us to follow her sayings in our life, and shine our graves and our Marhoomeens, and also give us Shafaat of Quran and Ahl-e-Bait A.S. in Qayamat.

5. TO APPOINT EXTERNAL AUDITORS FOR THE YEAR ENDED 30TH JUNE, 2023 AND TO FIX THEIR REMUNERATION, IF ANY:

Hon. Secretary appreciated working of Mr. Afzal Dossani of M/s. Dossani Associates as auditors of Jamaat, and his efforts to make and audit this report, to guide our team. He proposed to vote for him for appointment as auditors for next financial year 2022-2023 which was approved by the house. Thus, M/s. Dossani Associates were unanimously appointed as auditors of Jamaat for the financial year 2022-2023.

6. TO CONSIDER ANY OTHER MATTER WITH THE PERMISSION OF THE CHAIR:

With the permission of Chair, Hon. Secretary invited to discuss on any other matters related to Jamaat.

Mr. Shahid Badami, inquired about the school fees as per Regularity Authority, what is the amount spend by Jamaat in welfare activities for members, whether discounts we are giving in hospital are being offset from welfare, and how many numbers of khoja students are getting education in our schools. Patients of Khoja members are 14,9000 approximately which is reflected in our report also. He congratulated Mr. Hassan Akbar, again on becoming Advocate General Sindh, which is pride for our community. He also asked that as per S.No.4 Constitution of Jamaat our primary task is to work for our members, so we should also know, how much benefits we are giving to our members in various units and fields, as compared to Non-members.

Mr. Adeel Kapasi informed that we have approximately 2,900 students (including 1100 khojas) in our Fatimiyah Education Network. FMS-1 is having fees ranging from Rs. 3,500 to Rs. 5,200 and 5% fees is increasing every year as approved by the Regulatory Authority.

Mr. Yawar Kumaili informed that we do not offset from Khums the 10%-member discount permitted

in hospitals. We also do not offset from Khums the 33% and 40% discount on OPD and family physician (these are offset from revenues).

A member inquired about the significance of the Jamaat Card. Second, when we present our member card to hospital staff for an emergency, they ask for payment first, and the patient is placed on hold until payment is received, so the card is of no use. He gave example of an eye patient who visited Anklesaria Hospital, wherein, they asked to pay for consultancy first, and on operation, some amount also has to be paid by the patient. What is the type of Sehatmand Jamaat health insurance? Lastly, Al Noor Clinic and Jamaat both are making health card for same health treatment, wherein, premium is paid by both institutions, why are these cards being created, or is there some double coverage provided to the patients?

Second, a Jahez Tax ad hoc amount of Rs. 10,000/= is to be deposited at the time of Nikah File submission in Jamaat office, and according to their statement, any amount remaining will be returned to members via crossed cheque after Nikah takes place. Those without a bank account are unable to withdraw this sum. Yawar bhai is no doubt doing a wonderful job, but for availing welfare, a token is to be taken at 6.00 am, which is very difficult for residents of Landhi, Korangi, Malir and far away areas, which may be solved to avail the benefits. Yawar acknowledged that this is an issue he is aware of and will try his level best to alleviate the situation.

Mr. Altaf Kikariyawala said that previously our Jamaat was the richest organization in the world and after today's presentation of Hon. Treasurer, this has been confirmed. Our organization is like our father, and we can take all our legitimate and illegitimate complaints to our father which may be fulfilled depending on merits. Are we above the law - like females of community are members but could not take part in election. Lot of reforms are necessary in elections, and now we have many capable members in our community and election reforms are needed. We have 33 percent females in our families and also in Jamaat membership, and we have to be prepared for giving reforms to them also.

Mr. Muhammad Ali Jaffery congratulated Mr. Hassan Akbar on being the pride of the

community and stated that he has high expectations for him. He also appreciated the Hon. Treasurer's presentation. Mr. Mohsin Gheewala is also doing well. The school, the Jamaat office, and the Bagh-e-Zehra Trust have all been relocated from Kharadar to Soldier Bazar. Why is Jamaat not offering these services in Kharadar? He thanked Yawar Bhai for recently opening a computer institute at the Kharadar office. If only a few Khoja structures are built in Kharadar, there will be no Khoja there in the near future. Nayabad, Moosa Lane, Mauripur Road, Agra Taj, and other areas surround Kharadar. He stated that he plans to repeat his questions every year.

Mr. Shahid Salim proposed that the Jamaat's Constitution be rewritten. He also suggested that some changes be made to the Election Constitution. After two terms, no candidate can run for the same seat again. He may run for another position or resign after two terms. This way new blood will come and deliver. If the elected team is repeatedly elected for longer terms, there will be no improvement in results. If the team is new, there will be improvements and the ability to deliver.

Mr. Mohsin Abbas Dharsi advised that we are united and that suggestions for improvements and reforms should be taken from us. You may also invite us to serve as we did previously because we have sympathy for Jamaat. According to Article 4 of the Jamaat Constitution, our goals should be solely for the benefit of the Jamaat. The first institution we established in the past was a hospital, and there was much debate in the Managing Committee about how we could limit it to the community alone. That is why, in the vision and mission statement, it is stated that it is for humanity rather than the community. However, like schools and other institutions, their beneficiaries are members of the community as well. Khoja students presently are 1,100 in our education networks, which must be up to 2,500 and it will be achieved through our improvements. We may enhance our services on the basis of experience we have. Thirdly, for fund raising and donations, we have to go for self-sustainability. He asked the Treasurer about treatment of Khums, which is not mentioned in accounts. Mr. Asker Ali Basrawala replied that it is



according to specific policy approved by our religious committee and usage is according to their guidance. It has been clubbed with donations and we do not combine them.

Mr. Ali Raza Wazir inquired about Fatimiyah Education Network, which is among top five schools of the city, but it is not number one school, and how many direct relatives of our Managing Committee are studying in our schools? There would be hardly one, two or may be ten students. He alluded to top educationists in Pakistan's suggestion that the medium of instruction be either national or mother tongue. We cannot change the entire educational system, but it is recommended that one of the subjects, such as social studies, be converted into Urdu so that students can understand and perform better. COVID and lockdowns have taught us a lot of new information. Conventional methods are becoming obsolete, regardless of how much preparation we have done. Efforts should be made to develop skills of both young and old members. One important global goal is the recycle industry, for which governments of Western countries have allocated budget to repair and uplift used items, and we must work on it as the potential is developing. It is encouraging to hear from Jamaat that another family has been reunited, but we must also provide training on family values, compromising, and so on. Finally, there should be a platform with the Jamaat where we can get data about members' businesses so that we can benefit from them, such as I am a professional event manager and can provide better services to organize and promote programs and businesses.

Mr. Aun Ali Charania suggested that there should be some arrangement with Jamaat about match making specially for widows and divorced members.

Mr. Ali Raza Farishta stated that the majority of work is being done on patients' illnesses in order for them to recover from disease, and no work has been done on overall health, which is also a very large domain that can be consulted from experts, and this includes mental health, physical fitness and psychological health, all of which should be focused on because they are all very important in our lives. He also suggested that the English language is overused and that it is preferable to

use Urdu because the majority of people understand it.

Mr. Fida Hussain Khawaja, reminded that an upliftment committee was intended to be made by Jamaat including himself as a member of it, and we will visit residence of our below poverty level members to ascertain and confirm about their living. We did not work on it. He has been receiving complains of members every now and then, that their salary is Rs. 30,000 and have to pay rent Rs. 15,000 and fees Rs. 10,000 leaving balance of Rs. 5,000 to survive for whole month, which shows too much poverty in our community. He also suggested to give priority to members on giving jobs, which he noted in hospital and education units is given to people other than khojas.

Mr. Zain Sajjad asked Hon. Secretary to do something on marriages being done now a days outside the community. Similarly, we are having graveyard of our community at Wadi e Zainab S.A., but is there any future planning to avail amenity plots from government so that our problem of double decker be resolved and for that we do not need to rely on donors.

Agha Ghulam Raza Roohani asked that only one-month ration and cash amount is being given to needy 2,500 families and that from where they are getting ration for the rest of the 11 months of the year? We should be aware about these needy families as to how they are living - since we are united and are working like a family. We should issue them a card through which they may avail all basic humanitarian necessity items from the Jamaat, and need not to go anywhere else's door. He also termed it as alarming about our members getting marriage done in other communities and even with non-Shias as well. To control this, there must be certain guidance about marriage and provide facilitation about data of members waiting for marriage.

Agha Roohani informed us that the best education standard available in our city cost Rs. 20,000 to 25,000 monthly tuition fees. We always discussions on our per student fee cost is Rs. 3,500 to Rs. 5,200 from Montessori to Matriculation, and

we think about how to cut down this cost per student in our education system. I would be ready to pay even Rs. 20,000 monthly fees in our schools and be proud of it. It is as if the owner of a restaurant does not eat food from his own restaurant. Therefore, if my child is not getting education from my own community school, and going for O' level and A' level schools. Why don't we increase standard of our school to the high level of reputable schools in our city. This is not fruitful for the Jamaat that we are getting donation from our donors, but when donor's child get education from Jamaat's education system, then it would be a great donation for our Jamaat. of course, the Jamaat is doing a great job for education system, but still there are more improvements to be done and hope they will be achieved in the coming years.

Hon. Secretary replied that his own daughter is studying in this education system, as it is holistically one of the best schools in Karachi.

Mr. Hassan Akbar commented that today, members' tone of asking questions was like a family member. We are the richest community of the world as we have pearls of every field elected and working for Jamaat. Even then, members came today in the AGM, although they do not have any post in the Jamaat, but they are working voluntarily in their respective fields for the Jamaat. We are struggling to give relief to the members according to our capacity and we have to maintain this effort with appreciation, unity and support. He also informed about plot of land already approved for Jamaat as per Mr. Murtaza Wahab announced in last telethon, it is a very big task to follow up of it from Revenue Department of Government of Pakistan and also a plot announced by them for the community center. With the courtesy and hard work of our members working in Government of Sindh we will follow up on these cases. Constitutional reforms are the need and target of this year which is based on unity of the members which has been in today's AGM. Marriages outside the community is a hard subject and we are thinking about it with the help of volunteers. A team of volunteers are working on

pre-marriage counselling of couples. A policy has to be made on match making and it was also discussed in the last meeting, and were reluctant that members will ask us that why we are moving towards marriages, whereas, we are for solving marriage problems. Basic Plan for this is ready and this year we will work on it.

Mr. Yawar Abbas Kumaili said that KPSIAJ is involved in multiple welfare projects that had not been introduced before. However, due to the worsened economic situation prevailing in the country, KPSIAJ has initiated programs such as the 'Ansar Project,' which started in 2018 with 18 Khoja families, which has been raised to 92 families today providing facilitation on a monthly basis over various means such as helping senior citizens who are financially challenged, alleviate poverty, rent subsidy, ration assistance, education fees, medical, etc., and Alhamdulillah we have spent Rs. 3.4 million on it this year.

Regarding education, while simultaneously trying to provide the best quality of education to our students, our fee structure is relatively very low; as Mr. Adeel Kapasi has just mentioned that the maximum fee in FEN is Rs. 5,200 and minimum is Rs. 3,800. If we take an average, we are charging Rs 4,500 i.e., only \$20.00 per student. The current strength of Fatimiyah Education Network is 2884 students, out of this, 1569 (53%) students are those who are provided with subsidies ranging from Rs. 1,500, 2000, 2500 and in some cases, even fully exempted. In FEN out of 2884 students our Khoja members are 1101 students, and unfortunately 601 (54%) are under subsidy provision. Even so, parents come to the welfare department of Jamaat due to not being able to pay the subsidized fees we have to keep 4 to 5 lacs monthly for these cases specifically. This year, we made a subsidy of Rs. 39,57,000 in total, and out of this Rs. 11,800,000 was spent on members.

In Fatimiyah Hospital, our welfare budget has increased significantly, and we have spent Rs. 34,200,000/= this year on 11,614 patients, as compared to last year when the amount was Rs. 24,000,000/= on 9437 patients. Out of the total patients 2561 members were facilitated, costing



nearly Rs. 8,800,000 and many others were also supported through Sehm e Imam (A.S) funds. Henceforth our total welfare amount which last year accounted to Rs. 60 million has increased to Rs. 83.2 crore this year.

I remember during COVID we received a donation of about Rs. 20.5 million in merely a few hours' time and we launched FSSON (Fatimiyah Short Stay Oxygen Unit). We should be immensely thankful to God who has benevolently gifted us with wonderful donors who have always had our backs.

Insha Allah, along with God's Will, we hope to take this community forward while working together.

Hon. Secretary analysis about the usefulness of membership data with Jamaat, like discounts and relaxation to member patients at hospital, needs a mechanism to be made and we are working on it. However, member at the time of discharge may either pay himself or obtain welfare on their bill without creating any dispute. Regarding payment of Jahez Tax, it is as per Constitution, and it will be changed after changes in our Constitution, however Rs. 10,000/= which Jamaat is taking is to cover tax liability according to Jahez given and has to return the balance amount to member.

We are continually working on smoothening the process of our welfare, and the problems will Inshallah be resolved. Insurance Scheme clearly define treatments covered under it and condition of admission in listed hospital, and do not cover for all subjects like emergency etc. It has a clause that expenses pre and post admission up to one month be claimed as per policy. We did not pay for duplicate or two cards from Jamaat and from Al Noor Clinic, it was a mistake of the insurance company. Two cards were made by them but payment was not made in double. We have so far not given rights to our women members under present Constitution, but we are working on it and will give rights to them accordingly. Regarding providing Jamaat facilities in Kharadar and adjoining areas, he informed that since majority members are in Soldier Bazar area therefore, we are working for them and it is not possible to

arrange our services at Kharadar due to few numbers of members there. These complaints are not only from Kharadar members, but also from Clifton, Defence and PECHS members. However, we made women programs at Kharadar, Hifz e Quran program, Lab program etc., and Insha Allah we are also considering to work for senior citizens on which Yawar Bhai is working. He also accepted Mr. Mohsin Dharsi's suggestions to work together and we will call and welcome him to work with us whenever required.

Point # 4 we do consider to work on Constitution wherein we have to work for not only Khojas, but also for Sadaat and Non Khojas and also for non-Shias on humanitarian grounds, as Ayatollah Al Uzma Syed Ali Sistani also appreciated our services at hospital and education on humanitarian grounds, and it was also sayings of Marajeyeen and the Ahle Bait A.S. for providing services to momineen and for non-momineen as well. We are also working to improve our educational services, therefore we welcome suggestions of members on it to have better results.

Work on I.T. skill development has been started with external consultant, which was previously done internally. During previous years, we have offered various vocational training as well. We provide jobs on merit basis, if our members are according to the required criteria, we prefer to appoint them. We also have to think about providing better services to the community and therefore appoint the best qualified person on the basis of opportunity for all.

Mr. Ali Raza Farishta proposed to work for preventions specially at hospital and we agree with it, our Health Board will work on it to provide awareness to the community.

Regarding the use of Urdu language mostly during discussion, a few years about 90% discussions in our AGMs was done in English but now we are using mostly Urdu language, so that all members can apprehend and follow the discussion. We are working on the uplift our community from poverty level which was

suggested today by many of our members and we are giving due consideration to work on it on priority basis along with other organizations to overcome problems and improve standard of living of our members. Regarding providing free Jamaat services to needy members, suggestions are welcome and we are always thinking on it, keeping in view of funds available with us. Inter community marriages are not bad if done within momineen and also as per some hadiths this is beneficial for coming generations.

Regarding the transaction with family members for Rs. 40 million shown in notes to these accounts, it was done with the brother of an elected member, and he was supplying even before the member's election and in previous Jamaat tenures as well. He mentioned Mr. Mohsin Dharsi, who worked for the hospital and was also involved in its construction. Working with any vendor is based on competitive prices, good quality, and on-time delivery, all of which are available to any member of the community. For the purchase of pharmaceutical products, the hospital has 28 to 30 vendors. One of the issues is that the vendor must meet taxation criteria and be a tax filer. He also stated that for security guards assigned to graveyards, we have received lower rates from non-momineen organizations since 2009. However, we preferred momineen organizations and provided training and employment opportunities to these guards. Similarly, if an elected member's wife has been working at a hospital since before his election, we cannot terminate her services now.

Before officially closing this meeting, Hon. Secretary informed the house that he appreciates and acknowledges Dr. Hussain Kanani's more than 16 years of dedicated and sincere services at Fatimiyah Hospital since 2006, as he did not look to the future or financial prospects, but served the community and is still working. We also hope that all of our current doctors and others involved in the medical profession will work hard and do their best to advance the hospital and bring Jamaat to the next higher level.

A member reported that at the hospital pharmacy, the medicines prescribed by the doctor are not available, and the patient is being given related medications, which is contrary to the patient's trust in the doctor and also the quality gets compromised. Second, doctors are prescribing medications that are not available within a 3-kilometer radius of the medical store and hospital. Brother Yawar Kumaili responded that the hospital has over 95 consultants and that it is impossible to follow each of them. We created a formulary for all medicines and keep them in stock according to it; we formed committees, including Dr. Murtaza Gova and Dr. Mehdi Nayani, to assess things individually; and we are doing our best to control things and serve well. Our Governing Body is working hard on each subject, and things will further improve in the future.

A member suggested to make membership card with Gujrati language printed on it so that other communities may appreciate our Jamaat being a Gujrati Jamaat. Secondly, Jamaat has to publish at least on monthly or on yearly basis about death of members and buried in graveyard with their data and photograph, so as to update its members. Both these suggestions were noted down by the Hon. Secretary.

He officially announced to adjourn today's Annual General Meeting with the permission of Chair.

CLOSURE OF MEETING

Honorary Secretary invited the President of KPSIAJ to address the members.

The President thanked the members for attending this AGM also giving their valuable suggestions for guiding on how to improve performance. He requested members to give suggestions and complaints or discuss any issue as Jamaat is their parent body. Most of the questions have already been discussed and answered. Gujrati is his shortcoming unfortunately as he was not too familiar with that. He sincerely thanked all the members who were present for their participation and maturity level. This has been a long struggle, but Alhamdollillah, the response that we have been observing year after year since 2009, has been very encouraging, May God bless all of us.



These are the signs of progressive community and together Insha Allah, we can make things happen. He will try to just limit his discourse to certain policy and direction issues. Referring to the discussion that was made on purpose of existence of Jamaat and reference of Constitution – he said that the Constitution is primary but the ideology is beyond that. We exist to serve community and humanity and not at the cost of each other and cannot be restrictive in service. Services provided by Jamaat are not limited to administrative facilitation, which are nikah registration, graveyard, or other complexes.

The primary focus is on education, health, and community facilitation, but beyond that, there is a role that we must play and emphasize, and on which your receptivity is more important than our efforts, and that is the role of providing guidance and directions. One aspect of this platform is to manage educational or health institutions, and the other is to keep the community aware and informed about health care, security, transportation, and economic guidelines, for which we have begun a series of seminars. Insha Allah, with your cooperation and openness, we will soon see results. Because of changes in lifestyle, it is necessary for our health care and fitness, which should not be overlooked, especially for those between the ages of 30 and 35, to have a routine of walks, screenings, and fitness, which will pay dividends later in life. We began a deliberate effort in 2018 to transform the organization whose professional blend we are seeking today.



ASGHAR HUSSAIN SHAHEEDI
Honorary Secretary, KPSIAJ



ABUL HASSAN GOKAL
President, KPSIAJ

The presentations made by Hon. Treasurer, Mr. Mohsin Gheewala, and the secretarial report have been thoroughly appreciated by the house, which is gradually reflecting changes in the dynamic social fabric of the community. We must rely on paid professionals to meet the higher standards you expect from us. Certain reforms will be required. The higher education system of any community is the source of change, and Alhamdulillah, KPSIAJ and its endeavors have had an impact on the Karachi Academia, wherein, last year, Fatimiyah Institution of Education achieved Bachelor of Education's three top positions, all three positions of ADE Courses, and all three positions of nursing education. As a result, we are dominant in both the health and education sectors. This is the result of a highly motivated and inspired competent team, which Almighty Allah has blessed us all with. They are devoting their prime time and we will keep seeing dividends of this for years to come. Once the census statistics are available, we will know which way to go, and the Constitution reforms will, Insha Allah, pave the way. May Allah bless and guide us as we continue to serve the community and pave the way for a just and peaceful society capable of bringing the Imam e Zamana AJT.

After the President's speech, on request of Hon. Secretary, Dua e Imam-e-Zamana A.S. was collectively recited under the supervision of Mr. Mehdi Haryani.

GLIMPSES FROM THE PAST



2nd Graduation awards ceremony 1996, organized by youth forum of KPSIAJ



Mr. Wazir F Wazir addressing the AGM, while Mr. Ameer Ali Aliwali, Mr. Altaf Kikariyawala, Mr. Fida Hussain Sach-e-Dina and Mr. Pyar Ali Herani among others attending the AGM.



MEETINGS OF MANAGING COMMITTEE

From 1st July 2022 to 30th June 2023,
total 26 Meetings of the Managing Committee were held



PRESIDENT
Mr. Abul Hassan Gokal



VICE PRESIDENT
Mr. Hassan Akber



HON. SECRETARY
Maulana Asghar Hussain Shaheedi



HON. JOINT SECRETARY
Mr. Yawar Abbas Kumaili



HON. TREASURER
Mr. Asker Ali Basrawala



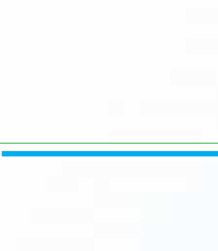
MEMBER
Mr. Abul Qasim Lakhani



MEMBER
Mr. Adeel Kapasi



MEMBER
Mr. Ahmed Abbas Virani



MEMBER
Mr. Aqeel Bhanji



MEETINGS OF MANAGING COMMITTEE

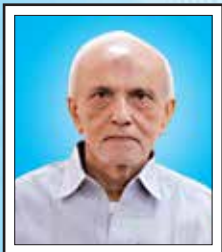
From 1st July 2022 to 30th June 2023,
total 26 Meetings of the Managing Committee were held



MEMBER
Dr. Mehdi Nayani



MEMBER
Mr. Mehdi Hassan Haryani



MEMBER
Dr. Murtaza Ali Gova



MEMBER
Mr. Mohsin Ali Yasin Gheewala



MEMBER
Mr. Muhammed Raza Noorani



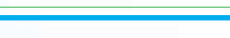
MEMBER
Mr. Muhammad Amin Tejani



WOMAN COUNCILLOR
Ms. Anum Askari Devjiani

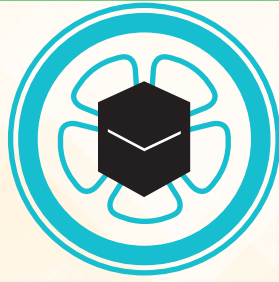


WOMAN COUNCILLOR
Ms. Khadija Maisam Abbas



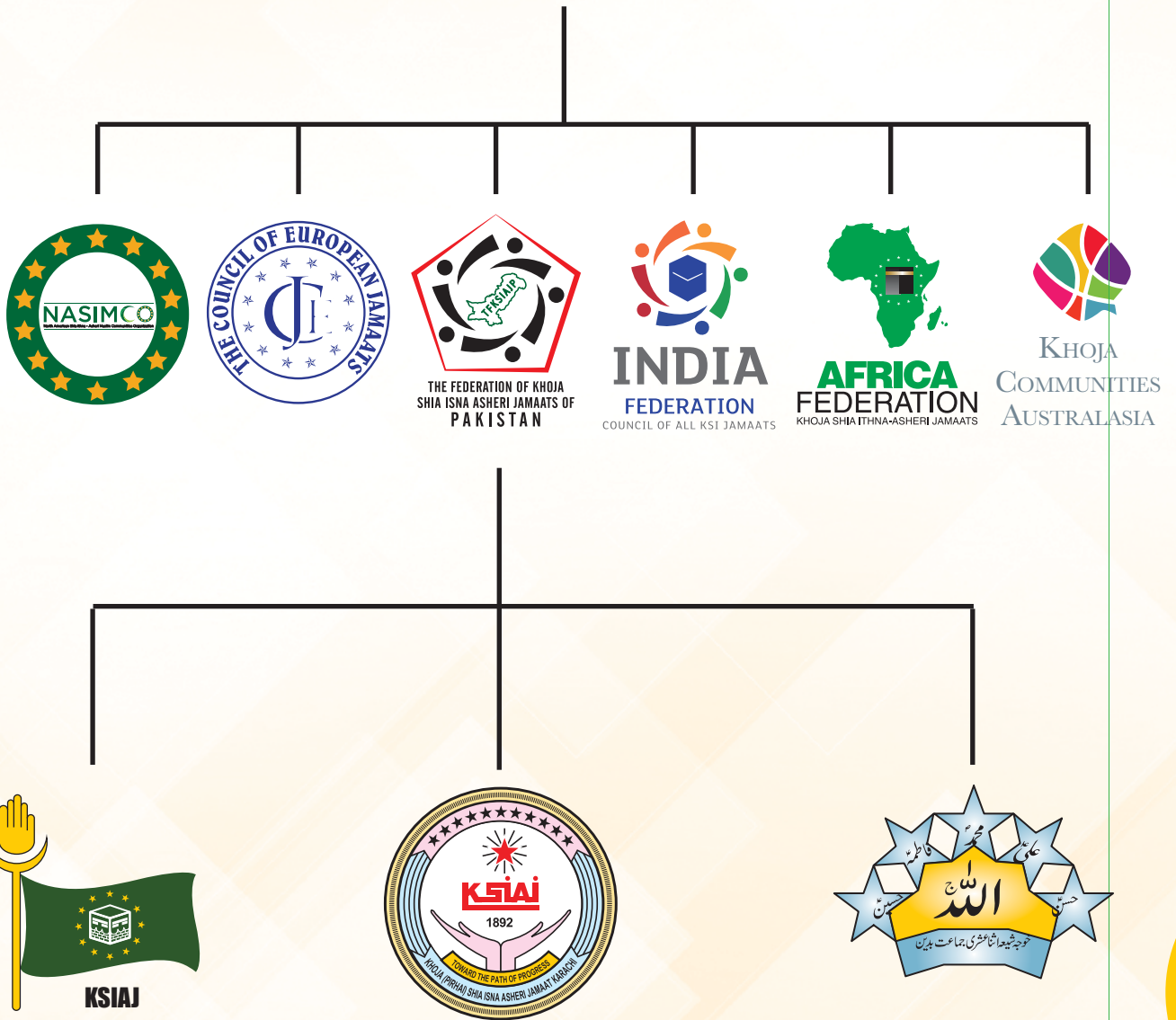
WOMAN COUNCILLOR
Ms. Maria Noorani





THE WORLD FEDERATION

OF KHOJA SHIA ITHNA-ASHARI MUSLIM COMMUNITIES




KPSIAJ ORGANOGRAM



Social

- ✓ Khoja Jamaat Complex
- ✓ Fatimiyah Family Park
- ✓ Fatimiyah Sports Complex
- ✓ Fatimiyah Community Center
- ✓ Hussaini Bagh 1 & 2
- ✓ Wadi e Zainab (SA)
- ✓ Haji Naji Library
- ✓ Ata-e-Fatimah (SA)
(For Special Children)




Education

- ✓ Fatimiyah Montessori System
- ✓ Fatimiyah Schools (Girls' & Boys')
- ✓ Fatimiyah College (Girls' & Boys')
- ✓ Fatimiyah Institute of Educational Sciences
- ✓ Fatimiyah Higher Education System (FHES)
- ✓ Fatimiyah School of Nursing



Health

- ✓ **Fatimiyah Hospital**
- 24 Hour Pharmacy
- Patient Day-Care Unit
- Laboratory Services
- OPD Consultations
- ICU/Dialysis
- Fatimiyah Short Stay Oxygenation unit




Other Services

- ✓ Women Wing
- ✓ Census and Membership
- ✓ Transport
- ✓ Nikah/Death Registration
- ✓ Management Information System
- ✓ Media and Community Outreach



Other Services

- ✓ Family Relations Committee
- ✓ Career Facilitation
- ✓ Security
- ✓ Patient Welfare
- ✓ Ansar Project
- ✓ Ghusal o Kaffan
- ✓ Higher Education Scholarship
- ✓ Marriage Relief Fund
- ✓ General Welfare Fund



Revenue Generation

- ✓ Endowment Fund
- ✓ Telethon
- ✓ Education Donation Box
- ✓ Family Participation Program
- ✓ Patient Welfare Fund
- ✓ Khums Collection
- ✓ General Donation
- ✓ Project Based Donation



બાળકો પર તલ્લાકની અસરો

જે પરિવારમાં પુરુષ મહિલા વચ્ચે મતભેદ વધારે વધી જાય છે અને મધ્યસ્થી ઓ ની કોશિષ છતાં ઉકલે ન થાય તો તે તલ્લાકના બારામાં વિચારવા લાગે છે તમે નો ખ્યાલ હોય છે કે આ રીતે અમારી મુંઝવણનો ઉકેલ ઓછી અને હલકી થઈ જશે જ્યારે કે આ એક ભૂલ છે કેમકે તલ્લાકથી પ્રશ્નોનો ઉકેલ થતો નથી બલકે પ્રશ્નો નું પ્રકાર અને સ્વરૂપ બદલાઈ જાય છે.

અકે લખે ક તલ્લાકના બારામાં પોતાની કિતાબમાં લખે છે “તલ્લાક અકે કાનુની કાર્યવહી છે જમે i પતી અનેપત્નીઅકે બીજાનીવિરુદ્ધઉભાથઈજાયછેજમે જઅમે નામાંથીકોઈઅકે જદુ ઈનોફસે લોકરેછેતો પરિસ્થિતિ તેમના કાબુમાં રહેતી નથી એમ કહી લો કે તેઓ હવે પોતાના બાળકોના બારામાં અને પોતાના ઘરબારના સિલસીલામાં પોતાની મરજી થી કોઈ ફેસલો કરી શકે છે થઈ શકે છે અદાલતની મદદથી પતી અને પત્ની કોઈ પરિણામ પર પહોંચવાના કાબલે થઈ જાય પરંતુ એ વાતની કોઈ ગારન્ટી નથી કે હકીકતમાં આવું થશે કમે કે જજ તમને બબ્બને જાણતો નથી અને તે એ વાતનો ફસે લો કરે છે કે તમે ક્યારે પોતાના બાળકો સાથે મળી શકો છો અને તમારા ભાગમાં શું કાંઈ આવશે અફસોસતો આ વાતનો છે કે અકે જજ જે તમારી બંનને રીતે વિચારી શકતો નથી.

✂ તલ્લાક અને બાળકો ✂

અમુક લોકોનો ખ્યાલ છે કે જે બાળકો મોટા છે તે માવિતરોની તલ્લાકથી અસરગ્રસ્ત થતા નથી આ સિલસીલામાં તેઓ દલીલ પેશ કરે છે કે જ્યારે બાળકો સમજદાર થઈ જાય છે તો માવિતરોના વગર પોતાનું કામ કરવાની આદત નાખી રહ્યા હોય છે જ્યારે કે નિષ્ણાતો તલ્લાકની નકારાત્મક અસરોને હરગીઝ નજર અંદાજ કરતા નથી કેમકે માવતરોની તલ્લાક ના કારણે દરેક ઉમરના બાળકો અસર ગ્રસ્ત થાય છે નિષ્ણાતો આ પરિણામ પર પહોંચે છે કે તલ્લાકથી સૌથી વધારે ખોટી છાપ મોટા બાળકો પર પડે છે આ સિલસીલામાં નીચે અપાયેલા મુદ્દા ઓ પર વિચાર કરો જેમ જેમ બાળકો મોટા થાય છે તેઓ પોતાને તે સમયના હવાલે થી બિન સરુ ઘીત સમજવા લાગે છે જ્યારે તમે તે નાના હતા કમે કે એ ઉમરનો અકે યગુ હોય છે જ્યારે તમે ને માં અને બાપની વધારે જરૂરત હોય છે જિંદગી ના આ યગુ માં નવવયુ ન વધુ પપુત વયના લોકો સાથે દોસ્તી કરતા શીખી રહ્યા હોય છે પણ માવિતરોની તલ્લાકના કારણે યવુ નો નો મોહબબત, વફાદબારી, અને વિશ્વાસ જેવા મૂલ્યોથી વિશ્વાસ ઉઠી જાય છે તેના પરિણામમાં થઈ શકે છે કે તમે ના માટે લોકો સાથે નજીક ના સબંધો કાયમ કરવા મરુ કલે બની જાય દરકે ઉમરના બાળકો પોતાના દર્દ નો દખે ઈવ કોઈના કોઈ રીતે કરે છે પરંતુ જવાની માં કદમ રાખનારા બાળકો પોતાની લાગણીનો દખે ઈવ કરવા માટે અમકુ વખતે અપરાધ, નશો અને શરાબ જેવી ખતરનાક વસ્તુ ઓનો સહારો લે છે.

✿ પરંતુ આનો મતલબ એ નથી કે જે બાળકોના માવિતરો વચ્ચે તલ્લાક થઈ જાય છે તે લાગણી વશ થઈ ને અટે લાતટૂીજાયછેકેનતોક્યારેજીવનમાંસફળથઈશકેછેઅનેનજબીજાઓસાથેનજીકનાસબંધો કાયમ કરી શકે છે અમકુ વખતે જાયે માં આવ્યું છે કે જો મા બાપ વચ્ચે તલ્લાક છતા બબ્બે સાથે બાળકોનો રિશ્તોજાડે ઈયલે રહેછેતોતમે સફળથઈશકેછે.

✿ અમકુ યગુ લોને એ પણ અનભુ વ થયું છે કે તલ્લાક થી પહેલે । પણ તમે નો આપસમાં ગજુ રાન મરુ કલે હતું અને તલ્લાક પછી પણ તમે ના વચ્ચે લડાઈ ઝગડા ખતમ થયા નથી હવે તમે તે બબ્બે નાણાકીય બાબતો કે બાળકો ને સાથે રાખવા જે પ્રશ્નો ના કારણે પરશે ન થઈને પહેલે બની સરખામણીમાં અકે બીજા સાથે વધુ ઝઘડા થાય છે.

✿ આવા દાખલા વડે એ વાત સામે આવી છે કે તલ્લાક ખાનદાની પ્રશ્ન નો ઉકેલ નથી આના લીધે મરુ કલે ઈઓ અકે નવું સ્વરૂપ ધારણ કરી લે છે ફરજ કરો કે તમે પોતાની ગાડીમાં અકે લાંબા સફર પર નિકળેલા છો બેશક સફર દરમ્યાન તમને ખરાબ હવામાન, ટ્રાફિક જામ અને આવીજ રીતના અન્ય પ્રશ્નોનું સામનું થશે એ પણ થઈ શકે છે કે તમે રસ્તો ભલૂી જાય આવા સંજગોમાં તમે શું કરશો ? શું તમે પાછા ચાલ્યા જશો કે પોતાનો સફર જારી રાખવા માટે નવા માર્ગ તલાશ કરશો?

પોતાના લગ્ન ના દિવસે પણ તમે આવા જ સફર ની શરૂઆત કરી હતી જમ્મે । મરુ કલેીઓ આવી હતી અટે લે યાદ રાખો કે જે પરિવાર સફળ જીવન વિતાવી રહ્યા છે તમે ની સાથે પણ પ્રશ્નો નડતા રહે છે ફરક ફકત આટલુંછેકેતએ ીતને ડિપરકાબુમળે વીલેછે.

✳જો લગ્ન તટૂી જાય✳

જો કોઈ પરિવારને આવી પરિસ્થિતિનો સામનું છે તો તે પોતાના બાળકોને આના થી નિમટવમા કવેી રીતે મદદ કરી શકે છે ?

✳પોતાના બાળકોને પરિસ્થિતિ વિષે જાણ કરો ✳

જો સંભાવિત હોય તો મા અને બાપ બન્ને ને બાળકો સાથે વાત કરવી જોઈએ તેમને જણાવો કે તમે અકે બીજા થી અલગ થવાનું ફસે લો કરી લીધો છે બાળકોને ખાતરી અપાવો કે એ બધુ કાંઈ તમે ની કારણે નથી થઈ રહ્યું તમે જ અમે ને જણાવો કે તમે ની માટે અમે ના પ્યારમાં કોઈ કમી આવશે નહી.

✳આપસમાં લડવું ઝઘડવું બંધ કરો✳

અમકુ માવિતરો તલ્લાક પછી પણ લડતા ઝઘડતા રહે છે. અકે માનસિક નિષ્ઠાત મજુ બ આનુ કારણ એ હોય છે કે કાનુની રીતે તો તેઓ એક બીજાને તલ્લાક આપી દે છે પરંતુ ભાવનાત્મક રીતે તેઓ એ એકબીજાને માફ કર્યું હતુ નથી તલ્લાકના કારણે બાળકોથી તેમના માવિતરો લુંટાઈ જાય છે અને કેમકે તએ ી એ હંમશે । પોતાના માબાપને લડતા ઝઘડતા જાયે । હોય છે અટે લે હવે બાળકો પોતાની દરકે જઈઝ અને નાજઈઝ વાત મનાવવા માટે માવિતરોને બેકબીજા વિરૂદ્ધ ભડકાવતા હોય છે દાખલા તરીકે એક બાળક કદાચ પોતાની મા ને કહે ! અબુ તો મોડે સધુી ઘરથી બહાર રહવે ।ની છટુ આપી દે છે તો પછી તમે મને કમે ના પાડો છો.? જયારે મા એ વાત સાંભળે છે તો એ વિચાર કરીને કે પત્રુ કયાંક પીતા તરફ ન વ ળી જાય તે અ મે ની વ । ત મ । ની લે છે .

✳બાળકોને પોતાના મન ની વાત કહવે । દો ✳

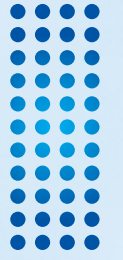
થઈ શકે છે તમારો બાળક કહે “ જો માવિતરો નુ અકે બીજા માટે પ્રમે ખતમ થઈ ગયું છે તો તએ ી મને પ્રમે કરવું છોડી શકે છે અથવા જો તમે ી સિદ્ધાતોનું પાલન નકર્યું તો હું શા માટે કરું ? અટે લે પોતાના બાળકોના મનમાં છપુ લે । ખોફ ને ખતમ કરવા અને તમે ની વિચાર સરણી દરુ સ્ત કરવા માટે તમે ને પોતાની લાગણી ઓની અભિવ્યકિત કરવા દો.

✳બાળકોને પ્રોત્સાહન પત્રુ પાડો ✳

બાળકોને પ્રોત્સાહન પત્રુ પાડો કે તે તમારા માજીના સાથી સાથે સારું વતર્ન કરે, જે શપ્સ થી તમે જદુ । થઈ ગયા, જાકે તમારી સાથે તમે નો હવે કોઈ રિસ્તો રહ્યું નથી પરંતુ તમારા બાળકો સાથે તને ી અજે મા-દિકરા કે બાપ-દિકરાનો રિસ્તો છે અટે લે તે શપ્સ વિરૂદ્ધ વાતો કરવી બાળકો માટે હાની કારક પત્રુ વાર થઈ શકે છે આ સિલસીલમાં એક કિતાબ બચાન કરે છે કે તલ્લાક પછી જે માવિતરો બાળકોને પોતાના માજીના સાથી વિરૂદ્ધ ઉપયોગ કરે છે તો તમે ને આના પરિણામ ભોગવવા તથે ।ર રહવેું જાઈે ં.

આ બધી વાતો ઉપરાંત આ વાતજરૂર યાદ રહે કે તલ્લાક થી પ્રશ્નો ઉકલે ।તા નથી બલકે ફકત તનેી પ્રકૃતિ બદલાઈ જાય છે અટે લે પરસ્પર મરુ કલેીઓ ના ઉકલે માટે સલાહ મશવરે । કરો અને પોતાનું જીવન અને પોતાના બાળકોના સારા ભવિષ્ય માટે તલ્લાક થી શક્ય હદ સધુી દરૂ રહો કમે કે અલ્લાહની પાસે જઈઝ કામો માં સૌથી વધુ અનિચ્છનીય કામ તલ્લાક છે.

રજકુ ત્ી : હઝુ જતલુ ઈસ્લામ વલ મરુ લમીન મોલાના સજજાદ મદાવી



فرض کریں کہ آپ اپنی گاڑی میں ایک لمبے سفر پر نکلے ہیں۔ بلاشبہ، سفر کے دوران آپ کو خراب موسم، ٹریفک جام اور اسی طرح کے دیگر مسائل کا سامنا ہوگا۔ یہ بھی ہو سکتا ہے کہ آپ راستہ بھول جائیں۔ ایسی صورت میں آپ کیا کریں گے؟ کیا آپ واپس چلے جائیں گے یا اپنا سفر جاری رکھنے کے لئے راستہ تلاش کریں گے؟ اپنی شادی کے دن بھی آپ نے ایک ایسے ہی سفر کا آغاز کیا تھا جس میں مشکلات آتی تھیں۔ لہذا یاد رکھیں کہ جو خاندان کامیاب زندگی گزار رہے ہیں ان میں بھی مسائل پیدا ہوتے رہتے ہیں۔ فرق صرف اتنا ہے کہ وہ ان پر قابو پالیتے ہیں۔

اگر شادی ٹوٹ جائے؟

اگر کسی خاندان کو ایسی ہی صورت حال کا سامنا ہے تو وہ اپنے بچوں کو اس سے نپٹنے میں کیسے مدد دے سکتے ہیں؟

اپنے بچوں کو صورت حال سے آگاہ کریں۔

اگر ممکن ہے تو ماں اور باپ دونوں کو بچوں سے بات کرنی چاہئے۔ انہیں بتائیں کہ آپ دونوں نے ایک دوسرے سے جدا ہونے کا فیصلہ کر لیا ہے۔ بچوں کو یقین دلائیں کہ یہ سب کچھ ان کی وجہ سے نہیں ہو رہا۔ نیز، انہیں بتائیں کہ ان کے لئے آپ کے پیار میں کوئی کمی نہیں آئے گی۔

آپس میں لڑنا بھگڑنا بند کر دیں۔

بعض والدین طلاق کے بعد بھی آپس میں لڑتے جھگڑتے رہتے ہیں۔ ایک ماہر نفسیات کے مطابق اس کی وجہ یہ ہوتی ہے کہ ”قانونی طور پر تو وہ ایک دوسرے کو طلاق دے دیتے ہیں مگر جذباتی لحاظ سے ابھی تک انہوں نے ایک دوسرے کو معاف نہیں کیا ہوتا۔“

طلاق کی وجہ سے بچوں سے ان کے والدین چھن جاتے ہیں۔ اور چونکہ انہوں نے ہمیشہ اپنے ماں باپ کو لڑتے جھگڑتے دیکھا ہے اس لئے اب بچے اپنی ہر جائز اور ناجائز بات منوانے کے لئے والدین کو ایک دوسرے کے خلاف بھڑکاتے رہتے ہیں۔ مثال کے طور پر، ایک لڑکا شاید اپنی ماں سے کہے: ابو تو مجھے دیر تک گھر سے باہر رہنے کی اجازت دیتے ہیں تو پھر آپ مجھے کیوں منع کرتی ہیں؟ جب ماں یہ بات سنتی ہے تو یہ سوچ کر کہ کہیں بیٹا باپ کی طرف نہ ہو جائے، وہ اس کی بات مان لیتی ہے۔

بچوں کو اپنے دل کی بات کہنے دیں۔

ہو سکتا ہے کہ آپ کا بچہ کہے: ”اگر والدین کی ایک دوسرے کے لئے محبت ختم ہو گئی ہے تو وہ مجھے بھی پیار کرنا چھوڑ سکتے ہیں“ یا ”اگر انہوں نے اصولوں کی پابندی نہیں کی تو میں کیوں کروں؟“

لہذا اپنے بچوں کے دل میں چھپے خوف کو ختم کرنے اور ان کی سوچ کو درست کرنے کے لئے انہیں اپنے احساسات کا اظہار کرنے دیں۔

بچوں کی حوصلہ افزائی کریں۔

بچوں کی حوصلہ افزائی کریں کہ وہ آپ کے سابقہ ساتھی کے ساتھ اچھی طرح سے پیش آئیں۔ جس شخص سے آپ جدا ہوئے ہیں، اگرچہ اس کے ساتھ آپ کا اب کوئی رشتہ نہیں رہا مگر آپ کے بچوں کے ساتھ اس کا وہی (ماں بیٹا یا باپ بیٹا کا) رشتہ ہے۔ اس لئے اس شخص کے خلاف باتیں کرنا بچوں کے لیے نقصان دہ ثابت ہو سکتا ہے۔ اس سلسلے میں ایک کتاب بیان کرتی ہے: ”طلاق کے بعد اگر والدین بچوں کو اپنے سابقہ ساتھی کے خلاف استعمال کرتے ہیں تو انہیں اس کے نتائج بھگتنے کے لئے تیار رہنا چاہئے۔“

ان سب باتوں کے علاوہ یہ بات ضرور یاد رہے کہ طلاق سے مسائل حل نہیں ہوتے، بلکہ صرف ان کی نوعیت بدل جاتی ہے۔ اس لیے باہمی مشکلات کو حل کرنے کے لیے مشورہ کریں اور اپنی زندگی اور اپنے بچوں کے بہتر مستقبل کے لیے طلاق سے ممکنہ حد تک دور رہیں، کیونکہ اللہ کے پاس جائز کاموں میں ناپسندیدہ ترین کام طلاق ہے۔

حجۃ الاسلام شیخ سجاد حسین مہدوی

بچوں پر طلاق کے اثرات

جن خاندانوں میں مرد و عورت کے درمیان اختلافات بہت زیادہ بڑھ جائیں اور مثالوں کی کوششوں کے باوجود حل نہ ہوں تو وہ طلاق کے بارے میں سوچنے لگتے ہیں۔ ان کا خیال ہوتا ہے کہ اس طرح ہماری مشکلات حل یا کم اور ہلکی ہو جائیں گی۔ حالانکہ یہ ایک غلط فہمی ہے۔ کیونکہ طلاق سے مسائل حل نہیں ہوتے، بلکہ مسائل کی نوعیت اور شکل و صورت تبدیل ہو جاتی ہے۔

ایک مصنف اپنی کتاب میں طلاق کے بارے میں لکھتا ہے: ”طلاق ایک قانونی کارروائی ہے جس میں شوہر اور بیوی ایک دوسرے کے خلاف کھڑے ہو جاتے ہیں۔ جوں ہی ان میں سے کوئی جدائی کا فیصلہ کرتا ہے تو حالات اُس کے قابو میں نہیں رہتے۔ یوں کہہ لیں کہ وہ نہ تو اب اپنے بچوں کے بارے میں اور نہ ہی گھر بار کے سلسلے میں اپنی مرضی سے کوئی فیصلہ کر سکتا ہے۔ ہو سکتا ہے کہ عدالت کی مدد سے شوہر اور بیوی کسی نتیجے پر پہنچنے کے قابل ہو جائیں مگر اس بات کی کوئی گارنٹی نہیں کہ حقیقت میں ایسا ہوگا۔ کیونکہ ایک بچہ جو آپ دونوں کو نہیں جانتا وہ اس بات کا فیصلہ کرتا ہے کہ آپ کب کب اپنے بچوں سے مل سکتے ہیں اور آپ کے حصے میں کیا کچھ آئے گا۔ افسوس تو اس بات کا ہے کہ بچہ آپ دونوں کی طرح نہیں سوچ سکتا۔“

طلاق اور بچے

بعض لوگوں کا خیال ہے کہ اگر بچے بڑے ہیں تو وہ والدین کی طلاق سے زیادہ متاثر نہیں ہوتے۔ اس سلسلے میں وہ یہ دلیل پیش کرتے ہیں کہ جب بچے سمجھدار ہو جاتے ہیں تو وہ والدین کے بغیر خود اپنا کام کرنے کی عادت ڈال رہے ہوتے ہیں۔ تاہم ماہرین طلاق کے منفی اثرات کو ہرگز نظر انداز نہیں کرتے۔ کیونکہ والدین کی طلاق کی وجہ سے ہر عمر کے بچے متاثر ہوتے ہیں۔ ماہرین اس نتیجے پر پہنچے ہیں کہ طلاق سب سے زیادہ بڑے بچوں کو متاثر کر سکتی ہے۔ اس سلسلے میں نیچے دئے گئے نکات پر غور کریں:

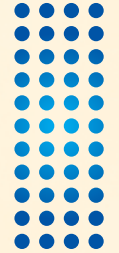
❖ جوں جوں بچے بڑے ہوتے ہیں وہ خود کو اُس وقت کی نسبت زیادہ غیر محفوظ سمجھنے لگتے ہیں جب وہ چھوٹے تھے۔ کیونکہ یہ عمر کا ایک ایسا دور ہوتا ہے جب انہیں ماں اور باپ کی زیادہ ضرورت ہوتی ہے۔

❖ زندگی کے اس دور میں نوجوان زیادہ پختہ لوگوں سے دوستی کرنا سیکھ رہے ہوتے ہیں۔ لیکن والدین کی طلاق کی وجہ سے نوجوانوں کا محبت، وفاداری اور اعتماد جیسی قدروں سے بھر وسا اٹھ جاتا ہے۔ اس کے نتیجے میں ہو سکتا ہے کہ اُن کے لئے لوگوں کے ساتھ قریبی تعلقات قائم کرنا مشکل ہو جائے۔

❖ ہر عمر کے بچے اپنے درد کا اظہار کسی نہ کسی طریقے سے کرتے ہیں۔ مگر جوانی میں قدم رکھنے والے بچے اپنے جذبات کا اظہار کرنے کے لئے اکثر جرم، نشیات اور شراب جیسی خطرناک چیزوں کا سہارا لیتے ہیں۔

لیکن اس کا یہ مطلب نہیں کہ جن بچوں کے والدین میں طلاق ہو جاتی ہے وہ جذباتی طور پر اتنا ٹوٹ جاتے ہیں کہ نہ تو کبھی زندگی میں کامیاب ہو سکتے ہیں اور نہ ہی دوسروں کے ساتھ قریبی تعلقات قائم کر سکتے ہیں۔ اکثر دیکھنے میں آیا ہے کہ اگر ماں باپ کے درمیان طلاق کے باوجود دونوں کے ساتھ بچوں کا رشتہ جڑا رہے تو وہ کامیاب ہو سکتے ہیں۔

بعض جوڑوں کو یہ تجربہ ہوا ہے کہ طلاق سے پہلے بھی اُن کا آپس میں گزارہ کرنا مشکل تھا اور طلاق کے بعد بھی اُن کا لڑائی جھگڑا ختم نہیں ہوا۔ اب وہ دونوں مالی معاملات یا بچوں کی تحویل جیسے مسائل کی وجہ سے پریشان ہو کر ایک دوسرے کے ساتھ پہلے کی نسبت زیادہ جھگڑتے ہیں۔ ایسی مثالوں سے یہ بات سامنے آتی ہے کہ طلاق خاندانی مسائل کا حل نہیں ہے۔ اس سے بس مشکلات ایک نئی شکل اختیار کر لیتی ہیں۔





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towards **The Path of Progress & Prosperity**

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BY DONATING FOR**

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Family Participation Program

Education Donation Box

Fatimiyah Education Network Recuring Expenses

Fatimiyah Hospital Endowment Fund

Fatimiyah Hospital Recuring Expenses

Patient Welfare Fund

Funeral Services (Ghusul Khana & Graveyard)

Transportation

Permission to collect Khums from
Ayatullah Uzma Syed Ali Khamenai
Ayatullah Uzma Syed Ali Sistani

GIVING is much better than GETTING!!

HIRIDJEE EDUCATION LOAN PROGRAM (HELP)

Overview: The HELP program, initiated by the World Federation, provides financial support to Khoja students pursuing higher education in various fields. This program supports undergraduate and graduate degrees for both male and female students who face financial limitations.

Application Process: Students can apply through KPSIAJ's website by filling out an Online application form and submitting necessary documents. A committee assesses applications based on merit.

Repayment Plan: Borrowed funds are repaid over a five-year period starting after graduation, with equal installments.

Donor Commitment: our generous donors have pledged a total of USD 16,000 per year (cumulative requirement) for four years to benefit up to 20 qualifying students annually.

Resources: The official KPSIAJ website (<https://Kpsiaj.org/>) provides FAQs and the application form for the HELP Scheme.

Progress: The HELP Program, initiated on September 22, 2021, has thus far received 60 applications. Among these, 42 students have been successfully approved, and they are currently getting the benefits while pursuing degrees in diverse fields.

Historical Support: Since 2008, the World Federation has supported Khoja students in diverse fields at institutions worldwide such as Queen Mary University, Birmingham University, La Trobe University, and Cedar Crest College, enabling them to pursue their higher Education Abroad.



KPSIAJ is serving its community members since 1892.

Play your role by showing your support in favor of Jamaat's initiatives
via donating generously and supporting the cause by
spreading education

Get Your Donation Box Now

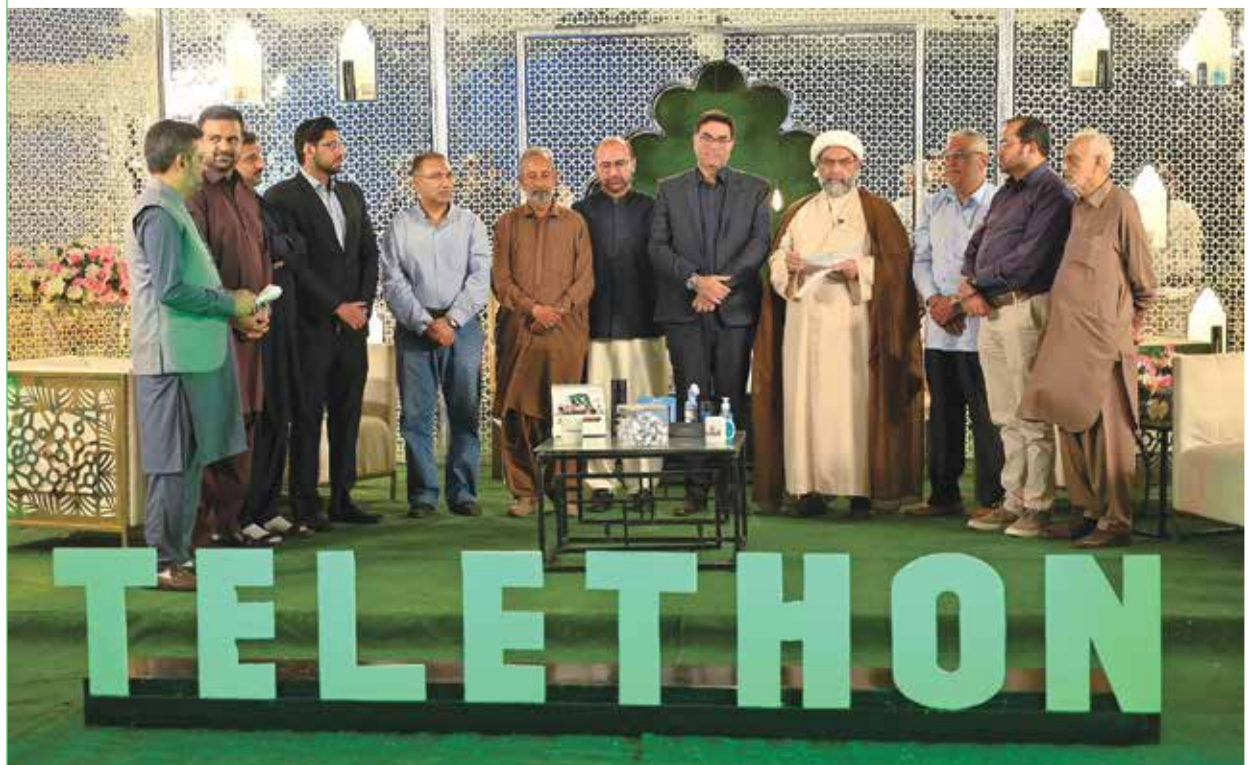
TELETHON



KPSIAJ annually hosts the Telethon, a fundraising event, during Ramadan, to gather financial pledges through live calls and messages. Telethon-2023 achieved resounding success, bringing together compassionate individuals at the Telethon Family Festival, held at Fatimiyah Family Park on April 8, 2023, the event featured free activities and live donation calls.



With a viewership of over 50,000 worldwide, this year's Event included the KPSIAJ Managing Committee and esteemed guests. We received about 260 calls from donors and well-wishers. Mr. Mustafa Hemani highlighted healthcare needs in the Soldier Bazar area and Mr. Murtaza Wahab, represented the Chief Minister of Sindh, discussed Fatimiyah Hospital expansion and other crucial community projects. We extend our gratitude to our community members and the Sindh Government of Pakistan for their support and participation.





REFURBISHMENTS DURING THE YEAR

- 1. FHES Renovation:** In the fiscal year 2023, KPSIAJ embarked on a comprehensive refurbishment project of the entire Fatimiyah Higher Education System (FHES) building. This endeavor was undertaken to enhance our ability to deliver high-quality education to the students.
- 2. Paint Work:** Our institutional buildings, which serve as the backbone of our community, received a revitalizing transformation. This comprehensive paintwork project encompassed FHES, FIU, FIES, FBS, FGS, FBC, FGC, Bhojani Hall, and the Khoja Jamaat Secretariat Office.
- 3. Ghusal Khana (FCC) Renovation:** The Ghusal Khana, a sacred space within our institution, underwent renovation. This encompassed a complete overhaul, including fresh paint, structural repairs, replacement of lighting fixtures, and upgrade of the electrical system.
- 4. Ramp Addition:** KPSIAJ's newly built Ramp Platform welcomes handicapped, disabled, and elderly members, ensuring smooth wheelchair access to Bhojani Hall. This addition was made in response to valued member requests, promoting inclusivity and convenience.

These refurbishment initiatives exemplify our dedication to continuously improving our facilities and services, ensuring that they remain accessible, aesthetically pleasing, and functional for the benefit of our community members. The meticulous execution of these project was made possible by the unwavering generosity of our donors to whom we are very grateful.



USAGE OF JAMAAT BUILDINGS

Throughout the year, Jamaat premises played host to various community religious and social organizations, with a particular focus on promoting social and religious activities among the youth, especially during the holy month of Ramadan.

Detail of Jamaat's premises on daily, weekly and yearly basis during the year 2022-2023 as under:



- **Fatimiyah Girls School Basement**

- ❑ Madressa Al Hujjat - Daily Dinyat classes for boys

- **Sughra Bai Raza Hussain Agha Hall (Bhojani Hall Basement)**

- ❑ Friends Forum – Round Table classes for boys daily during Ramazan
- ❑ Group of Seven – Namaz classes for boys daily during the month Ramazan
- ❑ Ramadan Program - Daily Dars Classes with 200 Ladies and Gents Participants.
- ❑ Shab-e-Amaal – During Ramadan on the nights of 19th, 21st, 23rd and 27th
- ❑ Ladies Quran Khwani- Held from 1st-19th Ramadan in collaboration with Women Wing

- **Fatimiyah Girls School**

- ❑ Najafi Madressa – Weekly Dinyat classes for girls every Sunday
- ❑ Marzia Academy – Weekly Islamic School every Saturday
- ❑ Marzia Academy – Daily Religious classes for girls during Ramazan
- ❑ Friends Forum – Round Table classes for boys daily during Ramazan (1st floor of FGS)

- **Fatimiyah Boys School**

- ❑ Najafi Madressa – Weekly Dinyat classes for boys every Sunday
- ❑ Zahra (S.A.) Academy – Weekly religious classes for boys & girls every Saturday
- ❑ Friends Forum – Round Table classes for boys daily during Ramazan

- **Fatimiyah Colleges**

- ❑ Najafi Madressa – Dinyat Examination during the holy month of Ramazan
- ❑ Al-Zehra Girls Guides – Weekly guides training classes
- ❑ Al-Zehra Girls Guides – Round Table classes during the holy month of Ramazan
- ❑ Madresa Islamic Education Center - Daily Dinyat classes for boys throughout the year

- **FEN Admin Building**

- ❑ Dukhtaran-e-Khadija Forum – Daily Dinyat classes for female during the month of Ramazan

- **FEN Auditorium**

- ❑ YES Program- Ongoing series featuring 14 programs, with up to 100 participants per session

- **Fatimiyah Community Center**

- ❑ Madresa Islamic Education Center – Daily Dinyat classes for boys during the month of Ramazan



YOUTH ENLIGHTENMENT SERIES (YES) SEMINARS BY KPSIAJ

1. Wisdom of Digital Transformation

KPSIAJ hosted a concise yet impactful panel discussion as part of its 6th Youth Enlightenment Series (YES) session. This event focused on "Digital transformation", aiming to raise awareness and prepare attendees for 2023 and beyond. It included a video introduction, a dynamic panel discussion, a Q&A session, and concluding remarks by President KPSIAJ, Mr. Abul Hasan Gokal. The event was well-received, and attendees look forward to such future events.



2. Survival of the Fittest

KPSIAJ hosted the 7th session of Youth Enlightenment Series (YES), "Survival of the Fittest: Adapting in a VUCA World," focusing on changing world dynamics, industry trends, and career choices. The seminar, led by Chartered Accountant Br. Husnain R. Badami, was well-attended, especially by youth. Mr. Minhas Tejani delivered closing remarks, and Shahid Khoja from the Pakistan Federation presented a token of appreciation. The event concluded with a networking session and refreshments.

3. Investment Strategies to Build Wealth

Khoja Pirhai Shia Isna Asheri Jamaat organized a panel discussion on "Investment strategies for wealth building" in their YES series, Session #8. Panelists, including Mr. Hasnain Raza Nensey, Mr. Muslim Reza Mooman, and Mr. Abbas Raza Varyala, shared valuable insights on making informed investments for financial success, empowering members, especially the youth and professionals. Mr. Baqar Jafri expertly moderated the discussion, fostering knowledge and confidence in wise investment choices.



4. Emerging Careers in Data Science & Machine Learning

KPSIAJ hosted a highly productive session titled "Emerging Careers in Data Science & Machine Learning" as part of its Youth Enlightenment Series (YES), Session #9. We want to express our gratitude to all those who attended this event on May 7th, 2023, at the FEN Auditorium, Soldier Bazar. Together, we explored the limitless prospects in AI and its future impact.

5. Unleash Your Financial Potential: Start Earning More Today

As part of our ongoing dedication to the education and advancement of our community members, we were pleased to organize the Investment Literacy Program, a collaborative effort with the Investor Lounge. The primary objective of this initiative was to empower our community members with the knowledge and skills necessary to enhance their investment decision-making abilities.



6. Resume Writing and Interview Techniques Workshop

KPSIAJYES series Session #11 (Exclusive for Females) - A Masterclass on Resume Writing and Interview Techniques. This workshop was exclusively tailor-made to equip participants with the critical skills required to excel and succeed in today's highly competitive job market.

7. Mapping your Future - Career Choices

The Khoja Pirhai Shia Isna Asheri Jamaat hosted a panel discussion on "Mapping Your Future - Career Choices" as part of their YES series, Session #12, on July 9, 2023. Distinguished panelists, including Mr. Hasan Akber, Advocate General of Sindh; Mr. Danish Noorani, Executive Director of Redwood Global Services; and Dr. Farah Naz, Consultant Obstetrician Gynecologist, provided valuable insights on making informed career choices across various fields.

8. Breast Cancer Awareness & Mental Health Workshop

In October, we observed Breast Cancer Awareness Month and Mental Health Day in a YES Series workshop - Session #13 emphasizing self-care. The distinguished panelists, Dr. Sana Zeeshan, Consultant Breast and Oncoplastic Surgeon, and Dr. Sajida Hassan, Child Psychologist with a Ph.D. from the UK, underscored the importance of small efforts for the well-being of both individuals and their families.

9. Preserving Khoja Legacy: Inspiring Youth to Business

The session of Youth Enlightenment Series - Session #14, aimed to ignite enthusiasm among the youth for entrepreneurial endeavors, fostering a strong link to the Khoja heritage in the business world. An expert panel discussion was held by Mr. Mohsin Gheewala, featured distinguished experts Mr. Ali Naqi Taqi, Mr. Hussain Agha, and Mr. Aamir Ali Rashid, fostering an invaluable exchange of ideas with a lasting impact on all participants.



ACHIEVEMENTS, CERTIFICATIONS AND NEW INITIATIVES

1. KARACHI AI PROGRAM

In collaboration with Karachi AI, KPSIAJ organized an extensive four-month AI Program, culminating in three prestigious certifications.

I. Certified Data Visualization Expert: Recognizing the ability to effectively convey complex information through visual representations, facilitating data-driven decision-making.

II. Certified Data Analyst: Demonstrating proficiency in data analysis and interpretation, enabling valuable insights for data-driven decisions.

III. Certified Data Engineer: Highlighting competence in data systems design, development, and maintenance for efficient and secure data handling.

So far 14 Candidates have been selected by Karachi AI to undertake these courses supported by KPSIAJ.

2. MoU WITH CONSULNET

In partnership with ConsulNet Corporation, KPSIAJ is offering a fully sponsored Frontend Development course, covering the \$120 fee for each community student. This initiative reflects our strong commitment to education and skill development, focusing on essential web development components to significantly enhance participants' skills.

- Phase 1:** Foundation level understanding is established with HTML, CSS, JavaScript, and jQuery.

- Phase 2:** Intermediate to advanced modules expand the skillset, delving into Flutter, Python, Php, WordPress, MERN, SQA, and React.JS.

- Phase 3:** The final phase equips students with the strategies and insights necessary for successful freelancing in the tech realm.

Each phase is crafted to ensure progressive learning, positioning students for success in the dynamic world of web development. This Memorandum of Understanding was signed by KPSIAJ's Joint Secretary, Br. Yawer Abbas Kumaili, and ConsulNet Corporation.

Following is the data representing the number of candidates in each batch:

Description	Batch No. 01 - (Phase 01)	Batch No. 02 - (Phase 01)
Applications Received	24	21
Approved/Passed Aptitude Test	19	16
	Batch No. 01 - (Phase 02)	
Enrolled Candidates	03	

Graduation Ceremony - Phase 1:

On July 12th, 2023, KPSIAJ held a graduation ceremony on the successful completion of Phase 1, hence students celebrating their achievements and dedication. To honor the best performers, laptops were awarded to the top two students, showcasing KPSIAJ's commitment to academic excellence.

MADINAH AL-ILM COURSE IN IRAQ

18TH YEAR: A Spiritual Odyssey of Transformation

Introduction

In its 18th year, the Madinah al-Ilm hosted by The World Federation of KSIMC, collaborates with Pakistan Federation. The Federation of Khoja Shia Isna Asheri Jamaats of Pakistan to offer an extraordinary spiritual journey for young adults aged between 18-25. This life changing experience unfolds in the Holy Cities of Najaf and Karbala

A Journey of Enlightenment

This course combines insightful lectures, Maraje interactions, Ziyarat pilgrimages, and cultural immersion to strike a balance between intellectual and spiritual growth, vital for leading an Islamic life. Generous subsidies from The World Federation and regional federations make this experience accessible.

Spiritual Pinnacle

Participants had the opportunity to acquire knowledge, gain spiritual enlightenment, perform Ziyarah, and meet great personalities while visiting the holy cities of Najaf, Kadhmain, and Samarra and have unique experience of being the Guests of the Holy Shrines of Imam Husayn (as) and Hazrat Abbas (as) in Karbala.

Guided by Experts

The course features a challenging yet interesting curriculum led by experienced tutors and knowledgeable guides.



Najaf Al-Ashraf

The Heart of Learning: The bulk of the learning takes place in Najaf Al-Ashraf, home to the Shrine of the Door of Knowledge Ameer al-Momineen Ali ibn Abi Talib (a) and the Centre for religious learning hence offers an ideal academic environment. Participants study at the renowned Mujammah al-Alawi, which is the biggest Hawza-e-Ilmiyyah in Najaf, under the guidance of Grand Ayatollah al-Udhma Sayyid Ali Al Husseini Al Sistani.

The Future Awaits

The 19th Madinah al-Ilm course beckons young adults to a spiritual journey from December 17, 2023, to January 2, 2024, in Najaf and Karbala.

In conclusion, Madinah al-Ilm continues to be a beacon of spiritual and intellectual growth, nurturing the next generation of community leaders.



THE WORLD FEDERATION VISIT TO PAKISTAN (A PRODUCTIVE ENGAGEMENT)

In April 2023, The World Federation President, Alhaj Safder Jaffer, undertook a pivotal visit to Pakistan, meeting with Karachi, Hyderabad, and Badin Jamaats.

The KPSIAJ Managing Committee extended a warm welcome to the WF President, showcasing various ongoing projects in Relief, Education, Health, Welfare, and Housing Schemes, supported by The World Federation.



The discussions between The World Federation and Karachi Federation were highly productive, focusing on potential collaborations in Education, Health, Housing, and general welfare initiatives. The KPSIAJ Executive Committee presented insights into opportunities and challenges in the areas of Welfare, Healthcare, and Education.

This historic visit marks a significant chapter in our ongoing journey to uplift and empower our communities in Pakistan, strengthening the bonds of compassion and solidarity that have long defined The World Federation's mission.





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- Fatimiyah Community Centre
- Graveyard Address & Search
- Careers
- Latest News
- KPSIAJ Managing Committee



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Type "HI" and send to number mentioned above to start conversation with our chat bot.



GOVERNMENT OF SINDH (GOS) GRANTS

KPSIAJ's New Coffin Carrier

KPSIAJ proudly announces the acquisition of a brand-new Coffin Carrier from Isuzu Japan during Rabi-ul-awal 2023. This spacious vehicle features a dedicated gate for coffin entry and is the largest in our fleet.

The Government of Sindh (GOS) granted Rs. 15.5 million for this acquisition. The ISUZU MT-134 model, with seating for over 55 individuals, will exclusively serve coffin carrying service for all. KPSIAJ, widely known for its Ghusal o Kafan services and management of three graveyards: Hussaini Bagh 1, Hussaini Bagh 2, and Wadi-e-Zainab (S.A), remains committed to providing these services to all without discrimination. We deeply appreciate the GOS's support, demonstrating their commitment to our community's well-being.

Empowering Education with Government Support

We are deeply grateful for a generous Rs. 30 million grant from the Government of Sindh Education Department. This support strengthens our commitment to quality education through the Fatimiyah Education Network (FEN), serving nearly 3000 students. FEN relies on donors to sustain operations and maintain affordable fees for underprivileged families.

FEN's welfare initiative aids students facing financial constraints. Our welfare window extends support to the general public.



KHOJA HERITAGE DAY

Event Transformation: Solidarity Night in Support of Palestine

This year, our Khoja Heritage Day held on October 14, 2023 underwent a significant transformation, becoming a "Solidarity Night" dedicated to supporting Palestine. In light of this shift, the originally planned live match screening was canceled.

Program Highlights:

The "Solidarity Night" program was carefully designed to emphasize our commitment to preserving Khoja heritage and expressing solidarity with Palestine:

- **Illuminating Khoja Heritage Documentaries:**
Explored the rich history and culture of the Khoja community through engaging documentaries.
- **Inspiring Khoja Icons Videos:**
Highlighting the contributions of inspirational figures from the Khoja community through enlightening video presentations.
- **Impactful Palestine Documentaries:**
Raised awareness and show support for Palestine by watching documentaries that shed light on the ongoing situation.
- **Engaging Thought-Provoking Discussions:**
Joined discussions on a wide range of topics, fostering a sense of community and shared responsibility.
A Dedicated Wellness Desk: Prioritized well-being with access to resources and services related to physical and mental health.
- **Complimentary Refreshments:**
Enhanced the experience with complimentary refreshments, ensuring attendees stay refreshed and energized.



Community Access: Special Transportation Arrangements



To promote inclusivity, special transportation arrangements were made for Kharadar residents on Khoja Heritage Day. Buses were stationed at Chuttan Shah Dargah in Kharadar, making it convenient for community members to attend.

This year's Solidarity Night exemplifies our ability to adapt and unite behind global causes while celebrating our heritage. We look forward to more such meaningful initiatives in the future.



ANNUAL GATHERINGS

1. VOLUNTEER APPRECIATION CEREMONY

Celebrating the Real Heroes – Our Incredible Volunteers

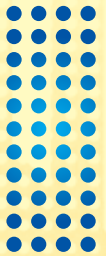
On June 3rd, 2023, KPSIAJ came together to honor and express our heartfelt gratitude to our esteemed volunteers. Their selfless commitment and unwavering contributions make a profound impact every day.

Our volunteers, from lending a helping hand to spreading smiles, epitomize genuine compassion and benevolence. This appreciation event was a modest gesture of our gratitude for the remarkable difference they bring to our community.

The occasion was filled with cherished moments – laughter, tears of joy, and the forging of bonds that will endure a lifetime. Our volunteers are not merely team members; they are an extension of our family.

To all these unsung heroes, we extend our heartfelt thanks for brightening our lives and making the world a better place. Your dedication serves as a daily wellspring of inspiration.





2. THE YOUTH GRILL FEST

The KPSIAJ Youth hosted an unforgettable evening of joy and culinary delight at the Youth Grill Fest on July 14th, 2023, at Fatimiyah Family Park. This event provided an opportunity for our community's youth to engage in meaningful discussions with our Jamaat Management, including KPSIAJ committee members, to address misconceptions surrounding the Jamaat and the need to reshape the community's perception, particularly among the youth, to encourage their active involvement in the community beneficial activities, acknowledging their role as the future pillars of our community.

This event served as a platform for participants to gain valuable insights into Jamaat activities and foster connections, emphasizing the ways in which youth can actively participate and collaborate with the Jamaat. We express our gratitude to all participants whose presence contributed significantly to the event's resounding success.



SOCIAL WELFARE ACTIVITIES

1. FEN STUDENTS' FEE ASSISTANCE

KPSIAJ offers partial and full fee assistance to Khoja, Non-Khoja, Sadaat, and Non-Sadaat students, in order to meet their educational requirements. Through the FEN Educational Network, with a monthly average of 2078 students. KPSIAJ has supported with a sum of approximately Rs. 50.5 million under this program. Approximately 50% of these students receive discounted education, whether partially or fully, enabling them to pursue their educational journey towards a successful future.



2. ANSAR PROJECT

Under Ansar project KPSIAJ extends monthly financial support to 127 needy Khoja families, assisting them with essential expenses such as rent, medicines, and ration. Under this project, KPSIAJ made a joint effort with the World Federation (WF), providing a substantial contribution of around Rs. 8.8 million. This initiative aims to provide ongoing assistance and ensure the well-being of these families during challenging times.

3. MARRIAGE RELIEF

Marriage Relief is provided to needy Khoja Community members. In the financial year from June 2022 to July 2023, KPSIAJ extended marriage relief support to around 34 brides, providing a total of approximately Rs. 1.4 million in assistance towards marriage relief program.

4. HIRIDJEE STUDENT SOFT LOAN SCHEME

This program's main goal is to give Khoja students (both male and female) financial support so they can pursue higher education in any subject they want, both for undergraduate and graduate degrees. This will provide the finest option for students with outstanding academic credentials but are unable to continue their education owing to financial limitations. So far, this Project is supporting the Higher Educational Expenses of 57 Deserving Students with a contribution by KPSIAJ of approximately Rs. 15.3 million.

5. PATIENT WELFARE FUND

In the Fiscal year spanning June 2022 to July 2023, KPSIAJ extended Patient Welfare support to approximately 9,006 individuals, amounting to approximately Rs. 25.9 million in assistance. This is a result of KPSIAJ's joint effort with World Federation (WF). Under this program KPSIAJ, through Fatimiyah hospital provides medical assistance to both the Khoja community and general individuals in need, promoting equitable access to healthcare facilities.

6. RENTAL ASSISTANCE

KPSIAJ extends rental assistance to 30 needy Khoja families impacted by Covid'19 Pandemic and the recent hike in inflation, contributing around Rs. 3.2 million. Recognizing the challenging economic conditions, this support aims to alleviate financial burdens and provide stability during these difficult times.



KPSIAJ FLOOD RELIEF ACTIVITIES 2022-23

In 2022, KPSIAJ continued to respond to the dire humanitarian crisis unleashed by relentless monsoon rains in Pakistan. Unprecedented floods and landslides took a toll, impacting 33 million individuals.

The disaster damaged 2.2 million homes, displacing 7.9 million people, with 1.1 million livestock lost. Our efforts helped alleviate shortages of food, medicine, and hygiene facilities, curbing the spread of diseases.

In this Edition, we will provide an update on our continued efforts and the impact of our assistance in the ongoing recovery process.

Initially KPSIAJ has established a three-phased strategy for providing rescue and relief to the suffering flood victims in various parts of Pakistan, particularly in Sindh and Balochistan provinces.

Phase 1 - In the first phase, basic humanitarian needs and comfort aids like food supplies, medicines, and camps have been sent to the flood victims as our top priority. We have also supplied fodder for cattle and other livestock.

Phase 2 - we are assisting in the rehabilitation process of the flood victims who have lost their shelters.

Finally, In Phase 3, we plan to top these efforts by providing support in the economic sustainability of flood affectees like land cultivation, seed, fertilizers etc., for flood victims across Pakistan.



KPSIAJ FLOOD RELIEF ACTIVITIES

Phase 1 – Immediate Relief Phase

During Phase 1, KPSIAJ was able to provide food, warm cloths, shelter, medical assistance and cattle support to displaced and deprived flood-affected families of Sindh and Baluchistan. Beneficiary Statistics are as follows:

S. No	Description/Category	No. of Beneficiaries
1.	Tents	1,260
2.	Medical Support	4,980
3.	Chara (Cattle Fodder Distribution)	2,153
4.	Ration Drive and Cooked Food	23,190
5.	Fumigation Activity and washroom Facility	44,800
6.	Mosquito Nets	17,980
7.	Water Filtration Plants & Mobile Units	3,200
8.	Warm Cloths	1,000
	Total	98,563

Phase 2 – Rehabilitation Phase (Construction of Houses)

Presently our primary focus lies on Re-building the damaged/destroyed houses for flood victims, to continue and expand this vital effort, we require additional funds.

Our dedicated team of volunteers has conducted comprehensive assessments across various districts in Sindh and Baluchistan, identifying the urgent needs and requirements of the affected flood victims.

During Phase 2 of our Flood Relief Project, KPSIAJ has successfully constructed 164 houses for flood-affected families in Sindh and Baluchistan provinces. Details are as under:

S. No	Province	District	No. of Houses Constructed
1.	Sindh	Dadu, Sindh	64
2.	Sindh	Jacobabad, Shikarpur, Larkana	31
3.	Baluchistan	Jhal Magsi, Usta Muhammad	25
4.	Sindh	Rajpur and Khairpur Sindh	19
5.	Baluchistan	Jafferabad	18
6.	Baluchistan	Sibbi	7
Total Houses Constructed by KPSIAJ For Flood Affectees			164

So far, we have spent more than Rs. 81 million for Flood effected families in various districts of Sindh and Baluchistan, of which specifically up-to Rs. 50 million. have been spent on Housing construction - Rehabilitation Phase 2.

Our future plans involve constructing more houses and focus on the Phase 3 - Economic upliftment of affected families by providing resources for income generation and supporting Economic Empowerment.



SEHATMAND JAMAAT HEALTH INSURANCE PROGRAM

Sehatmand Jamaat is a health insurance plan, provided by Alpha Insurance Company Limited (a subsidiary of State Life Insurance Corporation of Pakistan), facilitated by KPSIAJ for its members and employees. This scheme is also available to community Entrepreneurs for their office and factory employees.

It offers various medical facilities in the event of hospital admission, with a premium plan limit of

Rs. 500,000 and a per-day room rent limit of Rs. 9,000, as well as a standard plan limit of Rs. 250,000 with a per-day room rent limit of Rs. 5,000.

The scheme covers Pre-existing illnesses and congenital diseases. During 2023-2024, a total of 2,078 individuals have benefited from KPSIAJ's insurance program, and efforts continue to enhance the policy's effectiveness and coverage.

Details	No. of Cases
Total Members	989
Total Non-Members	158
Total Employees	596
Total Families (Employees)	50
Welfare	286



EDUCATIONAL LOANS

FOR JAMAAT STUDENTS

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RAMADAN RATION DISTRIBUTION

In March-April 2023, during the holy month of Ramadan, our collaboration with the World Federation continued to bring essential support to those in need. Just as in the previous year, we provided 2,000 ration packs, each valued at Rs. 10,175, enough to sustain a family of five for an entire month of Ramadan. Additionally, we extended our assistance by delivering two ration packs to approximately fifty families with more than five members. Our commitment to inclusivity remained strong as we distributed ration packs to non-members, including Sadaat, Non-Sadaat, other Muslim communities, and deserving non-Muslim families.



CASH ASSISTANCE FOR EID-UL-FITR

On the occasion of Eid-ul-Fitr, we continued to support deserving families by providing cash assistance (Eidi). A total of 1,800 deserving families received Rs. 7,500 each, and this financial aid was delivered directly to their CNICs through Easypaisa. For 483 beneficiaries over the age of 60, we ensured that the cash assistance was personally delivered to their doorsteps, making the celebrations more accessible for these individuals. This support underscored our commitment to making a meaningful difference in our community's lives.



RELIGIOUS ACTIVITIES

1. Enlightening Spiritual Sessions in Ramzan-ul-Mubarak 1444 AH at Shaheed Hamid Ali Bhojani Hall, Karachi



In a series of spiritual gatherings that unfolded from 1st Ramzan-ul-Mubarak to Shab-e-Eid-ul-Fitr, attendees at Shaheed Hamid Ali Bhojani Hall, Soldier Bazar, Karachi, were treated to an enriching experience. From 9:00 PM to 10:15 PM every day, eminent Ulema and Scholars graced the event with their profound insights and wisdom, sharing valuable guidance on various topics.

The events welcomed both ladies and gents to partake in the knowledge-sharing sessions. Additionally, participants had the opportunity to engage in a daily quiz through the KPSIAJ mobile app.

For those who couldn't join in person, the spiritual gatherings were made accessible via live telecast on KPSIAJ Social Media and PCN too.

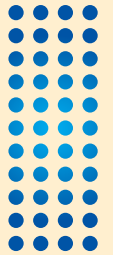
The event provided an opportunity for the community to come together in pursuit of knowledge and spiritual growth, fostering a sense of unity and enlightenment.



2. Majlis-e-Aza on Shahadat-e-Imam Ali (AS) and Aamal-e-Shab-e-Qadr

KPSIAJ has organized Majalis-e-Aza from 18th to 20th of Ramzan-ul-Mubarak, featuring H. I. Moulana Ali Sajjad Murtazavi as the distinguished speaker. The topic of discussion was "Mere Mola (AS) Ka mujh se khitaab," a compelling subject that captured the audience's hearts.

In addition to the enlightening sessions, Aamal-e-Shab-e-Qadr were thoughtfully organized for both ladies and gentlemen on the 19th, 21st, and 23rd nights of Ramzan-ul-Mubarak. Furthermore, on the auspicious 27th night, Shab-e-Dua was observed, followed by Amaal-e-Eid-ul-Fitr on the night of Shab-e-Eid. These spiritually significant events brought the community together in heartfelt devotion and reflection throughout this blessed month.



3. Special Iftaar Gathering on the Occasion of Wiladat-e-Imam Hasan (A.S)

On the auspicious occasion of the Wiladat-e-Imam Hasan (AS), on 15th of Ramadan, KPSIAJ hosted a heartwarming Namaz-e-Ba Jamaat and Iftaar dinner for male members. This significant event took place at the basement of Shaheed Hameed Ali Bhojani Hall. The gathering was attended by numerous male members who came together to reflect and rejoice in the spirit of unity and devotion during the blessed month of Ramzan-ul-Mubarak.



4. Remembering Our Heroes - Jalsa Bayade Shaheed Hamid Ali Bhojani and Shohada-e-Mehfil-e- Murtaza, Shohada-e-Mehfil-e-Abul Fazl Abbas

On the 24th of Ramzan-ul-Mubarak, a heartfelt gathering was held to honor the memory of Shaheed Hamid Ali Bhojani and pay tribute to the Shohada-e-Mehfil-e-Murtaza and Shohada-e-Mehfil-e-Abul Fazl Abbas. The event took place at the Shaheed Hamid Ali Bhojani Hall in Soldier Bazar, Karachi.

Esteemed speakers H.I. Moulana M. Hussain Raeesi and Brother Safder Noorani shared their insights during the gathering. Tarana-e-Shahadat was recited by Brother Muslim Mehdavi and Brother Meesam Kashmiri.

5. Reverence and Remembrance via social media

We continued to make frequent posts and videos commemorating the Wiladat and Shahadat of Masoomen (AS) across KPSIAJ's Social Media, Emails, and WhatsApp Broadcasts.

6. Majlis-e-Tarheem - Remembering Allama Haji Ghulam Ali Ismail (Haji Naji)

On the occasion of the 82nd Death Anniversary of the esteemed Allama Haji Ghulam Ali Ismail, affectionately known as Haji Naji, a Majlis-e-Tarheem was solemnly observed on June 26, 2023. The commemorative event took place after Namaz e Maghribain prayers at Mehfil-e-Shah e Khurasan.

Distinguished speaker Moulana Mujtaba Jeewani shared his reflections, paying tribute to the life and contributions of Allama Haji Naji. The gathering provided an opportunity for attendees to remember and honor his memory.



WOMEN WING

Throughout the year, the KPSIAJ Women's Wing specifically Ms. Khadija Maisam Abbas and Ms. Maria Noorani, remained highly engaged in organizing a variety of events, including Milad celebrations, the Hifz-e-Quran program, quiz competitions, awareness workshops, and Jashan-e-Eid-e-Milad-un-Nabi (SAWW), among others. Here are some of the events highlighted below:

1. Inclusive Summer Camp-2023 - Project Ataa-e-Fatima (S.A)

Under the umbrella of Project Ataa-e-Fatima (S.A), KPSIAJ is dedicated to fostering inclusivity and reducing inequalities for differently-abled children and adolescents by addressing accessibility barriers. In collaboration with ICAN, the KPSIAJ Women Wing and Atta-e-Fatima (S.A), a newly established department, recently organized an inclusive 3-day summer camp for community kid in July 2023. This camp catered to children with diverse abilities, such as Down syndrome, Autism, ADHD, Intellectual Disability, and Hearing and Visual Impairment.

2. Mindfulness Summer Camp

Children at the summer camp unleash their creativity through vibrant canvas paintings. With paintbrushes in hand, they splash colors onto the canvas, expressing their imagination and joy. The canvas painting activity brings out their artistic talents while fostering a sense of accomplishment and pride.

3. ABA Workshop - Strategies for Behavior Modifications

Concluding our year's efforts, we organized an impactful workshop titled "ABA Toolbox: Strategies for Behavior Modifications" for individuals with Autism. Led by Ms. Sumaiya Moledina, a Board-Certified Behavior Analyst with a Master's in Special Education-Autism & Developmental Disabilities, the seminar on July 17, 2023, catered to Mental Health Professionals, Speech and Language Pathologists, Occupational Therapists, and Remedial Teachers. Topics covered included various therapy forms, assessment, and ABA teaching methods for skill development.

4. Mammography

As in previous years, the Women's Wing of KPSIAJ collaborated with Cancer Foundation Hospital and Fatimiyah Hospital to offer breast cancer screening and awareness programs, including 3D mammography. Early detection is vital for effective breast cancer treatment, and mammography is a key diagnostic tool. This initiative has been instrumental in raising awareness and educating community women about the importance of early diagnosis, as breast cancer is highly treatable when detected early.

5. Ramadhan Highlights

During the holy month of Ramadan 2023, the KPSIAJ-Women Wing Volunteers organized a Ladies Quran Khuwani and an enlightening Fehm-ul-Quran Course at Bhojani Hall. Additionally, a celebration of Jashn-e-Wiladat-e-Imam Hassan (A.S) marked the 15th of Ramzan-ul-Mubarak, hosted under the auspices of the KPSIAJ-Women Wing.



6. Ghadir-o-Mabahla Celebration

The Women's Wing hosted Eid-e- Ghadir and Eid-e-Mabahla celebrations on July 10, 2023, at Bhojani Hall. The said event was address by Ms. Syeda Dania Raza Sahiba, along with support from Women Counselors, the Coordinator, and Women Wing Volunteers.

7. Seeratun Nabi Quiz Event

To commemorate the auspicious Wiladate Ba'Saadat of Hazrat Muhammad (SAWW) and Imam Jafar Sadiq (A.S), the KPSIAJ Women's Wing organized a thought-provoking quiz competition focused on Seeratun Nabi (SAWW). This enlightening quiz event took place on October 4, 2023, was accessible through the KPSIAJ Android App.

8. Azadaari Workshop (1445 AH)

In collaboration with KPSIAJ, Safina-e-Aba Abd'illah (a.s) organized a 3-day Azadari Workshop for kids aged 5 to 9, held from July 21st to July 23rd, 2023 at Fatimiyah Boys School. Our dedicated team of talented women nurtured young minds, promoting the teachings of Ahl-ul-Bait (A.S). Our extended heartfelt gratitude to all participants, parents, volunteers, and KPSIAJ management for their invaluable support.

9. Female Volunteers Picnic

The KPSIAJ Female Volunteers Picnic at Kurasan Garden on December 29, 2022, marked a day of unity and collaboration. Volunteers engaged in meaningful discussions, enjoyed meals, and participated in indoor and outdoor games, fostering a sense of community. This gathering provided an opportunity for volunteers to strategize future initiatives, ensuring their service efforts benefit the community comprehensively.

10. Hafiz-E-Quran Summer Camp

The Hafiz-e-Quran Summer Camp provided enriching experiences for boys and girls. The camp was held at various venues, offering valuable learning opportunities and fostering a sense of community among participants.

These sessions were conducted at the Women Wing Office, Fen Building on May 19th in Soldier Bazaar, and at Khalique Dina School on May 17th and 20th in Kharadar.

11. Wiladat-e-Hazrat Fatima-tuz-Zahra (S.A) Program

On the auspicious occasion of Wiladat-e-Hazrat Fatima-tuz-Zahra (SA), the Women's Wing of Khoja Jamaat organized a Noor-e-Milad Program. Female community members were warmly invited to join the Milad festivities and actively participated in the celebrations. The event also included the announcement of Khutba-e-Fidak Quiz results, with the distribution of prizes carried out by Mrs. Sajida Shaheedi Sahiba.





DEPARTMENTS KPSIAJ

MEDIA AND MARKETING

Introduction

In line with modern-day marketing strategies, the Media Department remained committed to making a strong impression on our members while adhering to the Jamaat's policy throughout the fiscal year 2022-23. This report highlights the department's key activities, strategies, and achievements.

Marketing and Social Media Strategies

Over the past year, the Media Department continued to develop marketing and social media strategies and campaigns. These efforts included generating content ideas and determining the optimal times for implementation. Our focus remained on maintaining members satisfaction and engaging them with compelling content.

Initiatives

- ◆ Flood Relief Fundraising Campaign
- ◆ Messages on Special Days
- ◆ Ration Drive (in collaboration with The World Federation)
- ◆ Helping hand for Pakistan Federation and The World Federation for different projects/initiatives.
- ◆ Khoja Heritage Day
- ◆ Video Documentaries on different projects (AGM, Telethon and others)
- ◆ Design & Marketing support for FEN, FSC, FH, FHES, and KPSIAJ functions
- ◆ Social Media support for FEN, FSC, FH, FHES, and KPSIAJ functions
- ◆ Community Updates and Support

Social Media Stats

	Followers	Reach
KPSIAJ and Women Wing	14,900	61,628
Fatimiyah Education Network	10,960	74,640
Fatimiyah SportsComplex	6,000	28,824
Fatimiyah Hospital	8,400	89,292
Fatimiyah Higher Education Network	2,500	16,518

Media Communication

The Media Department sustained its efforts to keep the community informed through various communication channels. Updates on ongoing projects, upcoming events, and departmental achievements were shared via Facebook, Twitter, Instagram, Email, WhatsApp, and the KPSIAJ mobile application.

Media Campaigns

The Media Department successfully designed and executed marketing campaigns and strategies for a range of events including Fatimiyah Education Network admissions and other projects during the year 2022-23. Here are some of the notable initiatives that were publicized by the department:

- ◆ Fatimiyah Muakib
- ◆ Sports Tournaments Updates
- ◆ Webinars and Seminars by FHES
- ◆ Achievements by FHES Students
- ◆ Women Wing Updates
- ◆ Success stories of Family Relations Committee
- ◆ Death News rotation via app, email and WhatsApp
- ◆ Ramzan transmission (both Qur'an and Dars/Amaal Programs)
- ◆ Photographs and Video Support for all entities.
- ◆ Continuous monitoring and growth across all platforms, including WhatsApp broadcast.

MANAGEMENT INFORMATION SYSTEM & INFORMATION TECHNOLOGY (MIS/IT)

Information and Communication Technology (ICT) is indispensable for non-profit organizations. It streamlines operations, improves communication, and enhances data management. ICT boosts outreach and fundraising efforts, enabling non-profits to extend their impact and garner support efficiently, making it a vital tool for achieving our mission. A detailed report for this year for their remarkable achievements is mentioned below.

In-house Software Development

Our dedicated in-house software development team remained busy in continuous coordination with all departments/units for the maintenance of their software. All following software went through different change requests including enhancements in existing software, new feature requests, bug fixes etc.

- Fatimiyah Hospital Information System (FHIMS)
- Attendance / Leave Management and Payroll (TRAC)
- FEN Student Information System (FENSIS)
- KPSIAJ Front Desk Management System

The MIS team has also been facilitating the media team with technical assistance where required.

We are looking into increasing the software development team size to take on more tasks at a better pace.

Online Donation Portal

An online donation portal (<https://donate.kpsiaj.org>) was launched just before the holy month of Ramazan. Members can utilize this portal to easily payoff their religious obligations (Khums) or donations using Credit or Debit cards (Visa / Mastercard), Easypaisa and JazzCash. Bank account transfer (via NIFT) will be available soon.

FEN Website

FEN website was relaunched with a new and fresh outlook.

Enterprise Resource Planning (ERP)

After a thorough study of the different ERP systems available, ERPNext was finalized as a product as a joint recommendation from IT, Finance, and other teams. In the initial phase after making the required customizations, live production usage of finance and procurement/inventory modules was started in April 2023. While figuring out and resolving some teething issues, requirements and gap analysis for the implementation of the HR module are being done in parallel.

Soft Formulary Report

A soft formulary report was developed to assist consultants in searching for medicines available in Fatimiyah Hospital's formulary using brand and generic molecules before prescribing. This report will be in live usage as soon as systems are placed in consultant clinics. With this report not only frequency of bounced prescriptions will be reduced but will be easier for patients to purchase all prescribed medicines from Fatimiyah Hospital's pharmacy.



Lab Machine Interfacing

To eliminate human intervention in the data entry of lab test results, a 3-part automated hematology analyzer (MEK-6510) was interfaced with the hospital's Information Management System. Test results are automatically fetched directly from the machine and saved in the database before they are displayed in printable and presentable report layouts. In the future, the remaining machines will also be interfaced.

Senior Citizen Waiver at FSC

Required changes were made in Fatimiyah Sports Complex (FSC) software to waive off fees for FSC activities for senior members (more than 60 years of age).

Student Marksheet Layout changes

Major changes were made by Fatimiyah Education Network management in the student marksheet to include soft skills and behavioral characteristics. Data entry screens for soft skills and behavioral characteristics, attendance of parent-teacher meetings, etc., and their impacts on mark sheet print layout were done in FEN software. The new layout was used for the mid-term and final examination of Fatimiyah Boys School and Fatimiyah Girls School.

General support in day-to-day activities and different events conducted by different departments

Apart from the specific projects mentioned above, MIS-IT team has remained busy in the maintenance of the network and has been providing around-the-clock technical support to all departments of KPSIAJ including Fatimiyah Education Network and Fatimiyah Hospital. Along with day-to-day technical support, the team has been providing support to different departments for setting up multimedia and other technical tasks, as required, for different events, seminars etc.

By the Numbers: What MIS Supports

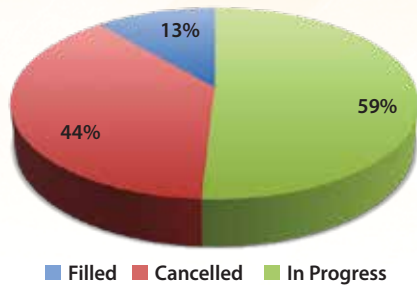
Category	Fatimiyah Hospital	Fatimiyah Education Network	Secretariat	Total
Email Address	89	371	159	619
Domain Users	238	429	135	802
PCs	113	299	80	492
WiFi Routers	14	5	10	29
Printers	38	34	20	92
UPS	19	3	7	29

HUMAN RESOURCE DEPARTMENT

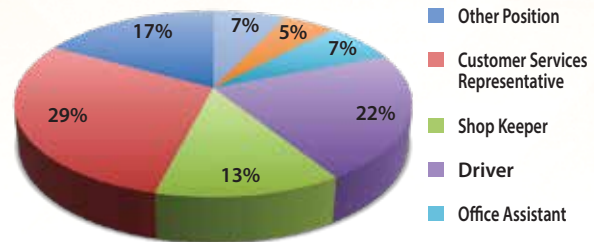
Online Recruitment Portal Services

Our recruitment team successfully placed candidates throughout the year. Over 9,087 applicants visited our job portal, we received a total of 284 job resumes, with approximately 116 job requisitions directly submitted by reputable employers. Out of these, 59 positions (51%) were successfully filled.

Member Job Placement



Job Placement by %



■ Filled ■ Cancelled ■ In Progress

■ Other Position
 ■ Customer Services Representative
 ■ Shop Keeper
 ■ Driver
 ■ Office Assistant



FATIMIYAH SPORTS COMPLEX

Maintaining a healthy lifestyle is a prerequisite of the fast-paced world. It is quite challenging for parents to break the vicious cycle of mobile usage and screen addiction among today's youth. Fatimiyah Sports Complex is a venue, which serves as a blissful opportunity for youth to gain physical replenishment as well as use their leisure time constructively. It enables members not only to stay fit but also motivates them to channelize their potential by engaging in different sporting activities. FSC is growing and expanding its horizon every year to provide excellent services to the community.

“Continuous improvement is better than delayed perfection.” -Mark Twain

Key Achievements and Contributions:

Fatimiyah Sports Complex (FSC) has been offering diverse sports programs and activities, catering to a wide range of interests and age groups. Here are some of the highlights:

- **Summer Swimming Classes 2023**

In the summer of 2023, FSC continued its commitment to promoting aquatic sports by offering summer swimming classes, providing a refreshing and skill-enhancing experience for participants.

FSC organized a fun filled picnic in both 2022 and 2023 for the participants of FSC Summer Camp to Danzoo (Bahria Town) and Winterland. It was an exciting trip as kids enjoyed the trip.

- **Inauguration of Fatimiyah Recreation Room (FRR)**

Fatimiyah Sports Complex not only promotes youth by providing various opportunities for them but also considers our male and female senior members as an integral asset of the community. H. I. Moulana Aqeel Sadqi Sahab inaugurated the Fatimiyah Recreation Room. The FRR and FSC facilities provided to the senior members are free of cost - and includes TV, computers with Wi-Fi, newspapers, magazines, games etc.

- **Female Badminton Championship**

FSC organized a Female Badminton Championship, promoting gender-inclusive sports participation and competition.

- **Skating and Mix Martial Arts**

In response to the overwhelming demand from our members, the training for skating and Mix Martial Arts was once again offered from October to December (Age between 4-25 years). This allowed interested children who couldn't participate previously to benefit from these courses.

The commitment to promoting physical activity continued into the New Year, as we offered the skating and Mix Martial Arts courses again from January to March.

In addition, FSC introduced skating classes for both boys and girls, providing a comprehensive training program in just 10 sessions. This initiative aims to promote physical activity and skill development among participants.

• **Table Tennis Championship 2022 and 2023**

FSC co-hosted the Table Tennis Championship in both 2022 and 2023, collaborating with 2nd Lyceum School to promote competitive table tennis in the region.

• **Football Highlights**

- ◆ FSC established a Football Academy dedicated to the youth. This initiative encouraged young football enthusiasts to pursue their passion and improve their skills.
- ◆ Actively participated in the Pakistan Day Football Championship, held at Dream World Resort, showcasing the organization's commitment to competitive sports.
- ◆ FSC conducted the second phase of football trials in collaboration with KPSIAJ, offering aspiring footballers an opportunity to showcase their talents.
- ◆ Meesum Ali served as the official trainer for the football team, contributing to the team's skill development and performance.



• **Cricket Highlights**

- ◆ FSC cricket team contended in the 5th Super Challengers Saturday Cup hardball cricket tournament and defeated the opponent team (Solar Energy) in the nail-biting final game and emerged as the champion 2022. FSC Team made us proud with its remarkable achievement.
- ◆ The Hardball Cricket Academy at FSC was specifically designed for children aged 8 to 16. It operated at the Union Club, offering young cricketers a platform to hone their cricketing skills.
- ◆ FSC facilitated transport arrangements for the KPSIAJ-FSC Cricket Academy, ensuring easy access for aspiring cricketers to attend training sessions.
- ◆ FSC organized the Cage Cricket Tournament in both 2022 and 2023, featuring attractive cash prizes to motivate and reward participants.



These initiatives collectively reflect FSC's dedication to promoting sports and physical activity while catering to the diverse interests and age groups within the community.

FAMILY RELATIONS COMMITTEE (FRC)

The Family Relations Committee had a busy year, mediating 20 divorce cases and bringing together a number of families. KPSIAJ offers an invaluable service, where family disputes are handled without the prolonged participation of the courts.

Description	Group1	Group2	Group3	Overseas Group	Admin	Total
RESOLVED CASES						
Reconciled Cases	1	6	3	2	1	13
Divorced Cases	6	4	5	5	-	20
NOC Provided	-	-	-	-	12	12
Child Custody / Meeting	-	-	-	-	-	-
Total Resolved Cases	7	10	8	7	13	45
UNRESOLVED CASES						
In-process Cases	4	5	8	2	3	22
Case in Court	-	3	1	-	-	4
Unsolved	2	3	1	-	-	6
Withdrawal / Incomplete Cases	1	2	-	-	-	3
Total Unresolved Cases	7	13	10	2	3	35
GRAND TOTAL	14	23	18	9	16	80



OUR IN-PROGRESS PROJECTS

KHURASAN GARDEN
M9, KHI-HYD Motorway

ZAHRA BLESSINGS
JM-83, Soldier Bazar

COSMO PRIDE
Plot 317, Cosmopolitan Society

KHURASAN HEIGHTS
Plot # 10, Scheme 33, Gulistan Society

GULISTAN HEIGHTS
Plot # 8 & 9, Scheme-33, Gulistan Society

OUR COMPLETED PROJECTS

KHURASAN PRIDE
JM-178, Soldier Bazar

KHURASAN HOMES
JM-274, Soldier Bazar

ZAHRA RESIDENCY
JM-277, Soldier Bazar

KHADIJA RESIDENCY
JM-299, M.A. Jinnah Road

JINNAH COTTAGES
JM-231, M.A. Jinnah Road

FOR DETAILS AND INQUIRY: 021-32221117

Address: Office # 1 Ground Floor, Zahra Residency, Plot # JM-277, Britto Road, Karachi.
Email: khurasan.garden@gmail.com

SECURITY

Overview

In 2023, we persistently bolstered security measures across all KPSIAJ-managed units, reaffirming our steadfast commitment to ensuring a safe and secure environment for all stakeholders, as sustained throughout the year 2022-2023.

Centralized Security Management

Our security department has undergone centralization to enhance the efficiency and effectiveness of our security operations. With a dedicated team of approximately 68 individuals, we diligently oversee every aspect of security management.

Stringent Personnel Selection

Our security team is comprised of individuals meticulously selected for their scrutiny, dedication, and fitness. They undergo regular assessments to maintain their health and agility, ensuring they remain in peak condition to safeguard our premises.

Seamless Communication

Intercom systems and wireless Walkie Talkie sets, coordinated by the Central CCTV department, connect all our locations. This setup facilitates rapid and effective communication, fostering a synchronized approach to security management.

Centralized Command and Control

The development of a Centralized Command and Control system ensures round-the-clock vigilance to preempt unforeseen incidents. Our dedicated staff remains on high alert 24/7, guaranteeing a rapid response to any potential security concerns.

Enhanced Surveillance

Our comprehensive surveillance infrastructure includes a network of over 185 operational CCTV cameras strategically placed across our facilities. We continually assess the need for additional cameras to meet evolving security requirements. Furthermore, our surveillance project extends to the Garden plot, where multiple cameras have been installed to fortify security measures.

Our unwavering commitment to security and the deployment of cutting-edge technology reaffirms our dedication to providing a safe and secure environment for all KPSIAJ-managed units.



FATIMIYAH COMMUNITY CENTRE & GRAVEYARDS

GHUSAL KHANA



Since 1996, the Fatimiyah Community Center has been offering Ghusal and Kafan services to both its members and the wider public. With a strong commitment to Shariah compliance, equipped with cold storage, and staffed by dedicated, trained volunteers, Ghusal Khana strives to provide the utmost quality in these essential services. Moreover, the center is frequently utilized by its members for various programs and majalis.

The selfless and altruistic contributions of male and female volunteers for Ghusal and Kafan rituals are deeply appreciated by the KPSIAJ Management.

During the year 335 bodies of members and non-members were brought to Fatimiyah Community Centre (Ghusal Khana) for Ghusal and Kafan rituals

Details of Ghusal-o-Kafan services provided to members and non-members from 1st July 2022 to 30th June 2023 as under:

Members	
Adult Male	87
Adult Female	87
Minors & Infants	20
Total	194

Non-Members	
Adult Male	70
Adult Female	49
Minors & Infants	22
Total	141

GRAVEYARDS

The Alam Kushai program took place on July 15, 2023, at the Wadi-e-Zainab (s a) Graveyard and on July 16, 2023, at Hussain Bagh 1. Members from various locations were provided with free bus services for their convenience. The Alam Kushai Program at Hussaini Bagh 2 is held bi-annually by the Alam Committee, and to facilitate members, free bus service is provided every alternate Sunday for visits to all the aforementioned graveyards.

During Eid-ul-Fitr and Eid-ul-Zuha, complimentary transportation services were organized for members to visit Hussaini Bagh 2 and Wadi-e-Zainab (s a) Graveyards from locations including Soldier Bazar, Kharadar, Korangi, and Mehfil-e-Zainab (s a), Nazimabad.

The Sub Committee actively and conscientiously deals with everyday complaints and concerns.

Below are the burial details of members who passed away from July 2022 to June 2023.

Wadi-e-Zainab Graveyard	182
Hussaini Bagh 1 graveyard	7
Hussaini Bagh 2 graveyard	14
Khorasan Bagh	4
Wadi-e-Hussain Graveyard	5
DHA Graveyard	8
Total	220



DEATH REGISTRATION REPORT

Death Registered during the period from 1st July 2022 to 30th June 2023

Adult Male	97
Adult Female	103
Minors & Infants	20
Total	220

MEMBERSHIP

At the end of the financial year 2022-2023 is as follows:

Registered Adult Male members (having JCIC or JID)	12,821
Registered Adult Female members (having JCIC or JID)	11,141
Registered Minor Male members	2,744
Registered Minor Female members	2,534
TOTAL REGISTERED MEMBERS	29,240

NIKAH REGISTRATION

119 Nikahs were registered during the period from 1st July 2022 to 30th June 2023.

TRANSPORTATION

Throughout the fiscal year 2022-2023, our Transportation Department played a vital role in serving the community members. This included facilitating leisurely tours for our members and offering bus services for visits to three graveyards every Sunday and on special occasions. Furthermore, we ensured the convenience of our students and teachers from the schools and colleges by providing them with pick-up and drop-off facilities along designated routes to the Institute. Additionally, we organized transportation for our students to access various test locations across the city.

KPSIAJ's transport department has been providing Jummah prayers bus service from the Jamaat Office to Imam Bargah Shah-e-Najaf during Ramadan for the past three years. Due to high demand, this service has now been extended to a weekly basis throughout the year for the convenience of the community.

During the year, we underwent a refurbishment of our bus fleet, wherein we upgraded tire rims with the aim of enhancing our service and providing greater convenience to the community members.



Booking Details:	Total
Internal Bookings (Entity usage)	488
External Bookings	568
Funeral Booking	230
Total Bookings	1,286



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Health is Our Concern



FATIMIYAH
education network

FATIMIYAH EDUCATION NETWORK

FATIMIYAH EDUCATION NETWORK

Education Board Report

July 2022 - June 2023

Students' Population

Units	Class	No. of Students
FMS	FMS I - III	410
FGS	I - X	1187
FBS	I - X	606
FBC	XI - XII	188
FGC	XI - XII	409
	Total	2800



1. Result summary of S.S.C Examination 2022

Fatimiyah Boys' School (FBS)

Group	'A1' & 'A' Grades	'B' & 'C' Grades	Pass %
Science	69%	25%	94 %
General	50%	44%	94 %

Fatimiyah Girls' School (FGS)

Group	'A1' & 'A' Grades	'B' & 'C' Grades	Pass %
Science	71%	28%	99 %
General	35%	62%	97 %

2. Co-curricular Activities

Important Days /Events like Independence Day, Teachers Day, Mother's Day, Earth Day, Defence Day, Iqbal Day, World health Day, and Students Day were celebrated with renewed energy and zeal by the students of all Units of FEN.

Important Religious events such as, Youm-e-Hussain (A.S), the Wiladat and Shahadat of the Imams (A.S) were observed with due solemnity and reverence at all the Units.

Fatimiyah Montessori System (FMS)

Orientation Session for Parents - July 29, 2022

An orientation session was held at Shaheed Hamid Ali Bhojani Hall to acquaint parents with FMS's education system, rules, regulations, and Quran integration. The session aimed to provide parents with a comprehensive understanding of FMS's approach to education.

Youm-e-Hussain (A.S) (Procession) - September 2, 2022

FMS organized a procession to pay tribute to Imam Hussain (AS) and the martyrs of Karbala. Children actively participated, reciting nohas and engaging in Azadaari. A Sabeel was also arranged for the young Azadaars.

Montessori Teachers Training Program - September 7, 2022

The 8th batch of the Montessori Teachers Training Program commenced at FMS. This program, affiliated with the Sindh Board of Technical Education, focuses on the Montessori technique and guiding principles to assist educators, parents, and caregivers in understanding its importance.

FMS organized a workshop for parents of FMS 1 students, providing insights into the Montessori curriculum and techniques. The aim was to enhance parents' knowledge and support for their children's learning.

FMS Annual Event - 2022

FMS hosted its annual event, where students enthusiastically participated with speeches, poems, roleplays, and a special performance of Salam. The event aimed to provide a comprehensive education experience.

Parent Workshop - January 20, 2023

An English language workshop was conducted for parents of grades 1 and 2, enhancing their ability to support their children's language development.

Urdu Language Workshop - February 3, 2023

Parents were introduced to the importance of teaching Urdu as the first language and classroom activities. Activities for reinforcing Urdu at home were demonstrated.

Annual Sports Day 2022-23

The Annual Sports Day celebrated sports, teamwork, and values, with enthusiastic participation from students, teachers, and parents.

Montessori Teacher's Training Program Convocation- 8th Batch

The program, affiliated with Sindh Board of Technical Education, concluded with a convocation ceremony. Trainees were congratulated on their graduation.

FMS OPEN HOUSE - 6th May 2023

The Fatimiyah Montessori System Open House welcomed families and showcased the FMS classrooms. It was a remarkable event, attended by enthusiastic parents and children exploring FMS.





Fatimiyah Girls'/Boys' School

Independence Day

As Independence Day had already passed a day earlier, therefore, students were assigned the activity to write 75 reasons why they love Pakistan. All students eagerly participated in the activity and wrote heart touching messages. All messages were put up on the board and displayed in assembly hall. A short video, covering message of Isar e Hussaini from the teachings of Karbala was sent in class groups.

Majlis e Aza

To pay condolences to Ahl -e-Bait (A.S) and Imam e Zamana AJTF, Fatimiyah Schools organized Majlis e Aza. Students recited soz, salam and marsiya, Mohtarma Kaneez Ali Asghar addressed the female students and Sir Sagheer addressed boys. The majlis ended with the recitation of Dua-e- Imam e Zamana (AJTF).

Defence Day Speech Competition (Virtual)

To celebrate the Defence Day, an online speech competition for class VIII (FGS) was organized. The topic allocated for the competition was "Rang Laae Ga Shaheedon Ka Lahoo"

F. K's Family Inter Club Taekwondo Talent Contest 2022

Students of Fatimiyah Girls' School participated in F. K's Family Inter Club Taekwondo Talent Contest 2022. Fatimiyans contended with 15 different taekwondo clubs. Total 77 Fatimiyans represented the school in the competition. FGS got 1st position in the contest. Medals won by Fatimiyans were:

16 Gold — 16 Silver — 44 Bronze

Sindhi Culture Day

To celebrate the Sindh Cultural Day, an assembly presentation was presented by students of grade VII and VIII- FGS. The entire presentation was in Sindhi language. All presenters dressed up in Sindhi attire and portrayed the cultural values and traditions.

Azeem Inter School- Sindh Fencing Championship 2022

Afsana Hameed Hussain of grade X bagged Bronze Medal in Azeem Inter School-Sindh Fencing Championship 2022. It was a challenging contest as out of 1000 participants only few were able to outshine. All the winners were awarded medal in a special prize distribution ceremony.

BSEK Students' Week Competitions

Fatimiyah Girls'/Boys' School participated in Students' Week Competitions organized by Board of Secondary Education Karachi. It was a challenging and tough competition as different schools from Karachi participated in the contest. Our students were well prepared and gave their best performance.

11th Art Beat National Child Art Competition and Exhibitions

Syeda Mehak Zehra and Muhammad Hassan Zaidi of class VI-C got 2nd position in 11th Art Beat National Child Art Competition and Exhibitions in Blue Region (Age group 10-14) and received certificate and cash prize of Rs. 5000/-. Also, Aymun Zehra D/O Muhammad Rashid Khan stood 1st in 12th Art Beat Competition and won cash prize of Rs. 10,000/-.

World Space Week Celebrations

Fatimiyah Girls'/Boys' School celebrated World Space Week and organized different competitions and activities namely Qirat Competition, Poster Competition, Declamation contest, Story Telling Competition, Poetry writing Competition, Space Games, Scavenger Hunt, and Screening of documentary and Quiz.

This year's theme was "Women in Space". It was a great learning activity as students participated in different activities and learned new concepts in a fun filled way. The schools were awarded Space Enthusiasts Award with a cash prize of Rs. 20,000/-.

HHS Online International Poetry Recitation Competition

Happy Home School organized online international poetry competition. Different schools from Karachi, India and Malaysia participated in the contest.

Mehdia Fatima Muhammad Hadi (VIII A) represented FGS in the competition whereas Misbah Raza (VIII A) represented FBS.

Ashra e Rehmat-ul-lil-Alameen (S.A.W.W)

Fatimiyah Girls' School celebrated Ashra e Rehmat-ul-lil-Alameen (S.A.W.W). Different competitions including Qirat Competition, Speech Competition and Naat Khwani Competitions were organized by Islamiyat department to pay tribute to Holy Prophet (PBUH). All students eagerly participated in the competitions.

Universal Children's Day Celebrations

Universal Children's Day was celebrated to cherish the bliss of childhood. Teachers gave students candies as token. A special play was presented for Primary and Secondary sections. On 22nd November 2021, by level different educational games were organized for students in both branches.

BSEK Badminton and Athletics Tournaments

Students of Fatimiyah Girls'/Boys' School represented at BSEK to participate in Intra Board Tournament held in Islamabad. FGS students represented in Badminton and Athletics Tournament whereas FBS participated in Hockey Tournament.



Shaheed Aitzaz Hassan Day

An assembly presentation was prepared to pay tribute to the young martyr, Shaheed Aitzaz Hassan. Students of secondary section wrote messages to acknowledge Aitzaz's sacrifice, whereas a documentary was screened for students of Primary section. A message was also shared on the class WhatsApp groups highlighting the act of courage and bravery of the young hero.



Convocation 2022

Fatimiyah Education Network organized the Convocation Ceremony of Batch 2021 in the Bhojani Hall for FBS and FGS.

Mr. Riaz Hussain Premjee- Philanthropist was the chief guest of FBS Program whereas, Dr. Hina Hussain Kazmi- CEO TAF, was the chief guest for females. The graduates were awarded certificates and shields for their achievements in SSC II Examination. Alumni of FGS and FBS were also acknowledged and awarded shields.

The convocation ceremony was attended by community well-wishers, educationists, parents and other guests.



5th students Olympic Games-2022

Fatimiyah Girls' School participated in 5th Students Olympic Games 2022, held at Mini Sports Complex, Nazimabad. The Fatimiyans claimed 3rd spot by winning four gold, one silver and three bronze medals in Taekwondo, second in Tug of War and 2nd position in skipping competition and won the silver medal (under 15).

18th International Kangaroo Linguistic Contest

Students of FGS and FBS always participate enthusiastically in International Kangaroo Linguistic Contest and has been successful in bringing laurels to the school. Sakina Fatima Kazim Raza of grade VI won the Gold Medal whereas Zunairah Muhammad Bashir of grade V and Dua Fatima Mohsin Raza of grade VII won Bronze Medals. Similarly, Muhammad Khizar of grade VI and Misbah Raza of grade VIII won Bronze Medals for FBS.

Karachi Open Badminton Championship for Women

Syeda Wafa-e-Zehra Hashim Raza of class VIII secured sixth position and reached the semi-final in Karachi Open Badminton Championship Organized by Pakistan Rangers Sindh at Rangers Club. Ms. Mehwish Zaman Sports teacher from Fatimiyah Girls' School was selected as a match referee and umpire for this event.

Interschool Science Quizopedia Competition

Fatimiyah Girls' School organized an Interschool Science Quizopedia Competition featuring various community schools. FGS excelled in both the Quiz and Poster categories but didn't compete for positions to encourage guest teams. Al Hadi Academy won the Quiz, and Ghulam Hussain Khaliqdina School topped the Poster Competition. Distinguished judges and a chief guest were present, with the event aiming to educate students about Imam Jafar-e-Sadiq A. S's scientific contributions.



Inter School Quiz & Speech Competition – FBS

On the auspicious occasion of Wiladat-e-Bibi Fatimatuz Zahra SA, an Interschool Quiz and Speech Competition was hosted by Fatimiyah Boys' School on 28th January 2023. Green Island Foundation School, The Set School, J.S Academy, and Fatimiyah Boys' School were the competitors. The Chief Guest of the event was Dr. Zahid Ali Zahidi. Hujjat ul Islam Agha Aqeel Abbas Sadiqi, Dr. Muzaffar Hussain Naqvi, and Maulana Dr. Ahsan Raza Naqvi graced the occasion with their presence as judges.

1st Position in the speech competition was clenched by Green Island Foundation School, 2nd Position was grabbed by J.S Academy and FBS was declared 3rd whereas Green Island Foundation School aced the quiz competition.

Field Trip to Sindbad Amusement Center

Students of Primary and Secondary sections went to Sindbad for a pleasure trip after pandemic. The students had a great time. They enjoyed different rides including Dumbo, Pirate ship, bump and go, crazy bus, dragon, tornedo, disc star, fun go, break dance and log slide.

Manqabat Khwani Competition

On the auspicious occasion of the birth anniversary of Imam Ali A.S, Manqabat Khwani competition was organized for both boys' and girls' school. Students participated in the event and were awarded certificates according to their positions.

Spellathon

Spellathon was organized by English Department. Students from different levels competed in the program. The finalists were selected after two rounds. The winning team was awarded certificates and gifts. It was a nail-biting competition as students were well prepared.

Science Quizopedia

Science Quizopedia was organized by FGS Science Department in Bhojani Hall for grade VII and VIII students. The aim of the activity was to create interest and critical thinking. Samaviya House won the competition.



1st Inter Schools Gymnastics Championship-2022

Fatimiyah Boys' and Fatimiyah Girls' Schools participated in the 1st Inter-Schools Gymnastics Championship-2022 held at Sindh Sports Board, Sports Complex, Nazimabad. The event was organized by Karachi Gymnastic Association.

Mr. Ahmed Ali Rajput (Secretary Sindh Olympic Association and President Pakistan Gymnastics Association) was the chief guest of the event.

It was a challenging competition as seven different schools from Karachi participated in the championship.

FBS claimed the 1st position in the competition with 3 gold, 3 silver, and 1 bronze medal in the individual category, whereas in the team medals category six gold medals were bagged by our young gymnasts.

FGS secured the third spot with 1 gold, 4 silver, and 8 bronze medals in the Individual Medals category and six bronze medals in the team Medals category.

Haider Abbas(FBS) and Zara Batool (FGS) were the recipients of the title of Best Gymnast in boys and girls categories. They both were awarded bronze medals.



Pakistan Day Celebrations

Pakistan Day was celebrated with the spirit of patriotism. A national song competition was organized in school for the students of grade VI-VIII. Student of class VIII delivered speeches. The motive was to instill patriotism among students.

Urdu Elocution

Urdu Department organized Urdu Elocution Competition for grade III-VI students. All participants were well prepared and enthusiastically participated in the competition. Students recited poems and presented tableaux.



Math Fair at Fatimiyah Schools

Fatimiyans shared the fun side of learning Mathematics with fellow students. They worked with hands-on objects, games, and visual demonstrations to engage in creative problem-solving. It was a fun-filled event that showcased the beauty of math and made it accessible to all children.

Table Tennis Championship

Fatimiyah Girls' School secured 2nd and 3rd positions in Premier Cables Pvt LTD. School's Table Tennis Hope's & Cadet's Boys' and Girls' U-12 and U-15 Tournament. Organized by Premier Cables Pvt Ltd. at Islamia Club Soldier Bazar Karachi.

Sara Batool Ali Muhammad Rehmani of class IX reached the finals, she played against the National player Eman from Shah Wilayat School and got 2nd position.

32nd International Kangaroo Mathematics Contest

Zaareya Sakeena Muhammad Raza Hirani (Grade IV A) made us proud by winning Gold Medal in 32nd International Kangaroo Mathematics Contest.

Whales College Tournaments

FGS participated in different tournaments and secured 2nd positions in Tug of war and skipping competition. Fatimiyah also got 3rd position in taekwondo and won 4 gold, 1 silver, and 3 bronze medals.

Fatimiyah College

Farewell Party

The students of Fatimiyah Girls' College hosted a memorable Farewell Party to bid farewell to the batch of 2022-23. The event was overwhelming success, and everyone in attendance had a great time. During the event, teachers, staff members, and students were honoured with shields and titles in recognition of their contributions to the college community.

One of the highlights of the evening was a short play that addressed the issue of excessive social media usage. This performance served as a thought-provoking reminder of the impact of technology and social media on our lives.

Career Counselling Session

Qari Mehdi Haryani (FetchSky, CEO) conducted a career counselling session focusing on IT career prospects. The session covered various fields within IT, skill development, specialization, soft skills, industry trends, and career growth.

Sports' Achievements

The badminton team from Fatimiyah Girls College participated in the prestigious Karachi Games 2022-23, an event organized by the Governor of Sindh, showcasing the college's commitment to sports and competition.

Bazm-e-Mustafa (S.A.W.W) at Fatimiyah Girls' College

To pay homage to our beloved Prophet (S.A.W.W), Fatimiyah Girls' College organized Eid Milad-un-Nabi with the utmost zest. The entire hall echoed with Hamd-o-Naat, Durood and speeches. The unit head, teachers and the students enthusiastically participated and gained beautiful insight into his (S.A.W.W), life through a wonderful speech by the honourable guest speaker, Aalima Mohtarma Sajida Shaheedi.

At the end, the winners of the Naat competition were announced.

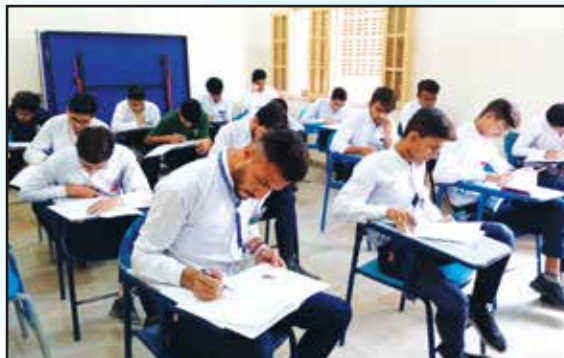


Annual Picnic at Picnic World Farm House

The students had a memorable Annual Picnic at 'Picnic World', an exclusive farmhouse, where they enjoyed a fun filled day. The event featured excellent food, and everyone appreciated the experience, making it a truly enjoyable outing for all.

International Kangaroo Linguistic Competition (IKLC)

The International Kangaroo Linguistic Competition (IKLC) is an annual global event promoting linguistic awareness and critical thinking among students worldwide. Structured in various age-specific categories, IKLC challenges participants with linguistically stimulating questions and problems. It fosters linguistic passion, critical thinking, and cross-cultural connections, identifying and nurturing linguistic talent.



IQ and Brilliance Test

Board of Intermediate Education, Karachi organized an IQ and Brilliance Test of the students of Karachi. Our college also hosted this event and students participated enthusiastically. They were eager to get a good score on this test.

9th Inter-House Annual Bodybuilding Championship 2022-23

The 9th Inter-House Annual Bodybuilding Championship 2022-23 was organized at Fatimiyah Boys' College on 29 Nov 2022. Students from all 4 Houses participated in the championship. Mr. Sikander Baloch, the Chief-Judge of the event, presented the trophy of Mr. Fatimiyah 2022 to the winner, Al Movayed from Blue House. Principal of Fatimiyah College Syed Rizwan Haider Taqvi highlighted the importance of healthy living and the role of physical activity.

Annual Inter-House Sports Competition 2022-23

Annual Inter-House Cricket, Football, Badminton, Table-tennis, and Basketball Competitions 2022-23 were held in the months of October and November 2022 at Fatimiyah College.

Students' Annual Picnic 2022-23

An exciting picnic event was organized by the Event Committee of Fatimiyah Boys' College. Students and teachers enjoyed at the Picnic World on Oct 27, 2022. Students enjoyed swimming in the water pools and other games. Besides supervision, teachers and the Vice-Principal, Syed Mir Syed also entertained themselves by participating in different games.



Students' Council Oath-taking Ceremony 2022-23

The oath-taking ceremony of the students' Council was held on Oct 20, 2022 at Fatimiyah Boys' College. The Vice-Principal, Syed Mir Syed, took the oath from the elected representatives and the Principal, Syed Rizwan Haider Taqvi, distributed the sashes among them.

Quran Department

i. Youm-e-Hussain A.S

We organized Youm-e-Hussain A.S. in Bhojani Hall for the students of FMS II - Class II, on the occasion of Arbaeen-e-Hussaini, (15th September, 2022). Teachers organized

Sabeel-e-Imam Hussain A.S. and a beautiful portion contains Alam-e-Hazrat Abbas A.S., Gehwara Hazrat-e-Ali Asghar a.s and Taboot-e-Bibi Sakina S.A. to show our love for Imam Hussain A.S. Students took part in Marsiyah, Salaam, Speech (Khitabat), Noha & Dua Imam-e-Zamaan A.J.T.F. Alhamdulillah, all events were conducted with passion and love.



ii. Hafta-e-Wehdat

We celebrated Hafta-e-Wehdat in FMS I - Class II from 10th – 14th Oct 2022. In this week, we did the activities, worksheets, booklet and Quran teachers also gave motivation through boards and video. We also organized the Milad-e-Sadqain A.S.

iii. Youm-e-Fatima (S.A)

We organized Youm-e-Fatima (S.A). to commemorate the Martyrdom of Bibi Fatima Zehra (S.A). on December 8 and 9, 2022, for the students of the Fatimiyah Montessori System.

We displayed 'Sadaqa Boxes' made by students on the theme 'Imam-e-Zaman ajtf' and encouraged students to give charity every Friday.

We also invited the mothers for students' motivation. Students participated in Noha, Marsiya, Speech & Dua Imam-e-Zamaan ajtf.

iv. Anwar-e-Shaban

The birth anniversary of Imam e Zamana (ajtf) was celebrated at Fatimiyah Montessori System (FMS). Quran Department organized this event on the 14th of Shaban, and all the students of FMS enthusiastically participated. The students devotedly recited Manqabat, presented speeches, and performed a drama to remember all the birth anniversaries of Ahlebait (a.s) in the month of Sha'ban. The students hoisted the flags of Imam e Zamana (ajtf) and took oaths to ensure their commitment and responsibility towards him. The purpose of the program is to strengthen the students' love for Ahlebait (A.S.) and to create awareness about them.



Department of Values - Fatimiyah Education Network (FEN)

Introduction:

In the year 2022-23, the Department of Values at the FEN undertook significant initiatives to uphold and enhance the core values integral to curriculum and extra curriculum activities. Key achievements include:

1. Value Integration

- Reviewed policies and updated objectives to align with the evolving educational landscape.
- Redesigned value documents to meet contemporary standards, marking a pivotal shift in commitment since 2013.

2. Character Education and Life Skills

- Implemented a comprehensive project, starting with a thorough student assessment in academics and behavior.
 - Developed a tailored syllabus based on assessment reports, societal needs, and expectations, ensuring alignment with holistic student development.
 - Conducted targeted training programs for teachers and staff to create a supportive environment.
 - Introduced special classes and counseling sessions integral to comprehensive character development.
- This pilot project is currently being implemented in classes 5, 6, 7 and 8 in Art and Library, which will be extended to all classes 3 to 10 next academic year.

3. Integrated Stories and Teacher Training for Montessori and Quran department

- Developed integrated stories to replace the elementary course's five great lessons, addressing observed challenges.
- Conducted teacher training sessions to enhance skills and knowledge, ensuring effective implementation.
- Personality Development Sessions (Fatimiyah Boys College)- Organized tailored sessions for all faculties, contributing to a well-rounded education.

5. Training on Values and Quran for Other Organizations

- Extended the department's impact beyond the network by providing training on values and the Quran to external organizations, fostering a broader positive influence.

6. Special Training Program for Hozah Students

- Introduced a specialized training program for Hozah students, with a focus on teacher and Montessori training.
- Collaborated with Jametul-Mustafa for an initial MOU, initiating the first course.

Conclusion:

The Department of Values fortified the educational foundation of FEN in 2022-23, aligning with its values and nurturing well-rounded individuals for community challenges.



Professional Development & Training (PDT) department

PDT department at Fatimiyah Education Network provides support and guidance for the continuous professional development of teachers. It guides teachers in implementing curriculum, syllabi, pedagogies, resources and assessments to ensure quality and standards are maintained. Additionally, it organizes teacher training programs and workshops according to the needs of the schools and contemporary trends in education.

Following is a summary of the recent events of the department in the academic session 2022-23.

i. **Introducing the 5A Framework: A Transformative Training Session**

The department recently conducted an insightful training session to introduce the 5A Framework, a dynamic approach aimed at improving various aspects of FEN work. This training allowed our team to gain a comprehensive understanding of the framework's principles and how to implement them effectively.

ii. **Designing Tailored Curriculum for Grades III to VIII**

We have been diligently working on designing a curriculum tailored for Grades III to VIII. This initiative reflects our commitment to creating engaging and age-appropriate educational materials that align with the learning objectives of these grade levels, ensuring a well-rounded educational experience for our students.

iii. **Crafting Engaging 5A Framework Lesson Plans: A Pedagogical Priority**

Crafting effective 5A Framework lesson plans is a crucial aspect of our department's work. We have invested significant time and effort into designing lesson plans that are not only informative but also interactive and engaging. These plans cater to various learning styles and abilities, making education accessible to all.

iv. **Monitoring and Tracking: Ensuring Quality in Resource Pack Creation**

To enhance the learning experience, we have initiated a monitoring and tracking system for the creation of resource packs. This ensures that the materials are developed in a timely manner and meet the required quality standards, ultimately benefiting both our educators and students.

v. **Bringing Theory to Life: Demonstration of 5A Framework Activities**

Our commitment to the 5A Framework extends to practical implementation. We recently conducted a demonstration of activities related to the framework, allowing our team to witness first-hand how these activities can enrich the learning process. This initiative fosters a deeper understanding of the framework's potential.

vi. **Continuous Learning: Refresher Sessions on the 5A Framework**

To reinforce our teacher's proficiency in the 5A Framework, we have organized refresher sessions. These sessions serve as opportunities to revisit and refine our understanding of the framework's core concepts, ensuring that our department remains at the forefront of educational innovation.





MULTILINKS

Your Partner in Quality Ingredients &
Construction Excellence





FATIMIYAH HIGHER EDUCATION SYSTEM

PRELUDE TOWARDS FATIMIYAH INTERNATIONAL UNIVERSITY



FATIMIYAH
INTERNATIONAL UNIVERSITY

FATIMIYAH HIGHER EDUCATION SYSTEM (FHES) KARACHI

Fatimiyah Higher Education System (FHES) as an emerging Higher Education Institute has been established in 2022 which is serving as a prelude to Fatimiyah International University (FIU). FHES inspires to be a leading institution of higher education that is globally recognized for its academic excellence. FHES vision is focusing on Developing Human Excellence through value-based quality education for the establishment of wisdom, justice, peace and well-being of the Society. FHES main objective is to create an intellectual and cultural hub where students, faculty, and staff, with diverse backgrounds, can come together to learn, explore, and create knowledge that benefits society in every human faculty.

FHES/FIU aspires to be a community of lifelong learners who are passionate about using education and research to solve complex societal problems and make a positive impact on the world. By promoting a culture of philosophical and critical thinking, creativity, and entrepreneurship, we seek to prepare our graduates to be leaders in their respective fields, who are equipped with the knowledge, skills, and ethical values needed to tackle the challenges of the 21st century. The ultimate goal is education plus character inculcated on the basis of norms as outlined by Prophet (PBUH) and his Ahal ul Baith (AS). The Faculty at FHES is made up of experienced educators, scholars, and professionals who are passionate about teaching and mentoring students. They provide personalized attention and guidance to help students achieve their academic and career goals.

PROGRAMS OFFERED

FHES offers degree programs across various fields of study, giving students the flexibility to choose a program that aligns with their interests, career goals and possible role in the society. FHES currently offers the following programs:

EXISTING AND PROPOSED DEGREE PROGRAMS

Fatimiyah Higher Education System [FHES]:

1. B. Ed. [Bachelor of Education] since 2011 (existing program of 2.5 years)
2. Associate Degree in Education since 2018 (existing program of 2 years)
3. Associate Degree in Commerce (new program of 2 years)
4. Diploma in Nursing (existing program of 2 years)

NEW FACULTIES/DEGREE PROGRAMS

FACULTY OF SOCIAL SCIENCES & MANAGEMENT

Department of Psychology: BS Psychology (4 years)

FACULTY OF HEALTH SCIENCES & TECHNOLOGY

Fatimiyah School of Nursing [FSON]: BS Nursing (4 years)

FACULTY OF HUMANITIES AND ISLAMIC SCIENCES

Department of Islamic Economy, Banking & Commerce: BS Islamic Banking & Finance (4 years)

DEPARTMENT OF EDUCATION: B. Ed. [Bachelor of Education] (4-years)

FACILITIES

FHES hosts modern, well-equipped facilities that cater to the needs of our students and are highly compatible with international standards. From high-tech classrooms and laboratories to sports facilities and innovation center, we are committed to provide our students with the best possible learning and living environment.

Many other faculties are already in the future vision of FHES, as per conventional and modern needs of the country. Parallel to these programs, professional training and short-courses are to be offered by FHES and its wings PDT & Value Department from international renowned scholars from around the world both through in-person and online platforms. All of FHES programs are available to every deserving student via various scholarship schemes on merit and need basis.

3. Fatimiyah Institute of Educational Sciences

Fatimiyah Institute of Educational Sciences (FIES), housed in the premises of Fatimiyah Higher Education System, established in 2011 is dedicated to equip teachers with knowledge, behaviour and skills they require to perform their tasks effectively. FIES offers two courses i.e., ADE 2 year and B.Ed. Hons 2.5-year program. All its courses are upgraded multi-dimensionally through a well-documented research process, with academic value enrichment. So far, more than 200 students have been graduated from Fatimiyah Institute of Educational Sciences.

Positions B.Ed. Hons Batch 2018-20

On August 1, 2022, there was a memorable occasion when the prospective teachers from the B.Ed. Hons 2018-2020 batch of Fatimiyah College of Education achieved all three positions once again in the results announced by the University of Karachi by Ayesha Sikander, Sabeen Fatima & Fatima Abbas respectively.



Ayesha Sikander



Sabeen Fatima



Fatima Abbas

NACTE Official Visit

From October 17 to 19, 2022, there was a visit by external auditors from Islamabad to Fatimiyah College of Education (FCE). During this visit, they thoroughly reviewed and assessed all aspects of FCE, including its systems, facilities, educational standards, and all the required paperwork.

ADE positions 2020-22 batch

October 20, 2022, was a memorable day when the students Misbah Lakhani, Neha Zehra and Ezzah Fatima from the Associate Degree of Education (ADE) program (Batch 2020-2022) secured the first, second, and third positions in the results announced by the University of Karachi.



Misbah Lakhani



Neha Zehra



Ezzah Fatima

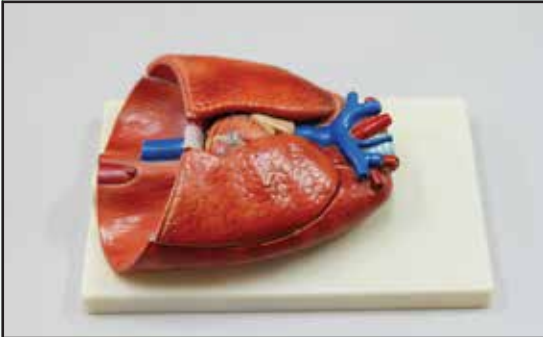
Eid-e-Milad un-Nabi (SAWW)

The occasion of Eid e Milad un-Nabi (SAWW) was celebrated warmly on 11th November 2022 by the students of ADE under the supervision of the Management - Fatimiyah College of Education. The manqabat khwani and sana khwani was done along with durood o Salam by the students in the remembrance of Hazrat Muhammad Mustafa's SAWW life time services for Islam.

FHES Luncheon

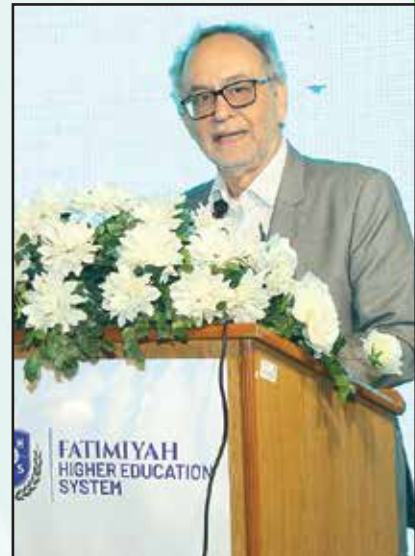
The luncheon was hosted by FCE team on Thursday 16th of February 2023 to give awareness regarding Fatimiyah Higher Education System. Principals, teachers and other guests from different colleges attended the program. The President of SPLA Mr. Munawwar Abbas Jatoi also addressed the audience and praised the step of FHES by KPSIAJ management. Souvenirs were presented to all the guests.

FHES Labs



FHES Launching Program

On 21st February 2023 an event was organised at Khoja Family Park to announce the official launching of Fatimiyah Higher Education System. The remaining nine position holders from the ADE and B.Ed. Hons programs of Fatimiyah College of Education were honoured with Gold and Silver Medals as well as Shields followed by a formal dinner.



7th KES Session

The 7th Knowledge Enlivens the soul (KES) session was organised by Fatimiyah College of Education on Friday, 3rd March 2023 at FEN Auditorium. Ms. Kaniz Fatima Kazim conducted this interactive session on the topic of 'Phonics' Is the Magical Key for Reading. The participants enthusiastically took part in the activities during the session. Professor Dr. Jamil Hassan Kazmi-Executive Director FHES addressed the participants at the end of the session and presented certificates to the participants.

NACTE Report 2022

In the month of May 2023, Fatimiyah College of Education (FCE) received a comprehensive report from NACTE (National Accreditation Council for Teacher Education). This report included a detailed review conducted by the NACTE team. While it acknowledged the strengths of FCE in certain areas, it also highlighted some short comings. Ultimately, NACTE granted FCE an overall "Y" category rating and issued separate certificates for ADE and B.Ed. Hons programs.



Fatimiyah Hospital
Discounts for the Community Members

Hospital Service	Discount
Inpatient Hospitalization	10%
Pharmacy	10%
Lab Tests/UltraSound/X-Rays	10%
OPD Consultation Charges	40% (1000 Rs. 600)
Emergency Consultation	50% (800 Rs. 400)
Family Physician	57% (700 Rs. 300)

Charges for all the facilities in Fatimiyah Hospital have been increased due to economical conditions but management kept the same charges for members.
Note: Kindly register your valid JCIC Card once at Fatimiyah Hospital to avail all the discounts.

kpsiaj.org | [kpsiajkarachi](https://www.facebook.com/kpsiajkarachi) | [kpsiajkarachi](https://www.instagram.com/kpsiajkarachi) | [kpsiajkarachi](https://www.youtube.com/channel/UCkpsiajkarachi) | [kpsiajkarachi](https://www.linkedin.com/company/kpsiajkarachi) | [kpsiajkarachi](https://www.tiktok.com/@kpsiajkarachi)

OWNED & MANAGED BY **KPSIAJ**

FATIMIYAH
HOSPITAL



FATIMIYAH HOSPITAL

هُوَ الشَّافِي

فاطمیہ ہسپتال

FATMIYAH HOSPITAL

“Success is a journey, not a destination”

The Fatimiyah Hospital had a busy year targeting several improvements all around to tie up loose ends and strengthen our overall performance. Here is a summary of our key accomplishments in this fiscal year.

A dedicated trained professional team is the key to patient satisfaction and quality of patient care. Our most precious asset – EMPLOYEES – was our major focus in this fiscal year. A Key Target for this year was the timely completion of the Annual Performance Evaluation so that the salary adjustments are made purely based on merit / performance - and goal setting is achieved in a timely manner. The goals-setting exercise was achieved in full coordination with Human Resources and the Head of Departments. The entire exercise of performance evaluation, salary adjustments and goal setting were completed by July 2023 – this was our target.

Along with performance appraisal, there was a strong emphasis on people development based on aggressive training provided to doctors, nurses, and all technical, and administrative staff – and penetrated all levels of the organization, including cleaning staff and firefighting teams. During the year 2022-2023, **more than 150 training were performed.**

To motivate and encourage the best employees and to promote performance culture **“The Premji Performance Award”** was also reinstated after a lull of several years to recognize top employees (based on tighter performance evaluation). Gold medals were awarded to the top 26 employees and this has considerably helped build up the morale of the team and create healthy competition to excel. The **‘EMPLOYEE OF THE MONTH’** was also introduced and an attractive board that has been placed in the waiting area for the display of performers’ pictures.



The Head of Department (HOD) concept was also introduced to provide for tighter supervision and further improvement of service quality. Two departments were targeted – **Pediatric and Intensive Care as the initial pilot project.**

Organogram and slab system (for salaries) were also submitted to Human Resources and the Governing body for review and approval. The aim is to remove all barriers in the induction of high-quality competent staff at market-competitive salaries as per merit.

In order to strengthen our nursing team, we continued to collaborate with the Fatimiyah International University (FIU) to provide programs for FH nurses with generic BSN degrees.

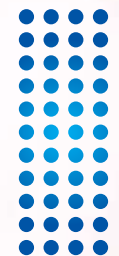
Cost-effective treatment plans: A detailed and strenuous exercise was done to manage revenues / expenses while maintaining the concept of welfare without putting an extra financial burden on the hospital. For the first time in the last ten years, a proper revision was made on patient billing, based on a thorough market comparison/analysis. One key change was to charge “consumables” to the patient on an “actual” basis and this helped reduce the financial burden both for the patients and the hospital – making the system equitable.

Quality food services: A revised agreement was put in place with the outsourced provider for better management of the kitchen – to include SOPs for hygiene, quantity, and quality of food supplied to the patients and via the canteen. This was long overdue and our focus was to alleviate the complaints that were being received from time to time from the patients and care-takers.

Hospital facilities expansion program: A foundation-laying ceremony was held for the start of construction of a new building extension on the plot of land that was purchased several years before. The construction will be completed by 2026 and will help provide much-needed space for the expansion of the pediatric ward, operating theaters, private rooms, and rooms for seminars/training. The inauguration was done by Mr. Murtaza Wahab, Mayor of Karachi on 9th July 2023. Inshaallah the project will be completed from the Jamaat’s own resources and our generous donors.

Policy and Procedures have been revised – including all procurement to be based strictly on ‘return on investment’. These have been presented to the governing body for review and approval.

The concept of cost centers was introduced to make all the departments productive and efficient. The objective was to push for better and aggressive performance by departments that are considered to be stagnant. Two departments were targeted and challenged with revised goals and objectives. These are the Dental and Physiotherapy departments. Several steps were taken including proper marketing of the departments at the Jamaat level and Fatimiyah education network. Alhamdulillah, these steps were quite effective and productive. Last year the dental department saw a turnover of 5266 patients (@ 439 patients per month, 17 patients/day).



See following chart for the patients that were managed by Physiotherapy:

	September 2023	August 2023	July 2023
Out Patients(OPD)	365	278	150
In Patients(IPD)	318	315	309
Total Patients	683	593	459
Average Patients/ Day	27	23	19
Number of Days	25	26	24

The feedback system for FH was also improved to enhance patient care and customer satisfaction. The following systems are in place and effectively operating with all statistical data maintained for improvement plans:

1. E-mail complaint system (feedback@fh.org.pk).
2. Virtual assistant (+92 21 111 012 014).
3. Feedback form at the time of discharge.
4. Complaints forms placed at every unit with drop boxes.
5. WhatsApp bot.

Further technical advancement was among the main goals for the year 2022-2023 and we achieved our target by adding different machines like a Pediatric Echocardiography machine, Ultrasound machine, infusion pumps, syringe pumps, and digital X-rays, ABG-COBAS B 22 machine, CBC-6 PARTS SYSMEX XN 550 machine, face-recognizing Biometry machine, ERP software installation for HR, Finance, and Procurement aimed towards better performance. The CT scan machine started operation in December 2022 and in just 7 months performed 425 scans and the OPG Machine performed 344 OPG X-rays.

As a first step towards Electronic Data (EDS), we took a donated scanner to scan files in the Record Room. The Lab equipment was also upgraded from three parts to the most modern six parts machine for CBC to obtain better results from blood tests. The Lab results were interfaced with the software to remove the possibility of human error.

Pharmacy policy has been revised along with formulary policy and the entire philosophy has been redefined towards making it pocket / patient-centered while maintaining the highest level of quality and availability of prescribed medicines.



With a remarkable all-around performance in the years 2022-23, we are now ready to achieve a key milestone which is to obtain a license from the Sind Healthcare Commission. Inshaallah, we are targeting the transformation of the provisional license to a final license in this calendar year.

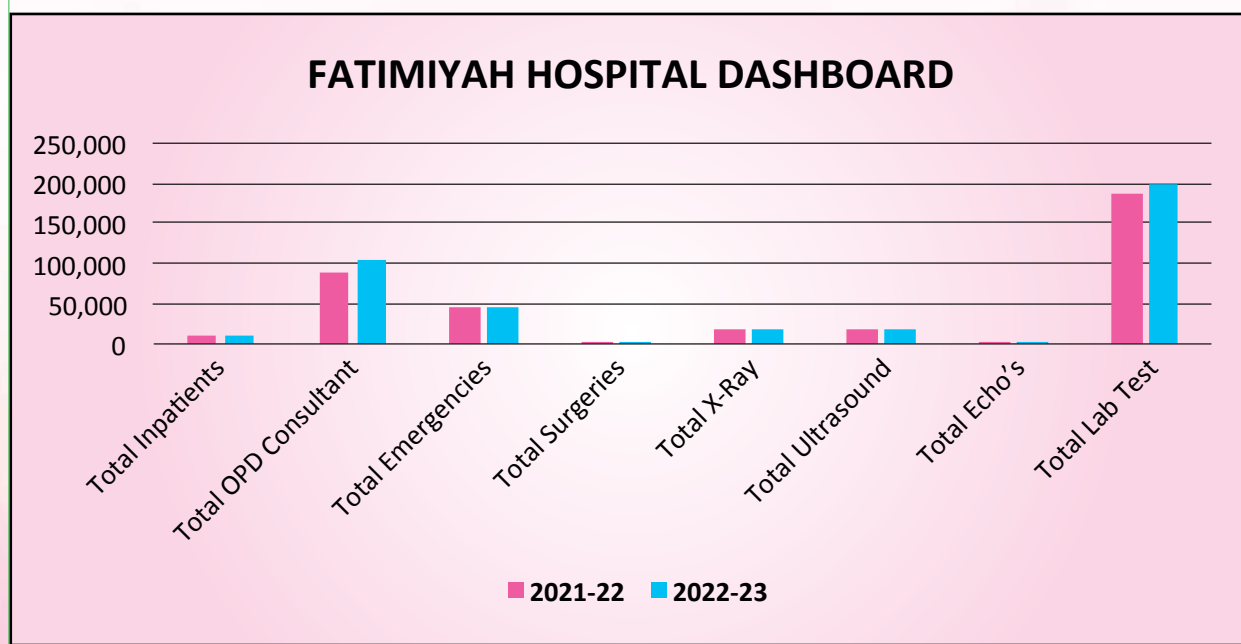
In 2022-2023 Fatimiyah Hospital further strengthened its consultants base by adding new, seasoned, and well-trained consultants - Dr. Hussain Mujtaba, a seasoned well-trained cardiologist with national and international experience, Dr. Amber Kamran as a pediatric cardiologist and echocardiographer, Dr. Hina pediatric nephrologist, Dr. Mohammad Haris pediatric surgeon along with Dr. Haider Ali, Dr. Kazim Hussain ER orthopedic surgeon, and Dr. Ghulam Mohammad Brohi neurosurgeon. The dental department was also strengthened by adding a female maxillofacial surgeon Dr, Maria Shabir. A full-timer echocardiographer also joined to overcome issues of timely execution and enhancement of facilities like NICVU.

FATIMIYAH HOSPITAL YEARLY DASHBOARD

JULY 2022 TO JUNE 2023.

Comparative analysis of last two years is as follows:

Categories	2021-22	2022-23
Total Inpatients	10,077	10,937
Total OPD Consultant	89,434	102,500
Total Emergencies	46,736	45,300
Total Surgeries	2,504	2,601
Total X-Ray	19,539	17,115
Total Ultrasound	17,117	18,685
Total Echo's	1,236	1,419
Total Lab Test	186,643	198,557



FATMIYAH SCHOOL OF NURSING (FSON):

FSON was established in 2010. It initially offered Nurse Aide Program only for community girls. In 2015 FSON crossed another milestone and got registered for Licensed Practical Nurse (LPN), with the Pakistan Nursing Council in Islamabad. Our vision is to produce competent nurses who are honest to their noble vocation, extending maximum care to patients and being able to professionally handle emergency situation. The values that are deeply engraved are integrity, sense of responsibility and priority to patient well-being.

Fatimiyah School of Nursing quality training for their students is evident from the yearly results as our students are continuously securing high positions. FSON has been achieving top positions since 2015 bringing laurels to the community. This year too Ms. Shazia Bashir and Ms. Asiya Bashir achieved the top two positions.

With such successes already under our belt, our next mission is to register our institution with the Pakistan Nursing Council for other Diploma and degree courses and by 2024 convert the Fatimiyah School of Nursing into the Fatimiyah College of Nursing and Allied Health Sciences. Inshallah this year we will be starting generic BScN and Midwifery diploma program which will further enhance FSON capabilities.



KHUMS COLLECTION PERMISSION (IJAZA)

Alhumdullilah!

Khoja (Pirhai) Shia Isna Ashari Jamaat, Karachi has IJAZAs to collect Khums from both the eminent Maraj'een, Ayatollah Al Uzma Syed Ali Sistani and Ayatollah Al Uzma Syed Ali Khamenai (May Allah swt give them long healthy lives, Aameen).

Receipts will be provided from the offices of Maraj'een.

In case of online donations, please send the payment receipt to donations@kpsiaj.org, so that we can issue a receipt.

KPSIAJ is an approved non-profit organization U/S 2(36) of the Income Tax Ordinance 2001. Hence any donations recieved qualify for tax credit U/S 61 of the Income Tax Ordinance, 2001.

KHOJA (PIRHAI) SHIA ISNA ASHERI JAMAAT ENDOWMENT FUNDS- MOVEMENT

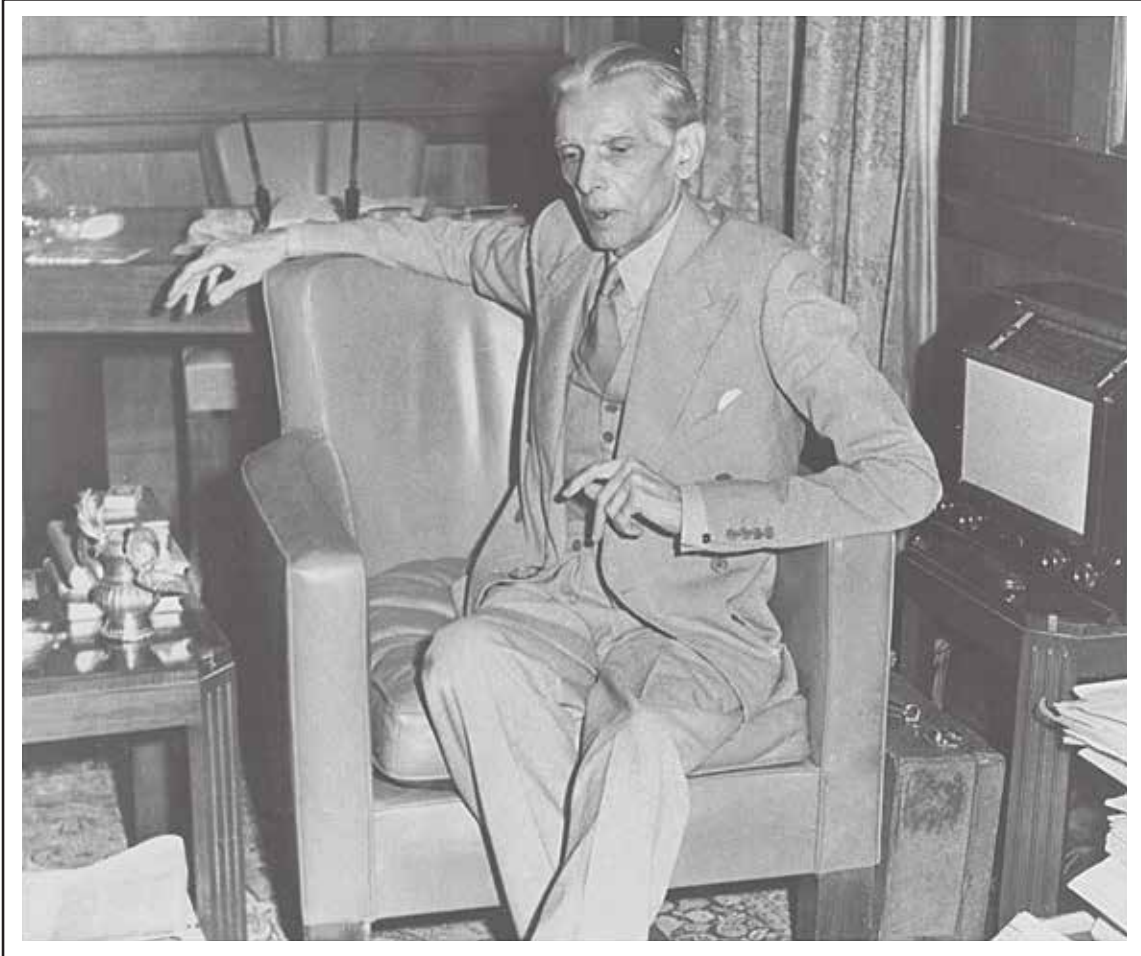
Till 30th June 2023

Particulars	2023 Rupees
Education Endowment Fund	
Fatimiyah Education Network Endowment Fund	38,947,353
Nathani Young Scholars	37,265,593
Sajjad Ali Hussain Ghoghai	24,064,227
Education Foundation Fund	21,512,858
Gokal Foundation	9,493,432
Tahira Rajab Ali	5,000,000
Meezan Educational Trust	4,761,159
Vali Muhammad Fidda Hussain Noorani	3,295,440
Sher Bano D/O Dadan Bhai Kapasi	3,295,440
Mumtaz D/O Muhammad Ali Ladha	3,295,440
Hajiani Fatima bai Jumabhoy And Family	2,951,068
Zubeda Khatoon & Hasan Ali Dhalla	2,449,242
Hussein Ali	2,366,420
Ashraf Ali Haideri And Family	2,195,671
Aziz A R Dharamsey And Family	1,659,690
M Raza Pirbhai	1,598,800
Anwar Ali Dharamsey	1,559,519
Ghulam Ali Virjee	1,559,519
Mazhar Ali Jumani	1,559,519
Ali Bhai Family	1,106,979
Mustafa Hemani And Family	1,106,460
Mohammad Raza R A Panjwani & Family	1,106,460
Mrs. Anisa Ghulam Hussain Ali Merchant	1,095,478
Mukhtar And Gulshan Rawjani	1,057,188
Roshan Ali Mamdani	731,483
Khadim Ali Nanji	625,460
Panjwani Education Scholarship Fund	518,472
	176,178,370



Particulars	2023 Rupees
Medical Endowment Fund	
Kamartaj Nazer Mooraj	2,621,826
Fatimiyah Hospital Endowment Fund	2,283,532
Khairunnisa	1,893,643
Haseena Bano	1,863,097
Late Farida Bano Binte Fazal Bhoy	1,426,164
Shaukat Ali Raipur Wala	1,422,740
Late Ramzan Ali Khush Hal	1,024,252
Amir Bano W/O Ramzan Ali Khush Hal	1,023,266
Late Masoom Ali Khush Hal	1,022,263
Late Shabbir Ali Khush Hal	1,021,581
	15,602,364
General Endowment Fund	
Anisa & Rashid M Habib	1,010,975
Batul Muhammad Raza Pirbhai	1,009,050
Late Fida Hussain Pirbhai & Late Fatima Pirbhai	1,009,050
Muhammad Faizan Pirbhai	1,009,050
Insia Fatima Pirbhai	1,009,050
	5,047,175
Total Endowment Fund	196,827,909

Save for Pakistan Invest in Pakistan



“We ... in general and young men in particular do not know the value of money. A paisa saved today is two paisa tomorrow, four paisa after that and so on and so forth. Because of our addiction to living beyond means and borrowing money we lost our sovereignty over this Sub-continent.”

Mohammad Ali Jinnah
Founder of Pakistan
(Ziarat, 1948)





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