



2023–24
ANNUAL
REPORT

KHOJA (PIRHAI)
SHIA ISNA ASHERI JAMAAT

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

يَا أَيُّهَا الَّذِينَ آمَنُوا هَلْ أَدُلُّكُمْ عَلَىٰ تِجَارَةٍ تُنْجِيكُمْ مِّنْ عَذَابٍ أَلِيمٍ ۚ
 تُوْمِنُونَ بِاللَّهِ وَرَسُولِهِ وَتُجَاهِدُونَ فِي سَبِيلِ اللَّهِ بِأَمْوَالِكُمْ وَأَنفُسِكُمْ ۖ ذَٰلِكُمْ
 خَيْرٌ لَّكُمْ إِن كُنْتُمْ تَعْلَمُونَ ۝
 يَغْفِرَ لَكُمْ ذُنُوبَكُمْ وَيُدْخِلَكُمْ جَنَّاتٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ وَمَسْكِنٍ طَيِّبَةٍ
 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 اللہ کے راہ 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 29th December 2024 at 10:30 AM to transact the following business:

- Recitation of verses from the Holy Quran
- To read and confirm the minutes of the last Annual General Meeting held on 17th December 2023.
- To consider and adopt the report of the Managing Committee for the year ended 30th June 2024.
- To consider and adopt the Annual Accounts for the year ended on 30th June 2024, together with the report of the Hon. Treasurer and Auditors.
- To appoint auditors for the accounting year ending 30th June 2025 and fix their remuneration, if any.
- To consider any other matter with the permission of the Chair.
- Recitation of Dua.



Yawar Abbas Kumaili
Honorary Secretary

Karachi:

Dated: 15th December 2024

NOTE:

- 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 2024, along with the Hon. Treasurer's report to members whose email addresses are available with KPSIAJ.
- Members who have not yet registered their email addresses with Jamaat are requested to do so.
- Members who need a printed copy of the Annual Report are advised to collect the booklet from the Jamaat Office at Kharadar or Britto Road, Karachi.

REFLECTIONS

SAYINGS OF PROPHET MUHAMMAD (SAWW)

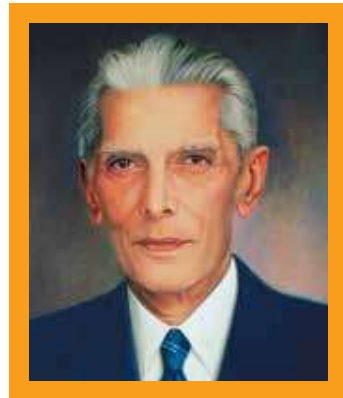
“Give charity even if it is a single date, for it will act as a shield against the Hellfire.”

“Charity extinguishes sins as water extinguishes fire.”

QUOTES FROM THE FOUNDER OF OUR NATION MOHAMMAD ALI JINNAH

“Work honestly and sincerely and be faithful and loyal to the Pakistan Government. I can assure you there is nothing greater in this world than your own conscience, and when you appear before God, you can say that you have performed your duty with the highest sense of integrity and with loyalty and faithfulness.”

“The ideals of cooperation and mutual support are the foundations upon which a prosperous and harmonious society is built.”



ABOUT SHAHEED HAMID ALI BHOJANI

President (KPSIAJ) August 1988 – February 1995

Shaheed Hamid Ali Bhojani served as the President of KPSIAJ from August 1988 until his tragic martyrdom in February 1995. As a dedicated leader, his contributions remain deeply embedded in the fabric of the Khoja community's growth. He was martyred during the unfortunate incidents on February 25, 1995, at Mehfil-e-Murtaza (AS) and Imam Bargah Abul Fazl Abbas (AS) in Karachi, where they had gathered for prayers. His legacy continues to inspire the community, reflecting his spirit of resilience and devotion.



His visionary leadership drove initiatives that laid a strong foundation for community welfare projects, including KPSIAJ's Fatimiyah Education Network (FEN), which today serves thousands of students through an inclusive educational framework. Additionally, the community's commitment to healthcare is evident in the development of Fatimiyah Hospital, which supports accessible health services for all.

KPSIAJ has honored his legacy by reintroducing the Family Participation Program, encouraging community members to actively engage in welfare activities that uphold his mission. Guided by his vision, KPSIAJ continues to unite religious scholars, professionals, and enthusiastic volunteers to foster growth and prosperity within the community.

MESSAGE FROM THE PRESIDENT



ABUL HASSAN GOKAL

Dear Members,

Assalam o Alaikum;

All praise be to Allah 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 - who are our beacon of light.

KPSIAJ – An overview:

The economy continues to present challenges, especially to the middle- and lower-income segments. KPSIAJ has risen to meet these challenges by increasing its welfare activities and alleviating the plight of its members. However, much more can be accomplished with the support of relatively affluent members.

Operational efficiencies across KPSIAJ and its institutions have been encouraged with the help of diligent professionals. Community and donor engagement has improved significantly. The Fatimiyah Hospital mega-expansion project is underway; construction on one plot has commenced, and possession of the adjacent plot has been secured. Additionally, the plot adjacent to the FEN Building has been finalized, and payments are being made as per the schedule.

The AGM:

Annual General Body Meetings are strategic events attended by the General Body to stay updated on the organization's progress and performance, as well as to provide feedback for improvement in a corporate culture. Unfortunately, this once-a-year opportunity to share ideas is sometimes reduced to an Annual Grievance Meeting by some members. They reserve their complaints for the AGM rather than communicating them to the relevant departments at the Jamaat for quicker resolution. Moreover, some complaints pertain to individual issues rather than being General Body concerns. Such conduct and misuse of General Body time are unethical and must be collectively discouraged.

Message to the Community:

As we commemorate the days relevant to Janab-e-Syeda (s.a.), let us reflect on our Community's founding principles: the love and teachings of Ahle Bayt (a.s.).

Adherence to the Quran and the Ahlul Bayt has been prescribed by the Holy Prophet (PBUH) for the Ummah. While many of these teachings are preached from the pulpit, they often remain unimplemented in our lives. We must cultivate a strong affinity within ourselves and our society for understanding and following the true message of Islam as reflected in these teachings.

The Holy Quran is often treated as a ceremonial book—revered with respect, but rarely used as a source of guidance. Similarly, the traditions and practices of the Ahle Bayt (a.s.) are appreciated in gatherings but seldom integrated into our daily lives. This lack of adherence to these two pillars of guidance has led to a moral decline in society, characterized by a lack of tolerance, a culture of slander (tohmah), harassment, self-centeredness, and indifference to what is right and wrong.

To improve society, we must begin with small steps to first improve ourselves. Imam Hussain's (a.s.) final address at Karbala, where he stated, "My words will have no effect on you because your bellies are filled with impurities (haram)," emphasizes the importance of our diet. Even a pure (halal) diet has positive or negative effects on the body, mind, and soul, shaping one's character and behavior.

Our negligence toward our diet is evident in the increasing consumption of commercially prepared food, fostering a materialistic society. Foods that promote health for the body, intellect, and soul are mentioned in the Quran, yet they often fail to feature on our preferred list. Honey, olives, and dates are a few examples. Paying closer attention to our diet can improve our well-being—both as individuals and as a community.

As a community, we have a long journey ahead. Collective goals can be achieved through synergy, understanding, and harmony but are made more difficult by undue criticism and the demotivation of those striving to do their best.

LET'S ASSIST THOSE WHO ARE ASSISTING OTHERS!

MINUTES OF THE ANNUAL GENERAL MEETING

**HELD ON SUNDAY THE 17TH DECEMBER 2023
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, December 17th, 2023, at 10:30 a.m. at Bhojani Hall, 174 Britto Road, Karachi.

Quorum was completed, and the meeting commenced at 10:30 a.m. 130 male and 6 female members, 136 members in all, were present at the meeting. List has been placed on record.

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

■ RECITATION OF VERSES FROM THE HOLY QURAN:

The Honorary Secretary Agha Asghar Hussain Shaheedi invited Master Safeer to recite verses from the Holy Quran. Following this, Master Muhammad Abbas was requested to recite salaam on Bibi Fatima Zehra S.A.

The Honorary Secretary then shared a few reflections and Hadith on the hardships and martyrdom (shahadat) of Bibi Syeda (S.A.) before formally welcoming the members to the Annual General Meeting.

He then requested all members to join in reciting Surah Al-Fatiha for the souls of Quaid-e-Azam Muhammad Ali Jinnah, Marhoom Allama Haji Naji, Marhoom Ghulam Hussain Chagla, Marhoom

Rahim Ali Chagla, Karachi's first martyr Marhoom Laalan, Marhoom Ghulam Ali Chagla, Shaheed Hamid Ali Bhojani, Shaheed Dr. Sibtain Dossa, Moulana Yousuf Ali Nafsi, Dost Muhammad Bhojani, Marhoom Mohsin Hemani, Marhoom Nisar Hussain Virani, Marhoom Baqar Gokal, Marhoom Imran Gheewala, Marhoom Iqbal Lakhani, and all other marhumeen who served the community. He also included in the prayer the revered Meraj-e-Uzzam, Ulama-e-Karam, the martyrs (shohada) of Millat-e-Jaffariya, and the departed souls of all marhumeen momineen and mominaat. The agenda was then presented by the Honorary Secretary, Agha Asghar Hussain Shaheedi.

■ TO READ AND CONFIRM THE MINUTES OF THE LAST ANNUAL GENERAL MEETING HELD ON 18TH DECEMBER 2022:

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

Mr. Altaf Kikariyawala proposed adopting the minutes of the last AGM and the 2023 annual accounts, as both have been published in the annual report. Agha Shaheedi opened the quorum and invited members to raise any technical issues during the final session of Any Other Matters. Mr. Muhammad Ali Merchant advised members to review responses in the published minutes from

questions raised in the last AGM. Copies of last year's minutes are available for members in the hall to verify any previously missing points. The Honorable Secretary confirmed that the minutes, adopted conditionally last year, now include the required additions and are available for review upon request.

The Honorable Secretary invited questions regarding the adoption of the 2022 AGM minutes. Mr. Shahid Badami confirmed that all pending items have been incorporated.

Mr. Shahid Badami pointed out a typographical error in the printed document. During the discussion on education subsidy, Mr. Yawer Kumaili stated the amount as 39,570,000; however, it was inadvertently printed as 39,57,000. Furthermore, Mr. Shahid Badami, in addition to Mr. Mohsin Gheewala's remarks, suggested that management develop a methodology to ensure the provision of maximum benefits to the members. Mr. Ali Raza Vazir noted that, as previously mentioned, Fatimiyah School was not among the top 5 institutions listed on page 14 of the Annual Report. However, he did not say that and he clarified that it is, in fact, not even among the top 10.

The motion to adopt the 2022 AGM minutes was proposed by Mr. Shahid Salim, seconded by Mr. Shahid Badami, Mr. Altaf Kikeriyawala, Mr. Muhammad Ali Merchant, and Mr. Fida Khawaja.

TO CONSIDER AND ADOPT THE REPORT OF THE MANAGING COMMITTEE FOR THE YEAR ENDED 30-06-2023

The Managing Committee Report was accepted as read, proposed by Mr. Shahid Badami and seconded by Mr. Shahid Salim. Mr. Muhammad Ali Merchant informed the assembly about suggestions made by members in the 2022 AGM, which the Honorable Secretary advised should be addressed under "Any Other Matters."

TO CONSIDER AND ADOPT THE ANNUAL ACCOUNTS FOR THE YEAR ENDED 30TH JUNE 2023 TOGETHER WITH THE REPORT OF THE HONORARY TREASURER AND EXTERNAL AUDITOR:

The Annual Accounts for the year ending 30 June 2023, along with the Treasurer's and Auditors'

reports, were taken as read. The motion was proposed by Mr. Shahid Badami and seconded by Mr. Muhammad Ali Merchant.

The Honorable Secretary invited Mr. Asker Ali Basrawala to explain his report. Mr. Basrawala stated that Jamaat's activities are funded entirely through donations and revenue-generating measures to ensure accountability. He introduced the "Admin Expenses" module, which proportionally allocates the costs of finance, administration, media, IT, procurement, and HR across various operational areas.

Mr. Basrawala highlighted a 16% salary increase, with 14% for increments and 2% for new hires, reflecting growth in operational areas. He noted that the increasing demands of Fatimiyah Hospital require stronger support functions, and efforts are being made to enhance intellectual, financial, and resource capacities.

Mr. Muhammad Ali Merchant congratulated the team on a 3-million increase in the 2023 accounts. He raised several queries, including whether the food relief fund in the Treasurer's report reflects net expenses and whether the Fatimiyah International University fund is sourced from specific donors or general funds. He also inquired about the Provident Fund assets and whether a fund has been established for the open plot next to Fatimiyah Hospital.

Mr. Merchant expressed concern about funds held in bank not being invested to generate income. On page 9, point 11, he sought clarification on the 40.9 million listed as "Services Receivable" and suggested that investment profits should be recognized as earned rather than capitalized. He further questioned the financial management strategy, noting that inflation increases do not align with the reported shortfall. He asked whether the bank balances as of 30 June 2023 had been invested to earn profit. He also pointed out significant expense increases, including:

- Printing and stationery (3 to 7 million, including office supplies).
- Medical expenses (0.3 to 1.1 million).

- Seminar costs, which rose sharply despite limited seminars.
- Matrimonial services (678,000 compared to 53,980).

Mr. Merchant questioned whether flood relief expenses are included in the general welfare fund or managed separately. Additionally, he noted rises in administrative expenses, with “others” increasing from 968,000 to 1.195 million, and raised concerns about expense allocation practices. On point 20, Mr. Merchant requested details about a fund with net assets of 158 million and a cost of 145 million, suggesting there might be an unreported investment. He stressed the importance of maintaining a Trust Deed and associated accounts for such investments. Regarding discounts for members on hospital services, he inquired if expenditures decrease in proportion to the discounts provided.

Mr. Shahid Saleem observed that some categories show a surplus despite an overall deficit, likely due to Sindh Government grants. He opposed accepting these grants, citing the government’s instability.

Mr. Shahid Saleem noted that multinational companies typically limit administrative expenses to 2–4% of total costs, whereas Jamaat’s appear disproportionately high. He emphasized that expenses should be allocated based on the activities of each entity, such as the hospital, school, or administrative office, and reflected in their respective Profit and Loss (P&L) statements. For example, office supplies and security guard expenses for the hospital should be charged directly to the hospital, not grouped under general administrative costs. This approach would provide a clearer picture of each segment’s financial situation.

The Annual Accounts for the year ending 30 June 2023, along with the Treasurer’s and Auditors’ reports, were presented and proposed for approval by Mr. Shahid Badami and seconded by Mr. Muhammad Ali Merchant.

Mr. Badami highlighted a 48% drop in education donations (from 43.75 million to 22.7 million) and a 62% increase in medical expenses due to office supplies, which rose from 8.7 million to 14.2 million. He noted that 10 million received as a government grant for patient welfare resulted in an overspend of 5 million after utilization.

Responding, Mr. Asker Ali Basrawala explained that deficits arise when income is lower than expenses, with donations allocated across sectors as needed. The 30 million education grant was partly redirected to capital expenditures. He clarified that Fatimiyah Hospital’s 62% deficit increase was due to its base costs and added that healthcare revenue growth could be achieved through new projects and tariff adjustments.

Mr. Basrawala addressed administrative practices, stating that expenses are proportionately allocated across entities using a centralized system to avoid duplications. Inflation (30%) has affected bulk purchases by 20–25%, yet the deficit ratio has been maintained at 13–15%.

Regarding investments, the Provident Fund is included in the overall portfolio, with funds placed in government securities and savings accounts, yielding comparable returns of 20–22%. Flood relief and Fatimiyah International University funds are netted at year-end, reflecting liabilities. A 9-million profit receivable for June will be credited in July. Legal fees relate to a Fatimiyah Hospital case, with details available upon request. The accounts and reports were proposed by Mr. Shahid Salim, Mr. Shahid Badami, Mr. Iqbal Jiwani, and Mr. Raza (CWO) and seconded by Mr. Altaf Kikariyawala. The motion was carried.

■ TO APPOINT EXTERNAL AUDITORS FOR THE YEAR ENDED 30TH JUNE, 2024 AND TO FIX THEIR REMUNERATION, IF ANY:

The Honorable Secretary acknowledged the diligent work of Mr. Afzal Dossani from M/s. Dossani Associates as the auditor for Jamaat, praising his efforts in preparing and auditing the report, which offered valuable guidance to the team.

Mr. Altaf Kikariyawala proposed the reappointment of M/s. Dossani Associates as auditors for the 2023-2024 financial year. The proposal was seconded by Mr. Muhammad Ali Merchant, Mr. Shahid Salim, Mr. Shahid Badami, and Mr. Sarwar Ali. Following this, M/s. Dossani Associates was officially appointed as Jamaat's auditor for the upcoming financial year.

■ TO APPOINT ELECTION CHAIRMAN FOR THE FORTHCOMING ELECTIONS OF THE MANAGING COMMITTEE OF THE KHOJA (PIRHAI) SHIA ISNA ASHERI JAMAAT WITH TRI-ANNUAL MEETING, AS REQUIRED UNDER THE CONSTITUTION OF JAMAAT AND ITS BYE-LAWS:

The Honorable Secretary informed members that Mr. Haider Ali Sharif, the previous Election Chairman, has declined to continue his role in the upcoming elections. The Jamaat expressed heartfelt gratitude for his dedicated service over multiple terms, praying for Allah to reward him abundantly and bless him with good health for his contributions.

The General Body discussed potential candidates and shortlisted a few, with two individuals providing written consent to assume the role. The Secretary proposed Moulana Ghulam Raza Roohani Saheb as the first candidate. Following a majority vote by raised hands, Moulana Roohani Saheb was confirmed as the Election Chairman for the 2024 elections.

■ TO CONSIDER ANY OTHER MATTER WITH THE PERMISSION OF THE CHAIR:

Mr. Sarwar Ali raised concerns regarding changes in the hospital pharmacy's formulary practices, noting that it may no longer be readily accessible to consultants or fully implemented. He questioned why medications unavailable in the hospital pharmacy are still being prescribed, with approximately 20–30% of medications being purchased externally. Additionally, he highlighted a significant issue with medical stores opposite Fatimiyah Hospital stocking medications sourced

from the hospital.

To address this, Mr. Ali suggested that consultants strictly adhere to the formulary to avoid prescribing non-available medicines. He also recalled the expansion of the hospital's laboratory between 2006 and 2010 and recommended further upgrades to make the lab self-sufficient.

Regarding MRI services, he advised against purchasing equipment outright, proposing that the hospital explore partnerships with companies like Abbott or Roche, which provide equipment at no cost in exchange for purchasing testing kits based on demand. This approach could reduce outsourcing and increase hospital revenue.

Mr. Sarwar Ali emphasized the need for a meeting with the hospital's 80+ consultants to encourage using in-house lab facilities, reducing outsourcing that could harm the hospital's reputation. He also requested that Mr. Yawar Abbas Kumali consider setting a reasonable time slot of 1–2 hours, on a first-come, first-served basis, to discuss fee issues with parents unable to pay. He criticized the current system of requiring parents to collect tokens at 6 a.m. as impractical and inconvenient.

Mr. Yousuf Ali Panjwani voiced concerns regarding the allocation of seats for senior citizens on Jamaat buses traveling to graveyards, noting that younger individuals often occupy these seats. He suggested that volunteers manage this issue to prioritize senior citizens. While he acknowledged the satisfactory operation of the bus service from Kharadar, Soldier Bazar, and other pickup points, he raised a question about the unavailability of certain medications in the Fatimiyah Hospital pharmacy, despite their availability in local stores in Soldier Bazar.

Mr. Shahid Badami expressed appreciation for the Jamaat's efforts, particularly for waiving sports complex fees for senior citizens, describing this as commendable. He emphasized the importance of the YES series for youth engagement and thanked donors for their continued support, specifically recognizing Mr. Riaz Hussain Premjee for

introducing the Premjee Awards in Fatimiyah Hospital. However, he reiterated a concern from the 2021 AGM, questioning why the names and contributions of Jamaat volunteers were not included in the 2023 annual report. He also referred to the dashboards on page 91 of the report, which he had requested since 2021, asking for member classification by categories such as inpatient and outpatient status to illustrate the percentage of members benefiting from Jamaat services. Additionally, he inquired about the specific number of members who received aid from the 50.5 million rupees allocated for educational welfare and the 25.9 million rupees allocated for hospital welfare.

Mr. Rizwan Merchant thanked the Honorable Secretary and Joint Secretary for the opportunity to contribute under Jamaat's banner. He shared welfare statistics, detailing the assistance provided to both members and non-members in areas such as education, ration support, and rent. Over the past six months, this aid amounted to approximately 6.5–6.8 million rupees, with an additional 1–1.5 million rupees directed to hospital-related support. Furthermore, Makatib-e-Pakistan contributed 7–8 million rupees during the flood relief period, which was used for housing and ration distribution. Agha Shaheedi personally visited interior Sindh to oversee these efforts.

Mr. Rizwan Merchant also raised concerns regarding the appointment of Hujjatul Islam wal Muslimeen Agha Roohani Saheb as Chairman of the Election Commission, questioning whether a religious figure was the best fit for this role. He contrasted this with the previous Chairman, Mr. Haider Ali Sharif, who had a close association with the scout team and demonstrated commendable rapport and administrative capability.

Mr. Rizwan Merchant raised concerns about the current standard of Fatimiyah Boys School (FBS), noting that the majority of the 15-member elected Jamaat team do not have their children enrolled there. He highlighted issues with discipline and

stressed that while the school's tuition fee of Rs. 6,000 is lower than the Rs. 14,000 charged by other reputable schools, efforts must be made to improve its quality and reputation to encourage community members to prioritize FBS. He also sought feedback on the outcomes of Jamaat business seminars, questioning how many attendees had successfully launched businesses. Using an analogy, he urged the Jamaat to not only "teach members how to eat fish" but also "how to catch fish."

Mr. Merchant further inquired about mechanisms allowing white-collar members to discreetly seek welfare assistance without disclosing their identity, particularly given the rising cost of OPD services (Rs. 1,000). He also requested details of rent and housing schemes for Khoja members and proposed utilizing the squash area on the top floor of the FSC building for indoor cricket. Additionally, he reiterated the need for an updated list of volunteers and teams appointed by the Jamaat.

Mr. Rasheed S. Abdullah emphasized the importance of Gujarati, noting its relevance to many Jamaat members. He questioned why no part of the AGM had been conducted in Gujarati and why the annual general report was not printed in this language, urging immediate action to address these concerns.

Mr. Abid Hussain Virani raised practical concerns about the welfare token system, which requires members, including women from areas like Landhi and Malir, to arrive as early as 6 a.m. He deemed the current welfare allowance of Rs. 7,000 for families inadequate and suggested it be increased to meet current living expenses.

He also questioned extracurricular activities at Fatimiyah School, such as Karate Day and swimming, arguing that the requirements for special uniforms might burden families and overwhelm students. Regarding senior citizens, he proposed a medical or charity card system to help members aged 60 (males) and 55 (females) manage rising healthcare costs.

Mr. Virani asked about the ration distribution system, noting that a store in Kharadar that lacked adequate inventory was chosen for the task. He urged transparency in awarding such contracts. Regarding insurance, he queried why the Jamaat transitioned from NJI to Alpha Insurance and whether there were any concerns with State Life Insurance. He also encouraged the Jamaat to continue utilizing government grants to avoid funds being classified as unclaimed government expenses, particularly in light of the worsening economic situation.

Miss Hira Batool from the Jamaat Youth Forum expressed gratitude to the Jamaat for providing opportunities for young women to engage in various activities, emphasizing the positive impact these initiatives have had on youth engagement and empowerment.

Mr. Muhammad Ali Merchant began by expressing gratitude for the contributions of Mr. Haider Ali Sharif, as well as the efforts of donors, volunteers, and facilitators supporting the Jamaat across various sectors. However, he disagreed with the views of Mr. Salim and Mr. Abid Hussain Virani regarding reliance on government grants. He noted that, unlike countries where governments provide education and healthcare for senior citizens, such support is lacking locally. Highlighting how associations like Aga Khan, Liaquat National, and the Memon community benefit from government grants, he stressed the importance of securing these funds for the community, which contributes taxes and deserves its share of support.

He commended Mr. Hassan Akbar and the Jamaat team for their successful efforts in obtaining grants from the Sindh government, emphasizing the need to pursue more grants for the community's benefit.

Mr. Merchant addressed the topic of endowments and investments, suggesting that more opportunities exist to reduce expenditures. He also reiterated his previous proposal to include details about the attendance of elected members

at board meetings. Although this measure has not been implemented, he argued that recording attendance in the minutes would reflect members' commitment and enhance transparency. While acknowledging the efficiency of all members, he noted that addressing perceptions about certain individuals could strengthen trust and accountability.

Mr. Muhammad Ali Merchant addressed ongoing concerns regarding insurance, noting that approximately 3,000 members benefit from it but challenges remain. He clarified that insurance is now provided by Alpha Insurance instead of New Jubilee. Sharing a personal experience, he recounted how Aga Khan Hospital informed him that his family insurance card, which covered 10 lacs for two individuals, had expired, forcing him to pay 5 lacs out-of-pocket for his wife's treatment. He highlighted that this issue was mentioned in last year's minutes but has yet to be resolved.

Acknowledging the rising health concerns in Karachi, Mr. Merchant stressed the importance of efficient processing of insurance applications. He proposed individual insurance policies for cards to ensure coverage during emergencies. He emphasized the competitiveness of the insurance market and the need to negotiate better group insurance packages, particularly for senior citizens aged 60 and above.

Expressing gratitude for the recent discounts announced for community members at Fatimiyah Hospital, Mr. Merchant urged the Jamaat to establish clear criteria for senior citizen benefits. He also commended Mr. Afzal Dossani for his services and suggested launching fundraising initiatives, such as a community contribution of Rs. 100 per member combined with a ballot for Ziarat trips, to bolster the Patient Welfare Fund.

He offered to assist Mr. Yawar Kumaili in securing better insurance options, underscoring that even middle-class members require affordable insurance solutions. He praised the efforts of Miss Sara and Mr. Muhammad Ali for their consistent dedication and proposed a scheme to raise

additional funds for patient welfare.

Hon. Secretary welcomed Mr. Muhammad Raza Devjani's remarks in Gujarati. He expressed gratitude to the Jamaat's elected team and commended the contributions of Mr. Haider Ali Sharif to the community. He also lauded the appointment of Agha Ghulam Raza Roohani as the new Election Chairman, expressing confidence in his team's ability to perform effectively.

Mr. Devjani proposed the introduction of a family insurance card that would provide collective coverage for all family members, eliminating the need for separate limits for individuals. He recommended negotiating with State Life Insurance Corporation to facilitate such an arrangement.

In addition, he suggested the establishment of a community-wide discounted ration program, modeled after the Memon Federation, which offers rations at a 20 to 30 percent discount. This initiative, he noted, would not only benefit members financially but also create employment opportunities within the community.

Mr. Ali Raza Vazir proposed that the minutes of the Annual General Meeting (AGM) be sent via email and WhatsApp within a month to enable immediate review, instead of waiting until the end of the year, which often leads to necessary changes later. He expressed concerns about the Jamaat's focus on establishing Fatimiyah University, questioning whether there are enough Khoja children to justify such an institution. If not, he suggested the university should consider a broader community focus. Mr. Vazir pointed out that the budget for higher education scholarships has dropped from 15 million to 8.7 million, while expenses for Fatimiyah University are rising sharply, exceeding 20 million this year.

He emphasized that modern education should prioritize skill development and specialized institutions over a comprehensive university. He also highlighted that successful education

systems, like those in China, Japan, and Iran, operate in their native languages, suggesting that a similar approach should be considered for the Khoja community. Mr. Vazir also shared concerns from a Parent-Teacher Meeting, where a social studies teacher emphasized the importance of teaching in the native language but felt unable to communicate this effectively to the administration. He also pointed out a misalignment in the curriculum, as a computer science student faced a theoretical exam format that didn't align with practical needs.

Mr. Muhammad Zeeshan Namdar raised several issues at Fatimiyah Hospital, including parking problems that hinder timely emergency treatment and the inability to return medications purchased on prescription if the prescription changes. He also criticized the hospital's extra fees for card payments, whereas other hospitals offer discounts for such transactions. Mr. Namdar appreciated the YES programs but highlighted that students are often seen wandering around in school uniforms during early hours, which could be better managed. Additionally, he noted issues with ATMs at the hospital running out of cash or facing network errors and recommended collaborating with other banks to address this. He also suggested investing in Islamic banking and Takaful for insurance plans and inquired about the timeline for completing Fatimiyah University.

Mr. Yaseen Merchant praised the efforts of the current Jamaat team and echoed Mr. Rafiq Abdullah's concern that the Khoja community is not taking steps to preserve its native Gujarati language. He noted that other communities have successfully maintained their languages, which helps preserve their culture, and warned that neglecting Gujarati could result in the community's cultural erasure. Mr. Merchant proposed incorporating a half-hour Gujarati language instruction period into the school curriculum, offering his services as a teacher, and suggested a meeting with an elected Jamaat member to discuss this initiative further. He emphasized the need to decide whether to

continue embracing the language or let it fade away.

Mr. Yaseen Merchant continued his advocacy for the preservation of the Gujarati language, noting that he had come across a single article by Mr. Shahzad Mehdavi discussing the language's decline. He pointed out the lack of visibility for Gujarati in the community, mentioning that he had only seen one sentence in Gujarati on a board. To address this, he suggested displaying more signboards and banners in Gujarati as a means to keep the language alive. He expressed concern that many in the younger generation are unable to speak Gujarati, whereas children from Hindu and Parsi families are often fluent. He urged the Jamaat to focus on this issue and initiate a movement to preserve the language, offering to collaborate on this effort.

Mr. Safer Hussain raised concerns about the recent increase in school fees, specifically a 200% charge for stationery and worksheets that was imposed without prior notice. He stressed that such fees should be communicated to parents at the beginning of the academic session to help them plan financially. Additionally, he mentioned annual charges that were not applied this year, which further added to the financial burden on families with multiple children. He suggested that advance notification would help families better prepare for these costs, especially when facing financial constraints.

Mr. Ali Raza Rajani brought up the issue of children with special needs, referencing an initiative proposed during the AGM two years ago. Although a foundation stone was laid for the Ata-e-Fatimah forum, no progress had been made. He suggested that, like the full waiver of fees for senior citizens at the sports complex, fees for children with special needs should also be fully waived. Furthermore, he recommended that Mr. Yawar Kumaili hold evening sessions at the Jamaat office to address community issues, as many working parents are unable to attend meetings during regular office hours.

Mr. Shahid Saleem expressed his appreciation for the Jamaat's activities, particularly commending Mr. Virani's contributions to the sports complex. He emphasized the importance of reforming the Jamaat's Constitution and noted that a draft has been shared with key members for review. He stressed that discussions from the AGM should result in tangible actions and that an action plan should be developed to address the issues raised, ensuring progress by the next meeting. He insisted that a proposed constitution be available for voting at the meeting, and expressed his frustration at having to remind members about unresolved issues from last year. He highlighted the need for the AGM discussions to lead to practical implementations, not just remain on paper.

Additionally, Mr. Saleem raised a concern about membership criteria, specifically in cases where a Khoja woman, who married outside the community but is now separated from her husband, wishes to join the Jamaat. He argued that such a woman should be granted membership, as she is still a Khoja. While he acknowledged that her non-community husband could not be granted membership, he emphasized that denying the woman's membership could harm the community's future. He called for greater flexibility in the membership criteria, while still maintaining the integrity of the community.

Mr. Muhammad Ali Khandwala raised a concern regarding the Rs. 200 fee for senior citizens' membership cards. While the community includes both affluent and economically disadvantaged members, he emphasized the need to consider those who cannot afford this fee.

Mr. Muhammad Basheer Bhojani raised several issues, including questions left unresolved from 2021 and 2022. He inquired whether, similar to nikah cases where a rubber stamp for 5 tolas of gold is used as mahr, a similar stamp could be applied in divorce cases. This would clarify the obligations of the male partner, especially for

women who have the right to initiate divorce. Additionally, he sought clarification on page #68 of the report regarding FMS, which mentions 410 students. He asked how many of these students were Khoja versus non-Khoja.

In response, Mr. Yawar Abbas Kumaili addressed Mr. Sarwar's concerns, particularly regarding the availability of medications in the pharmacy department. He explained that the hospital is actively working on these issues, with Mr. Mehdi Nayani leading the team. Over 90 consultants work across 27 specialized fields, and they strive to provide the best possible service. Pharmacists regularly update doctors on unavailable medications and maintain a register to track them, adhering to corporate standards rather than functioning like a retail shop. Additionally, they have implemented a comment board for weekly feedback from doctors on medication formularies, ensuring ongoing improvements.

Mr. Kumaili also highlighted the efforts to ensure that widows from HBT (Haidery Benevolent Trust) have access to all required medications at the pharmacy. Panels have been established to address any challenges these widows may face.

Regarding the welfare tokens, Mr. Kumaili mentioned that the welfare desk team, including Mr. Sajjad and Mr. Ali Asghar, has been available on all working days for assistance. A sub-committee has been formed to address issues related to education, hospital services, and the Ansar project. The Jamaat is committed to providing support for a range of matters, including rent, electricity, and assistance for students in other schools or those hospitalized elsewhere.

Mr. Kumaili concluded by emphasizing the Jamaat's commitment to supporting all members of the community. The organization is better equipped to address these issues, with the help of the Khums of Imam A.S. and the dedication of various teams working towards the betterment of the community.

Mr. Yawar Abbas Kumaili shared a comprehensive update on the Jamaat's welfare activities. He began by highlighting that Fatimiyah Hospital received welfare support of 56 million rupees, including contributions from Khums, Sadaat, and the World Federation. A portion of this, 13.56 million rupees, was used to assist 2,810 community members, with the hospital offering various discounts on bills, OPD, and emergency services. However, there are 7 million rupees in expenses that are not covered by Khums and are being adjusted from hospital revenue.

Regarding education, Mr. Kumaili mentioned that the Jamaat provided a 57-million-rupee subsidy this year for its education network, which serves 2,966 students. Of these, 1,637 students, including 612 members, face financial difficulties even after discounts. The total subsidy for members amounted to 21 million rupees, which demonstrates the Jamaat's commitment to supporting education within the community.

Mr. Kumaili also provided details on the Ansar Project, which supports white-collar families. From its start in 2018 with 18 families, the program has now expanded to support 227 families. A total of 11 million rupees has been allocated to this project, with funds directly deposited into the families' bank accounts for privacy and dignity, rather than providing cash.

The Jamaat also distributed rations and Eidi to the community, worth a total of 37.6 million rupees. This included 2,558 ration packages and 1,947 Eidi distributions. Additionally, the Jamaat contributed 1.44 million rupees to assist with the marriages of community members' daughters. These efforts, along with the 10% subsidy, contributed to an overall welfare disbursement of 177.5 million rupees.

Under the Sehatmand Jamaat scheme, 2,000 cases were addressed, covering 2.25 million rupees for members unable to pay premiums. This initiative ensures that all members, regardless of financial status, can access healthcare services by filling out the necessary forms.

Lastly, Mr. Kumaili shared the student enrollment figures for Jamaat's educational institutions as of June 2023, with a total of 2,966 students enrolled, including 1,111 community members. This reflects the significant presence of community members in the Jamaat's education network.

In response to Mr. Yousuf, Agha Shaheedi responded to concerns regarding senior citizens' seating on buses, acknowledging the seating issues during the trip to Wadi-e-Zainab S.A. He also addressed a suggestion to recognize volunteers in the annual report, explaining that volunteers frequently change, but the matter would be revisited in future meetings.

In response to Mr. Rizwan Merchant's question, Agha Shaheedi responded that the selection of the election chairman involves a thorough process of evaluating not only the candidate's team but also their capabilities. While some candidates may not have a team initially, they are often capable of assembling one. All proposals from candidates are carefully reviewed, and based on their qualifications and the strength of their support teams, a shortlist is created for further consideration.

In response to Mr. Rizwan Merchant's query about the result of YES program, Agha Shaheedi responded that YES program is an awareness series but now we are expanding it into a business incubator to nurture entrepreneurial skills within the community. The initiative is expected to launch by mid-January 2024, and it will be open to both males and females. The Jamaat has advertised for a Project Manager position and received numerous applications, with the hope of selecting a community member for this crucial role.

Additionally, a system is being put in place to support white-collar members, allowing them to avoid the need to visit the Jamaat office. In the past, Ramadan rations were delivered directly to homes; however, this method did not work for all families. For instance, some families living in neighborhoods with only one or two needy households felt uncomfortable receiving aid at

their homes. To address this, an online registration system was introduced, which has increased the number of cases from 1,250 to 1,950, making it more convenient for white-collar members to request assistance.

We assess all cases for Ramadan ration assistance, including requests from affluent areas where some members are unemployed. Although there are still areas for improvement, Mr. Irfan Rawjani is actively working on this process, albeit at a slow pace. Many dedicated volunteers, such as Mr. Rizwan Merchant, Mr. Kumail Firdous, and Mr. Zafar Rajani, are providing valuable support. Our team, including Mr. Askar and Mr. Mehdi, is overseeing various aspects of the initiative. Insha Allah, we anticipate greater volunteer engagement in our YES program, incubator, and other future projects. Additionally, we have launched separate appreciation programs for male and female volunteers to recognize their invaluable contributions.

Mr. Mohsin Ali Gheewala announced plans to convert the unused squash area at the FSC into facilities for indoor cricket and futsal. The estimated cost for this project is between 7 to 8 million rupees, a substantial amount. Although this discussion was postponed six months ago due to other priorities, it is now timely to revisit the project, especially since the squash court has low utilization rates.

He also noted that special children and their attendants have been given free access to these facilities for the past year and a half. Mr. Gheewala emphasized that the Jamaat's primary responsibility is to fulfill operational assignments, which we manage throughout the year by providing tangible solutions to the community's needs.

Furthermore, he highlighted the importance of identifying future gaps and potential challenges. To encourage forward thinking, the Jamaat introduced the YES series, designed to expand community perspectives. Although immediate results may not always be visible, the initiative

focuses on developing collective community thinking and exploring potential solutions. We are fortunate to have various community organizations that offer loans and support for growth and development. One of the main objectives of the YES series is to connect with the youth and foster critical thinking. By engaging members individually, we aim to create an environment where everyone can share their experiences and contribute to the community's progress.

In response to suggestions from Mr. Rashid Abdullah and Mr. Yasin Merchant, the Honorable Secretary expressed regret in Gujarati about his limited fluency in the language, which he views as a personal shortcoming. He acknowledged that neither he nor the newer generations of community members have adopted Gujarati as a spoken language, a matter of concern. Despite efforts to place Gujarati language boards in the community, many members still struggle to read and write the language, creating a significant drawback, especially when preparing official documents like the AGM draft, for which he often seeks confirmation from others for accuracy.

The suggestion to implement a half-hour Gujarati language class in schools was well received. However, despite efforts by Mr. Iqbal Noorani and the late Aun Ali Devjani a few years ago, interest gradually waned. The Secretary shared that he had participated in these classes, but attendance declined sharply from 16 to just two students, including Mr. Ashraf. The lack of interest remains a barrier, and both the Secretary and the President, who also struggle with the language, have not enforced attendance. Moving forward, they will encourage children to attend these classes in an attempt to spark greater interest. Additionally, participation in the annual Gujarati Mushaira has also decreased, dropping from 200 participants to around 100. As a result, the annual report cannot be printed in Gujarati since very few members can read it. Despite its cultural importance, it has limited practical use.

Regarding the welfare of senior citizens, the Secretary noted that health facilities available to them are the same as those for other members. However, they have started placing a "Senior Citizen" logo on membership cards to facilitate access to government benefits, particularly through Nadra, and to ensure they receive discounts at our hospital, FSC, and FMS.

Regarding ration distribution, it was clarified that this process is managed by Mr. Raza Noorani and not directly by the Jamaat. If the Jamaat were to handle the distribution, it would ensure that the process is inclusive, providing rations to all members with prior notice and proper marketing. The Jamaat aims to provide support to all members with prior notice. The team is currently working to improve the ration supply process following complaints from Mr. Raza. Requests for assistance from specific individuals will be reviewed. Given the increased challenges faced by community members in recent months, the Secretary emphasized that funds are limited, and many donors are also facing financial difficulties. Nonetheless, the Jamaat remains committed to supporting those in need and encourages individuals to reach out if they know of anyone requiring assistance.

Concerning insurance coverage for senior citizens, the Secretary mentioned that they have already been registered under the welfare program. To better facilitate their needs, members are encouraged to submit their cases by filling out the relevant forms. This helps the Jamaat assess their financial situations, whether they are unable to pay at all or can contribute 50%, allowing for appropriate support. Currently, the Jamaat is not working with New Jubilee Insurance Co. Ltd. but is negotiating with various other insurance companies, a process that has proven challenging. In cases where a member's insurance card is not accepted by the hospital, they can pay out of pocket and seek reimbursement either directly or through the Jamaat. Sometimes hospitals may refuse to accept the insurance due to errors or other reasons, complicating the matter. The

Jamaat has negotiated with the insurance company for family coverage limits of around 1 million PKR, though this proposal has yet to be accepted. Members facing issues are encouraged to file complaints, but they are asked not to suggest any wrongdoing on the Jamaat's part, as the organization adheres to strict ethical standards and does not engage in any kickbacks.

Currently, we are insured with Alpha Insurance, which is the wholly owned subsidiary of State Life Insurance Company Limited. We receive more benefits from them relative to the premiums we pay. However, due to high claims, these companies are often reluctant to renew their offers without increasing the premium. We typically register individuals who are more likely to face health issues, leading to higher claims than the premiums paid. As a result, the renewal premium for the next term has increased. To address these challenges, we have introduced a new sum insured limit of 500,000 PKR this year, in addition to the 250,000 PKR limit from the previous year. This adjustment was necessary, especially for patients visiting larger hospitals like Aga Khan, where treatment costs can quickly exceed the available coverage in just a few days.

The incorporation of attendance records for elected members in board meetings is not a legal requirement. This practice, which was previously established as a tradition within the Jamaat, has now been deemed unnecessary by the management. Regarding negotiations with pharmaceutical companies, we are actively working on this matter and will seek their services if needed to achieve better results. We have also noted Mr. Raza Devjani's suggestion about a discounted ration offer scheme for members, especially during Ramadan, although implementing such a scheme year-round presents significant challenges.

Mr. Nisar Hamdani, Chief Advisor of Fatimiyah University, expressed his satisfaction with KPSIAJ as a non-profit organization. He emphasized that while hidden profits can exist in any organization, KPSIAJ operates transparently. This is his second

time attending the AGM of KPSIAJ, and he acknowledged the philanthropic spirit present within the organization. He pointed out that while many NGOs are founded with enthusiasm, challenges such as team building, accountability, effective fund utilization, governance, and financial management are common. However, he commended KPSIAJ for its well-organized structure and for conducting a productive meeting.

Mr. Hamdani appreciated Mr. Askar's analysis and defense of the financials, noting the effective combination of senior leaders like Abul Hassan Saheb and Agha Shaheedi, which he found remarkable. He remarked that KPSIAJ has seen significant growth over the past three to four years due to the synergy between seasoned leadership and the vitality of youth leaders. He highlighted the university project as the most ambitious initiative currently undertaken by the Jamaat, suggesting that although it may seem small initially, its impact will be felt in just five years as graduates enter the workforce and contribute to the community and the nation.

He mentioned the importance of providing opportunities to all youth, regardless of their eligibility for Khums and Zakat, referencing the teachings of Ayatollah Syed Ali Sistani, who emphasizes inclusivity and support for the youth of the nation. Mr. Hamdani noted that, as a community, we are positioned to support the establishment of the final government of Imam e Zamana AJF and must avoid discrimination based on caste or community.

Having dedicated his time to Jamaat, Mr. Hamdani stressed that the 244 universities currently in Pakistan should not merely be replicated. Fatimiyah University must fulfill a unique role, offering not just degrees but also skills, ethical standards, and professional development. He underscored the necessity of a values-based curriculum that emphasizes integrity and truthfulness.

He expressed gratitude to Mr. Sarwar for his kind words, attributing the university's vision to a

collective effort led by dedicated individuals like Mr. Abul Hassan, Agha Shaheedi, Mr. Baqar Gokal, Mr. Ashraf Haidari, and Mr. Mazher Juman. He also acknowledged the contributions of young leaders such as Mr. Asker, Mr. Mohsin, Mr. Yawar, Mr. Zahid, and Mr. Mehdi, whose commitment and professionalism will drive the university's success.

Mr. Ali Raza Devji proposed that membership cards be printed in large Gujarati letters, especially for senior citizens. He suggested that there should be two versions of the card: one in Gujarati and another in English and Urdu. This would facilitate identification at the gate, confirming that the person belongs to the Gujarati community.

Mr. Murtaza Ali Sayani informed the members that a family insurance card system, similar to the one used by the Memon community, is being developed. This proposal, previously mentioned by Mr. Merchant, is expected to be available within one to two weeks. Mr. Sayani indicated that he would present this design to the Jamaat and welcomed discussions with him or Chief Operating Officer, who is overseeing the process.

The Honorable Secretary addressed concerns about the availability of OPD tokens at Fatimiyah Hospital, noting that tokens are issued starting at 9 AM, which creates difficulties for non-residents of Soldier Bazar. He reiterated a longstanding suggestion to introduce an online registration system to streamline the process.

Mr. Mohsin Dharsi commented on the 17 crores spent on welfare activities, including hospital support, education, Ansar projects, Eidi, rations, and marriage relief under the Sehatmand Jamaat initiative. While acknowledging the benefits, he questioned the sustainability of such efforts and emphasized empowering the community for self-sufficiency. He proposed using idle school facilities in the afternoons for short courses on entrepreneurship and suggested providing 5 lakh rupees to 400 families to engage in ventures like Bykea, promoting dignity and independence over-reliance on rations.

The Secretary referred to a proposal by Mr. Ali Wazir to introduce Gujarati language classes for community children and encouraged collaboration with Mr. Hasnain Poonawala, Deputy Executive Director of the Fatimiyah Education Network, and Mr. Jamil Kazmi, Executive Director. He expressed interest in Mr. Wazir's insights on university initiatives and suggested analyzing the feasibility of addressing Class IX computer education challenges.

Regarding the persistent parking issue at Fatimiyah Hospital, the Secretary explained that efforts to resolve it, including discussions with the Police Department and the Governor, have not succeeded. Proposals to convert the road outside the hospital into a one-way street and to designate a parking area remain unapproved despite ongoing appeals to the government.

Mr. Asker Ali Basrawala informed members that incremental costs at the non-profit Fatimiyah Hospital directly affect its deficit. Bank charges of 1.50% to 1.75% on ATM transactions remain under negotiation for the waiver, and discussions with Bank Al Habib Limited aim to install another ATM on Jamaat premises within 3 to 4 months. Efforts are also being made to transition the financial portfolio to Islamic Banking, with challenges posed by lower profit rates (2% to 3% lower than conventional banking). Fatwas from Marajeens ensures that charitable activities align with Shariah principles, and Mr. Basrawala continues to explore terms to facilitate this transition.

In response to Mr. Safeer Hussain's suggestion, the Secretary acknowledged the importance of defining the fee structure at the start of each session to aid parents in budgeting. Currently, annual and stationery fees are charged later in the year to reduce financial strain. Discount initiatives for Fatimiyah Hospital patients will be gradually expanded, and similar plans are under consideration for education and welfare. Discussions are also underway to use insurance to cover needy hospital cases without requiring

patient disclosure. Welfare assistance will be determined based on detailed criteria, including income and family size.

In response to Mr. Ali Raza Rajani regarding the Ata-e-Fatima program for special children, the Secretary highlighted plans to provide daycare, education, and therapy at a ground-floor flat near Khurasan Mosque, operational from January 2024. This facility will enable these children to participate in activities outside their homes, with counseling and guidance sessions available for their parents. Additionally, the media department will inform members about fee waivers at the Sports Centre for senior citizens, special children, and their caregivers.

The Honorable Secretary commended Mr. Shahid Salim for his efforts in drafting and suggesting amendments to the Jamaat Constitution, noting that the document aligns with points discussed in prior Management Committee meetings. This initiative, led by Mr. Hassan Akbar, is well-regarded within the community. However, due to time constraints, the amendments could not be presented at this AGM. The task will be completed before the upcoming elections, either through an extraordinary general meeting or by the newly elected team.

Addressing inquiries about daughters of the community marrying non-Khojas, the Secretary clarified that they remain Jamaat members as long as they retain their Shia faith. Their spouses may become associate members if Shia, but non-Shia spouses are ineligible for membership.

On promoting business engagement over welfare dependency, the Secretary acknowledged efforts by Mr. Mohsin Dharsi, Mr. Ayaz Thaver, and others, while noting limited success so far. The incubator process was introduced to foster entrepreneurial ventures, and while progress is ongoing, awareness among members needs further development.

Mr. Asker Ali Basrawala elaborated on measures implemented over the past three years to address members' needs, categorized as temporary,

long-term, and skills development. Short-term solutions include ration distribution, immediate education, and discounted medical support. Various courses have been conducted to align with these goals, demonstrating efforts to build sustainable support systems.

Mr. Asker Ali Basrawala outlined initiatives aimed at addressing the community's long-term educational and skill development needs. These include providing skills training for children through computer development programs, enabling them to pursue freelancing or employment opportunities. A four-month training program, conducted in collaboration with M/s. Consulate is ongoing, with the second batch in progress. Additionally, a data analytics training batch announced three months ago through Karachi AI and Consulnet Corporation is nearing completion. Plans for the establishment of a university and the expansion of Fatimiyah Hospital will further enhance educational and healthcare opportunities. Vocational training and business incubation initiatives have also been introduced to support skill-based development and promote entrepreneurship.

In response to Mr. Mohsin Dharsi's query regarding the increase in the number of beneficiaries from 1,250 to 1,950, the Secretary explained that some employed individuals still require support due to ongoing financial struggles. He further clarified that while concerns about this change were valid, the AGM session was primarily focused on addressing members' questions, limiting the scope for a detailed discussion on the matter.

The Secretary noted that Jamaat would not duplicate the efforts of organizations already supporting small business ventures but would address any identified gaps. While collaboration or joint ventures may be considered, the Jamaat cannot provide financial assistance of 1,000,000 rupees to all 1,950 families, particularly as some may not actively seek business opportunities. Assistance will focus on those lacking financial means to acquire resources like rickshaws or bikes

from other sources. Regarding the senior citizen card, it currently includes only a membership tag but allows access to the Fatimiyah Sports Centre and its recreation room. Suggestions to include Gujarati text are under review, with possible health benefits for senior citizens being considered in the future.

In addressing the concern raised by Mr. Bashir regarding the inclusion of a rubber stamp for "right of divorce" or "wikalat" on daughters' nikah namas, the Secretary highlighted ongoing progress in discussions with Ulema, while acknowledging that certain technicalities remain unresolved. He explained that the initiative is moving forward, with provisions requiring proof before a qualified Aalim or Counselor to limit the absolute right of divorce.

In response to Mr. Ali Raza Vazir's concern regarding the delay in circulating AGM draft minutes, the Secretary apologized and acknowledged the longstanding nature of the request. He assured that steps would be taken to address the matter promptly.

In a concern raised by a member, Hon. Secretary clarified that educational donations are not only derived from Sehm-e-Imam A.S but a major portion is from the general donations and emphasized that permission to admit non-Shia and non-Muslim students into Jamaat's institutions had been granted 15–16 years ago by Agha Sharistani.



Yawar Abbas Kumaili
Honorary Secretary, KPSIAJ

CLOSURE OF MEETING

The Honorary Secretary invited the President of KPSIAJ to address the members. The President emphasized the importance of carrying forward the lessons of resilience and stability, inspired by the events of Karbala and the martyrdom of Jenab-e-Syeda S.A. He urged members to remain mindful of global injustices, particularly the ongoing suffering in Palestine, and to continuously pray for the oppressed. The President also stressed the importance of truth-telling while exercising discretion to avoid discord and warned against gossip, which undermines community values. He expressed gratitude for the members' support and maturity during the AGM and highlighted key initiatives, including the expansion of Fatimiyah Hospital, the establishment of Fatimiyah University, and future projects such as business incubators, youth forums, and community housing. He introduced Dr. Hamdani, an esteemed academic, as a valuable resource for the community. A resolution condemning Israel's actions in Gaza was proposed and unanimously passed, and the meeting concluded with a collective recitation of Dua-e-Imam-e-Zamana A.S.



ABUL HASSAN GOKAL
President, KPSIAJ

GLIMPSES FROM THE PAST



MEETINGS OF MANAGING COMMITTEE

From 1st July 2023 to 30th June 2024,
total 12 Meetings of the Managing Committee were held



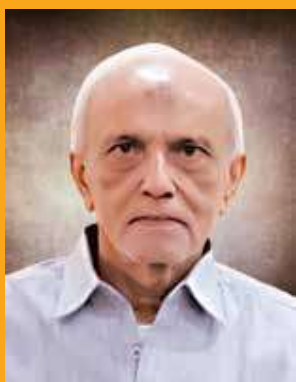
**Mr. M. Hasan Akber
VICE PRESIDENT**



**Mr. Abul Hassan Gokal
PRESIDENT**



**Mr. Yawar Abbas Kumaili
HON. SECRETARY**



**Mr. Raza Noorani
HON. JOINT SECRETARY**



**Mr. Asker Ali Basrawala
HON. TREASURER**

MEETINGS OF MANAGING COMMITTEE

From 1st July 2023 to 30th June 2024,
total 12 Meetings of the Managing Committee were held

MEMBERS



Mr. Abul Qasim Lakhani



Mr. Adeel Abbas Kapasi



Mr. Aqeel Hussain Bhanji



Mr. Kumail Raza Hemani



Dr. Mehdi Nayani



Mr. Mehdi Hassan Haryani



Mr. Mohsin Ali Yasin Gheewala



Mr. M. Asad Nayani



Mr. M. Raza Shaukat Ali Mamdani



Mr. Shahid Ali Khoja Lalji

WOMEN COUNCILLORS



Ms. Kaneez Akber



Ms. Kaneez Fatima (Fatim Jivani)



Ms. Maria Raza Noorani

SUB COMMITTEES

S. No.	Sub-Committee/Department	Office Bearer Representation	Managing Committee Representation
1	Media, Marketing & Communications	Mr. Asker Ali Basrawala	Mr. Mehdi Haryani, Mr. Kumail Hemani, Mr. Mohsin Gheewala
2	IT Department & MIS Centre	Mr. Asker Ali Basrawala	Mr. Mehdi Haryani, Mr. M. Raza Mamdani
3	Facilities Management (Booking + Maintenance)	Mr. Raza Noorani	Mr. Shahid Khoja, Mr. Kumail Hemani, Mr. Aqeel Bhanji
4	Ghusl-o-Kafan, Mayyat & Burial Services	Mr. Raza Noorani	Mr. Abul Qasim, Mr. Aqeel Bhanji
5	Finance Department (Management, Investments, Donations, etc.)	Mr. Asker Ali Basrawala	Mr. M. Raza Mamdani
6	Membership Department	Mr. Raza Noorani	Mr. Mehdi Haryani, Mr. Adeel Kapasi
7	Mohalla Committee	Mr. Hasan Akber	Mr. Asad Nayani, Mr. Shahid Khoja, Mr. Aqeel Bhanji
8	Allama Haji Naji Library	Mr. Abul Hassan Gokal	Mr. M. Raza Mamdani, Mr. Abul Qasim
9	Marriage Committee	Mr. Hasan Akber	Mr. Asad Nayani
10	Family Reconciliation Committee (FRC)	Mr. Hasan Akber	Mr. Asad Nayani
11	Human Resource (HR) Department	Mr. Asker Ali	Mr. Mohsin Gheewala, Mr. Adeel Kapasi
12	Legal & External Compliance	Mr. Hasan Akber	Mr. Adeel Kapasi
13	Welfare (Services, System, etc.)	Mr. Yawer Kumaili	Mr. Asad Nayani, Dr. Mehdi Nayani, Mr. Shahid Khoja, Mr. Mohsin Gheewala
14	Religious Committee	Mr. Abul Hassan Gokal	Mr. Mehdi Haryani, Mr. Abul Qasim
15	Youth Affairs	Mr. Asker Ali Basrawala	Mr. M. Raza Mamdani
16	Sports Committee	Mr. Hasan Akber	Mr. Mohsin Gheewala
17	Women Wing Affairs	Mr. Hasan Akber	Mr. Mehdi Haryani, Maria Raza Noorani, Kaneez Fatima (Fatim Jivani), Kaneez Akber
18	Education	Mr. Abul Hassan Gokal	Mr. Adeel Kapasi, Dr. Mehdi Nayani, Mr. Kumail Hemani, Mr. Mehdi Haryani
19	Health	Mr. Yawer Kumaili	Dr. Mehdi Nayani, Mr. Mohsin Gheewala
20	Facilitation Desk	Mr. Abul Hassan Gokal	Mr. M. Raza Mamdani, Mr. Mohsin Gheewala
21	Audit Committee	Mr. Abul Hassan Gokal	Mr. M. Raza Mamdani

REPORT OF THE AUDIT COMMITTEE

The Audit Committee is pleased to present its report to the Community Members for the year ended June 30, 2024.

Composition of the Audit Committee

The Audit Committee comprises four members, two of whom are nominated by the President from the Managing Committee and two independent members selected from the broader community. The Chairperson, an independent member, leads the committee.

All members are seasoned finance professionals, each with over 10 years of experience in financial management and governance of large organizations. The Head of the Internal Audit function serves as the Secretary to the Audit Committee.

Meetings of the Audit Committee

The Audit Committee, under its terms of reference, is required to meet quarterly. However, during the year, the committee convened 12 times, reflecting its proactive engagement. Key activities included reviewing major audit findings, monitoring remediation actions, and approving the 2024-2027 Audit Plan.

The Secretary circulates meeting minutes to all committee members, and significant matters are reported to the President via Managing Committee representatives.


Risk Management and Internal Controls

Recognizing the critical role of governance and internal controls, the organization has established a dedicated Internal Audit Department reporting directly to the Audit Committee. Together, they are building a robust internal control framework across all major functions, designed to identify risks and implement timely mitigating strategies.

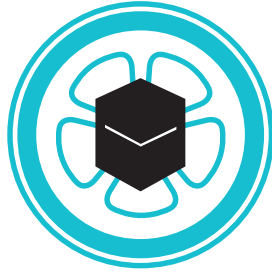
This initiative reflects the organization's commitment to transforming into a world-class institution that serves the needs of its community effectively.

Internal Audit

- The Internal Audit Department executed its duties in line with the approved Annual Audit Plans. The Committee reviewed significant findings and ensured appropriate action or management escalation where necessary.
- The Audit Committee has facilitated confidential reporting channels for staff and management to raise concerns about financial or other improprieties. Appropriate remedial measures were applied when required.
- The Head of Internal Audit has unrestricted access to the Chairperson and met with the Committee in the absence of management at the year-end meeting. Management fully supported internal audit activities, providing timely and transparent access to information. All audit recommendations were agreed upon for implementation without conflict.
- The Committee ensured that the Internal Audit function is adequately staffed with skilled personnel and empowered with necessary access to management, information, and resources.



Mr. Danish 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 Institute of Nursing & Allied Health Sciences



Health

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



Member Facilitation

- ✓ 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

અલ્લાહ સાથે તાઅલ્લુક (સંબંધ)

આજે દેશમાં કાયદો અને વ્યવસ્થાની પરિસ્થિતિના લીધે મોટાભાગના લોકો ચિંતીત રહે છે. તેઓને હંમેશા પોતાની જાન માલનો ડર લાગેલો રહે છે તેથી અમે જીવન અને સંપત્તિના રક્ષણ માટે વિવિધ રીત-પદ્ધતિનો ઉપયોગ કરીએ છીએ, અંગત અંગરક્ષકો રાખે છે. ઘરો અને ઓફિસો માટે સીક્યુરીટી ગાર્ડ રાખીએ છીએ. કિંમતી માલ-મિલ્કતો બેંકોમાં રાખીએ છીએ, વીમો કરાવીએ છીએ અને એવા બીજા કામો પણ કરીએ છીએ. દેખીતી રીતે બધા બોલ્લિંકો આ કરે છે. એ સ્વાભાવિક પણ છે અને આપણે કરવું પણ જોઈએ. દીને ઈસ્લામ દીને ફીતરત છે અને એટલે જ તે આપણને રોકતો પણ નથી. બલ્કે તે આપણને સલામતી અને રક્ષણ માટેનો હુકમ પણ આપે છે. પરંતુ તેની સાથે સાથે દરેક મુસલમાને અલ્લાહની ગેબી મદદ ઉપર પણ ભરોસો કરવો જોઈએ કેમકે અલ્લાહ તઆલા પોતાના બંદા પર ઘણો મહેરબાન છે અને દરેક વસ્તુ કરવા સક્ષમ પણ છે અને તે દુશ્મનોના દિલોમાં પણ રહેમ નાખી શકે છે અને આંખો પર પરદો પણ નાખી શકે છે.

અલ્લાહની ગેબી મદદના હવાલેનો અર્થ એ છે કે નીફાક ફી સબીલીલ્લાહ અલ્લાહની ખાતર ખર્ચ કરો. અલ્લાહની રાહમાં ખર્ચ કરો. ગરીબો અને મોહતાજોની મદદ અને જરૂરતમંદોની જરૂરત પૂરી કરવી અને જ્યાં જરૂરત હોય ત્યાં સામુહિક રીતે ખર્ચ કરવો એક બહેતરીન સદકો છે. આ હવાલે છઠા ઈમામ હઝરત ઈમામ જફરે સાદીક (અ.સ.)નો એક કિસ્સો જે બેહાર્લ અનવારમાં છે તેનો ઉલ્લેખ કરી રહ્યા છીએ.

હઝરત ઈમામ મુસા કાઝીમ (અ.સ.) કહે છે કે એક વખત મારા વાલિદ ઈમામ જફર સાદીક (અ.સ.) એક કાફલા સાથે ક્યાંક જઈ રહ્યા હતા આ કાફલામાં ઘણા શ્રીમંત લોકો પણ હતા જેમની પાસે ઘણી માલ-મિલ્કત હતી. રસ્તામાં કોઈએ કાફલાવાળાને કહ્યું કે આગળ અમુક ચોર બેઠા છે અને લોકોની સંપત્તિ લૂંટી રહ્યા છે. આ સાંભળીને કાફલાવાળાઓનું શરીર ધ્રુજી ઊઠ્યું કંપારી છૂટી આવી અને તેઓ ડરથી કાંપવા લાગ્યા. ઈમામ સાદીકે પૂછ્યું :

‘શું થયું ?’

તેઓએ કહ્યું કે અમારી પાસે ઘણો ખજાનો છે અને અમોને ડર છે કે ચોર-ડાકુ અમારી સંપત્તિ લૂંટી લેશે. તેઓ ઈમામને પૂછવા લાગ્યા કે શું એવું બની શકે છે કે આપ અમારી સંપત્તિ તમારી પાસે રાખી લો. કદાચ તેઓ તમારી પાસેથી ન લૂંટે.

ઈમામે ફરમાવ્યું: તમોને શું ખબર ? થઈ શકે છે કે ચોર મને જ લૂંટવા માંગતા હોય ? અને મારી પાસે રાખવાના લીધે જ તમારી સંપત્તિ નષ્ટ થઈ જાય ?

કહેવા લાગ્યા કે પછી અમે શું કરીએ ? શું અમે જમીનમાં દાટી દઈએ?

ઈમામે ફરમાવ્યું: નહીં કેમકે તેનાથી તમારો માલ વેડફાઈ જશે. કોઈ ત્યાંથી નીકાળી પણ

શકે છે. અને થઈ શકે છે કે તમે માલ-મિલ્કત જ્યાં દાટેલી હોય તે જગ્યા ભૂલી જાવ અને પછી ક્યારેય તમોને તમારો માલ ન મળે.

તેઓ કહેવા લાગ્યા: પછી અમે શું કરીએ?

ઈમામે કહ્યું: કોઈ એવી વ્યક્તિ પાસે રખાવો જે તેની હિફાઝત કરે, તેની હિમાયત કરે અને તેમાં વધારો પણ થતો રહે. અને જેટલી તમારી જરૂરત છે તેનાથી પણ વધારે તે સંપૂર્ણ કરી દે અને પાછો પણ આપે.

આ સાંભળી કાફલાવાળા કહેવા લાગ્યા: એવું અમાનતદાર વળી કોણ છે ?

આપે ફરમાવ્યું: રબૂલ આલમીન. (અલ્લાહ તઆલા)

તેમણે કહ્યું: અમે તેમની પાસે અમારી અમાનત કેમ રખાવીએ?

ફરમાવ્યું: ગરીબ મુસલમાનને સદકો આપીને.

કહેવા લાગ્યા: આ વેરાન જંગલમાં એવું કોઈ નથી જેને અમે સદકો કરીએ.

આપે ફરમાવ્યું: તમે નિયત કરો કે તમારી સંપત્તિનો એક તૃતિયાંશ ભાગ અલ્લાહની રાહમાં ખર્ચ કરો એ તમારા તમામ માલને સુરક્ષીત રાખશે જેનો તમને દરેક તરફથી ડર-ભય છે.

કહેવા લાગ્યા: ઠીક છે અમોએ નિયત કરી લીધી.

ફરમાવ્યું: હવે તમે અલ્લાહની સલામતીમાં છો, ચાલવાનું શરૂ કરો.

પછી કાફલો રવાના થયો અને સફર દરમિયાન ચોર-ડાકુનો સામનો કરવો પડ્યો. ઈમામે ફરમાવ્યું: ડરો છો શા માટે ? તમે અલ્લાહની અમાનતમાં છો.

થોડીક વાર પછી ચોર-ડાકુ નજીક આવ્યા અને ઘોડા ઉપરથી ઉતરી ઈમામે સાદીક (અ.સ.) પાસે આવ્યા અને તેમના હાથ પર બોસો લીધો અને કહેવા લાગ્યા: કાલે રાત્રે અમારા સ્વપ્નમાં અલ્લાહના રસૂલ (સ.અ.વ.) આવ્યા હતા તેમણે હુકમ આપ્યો કે આપની ખિદમતમાં પેશ થઈ જાઉં. તો અમે આપની અને કાફલાની સાથે છીએ રસ્તામાં કોઈ પણ ડાકુ કે કોઈ હુમલો કરે તો અમે આપનું રક્ષણ કરીશું.

ઈમામે ફરમાવ્યું: અમોને તમારી જરૂરત નથી જેણે તમારાથી અમારું રક્ષણ કર્યું તે રસ્તાના દુશ્મનો અને બીજા ચોર-ડાકુઓથી પણ અમારું રક્ષણ કરશે.

ખેર પૂરો કાફલો ખેરીયતથી પોતાની મંઝીલ સુધી પહોંચી ગયો. કાફલાવાળાઓએ પોતાનો એક તૃતિયાંશ માલ ગરીબોને સદકો કરી દીધો અને અલ્લાહની સાથે કારોબાર કરવાથી બરકત થઈ અને એકના બદલે દસ ગણો ફાયદો થયો. તેઓ આપસમાં કહેવા લાગ્યા: હજરત સાદીક (અ.સ.)ની હાજરીની બરકત કેટલી મહાન છે.

ઈમામે ફરમાવ્યું: તમે લોકોએ ખુદા સાથે મામલો (કારોબાર) કરવાની બરકત જાણી લીધી છે હવે તેના પર અમલ કરતા રહેજો.

-બેહાફલ અનવાર ભાગ ૧૪ હદીસ ૨૩

حالاں کہ یہ سوچ ہی غلط ہے۔ ضرورت اس بات کی ہے کہ دونوں مزاج کے اس اختلاف کو سمجھیں، اس کا احترام کریں اور مل جل کر رہیں۔ مندرجہ ذیل مکالمے پر غور فرمائیے۔
ایک دن رافع گھر آئے تو کائنات نے کہا۔

کائنات: آج میں بہت تھک گئی ہوں گھر میں اتنا کام کھل آیا کہ کیا بتاؤں، بالکل فرصت ہی نہیں ملی۔

رافع: پورا دن پڑا ہوا تھا آخر کیا کرتی رہیں؟

کائنات: کیا مجھے نوکرائی سمجھ لیا ہے۔ میں بھی تو تھک جاتی ہوں۔ آخر میری بھی تو کچھ ضرورتیں ہیں۔ تمہیں تو گھر سے کوئی مطلب نہیں۔

رافع: بات کا بنگلہ مت بنایا کرو۔ تم ہمیشہ منہ بنائے رہتی ہو۔ تمہارے ساتھ تو رہنا مشکل ہے۔

کائنات: تم آخر میری بات کیوں نہیں سنتے؟

رافع: سن تو رہا ہوں۔ آخر اور کیسے سنوں!!

اس مکالمے میں رافع کو نسوانی مزاج کی سمجھ نہیں ہے۔ دراصل کائنات رافع کی محبت بھری توجہ کی طلب گار ہے اور یہ عورت کا خاص مزاج ہے۔ اس کے جملوں کا ظاہری مطلب باطنی مطلب سے بالکل مختلف ہے۔ اگر رافع اس طرح جواب دیتا تو صورت حال دوسری ہوتی۔

کائنات: آج میں بہت تھک گئی ہوں گھر میں اتنا کام کھل آیا کہ کیا بتاؤں، بالکل فرصت ہی نہیں ملی۔

رافع: تبھی تو گھر چمک رہا ہے۔

کائنات: سچ؟

رافع: ہاں سچ میں، کائنات تم بہت اچھی ہو!!

کائنات: اوؤں۔۔! (خوش ہو کر)

اس طرح ہمدردی کے دو جملے تناؤ بھرا ماحول خوشگوار بنا سکتے ہیں۔ رافع جیسے شوہروں کو سمجھنا چاہیے کہ جذبات بانٹنا عورت کی فطرت ہے۔ ان کا مقصد مسائل پیش کرنا بالکل نہیں ہوتا، وہ کسی قسم کے حل کی توقع نہیں کرتیں بلکہ شوہر کی توجہ اپنی طرف مبذول کرانا چاہتی ہیں۔ وہ چاہتی ہیں کہ ان کا شوہر ان کا خیال رکھے، ان کے جذبات کا احترام کرے اور ان کے کاموں کی تعریف کرے۔

اسی طرح عورتیں بھی اپنے مشورہ دینے کی عادت سے اپنے مردوں کو ناراض کرتی ہیں۔ مثلاً مندرجہ ذیل مکالمہ پر غور فرمائیں۔

ایک بار رافع اور کائنات شادی میں شرکت کے لیے گئے۔ کار رافع چلا رہے تھے۔ کائنات نے تجویز دی کہ یہ راستہ مختصر ہے، اس سے جانا چاہیے، لیکن وہ کائنات کی تجویز کے برخلاف ایک دوسرے راستے سے ہوتے ہوئے میرج ہال پہنچے، جس میں دیر بھی لگی اور رافع کو گاڑی تیز بھی چلائی پڑی۔ کائنات نے گاڑی سے اترتے ہی کہا۔

کائنات: کافی لمبا سفر ہو گیا نا۔ تھک گئے ہو گے۔

رافع خاموش رہا اور اس کے بعد سے رافع کے چہرے پر ایک تناؤ چھا گیا اور پوری تقریب میں وہ تناؤ باقی رہا۔

میرج ہال پہنچنے کے بعد یہ مناسب موقع تھا کہ کائنات اس کی ڈرائیونگ کی تعریف کرتی۔ اس کے اندر چھپے بہادر جنگجو کو کامیابی کا احساس دلاتی۔ کائنات نے اپنی نسوانی فطرت کو دھیان میں رکھ کر رافع کو مختصر راستہ اختیار کرنے کا مشورہ دیا تھا لیکن رافع کو ایسا لگا کہ وہ کہہ رہی ہے کہ تمہیں راستوں تک کا علم نہیں ہے۔ تم کمزور ہو۔ تمہیں میری مدد کی ضرورت ہے وغیرہ وغیرہ۔ جبکہ کائنات کا قطعی یہ مطلب نہیں تھا۔

اسی طرح کی ہزاروں غلط فہمیاں گھریلو تصادم کو جنم دیتی ہیں۔ اچانک میں گھر ویران اور قبرستان بن جاتے ہیں۔ بسے بسائے گھرا جڑ جاتے ہیں دونوں ہم سفر منزل کے آنے سے پہلے ہی ساتھ چھوڑ جاتے ہیں۔

اپنی زندگی کو خوشگوار بنانے، اپنے گھر کو اندیشوں سے بچانے کے لیے آپ کو ایک دوسرے کی شخصیات اور مزاج کو سمجھنا ہوگا۔ دونوں کو ایک دوسرے کے لیے نرم گوشہ پیدا کرنا ہوگا۔ یاد رکھیے! موافقت کے بنیادی اصول سے ہی گھر کا استحکام ممکن ہے۔

شوہر اور بیوی ایک دوسرے کا مزاج سمجھیں

شوہر اور بیوی کے درمیان گفتگو اور کیونیکیشن کا انداز نہایت اہم ہے۔ اس سے رشتوں میں مضبوطی، معاملات میں صفائی اور محبت والفت میں اضافہ ہوتا ہے۔ یہ ایک دوسرے کی شخصیت کو سمجھنے، رشتوں کو قائم رکھنے اور انہیں مزید بہتر بنانے میں مددگار ہوتا بہترین گفتگو کے لیے ایک دوسرے کی شخصیت کو سمجھنا لازمی ہے۔

مرد اور عورت ایک دوسرے سے مختلف ہیں۔ ان کی ضرورتیں، ان کی زبان و لباس اور ان کی عادتیں تک مختلف ہیں اور ان میں کوئی مماثلت اور مشابہت نہیں۔ اس فطری اختلاف سے ناواقفیت کی وجہ سے دونوں ایک دوسرے سے ویسی ہی توقعات باندھتے ہیں جیسی وہ ہم جنس کے لوگوں سے کرتے ہیں۔ چنانچہ عورت کی کوشش ہوتی ہے کہ مرد کو اپنی خاص عادات اور توقعات کا پابند بنادے، ادھر مرد بھی عورت کے ساتھ ویسا ہی کرتا ہے۔ جبکہ یہ سراسر ناممکن ہے کہ عورت مرد کی پابند یا مرد عورت کا تابع بن جائے۔ جب یہ صورت حال ایک خاص حد سے آگے بڑھتی ہے تو اس کا نتیجہ نزاع، جھگڑوں اور طلاق کے علاوہ کچھ نہیں نکلتا۔

چنانچہ دونوں ہم سفر اگر ان باتوں کا خیال رکھیں جو ان کے فطری بنیادی اختلاف کے باوجود موافقت کا راستہ دکھاتی ہیں، تو یقین جانئے ان کی زندگی کا سفر سہانا ہو جائے گا۔ اور یہ بات اسی وقت ممکن ہے جب مرد اور عورت دونوں ایک دوسرے کے ذہن و مزاج اور طبیعت کو سمجھ کر اس کے مطابق معاملہ کریں۔

عورت کا سردے اور سرد کا عورت سے شکوہ

زیادہ تر عورتوں کو شکایت ہوتی ہے کہ ان کا شوہر ان کی نہیں سنتا، ان کے جذبات کی قدر نہیں کرتا، یا تو انہیں یکسر نظر انداز کرتا ہے یا تھوڑا سا سن کر دو ٹوکے کا ایک جواب دے دیتا ہے اور پھر اپنے کام میں لگ جاتا ہے۔ عورت کا خیال نہ رکھنے کے اعتراض پر اس کا بھی جواب ہوتا ہے کہ اس نے تو اس کا مسئلہ حل کر دیا ہے۔

اسی طرح مردوں کی عورتوں کے بارے میں عام شکایت ہے کہ وہ ان کے سر پر سوار ہونا چاہتی ہیں، انہیں اپنے کنٹرول میں رکھنا چاہتی ہیں یا اپنی مرضی کے مطابق بدلنا چاہتی ہیں۔ ہر وقت اصلاحی درس دیا کرتی ہیں وغیرہ وغیرہ۔ اس قسم کی شکایتیں واقعی موجود ہیں لیکن صرف و صرف ایک دوسرے کی شخصیت اور مزاج سے ناواقف ہونے کی پیداوار ہیں۔

مرد کی شخصیت اور مزاج

مرد کی شخصیت اور مزاج اس طرح کا ہے کہ وہ طاقت، قوت، ہنرمندی اور نتائج کو اہمیت دیتا ہے۔ وہ ایسے کام اختیار کرتا ہے جو اس کی طاقت، بہادری اور صلاحیت کا سکھ جما دیں۔ اس کی شخصیت کا ایک ایک عمل اس کے اس مزاج کی گواہی دیتا ہے۔ اس کی چال ڈھال یا آنکھوں سے دیکھنے کا انداز، اس کے شوق جیسے گھڑ سواری، نشانہ بازی، شکار، سیاسی و سماجی قسم کے دقیق موضوع پر گفتگو اس کی اسی طبیعت کا اشارہ دیتے ہیں۔ ان کے پیر گھر میں نہیں کھتے۔ وہ رومانوی ناولوں کے مطالعے اور رومانوی گفتگو وغیرہ میں بالکل دلچسپی نہیں لیتے۔ لوگوں سے رشتے ناٹے نبھانا ان کی ترجیح نہیں ہوتا۔ ان کا طرہ امتیاز یہ ہے اور انہیں اس وقت فخر محسوس ہوتا ہے جب وہ سمجھتے ہیں کہ انھوں نے کوئی محاذ سر کر لیا ہے۔ یہی ان کی خوشی کا راز ہے۔ زندگی کی اس محاذ آرائی میں اپنی مرضی کے بغیر کسی قسم کی مدد ان کے لیے تو ہیں۔ اگر اسے کسی کی مدد کی ضرورت ہوتی ہے تو وہ نہ صرف سنتا ہے بلکہ اس کا انتہائی مشکور بھی ہوتا ہے۔

عورت کی شخصیت اور مزاج

عورت کی شخصیت ایسی ہے کہ وہ پیار و ہمدردی، گفتگو، خوبصورتی اور تعلقات بنانے کو اہمیت دیتی ہے۔ ایک دوسرے کا خیال رکھنا، تعاون کرنا، تعلقات استوار کرنا، دوسروں کے دکھ درد کو محسوس کرنا ان کا خاص مزاج ہے۔ ان کی شخصیت کا کمال یہ ہے کہ وہ اپنی ساری کیفیات دوسروں کے ساتھ بانٹ کر اور ان کے ساتھ جوڑ کر دیکھتی ہیں۔ ان کے لیے رشتے اور جذبات ہر چیز سے زیادہ اہم ہوتے ہیں۔ ان کی پوری شخصیت اسی خصوصیت کے گرد گھومتی ہے۔ ان کے لباس طاقت و قوت کے بجائے خوبصورتی اور حسن کا مظاہرہ کرتے ہیں۔ ان کے زیورات مرد کی طرح سخت کوئی اور جینگو یا طبیعت کے بجائے نرمی اور حسن کا اظہار کرتے ہیں۔ گفتگو ان کا خاص ہتھیار ہے جس سے وہ اپنے شخصی جذبات کو پہنچاتی ہیں۔ دوسروں سے بات چیت کر کے، اپنے مسائل دوسروں سے بیان کر کے یا ان کے مسائل سن کر اور اپنا مشورہ دے کر وہ خوشی محسوس کرتی ہیں۔

منقص یہ کہ عورتوں اور مردوں کی شخصیات اور مزاج میں زمین اور آسمان کا فرق ہے۔ مرد مقاصد، اہداف اور نتائج کے حصول کی طبیعت پر پیدا ہوا ہے جبکہ عورت جذبات و احساسات اور تعلقات کی طبیعت پر۔

شخصیات اور مزاج کا ٹکراؤ

جب یہ دو مختلف مزاج کے لوگ ایک جھٹ کے نیچے جمع ہوتے ہیں تو ایک دوسرے کو اپنے مزاج پر پرکھتے ہیں۔ بیوی شوہر کو اپنی توقعات کی کسوٹی پر پرکھتی ہے اور شوہر بیوی کو اپنی کسوٹی پر۔ ان میں سے ہر ایک دوسرے کو اپنی خاص طبیعت میں ڈھال لینا چاہتا ہے۔

INFRASTRUCTURE AND EXPANSION

KPSIAJ is making significant advancements in its commitment to improving healthcare and education. With several critical construction projects underway, these efforts reflect the organization's dedication to addressing key challenges and driving sustainable growth.

Construction of the 1000-Square Yards Plot (Plot No. 272/4)

Construction has commenced on the 1000-square yards plot located to the right of Fatimiyah Hospital. The structure includes two basement levels designated for parking, solving the ongoing parking issues faced by hospital staff and patients.

Above the basements, the building will feature a ground floor, a mezzanine floor, and three additional floors. This expansion will greatly increase the hospital's capacity, addressing the shortage of beds and space. It will also allow the addition of new departments, enabling the hospital to meet the growing healthcare needs of the community.

New Apartment Acquisition for Enhanced Operations

To support operations for the new 1000-square yards plot, KPSIAJ has purchased an adjacent 800-square feet apartment. This space will be utilized for storage and other operational purposes, ensuring efficient management of hospital resources and enhancing overall functionality.

Acquisition of the 1425-Square Yards Bungalow (Plot No. 272/1)

A 1425-square yards bungalow has been acquired on the other side of Fatimiyah Hospital. Once fully constructed, this development has the potential to provide approximately 70,000 square feet of space. This future expansion will

support the creation of new medical departments, broadening the range of medical services available and ensuring the hospital can continue to deliver high-quality care to the community.

Plot for Fatimiyah International University (Plot No. 172/1)

KPSIAJ has acquired a 687-square yards plot adjacent to the current Fatimiyah Higher Education System (FHES) building for the future Fatimiyah International University. Once the charter is approved, this institution will mark a historic achievement as the first-ever university under Khoja Jamaat management. Offering world-class academic programs, the university will play a vital role in advancing education and continuing the community's legacy of intellectual growth.

These infrastructure projects reflect KPSIAJ's unwavering commitment to healthcare and education. With the expansion of Fatimiyah Hospital and the establishment of Fatimiyah International University, KPSIAJ is taking transformative steps to meet the evolving needs of the community.

These developments stand as a proud milestone, showcasing a collective vision to provide better healthcare and education for future generations.



HIRIDJEE EDUCATION LOAN PROGRAM (HELP)

Overview: The Hiridjee Education Loan Program (HELP), initiated by the World Federation, provides essential financial support to Khoja students pursuing higher education across various fields. This program assists both male and female students in obtaining undergraduate and graduate degrees, specifically targeting those facing financial constraints.

Application Process: Students can apply for the HELP program through the KPSIAJ website by completing an online application form and submitting the required documentation. A dedicated committee assesses applications based on merit, ensuring that support is allocated to those in greatest need.

Repayment Plan: Funds borrowed under the HELP program are repaid over a five-year period, beginning after graduation. Repayments are structured in equal installments to alleviate the financial burden on graduates.

Donor Commitment: Generous donors have pledged a total of USD 16,000 per year for four years, aiming to benefit up to 20 qualifying students annually.

Resources: For more information, the official KPSIAJ website (KPSIAJ.org) provides FAQs and access to the application form for the HELP Scheme.

Progress: As of today, the HELP Program has received a total of 76 applications. Out of these:

- Total Approved: 59
- Total Rejected: 6
- Total Dropped Out: 11

Financial Summary:

- Total Amount Disbursed (PKR): 30,713,600
- Total Amount Disbursed (\$): 115,625

Historical Support: Since 2008, the World Federation has been instrumental in supporting Khoja students at prestigious institutions worldwide, including Queen Mary University, Birmingham University, La Trobe University, and Cedar Crest College. This initiative has enabled numerous students to pursue higher education abroad, contributing significantly to their personal and professional development.

KPSIAJ WHATSAPP BROADCAST SERVICE

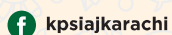
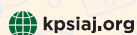
register with our WhatsApp Broadcast Service in
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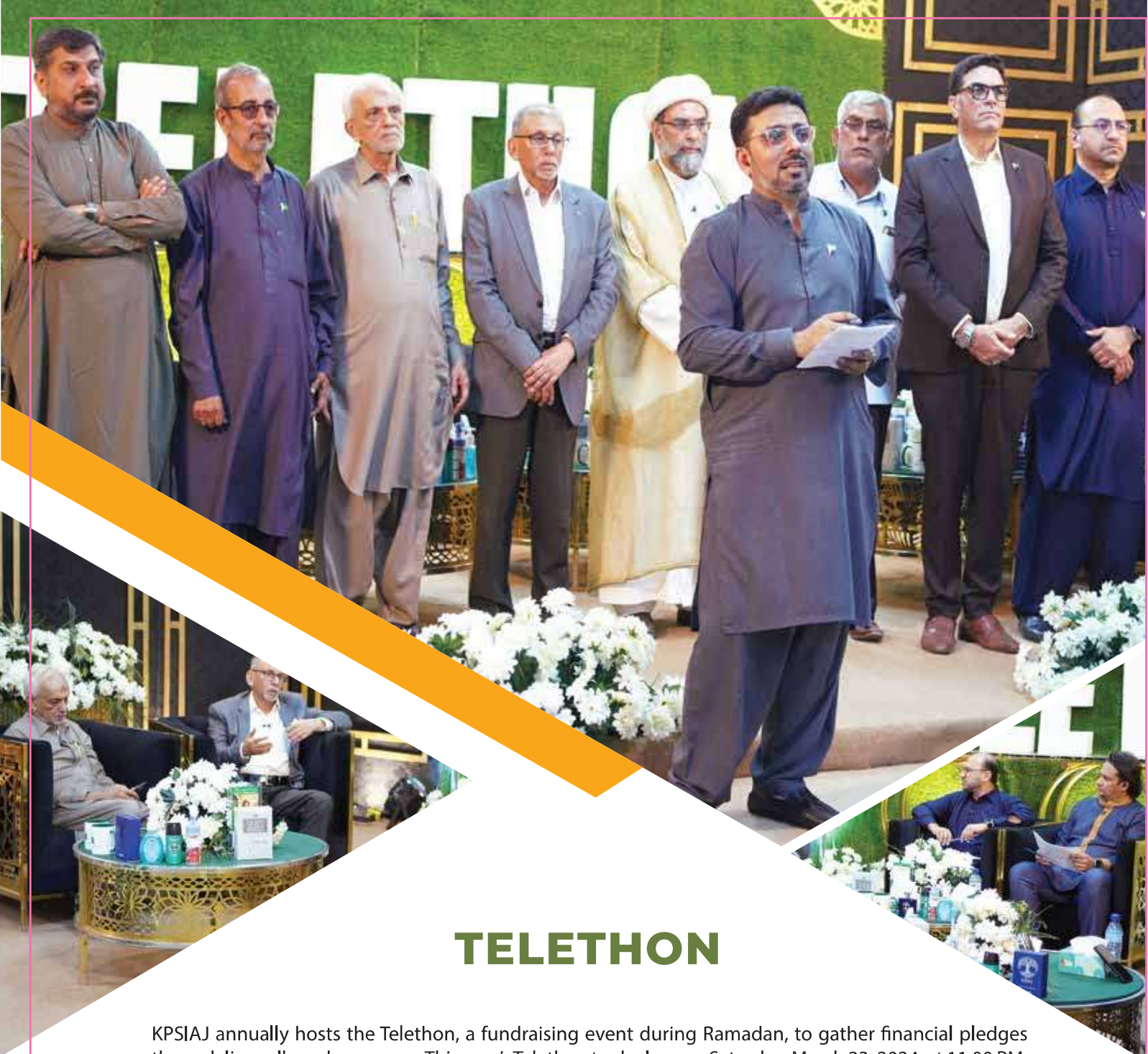
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- Jamaat Services & Events
- Education
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- Sports
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- Welfare & Upliftment Programs
- Member Death News
- Religious Content & much more!

You can also join our WhatsApp Channel: <https://bit.ly/KPSIAJ-WA-Channel>





TELETHON

KPSIAJ annually hosts the Telethon, a fundraising event during Ramadan, to gather financial pledges through live calls and messages. This year's Telethon took place on Saturday, March 23, 2024, at 11:00 PM. The event successfully supported Jamaat's Education, Health, and Social Services Projects.

Community members pledged their donations via WhatsApp, while the live transmission was broadcast on KPSIAJ Karachi's website, YouTube channel, Facebook page, and PCN Channel 2. With a viewership exceeding 50,000 worldwide, this year's event included the KPSIAJ Managing Committee and esteemed guests. Approximately 300 calls were received from donors and well-wishers.

During the event, Mr. Mohsin highlighted the importance of engagement and community, while Agha Shaheedi elaborated on the ideology of welfare in light of the Quran and Ahlul Bayt.

We extend our heartfelt gratitude to our community members and the Sindh Government of Pakistan for their unwavering support and participation.



REFURBISHMENTS DURING THE YEAR



In 2024, KPSIAJ undertook a series of significant construction and maintenance projects aimed at enhancing educational and community facilities. These initiatives reflect our commitment to providing an enriching environment for students and community members. Below are some of the key developments:

- 1. New Floor Construction at FHES:** A new floor has been constructed within the Fatimiyah Higher Education School (FHES) building, designed to accommodate essential administrative offices, a student canteen, dedicated prayer areas for both male and female students, and a sports room. This expansion will greatly enhance the student experience, providing necessary resources and spaces for recreation and reflection.
- 2. Girls College Admin Block and Auditorium:** The construction of a ground-plus-one-floor administrative block and auditorium at the Girls College has commenced. This new facility will provide dedicated spaces for administrative functions and events, furthering our commitment to empowering female students through enhanced resources.
- 3. New Computer Lab at Boys College:** A new computer lab has been established at the Boys College, equipped with modern technology to meet the growing educational demands of students. This lab will serve as a vital resource for computer literacy and technology education.

4. Library Resource Center (LRC)

Remodeling: The Library Resource Center at the Boys College has undergone remodeling, enhancing its functionality and creating a more inviting space for students to engage in research and study.

5. Elevator Installation at FHES:

To improve accessibility within the FHES building, an elevator has been installed. This upgrade ensures that all students and staff, regardless of mobility challenges, can navigate the building with ease.

6. Floor Repairs at FHES:

The floors in the FHES building have been repaired with the installation of new pavers, enhancing both safety and aesthetics throughout the campus.

7. Walking Track in Family Park:

A new walking track has been created in the Family Park, featuring the installation of pavers. This addition encourages physical activity and community engagement, providing a welcoming environment for families and individuals.

8. Shade Structure for Wadi E Zainab:

A new shade structure has been constructed at Wadi E Zainab, offering weather protection during inurnment services. This addition demonstrates our commitment to providing dignified spaces for important community rituals.

Through these initiatives, KPSIAJ continues to strengthen its infrastructure and services, fostering an environment conducive to learning, growth, and community engagement. We extend our heartfelt gratitude to our donors and supporters, whose contributions make these vital improvements possible.



COMPLETION OF RENOVATION AND REVITALIZATION OF EDUCATIONAL INSTITUTIONS

The comprehensive renovation of five key educational institutions under KPSIAJ - Fatimiyah Girls School, Fatimiyah Boys School, Fatimiyah Girls College, Fatimiyah Boys College, and Fatimiyah Higher Education System - has been successfully accomplished. This initiative focused on a vibrant and fresh paint job that has significantly revitalized the appearance and atmosphere of these institutions.

This transformative effort reflects KPSIAJ's unwavering commitment to fostering education and nurturing future leaders while enhancing the overall learning environment. The successful completion of this project underscores the organization's dedication to uplifting the community and advancing educational excellence.



GOVERNMENT OF SINDH (GOS) GRANTS

KPSIAJ is delighted to announce a generous grant of Rs. 5 crore from the Government of Sindh for the development and enhancement of Fatimiyah Hospital. This significant contribution will be utilized to procure state-of-the-art medical equipment, critical assets, and advanced machinery, ensuring the hospital continues to provide exceptional healthcare services to the community.

We extend our deepest gratitude to the Government of Sindh for their unwavering support, reflecting their dedication to improving the well-being of our community.

Fatimiyah Hospital remains a cornerstone of healthcare, serving patients from diverse backgrounds and providing quality medical care without discrimination. This grant will further empower us to achieve excellence in healthcare services and meet the growing needs of our community.

*Thanks To
Government of Sindh*

KPSIAJ Library (Male & Female)

(for KPSIAJ Members) Monthly Fees Rs.280/-

Pay for	Discount		Monthly	Amount to be paid
2 Months	Rs.56	10%	Rs.252	Rs.504
3 Months	Rs.126	15%	Rs.238	Rs.714
4 Months	Rs.224	20%	Rs.224	Rs.896
6 Months	Rs.420	25%	Rs.210	Rs.1260
12 Months	Rs.1680	50%	Rs.140	Rs.1680

Female: 1st Floor, FHES building, Britto Road
4:00 PM – 7:00 PM (Monday – Saturday)

Male: Basement, Khoja Jamaat Complex, Britto Road
9:00 AM – 11:00 PM (Monday – Thursday) 3:00 PM – 11:00 PM (Friday)
9:00 AM – 11:00 PM (Saturday) 12:00 PM – 08:00 PM (Sunday)

USAGE OF JAMAAT BUILDINGS

Throughout 2023-2024, Jamaat premises supported a wide range of religious and social activities, particularly focused on engaging youth in community-building events. During Ramadan, these facilities were especially active in promoting spiritual enrichment. Below is a detailed breakdown of the activities hosted across various premises on a daily, weekly, and annual basis:

Sughra Bai Raza Hussain Agha Hall (Bhojani Hall Basement):

- Madressa Al Hujjat: Conducted daily Deeniyat classes for boys.
- Friends Forum: Hosted daily Round Table classes for boys during Ramadan.
- Group of Seven: Conducted daily prayer classes for boys throughout Ramadan.

Shaheed Hamid Ali Bhojani Hall:

- Ramadan Program: Held daily Dars classes with an attendance of approximately 200 men and women.
- Shab-e-Amaal: Observed on the significant nights of 19th, 21st, 23rd, and 27th during Ramadan.
- Ladies Quran Khwani: Organized from the 1st to the 19th of Ramadan in partnership with the Women Wing.

Fatimiyah Girls School (Main Building):

- Najafi Madressa: Held weekly Deeniyat classes for girls every Sunday.
- Marzia Academy: Offers weekly Islamic school classes every Saturday.
- Marzia Academy: Offer daily religious classes for girls during Ramadan.
- Friends Forum: Conducted daily Round Table classes for boys on the first floor of FGS during Ramadan.

Fatimiyah Boys School:

- Najafi Madressa: Organized weekly Deeniyat classes for boys every Sunday.
- Zahra (S.A.) Academy: Provided weekly religious classes for both boys and girls every Saturday.
- Friends Forum: Held daily Round Table classes for boys throughout Ramadan.

Fatimiyah Colleges:

- Najafi Madressa: Administered Deeniyat examinations during the holy month of Ramadan.
- Al-Zehra Girls Guides: Offered weekly training sessions.
- Al-Zehra Girls Guides: Held Round Table sessions for girls during Ramadan.
- Madressa Islamic Education Center: Ran daily Deeniyat classes for boys year-round.

FEN Admin Building:

- Dukhtaran-e-Khadija Forum: Provided daily Deeniyat classes for females during Ramadan.

FEN Auditorium:

- 'YES' Program: Featured an ongoing series, accommodating up to 100 participants each.

Fatimiyah Community Center:

- Madressa Islamic Education Center (Matla-ul-Fajr): Conducted daily Deeniyat classes for boys during Ramadan.



YOUTH ENLIGHTENMENT SERIES (YES) - SEMINARS BY KPSIAJ

The KPSIAJ Youth Forum continues to engage and empower the youth through a series of enlightening sessions on Islamic teachings, spirituality, ethics, health awareness, and professional skills. Below is a chronological overview of these impactful events.

Breast Cancer Awareness & Mental Health

In October 2023, a significant session on "Breast Cancer Awareness & Mental Health" was led by Dr. Sana Zeeshan and Dr. Sajida Hassan. The event emphasized self-care, mental health, and the importance of cancer awareness. Participants were educated on preventive measures, early detection of breast cancer, and the availability of mental health support. This session fostered a culture of health consciousness within the community.

Beyond Borders – Linking Young Entrepreneurs to Global Markets

This seminar was designed to equip young entrepreneurs with tools for expanding their businesses globally. Moderated by Hussain A. Panjwani, it featured accomplished panelists such as Shamim Rajani and Mehdi Wadiwala. Discussions focused on strategies for navigating international markets and capitalizing on global business opportunities.



Saturday Night Soulful Session - Divine Spark Series

As part of the 18th Youth Enlightenment Series (YES), Syed Kazim Abbas Naqvi led a bilingual session titled "Allah is aware of our future, so do we really have free will over our actions?" This interactive discussion explored the balance between divine knowledge and human autonomy, encouraging attendees to engage deeply with theological concepts.

Coffee with Sayyid - Divine Spark Series

The 19th Youth Enlightenment Series included a session titled "Connection of the Soul and the Body," led by Sayyid Ali Zaidi. This event encouraged participants to reflect on the interplay between the soul and body, promoting self-awareness and a deeper understanding of spirituality.

The Psychological Journey of Imam Sajjad (AS)

Sheikh Nuru Mohammed from Birmingham, UK, conducted a profound session on Imam Sajjad's (AS) resilience and his role in preserving the message of Karbala. Aimed at individuals aged 16-30, this discussion shed light on the psychological aspects of Imam Sajjad (AS) life, highlighting His unwavering faith and enduring legacy.



Deen Aur Akhlaq (Religion and Ethics)

A seminar on "Deen Aur Ikhlaaq" was held on August 10, 2024, at the Shaheed Hameed Ali Bhojani Hall, organized by the KPSIAJ Youth Forum. The event featured an inspiring address by Ayatollah Allama Syed Aqeel-ul-Gharavi and included Salam by Brother Ahmed Raza Nasiri. The seminar aimed to emphasize the importance of aligning daily actions with Islamic ethical values.

Islamic Finance Unlocked: From Principles to Investment Solutions - YES session # 21 (Phase I)

The 21st YES session, "Islamic Finance Unlocked: From Principles to Investment Solutions," introduced participants to the foundational pillars of Islamic finance. An esteemed Islamic scholar H.I. Maulana Ali Raza Salehi discussed Shari'ah principles, including the prohibition of Riba (interest), the importance of risk-sharing, and ethical investments aligned with Fiqh-e-Jafaria. The session provided a

comprehensive overview of Islamic finance and its relevance in today's economic landscape.

Islamic Finance Unlocked: From Principles to Investment Solutions - YES session # 22 (Phase II)

The 22nd YES session, "Islamic Finance Unlocked: From Principles to Investment Solutions," featured Jawad Hussain Rizvi, Amin Tejani, and Hasnain A. Merchant as panelists, with Abbas Raza Varyala as the moderator. The session explored Shari'ah-compliant investment solutions, providing participants with insights into ethical investments and practical trends in Islamic finance.

A Legacy of Empowerment

The KPSIAJ Youth Forum remains committed to organizing programs that nurture intellectual growth, spiritual awareness, and professional skills among the youth. These sessions serve as a testament to the Forum's dedication to fostering a well-rounded, ethical, and empowered generation.



EMPOWERING YOUTH THROUGH THE KPSIAJ YOUTH FORUM

The KPSIAJ Youth Forum, an initiative by the Khoja (Pirhai) Shia Isna Asheri Jamaat of Karachi, is dedicated to empowering the young members of our community. This initiative seeks to create and seize opportunities for growth, skill development, and prosperity. With the guiding slogan, "For the Youth, By the Youth," the Forum aims to discover talents, nurture them, and design solutions that cater to the unique needs of youth in today's world.

Although still in its early stages, the Forum has made remarkable strides in its mission. Through various initiatives and activities, it has already positively impacted the lives of many young individuals. The Forum operates through several specialized teams, including creative design, workshops, IT, finance, and human resources, each led by dedicated experts who work tirelessly to ensure the success of these initiatives.

Key Initiatives and Events

1. Religious Workshops

In the holy months of Ramadan and Moharram, the Youth Forum organized workshops that focused on spiritual growth and personal development. These workshops featured multiple speakers who led group discussions and interactive sessions on various religious topics, offering a platform for youth to deepen their understanding and engage in meaningful conversations.

2. Mental Health Awareness

Recognizing the importance of mental well-being, the Forum conducted a Mental Health Booth campaign. This initiative was designed to raise awareness about mental health issues and engage youth in interactive activities that encouraged open dialogue and provided support for mental well-being.

3. Kutub Mela (Book Fair)

To promote the habit of reading and intellectual growth, the Forum organized distinct activities for children and youth during the annual Kutub Mela (Book Fair). These activities were designed

to encourage book-reading and broaden the minds of the younger generation, fostering a lifelong love for learning.

4. Ghadeer Competition

The Youth Forum hosted the Ghadeer Competition, an event designed to inspire youth to present modern and innovative ideas. This competition encouraged young participants to think creatively and find solutions to contemporary issues, promoting an atmosphere of innovation and collaboration.

5. Connect for Cause

The "Connect for Cause" team undertook several impactful campaigns, focusing on the environment and social causes. These initiatives included setting up Sabeel Imam Hussain in various communities and conducting a plantation drive aimed at improving the health of our environment. By focusing on such initiatives, the Forum has encouraged youth to be socially responsible and contribute positively to their surroundings.

Through these successful events and initiatives, the KPSIAJ Youth Forum has demonstrated its commitment to empowering the youth of our community. By providing opportunities for personal, intellectual, and social growth, the Forum is helping to shape a brighter future for the young members of the Khoja community. Guided by the spirit of "For the Youth, By the Youth," the Forum continues to inspire young individuals to embrace their potential and work towards making a positive impact in the world and working together for our Imam of our time AJTFS.



ELECTIONS 2024: A HISTORIC MILESTONE FOR DIGITAL VOTING IN KHOJA JAMAAT

Every three years, the election process in the Khoja community brings a renewed sense of engagement, responsibility, and dedication to democratic values. For the 2024-2027 term, members gathered once again to elect the Managing Committee and the Secretary. This year's election, however, was marked by an unprecedented innovation in the community's history — a fully digital voting system. This made it the first Khoja Jamaat worldwide to adopt this digital transformation. With support from the Election Commissioner and organized pre-election preparation, this election stands as a landmark event in the community's journey toward modernization and transparency.

A Digital First for Khoja Jamaat

Held on Sunday, May 12, 2024, the election not only retained its traditional significance but also embraced new technology at every stage. From digital voter identification to online ballot casting, each step was executed with the permission and endorsement of the Election Commissioner. For

the first time, even nomination forms were accessible online, ensuring greater ease for participants and encouraging a more efficient election process.

During the election week, members were also given opportunities to renew or apply for new membership cards, supporting a streamlined experience for all.

This year's Election Commissioner, Agha Ghulam Raza Roohani, was appointed during the previous Annual General Meeting (AGM) held on December 17, 2023. Succeeding Haider Shareef, Agha Roohani led the election commission with a commitment to transparency and innovation. Haider Shareef's tenure as Election Commissioner was marked by consistency and dedication, having overseen multiple election cycles and maintaining a high standard of integrity and inclusivity. His contributions laid a strong foundation for the transition to a digital system, and his service was recognized as instrumental in ensuring smooth, trusted elections year after year.



Pre-Election Preparation and Training

The transition to digital voting required extensive groundwork. The Election Commissioner's approved team developed a customized voting software from scratch, completing the project within a month. This voluntary effort showcased the dedication of community members to advancing democratic practices.

In addition, the team arranged essential hardware, including 160 Android tablets (10-inch screens), 180 thermal printers, and 40 laptops—all rented for the event. They also purchased 14 routers and network cables, creating a secure, functional network setup for election day.

To prepare members for the new digital voting process, the Election Commissioner personally created a demonstration video. This instructional video was part of a larger voter education initiative that included voting rehearsals held two days prior at Bhojani Hall, Numaish, and one day at Hussainiyah Iranian Bargah, Kharadar. These efforts ensured that community members felt comfortable and confident with the new system.

Voting centers were established at Wali Asr School in Clifton and Hussainiyah Iranian Bargah, with special provisions for elderly or wheelchair-bound members.

The Voting Process: Secure and Transparent

On election day, each step of the voting process was meticulously planned to ensure security and transparency. Upon arrival, members were identified digitally and issued a one-time-use QR code slip. They scanned this QR code with a tablet to access the digital ballot, where they could select their candidates.

Before submitting their vote, voters had the option to make any final adjustments, further underscoring the election's commitment to accuracy. After submission, a thermal printer generated a physical ballot paper, which was then dropped into a box as a backup record in case of any software malfunction.

The security of the digital system was prioritized at every stage. The three potential President candidates, along with the Election Commission, entered unique codes to encrypt and later decrypt the software, securing the voting data. After the voting period ended, these codes were entered again, allowing the system to finalize and generate the results.

Volunteer Support and Community Involvement

Throughout the day, a network of dedicated volunteers from various organizations supported the Election Commissioner in managing logistics, guiding members, and ensuring the election ran smoothly. Their participation underscored the collaborative spirit of the Khoja community and the shared commitment to a fair and transparent election.

The 2024 Khoja Jamaat election was a powerful testament to the community's dedication to democratic values and its openness to embrace modern solutions. Through the hard work of Agha Ghulam Raza Roohani, the volunteers, and the IT team, the community witnessed a seamless, secure, and digitally empowered election. As the results unfold and the new committee steps in, this event will be remembered as a milestone in the community's democratic journey, inspiring other communities to explore similar advancements in the future.



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) and 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 two plan options:

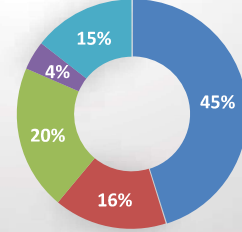
Premium Plan: A coverage limit of Rs. 500,000 and a per-day room rent limit of Rs. 9,000.

Standard Plan: A coverage limit of Rs. 300,000 and a per-day room rent limit of Rs. 5,000.

The scheme covers pre-existing illnesses and congenital diseases, ensuring comprehensive healthcare support. During 2023-2024, a total of 2,958 individuals have benefited from KPSIAJ's insurance program, with ongoing efforts to enhance the policy's effectiveness and coverage.

SEHATMAND JAMAAT HEALTH INSURANCE
PROGRAM 2023-24
(NUMBER OF APPLICATION)

- Total Members
- Total Non Members
- Total Employees
- Welfare (Members)
- Total Families (Employees)



Details	No. of Cases
Total Members	1336
Total Non-Members	470
Total Employees	605
Total Families (Employees)	121
Welfare (Members)	426
Total	2958



KHOJA (PIRHAI) SHIA ISNA ASHERI JAMAAT
خواجہ (پیرہائی) شیعہ اثنی عشری جماعت
ખોજા (પીરહાઈ) શીયા ઇસ્ના અશરી જમાત

Sehatmand Jamaat Our Jamaat – Our Responsibility



It's your duty to give your family the care they deserve!
Get yourself and your family **insured**

Benefit from
400+ hospitals across Pakistan, Local ambulance, Actual ICU expense,
Specialised laboratory tests and more...

THE WORLD FEDERATION OF KSIMC PRESIDENTIAL ELECTIONS (TERM 2024-2027)

The Pakistan Federation successfully organized the World Federation Presidential Elections for the term 2024-2027 on Sunday, April 14th, 2024. KPSIAJ facilitated the Pakistan Federation in managing the elections across Karachi, Hyderabad, and Badin Jamaats.

All members, both male and female, were encouraged to actively participate and cast their votes at the designated polling stations in Karachi:

- Fatimiyah College (Soldier Bazar)
- Mehfil-e-Murtaza (PECHS)
- Khoja Masjid (Kharadar)

The event marked a significant step in ensuring community representation and leadership through collective participation.



THE WORLD FEDERATION VISITS TO PAKISTAN

The year marked two significant visits by The World Federation of KSIMC (WF) delegation, led by President Alhaj Safder Jaffer, to Pakistan. These visits not only strengthened ties between WF and its affiliates but also underscored the commitment to community development, heritage preservation, and collaborative progress.

1. Visit During the ExCo Meeting

One of the most memorable moments of the WF delegation's visit for the ExCo meeting was their homage to Quaid-e-Azam Muhammad Ali Jinnah at his mausoleum, Mazar-e-Quaid. The delegation, which included Office Bearers, Delegates, and Councilors, paid tribute to the founder of Pakistan, who himself was a proud member of the Khoja community. This solemn occasion symbolized the community's deep reverence for Jinnah's visionary leadership and his role in shaping the nation's destiny.

The visit offered a profound opportunity to reflect on Quaid-e-Azam's principles of leadership, unity, and integrity, which continue to inspire the Khoja community worldwide.

Following this, the delegation visited key community institutions, including the Fatimiyah Community Centre (Ghusal Khana), Khurasan Imambargah, and KPSIAJ Offices. These visits provided valuable insights into the operational framework and contributions of these institutions, which play a pivotal role in enhancing community well-being.

2. Visit During Khoja Heritage Day: Beyond the Event

The second visit by the WF delegation was during the Global Khoja Heritage Day, but it also encompassed several impactful events and meetings focused on education, development, and collaboration:

Community Schools Networking Conference

This exclusive gathering brought together educators and leaders from the Community Schools Network for a meaningful exchange of ideas. Led by President Alhaj Safder Jaffer, the conference emphasized the importance of unity, development, and collaboration in shaping the future of education within the community.

Strategic Meeting with KPSIAJ and Pakistan Federation

A productive meeting between WF, KPSIAJ, and the Pakistan Federation explored recent achievements, ongoing initiatives, and the future vision for community development. The discussion highlighted the shared commitment to impactful progress and how WF's support and resources can further bolster these efforts.



Taziati Jalsa in Memory of Alhaj Muhammad Ali Jaffri

A heartfelt gathering was held to honor the life and legacy of Alhaj Muhammad Ali Jaffri, Assistant Secretary of Pakistan Federation. Community members from Badin Jamaat, Hyderabad Jamaat, Karachi Jamaat, and the Pakistan Federation came together to pay tribute to his lifelong dedication to the community. Esteemed speakers, including WF President Alhaj Safder Jaffer, Pakistan Federation President Abul Hasan Gokal, and Hujjatul Islam Molana Agha Shaheedi, reflected on his contributions and enduring impact.



Engaging with Community Professionals

A special session with community professionals during the WF President's visit served as a platform for fostering global collaboration and strengthening community ties. The discussions revolved around building bridges for a brighter future through unity, innovation, and impactful progress.

These visits exemplify the shared vision between The World Federation and its affiliates in Pakistan for a stronger, more united community, emphasizing progress through education, leadership, and collaboration.



KHOJA HERITAGE DAY



The Global Khoja Heritage Day 2024 brought the community together over two memorable days, October 26 and 27, at the FHES Plot on Britto Road, Karachi. This event was dedicated to celebrating the enduring legacy, resilience, and cultural richness of the Khoja community, fostering pride and unity across generations.

Honoring Heritage Through Insightful Reflections

The festivities commenced on Saturday, October 26, 2024, as attendees gathered to pay tribute to the community's history and achievements. The event began with a heartfelt speech by Mr. Hassan Akber, Vice President of KPSIAJ, who warmly welcomed all the guests, setting the tone for an evening of reflection, celebration, and unity.



Distinguished guests, including WF President Alhaj Safder Jaffer and Dr. Hasnain Walji, Head of Khoja Heritage, were then welcomed to the stage. Both speakers shared valuable insights on the significance of preserving Khoja heritage in a rapidly changing world, urging younger generations to remain connected to their roots.



Adding to the momentous occasion, KPSIAJ President Abul Hassan Gokal announced the launch of the Fatimiyah International University (FIU), which will be the first-ever Khoja university in the world. This historic announcement marked a significant milestone in the Khoja community's journey, symbolizing a bold step toward advancing education and fostering intellectual growth.



Their speeches emphasized the resilience and cultural contributions of the Khoja community and encouraged attendees to celebrate the values that unify Khojas worldwide. Each address reinforced the event's purpose: to strengthen bonds within the community while nurturing an appreciation for Khoja history.

The evening concluded with a grand dinner, bringing attendees together to connect over shared flavors and memories, fostering camaraderie and community spirit.

Retrieve Khoja Identity - A Youth-Centric Session

The second day of the celebration, Sunday, October 27, 2024, featured the highly anticipated Retrieve Khoja Identity session, hosted by the KPSIAJ Youth Forum. Designed specifically for young attendees, this session delved into the rich history and traditions of the Khoja community. The Chief Guest, Mr. Zulfikar Ali Shah, Minister for Culture, Tourism, Antiquities & Archives for Sindh, graced the event and expressed his support for initiatives that preserve and promote cultural heritage.

Mr. Shah's address inspired the youth to take pride in their identity and actively contribute to the legacy of the Khoja community. This session served as a bridge between the past and future generations, fostering a deeper understanding of Khoja traditions and values. The session concluded with refreshments inspired by traditional Khoja cuisine, providing attendees with a moment to unwind and connect further.

Heritage Insights: Conversations with Khoja Community Pioneers

Later that evening, Heritage Insights: Conversations with Khoja Community Pioneers provided a platform for meaningful dialogue. Moderated by Dr. Hasnain Walji, the session featured esteemed panelists Mohtaram Iqbal Noorani, Mohtaram Yasin Merchant, and Mohtarama Tahera Shabbir.

This engaging discussion delved into the collective experiences and reflections of the panelists, providing a rich narrative of the Khoja community's journey and aspirations for the future. The podcast recording aimed to create a lasting digital resource, preserving these stories for future generations.

With its thoughtfully curated program, Global Khoja Heritage Day 2024 succeeded in celebrating the historical and contemporary aspects of Khoja identity. From reflective speeches and youth engagement to the recording of a commemorative podcast, the event inspired pride, unity, and a renewed commitment to preserving and honoring the community's rich heritage.





THE 7TH EXECUTIVE COUNCIL (EXCO) MEETING

OF THE WORLD FEDERATION OF KSIMC: A HISTORIC EVENT IN KARACHI

Karachi proudly hosted the 7th Executive Council (ExCo) Meetings of The World Federation of KSIMC, hosted by the Khoja Pirhai Shia Isna Asheri Jamaat (KPSIAJ), from 30th December 2023 to 1st January 2024. This milestone event brought together representatives from Federations worldwide for impactful discussions, engagements, and celebrations, with active participation from the Pakistan Federation.

On 30th December 2023, the vibrant Code Bash 2023 was held, a collaborative effort between the Pakistan Federation and The World Federation of KSIMC. This international coding competition brought together over 100 youth participants from across the globe, providing a platform to showcase their skills and creativity.



- **Global Participation:** Youth members displayed exceptional talent and creativity in a spirited competition.
- **Technological Advancement:** The event highlighted the importance of fostering young talent in the field of technology, reflecting the community's commitment to progress and innovation.

The ExCo meetings officially began on 31st December 2023, with insightful discussions addressing vital topics such as education, healthcare, and community welfare. These dialogues emphasized actionable strategies to tackle challenges facing the global Khoja community.

Grand Dinner at Fatimiyah Family Park

The day concluded with a Grand Dinner hosted at Fatimiyah Family Park. This gathering symbolized unity and camaraderie, offering delegates an opportunity to connect and share experiences. Highlights of the evening included:

- **Inspiring Speeches:** The President of The World Federation and Mr. Abul Hasan Gokal shared their vision for the community's future.
- **Recognition Ceremony:** Winners of Code Bash 2023 were awarded shields, celebrating their achievements.

On 1st January 2024, the meetings continued with extensive discussions, focusing on strategies to enhance education, healthcare, and welfare for community members globally. The inclusion of youth representatives added fresh perspectives and innovative ideas.

Key Focus Areas

- Education & Healthcare: Strategies to improve access and quality for members worldwide.
- Global Cooperation: Federations shared initiatives to address regional challenges and foster growth.
- Youth Participation: The active involvement of young representatives reflected the importance of intergenerational collaboration, ensuring the community's future is shaped by diverse voices.

A Glimpse into KPSIAJ's Work

The ExCo meetings provided an opportunity for international delegates to observe and learn about KPSIAJ's community-driven projects. These initiatives highlighted KPSIAJ's vital role in advancing the welfare and interests of the global Khoja community.





At the conclusion of the event, Mr. Abul Hasan Gokal, President of KPSIAJ, expressed heartfelt gratitude to the international delegates for their active participation. He also acknowledged the Pakistan Federation's pivotal role in bringing the ExCo meeting to Karachi.

Special appreciation was extended to the volunteers and KPSIAJ members from hospitality, transport, media, and IT teams. Their meticulous planning, attention to detail, and dedication ensured the event's smooth execution. Delegates especially praised the event's precision planning and execution, along with the traditional Karachi hospitality and sumptuous cuisine, which left a lasting impression.

A Legacy of Excellence and Unity

The 7th ExCo Meetings were a testament to the Khoja community's unity and vision for progress. From the technological brilliance of Code Bash 2023 to the inclusive discussions and celebratory gatherings, the event reflected a shared commitment to excellence and a brighter future.

SOCIAL WELFARE ACTIVITIES

1. FEN STUDENTS FEE ASSISTANCE

KPSIAJ offers both partial and full fee assistance to Khoja students to help meet their educational needs. Out of a total of 1,124 Khoja students enrolled in the Fatimiyah Education Network (FEN), 620 students (approximately 55%) benefit from fee discounts. Additionally, KPSIAJ has provided assistance for uniform purchasing, amounting to Rs. 1.075 Million. Together, these initiatives total Rs. 20.898 Million, ensuring that deserving students can continue their educational journeys toward a successful future.

2. ANSAR PROJECT

Under the Ansar Project, KPSIAJ provides monthly financial support to 247 needy Khoja families, assisting them with essential expenses such as medicines and groceries. This initiative, undertaken in collaboration with the World Federation (WF), has contributed around Rs. 14.762 Million to ensure ongoing support and well-being for these families during challenging times.

3. MARRIAGE RELIEF

The Marriage Relief Program is offered to needy members of the Khoja community. Between July 2023 and June 2024, KPSIAJ provided marriage relief assistance to approximately 40 brides, totaling about Rs. 2.085 Million. This support is aimed at easing the financial burden of marriage for deserving families.

4. PATIENT WELFARE FUND

During the fiscal year from July 2023 to June 2024, KPSIAJ extended Patient Welfare support to approximately 5,566 individuals, providing assistance amounting to Rs. 19.812 Million. This program is a result of KPSIAJ's collaboration with the World Federation (WF). Through Fatimiyah Hospital, KPSIAJ offers medical assistance to the Khoja community, ensuring quality healthcare support for those in need.

5. RENTAL ASSISTANCE

KPSIAJ provides rental assistance to 28 needy Khoja families impacted by the recent surge in inflation. A total of approximately Rs. 4.335 Million has been contributed to alleviate financial burdens and provide stability to these families during economically challenging times.

6. SEHATMAND JAMAAT HEALTH INSURANCE

Under the Sehatmand Jamaat Health Insurance initiative, KPSIAJ has provided welfare support to 426 members, amounting to Rs. 5.05 Million. This program ensures access to essential health coverage, helping community members manage medical expenses effectively.



Gratitude and Acknowledgment

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SUMMARY TABLE

Social Welfare Activity	Members
FEN Students Fee Assistance	20,898,136
Ansar Project	14,762,747
Marriage Relief	2,085,000
Patient Welfare Fund	19,812,570
Rental Assistance	4,335,500
Sehatmand Jamaat Health Insurance	5,050,000
Ration	23,710,400
Eidi	12,902,500
Total	103,556,853

Note:

Typographical errors in the report have been rectified. Additional heads of activities and their respective figures, received before the physical printing of the report, have also been incorporated as per the approval granted during the MC meeting held on 21 December 2024.



CONNECT WITH FATIMIYAH HOSPITAL WHATSAPP CHATBOT

Fatimiyah Hospital Consultant Schedule at your fingertips!

You can find the Updated Consultant Schedule in a Searchable PDF or you can interact with our chatbot for any specific speciality for that day too!

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KPSIAJ DONATION BOXES

As of October 25, 2024, KPSIAJ's donation box drive has placed a total of 567 boxes in various areas across Karachi. The distribution of donation boxes reflects a thoughtful strategy by KPSIAJ, focusing on high-response areas while also covering other regions to reach a broader audience. By considering increased efforts in areas with fewer boxes, KPSIAJ can continue to strengthen its fundraising reach and support for its programs across Karachi. This summary shows the organization's efforts to connect with the community and encourage contributions for its welfare programs.

Area	Soldier Bazar	Sharifabad	Pechs	Nazimabad	Muslimabad
No. of Boxes	333	2	137	3	1
Area	M.A Jinnah Road	Lines Area	Kharadar	li Chundrigar Road	Gurumandir
No. of Boxes	1	11	4	1	16
Area	Gulshan-e-iqbal	Garden West	Doli Khata	D.H. A	Buffer Zone
No. of Boxes	1	6	6	35	1
Area	Bander Road	Society (Vip Erate)	Bahadurabad	New Town	
No. of Boxes	1	1	5	2	
				Total	567



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

COLLABORATIONS WITH TECH COMPANIES TO EMPOWER YOUTH

KPSIAJ x ConsulNet Corporation

In collaboration with ConsulNet Corporation, KPSIAJ offers a fully sponsored Frontend Development course for community students. This initiative underscores our unwavering commitment to education and skill development in the ever-evolving tech industry. The program is designed to impart crucial web development skills across progressive phases:

- **Phase 1:** Foundational understanding of HTML, CSS, JavaScript, and jQuery.
- **Phase 2:** Intermediate to advanced modules covering Flutter, Python, PHP, WordPress, MERN, SQA, and React.JS.
- **Phase 3:** Comprehensive freelancing strategies to equip students for success in the digital marketplace.

This year, two top-performing students were awarded laptops, a testament to our commitment to recognizing and encouraging academic and professional excellence.

KPSIAJ x Karachi AI

In collaboration with Karachi AI, KPSIAJ continues to organize an advanced AI training program, providing participants with prestigious certifications. These include:

- **Certified Data Visualization Expert:** Expertise in creating impactful visual representations to aid data-driven decision-making.
- **Certified Data Analyst:** Proficiency in analyzing and interpreting data for actionable insights.
- **Certified Data Engineer:** Competence in designing and managing efficient and secure data systems.

These programs are ongoing, with new batches enrolling for advanced training supported by KPSIAJ. The initiative reflects a strategic focus on empowering youth with industry-relevant AI skills.



RAMADAN RATION DISTRIBUTION

In March-April 2024, during the holy month of Ramadan, our collaboration with the World Federation continued to provide essential support to those in need. As in the previous year, we distributed 2,044 ration bags, each valued at Rs. 11,600, sufficient to sustain a family of five for the entire month of Ramadan.

Additionally, we extended further assistance by providing two ration bags to approximately fifty families with more than five members. Demonstrating our commitment to inclusivity, we also distributed 2,000 ration bags 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 1,985 deserving families received Rs. 6,500 each, and this financial aid was delivered directly to their CNICs through Easy paisa. 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.

KPSIAJ & THE WORLD FEDERATION WINTER PROGRAM 2023

In the winter season of 2023, KPSIAJ, in collaboration with The World Federation, distributed 3,000 blankets to deserving members across Karachi. This joint initiative provided essential support to families in need, ensuring warmth and comfort during the cold season, reflecting the commitment to community welfare.

JASHN-E-EID-E-GHADEER & MUBAHILA – GUJRATI & URDU MUSHAIRA

To commemorate the auspicious occasions of Eid-e-Ghadeer and Mubahila, KPSIAJ organized a special celebration on Saturday, June 29, 2024, at Fatimiyah Boys School, Britto Road. The event featured Gujarati and Urdu Mushaira (poetry recitation) along with heartfelt Manqabat recitations. The program brought together members of the community to celebrate these blessed events, fostering unity and spiritual reflection.



KPSIAJ Members Update



Now you can renew your **Membership Card** by filling out the form on **KPSIAJ Website**

- If you lost your card.
- Card got damaged.
- Card got expired.
- Update Information in KPSIAJ records



<https://kpsiaj.org/update-membership>

Just fill out the form and get your card ready or information updated without any hassle?

RELIGIOUS ACTIVITIES

Ramzanul Mubarak Programs

KPSIAJ's Ramzan Ul Mubarak 1445 AH programs gathered the community for a series of spiritually uplifting events, led by respected Ulema and scholars. A memorable Iftaar was held on the 15th of Ramzan to honor the blessed birth of Imam Hasan (AS), bringing members together in a spirit of joy and unity. The series ended with special amaal rituals on Shab E Qadr and Shab E Eid, deepening the community's connection to these sacred nights. Live broadcasts on KPSIAJ's social media channels enabled wider participation during these significant moments.



Muakib-e-Fatimiyah (SA)

Continuing its tradition, Khoja (Pirhai) Shia Isna Asheri Jamaat Karachi organized Muakib-e-Fatimiyah (SA) at Fatimiyah College, Soldier Bazar, from 8th to 10th Muharram-ul-Haram 1444 AH. The event provided essential services to Azadaran-e-Imam Hussain (AS) traveling from various regions, including Sindh and remote areas, ensuring a peaceful environment for rest, meals, majalis, and prayers.

Commemoration of Marhoom Leaders

Additionally, KPSIAJ organized a tribute to honor the invaluable contributions of late leaders, especially Shaheed Hamid Ali Bhojani and his companions, Allama Haji Nahi, and Marhoom Mohammad Ali Jaffer. A Majlis-e-Tarheem was held to pay respects and offer prayers for their souls, fostering a sense of gratitude and remembrance within the community.

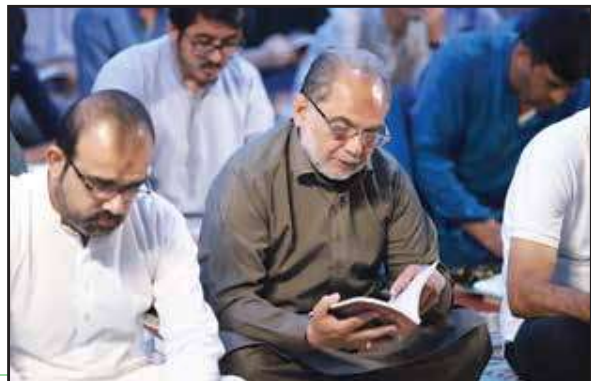


Muqabala-e-Husn-e-Azaan

Another highlight was the Muqabala-e-Husne Azaan 2024, where over 350 young male participants, ages 10-18, displayed their recitation talents. Outstanding performers were awarded cash prizes, shields, and certificates, and the top-ranked participants were given the honor of reciting the Azan on Community Media Channels.

Kamyab Zindagi Kay Usool: Quran Fehmi Series

During Ramzanul Mubarak, KPSIAJ also launched the "Kamyab Zindagi Kay Usool" series, focusing on the teachings of the Quran. Scholars presented 14 essential lessons from each Quranic para in both English and Urdu, making the messages accessible to all. This series, shared widely on social media, offered valuable insights into living a meaningful life guided by the Quran.





Observance of Key Religious Events & Holy Days

KPSIAJ's Religious Sub-Committee managed the observances for significant holy days and religious events, including the births and martyrdoms of Masoomeen (AS), Eid, Muharram, and Ramzan. With prepared messages and video lectures from esteemed Ulema, the committee provided spiritual guidance and helped the community connect with the importance of these occasions.

Grand Interfaith Seminar 2024: Hussain - Ascension of Humanity

On 31st May 2024, Khoja (Pirhai) Shia Isna Asheri Jamaat, in collaboration with Hayyate Ayemma Masajid, hosted a distinguished high-ranking delegation from Haram e Imam Hussain's (AS) Department of Interfaith Harmony. This grand seminar, titled 'Hussain: Ascension of Humanity,' brought together esteemed leaders and scholars from Ahl-e-Sunnat, Hindu, Christian, Sikh, and Bohri communities for a profound dialogue on unity and service to humanity.

A highlight of this memorable event was the delegation's presentation of the sacred flag of Imam Hussain's Holy Shrine to the hosting organizations. This powerful gesture symbolized their appreciation for the Jamaat's commitment to promoting interfaith harmony and serving humanity.

The event resonated with the timeless message of Imam Hussain (AS), inspiring attendees to embrace the values of compassion, justice, and unity. Together, we celebrated the spirit of interfaith harmony and reaffirmed our dedication to building bridges across communities for a more harmonious world.

Visit of Hujjatul Islam wal Muslimeen Molana Sadiq Hasan to KPSIAJ

The Management of Khoja Pirhai Shia Isna Asheri Jamaat had the distinct honor of welcoming Hujjatul Islam wal Muslimeen Molana Sadiq Hasan to our premises. During this remarkable visit, we proudly showcased the various facilities and activities of the Jamaat, highlighting our initiatives aimed at uplifting and empowering the community.

Molana Sadiq Hasan expressed his heartfelt appreciation for the management's achievements and the impactful work being carried out. He provided invaluable guidance for our future endeavors, emphasizing the importance of sustained efforts to serve the

community effectively.

As a token of gratitude for his lifelong dedication to the Khoja community and his unwavering commitment to nurturing faith and spreading knowledge, the management presented Molana Sadiq Hasan with a special memento. This gesture symbolized our recognition of his contributions and his role as a source of inspiration for generations.

We pray to Allah (SWT), behaq e Chahardah Masoomeen (AS), to bless him with continued health and strength to inspire and guide us in our journey toward progress and faithfulness. His visit remains a source of motivation for all, reinforcing the Jamaat's mission to serve the community with devotion and excellence.



WOMEN WING

Throughout the year, the KPSIAJ Women's Wing, under the dedicated leadership of Ms. Khadija Maisam Abbas and Ms. Maria Noorani, organized a wide range of events. These included Milad celebrations, the Hifz-e-Quran program, quiz competitions, awareness workshops, and Jashn-e-Eid-e-Milad-un-Nabi (SAWW), among others. Below are some of the key highlights from the year:

1. Jashn-e-Eid-e-Zahra (S) – October 1st, 2023

The celebration of Jashn-e-Eid-e-Zahra (S), coinciding with the birth anniversaries of Rasulullah (PBUH) and Imam Ja'far al-Sadiq (AS), was held on Sunday, October 1, 2023, at Shaheed Hamid Ali Bhojani Hall, Soldier Bazaar. The event, starting at 4:00 PM, featured a quiz competition and a lucky draw, engaging participants in meaningful reflections on the lives of these revered figures.

2. Quiz on Rasul Akram (PBUH) Ki Sawanih Hayat

A quiz competition was organized on Wednesday, 17th Rabi' al-Awwal 1445 AH through the Khoja Jamaat's Android app. Participants were encouraged to study the book Rasul Akram (PBUH) Ki Sawanih Hayat by Ayatullah Makarem Shirazi and test their

knowledge during the quiz. The competition provided a rewarding experience, with exciting cash prizes awarded to winners.

3. Jashn-e-Wiladat-e-Rasul Allah (PBUH) and Imam Ja'far al-Sadiq (AS) – October 9th, 2023

The Jashn-e-Wiladat-e-Rasul Allah (PBUH) and Imam Ja'far al-Sadiq (AS) was held on October 9, 2023, at Bhojani Hall. The gathering offered a spiritually enriching experience, featuring prayers, discussions, and reflections on the lives and teachings of these great personalities. The event strengthened the community's connection to the core values of Islam, fostering unity and devotion.

4. Panel Discussion on Breast Cancer Awareness & Mental Health

On October 28, 2023, the KPSIAJ YES Session #13 featured a Panel Discussion on Breast Cancer Awareness and Mental Health at the FEN Auditorium, Soldier Bazaar. Marking both Breast Cancer Awareness Month and World Mental Health Day, the session highlighted the importance of self-care, regular self-checks, and mental health support. Designed exclusively for women aged 18+, the discussion offered valuable information for prioritizing physical and emotional well-being.

Ata e Fatima (SA) Inclusive Future for Hidden Gems

With the support of donors, the KPSIAJ Women's Wing has established Ata e Fatima (SA), an institute for differently-abled children.

The institute offers:

- A tailored curriculum for unique learning needs.
- Aerobics every Monday to boost fitness.
- Cold cooking and hygiene sessions to develop life skills.
- Doctor checkups for regular health monitoring.
- Motivational sessions with experts.
- Milad and Majlis in Muharram to enrich spiritual growth.

Ata e Fatima (SA) fosters independence and growth, shaping brighter futures for remarkable children.

5. Life Skills Training for Teens – December 26th-28th, 2023

The Life Skills Training for Teens, held from December 26 to 28, 2023, at Fatimiyah Girls School, Soldier Bazaar, empowered girls aged 13-16 with essential life skills. The program fostered personal growth, equipping participants with tools for success. The sessions were highly engaging and left participants feeling more prepared and confident for the future.

6. Expression of Solidarity with the Oppressed Palestinians – December 2023

In December 2023, the KPSIAJ Women Wing organized a special awareness and prayer session titled "Expression of Solidarity with the Oppressed Palestinians". The session, dedicated to women and girls, focused on understanding "The Situation in Palestine and Our Responsibility". A powerful address by Mrs. Tahira Fazli highlighted the significance of standing with the oppressed and underscored collective responsibilities in the face of injustice.

The event also featured the heartfelt recitation of Dua-e-Joshan Sagheer, fostering a sense of unity and offering prayers for peace and support for those affected in Palestine. This impactful gathering served as a reminder of the importance of awareness, solidarity, and action in support of the oppressed.

7. Jashn-e-Wiladat Ba Saadat Hazrat Fatimatuz Zahra (SA) – December 31st, 2023

The Jashn-e-Wiladat Ba Saadat Hazrat Fatimatuz Zahra (SA) was held on Sunday, December 31, 2023, at Shaheed Hamid Ali Bhojani Hall, starting at 3:45 PM. The event featured an enlightening speech by Mohtarma Durre Shahwaar Sahiba, Manqabat Khawani, and a quiz on the Ahadees of Bibi Zahra (SA). A lucky draw for the first 100 guests added excitement to this spiritually uplifting gathering.

8. Jashn-e-Eid-e-Ghadeer wa Mubahila – June 28th, 2024

The Jashn-e-Eid-e-Ghadeer wa Mubahila was held on Friday, June 28, 2024, at Bhojani Hall, beginning at 5:00 PM. This event, marking the significance of Eid-e-Ghadeer and Mubahila, drew a large number of female attendees. It featured spiritual discussions reflecting on loyalty and leadership, exemplified by Imam Ali (AS) and Bibi Fatima (AS).





9. Ghadeer Awakening Workshop

The Ghadeer Awakening Workshop, co-organized by the KPSIAJ Women's Wing and Safina-e-Abdillah (AS), was held on Saturday, June 29, 2024, from 4:00 PM to 6:00 PM at Imambargah Ali Raza (AS), Lines Area. The event catered to children in two age groups: girls aged 5 to 13 and boys aged 5 to 8. The workshop provided an enriching experience, fostering learning and reflection.

10. Hifz-e-Quran Program and Arts Programs – May 2024

In May 2024, the Hifz-e-Quran Program was launched alongside three arts programs: Arts, Jewellery Making, and Resin Art, catering to various age groups. Registration took place on May 26, 2024, at Soldier Bazaar and Kharadar, with classes beginning on May 29, 2024. These programs, held from 4:00 PM to 6:30 PM, received enthusiastic participation from children in Kharadar, Soldier Bazaar, and PECHS, promoting both spiritual and creative growth.



11. Quran Recitation & Mafaheem Program – Ramzanul Mubarak 2024

During the holy month of Ramzanul Mubarak 2024, daily Quran recitation sessions and Mafaheem-e-Quran lessons were held to bring the community together for spiritual growth. The lessons were led by a learned teacher, followed by Namaz-e-Zohrain Ba Jamaat led by H.I. Moulana Sajjad Mehdavi and H.I. Moulana Dr. Mehdi Abbas.

The program concluded on the 27th of Ramzanul Mubarak with a Khatam-e-Quran ceremony. Participants who completed the Quran recitation were awarded certificates and gifts, recognising their commitment to deepening their understanding of the Holy Quran.



The KPSIAJ Women's Wing has successfully executed a variety of programs throughout the year, fostering spiritual growth, community engagement, and personal development. From educational initiatives like the Life Skills Training for Teens to significant religious observances such as the Khatam-e-Quran in Ramadan, these events have united the community in faith, learning, and solidarity. The dedication and hard work of all involved have made 2024 a year of growth, reflection, and empowerment.



DEPARTMENTS KPSIAJ

MEDIA & MARKETING

Introduction

In line with modern-day marketing strategies, the Media and Marketing Department remained committed to making a strong impression on our members while adhering to the Jamaat's policy throughout the fiscal year 2023-24. This report highlights the department's key activities, strategies, and achievements.

Marketing and Social Media Strategies

Over the past year, the Media and Marketing 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.

Media Communication

The Media and Marketing 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 2023-24.

Key Highlights

- Media Support for EXCO 2023
- Messages on Special Days
- Fatimiyah College Admissions Campaign
- Khoja Heritage Day
- Marketing for Webinars and Seminars by FHES
- Youth Enlightenment Series Campaign
- Telethon Marketing Campaign
- Design and Marketing Support for FEN, FHES, Fatimiyah Hospital, FSC, and KPSIAJ
- Social Media Coverage for FEN, FHES, Fatimiyah Hospital, FSC, and KPSIAJ Functions
- Fatimiyah Muakib
- Sports Tournaments Updates
- 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
- Community Updates and Support
- Design of AGM Book including layout and content for members
- Video Presentation for Members on AGM Day, showcasing the year's progress
- Event Design for AGM and Other Events, including backdrops, banners, and other event material

Media and Marketing Achievements

The Media and Marketing Department effectively utilized tools and innovative techniques, including AI solutions, to enhance content creation and streamline workflow efficiency. This year marked significant advancements in the department's operations, including:

- Crafting concise, engaging, and error-free content for graphic posts, newsletters, and email campaigns.
- Developing structured reports and outlines for departmental activities to ensure clarity and consistency.

- Streamlining video script creation for promotional campaigns, documentaries, and event coverage.
- Using AI voiceover technology in multiple videos to ensure professional-quality voiceovers and enhance video production efficiency.
- Designing high-quality event collateral such as AGM books, backdrops, banners, and videos to elevate the overall event experience.

Note: Starting this year, the department has ensured comprehensive photography and videography coverage of most community events. This initiative helps maintain a robust visual archive and improves post-event promotional efforts, enhancing overall engagement and outreach.

Social Media Stats

The following table represents the growth and reach achieved across our social media platforms during the fiscal year 2023-24:

Platform	Followers	Reach
KPSIAJ, Youth Forum and Women Wing	16,785	89,710
Fatimiyah Education Network	13,032	369,290
Fatimiyah Sports Complex	6,129	62,780
Fatimiyah Hospital	9,446	60,510
Fatimiyah Higher Education System	3,000	770,518

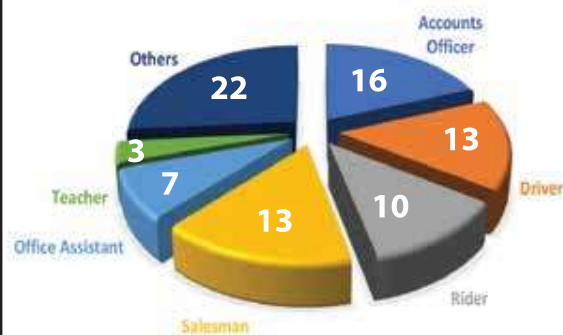
HUMAN RESOURCE DEPARTMENT

The provided data outlines the recruitment status for local and international positions, categorized by status and job titles. Of the 109 total roles, 95 are local, and 14 are international. Most local positions (88.4%) are filled, with 8.4% in progress and 3.2% canceled. International roles show a 50% fill rate, with the remaining 50% in progress. Key positions filled locally include Accounts Officer, Salesman and Driver, while internationally, Accounts Officer roles are predominant. This data reflects a strong emphasis on local recruitment, particularly in administrative and operational roles.

INTERNATIONAL JOB POSTING - POSITION WISE INTERNATIONAL



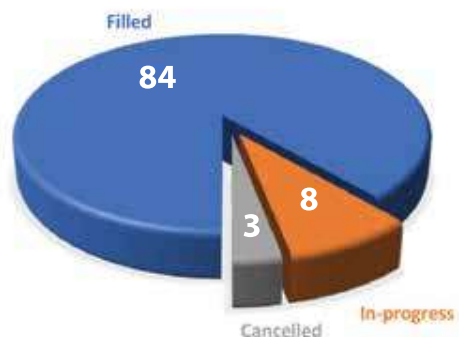
LOCAL JOB POSTING - POSITION WISE



INTERNATIONAL JOB STATUS COUNT



LOCAL JOB STATUS COUNT



MANAGEMENT INFORMATION SYSTEM & INFORMATION TECHNOLOGY

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 IT 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.

Appointment-based consultation at Fatimiyah Hospital

For the convenience of patients/attendants and to increase the overall efficiency of the OPD

department, Fatimiyah Hospital management raised the requirement for a hybrid mechanism for OPD consultations whereby walk-in patients are served as well while prioritizing those who have booked prior appointments. This mechanism was built and is Alhamdulillah operational very smoothly. Currently, appointments can be booked via a desk available at Fatimiyah Hospital or call 021-32226331 or 021-32226652 from Monday to Saturday 10 AM to 6 PM. Our team is working to make appointment booking more convenient via the Fatimiyah Hospital website and WhatsApp virtual assistant.

Meal Services

To enhance patient care and improve the overall hospital experience, a well-functioning meal services department is crucial. In response to requests for new meal services features, the software development team not only implemented these but also redesigned the meal services entry screens for optimal touch-based usage on smartphones and tablets. This update, now live, aims to streamline bedside entries, saving time and increasing efficiency. While hardware-related changes are still being addressed to fully enable bedside entries, the software component is already in place.

Android App Updates

Our Android app received some major functional updates during the year and many more are in the pipeline. Very soon the app will receive more updates to make it more productive and an everyday companion for members. Stay tuned not only for these updates along with the iOS version of the app too.

Online Forms

KPSIAJ is committed to providing convenience and ease for its members. To leverage technology, we launched an online membership renewal/duplicate card application form in February 2024. By June, we had received over 1,500 online requests. In March, we introduced an online Form A (for male members aged 18 and above). Within three months, we received approximately 80 completed forms. Our team is diligently working to further simplify this process, making it easier for members to both fill out forms and pay service fees online. We aim to have all Jamaat-related forms available online in the near future.

WF Elections 2024

Triennial elections were held across the globe to elect the president of The World Federation of KSIMC for the term 2024-27. This time around, voter verification was done across three polling stations using in-house created software which was operated by KPSIAJ and FEN staff under the supervision of the election commission.

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

In addition to the specific projects mentioned, the IT team has been diligently maintaining the network and providing round-the-clock technical support to all KPSIAJ departments, including the Fatimiyah Education Network and Fatimiyah Hospital. Beyond routine support, the team has actively assisted various departments with setting up multimedia and other technical equipment for events, seminars, and other activities.



By the Numbers: What MIS Supports

Category	Fatimiyah Hospital	Fatimiyah Education Network	Secretariat	Total
Email Address	95	403	172	670
Domain Users	89	529	142	860
PCs	109	325	77	511
WIFI Routers	16	8	12	36
Printers	48	38	19	105
UPS	16	3	7	26

FATIMIYAH COMMUNITY CENTRE (GHUSAL KHANA)

Death Registration

Death Registered during the period from 1st July 2023 to 30th June 2024	
Adult Male	99
Adult Female	80
Minor and Infants	11
Total	190

Member expires upcountry	
Adult Male	0
Adult Female	1
Total	1

Member expire overseas	
Adult Male	12
Adult Female	4
Minor and Infants	16

Details of Ghusal-o-Kafan services provided to members and non-members from 1st July 2023 to 30th June 2024 as under;

Members	
Adult Male	76
Adult Female	68
Minor and Infant	10
Total	154

Non-Members	
Adult Male	68
Adult Female	64
Minor and Infant	20
Total	152

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, the center is equipped with cold storage facilities and staffed by dedicated, trained volunteers. The Ghusal Khana strives to provide the highest quality in these essential services. Additionally, the center is frequently utilized by 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. Over the past year, 335 bodies of both members and non-members were brought to the Fatimiyah Community Center (Ghusal Khana) for Ghusal and Kafan rituals.

Sessions on Kafan Cutting & Ghush Masail

KPSIAJ organized informative sessions on Kafan cutting and Ghush Masail for women, conducted by the dedicated Ghush Khana female volunteers. These sessions aimed to educate participants on essential funeral practices, ensuring proper knowledge and preparation.

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 Hussaini 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 2023 to June 2024.

DEATH REGISTRATION REPORT

Wadi-e-Zainab	150
Hussaini Bagh 1 graveyard	4
Hussaini Bagh 2 graveyard	5
Khorasan Bagh	6
WAdi-e-Hussain Graveyard	1
DHA Graveyard	7
Total	173

1 member expired and buried in Islamabad 16 members expired and buried overseas.



MEMBERSHIP

The total population is 29,857, with a slight male majority of 15,794 (53%) compared to 14,063 females (47%). The community consists of 5,384 minors (under 18) and 24,473 adults (18 and older). Geographically, the majority reside in Soldier Bazar (60%), followed by P.E.C.H.S. (11%) and other areas. The age distribution shows the highest concentration in the 31-35 age group (2,645 individuals), while the aging population (above 80 years) comprises 933 individuals. This demographic overview reflects a balanced community with diverse needs across various ages. groups.

New registrations	836
Information Update (without card printing)	1078
Renewal Cases	3930



SECURITY

In 2023, we prioritized the enhancement of security protocols across all KPSIAJ-managed facilities, reflecting our unwavering dedication to fostering a safe and secure environment for all stakeholders. These initiatives ensured robust protection throughout the year.

Centralized Security Operations

To improve the efficiency and reliability of our security systems, we transitioned to a centralized management model. A team of approximately 68 skilled professionals diligently supervises every aspect of security operation, ensuring seamless oversight.

Rigorous Personnel Standards

Our security personnel are selected through a stringent evaluation process, focusing on qualities such as vigilance, commitment, and physical fitness. Regular performance and health assessments ensure they are well-equipped to handle any challenges.

Streamlined Communication Framework

An integrated network of intercom systems and wireless radios, managed by the Central CCTV Department, connects all operational sites. This streamlined communication infrastructure enables swift decision-making and cohesive security coordination.

Advanced Command and Monitoring

Our centralized Command and Control system provides 24/7 monitoring to detect and address potential risks proactively. This setup allows for immediate responses to emergencies, reinforcing our commitment to continuous vigilance.

Enhanced Surveillance Network

With over 185 strategically positioned CCTV cameras, our facilities benefit from extensive surveillance coverage. As part of our ongoing commitment to security, we evaluate and expand camera placements to address evolving needs. This includes comprehensive coverage of the Garden plot, ensuring enhanced safety measures.

TRANSPORT

Our transport department provides services to community members throughout the year. Buses are arranged for members' leisurely tours. On a weekly basis, particularly Sundays, as well as during festivals and special occasions, Jamaat arranges buses for visits to the three graveyards. Students and teachers of our schools and colleges benefit from pick-and-drop services on designated routes. Transport facilities are also provided to students during exams held at various centers across the city. Additionally, every Friday, a bus operates between Jamaat and Shah-e-Najaf Imambargah for Jumma prayers.

Internal Bookings (Entity usage)	495
External Bookings	610
Funeral Booking	173
Total Bookings	1278





FATIMIYAH SPORTS COMPLEX

The Fatimiyah Sports Complex is a state-of-the-art facility dedicated to promoting a culture of healthy living within the community. Established in 2014, the complex features a 25 by 8.5-meter swimming pool, a gymnasium equipped with modern weight training equipment, a squash court, table tennis facilities, and various other indoor sports amenities. Professional coaches and trainers are available to guide young athletes, many of whom have gone on to win titles at provincial and national levels. Regular fitness classes, including aerobics, are held separately for male and female members.

Adjacent to the Fatimiyah Sports Complex, KPSIAJ is fortunate to have the Fatimiyah Family Park. The park includes a jogging track and a variety of rides for children, offering a welcoming space where families, especially women, can enjoy leisure time. Regular activities are also organized in the park to engage children in healthy and constructive pastimes within a wholesome environment.

International Unity Tournament – Dubai

The Unity Games, organized in partnership with the Africa Federation Sports Council, is an international event aimed at fostering community pride and youth development. This year (2023-24), the Fatimiyah Sports Complex had the honor of participating in the prestigious International Unity Tournament held in Dubai. The community was proudly represented in a variety of sports, including cricket, football, table tennis, cycling, golf, and ladies' badminton.

Our athletes made us proud with their remarkable performances:

Table Tennis: 1st place

Cycling (Below 26 Category): 1st place

Cricket: Quarter-finalists

Ladies' Badminton: Quarter-finalists

Football: Significant progress, with the team demonstrating growth and commitment throughout the tournament.

This tournament was an invaluable experience for our athletes, who returned with renewed enthusiasm, improved skills, and a stronger competitive spirit. Success in table tennis and cycling has placed the Fatimiyah Sports Complex on the international map, while the performance of our cricket and badminton teams reflects the hard work and dedication of our players and coaches.

Unity Games 2023 Dinner Event

On December 25, 2023, a special dinner was held in Dubai to honor the Unity Games 2023 squad from Pakistan. Br. Mustafa Hemani and Br. Zohair Hemani were recognized for their generous support and hospitality, which made the event possible. The gathering also celebrated Br. Hasan Akbar, Vice President of KPSIAJ, as an esteemed member of the community.

KPSIAJ expressed heartfelt gratitude for the Hemani brothers' contributions, which provided encouragement and created memorable moments for the team.

Gratitude is also extended to all the coaches, staff, athletes, and supporters who contributed to making this year memorable for the sports complex. Together, significant progress has been made, fostering excitement for the future of sports in the community.



MONTHLY PACKAGES

PKR 2,000
Table Tennis Combo
Table Tennis Combo
+ Swimming

PKR 3,000
Gymnasium Combo
Gymnasium
+ Swimming

PKR 3,500
All in One
Gym + Swimming + Table Tennis +
squash + Badminton

PKR 2,000
Badminton Combo
Badminton
+ Swimming

TIMINGS	MONDAY - FRIDAY	SATURDAY	SUNDAY
GENTS	06:30 AM - 08:30 AM 07:15 PM - 11:00 PM	06:30 AM - 12:00 PM	10:30 AM 10:30 PM
LADIES	04:00 PM - 07:00 PM		N/A

TERMS & CONDITIONS:

USE OF GYM AND TABLE TENNIS, SQUASH AND BADMINTON COURT STRICTLY WITH TENNIS/ATHLETIC SHOES FOR SWIMMING. PROPER COSTUME OF NYLON/POLYESTER/LYCRA IS COMPULSORY SWIMMERS WITH LONG HAIR ARE REQUIRED TO TIE UP THEIR HAIR AND WEAR SWIM CAPS WHILE IN THE POOL



FAMILY RELATIONS COMMITTEE (FRC)

The Family Relations Committee (FRC) has handled various cases from July 1, 2023, to June 30, 2024, aimed at resolving marital, child custody, and family-related disputes both locally and for overseas members. The data can be summarized as follows:

Description	Group1	Group2	Group3	Overseas	Admin	Total
RESOLVED CASES						
Reconciled Cases	7	6	5	0	-	18
Divorced Cases	7	2	5	2		16
NOC Provided	-	-	-	-	11	11
Child Custody / Meeting	-	-	-	-	0	1
Total Resolved Cases	15	8	10	2	11	46
UNRESOLVED CASES						
In-process Cases	3	5	4	2	0	14
Case in Court	0	3	0	1	0	4
Unsolved Cases	0	0	0	0	0	0
Withdrawal / Incomplete Cases	2	1	2	1	1	7
Total Unresolved Cases	5	9	6	4	1	25
GRAND TOTAL	20	17	16	6	12	71

In total, the FRC managed 71 cases, achieving a 65% resolution rate by addressing 46 cases. Group 1 saw the highest activity, while overseas and administrative cases were lower but notable, given the unique logistical challenges involved. The FRC's work highlights its dedication to resolving family disputes through reconciliation and providing legal support when needed.



KHUMS COLLECTION PERMISSION (IJAZA)

Alhumdullilah!

Khoja (Pirhai) Shia Isna Ashari Jamaat, Karachi has IJAZAs to collect Khums from both the eminent Marajeen, 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.



FATIMIYAH
education network

FATIMIYAH EDUCATION NETWORK

FATIMIYAH MONTESSORI SYSTEM



Academic Progress and Development

- a) The Montessori system saw an increase in student enrollment, bringing the total number of students to 820.
- b) Introduction of an integrated Montessori and Early Childhood Care and Education curriculum focused on nurturing creativity, independence, and critical thinking in students.
- c) We successfully launched a new series of professional development workshops aimed at enhancing the skill sets of teachers, aligning with Montessori principles.
- d) Notable events included our Annual Montessori Day Celebration, the Summer Camp initiative, and Parent-Teacher workshops, all of which received positive feedback from participants.
- e) One of the most significant achievements this year was the successful alignment of the Montessori curriculum with the National curriculum in Grades 1 and 2 Reading programs, in particular, had a notable impact on literacy development, with parents actively contributing to their children's academic success.

Teacher/Parent Development and Professional Growth

Regular training sessions were conducted to enhance skills of our teachers in presenting Montessori materials and aligning Montessori activities with national curriculum requirements. Moving forward, we plan to focus more on incorporating modern Montessori materials and extension exercises to further refine their teaching practices.

a) Montessori Teachers Training Program Convocation

Graduates of the Montessori Teachers Training Program celebrated their accomplishments, inspired by motivational speeches from experts like Dr. Masroor Ahmed Shaikh.

b) Parent Workshop: Introduction to Montessori & Elementary

The workshops emphasized fostering critical thinking for early-grade students, including hands-on experiences with Montessori materials and meaningful discussions on elementary education. Parents at FMS were engaged in interactive sessions exploring Montessori philosophy and practical applications at home.

Co-Curricular activities and Cultural Enrichment:

Engaging students beyond the classroom remained a central focus this year. Events such as "Professions Day" and "Earth Day" fostered creativity, responsibility, and global awareness. Religious and cultural events provided opportunities for students to connect spiritual learning with their academic development, deepening their understanding of both cultural and religious values.

a) Youm-e-Hussain (A.S.) Commemoration

The event honored Imam Hussain (A.S.) through a heartfelt ceremony, where students participated in recitations and a procession, enhancing their understanding of sacrifice and remembrance.

b) Parent Workshop: Child Behavior Guide for Moms

At FMS, Dr. Zehra Jafar and Dr. Sajida Hassan led an insightful workshop for parents on managing child behavior, early mental health awareness, and building stronger parent-child connections.

c) Jashn-e-Sadiqain

Celebrating love for Hazrat Muhammad Mustafa (SAWW) and Imam Jaffar-e-Sadiq (A.S.), students participated in a Milad and crafted warm message cards, strengthening spiritual ties.

d) Victory at 3rd Inter-School Gymnastics Championship

Students excelled in the gymnastics championship, earning diamond, silver, and bronze medals, showcasing their dedication and skill.

e) Imam Ali's Birth Anniversary & Father's Day

To celebrate Imam Ali's birth anniversary and Father's Day, students crafted cards for their fathers, reflecting on themes of love and sacrifice.

Overall Impact and Future Steps

The academic year 2023-24 at Fatimiyah Montessori System was marked by significant achievements in curriculum development, student engagement, Parents/teachers partnership and growth. The year saw successful execution of events that enhanced student learning and community involvement. Moving forward, we continue fostering an environment of excellence and engagement.



FATIMIYAH GIRLS SCHOOL



Academics:

a) SSC Results 2023:

Group	'A1' & 'A' Grades	'B' & 'C' Grades	Pass %
Science	65.96%	30.85%	96.81 %
General	29.17%	70.84%	100 %

School Results: 97%

b) Subject Excellence:

Three students who excelled in their subjects and received IKLC (International Kangaroo Linguistic Contest) gold medals went on to participate in the prestigious KGL (Kangaroo Global Linguistics) international contest, showcasing their academic prowess on a global stage.

c) Improved Student Progress:

The school's pass percentage showed a significant improvement compared to the previous year, which can be attributed to the implementation of remedial classes. Furthermore, the detention rate decreased substantially from 5.7% to 3%, indicating a positive correlation between the remedial classes and improved student outcomes.

Co-Curricular:

a) Board of Secondary Education Karachi Inter School Badminton Tournament

Fatimiyah Girls' School secured runners-up position in the Inter School Badminton Tournament organized by the Board of Secondary Education Karachi, in which a total of 33 different schools from Karachi participated.

b) Shan e Mustafa SAWW Contest

Class IX C student represented FGS in the Shan-e-Mustafa (SAWW) Interschool Speech Competition at Qamar-e-Bani Hashim School, securing first place in the event.

c) 1st All Karachi Girls' Gymnastic Championship (Under-12)

One of the students achieved a notable third-place finish in the first All Karachi Girls' Gymnastics Championship (U-12) held at Reflection Gymnasium.

d) 3rd Muhammad Ali Inter Schools and Clubs Taekwondo Championship

Fatimiyah Girls' School was represented by 38 students who actively participated in the championship. They secured a total of 13 gold, 14 silver, and 11 bronze medals. The final standing of FGS was 4th Position.

e) All Pakistan Inter Boards Sports Gala- Islamabad

Three students from Fatimiyah Girls' School participated in the All Pakistan Inter Boards Sports Gala, representing BSEK in badminton and table tennis.

f) The SET School Declamation Competition

A student from Fatimiyah Girls' School delivered a persuasive speech on "The Art of Goal Setting: Turning Dreams into Reality," earning second place in the competition.

g) Sindh Inter School Taekwondo Championship

In a highly competitive Taekwondo Championship featuring over 45 schools, Fatimiyah Girls' School excelled in the event, securing an impressive tally of 41 gold, 33 silver, and 12 bronze medals culminating in a commendable 4th place overall.

h) Najafi Speech Competition

Grade VI student secured first place in the first round, qualifying for the final round in the Urdu Strand, while a grade IX student placed fourth in the first round. Additionally, a Class VIII student also qualified for the final round."

i) 7th Annual Najafi Essay Writing Competition

Fatimiyah Girls' School achieved impressive results in the English strand of the essay competition, securing four top positions. A Class VIII student earned 3rd place with a cash prize of Rs. 5,000, followed by another Class VIII student in 4th place with Rs. 3,000. Additionally, two students from Class VIII and Class X shared 5th place, each receiving Rs. 1,500.

j) International Kangaroo Linguistic Contest 2023

Three students from Classes IIIC, IVA, and IVD claimed gold medals, while students from Classes VB, VIA, VIIA, and VIIC attained bronze medals.

k) 18th Sindh Games

Class IX A student competed in the 18th Sindh Games 2024, showcasing exceptional talent in the baseball tournament and earning the Gold Medal for outstanding performance.



FATIMIYAH BOYS SCHOOL



Academics:

a) SSC Results 2023:

Group	A1 (80% & above)	A (70% - 79%)	B(60% - 69%)
Science Group	42% (22 students)	31% (16 students)	6% (3 students)
C (50% - 59%)	D (Below 50%)	Total Students	Result Held (UFM)
0% (0 students)	0% (0 students)	42	1

Co-Curricular:

a) Board of Secondary Education Karachi- Inter School Table Tennis Tournament

Fatimiyah Boys' School emerged victorious in the inter-school Table Tennis tournament, triumphing over Green Island School. The students demonstrated their exceptional skill on the table tennis court, making it an intense competition.

b) Inter School Elocution Competition

Students from Fatimiyah Boys' School enthusiastically participated in the inter-school elocution competition held at Habib Public School. Both the participants prepared diligently and displayed their oratory skills, however, they could not clinch any position.

c) 14th Art Beat Certificate Distribution

Certificates and medals were awarded to both the winners and participants of the Art Beat Competition during the assembly. A Student distinguished himself and was awarded the silver medal for his outstanding artwork.

d) 18th Inter School Speech Competition

Fatimiyah Boys' School participated in the inter school speech competition at Ghulam-e- Abbas school. Each participant demonstrated their individual style and perspective on the assigned topics.

e) 34th Junior Inter School Taekwondo Championship

Primary students from Fatimiyah Boys' School showcased their skills in the junior Taekwondo Championship, competing in sparring, wood breaking, and forms categories. FBS achieved 3rd place in the sparring competition, earning certificates and medals for their outstanding performance.

FATIMIYAH COLLEGE

Academic Achievements

The last academic session witnessed college's overall ranking in top 15 colleges of the city with 14th position in Commerce group and 15th and 19th in Humanities group.

Initiation for Targeted Steps for College's Branding & Promotion

In the last academic year, following steps were initiated for the first time in the history of Fatimiyah College as a measure to create a brand image of the college.

a. Revision of Uniform

New uniform, designed exclusively for Fatimiyah College students, was introduced based on a survey conducted among students regarding their preferences for colors and patterns. Separate uniforms were developed for boys and girls, with careful consideration of fabric quality and stitching details. This change applies only to new admissions, while XII students will continue wearing their old uniforms to avoid placing a financial burden on parents.

b. Social Media Presence

For the first time, an external digital marketing agency is hired for college's social media marketing. Digital Eggheads is now responsible for managing college's social media. A separate Facebook page for the college was launched and is being managed by Digital Eggheads (DE). Regular posts are shared, focusing on college life and alumni reflections.

c. Revision of College's Organogram

The revision of the organogram aims to establish a system based on clear policies and procedures for both academic and non-academic staff at Fatimiyah College. The progress for includes significant advancements in the College Staff Development and Growth Plan, reflecting ongoing process development efforts. A detailed staff development plan has been formulated with job descriptions and key performance indicators for each grade level was developed.





External Collaborations

- a) Fatimiyah College hosted a Geographical Conference in collaboration with Pakistan Geographic Society, providing a platform for students and scholars to exchange knowledge and insights on geographical studies.
- b) Conducted an IQ test in collaboration with Board of Intermediate Education, Karachi and Pakistan Geographic Society.
- c) Teacher Licensing Seminar was conducted where Mr. Ghulam Akbar Laghari, Secretary School Education and Literacy Department, Government of Sindh graced as the chief guest.
- d) Fatimiyah College is the only intermediate college which participated in the 1st Inter Board Coordination Commission (IBCC) Assessment Conference and presented a rigorous research on intermediate assessment practices of Sindh Board.

Students' and Faculty Development Initiates

- a) With an objective to develop IT skills and provide opportunities for freelancing paving the way for financial well-being of our students, Fatimiyah College Digital Literacy Program (FDLP) was initiated for students in the year 2023.
- b) Fatimiyah College in collaboration with Fatimiyah Hospital organized a ground breaking symposium on well-being of teen age girls. The interactive sessions featured a panel of renowned experts. The event was attended by community school students and faculty including Fatimiyah Girls' School, Green Island Foundation School, Al-Hadi Academy etc.

Co-Curricular Activities:

a. Inter School and College Table Tennis Competition 23

The Inter School and College Table Tennis Competition for girls took place during the 2022-23 academic session, featuring talented athletes from various institutions. This event provided a platform for participants to showcase their skills, while promoting physical fitness and teamwork among young female players.

b. First Bake and Sale Carnival at Fatimiyah College

For the first time, Fatimiyah College had organized a Bake and Sale Carnival showcasing students' entrepreneurial skills. The event was attended by approximately 700 people.

Professional Development for Educators: Training and Workshops

Teachers training and development sessions are conducted periodically by prominent educationists and psychologists. Some of the experts who conducted these sessions are Dr. Zainab Zadeh, Dr. Sajida Hasan, Prof. Mubeen Ahmed, Mr. Bashir Jumma, Dr. Hashim Raza etc.

Career Counseling Visits and Awareness Sessions for Students

The college provides career awareness opportunities to its students in form of different visits as well as in house expert session. Some of these are mentioned below:

- a) **Annual field trip to University of Karachi**
 - Botanical Garden and Zoological Museum for medical students.
 - Departments of Psychology, Sociology and Library Sciences for Commerce and Humanities students.
- b) **Career awareness trips to various universities and institutions including**
 - Fatimiyah Higher Education System (FHES),
 - Salim Habib University,
 - Indus University,
 - ICMA,
 - World Wide Fund for Nature (WWF) Karachi
 - State Bank of Pakistan etc.
- c) **In house sessions conducted by experts of different fields including:**
 - IT career path awareness by Ms. Shamim Rajani and Mr. Mehdi Haryani.
 - CSS awareness session by Mr. Wajahat Zaidi
 - Entrepreneurial Development session by Mr. Talha from IBA incubation center.
 - Business Studies career pathways by KnS Institute of Business Studies



Revision of SPEAC (Student Personality Enhancement through Augmented Curriculum) Curriculum 2024

SPEAC (Student Personality Enhancement through Augmented Curriculum) is a unique program at Fatimiyah College designed exclusively for adolescent personality development. This program is offered only at Fatimiyah College in the entire city. It is an integral part of the student curriculum, with weekly classes conducted by college counselors.

- The revised curriculum aligns with contemporary values and addresses the evolving needs of our students. It integrates value education deeply, ensuring that our students are not only academically proficient but also well-rounded individuals prepared for the complexities of modern society.
- The vision of the revised SPEAC Curriculum is grounded in five core domains of education:
 - Belief:** Cultivating a strong sense of personal, communal, and moral values.
 - Civics:** Instilling a sense of responsibility and citizenship.
 - Performance:** Enhancing academic and extracurricular achievements.
 - Intellectual:** Fostering critical thinking and intellectual growth.
 - Emotional:** Supporting emotional well-being and resilience.

Our goal is to nurture students who are not only academically adept but also emotionally intelligent, civically responsible, and confident in their beliefs and performance.

Financial Performance

a. Admissions

The college has managed to secure more than 300 admissions this year and approximately 85% of available seats in XI have been allocated. The table illustrates XI and XII enrolment status:

- For the first time, a 100% admission fee waiver was provided to KPSIAJ students to increase community inclusion in the college.

- Direct transfers were facilitated for students from Fatimiyah schools. This year, 59 students from Fatimiyah Girls' School (FGS) and 26 students from Fatimiyah Boys' School (FBS) have been enrolled under this scheme.

b. Digital Admission Test System at Fatimiyah College

Fatimiyah College's paperless admission system reduces costs by eliminating expenses for paper, printing, and manual processing, offering an eco-friendly and economical solution.

Fatimiyah College Summary XI-Admission 2024-25 Dated: 15/10/2024				
S.No	Class	Boys	Girls	Strength
1	XI-Pre-Engineering	13	9	22
2	XI-Pre-Medical	12	95	107
3	XI-Commerce	42	41	83
4	XI- Computer Sci	41	63	104
5	XI-Humanities		25	25
Total		108	233	341



QURAN DEPARTMENT

Academics

a) Enhanced Character Education

This year, several teachers from Quran department collaborated with the Value Department on character education. They got engaged in research work, lesson planning, microteaching, and translation tasks, in addition to their regular responsibilities.

b) Benchmark & SOS Development

A benchmark and Scheme of Study (SOS) were developed for FMS I through Class II to facilitate the acquisition of Quranic teachings. This framework is set to serve as a valuable resource for teacher training in other community schools, supporting the achievement of educational objectives more effectively.

c) Islamiat Plans & Proposals

A comprehensive plan and proposal for integrating Quranic studies and Islamic education were developed in class III and IV as a pilot project. This initiative has laid a solid foundation for the effective implementation of the idea that Quran is the source of Islamiat and that Quran must be the book of guidance and not just a book of reward (sawab).

Co-curricular

a) Ayaat Competition

A competition of memorized thematic verses by Quran Department was conducted for students from FMS I to Class II. The high level of enthusiasm demonstrated by the participants

suggested that the thematic verses will leave a lasting impact.

b) Palestine Program

On November 12, 2023, students from the Fatimiyah Montessori System organized a program in solidarity with Palestinian children. The event aimed to foster support for the oppressed and opposition to aggressors. On November 19, 2023, the Fatimiyah Education Network set up a camp at Nishtar Park to raise awareness about the situation in Palestine. At this camp, children engaged in various activities and reaffirmed their commitment to standing against oppression.

c) Theme "Imam e Zamana a.j.t.f." in FGS & FBS

During the month of Sha'ban, Quran Department launched a campaign in the FGS and FBS units centered around Imam al-Mahdi (AS). The campaign was designed to introduce the Imam and generate enthusiasm for related activities. A chart outlining specific acts to be performed over several days was provided to enhance the Imam's pleasure and strengthen students' connection with him.

d) Exhibition of Quranic Sciences in FGS

Students from Class VI to VIII in FGS organized an engaging exhibition on Quranic themes. The display included models, games, and charts to present topics related to Mafahim-ul-Quran and Hifz-e-Mozui. This exhibition successfully fostered a deeper connection with Quranic themes.



PROFESSIONAL DEVELOPMENT & QUALITY ASSURANCE DEPARTMENT

Professional Development

Empower educators with the pedagogical expertise to cultivate a lifelong learning environment and address diverse student needs, facilitating the adoption of innovative educational practices.

Quality Assurance

Ensure continuous quality improvement through systematic evaluation of educational programs, fostering alignment with established standards and desired learning outcomes.

Academic Year 2023-24

a) Curricula and Progression

- Reviewed the current Grade II and Grade III curricula to identify any gaps or overlaps with the national standards and lower primary curricula.
- Selected the most suitable strategy out of the three available curricula that aligns with the school vision.
- Created a detailed plan for implementing the chosen curriculum.

b) Lesson Planning and Development

A simplified IVC (as an alternate to VA) lesson plan was designed for Grades I and II and implemented with 12 teachers. The training program included demonstrations, feedback, and revisions to ensure a clear understanding and effective application of the 4C methodology. The objective was to provide teachers with a standardized and structured approach to lesson planning, aimed at improving the quality of education for students. Trained educators specializing in subjects aligned with the 4C framework, encompassing the Quran and languages (English, Urdu), to facilitate a clear and profound understanding of the subject teaching.

c) Assessment and Evaluation

- After carefully reviewing over 100 examination papers as sample with answer scripts from Test 1 and the Midterm,

identified some areas of weakness with respect to connectivity with the SLO, s. These weaknesses were analyzed and a comprehensive training program was developed to address them. This program has been meticulously planned to help teachers overcome the identified shortcomings.

- Concept of developing "Question banks" was introduced as it aids in creating exam papers aligned with specific objectives, ensuring standardized and consistent assessments, and promoting fair and unbiased evaluation of student learning. This approach saves time and effort by leveraging pre-existing repositories of questions, making it a valuable tool in academic and business settings.



Learning & Teaching

Conducted a 40-day training for all units on pedagogy, including lesson planning frameworks, social - emotional learning, and effective instruction.

a) Introductory AI Training for FEN Faculty

A two-episode introductory training on Artificial Intelligence (AI) was conducted for the faculty members of FEN during the summer vacation. The training aimed to familiarize participants with AI concepts and applications, enhancing their understanding and capacity to integrate AI into their teaching practices.

b) Learners in Need

We have designed policies for the areas to ensure quality standards, accountability, and guidance.

Administrative

PDT plays a crucial role in the recruitment process, involving the assessment of candidates' lesson designs, skills, and content knowledge. The department also administers orientation sessions for new hires, providing tailored training based on unit requests and individual needs.

a) Teachers Appointment & Training

We have designed policies for the areas to ensure quality standards, accountability, and guidance.

b) Admission Process

Policy developed outlining all steps and their requirements.

Syllabus and admission test papers revised to align with curriculum standards and promote transparency.

Quality Assurance Initiatives

a) Educator Evaluations through Needs Assessment Tests

- Conducted assessments for 70 FGS & FBS teachers and 50 FMS teachers, identifying high proficiency in lesson planning, noting areas needing improvement in soft skills, pedagogy, and content knowledge.
- Pedagogy training was designed and delivered by the PDT team.

b) Micro Teaching Sessions (MTS)

- Evaluated over 80 MTS sessions, noting strengths in organization and communication skills among teachers. Training in lesson design and execution was conducted in May 2024.

c) Classroom Observations

- Conducted over 30 classroom observations, identifying areas for improvement in lesson plan model comprehension. Further training in lesson design and execution took place in May 2024. A policy on teacher development for classroom observations was designed, shared, and implemented.



d) Parent-Teacher Meeting (PTM) Surveys

- Gathered feedback from over 100 parents who, despite limited knowledge of school processes, showed strong trust in the organization.

e) Midterm Examination Review

- Analyzed more than 100 examination papers and answer scripts, noting a need for standardized marking schemes. Training for lesson design was conducted in May 2024 to address identified gaps in students' independent problem-solving skills.



f) Student Satisfaction Survey

- Surveyed approximately 480 students across 16 classrooms, who expressed enthusiasm for learning and requested improved grading and increased classroom activities.

g) Teacher Feedback

- Collected teacher feedback, identifying desires for transparent policies, improved infrastructure, revised lesson plans, and greater parental involvement.



COMMUNITY TRAINING & DEVELOPMENT PROGRAM

Empowering our Community Members through Skill Development & Career Opportunities.

For Registration:
<https://kpsiaj.org/CTDP>
Program duration: **3** months

VALUE EDUCATION DEPARTMENT

Value Departments' initiative for Enhancing Quality

Efforts made by the Value Department to improve value integration in the B.Ed/ADE programs:

a) Review and Planning

- Reviewed previous integration work to identify areas for improvement
- Identified key objectives for each specific chapter to enhance integration

b) Talent Acquisition and Development

- Conducted interviews for new hirings at FEN to ensure that the resources hired are culturally aligned with the values of FEN.
- Participated in a five-day applied course for translators in Islamabad to enhance professional skills
- Represented FEN at an educational leadership summit in Murree to stay updated on best practices

c) Educational Resource Development

- Assessed educational materials such as the "Kifayat" and "Dhanak" series to ensure quality and relevance

Overall Initiatives by Value Department across FEN and FHES

a) Storytelling Initiative at FMS

The Value Department integrated storytelling into the curriculum for Classes I and II, fostering value-based learning. Collaborative meetings with the principal ensured consistent value integration across Classes I-III, supported by teacher training sessions on storytelling as a teaching tool.

b) Character Education Program at FBS and FGS

Through data analysis and teacher interviews, the Value Department addressed behavior management and personality development. Regular Wednesday assemblies emphasized character education themes, reinforcing positive values among FBS and FGS students. Art and library periods were effectively utilized to ensure personality and behaviour development and improvisation into various learning activities.



**c) Personality Development Initiative
Fatimiyah College**

Personality development sessions and training programs supported student growth at Fatimiyah College. Efforts included reorganizing the SPEAC (Student Personality Enhancement through Augmented Curriculum) program, designing a new curriculum, and conducting teacher orientation workshops to embed values into the curriculum.



d) Value Orientation Program at FHES

The FHES Value Department conducted monthly value orientation sessions for ADC and nursing students while offering personalized guidance to B.Ed. (Hons.) students in philosophy, critical thinking, and psychology courses. Collaborations with faculty contributed to a robust value-based education framework.



3. Value Department's Capacity Building and Collaboration

The Value Department developed a comprehensive syllabus and lesson plans for character education, collaborated with the PDT team for the GUIDE initiative, and organized workshops to enhance teaching strategies and staff collaboration.



HEALTH DEPARTMENT - FEN

This year marked significant progress for the department, with notable achievements and challenges addressed effectively. Patient volume increased, including both first-time and returning patients. Financial discipline was maintained through strategic cost management, such as bulk purchasing of long-lasting medications, optimizing prescriptions, and improving inventory practices.

Patient outcomes improved significantly, with higher satisfaction rates and enhanced treatment success. Safety protocols were strengthened to ensure better care delivery. The department also introduced innovative programs, including medications for childhood diabetes, and integrated advanced technologies like AI and digital tools for efficient data management.

Despite hurdles such as limited working days, staff shortages, and adaptation to the work environment, these challenges were managed through extended hours, task delegation, and support from senior team members. Looking ahead, a structured plan for daily operations aims to drive growth and efficiency across all units.

In January 2024, the department was honored for its contribution to a college symposium, and public health initiatives included polio campaigns, deworming efforts, and vitamin A supplementation programs. These efforts reflect a commitment to excellence and community impact.

Key Health Initiatives by the Medical Department

a) Successful Polio Campaign at F.M.S and Day Care

A polio campaign was successfully conducted at FMS and Day Care in collaboration with the City District Government. Under the supervision of the School Medical Officer and paramedic staff, 223 students under five years were vaccinated. The campaign was led by Lady Health Worker Ms. Saeeda, appointed by the Deputy Commissioner Karachi East.

b) Oral Health Awareness Sessions at FEN Schools

Oral health awareness sessions were held across FBS, FGS, and FMS to educate students and faculty on the importance of dental hygiene. The sessions, led by school organizers and the doctor, emphasized healthy habits, linked oral care to Islamic teachings, and encouraged a lifelong commitment to dental health and overall well-being.

c) Health and Nutrition Awareness Sessions at FEN Schools

Health and nutrition sessions were conducted across FBS, FGS, and FMS, focusing on balanced diets, healthy habits, and well-being in light of Quranic teachings. These interactive sessions equipped students with practical skills to adopt clean eating and foster lifelong healthy habits.





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FATIMIYAH HIGHER EDUCATION SYSTEM

PRELUDE TOWRDS FATIMIYAH INTERNATIONAL UNIVERSITY



FATIMIYAH HIGHER EDUCATION SYSTEM (FHES)

Introduction

The year 2023-24 has been a remarkable year of growth, achievements, and strategic advancements for Fatimiyah Higher Education System (FHES). Our institution has accomplished multiple significant milestones, including academic expansions, mandatory inspections, human resource and infrastructure development, all aimed at enhancing the quality of education and institutional reputation.

1. Launch of the Associate Degree in Commerce

One of FHES's most significant achievements during the year was the successful commencement of the Associate Degree in Commerce (ADC). The program offers a balanced curriculum that prepares graduates for both immediate employment and further studies, resulting in strengthening our academic portfolio.

The response to the program has been overwhelmingly positive, with enrollment exceeding our expectations. The ADC program is set to produce future business leaders and professionals, reinforcing FHES's role in developing skilled human capital.





2. Regulatory Visits for Nursing Department Affiliations

In 2023-24, FHES took substantial strides in advancing its Fatimiyah School of Nursing (FSN) by seeking affiliations and accreditations from key regulatory bodies:

Pakistan Nursing Midwifery Council (PNMC): The PNMC conducted a comprehensive inspection of our nursing facilities, curriculum, and faculty qualifications on 29th December, 2023. Their visit was crucial in evaluating our adherence to the national standards of nursing education. By the Grace of Allah (SWT) we have received the accreditation certificate of PNMC on 26th January 2024.

Sindh Health Department: The Health Department conducted an evaluation visit on 24th January 2024 to assess the quality of healthcare education we are providing in the field of Nursing. Their focus was on aligning our training and educational infrastructure with provincial guidelines, ensuring our students receive education that meets provincial healthcare needs. After the successful visit of the Health Department and follow-up meetings we have received a No Objection Certificate (NOC) from the Health Department on 19th March 2024.

Dow University of Health Sciences (DUHS): A major milestone was the successful inspection by DUHS with regards to affiliation on March 6, 2024 and the follow-up visits. Their team assessed our facilities, resources, and academic framework, which brought us one step closer to solidifying our nursing degree affiliations with a prestigious health sciences institution. This visit was highly crucial for acquiring affiliation with the leading Medical University of Pakistan. As a result of the efforts of FSN Head we have been able to acquire the "Affiliation Letter" on 11th September 2024.

These visits are instrumental in ensuring the quality and credibility of our nursing programs and reflect FHES's commitment to fostering a strong and compliant healthcare education system.



3. Intellectual Sessions and Seminars

Throughout the year, FHES organized multiple intellectual sessions and seminars/workshops to foster an environment of knowledge-sharing and critical thinking. These events were designed to enlighten students and Faculty Members, broaden their intellectual horizons, and equip them with insights from industry professionals and academics. Topics covered in these sessions ranged from contemporary global issues, technological advancements, healthcare innovations, and leadership skills to emerging trends in commerce and economics.

The seminars were well-received by students, community members and faculty alike, with many notable experts contributing to the discussions. These activities have not only enhanced student engagement but also strengthened the academic core of FHES, making it a vibrant learning environment.

4. Progress Toward Establishing Fatimiyah International University (FIU)

One of the most ambitious projects FHES has undertaken is the establishment of Fatimiyah International University (FIU). The journey to acquiring a charter for FIU has seen significant progress in 2023-24:

SHEC Visit: As part of the university establishment process, the Sindh Higher Education Commission (SHEC) conducted a preliminary visit on May 21, 2024 to evaluate our facilities, academic framework, human resource and institutional readiness. Following this, HEC provided their feedback and compliance requirements, which were duly addressed by our team.

Charter Inspection and Evaluation Committee Visit: The Charter Inspection and Evaluation Committee (CIEC), comprising five Vice-Chancellors from various universities, besides other officials of HEC including its chairman visited FHES to conduct a thorough inspection of our facilities, governance structures, and academic programs.

Approval Status: This is a major step forward in our vision to establish FIU, which will serve as a leading institution for higher learning in Pakistan. The final approval of FIU will be authorized by the SHEC commission to be schedule shortly from where the case will be forwarded to the Law Department of GOS.



5. Future Outlook and Strategic Goals

With the many achievements of 2023-24, FHES is now positioned as a forward-thinking institution dedicated to academic excellence and infrastructural growth. Our goals for the upcoming year include:

Strengthening Existing Programs: We will continue to enhance the quality of our existing degree programs, particularly in commerce and nursing, by incorporating the latest industry trends and improving faculty development.

Expanding Academic Offerings: With the progress of FIU, we aim to introduce more diverse academic programs, expanding into fields such as Engineering, IT, and Social Sciences. FHES is in the process of developing a Faculty Program on Fatimiyah Center of Artificial Intelligence (AI), which hopefully will be materialized in the year 2025.

Continued Collaboration with Regulatory Bodies: We will maintain a close affiliation with educational and healthcare regulatory bodies to ensure that our programs meet all necessary standards and compliances.

Securing University Charter: Our top priority remains securing the final approval for the charter of Fatimiyah International University, which will bring FHES's status to the fore as a degree-awarding institution.

As we move forward, FHES remains committed to providing quality education, fostering intellectual growth, and contributing to the development of our society. We thank our key stakeholders including students, faculty, and management for their continued support and look forward to achieving even greater milestones in the years to come.



FATIMIYAH INSTITUTE OF NURSING AND ALLIED HEALTH SCIENCES

The journey of the Fatimiyah School of Nursing (FSON), now known as the Fatimiyah Institute of Nursing and Allied Health Sciences, is an inspiring tale of growth and commitment to excellence in healthcare education. Established in 2010 with a focus on empowering community girls through the Nurse Aide Program, FSON took significant strides in advancing nursing education.

In 2015, FSON achieved a major milestone by registering its Licensed Practical Nurse (LPN) program in affiliation with the Sindh Nurses Examination Board (SNEB) and recognized by the Pakistan Nursing Council (PNC), Islamabad. This accomplishment reflected the institute's vision of producing competent and compassionate nurses capable of delivering quality patient care and managing emergency situations with professionalism.

Transformation into a Premier Institute

The year 2024 marked a transformative chapter as FSON evolved into the Fatimiyah Institute of Nursing and Allied Health Sciences. During this period, it gained recognition for two prestigious programs:

(Generic) BScN 4-Year Degree Program: Affiliated with Dow University of Health Sciences (DUHS).

Community Midwife (CMW) 2-Year Diploma Program: Affiliated with Sindh Nurses Examination Board (SNEB) and recognized by the Pakistan Nursing & Midwifery Council (PNC), Islamabad.

These developments underscored the institute's commitment to providing advanced training and fostering excellence in healthcare education.

Commitment to Quality Training and Community Engagement

The institute's dedication to quality training is evident from its students' outstanding performance in SNEB

Board examinations, where they consistently secure top positions. The overarching goal of the institution is to prepare skilled and compassionate healthcare professionals who collaborate effectively within medical teams and make meaningful contributions to community well-being.

Students of the Fatimiyah Institute of Nursing and Allied Health Sciences have demonstrated their dedication to community health by actively participating in initiatives such as World Health Organization (WHO) campaigns during their training.

A recent achievement underscored this commitment when the Assistant Commissioner of District East recognized and rewarded their remarkable performance in a polio eradication campaign. This acknowledgment highlights not only the students' exceptional efforts but also the institute's emphasis on practical, community-focused training.

Shaping the Future of Healthcare

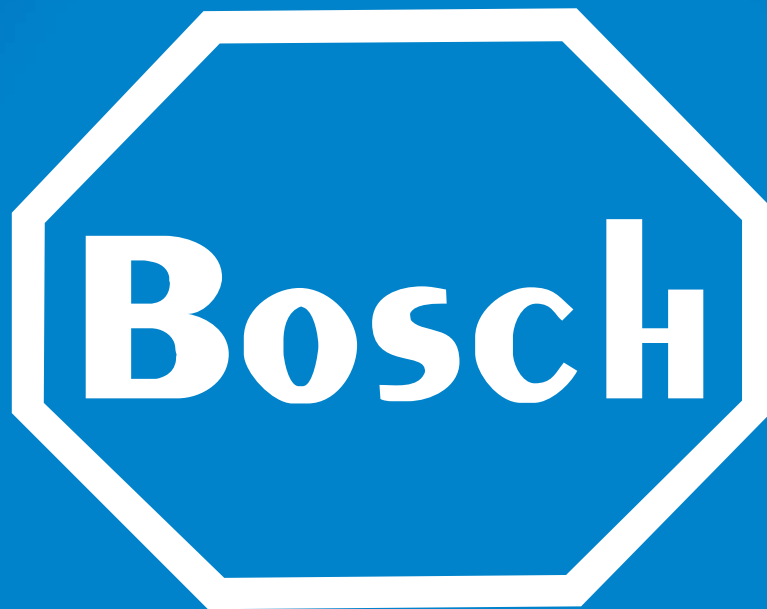
With unwavering dedication to excellence, the Fatimiyah Institute of Nursing and Allied Health Sciences continues to shape the future of healthcare by nurturing capable, ethical, and service-oriented nursing professionals.

Building on its legacy of excellence, the institute's next mission is to achieve:

1. Registration with the Pakistan Nursing and Midwifery Council (PNMC) for a Master of Science in Nursing (MSN) program.
2. Diploma in Specialized Technician Courses registration with the Sindh Medical Faculty by 2026.

These ambitious goals reflect the institute's commitment to expanding its impact and further contributing to the development of the healthcare sector.





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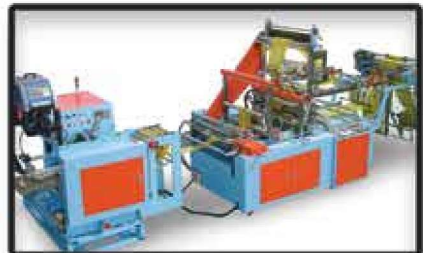
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فاطمیہ ہسپتال

**FATIMIYAH
HOSPITAL**

FATIMIYAH HOSPITAL

Fatimiyah Hospital with the grace of Almighty Allah and the 14 infallible Masoomeen A.S. remains the flagship contributor and pride to the community's healthcare needs and the general public. Management and GB's strenuous persistent efforts enable us to keep service charges patient-pocket-friendly despite the upward spiraling healthcare expenses, Fatimiyah Hospital started in 2016 in a **2000 square yards** plot as a small unit taking care of OPD patients in a gynae/obs unit with limited facility theater.

The year 2023-2024 was the year of development in the area of patient facilitation and redesigning processes for patient satisfaction and improvement of service deliverance and also the scope of the services.

A patient feedback System was introduced with enhanced options utilizing technological advancement for a better overview of patient's input about services as well as the addition of new services as per patients' needs, and this service usage was made easier for patients by displaying at all prominent places of Hospital and social media.

Online Appointment System Considering the high flow of outpatients and the limitation of the seating area for the patients' an online appointment booking system was introduced as a pilot project which is running successfully and now extending timing from 8 hours to 15 hours a day except Sundays.

The free home delivery system

Fatimiyah Hospital management has a patient centered approach that always considers the patient's convenience and comfort has started Free Home Delivery medicine at discounted rates in Karachi and enhanced patient comfort and satisfaction as part of our mission to serve humanity with zeal and excellence.

HOD for critical areas like ICU/HDU and professor-level HOD for Radiology and Laboratory as these all areas are integral parts of clinical excellence along with the addition of new advanced medical equipment along with senior doctors'

induction at registrar level and the start of evening round system for effective control of clinical as well as administrative issues round the clock.

The NICU (noninvasive cardiovascular unit) department was developed for early diagnosis and to prevent patients from unnecessary surgical



Chest Pain Clinic Qualified doctors with well-equipped clinics provide services to patients to effectively manage their chest pain issues.

Free BLS/ACLS for Doctors and Nurses. Fatimiyah Hospital management believes in continuous education and training of their clinical and non-clinical staff for that we signed an MOU for free certified training and license from AHA (American Heart Association) and every month we are getting 10-15 staff trained and certified.

Fire Marshal Training as we all know disaster management training is an integral part of safety and security and among basic firefighting skills, is the most important skill the management signed an MOU with the Civil Defense Authority of Pakistan and arranged fire marshal training and certification and it will be an ongoing process.



Training and development The FH team had a strong belief in team building and development and was inducted as a T&DM last year. This year an in-house total of 134 pieces of training were conducted and 1884 staff were trained in different topics both clinical and non-clinical areas.

Addition to the Fleet of Consultants. The FH management team with the help of GBs actively hunted for new consultants to furnish the consultancy Boquete with all colors of flowers to match the need to develop a perfect team and achieve the target of clinical excellence.

QA/QC Department. The QA/QC department was planned for a long time and Alhamdulillah this year 2023-2024 separate department was developed along with achieving targets of delivering health care services as per National and international

guidelines and complete departmental organogram and entire SOPs developed.

Expansion of in-house lab facilities It has always been a dream of our management to convert Fatimiyah into a place of One Window Operation by providing all facilities with quality and economy under one roof and for that we introduced a new machine that can perform all lab tests in the house along with strengthening team of experts for early and accurate reporting. In the laboratory, we introduced a very senior, energetic, and highly experienced MPhil doctor as HOD and team changes were done to ensure timely and accurate reporting and transform the lab into a more cost-effective one with technical advancement and Alhamdulillah with the efforts of team 100% results are accomplished.



Expansion of in-house lab facilities

S. No.	Instruments	Benefits
1	Placement of new ABG analyzer on reagent rental bases	Improve result quality technically problem-free
2	Roche chemistry autoanalyzer on the same reagent cost	improve result quality turnaround time will be decreased will be connected through the list (online)
3	Elisa analyzer	Around 35 tests done at outside labs will be performed at FH lab. It will save cost and will decrease reporting time and can also work as a reference lab (samples from outside labs) will increase revenue.
4	Abbott CBC analyzer	Improve results and cost-effective
5	General consumables	Around 35% cost of all supplies is decreased.

Patients relation officers FH management due to the high load of patients and continuous expansion of facilities added two more PROs for 7/24 hours coverage to bridge the gap between the patients and management and timely resolve all their concerns it is planned to hire father PROs from the

community. Patient satisfaction in management is our prime goal and to achieve that goal we are continuously striving and with each consecutive day things are moving in the right direction and committed to achieving and maintaining patient satisfaction at any cost.



Technology Advancement through the addition of equipment

S. No.	Equipment	Model
1	Vein Finder	Medex - MX-201VF (Inclusive of GST & WHT) with stand
2	Paeds Cardiac Monitor	Mindray - UMEC 12 (12 inches screen)
3	BIPAP	M/S Yuwell - YH730 - Bi (Made in China)
4	Dermo Laser Therapy	Alma Soprano Laser
5	Penta Phototherapy Light	Novos (Turkey)
6	Penta Phototherapy Light	Ningbo David
7	ABMP	Contec - ABPM-50 (24 Hrs.) with Computer and Software with all accessories
8		(ABPM-50 (24 Hrs.) Computer with Software and all accessories
9	Dental chair with accessories	RIXI
10	Ultrasound	DP-18
11	Echocardiography	Xario- 200 Platinum
12	Butterfly US.	Wireless Prob color doppler with Tablet, China
13	Holter with Computer and all accessories	Contec - TLC-6000 (03 Channel)
14	Holter, computer accessories, and software	
15	A Line Monitor	Medicop, USA
16	Pead Cardiac Monitor	Mindray - UMEC 12 (12 inches screen)
17	Defibrillator	Innomed - Hungary
18	Portable X-Ray	China
19	Anesthesia Machine	GE USA
20	Physio Treadmill / Traction	Physio Heal, F580 / Traction USA
21	Suction Unit	Elmaslar Medikal, SA 01 HT
22	Dinamap	GE, V100

MOU for internees program. The FH team along with the HR department created history by signing MOUs with different universities of good fame for accommodating mutual needs through paid structured internees' programs including IQRA university, Jinnah women university, Ziauddin University and HANDS organization along Karachi university DPA department.

Future planning and tasks. "A journey of a thousand miles always starts with a step" FH management is planning to transform a secondary Hospital into a medical university and for that entire management and GB team working day and night with the support of the KPSIAJ team. In future Fatimiyah Hospital plans to add MRI, Mammography, Cath lab and starting teaching program initially for Pediatric and gynecology MCPS.

Categories	2020-21	2021-22	2022-23	2023-24	Growth
Total Inpatients	8429	10077	10937	11258	3%
Total OPD Consultants	74489	89434	102500	104757	2%
Total Emergencies	38918	46736	47300	47883	1%
Total Surgeries	3592	2504	3901	4000	11%
Total Xray	15420	19539	17115	19003	11%
Total Ultrasound	16177	17117	18685	19356	4%
Total Echo's	1229	1236	1419	1752	23%
Total Lab Test	110304	186643	198557	138783	-30%



Fatimiyah Hospital

**Discounts for the
Community Members**

FOR THE YEAR 2024-25



Hospital Service	Discount
Family Physician	63% (800 Rs. 300)
Emergency Consultation	50% (1000 Rs.500)
OPD Consultation Charges	40% (1250 Rs. 750)
Pharmacy	10%
Inpatient Hospitalization	15%
Lab Test/UltraSound/X-Rays	

Note: Kindly register your valid JCIC Card to avail all the discounts.



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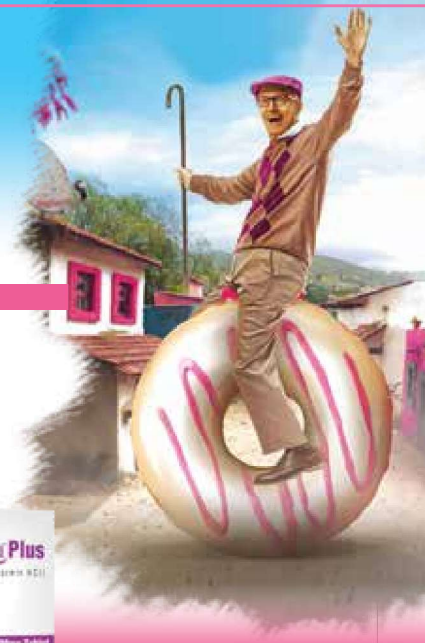
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LIST OF ENDOWMENT FUNDS

On Account of Education Services	
Education Foundation Fund	21,755,585
Ghoghai Foundation Fund	22,138,078
Ashraf Ali Haideri Endowment Fund	2,220,444
FEN-Education Endowment Fund	94,363,471
Aziz A R Dharamsey and Family Endowment Fund	1,678,416
Hajiani Fatimabai Jumabhoy Endowment Fund	3,237,186
Gokal Foundation Education Endowment Fund	9,600,545
Meezan Educational Trust-Endowment Fund	4,814,879
Mustafa Hemani Family Education Endowment Fund	1,118,944
Mohammad Raza R A Panjwani Family Education Endowment Fund	1,118,944
Nathani Young Scholars Education Endowment Fund	38,697,339
Mrs Anisa Ghulam Hussain Ali Merchant Education Endowment Fund	1,107,838
Tahira Rajabali Education Endowment Fund	5,000,000
Ali Bhai Family Education Endowment Fund	1,119,468
M Raza Pirbhai Education Endowment Fund	1,616,839
Zubeda Khatoon & Hasan Ali Dhalla Education Endowment Fund	2,476,876
Roshan Ali Mamdani Education Endowment Fund	739,736
Mukhtar and Gulshan Rawjani Education Endowment Fund	1,069,116
Khadim Ali Nanji Education Endowment Fund	632,517
Anwar Ali Dharamsey Education Endowment Fund	1,577,115
Ghulam Ali Virjee Education Endowment Fund	1,577,115
Mazhar Ali Jumani Education Endowment Fund	1,577,115
Vali Muhammad Fidda Hussain Noorani Education Endowment Fund	3,433,751
Sher Bano d/o Dadan Bhai Kapasi Education Endowment Fund	3,433,751
Mumtaz d/o Muhammad Ali Ladha Education Endowment Fund	3,433,751
Panjwani Foundation Fund	524,321
Adil Nathani Education Endowment Fund	1,415,796
Husein Ali Education Endowment Fund	3,975,480
Total	235,454,418

On Account of Medical Services	
Hospital Endowment Fund	3,320,580
Mrs Kamartaj Nazer Mooraj Endowment Fund for Patient Welfare	2,904,228
Late Shabbir Ali Khush Hal Health Endowment Fund	1,538,749
Late Farida Bano Binte Fazal Bhoy Health Endowment Fund	1,442,255
Late Ramzan Ali Khush Hal Health Endowment Fund	1,541,449
Amir Bano w/o Ramzan Ali Khush Hal Healthcare Endowment Fund	1,540,453
Late Masoom Ali Khushal Patient Welfare Endowment Fund	1,539,439
Shaukat Ali Raipur Wala Health Endowment Fund	1,944,434
Haseena Bano Health Endowment Fund	2,686,805
Khairunnisa Health Endowment Fund	2,718,213
Total	21,176,606

On Account of General Services	
Anisa & Rashid Mohsin and Family	1,022,382
Muhammad Faizan Pirbhai Education Endowment Fund Special Child	1,020,435
Insia Fatima Pirbhai Education Endowment Fund Special Child	1,020,435
Batul Muhammad Raza Pirbhai Education Endowment Fund Special Child	1,020,435
Late Fida Hussain Pirbhai & Late Fatima Pirbhai Education Endowment Fund Special Child	1,020,435
General Endowment Fund	10,112,829
Total	15,216,951
Grand Total	271,847,975