

ANNUAL REPORT

KHOJA (PIRHAI) SHIA ISNA ASHERI JAMAAT



يَاكَيُّهَا الَّذِينَ امَنُوْا هَلَ اَدُلُّكُمْ عَلَى بَجَارَةٍ تُنْجِيْكُمْ هِنْ عَنَّابٍ اَلِيْمِ ۞ تُوْمِنُوْنَ بِاللهِ وَرَسُوْلِهِ وَتُجَاهِلُوْنَ فِي سَبِيْلِ اللهِ بِأَمْوَ الِكُمْ وَاَنْفُسِكُمْ الْلِكُمُ خَيْرٌ لَّكُمْ إِنْ كُنْتُمْ تَعْلَمُوْنَ اللهِ اللهِ عَلَمُوْنَ اللهِ عَلَمُوْنَ اللهِ عَلَمُوْنَ اللهِ عَلَمُونَ اللهُ عَلَمُ عَلَمُ اللهُ عَلَيْهُ اللّهُ عَلَمُ اللهُ عَلَمُ اللهُ عَلَيْهُ اللّهُ عَلَيْهُ اللّهُ اللّهُ عَلَمُ اللهُ عَلَمُ اللهُ عَلَمُ اللّهُ عَلَمُ اللّهُ عَلَمُ اللّهُ عَلَمُ اللّهُ عَلَمُ اللّهُ عَلَمُ اللّهُ عَلَيْهُ عَلَمُ اللّهُ عَلَيْهُ عَلَمُ اللّهُ عَلَيْ اللّهُ عَلَمُ اللّهُ عَلَمُ اللّهُ عَلَمُ اللهُ عَلَمُ عَلَمُ اللّهُ عَلَمُ اللّهُ عَلَمُ اللّهُ عَلَمُ اللّهُ عَلَمُ اللّهُ عَلَيْكُونَ اللّهُ عَلَمُ اللّهُ عَلَيْكُونَ اللهُ عَلَمُ اللّهُ عَلَمُ اللّهُ عَلَيْهُ عَلَيْكُونَ اللّهُ عَلَمُ اللّهُ عَلْمُ اللّهُ عَلَمُ عَلَيْ عَلَمُ عَلَمُ اللّهُ عَلَمُ عَلَمُ عَلَيْ عَلَمُ عَلَمُ عَلَمُ عَلَمُ عَلَمُ عَلَمُ اللّهُ اللّهُ عَلَمُ اللّهُ عَلَمُ عَا عَلَمُ عَلَمُ اللّهُ عَلَمُ عَلَمُ اللّهُ عَلَمُ عَلَمُ عَلَيْ عَلَمُ عَلَمُ اللّهُ عَلَمُ عَلَيْ عَلَمُ عَلَمُ عَلَمُ عَلَمُ اللّهُ عَلَمُ عَلَ

يَغْفِرُ لَكُمْ ذُنُوْبَكُمْ وَيُلْخِلُكُمْ جَنْتٍ تَجْرِيْ مِنْ تَخْتِهَا الْأَنْهُرُ وَمَسْكِنَ طَيِّبَةً فِي جَنْتِ عَلْنِ الْفَوْزُ الْعَظِيْمُ ﴿

(سورهٔ صف, آیات:10,11,12)

ترجمہ: اے ایمان والو! کیا میں تمہیں ایک الیی تجارت کی طرف رہنمائی جو تمہیں در دنا ک عذاب سے بچالے۔ (۱۰) اللہ اوراس کے رسول پر ایمان لے آؤاوراؤ خدا میں اپنے جان و مال سے جہاد کرو۔ کہ یہی تمہار بے ق میں سب سے بہتر ہے اگرتم جاننے والے ہو۔ (۱۱)

وہ تمہارے گناہ بخش دے گااور تمہیں ان جنتوں میں داخل کرے گا جن کے بنچ نہریں جاری ہوں گی اوراس ہمیشہ رہنے والی جنت میں پاکیزہ مکانات ہوں گے اور یہی بہت بڑی کامیا بی 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 (2024–25)

Notice is hereby given that the Annual General Meeting of the Khoja (Pirhai) Shia Isna Asheri Jamaat Karachi will be held at Shaheed Hameed Ali Bhojani Hall, 174 Britto Road, Karachi, on Sunday, 28th December 2025, 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 29th December 2024.
- To consider and adopt the Annual Accounts for the year ended 30th June 2025, together with the report of the Honorary Treasurer and Auditors.
- To consider and adopt the report of the Managing Committee for the year ended 30th June 2025.
- To appoint Auditors for the accounting year ending 30th June 2026 and fix their remuneration, if any.
- To consider any other matter with the permission of the Chair.
- Recitation of Dua.

Karachi:

Dated: 14th December 2025

Yawar Abbas Kumaili Honorary Secretary

NOTE:

- As required under the Constitution, the Management has emailed the minutes of the last AGM, the Annual Reports, and the Accounts for the year ended 30th June 2025, along with the Honorary Treasurer's Report, to members whose email addresses are available with KPSIAJ.
- Members who have not yet registered their email addresses with the Jamaat are requested to do so.
- Members who require a printed copy of the Annual Report may collect it from the Jamaat Office at Kharadar or Soldier Bazar, Karachi.

REFLECTIONS

VERSES OF VIRTUE BY PROPHET MUHAMMAD (SAWW)

"I and the person who takes care of orphans will be as close as these two fingers, in Paradise as long as he fears Almighty ALLAH (SWT)"

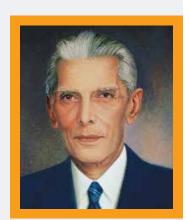
SAYINGS FROM THE FOUNDER OF OUR NATION: QUAID-E-AZAM MUHAMMAD ALI JINNAH

"Character, courage, industry and perseverance are the four pillars on which the whole edifice of human life can be built, and failure is a word unknown to me."

("Muhammad Ali Jinnah: A Political Study" by M.H. Saiyid, p. 9, 1962)

"No struggle can ever succeed without women participating side by side with men."

(Speech at Islamia College for Women, March 25, 1940)



SHAHEED HAMID ALI BHOJANI: A TRANSFORMATIVE LEADER AND HIS ENDURING LEGACY

President (KPSIAJ), August 1988 - February 1995

Shaheed Hamid Ali Bhojani's leadership continues to guide the Jamaat's progress, reflecting the Quranic assurance in Surah As-Saff (Ayat 8) that efforts made in the cause of goodness endure and cannot be extinguished. His tenure marked a period of meaningful growth, strengthening the Jamaat's focus on education, healthcare, and community welfare.

The foundational work initiated during his leadership later grew into

what is now the Fatimiyah Education Network (FEN). What began as a seed for community-focused education has evolved into a comprehensive system serving thousands of students. As FEN advances toward its long-term vision — including its aspiration for a university charter — it continues to prepare future professionals with pride, purpose, and strong values, reflecting the direction he helped establish.

Similarly, the continued development of Fatimiyah Hospital stands as a testament to the Jamaat's sustained commitment to accessible and reliable healthcare, built upon the groundwork strengthened during his era.

Shaheed Bhojani was martyred on 25th February 1995 in an attack at Mehfil-e-Murtaza (AS) and Imam Bargah Abul Fazl Abbas (AS), where members had gathered for prayers. His life, service, and sacrifice remain a source of unity and resolve for the community.

His legacy lives on in the institutions that continue to grow, the welfare programs that expand each year, and the spirit of collective responsibility that guides the Jamaat forward.



MESSAGE FROM THE PRESIDENT

ABUL HASSAN GOKAL



Dear Community Members, Assalam-o-Alaikum wa Rahmatullahi wa Barakatuh,

All praise is due to Allah for His countless blessings and guidance, most profoundly through the love of the Ahlul Bayt (AS) and the wisdom of the Holy Qur'an. As we begin a new calendar year, I extend my warm wishes to every member of our community and encourage all of us to embrace self-reflection and personal growth (Tazkiyah), both essential for strengthening individual and collective capacity.

By Allah's grace, and with the steadfast support of our community members, donors, and staff, KPSIAJ remains committed to serving with

compassion, integrity, and a clear vision. As we move forward, we reaffirm our dedication to ethical leadership, sustainable development, and the well-being of society.

Alhamdulillah, the organisational transformation initiated in recent years has strengthened our internal systems and enhanced the impact of our work. A key milestone this year was the expansion of Fatimiyah Hospital, an important step toward ensuring wider access to affordable and quality healthcare. In education, progress continued through the advancement of the Fatimiyah Higher Education System (FHES) and ongoing development toward the Fatimiyah International University (FIU), both designed to nurture informed, confident, and value-driven future leaders.

Recognising the importance of economic empowerment, we also introduced targeted skill development programs to equip our youth with practical competencies. A landmark achievement was the successful organisation of a large-scale Job Fair, connecting aspiring professionals with established employers. This initiative not only supported immediate employment needs but also contributed to long-term community resilience and economic independence.

Our nation continues to experience economic uncertainty and rising inflation, which are placing increasing pressure on less privileged members of our community. In these testing times, the compassion of our donors and the dedication of our volunteers remain vital. We welcome both financial contributions and volunteer participation to ensure that every individual in need receives appropriate care and support.

As the saying goes, alone we can do so little; together we can achieve so much. Our community is blessed with a foundation of faith that encourages us to grow as individuals and unite in service, preparing ourselves for the blessed arrival of the Awaited Saviour, Imam Mehdi (AJTF). May Allah, the Chardah Masoomeen (AS), and the Holy Qur'an continue to guide us, strengthen us, and keep us united in the path of service.

Aameen.

MINUTES OF THE ANNUAL GENERAL MEETING OF KHOJA (PIRHAI) SHIA ISNA ASHERI JAMAAT (2023–24)

The Annual General Meeting (AGM) of the Khoja (Pirhai) Shia Isna Asheri Jamaat was held on Sunday, December 29, 2024, at 10:30 a.m. at Bhojani Hall, 174 Britto Road, Karachi.

Quorum was confirmed, and the meeting began at 10:30 a.m. with a total of 216 members in attendance (198 male and 18 female). The attendance record has been maintained.

1. RECITATION OF VERSES FROM THE HOLY QURAN

Mr. Mehdi Haryani recited verses from the Holy Quran along with their Urdu translation. After the recitation, the President, Mr. Abul Hassan Gokal, invited the Hon. Secretary, Mr. Yawar Kumaili, to begin the AGM proceedings.

Mr. Yawar Kumaili then led the members in reciting Surah Al-Fatiha for all departed souls, including deceased scholars and mujtahideen; Marhoom Quaid-e-Azam Muhammad Ali Jinnah; Marhoom Ghulam Hussain Chagla; Marhoom Raheem Ali Chagla; Shaheed Lalan; Shaheed Hameed Ali Bhojani; Shaheed Sibtain Dossa; Marhoom Dost Muhammad Bhojani; Marhoom Nisar Hussain Virani; Marhoom Mohsin Hemani; Marhoom Muhammad Ali Jafri; Marhoom Aziz Thaver; and all those who have served the Jamaat, and also for all Shohada-e-Karam and the departed souls of marhumeen momineen and mominaat, especially the shohada of Parachinar.

After this, the Hon. Secretary proceeded to agenda number 2.

2. TO READ AND CONFIRM THE MINUTES OF THE LAST ANNUAL GENERAL MEETING HELD ON 17TH DECEMBER 2023.

Mr. Yawar Kumaili asked the members whether the minutes of the last AGM, held on December 17, 2023, should be taken as read.

The proposal was moved by Mr. Altaf Kikarya and Mr. Agha Asghar Hussain Shaheedi.

It was seconded by Mr. Shahid Badami, Mr. Amin Khandwala, Mr. Ali Hussain Rajabali, Mr. Abbas Jumani, Mr. Mohammed Ali Merchant, and Mr. Murtaza Rajani.

Mr. Ali Raza Wazir raised his hand, and Mr. Yawar Kumaili invited him to speak. He noted that receiving the minutes shortly before the AGM makes it difficult for members to recall the previous year's discussions. He suggested that a draft be circulated earlier so members can review it and share any concerns, ensuring accuracy before the minutes are formally adopted in the AGM.

Mr. Shahid Badami then raised his hand, and Mr. Yawar Kumaili invited him to speak. He

supported Mr. Ali Raza Wazir's suggestion that the minutes should be circulated earlier so members can review and address concerns before the AGM. He also pointed out that some corrections proposed last year were mentioned inaccurately in the current minutes and needed to be fixed. Mr. Yawar Kumaili noted the concern and confirmed that the necessary corrections would be made.

Mr. Yawar Kumaili then asked the floor to adopt the minutes with the needed corrections. The proposal was moved by Aga Shaheedi, Mr. Muhammad Ali Merchant, and Mr. Shahid Badami, and seconded by Mr. Altaf Kikarya, Mr. Murtaza Rajani, and Mr. Zain Sajjad Dhodiya.

The Hon. Secretary then moved to the next agenda item and requested the forum's approval to switch the order of Agenda Item 3 and Agenda Item 4. The change was confirmed by Mr. Muhammad Ali Merchant and Mr. Shahid Badami, and seconded by Mr. Altaf Kikarya and Mr. Amin Khandwala.

3. TO CONSIDER AND ADOPT THE ANNUAL ACCOUNTS FOR THE YEAR ENDING 30TH JUNE 2024, TOGETHER WITH THE REPORT OF HONORARY TREASURER AND AUDITOR

Mr. Yawar Kumaili asked whether the accounts should be taken as read and adopted. The adoption was proposed by Mr. Altaf Kikarya and seconded by Mr. Muhammad Ali Merchant.

Mr. Shahid Badami raised a concern, stating that the report should be discussed before adoption. In response, Mr. Altaf Kikarya noted that since the auditor had been appointed by the forum, the audited report should be adopted, and any further deliberations could follow. Mr. Muhammad Ali Merchant added that the accounts may be adopted now, and any errors or discrepancies identified later can be

corrected in consultation with the auditors. If major revisions are required, the auditor may issue a corrigendum. Mr. Ali Hussain Rajabali emphasised that adoption should be subject to deliberation, and any valid reservations should be incorporated. Mr. Yawar Kumaili noted the suggestions.

The Hon. Secretary requested the Hon. Treasurer, Mr. Asker Ali Basrawala, to present the accounts for the benefit and understanding of the members.

Following the practice of previous years, Mr. Asker Ali Basrawala presented an overview of the financial statements to help members better understand the accounts. He highlighted the year's progress, challenges, and key achievements.

He also acknowledged the two firms that support the Jamaat throughout the year: Dossani Associates, which conducts the financial audit free of charge, and M.M. Merchant & Co., our tax advisors. He expressed gratitude for their continued support and requested the forum to offer Salawat for their increased taufique.

The Hon. Treasurer then opened the floor for questions and encouraged members to share their queries or concerns so they could be addressed properly. He also suggested a protocol to first gather all questions and then respond to them one by one once the list was complete.

Mr Iqbal Noorani, referring to Note 15, where "Others" includes burial services, seminars, meetings, commemorations, and transport, asked whether the amounts shown represent net or gross expenses. He further requested the actual gross expense and contribution figures to better understand how it can be improved.

Mr. Shahid Badami appreciated the professional manner in which the accounts

were presented for the better understanding of the members. He then began his deliberation on the agenda and raised the following points:

- Regarding current liabilities, he requested clarification on the reason for the increase of Rs. 4 crore in "Other Liabilities."
- He asked for an explanation of the discrepancy between the figures shown in the main balance sheet and Note 7.1 in the financial report.
- He observed a significant increase in the amount recorded under "Work in Progress" and requested further details.
- While acknowledging the investment strategy, he questioned why a large amount had been kept idle in bank accounts this year compared to previous years.
- He inquired whether Jamaat services such as burial services, hall facilities, and transport services — are being charged at cost or below cost, and requested further details.
- On the allocation of administrative expenses, he noted that the share allocated to education appears to be decreasing each year, while the share for medical services seems to be increasing. He asked whether this understanding is correct and requested clarification.
- Under the "Related Party" payments section, he referred to an amount of Rs.
 40 lakh and asked for details of this payment.

Next, Mr. Muhammad Ali Merchant spoke and began by appreciating the entire management, especially the Hon. Treasurer and his team, for professionally presenting the accounts. He noted that the overall balance sheet shows good improvement compared to last year, with an increase in the Endowment Fund and better donation figures. While acknowledging that the discrepancy highlighted earlier by Mr. Shahid Badami appears to be typographical error that should be corrected, he commended the President for the reduction in liabilities. He also suggested that expenses should be further minimized so that members may benefit even more.

Next, Mr. Zain Sajjad Dhodiya referred to Section 7.1 under "Funds for Specific Purposes." He noted that the Higher Education Scholarship Fund stood at Rs. 8.7 million last year, while this year it has increased to Rs. 22 million. He asked for clarification on whether these funds have been accumulated without corresponding recipients.

Then, Mr. Altaf Kikarya asked the Hon. Treasurer to explain, in simple terms, the incoming and outgoing amounts, and to clarify the overall surplus or deficit.

After taking the questions from the floor, the Hon. Treasurer addressed them as follows:

Regarding Mr. Iqbal Noorani's query on expenditures and contributions, he clarified that the accounts currently show net figures, but the Jamaat is working toward presenting gross figures for a more complete view. He noted that this is a complex exercise due to the level of detail involved, though detailed data sheets are available for anyone wishing to review the breakdown. He further explained that several member services generate fees that barely cover payroll costs, and some pricing adjustments may be required in the future to maintain financial sustainability.

In response to Mr. Shahid Badami's questions, Mr. Asker Ali Basrawala confirmed that the typo appeared only in the printed

copy and not in the main audited version. He clarified that it was a printing error, not an audit-related one, and would be rectified.

Regarding the increase in the "Work in Progress" section, the Hon. Treasurer explained that the rise reflects funds allocated toward several major ongoing projects, particularly the extension of Fatimiyah Hospital.

He then addressed the question regarding whether member services are provided below cost. He confirmed that they are, which results in an annual deficit. This remains an ongoing challenge, as the organisation must balance offering affordable services with maintaining financial sustainability.

On the allocation of administrative expenses, the Hon. Treasurer explained that with the continued expansion of hospital facilities, the centralised departments now provide greater support to the hospital compared to the education setup. As a result, allocations are revised to reflect this operational focus and are also vetted by the auditors. This is why the allocation toward health appears to have increased relative to education.

In response to the question about the higher bank balance compared to last year, the Hon. Treasurer explained that the increase was due to a year-end opportunity offered by the bank to park funds at an attractive rate, aligned with the payment schedule for ongoing construction projects. He also noted that long-term investments continued to be made in T-bills, Sukuk, and similar instruments.

On related-party transactions, the Hon. Treasurer explained that these generally involved managing committee members or their close family members. He noted that all such transactions are fully disclosed in the accounts as per required standards and are

reviewed to ensure compliance with the organisation's policies.

The Hon. Treasurer also addressed the question regarding the Higher Education Fund, explaining that the increase was due to liability movements. Funds received in 2024 for the 2025 academic year could not be disbursed until the required conditions were met, so a separate section was created to temporarily park these amounts until distribution.

Afterwards, Mr. Muhammad Zain Shabbir raised a query regarding vendor selection and the conflict-of-interest policy outlined in the constitution. He asked how a management committee member could conduct business with the Jamaat under these clauses. The Hon. Treasurer suggested that this question be taken up under "Any Other Matter," as the current segment pertained to finance-related issues rather than constitutional matters.

Then, Agha Asghar Shaheedi praised Mr. Asker Ali Basrawala and his team for professionally presenting the accounts. Referring to Mr. Iqbal Noorani's point, he asked whether the real cost versus the charged cost for services such as burial and sports could be shared with the community. The Hon. Treasurer replied that the Jamaat aims to disclose such information where possible. He noted that burial services cost nearly three times the current charge, and while this full amount cannot be passed on to members, a fair and sustainable pricing model is being developed.

After addressing all questions and concerns, and as the accounts had already been proposed and adopted earlier, the forum recited Salawat, and the meeting proceeded to the next agenda item.

4. TO CONSIDER AND ADOPT THE REPORT OF THE MANAGING COMMITTEE FOR THE YEAR ENDED 30-06-2024

Referring to the Managing Committee Report for the year ended June 30, 2024, the Hon. Secretary, Mr. Yawar Kumaili, informed the forum that before proceeding to take the report as read and begin the adoption process, two short videos would be played-one showcasing the ongoing expansion projects and another summarising the Managing Committee's activities during the year.

After the videos, the Hon. Secretary opened the floor for questions and comments related to this agenda item.

Mr. Zain Sajjad Dhodiya referred to past reports that included membership counts and asked for clarity on the source of new memberships –specifically, how many were inherited and how many were admitted from outside based on eligibility criteria. He noted that this year's report did not include this information and asked whether the practice had been discontinued. He suggested that, if added, the report should also specify the source of new members.

Mr. Mubashir Hassan Nayani appreciated the efforts of the Jamaat's members for their dedicated service to the community and prayed for increased blessings and success for them.

Mr. Zamin Abbas asked whether the subsidies/discounts provided to members—such as in education and healthcare—are offered as welfare support or as member privileges.

Mr. Muhammad Ali Panjwani noted that while ration bags distributed to non-members were mentioned, the total amount spent was not disclosed, as it was disclosed for members. He also asked the Hon. Secretary to clarify the Ansaar Project, how it differs from the ration program, and the current status of the families receiving monthly assistance under it. In addition, he suggested that for the marriage assistance program, the Jamaat could consider offering Bhojani Hall free of cost to supported brides, given their limited financial resources for external venues.

Mr. Mubeen Raza Qazi appreciated the management and, referring to the number of Khoja students mentioned in the report, asked for the total enrolment in the Fatimiyah Education Network to understand the overall proportion and what steps could be taken to improve this ratio.

Mr. Shahid Badami shared his feedback, noting several inconsistencies in the report. He pointed out that the number of Managing Committee meetings was listed differently in the PDF circulated with the notice, the financial report, and the printed report. He asked for clarification on the correct figure and requested that attendance details also be included.

He sought clarification on the difference between the rent subsidies provided under the Ansaar Project and the separate Rental Assistance category, and whether the two represented distinct initiatives. He further asked whether the member discount at Fatimiyah Hospital had been included in the overall welfare calculations.

He also highlighted discrepancies in figures related to Social Welfare initiatives—such as the Ansaar Project expenditure, marriage assistance, and rent assistance—where the amounts differed between the narrative and the tables. Another point he raised concerned the number of deceased individuals reported under the Fatimiyah Community Centre, as the figures in the table and description did not match.

While appreciating that the details of the sub-committees had been included, he requested that the names of their conveners also be added. He further asked for the representative of the Mohalla Committee for PECHS and suggested that sharing representatives for all areas would benefit community members.

Regarding the Family Reconciliation Committee (FRC), he noted that the number of FRC cases had been provided, but requested that the number of marriages registered during the year also be included so the ratio could be better understood.

In the Fatimiyah Education Network section, he observed that the report included Science and Commerce results for girls but only Science results for boys. He requested the number of members enrolled in the Montessori system this year, along with total enrolment, and asked for similar figures for the college programs. He also referred to the newly launched ADC Program, praised its strong response, and requested the total number of admissions and how many of those were members.

Finally, while referring to the Fatimiyah Hospital usage table, Mr. Shahid Badami requested that member usage statistics also be shared. He noted that the growth chart showed a decline in lab tests and asked for the reason behind this decrease.

Mr. Muhammad Hassan Panjwani raised a concern regarding a specific incident where a health insurance card was not accepted at Fatimiyah Hospital, causing difficulty for his relative. He asked what alternative support is available in situations where a member has no funds and, in such isolated cases, the insurance card provided by the employer cannot be used.

Dr. Ghulam Abbas Lilani, acknowledging inflation and the rising costs of member

services – especially burial services – proposed introducing a tiered payment structure based on members' capacity. He suggested categorising charges into full, partial, or nil payment options.

A break was taken for Namaz-e-Zohrain, after which the meeting resumed.

Mr. Zeeshan Namdar inquired whether instalment payment options are available for the health insurance plan offered by the Jamaat. He also asked about the progress of discussions with government authorities regarding parking facilities near the hospital. In addition, he sought clarity on the tendering and procurement process for construction work, who is overseeing the hospital's expansion project, and the expected timeline.

He suggested that the Jamaat consider developing housing projects for members–particularly those renting or living in inadequate conditions–through instalment-based plans that could eventually enable home ownership. He also noted that KPSIAJ previously hosted seminars by prominent scholars during Muharram and Safar and asked why this practice appears to have been discontinued.

For member convenience, he proposed installing an additional bank ATM at Fatimiyah Hospital to provide failover support. He further recommended making audio tilawat available in the Cold Storage area, similar to the arrangement inside the ghusl-o-kafan room.

Mr. Zeeshan Namdar also expressed concern about the Jamaat's investment approach and emphasised the importance of exploring Islamic investment alternatives that align more closely with the community's values, even if returns may differ.

WITH THE QUESTIONS CONCLUDED, THE MANAGING COMMITTEE PROVIDED THE FOLLOWING RESPONSES:

The Hon. Secretary, Mr. Yawar Kumaili, requested KPSIAJ Vice President Mr. Muhammad Hasan Akber to address the questions related to the FRC.

He shared that the number of marriages registered annually is between 200 and 300; however, comparing this directly with FRC cases may not lead to accurate conclusions, as most FRC cases arise from older marriages rather than recent ones. He noted that the FRC has successfully reunited around 100 families in the past few years, reflecting significant progress in promoting harmony within the community. He thanked the volunteers and counsellors for their efforts and highlighted the positive impact of the FRC's work in resolving family disputes.

Regarding the query on the Mohalla Committee, Mr. Muhammad Hasan Akber informed the forum that the convener is Br. Asad Ali Teja and that discussions on selecting area-wise representatives are in progress and will be shared soon.

Regarding the discrepancies in the report, he acknowledged that a few typographical errors had been identified before printing and were corrected, with a disclosure note added as agreed in the management meeting. Mr. Shahid Badami suggested that such disclosures be shared earlier so members can refer to the updated report rather than the earlier version.

Mr. Ali Hussain Rajabali suggested that any corrections or updates—such as identified mistakes or typographical errors—should be communicated to members on time to avoid confusion at the AGM. Mr. Shahid Badami seconded this suggestion.

At the request of the Hon. Secretary, KPSIAJ Managing Committee Member Mr. Adeel

Abbas Kapasi addressed the questions related to the Fatimiyah Education Network and clarified that, for the General Group at Fatimiyah Boys School, 20 students received A grades while one student received a C grade.

In response to Mr. Shahid Badami's query regarding welfare at Fatimiyah Hospital, Mr. Yawar Kumaili clarified that more than 5,500 member patients had been facilitated during the year, representing around 2,000 unique individuals, with the higher total reflecting multiple visits by some patients.

After the responses were presented, the forum was asked whether they were ready to consider and adopt the Report of the Managing Committee for the year ended 30-06-2024. The proposal was moved by Agha Asghar Hussain Shaheedi and Mr. Raza, and seconded by Mr. Abbas Jumani, Mr. Zeeshan, Mr. Ali Hussain Rajabali, and Mr. Shabbir Jesani.

With the recitation of Salawat, the meeting proceeded to Agenda Item 5.

5. TO APPOINT EXTERNAL AUDITORS FOR THE YEAR ENDING 30 JUNE 2025 AND TO FIX THEIR REMUNERATION (IF ANY)

The Hon. Secretary, Mr. Yawar Kumaili, opened the discussion by acknowledging Mr. Afzal Dossani, a respected member and former treasurer of the Jamaat, for his professional expertise and dedicated service. He noted that Mr. Dossani's rigorous approach to auditing the Jamaat's accounts has often challenged the team but has been invaluable in upholding financial integrity. The forum recited a Salawat in appreciation of his contributions.

The Hon. Secretary then recommended the reappointment of M/s. Dossani Associates as external auditors for the upcoming financial year ending 30th June 2025. The proposal

was moved by Mr. Ali Hussain Rajabali, Mr. Abbas Jumani, Mr. Raza, and Mr. Shahid Badami, and seconded by Mr. Bashir, Agha Asghar Hussain Shaheedi, Mr. Zeeshan, Mr. Zain, and Mr. Shaukat Agha. Following a unanimous vote, M/s. Dossani Associates was officially appointed as the auditors for the year ending 30th June 2025. The forum also acknowledged that M/s. Dossani Associates has consistently provided its services on an honorary, voluntary basis, reflecting their continued commitment to the community.

The meeting then proceeded to Agenda Item 6.

6. TO CONSIDER ANY OTHER MATTER WITH THE PERMISSION OF THE CHAIRMAN

With the Chairman's permission, the floor was opened for any other matters.

Rajabali Ali Hussain began appreciating the efforts of the Jamaat members, acknowledging the time and dedication they devote to serving the community. He noted that with the increasing usage of Fatimiyah Hospital, expansion had become essential. He thanked Managing Committee member Mr. Shahid Khoja for his professional supervision of the construction work. He also observed that work on the newly purchased annexe plot had commenced and that these expansions would help reduce overcrowding by relocating various departments and improving overall facilities.

He added that the ongoing construction has created difficulties for visitors accessing the hospital. He suggested implementing a one-way traffic system on Britto Road, noting that this could likely be arranged quickly with the relevant authorities. He further recommended deploying additional traffic police personnel near the Soldier

Bazar No. 3 signal to improve safety and ease congestion in the area.

Mr. Ali Hussain Rajabali also suggested streamlining the welfare activities carried out by the Jamaat and various community trusts. He noted that members often feel unsure where to seek assistance due to overlapping services across institutions. He proposed strategising to simplify access and ensure members do not have to approach multiple welfare committees separately.

He acknowledged that the Jamaat continues to provide meaningful discounts and welfare support to members. For senior citizens aged 75 and above, he suggested that welfare benefits be granted automatically without requiring them to go through the usual application process. He further suggested that welfare matters concerning female members should be handled by female representatives to ensure comfort and appropriateness.

Ms. Tahira raised a query regarding the membership process for non-members marrying Khoja members. She noted that while the process is straightforward when a Khoja male marries a non-member female, the reverse situation is not handled in the same manner and does not clearly outline the support or facilities available to the non-member male.

Mr. Muhammad Zain Shabbir revisited his earlier question on conflict of interest and the vendor onboarding process. He noted that the Jamaat's constitution, last amended in 2011 and currently available on the website, appears outdated and should be reviewed in line with present-day requirements. He further observed that the bylaws do not address several important areas and stressed the need for clearer policies and stronger accountability, particularly regarding conflict-of-interest provisions and the disclosure

related-party or close-member business relationships with the Jamaat.

Mr. Zain also suggested that the Jamaat consider inviting scholars from diverse schools of thought to ensure broader representation and avoid any perception of partiality. Referring to the guideline that Managing Committee members are not permitted to receive remuneration from the Jamaat, he mentioned an instance where this did not seem to align with the stated policy and requested clarification on how such cases are governed within the existing framework.

Mr. Zain suggested that the Jamaat review staffing metrics at Fatimiyah Hospital to better assess resource utilisation. He also recommended establishing a mechanism, in line with the constitution, to address non-performing elected members without having to wait for the next election cycle.

Mr. Raza Devjiani began by appreciating the management for their commendable work. He then asked whether any steps had been taken to address the complaints and feedback received during the recent elections, including the formation of a committee for this purpose. He also proposed establishing a committee to review and suggest amendments to the Jamaat's constitution. He seconded the suggestions made by Mr. Ali Hussain Rajabali regarding senior citizen welfare and the handling of welfare matters for female members. He further emphasised that resolving the parking challenges at Fatimiyah Hospital should be treated as a priority.

Mr. Ghulam Abbas Rajani expressed concern that the Mohalla Committee is not yet fully formed and requested that the process be expedited to better facilitate members, particularly those residing in areas such as Nazimabad. He also emphasised the need to enhance sports activities within the community, noting that such initiatives could promote better health and help reduce medical expenses.

Mr. Yawar Abbas Badami raised a serious concern, noting that given the security situation in regions such as Gaza, Lebanon, and Parachinar, similar risks could arise locally. He acknowledged the Jamaat's ongoing efforts in hospital and graveyard development but emphasised that greater attention must now be directed toward strengthening security, with more comprehensive measures needed to address potential threats.

Mr. Ali Raza Wazir asked whether non-elected members can serve on the sub-committees mentioned in the report and whether these committees hold regular meetings, along with the availability of their minutes. He also inquired about the status of the Fatimiyah University project and its expected completion timeline.

Referring to Fatimiyah Education Network's performance, he questioned why FEN has not been able to reach the top 10 rankings in recent years and what measures are being taken to ensure that the university can achieve such a position in the future. He further asked whether this is the best use of community donations or if alternate approaches should be considered.

Lastly, he proposed initiatives to empower the community through trade and entrepreneurship, encouraging self-reliance and reducing dependence on welfare. He suggested launching micro-financing programs to support small businesses and recommended prioritising community vendors in education and healthcare services to promote local enterprise and maintain quality standards.

Mr. Ahsan Ali (from Malir) suggested that while online membership applications are

convenient, the process could be improved by delivering membership cards through courier services, reducing the need for members to visit the office for collection. He further noted that facilities such as Fatimiyah Hospital, Fatimiyah Education Network, and the Sports Complex are far from Malir and asked what measures are being planned to ensure that members living in distant areas receive appropriate support in education, healthcare, and sports.

Mr. Mubeen Raza Qazi suggested developing a clear vision for 2030 and incorporating comparative data in future reports to better track progress. He emphasised the importance of simplifying figures and presenting clearer metrics so members can easily understand the information. He further proposed assigning a dedicated desk for community members to streamline processes, facilitate discounts, and optimise overall operations.

Mr. Shahid Badami seconded Mr. Ali Hussain Rajabali's earlier suggestion regarding welfare for senior citizens, agreeing that they should not be required to request welfare benefits. He also supported Mr. Mubeen's suggestions on presenting clearer data in reports to avoid confusion and strengthen the purpose of the meeting. Additionally, he endorsed the idea of prioritising members wherever possible, while keeping operational considerations in view.

Mr. Shahid Badami asked about the criteria for members who wish to undertake welfare activities within the Jamaat premises and present them at the AGM, suggesting that a clear policy or guideline be defined. He further inquired whether there is any policy regarding inviting non-member intellectuals to the AGM and allowing them to comment on the Jamaat's performance or the conduct of the meeting.

Lastly, he raised the issue of accessibility to the sports complex and proposed that transportation options be explored for members residing in distant or underprivileged areas—such as Kharadar and Korangi-to help them benefit from these facilities.

Mr. Zain Sajjad Dhodiya emphasised the importance of conducting proper needs assessments before expanding into new areas or initiatives to better serve community members. He seconded Mr. Mubeen's suggestion regarding the development of a clear long-term vision to help the community achieve its objectives.

He inquired about the status of digital elections, noting earlier commitments regarding the handover of the solution to Jamaat and completion of the audit process, and asked whether these steps had been finalised. He also sought an update on efforts to secure amenity land from the Government for the graveyard or hospital, hoping that progress was being made on this front.

Mr. Zain further highlighted the inconvenience caused to residents near Fatimiyah Hospital due to the placement of generators in the surrounding area and suggested that this issue be resolved. He proposed exploring collaboration between the Ansaar project and the Government's BISP initiative to potentially enhance support for deserving families. He also suggested improving discount the mechanism at Fatimiyah Hospital by linking it with CNIC verification, instead of requiring card punching or disclosure of Khoja identity at the desk.

Lastly, he noted that premarital counselling previously offered during nikah registration appeared to have been discontinued and recommended reinstating it for the community's long-term benefit.

Mr. Altaf Kikarya reflected on the broader challenges faced by the community and stressed the need to analyse the issues currently affecting members. He suggested establishing an R&D function to conduct need assessments and guide future planning. He also noted that membership upgrade policies require review and that relevant amendments should be made to the constitution to align the affiliate membership framework with current needs.

Mr. Ammar raised a concern about member welfare, questioning whether support is limited to cash or ration assistance or if efforts are being made to help uplift families more sustainably. He also inquired about the Jamaat's engagement with the World Federation, asking whether the relationship is limited to donations or if opportunities exist for business collaborations or joint initiatives to address long-term community needs. Lastly, he suggested that the Jamaat strengthen collaboration with other welfare organisations to reduce unnecessarv competition and enhance collective impact. He noted that coordinated efforts could bring greater focus to welfare activities and lead to more effective use of resources.

Mr. Muhammad Ali Panjwani raised concerns about the Jamaat's education framework, asking whether data existed on how many members progress through the system from early childhood to higher education. He further questioned whether alternative education models—such as the O-level system—were evaluated before deciding to establish a university. He emphasised that such planning is essential to avoid unnecessary investment and to ensure that the education system truly addresses the community's needs.

Mr. Ali Hussain Rajabali commended the hard work and dedication of the Jamaat's leadership and members over the years. He noted that, Alhamdolillah, their performance has earned the trust of well-wishers and donors who have invested significantly in the community's resources. He urged the committee to develop strategies to safeguard these resources from potential misuse, ensuring that the Jamaat's assets remain protected for future generations.

Mr. Yawar Abbas Farishta suggested involving key community members—beyond the elected representatives—quarterly to review progress and contribute to decision-making. He believed this would strengthen accountability and foster greater unity and collaboration within the community.

Mr. Agha Asghar Hussain Shaheedi appreciated the respectful and dignified manner in which community members shared their ideas and concerns, noting that this culture greatly strengthens the Jamaat. He also conveyed appreciation on behalf of the Pakistan Federation for Karachi Jamaat's continued support and involvement in World Federation initiatives. He further expressed sincere gratitude to Agha Ghulam Raza Roohani, Chairman of the 2024 Election Committee, acknowledging the digital election process as a pioneering initiative for the community despite the challenges faced.

Mr. Rizwan Merchant appreciated the hard work of the Jamaat team and prayed for their continued taufigaat. He shared several suggestions to improve the structure and effectiveness of Jamaat meetings and operations. He proposed holding quarterly feedback sessions to gather suggestions, and community concerns, noting that this would save time during the AGM and ensure that important recommendations receive due attention throughout the year.

He also suggested that the Jamaat should more actively showcase its ongoing work so members remain aware of community initiatives. He expressed concern over the limited placement of donation boxes, observing that many community members may wish to contribute regularly, and recommended exploring ways to increase their visibility and accessibility.

Regarding the last elections, he emphasised the need to improve processes to prevent vote wastage and to better facilitate senior citizens. He noted that elections are a collective responsibility—not only of the elected representatives but of the entire community. He urged members to uphold the sanctity of institutions and approach the electoral process with maturity and responsibility, keeping the community's upliftment at the forefront.

Mr. Mujtaba Roohani suggested that clear protocols should be developed over the next three years to strengthen and streamline the digital election process, should the Jamaat choose to continue it in future election cycles. He noted that recent situations required the Jamaat to respond reactively and emphasised that, as the parent organisation, the Jamaat should continue prioritising unity within the community and helping reduce divisions among members.

He further proposed establishing a platform to support collaboration and business networking among community members, while ensuring that quality standards are maintained. Lastly, Mr. Mujtaba Roohani recommended developing a long-term vision—such as a Community Vision 2050—to define strategic goals and track collective progress over time.

Mr. Zeeshan Namdar pointed out the safety risk posed by the slippery ramp at Fatimiyah Hospital and recommended that it be fixed promptly to prevent accidents. He also suggested forming an advisory board comprising well-wishers of the community who could offer valuable insight and assist in resolving key matters.

He further asked whether there had been an official decision between the Jamaat and the Election Commission to continue with digital elections, and what measures were being taken to address the complications that arose during the last digital election cycle.

Mr. Zeeshan Namdar inquired whether the Jamaat is required to hold its AGM within a defined time frame, similar to the four-month window mandated under the Companies Act. He noted that holding AGMs earlier would enable the Managing Committee to respond to issues more effectively and promptly.

Mr. Maisam Ali Rawjani suggested that the Jamaat consider allocating a portion of its investments toward supporting members' new businesses, helping them grow and contribute to the community's upliftment.

The Management Committee then addressed the points raised as follows:

The President, Mr. Abul Hassan Gokal, thanked the members for a disciplined, informative, and productive meeting, noting that such engagement reflects a maturing and progressive community. He further emphasised the need for a clear vision and direction, reminding the forum that the Jamaat, as the umbrella body, must define its purpose and ensure that all institutions align with its broader mission.

He stressed that the AGM should serve as a strategic platform for discussing direction and long-term goals, rather than functioning solely as a space for raising grievances. He noted that the AGM offers a valuable opportunity for the community to engage with its leadership and should be used to its fullest potential. He also reminded the members that, as part of a parental organisation, they are expected to show respect, patience, and work collaboratively toward progress, just as a family strives together for the collective good.

Mr. Abul Hassan Gokal provided an update on the Fatimiyah International University, noting that three inspections by regulatory bodies, including the HEC, have been completed and the Jamaat is now awaiting formal approval. He shared that the university will not only be a source of pride for the Jamaat but for the entire community. With both a university and a hospital, the community's stature will be strengthened at national and international levels. He added that the university's strong value system will serve as its unique strength and defining feature.

Addressing the questions raised, Mr. Abul Hassan Gokal shared that in the ADC program, 20 out of 27 admissions are community members. He also informed the forum that the school is progressing toward offering the Cambridge curriculum as part of its future academic direction.

Managing Committee Member Dr. Mehdi Nayani addressed the questions related to health and Fatimiyah Hospital. He noted that a separate large-scale needs study was not required, as the hospital operates within the broader healthcare landscape of the city. Given limited resources, he added, the hospital is prioritising expansions that directly address immediate, need-based requirements.

On staff metrics, Dr. Mehdi Nayani noted that such analyses are difficult to conduct in any hospital in the country due to high attrition rates. He acknowledged that while efficiency metrics are important, the current priority is staff retention and addressing critical gaps.

The Hon. Secretary invited the President, Mr. Abul Hassan Gokal, to address the questions related to Vision 2030/2050. Mr. Abul Hassan Gokal reiterated that before defining long-term visions, there must be consensus on the fundamental purpose of each institution, aligned with the overarching mission of building a progressive community grounded in the teachings of Ahlul Bait (as). He stressed that while the community must evolve and adapt, its core values and ideology must remain central. He explained that all institutions are being developed to preserve and strengthen these principles. Referring to the concern raised by Ali Hussain Rajabali regarding safeguarding future investments, Mr. Abul Hassan Gokal noted that while strong protocols can and should be established, ultimately it is Allah who protects these blessings, and with sincere effort, these initiatives will continue to flourish.

The Hon. Secretary invited the Vice President, Mr. Muhammad Hasan Akber, to address the questions related to the Constitution, Mohalla Committee, and other governance matters. Mr. Hasan Akber began by clarifying the guery on membership, noting that the process follows the constitutional framework established by the community, and similar practices can be found in many communities around the world. He added that our constitution already provides defined rights and facilities for non-members who marry Khoja females, as well as for their children, ensuring they receive appropriate support within the community structure.

Regarding the question on security concerns, both local and international, the Vice President emphasised that confidentiality is essential and that the community must remain cautious, avoiding any actions that could create vulnerabilities. He added that the Jamaat continues to

reflect on and strengthen its security framework and will keep doing so as circumstances evolve.

Responding to the election-related queries, Mr. Hasan Akber clarified that the audit has not yet been completed. The handover process has only recently begun, and the Jamaat will confirm once verification is finalised. He acknowledged the delay and noted that Agha Roohani, the Election Chairman for 2024, is fully aware of the situation. Given the broader circumstances, he emphasised the need for patience and cooperation to conclude the process amicably.

On whether digital elections were originally planned, he clarified that this was not the initial understanding. However, based on the Election Chairman's vision and direction, the decision was taken to conduct the elections digitally.

Addressing concerns about voting difficulties, Mr. Hasan Akber noted that the challenges were not limited to senior citizens; female members and even many from the gents' section also faced issues. The number of discarded votes further reflected these difficulties. He emphasised that this was not a question of the Election Chairman's integrity, but rather a sudden shift to a digital format that posed practical challenges. He added that with a more refined manual voting process and improved member experience, the outcome could potentially have been smoother.

Responding to the point on community disparities, Mr. Hasan Akber acknowledged the positive change seen in the 2024 elections, noting that the overall conduct was more mature, respectful, and professional compared to previous cycles. He added that while progress is evident, continued improvement is essential to uphold the sanctity of the Jamaat's

institutions. He expressed hope that the community will keep moving forward with the same spirit of responsibility and maturity, Insha'Allah.

Addressing concerns about safeguarding the Jamaat's future and preventing potential misuse, Mr. Hasan Akber noted that the currently operates under democratic framework, and its processes will continue to reflect that structure. While acknowledging that the system is not perfect, he shared that efforts are underway to review and improve the constitution, intending to introduce a more balanced, hybrid model that can strengthen governance and enhance long-term stability.

The Hon. Secretary invited Managing Committee Member Mr. Mohsin Gheewala to address the questions related to Fatimiyah Hospital's construction and expansion, the Sports Complex, and other related matters.

Mr. Mohsin Gheewala began by addressing the need assessment query. He explained that the plot for expansion had been available for many years, and a thorough review of requirements had already been conducted before initiating the extension work. He assured the forum that donors and well-wishers have supported the project based on a clear and justified need, and that the expansion is being carried out thoughtfully and responsibly.

On operational matters, he shared that the focus is on improving efficiency rather than simply cutting costs. The team is working to enhance service quality while operating smartly enough to further extend member discounts and strengthen welfare support for the underprivileged. He added that the senior-citizen welfare model is also under review to identify better ways to support them. The broader goal remains to operate

efficiently and reinvest any surplus back into community services.

Mr. Mohsin Gheewala reassured the forum that the management is not operating on an ad-hoc basis. He emphasised that all major investments are being handled responsibly, with the trust and support of donors and well-wishers. He added that while the team is working with clear direction, a formal vision document for 2030/2050 still needs to be drafted to provide long-term clarity for future leadership — an evolving document that will continue to be refined, insha'Allah.

On vendor selection, Mr. Mohsin Gheewala noted that a rigorous, structured tendering process is followed, led by the administrative team, with OBs and MC members engaged only where critical decisions require their oversight.

For members living in distant areas, Mr. Mohsin Gheewala shared that the Jamaat is reviewing ways to provide better support when they require medical assistance, recognising that regular travel to Fatimiyah Hospital is difficult. He added that whenever such members do visit, all applicable discounts and welfare support are fully extended.

Regarding the concern about trees being cut, Mr. Mohsin Gheewala clarified that the major tree removed was already dead. Any smaller active plants or trees were only taken down after consultation with the relevant authorities and the management. He assured the forum that no decisions were taken on an ad-hoc basis.

Regarding member services at Fatimiyah Hospital, Mr. Mohsin Gheewala shared that online pharmacy delivery and online appointment booking have already been introduced and are being further improved. The member verification process is also evolving, and enhancements to the overall IT

system are under active discussion to ensure a more efficient and seamless experience for all, especially community members.

In response to concerns about competition with other community organisations and trusts, it was clarified that the Jamaat's objective is collaboration, not competition. Ongoing discussions with various trusts aim to reduce duplication, optimise resources, and ensure efforts complement one another. Work is underway to strengthen coordination through formal associations so that community welfare is delivered efficiently and without overlap.

Joint Secretary, Mr. Raza Noorani, addressed the query regarding women's welfare and clarified that the Jamaat has elected female councillors supported by dedicated female volunteers. They are responsible for listening to and resolving the concerns of female members, ensuring that matters are handled with discretion, respect, and care.

Managing Committee Member. Mr. Muhammad Raza Mamdani, first confirmed that all sub-committees are active and under functionina their respective conveners, with TORs already defined for many and the remaining in progress. He added that discussions on microfinance and broader community upliftment are ongoing, with efforts focused on developing clear protocols to support members through training, skills development, and business opportunities.

On the question of holding the AGM within four months of the financial year-end, the Hon. Treasurer, Mr. Asker Ali Basrawala, clarified that under the Societies Act of 1860, AGMs are required to be held within six months, which is also reflected in the Jamaat's constitution. He added that the team is actively working on improving systems and processes to conduct the AGM earlier in the year rather than in December.

Mr. Asker Ali Basrawala reconfirmed that the Jamaat's investments are largely placed in Islamic avenues. He noted that while some investments fall under conventional instruments, they are handled through established Shariah-compliant purification practices, with the relevant portion directed to charity. He added that the Jamaat remains open to stronger Islamic investment alternatives and will continue to prioritise them wherever viable.

The suggestion to increase the number of donation boxes was acknowledged. Mr. Asker Ali Basrawala noted that the team is already working on expanding their placement across community spaces to improve accessibility and encourage greater participation.

Regarding the conflict-of-interest query, Mr. Asker Ali Basrawala assured the forum that all required disclosures for Management Committee members and their close family members are duly made (if any), as the Jamaat follows strict governance protocols. Oversight is maintained internally through subcommittees and internal audit, and externally through statutory audits, PCP, and the Charity Commission. He emphasised that transparency in financial reporting is a priority. Any transaction that requires review is taken to the Managing Committee to ensure it is properly vetted and minimised to avoid any potential conflict.

Hon. Secretary noted the concern regarding the slippery ramp and assured the forum that the matter would be reviewed and resolved with due care. Regarding the observation that much of the management's work often goes unnoticed, the Hon. Secretary shared that the team intentionally avoids publicity, as their focus is sincerity of service rather than recognition. The aim is to work quietly, with sincerity, and for the sake of ALLAH. He expressed gratitude to all who have contributed over the years, including former

Hon. Secretary Agha Asghar Hussain Shaheedi. He requested the forum to recite a Salawat for continued taufiqueat for the management and all well-wishers of the community.

The Hon. Secretary added that neighbourhood concerns are always taken into account. He acknowledged the temporary generator placement issue and assured the forum that it would be resolved with proper relocation to avoid inconvenience to nearby residents.

Responding to concerns about disparity within the community or the promotion of any specific school of thought, Mr. Yawar Kumaili clarified that this is not the case. He highlighted the diversity reflected in programs such as Ramzanul Mubarak, the YES series, WW initiatives, and other community events. He noted that the Jamaat continues to work closely with well-wishers to strengthen unity, and that most misunderstandings stem from communication gaps—which the management is committed to improving.

Continuing, Mr. Yawar Kumaili addressed the queries related to data and statistics. He shared key figures for 2023–2024, including hospital admissions, outpatient visits, and lab services, with specific insights on utilisation by members. He added that the decline in lab growth was also a concern for the management. Parking challenges around the hospital, along with the presence of a free lab nearby and other competing facilities, had contributed to this trend. He assured the forum that efforts are underway to improve performance and regain momentum in this area.

The Hon. Secretary also addressed the request for Tilawat-e-Quran in the cold storage area, noting that the team will review feasible options to accommodate this respectfully. He further acknowledged the parking issue near FIU and confirmed that work is already underway to ease congestion and improve

access. Regarding insurance, the Hon. Secretary added that the Jamaat has also made arrangements to support underprivileged members, ensuring coverage for those who are unable to afford it.

For senior citizens, he added that the Sports Complex has been made free for members aged 60 and above, ensuring they are not burdened. He clarified that this should be viewed as a privilege supported by well-wishers — just as the discounts at Fatimiyah Hospital are provided as a privilege, while welfare support follows a separate evaluation process. He further shared that Fatimiyah Hospital is actively working to onboard all major insurance companies to minimise inconvenience for members, regardless of which insurer their card belongs to.

The meeting concluded with a heartfelt dua, asking that – behaqqe Bibi Fatimatuz Zahra (sa) –all efforts be accepted, and we be granted greater sincerity and success. Salawat. The meeting was then adjourned.

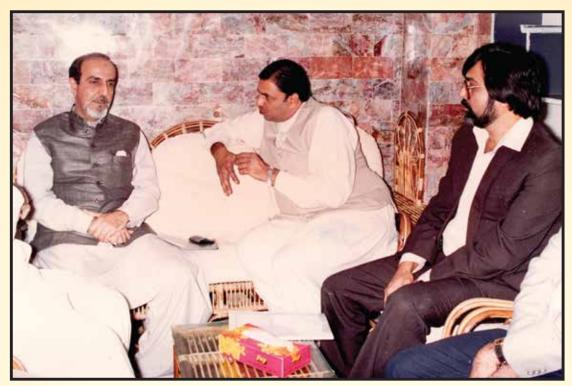
The Hon. Secretary invited the President, Mr. Abul Hassan Gokal, to share his closing remarks.

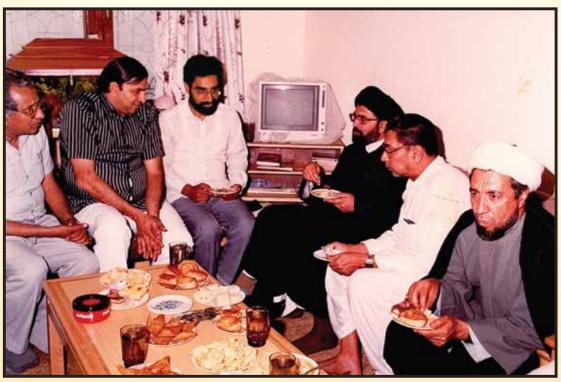
Mr. Abul Hassan Gokal thanked all members for a disciplined and productive AGM and reminded the community of the importance of self-reflection, growth, and unity guided by the teachings of the Holy Quran and Ahlul Bait (as). The session ended with a heartfelt prayer for collective prosperity, followed by Dua-e-Imam-e-Zamana (ajtf).

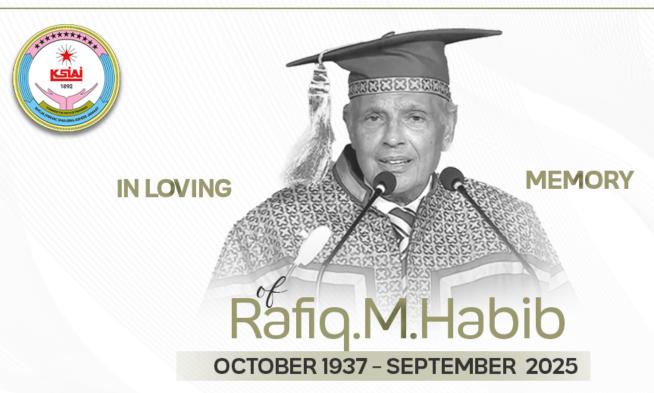
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Yawar Abbas Kumaili Honorary Secretary, KPSIAJ ABUL HASSAN GOKAL President, KPSIAJ

GLIMPSES FROM THE PAST







The Khoja (Pirhai) Shia Isna Asheri Jamaat (KPSIAJ) expresses its deepest condolences to the Habib family and Habib University on the demise of Mr. Rəfiq M. Həbib, Founding Chancellor of Habib University and Chair of the Habib University Foundation. He passed away on 3rd Sept 2025, at the age of 88, leaving behind an extraordinary legacy of service, leadership, and vision.

Mr. Habib devoted his life to helping society and building strong institutions. As a guiding force of the House of Habib, Pakistan's largest corporate house, he led the group's expansion across industries and the nation, creating employment for hundreds and thousands of people and uplifting countless families. Later, he turned his attention to education, establishing Habib University and working tirelessly to transform the country's educational landscape.

He had profound respect for the Community and the Jamaat, and consistently extended support to the cause whenever requested.

His passing marks the end of an era for both business leadership and education in Pakistan. Yet, his vision and lifelong commitment to philanthropy will continue to inspire.

We pray that Allah grants him the **highest place in Jannat**, and may the Habib family find strength and patience in this difficult time. His immense contributions will forever be remembered with deep respect and gratitude.

Abul Hassan Gokal, **President**Khoja (Pirhai) Shia Isna Asheri Jamaat **Kərəchi. Pəkistən.**



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Fatimiyah Education Network Recurring Expenses

Fatimiyah Hospital Endowment Fund

Fatimiyah Hospital Recuring Expenses

Patient Welfare Fund

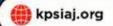
Funeral Services (Ghusul Khana & Graveyard)

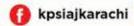
Transportation

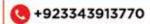
Permision to collect Khums from

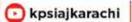
Ayatullah Uzma Syed Ali Khamenai Ayatullah Uzma Syed Ali Sistani

GIVING is much better than GETTING!!











MEETINGS OF MANAGING COMMITTEE

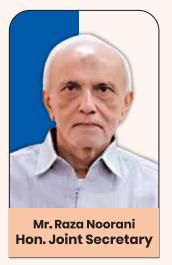
From 1st July 2024 to 30th June 2025, total 24 Meetings of the Managing Committee were held







Hon. Secretary





MEETINGS OF MANAGING COMMITTEE

From 1st July 2024 to 30th June 2025, total 24 Meetings of the Managing Committee were held

MEMBERS





Mr. Adeel Abbas Kapasi



Mr. Aqeel Hussain Bhanji



Mr. Kumail Raza Hemani







Mr. Mohsin Ali Yasin Gheewala



Mr. M. Asad Nayani



Mr. M. Raza Mamdani



Khoja Lalji

WOMEN COUNCILLORS



Ms. Kaneez **Akber**



Ms. Kaneez Fatima (Fatim Jivani)



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, 2025.

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 community. The Chairperson, an independent member, leads the committee.

All members are seasoned professionals, each with over 10 years of experience in financial management and governance of large Jamaat. 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. Accordingly, the committee convened 04 times during the year. Key activities included reviewing major audit findings, monitoring remediation actions, and reviewing the audit plan for the year.

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 Jamaat 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.

Further, the Committee encouraged management to introduce enhanced documentation practices and periodic control self-assessments. These initiatives reflect the Jamaat commitment to adapting best practices and 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.
- Management fully supported internal audit activities, providing timely and transparent access

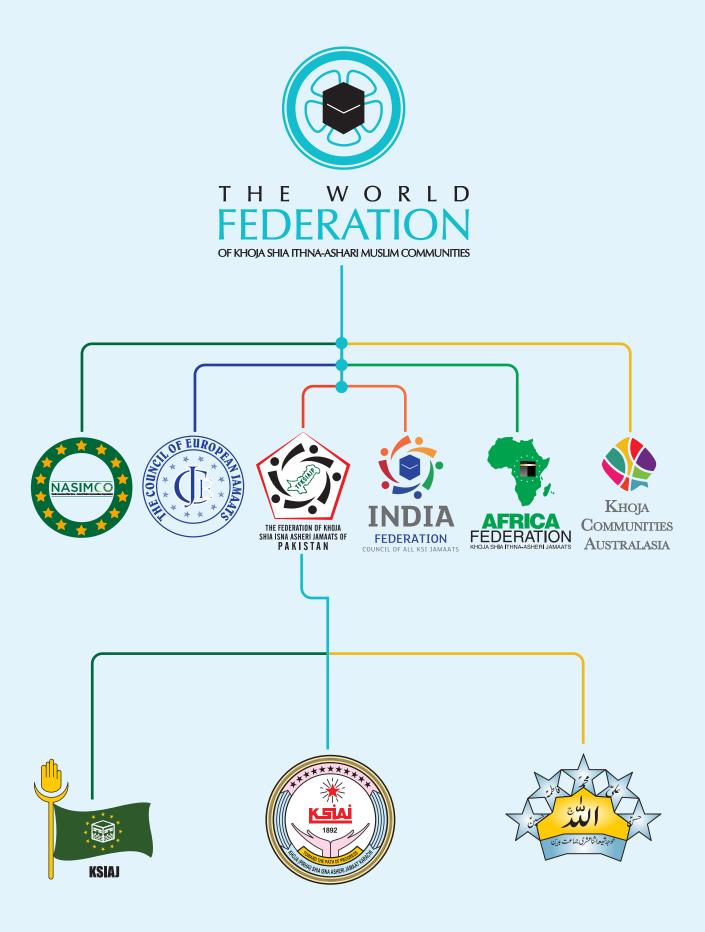
to information. All audit recommendations were agreed upon for implementation without conflict. The Committee closely monitored the closure of audit observations, ensuring that corrective measures were implemented within agreed timelines and that recurring issues were properly analyzed to prevent recurrence.

- The audit plan is designed on a risk-based approach for a triannual rolling cycle covering various areas & departments across all entities of the Jamaat. This approach not only ensures the implementation of the Jamaat's policies and procedures but also embeds a continuous process review and improvement mechanism. During the year, more than 40 audits were conducted in diverse operational and support functions, covering 23 departments across all entities of the Jamaat. Around 150 improvement points were identified and subsequently addressed as a result of these audit exercises.
- 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.
- The Audit Committee also evaluated the performance and effectiveness of the Internal Audit function, concluding that it continues to operate independently and objectively.
- The Committee ensured that the Internal Audit function is adequately staffed with skilled personnel and empowered with necessary access to management, information, and resources.

Overall Performance of the Audit Committee

The Audit Committee believes that it has effectively carried out its responsibilities. The Committee reviewed all key matters, including internal controls, risk management, and internal audit activities. Significant issues were discussed and appropriately addressed, with timely updates provided to the President and Managing Committee.

Mr. Danish Noorani



KPSIAJ ORGANOGRAM





- 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)



Education

- Fatimiyah Montessori System
- Fatimiyah Schools (Girls' & Boys')
- Fatimiyah College (Girls' & Boys')
- Fatimiyah Higher Education System (FHES)
- Fatimiyah Institute of Nursing & Allied Health Sciences



- 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 Commuity 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
- Community Training & Development Program (CTDP)
- KPSIAJ Youth Forum



Revenue Generation

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

પતિ-પત્નિ બંને એકબીજાના મિજાઝને સમજે

પતિ-પત્નિ વચ્ચે વાતચીત અને કોમ્યુનીકેશનનું ઘણું જ મહત્વ છે. તેનાથી સંબંધોમાં મજબૂતી, મામલાતમાં સફાઈ અને મોહબ્બત તેમજ ઉલ્ફતમાં વધારો થાય છે, બંને એકબીજાના વ્યક્તિત્વને સમજે, સંબંધો કાયમ રાખે અને વધુ બહેતર બનાવવામાં મદદગાર થાય છે. તેના માટે એકબીજાના વ્યક્તિત્વને સમજવું જરૂરી છે.

પતિ-પત્નિ એકબીજાથી અલગ છે. તેની જરૂરતો, ઝબાન, પોષાક અને આદતો પણ અલગ અલગ છે. અને બંનેમાં કોઈ સામ્યતા હોતી નથી. આ સ્વાભાવિક મતભેદો અને એકબીજાથી વિવિદ્ય હોવાના લીધે તેઓ આપસમાં એકબીજાથી એવી આશાઓ બાંધે છે જેવી આપણે સામાન્ય લોકોથી બાંધીએ છીએ, અને મહિલાની કોશિષ હોય છે કે તે મર્દને પોતાની ખાસ આદતો અને આશાઓ અને ઈચ્છાઓનો પાબંદ બનાવી દે. તેવી જ રીતે પુરૂષની પણ એ જ કોશિષ હોય છે. જયારે કે એ બંને અસંભવ છે કે મહિલા પુરૂષના તાબે અને પુરૂષ મહિલાના તાબે થઈ જાય, જયારે આ પરિસ્થિતિ આગળ વધે છે તો પછી તે ઝઘડા અને કંકાશમાં પરિણમે છે અને છેવટે મામલો તલ્લાક સુધી પહોંચી જાય છે.

તો યુગલ અમુક વાતોનો ખ્યાલ રાખે જે મૂળભૂત વિરોધાભાસો છતાં પણ મવાફીકાતનો રસ્તો દેખાડે છે તો પછી ચકીન માનો કે તેની જીંદગીનો સફર બહુ જ સરસ દ્રષ્ટાંત બની શકે છે અને આ બધું ત્યારે જ સંભવ છે જ્યારે પતિ-પત્નિ બંને એકબીજાના મિજાઝ અને તબિચતને સમજી તેના ઉપર અમલ કરે.

મહિલાની પુરૂષ અને પુરૂષની મહિલાથી ફરિયાદઃ

લગભગ મહિલાની ફરિયાદ હોય છે કે તેનો પતિ તેની વાત નથી માનતો, તેની લાગણીઓની કદર નથી કરતો અથવા નજરઅંદાજ કરે છે, અથવા તેની વાતનો ટુંકમાં જવાબ આપે છે અને પોતાના કામમાં લાગી જાય છે. મહિલાનો ખ્યાલ ન રાખવાની ફરિયાદના જવાબમાં તેનો જવાબ હોય છે કે મેં તો તેનો મસલો હલ કરી દીધો છે.

એવી જ રીતે પુરૂષને પણ મહિલાના વિષે એવી જ ફરિયાદ હોય છે કે તે તેના પર કંટ્રોલ કરવા માંગે છે અને પોતાની મરજી મુજબ બદલવા માંગે છે, દરેક સમયે સુધારવાના પાઠ ભણાવતી રહે છે વિગેરે વિગેરે…. આ બધી ફરિયાદો છે પરંતુ આ બધું એકબીજાની આદતો અને મિજાઝથી જાણકાર ન હોવાના લીધે છે.

પુરૂષનું વ્યક્તિત્વ અને મિજાઝ

પુરૂષનું વ્યક્તિત્વ અને મિજાઝ એવો છે કે તે તાકત, હુન્નરમંદીને મહત્વ આપે છે. તે એવા કાર્યોં કરે છે જે તેની તાકત, બહાદુરી અને કાબેલીયતનો સિક્કો જમાવી દે. તેના વ્યક્તિત્વનો એક–એક અમલ તેના મિજાઝનો પૂરાવો આપે છે. તેની ચાલ, જોવાની રીત, ઘોડેસવારી, નિશાનાબાજી, શિકાર તેમજ બીજા કાર્યોં તેની તબિયતનો ઈશારો આપે છે. તેના પગ ઘરમાં રહેતા નથી. તે રોમાન્ટીક નોવેલ કે રોમાન્ટીક વાતચીતમાં બિલ્કુલ રસ દાખવતો નથી. લોકોથી સંબંધો નીભાવવા તેની પ્રાથમિકતા નથી હોતી. તેને ત્યારે ગર્વ મહેસુસ થાય છે જયારે તેને લાગે છે કે કોઈ શિખર પાર કરી લીધું છે, આ તેની ખુશીનો રાઝ છે. જીંદગીની આ કશ્મકશમાં તેની પરવાનગી વિના કોઈ પણ પ્રકારની મદદ તેના માટે તોહીન છે. અગર તેને કોઈની મદદની જરૂરત હોય છે તો તે ન ફક્ત સાંભળે છે બલ્કે તેનો શુકરગુઝાર પણ બની જાય છે.

મહિલાનું વ્યક્તિત્વ અને મિજાઝ

મહિલાનું વ્યક્તિત્વ એવું હોય છે કે તે પ્યાર, મોહબ્બત, હમદર્દી, વાતચીત અને સંબંધો વધારવાને મહત્વ આપે છે. એકબીજાનો ખ્યાલ રાખવો, સંબંધો વધારવા, બીજાઓના દુઃખ–દર્દ મહેસુસ કરવા. તેના વ્યક્તિત્વનો કમાલ એ હોય છે કે તે પોતાની બધી આશાઓ બીજાઓ સાથે વ્હેંચી તેની સાથે જોડીને વ્હેંચવા માંગે છે. તેના માટે સંબંધો અને લાગણી સોથી વધારે મહત્વ રાખે છે. તેનું પૂરૂં વ્યક્તિત્વ એ વિશિષ્ટતાઓની આસપાસ જ ફરતું હોય છે. તેનો પોષાક શક્તિ અને તાકતના બદલે ખૂબસૂરતીનું પ્રદર્શન કરે છે. તેના ઘરેણા નરમી અને સુંદરતાનું પ્રદર્શન કરે છે. વાતચીત તેનું ખાસ હથિયાર છે જેનાથી તે પોતાની લાગણીઓને ઓળખે છે. બીજાઓથી વાતચીત કરી પોતાના પ્રશ્નો બીજાઓને સંભળાવી અને તેના પ્રશ્નો પોતે સાંભળી સલાહ આપીને ખુશી મહેસુસ કરે છે. ટુંકમાં એટલું કે મહિલા અને પુરૂષના વ્યક્તિત્વમાં જમીન આસમાનનો ફરક છે. પુરૂષ મકસદ, હેતુઓ અને નતીજો મેળવવા પેદા થયો છે જયારે કે ઓરત લાગણી, અહેસાસ અને સંબંધોની તબિયત પર.

વ્યક્તિત્વ અને મિજાઝનો ટકરાવ

જયારે આ વિવિધ મિજાઝના લોકો એક છત નીચે એકઠા થાય છે તો એકબીજાના મિજાઝને એક કોરે રાખે છે. પત્નિ પોતાના સંબંધોને કસોટી પર રાખે છે અને પતિ પત્નિને પોતાની કસોટી પર. આમાંથી બંને એકબીજાની ખાસ તબિયતમાં ઢાળીને રાખવા ઈચ્છે છે. જો કે આ ભૂલ છે. જરૂરત એ વાતની છે કે તમે બંને એકબીજાના સ્વભાવના આ તફાવતને સમજો, તેનું સન્માન કરો, સાથે મળીને રહો અને નીચેની વાતચીત પર ધ્યાન આપોઃ

એક દિવસ રાફે ઘરે આવ્યા તો કાએનાતે કહ્યું:

કાએનાતઃ 'આજે હું ખૂબ થાકી ગઈ છું, ઘરમાં એટલું બધું કામ નીકળી આવ્યું છે કે શું કહું ? બિલ્કુલ ક્રુસ્સદ નથી મળી.'

રાફે : 'આખો દિવસ પડયો હતો, અંતે શું કરતી હતી?'

કાએનાતઃ 'મને શું નોકરાણી સમજી લીધી છે ? હું પણ થાકી જાઉં છું, અંતે મારી પણ કંઈક જરૂરિયાતો છે, તમને તો ઘર સાથે કોઈ લેવાદેવા જ નથી.'

રાફે : 'વાતનું વતેસર ન કરો, તમો હંમેશા મોઢું ચડાવીને રહો છો, તમારી સાથે તો રહેવું મુશ્કેલ છે.'

કાએનાતઃ 'તમે આખરે મારી વાત કેમ નથી સાંભળા ?'

રાફે : 'સાંભળી તો રહ્યો છું, અંતે કેવી રીતે સાંભળું ?'

આ સંવાદમાં રાફેને સ્ત્રીના સ્વભાવની સમજ નથી, ખરેખર કાએનાત રાફેના પ્રેમભર્યાં ધ્યાનની માંગણી કરી રહી છે અને આ સ્ત્રીનો ખાસ સ્વભાવ છે. તેના વાકચનો દેખીતો અર્થ 'આંતરિક અર્થ' કરતા તદૃન અલગ છે. જો કે રાફે આ રીતે જવાબ આપ્યો હોત તો પરિસ્થિતિ જુદી હોતઃ

કાએનાત ઃ 'આજે હું ખૂબ થાકી ગઈ છું, ઘરમાં એટલું બધું કામ નીકળી આવ્યું છે કે શું કહું ? બિલ્કુલ કુરસદ નથી મળી.'

રાફે : 'તો જ તો ઘર ચમકી રહ્યું છે.'

કાએનાતઃ ?

રાફે : 'હા સાચે જ કાએનાત, તું ખૂબ સારી છે !

કાએનાત : 'આહ (ખુશ થઈને)

આ રીતે સહાનુભૂતિના બે વાકચો તણાવભર્યાં વાતાવરણને 'આનંદમય' બનાવી શકે છે. રાફે જેવા પતિઓએ સમજવું જોઈએ કે લાગણીઓ વ્હેંચવી એ સ્ત્રીનો સ્વભાવ છે. તેમનો ઉદૃેશ સમસ્યાઓ રજૂ કરવાનો બિલ્ફુલ હોતો નથી. તેઓ કોઈ ઉકેલની અપેક્ષા રાખતા નથી, પરંતુ પતિનું ધ્યાન પોતાના તરફ ખેંચવા માંગે છે. તે ઈચ્છે છે કે તેનો પતિ તેનું ધ્યાન રાખે, તેની લાગણીઓનું 'સન્માન' કરે અને તેના કામોની પ્રશંસા કરે.

એ જ રીતે સ્ત્રીઓ પણ પોતાની 'સલાહ' આપવાની આદતથી પોતાના પતિઓને નારાજ કરે છે. ઉદાહરણ તરીકે, નીચેના સંવાદ પર ધ્યાન આપોઃ

એકવાર રાફે અને કાચનાત લગ્નમાં ભાગ લેવા ગયા. કાર રાફે ચલાવી રહ્યા હતા, કાએનાતે સૂચન કર્યું કે આ રસ્તો ટૂંકો છે, તેના પરથી જવું જોઈએ, પરંતુ તેમણે કાએનાતના સૂચનથી વિરૂદ્ધ બછીજા રસ્તેથી જવાનું પસંદ કર્યું અને મેરેજ હોલ પહોંચ્યા. તે રસ્તા પર ભીડ પણ હતી અને રાફેને કાર ઝડપથી ચલાવવી પડી. કારમાંથી ઉતરતાની સાથે જ કાએનાતે કહ્યું:

કાએનાતઃ 'ઘણો લાંબો પ્રવાસ થઈ ગયો ને. થાકી ગયા હશો.'

રાફે શાંત રહ્યો અને ત્યાર પછી તેના ચહેરા પર એક તણાવ છવાઈ ગયો અને આખા પ્રસંગમાં તે તણાવ જળવાઈ રહ્યો.

મેરેજ હોલ પહોંચ્યા પછી કાએનાત માટે આ ચોગ્ય સમય હતો કે તેની ડ્રાઇવિંગના વખાણ કરે, આ રીતે તે તેનામાં છૂપાયેલા 'બહાદુર યોદ્ધા'ને સફળતાની લાગણી કરાવતી. કાએનાતે પોતાના સ્ત્રી સ્વભાવને ધ્યાનમાં રાખીને રાફેને ટુંકા રસ્તાનો ઉપયોગ કરવાનું સુચન આપ્યું હતું, પરંતુ રાફેને એવું લાગ્યું કે તે કહી રહી છે કે તમને રસ્તાઓનું જ્ઞાન નથી, તમે નબળા છો, તમને મારી મદદની જરૂરત છે, વગેરે વગેરે. જયારે કાએનાતનો બિલ્ફુલ એવો કોઈ અર્થ નહોતો.

આ પ્રકારની હજારો ગેરસમજો ઘરગથ્થુ વિખવાદોને જન્મ આપે છે. અજાણતા જ ઘરો 'વેરાન' અને 'કબ્રસ્તાન' બની જાય છે. વસેલા ઘરો ઉજજડ થઈ જાય છે. બંને મુસાફરો મંઝિલ પર પહોંચતા પહેલાં જ સાથ છોડી દે છે.

તમારા જીવનને ખુશહાલ બનાવવા તમારા ઘરને ચિંતાઓથી બચાવવા માટે તમારે એકબીજાના વ્યક્તિત્વને અને સ્વભાવને સમજવા પડશે. બંનેએ એકબીજા માટે 'નરમ ખૂણો' પેદા કરવો પડશે. ચાદ રાખો સહમતિના મૂળભૂત સિદ્ધાંતોથી જ ઘરની મજબૂતી શકય છે.

بچوں سے تعلقات کیسے خراب ہوتے ہیں؟ انتخاب وپیشکش: آقاسحباد مہدوی

ہر رشتے کی بقا کی بنیاد حکمت اور نصیحت پر ہوتی ہے۔اور حکمت یہ ہے کہ تم صیح وقت، مقام اور موقع کے مطابق بات کرو۔اور جہاں تک نصیحت کا تعلق ہے تو یہ اسی وقت کار گرثابت ہوتی ہے جب حکمت کے مطابق کی گئی ہو۔اور اس میں سب سے بڑی حکمت یہ ہے کہ خیر خواہی کے ساتھ اور تنہائی میں کی گئی ہو۔

ہمارے بیجے ہماراسب سے بڑااثاثہ ہیں اور ہم یہی چاہتے ہیں کہ انکے ساتھ ہمارا تعلق کامل ہو۔ لیکن کیا وجہ ہے کہ ہم کوشش کے باوجو داچھی مائیں نہیں بن یار ہی ہیں۔۔؟

اس کی بعض وجوہات میں ہماری اپنی ذات کی کمزوریاں اور ہماری بچین کی تربیت شامل ہے۔

ماں باہے کی کمنزوریاں

ا گرمیاں بیوی کاآپس میں تعلق اچھانہ ہو یاسسر ال میں معاملات درست نہ چل رہے ہوں، تویہ سب بچوں کے ذہنوں پراثر انداز ہوتا ہے۔ ہماری تعلیم کتنی ہے؟ ہماری تربیت کیسی ہوئی ہے؟ ہمار ااپنا بجین کیسا گزراہے۔۔؟ان سب باتوں کااثر بچوں کی تربیت یہ ہوتا ہے۔

اگر میاں اور بیوی کا باہمی ماحول کشیدہ رہتا ہو، ذر آذراش بات کا بنگر بن جاتا ہو، تکی کلامی روز کا معمول ہو، کئی کئی دن باہمی بات چیت بالکل بند ہو، چھر بچوں کے سامنے ایک دوسرے پر الزام تراشیاں (تیجی یا جھوٹی) ہوتی ہوں وغیرہ و قواس سے بچے گھر سے اور والدین سے دور ہو جاتے ہیں۔ ایک وقت تک تو وہ گھر سے باہر رہنازیادہ جاتے ہیں۔ ایک وقت تک تو وہ گھر سے باہر رہنازیادہ پیند کرنے لگتے ہیں۔ گھر کے اندر رہتے ہوئے بھی موبائل بیند کرنے لگتے ہیں۔ گھر کے اندر رہتے ہوئے بھی موبائل اور انٹرنیٹ کے خوفناک اندھیروں کا شکار ہو جاتے ہیں اور تاریکیوں میں کھو جاتے ہیں۔ اس طرح بچے گھر اور والدین سے دور ہو جاتے ہیں۔

حبد سے زیادہ سخت گیسری

گھر کاماحول اگرسخت گیری پر مشتمل ہو، ہر کام پرروک ٹوک کی جاتی ہو، کسی معمولی سے کام کی بھی آزادی نہ ہو تو بچے اکتاب کا شکار ہو جاتے ہیں۔ زندگی اور تربیت کے لیے ہمیشہ سختی ضروری نہیں ہوتی۔احادیث میں تو یہاں تک آیا ہے کہ بچوں کوسات سال تک باد شاہ سمجھا جائے۔ حب سے زیادہ آزادی

سختی اور پابندی کے برعکس بچوں کو بالکل بچھ بھی نہ کہنا، یہ بھی مناسب طریقہ نہیں ہے۔اس سے بچوں کے اندر سے ڈسپلن بالکل ختم ہو کررہ جاتا ہے اور زندگی کے اندر کوئی نظم ونسق نہیں رہتا۔ بچوں کے اندر حدسے زیادہ تو قعات پیدا ہو جاتی ہیں اور انہیں ہمیشہ آزادر ہنے کی عادت سی پڑ جاتی ہے اور ذرہ برابر پابندی بھی بری لگنے لگتی ہے۔ پھر کسی ایک بات پر روکا جائے تو انہیں بہت برالگتا ہے اور روکنے والا (مال یا باپ) سے اس کے دل میں بغض پیدا ہو جاتا ہے، جسے نکالنا بہت مشکل ہوتا ہے۔

غير حقيق توقعات (Expectations)

یہ تو قع رکھنا کہ میر ابچہ ہمیشہ ہر میدان میں آگے ہی رہناچاہیے،ایک غیر حقیقی تو قع ہے۔ مثلاً تعلیم کے میدان میں، کھیل کے میدان میں، کسی بھی قتم کے مقابلہ وغیر ہ میں۔ایی غیر حقیقی تو تعات سے بچوں کے اوپر غیر ضروری دباؤیڑتا ہے۔ مثلاًا گروالدین کی تو قع ہو کہ ہمارا بچہ تعلیمی میدان میں ہمیشہ پہلی پوزیشن لے، تو یہ ہمیشہ ممکن نہیں ہوتا۔ ممکن ہے کہ مجھی کلاس میں کسی دوسرے شاگردسے مقابلہ بڑھ جائے تو بچر بہت زیادہ دباؤ میں آجاتا ہے۔ جس سے دوسرے میدانوں میں حتی کہ خود تعلیم کے میدان میں بھی اس کی کارکردگی خراب ہو سکتی ہے۔ پھر اگر

اسے پیچھےرہ جانے پر سرزنش کرناشر وع کردیاجائے تواس کا پنی ذات پراعتاد مزید کم ہو جاتا ہے اور ساتھ ہی سرزنش کرنے والے (مال یاباپ) سے اس کے دل میں کدورت بھی پیدا ہو جاتی ہے۔

عنلط فنجى

ہماری میہ غلط فہمی کہ فلاں پھو پھو یا پچپاکا اثر ہے یا ہیہ کہ فلاں ماموں یا خالہ نے میر ہے بیٹے یا بیٹی کو بگاڑ دیا ہے۔اس غلط فہمی کی وجہ سے بے جاطور پر پچے کے کان بھر سے جاتے ہیں کہ تہمہیں فلاں رشتہ دارنے پچھ کر دیا ہے۔ تم اس سے دور ہی رہا کر و۔اس سے بچے کے اندر باہمی اعتاد کی کمی پیدا ہو جاتی ہے۔ابتدامیں تو وہ آپ کی سنتار ہتا ہے، لیکن کبھی وہ بچپنے میں اسی شخص کے سامنے یہ بات بول دیتا ہے، جس کے بعد خاندان بھر میں لڑا ئیال شروع ہو جاتی ہیں۔اس میں بھی بچپہ اپنے آپ کو قصور وار سمجھنے لگتا ہے۔ جس سے اس کے اندر احساسِ کمتری پیدا ہوتا ہے۔

(Friendly Parents) دوست نماوالدین

جن والدین کا بچوں کے ساتھ بہترین تعلق ہوتاہے یعنی بچے دوستوں کی طرح والدین سے ہربات کرتے ہیں،ان کے ہاں جب کسی اہم موقع کا فیصلہ لینا ہوتاہے تو یہی بچے والدین کو والدیا والدہ نہیں بلکہ دوست کی ہی طرح ناقص العقل اور خود کو عقلمند سمجھتے ہیں کیونکہ وہ اولا داور والدین کے رشتے کی حد بندی (limit) نہیں سمجھ پاتے۔

ماری role modeling اچھی نہیں ہے

ہم خود کہتے کچھ ہیں اور کرتے کچھ ہیں۔ دوسر وں کے سامنے کسی بات پہ ہم بچوں کو توخوب پیار سے بلائیں اور گھر آتے ہی اسی بات پہ ڈانٹناشر وع کردیں۔

> ہماراایک اور بہت ہی نازیباعمل بیہ ہے کہ ہم دوسر ول سے پوچھتے رہتے ہیں کہ بچوں کو قابو کیسے کرتے ہیں۔ سے

ا نکی دینی و دنیاوی لحاظ سے تعلیم و تربیت میں تناسب (balance) نہیں رکھتے۔

(Tips) کا کا کا کا

مواقع (opportunities) فراہم کریں

بچوں کو TV اور موبائل سے ہٹ کر مواقع فراہم کریں کہ وہ کچھ نیاسکھ سکیں۔ہم نے بچوں کو ہر چیز پلیٹ میں سجا کر دے دی ہے۔ بیٹے بٹھا کے ہر چیز انکو میسر ہوتی ہے۔ بچوں کو بے کار نہ بنامیں۔ان کو اپنے حچو ٹے حچو ٹے کام خود کرنے دیں، جیسے اپنے برتن سمیٹنا، بستر سمیٹنااور بچھاناوغیر ہ۔

(Groom their skills) ہنے رسکھائیں

بچوں کو صرف پڑھائی میں نہ لگائیں، بلکہ کوئی نہ کوئی ہنر ضرور سکھائیں۔ہنر انسان کے اندرایک خاص قسم کی لطافت پیدا کر دیتا ہے۔ مثلاًا گرنچے کی توجہ آرٹ اینڈ کرافٹ کی طرف ہوتواس کی کلاسز میں داخلہ کروائیں۔

کاملیت (Perfection)کے تصور سے باہر نکلیں۔ان کی معمولی غلطیوں کو نظر انداز کر ناسیکھیں۔غلطیوں سےان کو سیکھنے کاموقع دیں۔ان کو چیزوں کی اہمیت سے بڑھ کرائکی ذات کے وجود کی اہمیت (belongingness) کااحساس دلائیں۔

موبائل اور دوسرے gadgets کی وجہ سے ہمارے بچے ارد گرد کے ماحول سے بالکل بے خبر ہو بچکے ہیں۔ان کے ساتھ ہلکی پھلکی بات چیت کے بہانے خود تلاش کریں،آئس کریم منگوالی یاائلی پسند کی کوئی اور چیز اور ساتھ ہلکی پھلکی بات چیت بھی کرلی۔

قرآن یاحدیث کی کسی بات کاحوالہ دیتے وقت ان کو بتائیں کہ اولاد والدین کے لیے صدقہ جاریہ کیسے بن سکتی ہے۔ ہمارابیٹا یابٹی کیسے نیک عمل کر کے ہمیں روز محشر نجات دلاسکتا ہے۔ان کو بتائیں کہ بیٹاآ کیے بغیر ہم جنت میں کیا کریں گے۔

مختصریہ کہ بچوں کے ساتھ تعلقات کو بہتر بنانااور خود سے دور ہونے سے بچاناوالدین کاایک خاص ہنر ہے۔جوٹیس ہم نے بتائے ہیں،اس سے استفادہ کرتے ہوئےآپ خود معاملات کو سمجھ سکتے ہیںاوراپنے بچوں کو قریب کر سکتے ہیں۔



FATIMIYAH EDUCATION NETWORK

INSTITUTIONAL OVERVIEW AND ANNUAL COORDINATION SUMMARY



The academic year 2024–2025 was marked by steady progress for the Fatimiyah Education Network. Our work remained centred on educational quality, spiritual development and the balanced growth of every learner.

From the early years at the Fatimiyah Montessori System to the learning environment at the Fatimiyah Girls School and Fatimiyah Boys School, and onward to the academic pathways offered at Fatimiyah College, each unit continued to fulfil its role in shaping a connected and supportive educational journey for our students.

One important development this year was the beginning of our move toward the Cambridge pathway. This became possible with the support of the Managing Committee, our well-wishers and the World

Federation. Starting next session, the curriculum for Classes I to VI will begin reflecting this shift. It is a gradual journey that will require careful preparation. Teachers will need focused training, parents will need clear guidance, and students will need steady support. Our Professional Development and Quality Assurance team and the Value Education department will play a central role in helping everyone adjust and grow with confidence.

Our support departments continued to strengthen the overall experience for students and teachers. Professional development, value education, psychology, health, Qur'an teaching and administration all contributed to improving instructional quality, student well-being and day-to-day operations.

Regular coordination remained a key part of our work. Weekly and monthly meetings with unit heads and departmental leads helped us make timely decisions, follow up on progress and stay aligned with our shared goals. These forums also gave space for open conversation and practical collaboration across the Network.

We also continued to build our digital presence to share academic activities, achievements and important updates. The encouraging response from parents and well-wishers shows growing trust in the direction FEN is taking.

As Deputy Executive Director, my focus remains on encouraging professionalism, reflection and continuous improvement. I am grateful to our teachers, staff, students and parents for their consistent effort throughout the year.

May Allah guide our work and bless the continued growth of the Fatimiyah Education Network.

Warm regards,

Hasnain Raza Poonawala
Deputy Executive Director
Fatimiyah Education Network

FATIMIYAH MONTESSORI SYSTEM (FMS)

Annual Overview

The Fatimiyah Montessori System continued to focus on hands-on learning and individual support throughout the 2024–2025 academic year. Even with a shorter academic calendar, children showed steady progress in early literacy, numeracy and personal confidence. The Montessori environment helped them explore, make choices and build positive habits rooted in independence and creativity. In the coming year, FMS aims to deepen activity-based learning and involve parents more closely in their child's development.

Strategic Focus

With the academic year running from August to March, FMS kept its attention on what matters most for young learners: meaningful activities, mastery of basic skills and guidance tailored to each child. The priority stayed on literacy, numeracy and a clear understanding of core concepts.

Academic Highlights

Montessori Section (FMS I to III)

- Children strengthened their language through phonics, storytelling and simple writing.
- Numeracy skills grew through number recognition, sequencing and early operations using Montessori materials.
- Sensorial and practical life activities supported physical coordination, independence and emotional balance.
- Lessons on nature, seasons and the world around them encouraged curiosity and awareness.

Primary Section (Grades 1 and 2)

 Students worked on comprehension, structured writing and grammar in English and Urdu.



- Mathematics covered core operations, multiplication, division and basic geometry through visual and practical methods.
- Islamic and moral studies introduced Quranic concepts and early Islamic history.
- Social studies encouraged a sense of community, culture and global understanding.

Skills Developed

- Clearer reading and writing skills
- Stronger mathematical reasoning
- Better conceptual understanding through material-based learning
- Increased confidence and communication
- Improved independence and responsibility in class tasks

Conclusion and Forward Vision

FMS maintained academic continuity and supported the overall development of learners





with the combined efforts of teachers, students and parents. The Montessori-based approach continued to guide the school's work throughout the year.

Looking Ahead

FMS plans to:

- Broaden differentiated teaching
- Introduce more experiential activities
- Deepen home–school collaboration

In addition to these steps, FMS will begin preparing for the gradual curriculum enhancements required as part of the Cambridge journey at the Network level. This preparation will include supporting teachers with training, guiding parents and helping students adjust smoothly as these changes unfold over time.

FMS remains committed to nurturing confident, grounded and independent learners.





FATIMIYAH BOYS' SCHOOL (FBS)

Annual Overview

Fatimiyah Boys' School continued to make steady progress during the 2024–2025 academic year. The school focused on curriculum improvements, student leadership and co-curricular development. Teacher training, the enhancement of the computer lab and the launch of a PEACE Unit for STEAM learning supported this growth. Student well-being and character building remained central through health sessions and value-based activities. Looking ahead, the school aims to strengthen academics, administration and technology integration.

Academic Reform and Progress

Curriculum work continued in line with the National Curriculum Framework. A structured Scheme of Studies was introduced, and its full implementation is planned for the coming sessions. The school has set the direction for building an integrated assessment framework, supported by teacher training focused on learning outcomes and assessment literacy.

Institutional Innovations (Key Initiatives)

- Regular student and employee recognition programs
- Introduction of the PEACE Unit for STEAMbased projects
- Complaint Management System for transparent feedback
- Revised student council and leadership structure

Regular parent–principal meetings and value-based staff sessions

Unique Activities

- Water polo and dodgeball were introduced as new co-curricular sports
- House-based competitions are held throughout the year
- Class Representative "Student of the Month" system launched

Student Health and Awareness Programs

 Students took part in sessions on healthy eating, anti-vaping awareness and water conservation to build healthier and more responsible routines.

Professional Development

- Over twenty-five sessions conducted on AI, emotional intelligence, SEL integration, classroom management and awareness on autism and ADHD
- Internal trainers included the PDT, academic heads and psychology department.

Infrastructure Progress (Completed or Initiated)

- Computer lab upgraded with thirty new systems
- Grade 9 classrooms are furnished with sixty new chairs





- Library and AV room development initiated (20% completed)
- The Academic Head Office was created with designated work zones

Vision for 2025-2026

Academic Excellence:

Introduction of Individualised Educational Plans, regular performance tracking and closer collaboration between teachers, parents and the Professional Development Team.

Administrative Strengthening:

Establishment of an Admin Head position, introduction of a behaviour journal system and consistent follow-up on SOPs.

Pedagogical Growth:

Ongoing in-house and external training for teachers in line with the school's strategic goals.

Technology Advancement:

Staff training to prepare for LMS and Google Classroom readiness.







FATIMIYAH GIRLS' SCHOOL (FGS)

Annual Overview

Fatimiyah Girls' School continued to make meaningful progress during the 2024–2025 academic year. The school focused on improving teaching practices, strengthening assessment methods and increasing student engagement. The PEACE Project supported confidence, creativity and positive values among students. Several student-centred programs and leadership opportunities were introduced. The school also concentrated on preparing for the Cambridge journey, supporting teachers and enhancing overall learning.

Strategic Academic Advancements (Curriculum Reforms)

- Urdu and English shifted from content-based teaching to skill-based proficiency.
- Digital literacy is integrated into STEAM subjects using tools such as Canva.
- Emphasis on functional grammar, practical writing, speaking and listening skills and creative expression.

Assessment Reforms

• Increased focus on formative assessments, project-based rubrics and performance tasks such as presentations and peer dialogues.







Flagship Initiative: PEACE Project

- A framework encouraging language fluency, values and STEAM engagement.
- Moral education is integrated through assemblies and theme-based learning.
- More than eight hundred students are involved with over fifty student-led projects.

Academic Performance Highlights

- Class-wise results remained strong, with more than ninety per cent of students passing in most grades, and nearly half of the SSC II Science students achieving an A or A-one grade.
- Student-led PTMs increased student ownership and improved communication with parents.
- Exam anxiety and readiness sessions supported board exam preparation.

Key Student-Centred Initiatives

- Programs including Mindful Reader, Science in Action, WOW Work and Proud of YOU tokens supported motivation and creativity.
- Leadership models such as Class Prefect System, House Head Talk Time and Academic Head Sessions encouraged responsibility.
- Sessions on emotional regulation, personal safety and resilience supported student well-being.

Professional Development and Evaluation

 Seventeen CPD sessions held, ten in-house and seven through external partners. Topics included Al-based planning, four C skills, emotional intelligence and techniques for teaching Gen Z and Gen Alpha.

Strategic Collaborations and Community Outreach

- Joint events with Fatimiyah College, field trips and participation in interschool contests in declamation, art and Taekwondo.
- Participation in IKLC, Najafi Competitions and ArtBeat.

Way Forward: 2025–2026 Priorities

- Academic: Cambridge integration and inquiry-based learning supported by data analytics & value integration.
- Administrative: Structured performance evaluation and digital reporting systems.
- Co-Curricular: Global awareness activities, STEAM competitions and leadership clubs.
- Pedagogical Development: Subject-specific training and flipped classroom models.

Conclusion

The year focused on innovation and steady academic development. The PEACE Project and ongoing reforms set a strong base for the future. Teacher development, Cambridge readiness and value-based education will continue to guide the school's direction.

	Girls Section		Boys Section	
Exam Type	A-1 & A Grades	Other Grades	A-1 & A Grades	Other Grades
SSC II Science	58%	42%	92%	8%
SSC II General	20%	80%	95%	5%
SSC I Science	50%	50%	90%	10%
SSC I General	14%	86%	86%	14%

FATIMIYAH COLLEGE

Annual Overview

Fatimiyah College focused this year on strengthening its curriculum, supporting holistic student development and increasing alumni engagement. The revised SPEAC program and the INSPIRE training series contributed to student growth and teacher capacity building. New infrastructure, updated branding, and wider outreach helped improve the college's visibility. The college now aims to further improve academic outcomes, strengthen stakeholder trust and enhance implementation across both campuses.

Institutional Performance Overview

Fatimiyah College saw a steady and healthy enrollment trend this year, supported by strong interest in the Commerce and Humanities streams. Staffing remained stable across academic and support teams, allowing the college to run its programs smoothly. Student demand varied between departments, and planning for the next session has been aligned with these shifts. The overall environment remained positive, and the college continued to strengthen its academic and operational systems.

Academic Excellence and Curriculum Development

 SPEAC Curriculum Revamp: The 2024 curriculum emphasised emotional intelligence, civic responsibility, intellectual development and belief-centred identity formation. Implementation Progress: Students showed strong engagement and positive behavioural growth. Efforts continued to improve instructional delivery.

STEAM Exhibition:

Nine projects were showcased, three reached district or provincial levels. The "Piezo Sensor Energy" conversion project won first place at the district level and second place in Karachi.

Teacher Training and Development (INSPIRE Program)

Sessions included:

- Adolescent Education by Dr Nisar Hamdani
- NLP Applications by Tahir Ali Shah
- Communication and Spiritual Growth by Dr Kausar Ali
- Mentorship and Mindset Building by Hasnain Badami

Outcome: Improved teacher morale, reflective practice and emotional awareness.

Strategic Visibility and Branding

The college strengthened its identity this year with an updated logo, revised uniforms and the adoption of "Nurturing Excellence" as its guiding theme. Digital outreach improved through more active communication on social platforms, helping the college share achievements and connect with



a wider audience. Outreach efforts at exam centres and schools also contributed to increased visibility and stronger brand recognition.

Alumni Engagement

An organised alumni database was initiated this year, allowing the college to reconnect with former students in a structured way. Alumni contributed meaningfully through scholarships, collaborative activities, guest speaker sessions and support in outreach efforts.

Infrastructure Highlights

The college made steady improvements to its learning environment this year. A new computer lab was set up to support digital readiness, and upgrades were made to administrative and academic spaces. Classrooms received new furniture to enhance comfort and usability, and curated artwork was added across the campus to improve the overall atmosphere for students and staff.

Students' Affairs Department

The Students' Affairs Department continued to support learners through counselling, guidance and wellness services. Students received assistance for emotional, academic and family-related concerns, and many benefitted





from regular health consultations. The college also strengthened its discipline framework by shifting toward a reflective and supportive approach that encourages understanding and personal growth.

Conclusion

Fatimiyah College made steady progress this year in curriculum development, student support, teacher training and alumni engagement. The foundation laid across these areas will guide the next phase of growth. Moving forward, the focus will be on strengthening academic outcomes, improving facilities, maintaining the confidence of stakeholders and ensuring consistent implementation of plans across both campuses.

HSC-II 2024				
Group	A-1 & A Grades	Other Grades		
Pre-Medical	27%	73%		
Pre-Engineering	9%	91%		
Computer Science	13%	87%		
Commerce	26%	74%		
Humanities	0%	100%		





PROFESSIONAL DEVELOPMENT & QUALITY ASSURANCE

Overview

The Professional Development and Quality Assurance Department continued to support teaching and learning across the Fatimiyah Education Network. The focus remained on strengthening instructional practices, improving assessments and guiding teachers through regular coaching and academic review. Efforts throughout the year helped keep classroom practices aligned with FEN's values and curriculum goals.

Key Highlights

Professional Development

Training and coaching sessions were conducted across the Montessori System, Fatimiyah Boys' School and Fatimiyah Girls' School. These included one-to-one support, orientations on the Teachers' Resource Book, workshops on skill-based teaching and guidance on 4C lesson planning.

Quality Assurance

Classroom observations, assessment reviews and lesson plan evaluations were carried out regularly to support steady improvement in teaching quality.

Curriculum Alignment

Cambridge-aligned resources were introduced, and schemes of study, progression grids and assessment guidelines were updated to support more structured curriculum delivery.

Assessment Support

Formative and summative assessments were developed and reviewed using competency-based approaches to strengthen evaluation practices across subjects and grade levels

Strategic Focus Areas

Curriculum and Lesson Planning

Teachers received training on planning models such as 4C and 5A. Monthly schemes of study were introduced to help maintain consistency across subjects and grades.

Assessment Practices

Skill-based question banks, examination frameworks and marking guidelines were created. Competency checks were carried out across core subjects.





Instructional Practices

Differentiation, active learning and reflective teaching were encouraged through peer observations, collaborative planning and structured demonstration lessons.

Teacher Induction and Support

New teachers were oriented to network-wide teaching standards, and demo-based feedback systems were used to support classroom readiness.

Unit-Wise Support Summary

Montessori Section

Elements of the Cambridge-aligned curriculum for Grades I and II were revised and implemented. A literacy development plan was introduced, and practices from the Teachers' Resource Book were strengthened. Training was designed around identified classroom needs.

Fatimiyah Boys' School and Fatimiyah Girls' School

Cambridge-compatible schemes of study, syllabi and assessment policies were developed. Support was provided for paper construction in line with national and international standards. Classroom observations showed strengths in classroom organisation and consistency of instruction.

Department Milestones

Professional Development Workshops

Workshops included the "Notebook Checking and Feedback" series and Saturday professional development programs that focused on practical, collaborative learning.

Evaluation Practices

Comprehensive classroom observation reports were completed for both campuses, reflecting strong performance in classroom organisation and alignment with assessment objectives.

Resource Development

Core documents were prepared for schemes of study, admission testing and feedback protocols. The Cambridge Teachers' Resource Book was further integrated into curriculum delivery.

Overall Outcomes

Instructional quality improved through structured training and ongoing support. Quality assurance processes helped strengthen academic consistency across units, while collaboration among teams supported more aligned standards across FEN.





VALUE EDUCATION DEPARTMENT

Overview

The Value Education Department worked across all units of the Fatimiyah Education Network to help bring Islamic teachings and ethics into classroom learning. The aim remained to support students in developing strong character, sound judgment and a clear sense of responsibility alongside their academic growth. Through collaboration with teachers and academic teams, the department continued its efforts to make value-based learning practical, age-appropriate and easy to implement.

Purpose and Objectives

- Support the integration of Islamic values within teaching and learning.
- Connect Quranic and Seerat-based themes with subjects such as English, Urdu, Social Studies and Science.
- Provide teachers with simple and practical ways to include moral education in regular class periods.
- Develop story-based content, character-building material and classroom tools for all grade levels.

Highlights of the Year

Core Value Document

A reference document was developed explaining the structure, approach and practical models for value integration across FEN.

Curriculum Review

Cambridge and existing textbooks were reviewed for value alignment, and relevant themes were identified for integration in lesson planning.

Teacher Recruitment and Orientation

Interviews and training sessions were conducted to support teachers who are engaged in value education and ethical instruction.

Unit-Wise Contributions

Fatimiyah Montessori System

The department collaborated on value-integrated storytelling for the "Five Great Stories" of Cosmic Education. Islamic alternatives such as "Takhleeq-e-Kainat," "Charkha-e-Hayat," and "Tumhare Liye" were developed with engaging illustrations. Story sessions and training were held to support classroom delivery.





Fatimiyah Boys' and Girls' Schools

Value integration models were developed for Grades III to VIII. Cambridge curriculum mapping was completed with supporting assessment tools. Personality assessments and classroom surveys were conducted, and value themes were incorporated into weekly assemblies.

Fatimiyah College

The SPEAC Program was revised and implemented with value-centred modules. Workshops were arranged on ethics, leadership and social responsibility, helping students reflect on personal development and community engagement.

Interdepartmental Collaboration

Qur'an Department

Joint work included scheme-of-study reviews, Hifz-e-Mozui worksheets and Seerat content for Islamiyat. Coordination with Islamiyat teachers strengthened the consistency of value-based material across units.

Department Initiatives

Islamic Etiquette Material

A comprehensive two-volume Persian resource on Islamic manners was translated into Urdu and prepared for use in character education and value sessions.

Cambridge Value Integration Support

Tools were created to help teachers connect Cambridge content with value themes. Model examples were provided to guide lesson planning and classroom discussions.

Assemblies and Portfolios

Weekly assemblies in the Boys' School were supported with value themes, and student portfolios were maintained to record character development activities.

Impact

Students showed better understanding of ethical conduct and personal responsibility. Teachers and parents shared positive feedback through meetings and engagement platforms. Interest from other institutions, both national and international, reflected recognition of the department's structured approach to value integration.







QURAN DEPARTMENT

Overview

The Quran Department continued its work across all FEN campuses to strengthen Islamic learning in an age-appropriate and meaningful way. The focus remained on curriculum refinement, teacher support and consistent lesson planning. Activities and classroom practices helped students deepen their understanding of the Quran and Islamic principles. The department also expanded its team and strengthened communication with parents, receiving positive feedback throughout the year.

Key Objectives

- Teach age-appropriate subjects including Nazra, Hifz-e-Mozui, Tajweed-ul-Salaat, Mafahim-ul-Quran and Deeniyat.
- Develop a curriculum aligned with SNC requirements and Islamic values.
- Equip teachers with practical strategies and classroom tools to improve Quranic instruction.

 Support the integration of Islamic learning into daily school routines and activities.

Academic Highlights

Curriculum Development

Textbooks and support material such as Mafahim, Tajweed-ul-Salaat and Hifz-e-Mozui were developed and revised. Schemes of study were aligned with structured lesson plans using age-appropriate thinking skills.

Lesson Planning

Teachers were trained to use the 4C approach for Quranic lessons. Weekly planning meetings and shared resources helped deliver more engaging and meaningful sessions.

Assessment Practices

Regular assessments were conducted to monitor student progress, and results were shared with parents to support continuity of learning at home.



Teacher Development

Refresher courses and workshops were arranged on instructional strategies, Tajweed and Quranic pedagogy. Training support was also extended to teachers from other institutions.

Services Across Units

Fatimiyah Montessori System

- Quran classes are delivered in line with early childhood learning principles.
- Age-appropriate Islamic events observed, including Youm-e-Hussain (A.S), Youm-e-Fatima (S.A) and Hafta-e-Wahdat.
- Participation in Open Day with activities designed for different learner groups.

Fatimiyah Boys' and Girls' Schools

- Structured lessons conducted for Hifz-e-Mozui, Nazra and Mafahim.
- Assessment cycles completed with follow-up support.
- Assistance provided for Islamic events and value-based activities.
- Revised schemes of study for Islamiyat (V–VIII) implemented in coordination with the Value Education Department.

Fatimiyah College

 Support extended for Islamiyat planning, value-based sessions and structured Quranic instruction where needed.

Organizational Development

Team Strengthening: The department grew to a team of thirty-two members, including academic coordinators, lead teachers and subject specialists across all campuses.

Visibility and Outreach: Content shared through institutional platforms improved awareness of the department's work among parents and the wider community.

Special Initiatives

Islamiyat Integration: A unified approach for Islamiyat and Quranic subjects was introduced to help students connect Islamic teachings across topics. Updated schemes of study for Grades V–VIII reflected this integration.

Student Engagement: Hands-on activities such as ablution demonstrations, Dua learning, Islamic charts and multimedia-supported lessons helped reinforce understanding and application.

Capacity Building: Weekly training sessions, team-building activities and practical workshops supported teacher growth and motivation.

Impact

Students showed improvement in Quranic fluency, comprehension and ethical conduct. Teachers displayed more consistent instructional practices, and parents shared positive feedback through PTMs and online channels.





PSYCHOLOGY DEPARTMENT

Overview

The Psychology Department continued to support emotional well-being across all FEN campuses through counselling, awareness programs and practical classroom guidance. Students, teachers and parents benefited from Social Emotional Learning sessions, workshops and therapeutic support. The department's work helped strengthen a caring, responsive and emotionally healthy environment within the network.

Key Achievements

Counselling and Student Support

- One-to-one counselling and Social Emotional Learning classes are conducted throughout the year.
- Art and play-based activities supported emotional growth in early childhood groups.
- Applied Behavioural Analysis training helped teachers manage student behaviour with care and understanding.

Mental Health Awareness

- Mental Health Camps were introduced for teaching and non-teaching staff, encouraging self-awareness and early screening.
- SPEAC and Social Emotional Learning programs guided students on confidence, identity, empathy and stress regulation.

 Peace Sessions in the Girls' and Boys' Schools promoted empathy, calm communication and positive peer interaction.

Teacher and Parent Engagement

- Teachers received training on emotional resilience, stress management and behaviour support techniques.
- Parents attended workshops on discipline, screen-time and healthy emotional bonding, which were well received.

Innovative Tools and Collaboration

- A student assessment framework was piloted for non-diagnostic emotional and personality profiling.
- Collaboration with KPSIAJ supported leadership and public speaking programs.
- Plans are proposed for a digital resource library and video-based training modules to strengthen long-term learning.

Conclusion

The Psychology Department played an important role in promoting emotional well-being and building a supportive environment for students, teachers and parents. Its work this year laid a stronger foundation for continued mental health awareness and compassionate guidance across all FEN units.





ADMINISTRATION DEPARTMENT

Overview

The Administration Department supported smooth day-to-day operations across all FEN campuses through efficient fee follow-up, facility maintenance and event coordination. The team managed student data, supported academic units with timely services and ensured that campuses remained safe, functional and well prepared for school activities.

Fee Management and Parent Support

The fee recovery desk continued regular follow-ups with families and ensured timely collections before key academic milestones. Meetings, calls and on-ground assistance helped maintain accountability and supported the financial continuity of all units.

Campus Maintenance and Facilities

Maintenance needs across the Montessori System, Boys' School, Girls' School and College were resolved throughout the year. Electrical, plumbing and general repair issues were addressed promptly, keeping classrooms and common spaces safe, clean and operational.

Events and Logistics Coordination

The department supported a wide range of events across all campuses by managing logistics, décor, sound, seating, and on-site arrangements.

Key events included:

- Orientation sessions for new students and parents
- Certificate and result days
- Convocations at the Boys' and Girls' Schools
- GEMS of Fatimiyah at FMS
- Taekwondo belt distribution
- Students' Week activities
- Summer training sessions with the Professional Development and Quality Assurance Department
- Religious commemorations
- The PEACE project displays across units
- Sports events and admissions-related arrangements at Fatimiyah College

Additional seminars, workshops and academic programs were also supported as needed.

Summary

The Administration Department continued to play an essential role in ensuring that academic and co-curricular activities ran smoothly. Through ongoing facility support, organised event management and consistent communication with families, the department helped maintain a well-managed and student-focused environment across FEN.







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.

HEALTH DEPARTMENT

Overview

The Health Department supported student well-being across all FEN campuses through preventive care, health education and timely medical assistance. Awareness programs, staff training and improved health protocols helped strengthen a culture of hygiene, safety and wellness throughout the year.

Health Education and Preventive Care

Awareness sessions were conducted across the Montessori, Boys', Girls' and College units on topics such as hygiene, nutrition, first aid, physical activity, mental wellness and age-appropriate health matters. Campaigns and classroom guidance encouraged healthier habits and greater awareness among students.

Staff Training and Readiness

Teachers, support staff and maids received training in first aid and basic emergency response. These sessions helped staff identify common health concerns and respond promptly during school hours.

Student Engagement and Healthy Practices

Students showed better hygiene habits,

improved eating routines and greater awareness of hydration and seasonal illness prevention. Health conversations during class time and assemblies reinforced everyday wellness practices.

Health Infrastructure and Support Systems

Digital tools, updated equipment and organised first aid kits were introduced across campuses, improving the response time for routine checks and minor concerns. Emergency protocols were also streamlined to ensure consistency.

Student Counselling Club (Fatimiyah College)

A multidisciplinary support club was launched at Fatimiyah College, bringing together a doctor, counsellor and psychologist to assist students with physical and emotional well-being. The club encouraged open communication and self-awareness among participants.

Conclusion

The Health Department played an important role in promoting preventive care and healthy routines across all FEN units. Through awareness programs, staff training and improved health systems, the department contributed to a safer and more supportive school environment.





EMPOWERING YOUTH THROUGH THE KPSIAJ YOUTH FORUM

Overview

The KPSIAJ Youth Forum is an emerging initiative of the Khoja (Pirhai) Shia Isna Asheri Jamaat of Karachi, designed to support the growth and development of young community members. Guided by the spirit of "For the Youth, By the Youth", the Forum aims to identify talent, build skills and create meaningful opportunities for personal and professional progress.

Although still at an early stage, the Forum has taken steady steps in establishing its structure and widening its impact. Its work is organised through teams focusing on creative design, workshops, information technology, finance and human resources, each supported by volunteers who contribute their time and expertise.

Key Initiatives and Events

DiscoverED Education Expo 2025

Held on 9 February 2025 at the KPSIAJ Family Park, the DiscoverED Expo offered students from Grade 8 to Intermediate and A Levels, along with their parents, an accessible platform to explore academic choices. The event featured sessions for students and parents, an academic pavilion introducing various learning pathways and guidance on financial assistance. The expo encouraged informed decision-making and meaningful planning for future studies.

Book Fair

The annual Book Fair, held on 15 and 16 March 2025, continued to promote reading and creative expression among children and youth. Activities included storytelling, trivia challenges and a creative wall where participants shared reflections through art and writing.



Mental Health Awareness

A roundtable discussion on child and youth mental health was organised in collaboration with the Psychology Department of the Fatimiyah Higher Education System through ICAN, alongside international partners. Led by Prof Panos Vostanis, the session brought together professionals from healthcare, education and the judiciary to discuss wellbeing from a multidisciplinary perspective.

Career Workshop for Aspiring Tech Professionals

To support students entering the professional world, a career workshop was conducted on 1 June 2025 at the FEN Auditorium. Focused on the needs of aspiring tech professionals, the session covered CV development, interview preparation and common challenges in job applications. Participants received practical advice and feedback from industry practitioners, helping them prepare for early career opportunities.











YOUTH ENLIGHTENMENT SERIES (YES)

The Youth Enlightenment Series continued its mission of guiding young community members through meaningful conversations on faith, ethics, personal growth and contemporary challenges. Through engaging speakers, reflective discussions and well-curated themes, the series created opportunities for learning, self-awareness and spiritual grounding. Each programme was designed to help the youth practically understand Islamic principles while encouraging thoughtful engagement with today's realities.

Deen aur Akhlaq (Religion and Ethics)

Held on 10 August 2024 at the Shaheed Hameed Ali Bhojani Hall, this seminar featured an inspiring address by Ayatollah Allama Syed Aqeel-ul-Gharavi, with a recitation by Brother Ahmed Raza Nasiri. The session centred on practical ways of aligning daily actions with Islamic moral values.

Islamic Finance Unlocked – From Principles to Solutions

Foundational Session

Participants were introduced to the core principles of Islamic finance by Maulana Ali Raza Salehi. Key concepts such as the prohibition of interest, risk-sharing and ethical financial conduct were explained in a clear and accessible way.

Applied Session

A follow-up discussion brought together Jawad Hussain Rizvi, Amin Tejani and Hasnain A.

Control of the contro

Merchant, moderated by Abbas Raza Varyala. The panel explored Shariah-compliant investment options, ethical asset classes and practical trends within Islamic finance.

Coffee with Sayyid – Divine Spark Series

This reflective session, led by Sayyid Ali Zaidi, focused on "Connection of the Soul and the Body". Participants were encouraged to think deeply about self-awareness, spiritual grounding and the balance between inner and outer wellbeing.

The Psychological Journey of Imam Sajjad (AS)

Sheikh Nuru Mohammed (Birmingham, UK) delivered a compelling talk on the emotional resilience and spiritual strength of Imam Sajjad (AS). Targeted towards youth aged 16 to 30, it highlighted His steadfastness after Karbala and His lasting contribution to preserving the message of Ahlul Bayt (AS).

SPARK – Empowering Future Tech Leaders

On 1 June 2025, the FEN Auditorium hosted SPARK, a career readiness workshop for IT students and young professionals. The event began with guidance on CV building and LinkedIn strategies by Fatima Noor (MazikGlobal). This was followed by a panel discussion on interview preparation moderated by Mehdi Rajani, with insights shared by Hadi Rajani (Securiti), Mubeen Qazi and Syed Ali Raza (Techlogix).



COMMUNITY TRAINING AND DEVELOPMENT PROGRAM (CTDP)

Overview

The Community Training and Development Programme continued its mission of building skills, confidence and economic resilience within the community. Through a mix of vocational training, digital upskilling and personal development initiatives, the programme created meaningful learning opportunities for individuals of different age groups. Its focus on practical skills, accessible instruction and quality partnerships helped participants strengthen their capabilities and prepare for evolving academic, professional and entrepreneurial pathways.

Vocational Training – Mehndi and Stitching

A dedicated vocational track was launched to introduce participants to Mehndi application and basic stitching techniques. The programme included hands-on practice, guided instruction

and a concluding showcase that highlighted the progress of the learners. Due to positive feedback, additional batches were introduced with improved course material and greater community involvement. The initiative remained intentionally affordable to ensure broad accessibility.

IT Skills Boot Camp – Digital Upskilling for Youth

A month-long IT Boot Camp was organised to help young learners develop essential digital competencies. Training included practical exposure to digital marketing, web fundamentals and introductory programming. Learners worked on real tasks and received guidance from experienced trainers. The boot camp provided a strong foundation for those exploring opportunities in freelancing, internships or further studies in technology.



Summer IT Camp – Early Skill Development for Children

A structured Summer IT Camp was held for school-aged children, combining technical learning with communication and confidence-building. Sessions in graphic design, basic programming and public speaking helped participants develop creativity and self-expression. Attendance-based incentives were introduced to encourage consistency and responsibility.

IT Training Programme – Professional Pathways for Adults

To support adults seeking career advancement or a shift towards digital roles, a three-month IT training programme was introduced. Courses focused on key areas such as digital marketing, frontend development and Python programming. Delivered by qualified trainers, the programme provided an accessible pathway for adults wishing to enhance their employability and technical capability.





Strategic Collaborations – Certified Skill Development

KPSIAJ partnered with reputable training institutions to broaden access to high-quality, industry-relevant learning. These collaborations offered certification pathways in areas such as data analytics, SEO, UI/UX, digital marketing and vocational trades. Participants benefited from expert-led instruction and exposure to more advanced training environments.











FATIMIYAH HIGHER EDUCATION SYSTEM

PRELUDE TOWRDS FATIMIYAH INTERNATIONAL UNIVERSITY



FATIMIYAH HIGHER EDUCATION SYSTEM (FHES) Prelude to Fatimiyah International University

Introduction

The Fatimiyah Higher Education System continued its work toward building a learning environment where academic advancement and ethical development progress together. FHES aims to prepare students who are professionally capable, socially responsible and grounded in strong moral principles.

With the upcoming Fatimiyah International University (FIU), the vision is to establish an institution that combines modern academic programmes with character building, research-oriented learning and industry-aligned skills. The year 2024–2025 marked steady growth across FHES—academic planning was strengthened, facilities were enhanced, and compliance requirements were met as part of the broader transition toward FIU.



Strengthening Academic Programmes

FHES continued to refine and expand its academic offerings to ensure relevance, quality and alignment with evolving educational and market needs.

Educational Outcomes

- Continued emphasis on strong graduation and retention
- Encouragement of lifelong learning
- A consistent record of students securing top positions in Education and Nursing programmes at the University of Karachi

Launch of New BS Programmes

FHES secured affiliations from the University of Karachi, Pakistan Nursing and Midwifery Council and Dow University of Health Sciences. FHES is also the only institution in Karachi currently offering the BS Psychology programme under UoK affiliation.



Existing Programmes

- Bachelor of Education (B.Ed.) 4 Years
- Bachelor of Education (B.Ed.) 2.5 Years
- Associate Degree in Education (ADE)
- Associate Degree in Commerce (ADC)
- Bachelor of Science in Nursing (BScN)
- Diploma in Nursing
- Diploma in Midwifery
- BS Psychology

Alhamdolillah, students from the Education Department maintained their positive performance trend by securing top positions in ADE and B.Ed. (Hons) 2.5-year programmes at the University of Karachi.

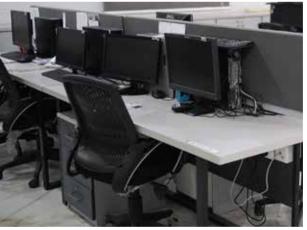
Planned Academic Expansion (2026–2028)

To support long-term academic growth, FHES has outlined the following proposed programmes:

- Economics, Finance & Banking:
 BS (Islamic Banking & Finance) (4 years)
- Artificial Intelligence & Robotics:
 BS (AI) (4 Years)
- Media Sciences:BS (MassCom) (4 Years)
- Geo-Sciences:BS (Geomatics) (4 Years)
- Computer Science:
 BS (Computer Science/IT) (4 Years)
- English:BS (English Linguistics) (4 Years)







Transformation of FHES Campuses

Significant upgrades were made to improve academic environments and accessibility:

- Renovation of FHES campuses at Plots 173, 270 and 271
- A fully revamped library aligned with PNMC and HEC guidelines
- Development of Anatomy and Skills Labs for Nursing
- Upgraded computer labs
- A dedicated Psychology Lab for BS Psychology
- Rooftop converted into functional workspaces, meeting rooms, a cafeteria and a small mosque
- Renovation of the Main Block for improved learning spaces
- Installation of a lift to support accessibility for differently-abled persons

Charter and Accreditations

FHES is in the concluding stage of securing the Charter for FIU from the Sindh Higher Education Commission. A detailed financial audit was completed in January 2025 as part of this process.

FHES currently holds approvals and accreditations from:

- National Accreditation Council for Teacher Education (NACTE)
- Pakistan Nursing and Midwifery Council (PNMC)
- Directorate of Health, Government of Sindh
- Dow University of Health Sciences
- · University of Karachi









Fatimiyah Centre of Leadership and Development (FCLD)

FCLD was established to broaden access to skill-based learning through short courses and non-degree programmes. Early initiatives included:

- A collaboration with Kamyab Career to offer an e-commerce and entrepreneurship course
- A six-month taxation course to build foundational knowledge
- Planning for additional short courses based on market and community needs

Future Outlook

FHES is positioned to continue its steady transition toward a full university framework under FIU. The focus ahead will be on strengthening academic delivery, expanding programme offerings, and nurturing research and skill-based pathways. With improved infrastructure, developing partnerships and an emphasis on values-based education, FHES aims to prepare graduates who are academically strong, technologically ready and ethically grounded—reflecting community's the long-term educational vision.









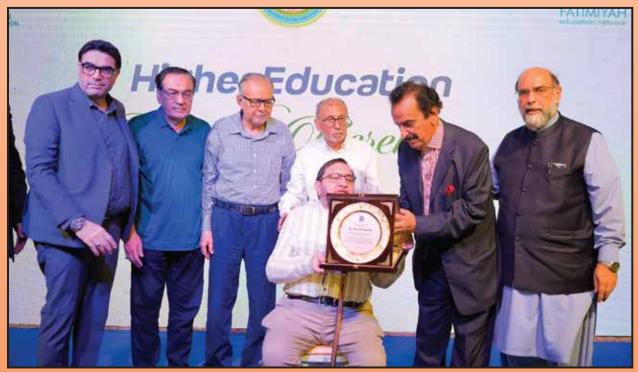


FHES AWARD CEREMONY 2025

A CELEBRATION OF LEGACY EXCELLENCE AND GRATITUDE











HIRIDJEE EDUCATION LOAN PROGRAM (HELP)

Overview

The Hiridjee Education Loan Programme (HELP), initiated by The World Federation and facilitated by KPSIAJ, supports community students who require financial assistance to continue their higher education. The programme ensures that capable and deserving students can pursue their academic goals without disruption.

How It Works

Applicants submit their forms and documents through the KPSIAJ website. Each application undergoes a merit- and need-based review by a dedicated committee to ensure fairness and transparency.

Repayment Structure

Repayments begin after graduation and are spread over a manageable period, allowing students to transition into professional life while fulfilling their commitments with ease.

Support & Guidance

All key information, including FAQs and the online application form, is available on kpsiaj.org for students seeking clarity on eligibility and process.

Programme Progress

HELP continues to receive strong interest from students across various fields of study and has steadily supported a growing number of beneficiaries through sustainable and responsible fund utilisation.



ATAA-E-FATIMA (S.A) "A SAFE HAVEN WHERE SPECIAL CHILDREN GROW, THRIVE, AND BELONG."

Introduction

Ataa-e-Fatima (S.A), under the patronage of KPSIAJ, continues to serve as a nurturing space for children with special needs. Through adaptive education, vocational skills, cultural engagement, therapeutic support, and strong family partnerships, the project focused on developing the full potential of every child. The year saw growth in academic programmes, strengthened support systems, upgraded facilities, and new initiatives aimed at long-term empowerment.

Academic and Skills Development

Core Learning

Children progressed through adaptive English and Urdu literacy, numeracy, and Islamic moral education, with emphasis on discipline, empathy, and respect. Regular assessments and parent-teacher meetings supported individual learning plans.

Digital Literacy

Weekly computer classes were introduced, along with a collaborative initiative with Habib University to develop an educational app that supports life skills and social etiquette for children with special needs.

Vocational & Life Skills

Craft-based, culinary, and motor-skills sessions helped students build confidence and independence. Activities included fabric painting, jewellery making, baking, safe cooking techniques, and creative workshops.

Students also participated in supervised entrepreneurial events, gaining exposure to product creation, sales, and customer interaction.

Religious & Cultural Enrichment

Islamic values remained central to the learning experience. Students engaged in commemorations, thematic discussions, creative projects, and acts of service.



Practical learning activities—such as Hajj simulations, workshops on Adaab of Ayaam—e-Azaa, and charity initiatives — strengthened their spiritual identity and sense of belonging.

Community Integration & Parental Engagement

Ataa-e-Fatima (S.A) worked closely with families to ensure consistent progress at home and school. The year included:

- Regular PTMs and parental counselling sessions
- Wellbeing workshops conducted by psychologists and guest speakers
- · Mother-child bonding events
- A dedicated communication channel for timely updates
- Visits by community leaders, donors, and notable guests, reinforcing transparency and support

Infrastructure & Support Services

Upgrades across the centre enhanced comfort, safety, and learning readiness.

Improvements included:

- Air-conditioned classrooms
- Enhanced CCTV coverage
- Equipment and furniture upgrades
- Refreshed uniforms to promote a unified identity



Students received medical screenings, behavioural and emotional support plans, and structured counselling for parents. These interventions strengthened developmental monitoring and home-school coordination.



Recreational, Social & Etiquette Programmes

Outdoor trips, library and exhibition visits, cinema outings, puppet shows, etiquette workshops, and fun-filled family events enriched students' social skills and confidence.

These activities offered safe, supervised exposure to real-world environments, promoting communication, independence, and meaningful peer interactions.





Staff Development

Teachers and staff participated in capacity-building opportunities, including external fairs, academic collaborations, and internal planning sessions. A focused effort was made to strengthen curriculum design, app development, instructional strategies, and coordinated care for students.

Major Events

Highlights included the Telethon stall, Pre-Eid ceremony, and Fun Week—each designed to celebrate achievements, build confidence, and deepen community connection.



Overall Impact

The year brought meaningful progress for Ataa-e-Fatima (S.A)—academically, socially, and institutionally. Adaptive learning strengthened student capability, vocational training built confidence, religious programmes deepened identity, and enhanced infrastructure created a more supportive environment. Stronger parental involvement and broader community engagement further amplified the impact.

Looking Ahead

Ataa-e-Fatima (S.A) aims to expand its digital learning tools, introduce new vocational pathways, and deepen partnerships with local and national organisations. The focus remains on cultivating independence, dignity, and lifelong skills for children with special needs.







FATIMIYAH HOSPITAL

A Community Hospital Moving Towards Tertiary Care Excellence

Overview

Fatimiyah Hospital began its journey in 2006 as a small outpatient centre. Nearly two decades later, it has evolved into a well-established secondary care hospital, now preparing steadily for its transition into a tertiary care institution. Guided by the vision "to provide affordable and accessible healthcare services without discrimination of caste, colour, creed, or religion", the hospital continued to strengthen its services, facilities, and patient-centred culture throughout 2024–2025.

This year marked significant progress across clinical services, academic programmes, infrastructure, and staff capability–reflecting a unified commitment to quality care and institutional growth. The hospital also continued to support KPSIAJ in key strategic initiatives, particularly the development of the Fatimiyah International University (FIU).

Academic & Professional Development

Strengthening Healthcare Education

The Fatimiyah School of Nursing introduced the BSN Generic and Community Midwifery programmes, creating structured pathways for aspiring nurses and midwives. Permanent faculty

members were appointed across departments to ensure academic continuity, mentorship, and high-quality instruction.

Continuous Medical Education

Regular CME sessions were conducted for medical and nursing staff through collaborations with leading institutions such as AKUH, the Civil Defence Authority, WHO, and national and multinational healthcare partners.

Quality Assurance Framework

A dedicated QA/QC department has been established under experienced leadership, ensuring compliance, safety, and institutional quality standards across all clinical and administrative areas.

Patient Facilitation & Service Excellence

Members Facilitation Centre

To provide uninterrupted, high-quality services round the clock, a dedicated Members Facilitation Centre was established alongside the admissions desk. Community PROs were appointed to assist members directly, ensuring improved guidance, support, and experience.





Strengthening Critical Care

ICU and HDU services were further strengthened with dedicated departmental leadership, improving clinical supervision, patient safety, and care coordination.

Diagnostic & Technological Advancements

The hospital significantly upgraded its diagnostic capability through the installation of advanced laboratory analysers and modern equipment. The health information system was integrated with major machines to streamline reporting, reduce manual errors, and enhance accuracy. Additional interfacing is currently underway to fully automate workflows.

Expansion of Services

Fatimiyah Hospital introduced new services in line with emerging patient needs:

- Spirometry for early detection and management of respiratory conditions.
- IV Dilution Services operated by qualified pharmacists to improve medication safety and dosing accuracy, especially in critical care.
- 24-Hour Phlebotomy Services for timely sampling and seamless diagnostic support for both inpatients and outpatients.
- Professional Communication Support through the appointment of a dedicated content writer to enhance consistency across all written communication and documentation.





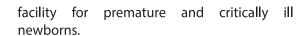
S. No.	Equipment	Make & Model
1	ECG Machine	Cardio Touch 3000-Bionet-Korea
2	X-ray- Illuminator Double Led Type	Slim X-Ray Film Viewers -China
3	Physio Ultrasound	AK CS-03-EU
4	Ultrasound Thermal Printer	Sony-D-897
5	Steam Sterilizer (Auto Clave)	XG1.UCD-300S
6	DR Panel	Panel NMI 17x 17 Wired Gadox (PC+Monitor)
7	Cervical and Lumbar Traction Unit	TM-500
8	Dialysis Machine	W-T2008-B
9	Patient Monitor	M12-China

Infrastructure & Facility Enhancements

A major milestone was achieved with the completion of two new buildings: the Annexe Block and the Gynaecology & Obstetrics Block, significantly expanding capacity and improving patient flow.

Further upgrades include:

- A dedicated Paediatric Emergency Room staffed by trained emergency professionals.
- Expansion of the High Dependency Unit to cater to the increased patient load.
- Enhancement of the Dental Department with new equipment and additional treatment chairs.
- Upgradation of the Neonatal Intensive Care and Ventilation Unit (NICVU) into a modern



 Improved kitchen services through a professional vendor to provide hygienic and nutritious meals.







S. No.	Categories	Total
1	Total In-Patients	10,174
2	Total Out-Patients	93,768
3	Total Emergency	45,428
4	Total X-Ray	20,104
5	Total Ultrasound	18,034
6	Total CT Scan	1,455
7	Total Echo	1,998
8	Total Surgeries	2,367
9	Total Laboratory	158,819



Ongoing Projects and Future Planning

Fatimiyah Hospital continues to plan strategically for its transition toward tertiary care, focusing on strengthening diagnostics and expanding specialised services.

Lithotripsy Services

Plans are underway to introduce non-invasive lithotripsy treatment for kidney stones, enabling safer and more effective management of urological conditions.

MRI Facility

The hospital is planning to establish an MRI unit—an essential diagnostic advancement that will support neurology, orthopaedics, oncology, and other specialities.

Mammography Unit

A dedicated mammography unit is under consideration to enhance early detection of breast-related conditions and support women's preventive health.



FATIMIYAH HOSPITAL

DISCOUNTS FOR KPSIAJ COMMUNITY MEMBERS

Effective from October 1st 2025

HOSPITAL SERVICE	DISCOUNT	
Family Physician	63% (800 Rs. 300)	
Emergency Consultation	50% (1000 Rs.500)	
OPD Consultation Charges	46.4% (1400 Rs. 750)	
Pharmacy	10%	
Inpatient Hospitlization	15%	
Lab Test/UltraSound/X-Rays	10%	

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



SEHATMAND JAMAAT HEALTH INSURANCE PROGRAM

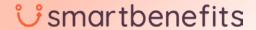
Sehatmand Jamaat is a community-centred health insurance initiative facilitated by KPSIAJ in partnership with Alpha Insurance Company Limited, a subsidiary of the State Life Insurance Corporation of Pakistan. The programme provides inpatient medical coverage for members, employees, and eligible community-based entrepreneurs supporting their office and factory staff.

Two plan options are offered to suit varying healthcare needs:

- Premium Plan enhanced inpatient coverage with higher room entitlement
- Standard Plan essential inpatient cover with a modest room entitlement

A defining strength of the scheme is its inclusion of pre-existing and congenital conditions, ensuring comprehensive and compassionate support for families.

Throughout the reporting year, the programme continued to serve a good segment of the community, enabling easier access to hospital care and financial protection against medical emergencies. KPSIAJ remains committed to strengthening the scheme further, enhancing its benefits, and widening its reach so members can continue to rely on dependable and dignified healthcare support.



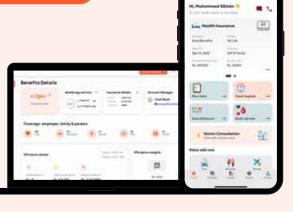
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KPSIAJ WOMEN WING

The Women Wing continued its mission of empowering, educating, and supporting women community through across the spiritual programmes, health initiatives, personal development workshops, and community engagement. The year was marked by active collaboration, diverse events, and meaningful participation from women of all age groups.

Personal Growth & Faith-Based Learning

Khud Ko Samjho, Rishton Ko Sawaro – ICAN Session

A collaborative self-growth session was held for men and women, focusing on emotional intelligence, interpersonal dynamics, and faith-centred relationship building. The interactive Q&A made the dialogue open, relatable, and impactful.

Spiritual Gatherings & Commemorations

The Women's Wing organised multiple spiritually enriching programmes throughout the year, including:

- Wiladat of Imam Hassan Askari (A.S.) at Anjuman Khuddam-ul-Quran, Kharadar.
- Eid-e-Zehra (S.A.) & Wiladat-e-Sadiqain (A.S.) at Bhojani Hall, Soldier Bazar.
- Youm-e-Madar / Youm-e-Khawateen at Bhojani Hall, Soldier Bazar.
- Qur'an Khwani and Tafseer-e-Quran sessions during Ramzanul Mubarak.
- Amaale Shab-e-Qadr and Shabe Eidul Fitr at Fatimiyah Family Park, Soldier Bazar.

These gatherings featured esteemed scholars, reciters, quizzes, and interactive elements that deepened spiritual engagement and community bonding.

Health & Well-Being Initiatives

Breast Cancer Awareness Programme

In collaboration with Bait-ul-Sukoon Cancer Hospital, the Women Wing led an extensive awareness and screening campaign for female members. Expert-led sessions, practical guidance, and dedicated screening days helped promote early detection and breast health education.

Tea Time Together – Senior Women Engagement

Two dedicated gatherings for senior women celebrated emotional well-being, companionship, and faith-based conversations. These sessions fostered joy, connection, and mutual support among women aged 50 and above.

Islamic Learning & Family Enrichment

Kitab Shanasi Session

A reflective session with Agha M. Ali Ghayyuri encouraged meaningful engagement with Islamic literature and promoted reading as a habit for spiritual growth.

Misaaq-e-Mohabbat – Marital Guidance Workshop

A multi-session workshop focusing on strengthening marriages through faith, nutrition, emotional health, and practical tools. Expert speakers guided couples on building compassionate and balanced relationships.

Career Guidance: Surah Ar-Rahman Insight Session

A youth-centric session with Kumail Badami blended Qur'anic wisdom with practical career guidance, creating a strong link between spirituality and personal decision-making.

Community Support & Volunteer Appreciation

Ghusl Khana Volunteers Appreciation Gathering

A heartfelt event honoured female volunteers for their dedicated service. Discussions highlighted the need for regular refresher training to strengthen adherence to Islamic guidelines.

Marriage Relief Support

In collaboration with the Women's Wing, the Marriage Relief Programme supported brides from financially constrained households with essential items to ease the burden of marriage.











A lively pre-Eid mela brought together women entrepreneurs, showcasing clothing, accessories, home decor, and more. The event provided an excellent platform for small businesses and fostered community spirit, joy, and sisterhood.













Skill Development, Creativity & Youth Engagement

Mehndi Festival & Skill Classes

In partnership with CTDP, the Women Wing conducted mehndi and stitching classes for women, followed by a vibrant Chand Raat Mehndi Festival exclusively for female members.

Hifz-e-Quran Summer Programme

A well-rounded summer programme combined Hifz, arts and crafts, personal development, educational trips, and a closing ceremony recognising student achievements.

Ghadeer Awakening Workshop

A creative and reflective workshop for children focusing on the message of Ghadeer and its values of loyalty, justice, and leadership.

Conclusion

The Women's Wing's work this year brought real value to the community. Through its programmes on spiritual learning, health awareness, personal development, and community engagement, it created meaningful spaces for women to learn, connect, and participate with confidence.

None of these activities would have been possible without the steady support of volunteers, staff members, and the Scouts who assisted throughout the year. Their effort, presence, and cooperation helped every programme run smoothly and created a welcoming environment for all participants.

The Women's Wing remains a strong and active part of KPSIAJ, contributing to the community through consistent service, thoughtful planning, and a spirit of care and togetherness.









JOB FAIR – COMMUNITY CAREER CONNECT

KPSIAJ hosted its first Community Career Connect Job Fair on 22 February 2025 at Shaheed Hamid Ali Bhojani Hall, marking a major step toward strengthening economic and professional opportunities for the Jamaat. The event brought together more than 20 reputable employers – including Habib Metro, Getz Pharma, Bosch, Agha Steel, Bank Al Habib, EFU, General Shipping, and Genetech – with thousands of skilled applicants from the community.

Recruiters appreciated the strong pool of talent, and several candidates were shortlisted on the spot. The fair was also covered by GTV News, giving it wider visibility and recognition.

This initiative reflects KPSIAJ's commitment to helping members advance in their careers, build financial stability, and access meaningful employment pathways. The positive feedback from both employers and participants shows how such platforms can support individual growth while contributing to the community's collective progress.







JOBFAIR JOBFAIR

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JOBFAIR JOBFAIR

RELIGIOUS ACTIVITIES

Four-Day Seminar – Muharram 1446 AH

A four-day seminar titled True Religiosity and the Solution to Our Problems was delivered by H.I. Maulana Dr Mehdi Abbas at the FHES Auditorium over two weekends in July 2024. The discussions centred on the teachings of Imam Ali (A.S) and guided navigating life's challenges through genuine religiosity. Both gents and ladies attended in good numbers.

Visit of the Haram-e-Hazrat Abbas (A.S) Team

KPSIAJ was honoured to host the delegation from Haram-e-Hazrat Abbas (A.S). The visiting team toured Fatimiyah Hospital, the Fatimiyah Education Network, FHES and the Fatimiyah Sports Complex. Their appreciation and prayers were deeply valued. The community is especially grateful for the sacred Parcham-e-Haram, which will be placed at Wadi-e-Zainab (S.A).











Fatimiyah Maokib – Muharram 1446 AH

As in previous years, KPSIAJ arranged the Fatimiyah Moakib on the 8th, 9th and 10th of Muharram to serve the Azadaran of Imam Hussain (A.S). The Moakib was set up at Fatimiyah Boys' and Girls' Colleges, with separate arrangements for men and women. Prayer facilities, resting areas, Niaz, Majalis and short educational sessions were organised throughout the three days, creating a peaceful and spiritual environment for all visitors.

Evening Conversations: Health, Happiness and Gupshup

On 14 December 2024, a warm and informal gathering was organised for senior male members of the Jamaat. The evening included heritage videos, light conversations, health tips and a general medical check-up, followed by dinner. The event encouraged social connection and wellness awareness in a relaxed setting.

Tribute to Late Muhammad Ali Jaffri (1956–2024)

KPSIAJ paid tribute to the Late Muhammad Ali Jaffri, a respected community leader whose lifetime of service left a lasting impact. As the Founder Chairman of the Federation of Badin Jamaats, Assistant General Secretary of the Pakistan Federation and a former office-bearer of KPSIAJ, he played a significant role in education, housing and welfare initiatives. A Taziati Jalsa was held in Karachi, followed by a visit to Badin by senior leaders of the World Federation and

Pakistan Federation. His legacy of humility, service and unity continues to inspire the community.

Ramzanul Mubarak Daily Dars and Quiz

During Ramzanul Mubarak, KPSIAJ held a Daily Dars Series led by respected scholars on themes of Qur'anic learning and spiritual refinement. The sessions were well attended and later shared online for wider benefit. A daily quiz programme encouraged active participation and learning, with prizes distributed to participants based on performance and balloting.



Jashn-e-Wiladat of Imam Hasan (A.S) and Community Iftar

A spiritual gathering to celebrate the Wiladat of Imam Hasan (A.S) was held at Fatimiyah Montessori School. The programme included recitations, a speech by Maulana Ali Asghar Hujjati and congregational prayers, followed by Iftar served to all attendees.



Ayyam-e-Ali (A.S), Shab-e-Qadr Amaal and Eid-ul-Fitr

A Khamsa Majalis on Jazba wa Dafa-e-Imam Ali (A.S) was delivered by H.I. Maulana M. Ali Ghayyuri at Bhojani Hall. Maulana Ghayyuri led the Amaal of the 19th and 21st nights, while Maulana Hadi Welayati led the Amaal of the 23rd night. Eid-ul-Fitr Amaal was led by Maulana Irfan AVD and Brother Hasnain AVD. All programmes saw strong participation from both gents and ladies.

Qur'an Quiz and Shuhada Jalsa

As part of the Ramzanul Mubarak programmes, the Shuhada Jalsa in memory of Shaheed Hameed Ali Bhojani and the martyrs of Mehfil-e-Murtaza and Mehfil-e-Abbas Alamdar was held at Bhojani Hall on 24th Ramzanul Mubarak. The gathering featured short but insightful addresses by H.I. Maulana Aqeel Abbas Sadiqi and H.I. Maulana Ali Sajjad Murtazavi, followed by soulful tarana recitations honouring the Shuhada and their legacy.

The Jalsa also hosted the Qur'an Quest Grand Finale, where the top male and female finalists responded to concept-based questions from selected Qur'anic stories. Tarana-e-Shahadat was recited by Br. Meesam Kashmiri and Master Muhammad Abbas, and the programme saw active participation from both ladies and gents.





For wider benefit, the entire event was broadcast live across multiple platforms.

Alam Kushai Programmes at Graveyards

To mark the start of Mahe Moharram, Alam Kushai was organised at:

- Wadi-e-Zainab (S.A) 4 July 2024
- Hussaini Bagh #1 22 June 2025
- Wadi-e-Zainab (S.A) 24 June 2025

Each programme included Qur'an recitation, Hadees-e-Kisa, Majlis, Alam Kushai and Noha, with transport arranged for ladies and gents.



Parachinar Relief Drive

In response to the humanitarian crisis in Parachinar, KPSIAJ launched an emergency relief appeal for essential supplies in collaboration with partner organisations. The community responded generously, enabling urgent support to reach the affected families. This collective effort reflected unity, compassion and the spirit of service.

Majlis-e-Tarheem – Barsi of Haji Naji (R.A)

On 4 June 2025, a Majlis-e-Tarheem marking the 84th death anniversary of Allama Haji Ghulam Ali Ismail (Haji Naji) was held at Masjid and Imambargah Shah-e-Khorasan. The programme honoured his lifelong service and commitment to the Jamaat.



FATIMIYAH SPORTS COMPLEX (FSC)

Overview

Since its establishment in 2014, the Fatimiyah Sports Complex has served as a dynamic hub for physical wellness, youth development, and community engagement. The facility includes a 25 x 8.5-metre swimming pool, a fully equipped gymnasium, a squash court, table tennis setups, and multiple indoor sports spaces. With guidance from qualified coaches and trainers, young athletes continue to build discipline, confidence, and sporting skill—many achieving recognition at provincial and national levels.

Adjacent to the complex is the Fatimiyah Family Park, featuring a jogging track, children's recreational rides, and dedicated spaces for women and families. Together, these facilities promote a healthy, active lifestyle within a safe and inclusive environment.

Key Activities and Team Participation

1. Cricket

KPSIAJ–FSC Hardball Team

The team continued its participation in the Challengers Corporate Cup Season and proudly won the 90th Challengers Corporate Cup this year. We extend our gratitude to HMI-Pakistan for sponsoring the team in the Challengers Corporate Cup.

KJPL 25 – Season 2 (Tape Ball Cricket)

Invited by Badin Jamaat, the KPSIAJ–FSC Tape Ball Cricket Team delivered an excellent performance and emerged as champions in the finals at the Khoja Premiere League 2025.

2. Table Tennis

Congratulations to Muhammad Abbas, who represented Sindh at the 30th Junior National Table Tennis Championship, securing a Silver Medal in the team event. His performance reflects dedication, consistent training, and the strong coaching support provided at FSC.

3. Football

The KPSIAJ–FSC Football Team remained active throughout the year, participating in friendly futsal matches and competitive fixtures across leading Karachi venues, including:

- · Legends Arena
- Sports Wing
- Maidan (KMC)
- KMC Saddar (full field)
- Madhu Ground
- Zamzama United Football Club

Special thanks to HMI-Pakistan for sponsoring the football kits.





Performance Highlights of the Year

The past year brought exceptional achievements across multiple sports:

- The KPSIAJ-FSC Hardball Cricket Team lifted the 90th Challengers Corporate Cup, defeating Dossani Sports in a commanding final performance.
- The Football Team recorded a standout 2–1 victory against Eden College at the KMC Ground, showcasing resilience and teamwork.
- Individual athletes, particularly in table tennis, continued to excel at national platforms.

These successes reflect not only the commitment of our athletes but also the strength of the sports programmes, coaching, and facilities at the Fatimiyah Sports Complex. FSC remains committed to nurturing talent and serving as a launchpad for sporting excellence within the community.







TELETHON 2025

The annual KPSIAJ Telethon was held on Saturday, March 15, 2025, as a flagship community event supporting education, health, and social welfare initiatives. The programme featured inspiring reflections on the lives of Imam Hasan (A.S.) and Bibi Khadijah (S.A.), emphasising generosity, compassion, and the spirit of service that guide KPSIAJ's work. The event also highlighted key achievements and ongoing projects across the Jamaat.

The Telethon was broadcast live across multiple platforms-including YouTube, PCN Channel, and KPSIAJ's social media-engaging a large global audience. Community members participated actively through live calls and pledges, resulting in contributions exceeding Rs. 58 million, a testament to the trust placed in the Jamaat's mission.

The presence of the Honourable Governor of Sindh, Mr. Kamran Tessori, added encouragement and recognition, particularly for the efforts of the children of Ataa-e-Fatima (S.A.), who were acknowledged during the programme.

KPSIAJ expresses deep gratitude to all donors, sponsors, volunteers, and government partners for their support. More than a fundraising effort, Telethon 2025 was a reflection of a community standing together with purpose, faith, and shared responsibility.













FAMILY RELATIONS COMMITTEE (FRC)

The Family Relations Committee plays an important role in supporting families who are navigating sensitive challenges. The committee meets couples privately, offering a safe space for discussion, reflection, and mediation. The first effort is always toward reconciliation, helping both sides understand each other's concerns and explore ways to rebuild trust and stability at home.

When reconciliation is not possible, the committee guides families with care and clarity through the next steps, including matters related to separation, child custody, and associated responsibilities. Throughout the process, the focus remains on dignity, fairness, and the well-being of all involved–especially the children.

This balanced and compassionate approach ensures that community members receive thoughtful support during some of the most difficult moments of their lives.

Description	Group1	Group2	Group3	Overseas	Admin	Total
RESOLVED CASES						
Reconciled Cases	2	4	2	2	0	10
Divorced Cases	5	2	1	0		8
NOC Provided	-	-	-	-	11	11
Child Custody / Meeting	-	-	ı	-	0	0
Total Resolved Cases	7	6	3	2	11	29
UNRESOLVED CASES						
In-process Cases	5	5	5	3	2	20
Case in Court/Police	0	1	0	0	0	1
Unsolved Cases	0	2	0	0	0	2
Withdrawal / Incomplete Cases	0	1	0	0	1	2
Total Unresolved Cases	5	9	5	3	3	25
GRAND TOTAL	12	15	8	5	14	54

SOCIAL WELFARE ACTIVITIES

Fatimiyah Education Network: Student Support and Fee Assistance

KPSIAJ, in collaboration with the World Federation and other well-wishers, continued its commitment to educational accessibility through the Fatimiyah Education Network. A considerable number of students received full or partial fee assistance, while additional support for uniforms helped ease the financial strain on families. These efforts ensured that students could pursue their academic journey with continuity and dignity.

Ansar & Rental Assistance Programme

With the Ansar and Rental Assistance Programme, KPSIAJ extended steady support to deserving families facing financial challenges. Monthly household assistance helped families maintain essential living needs, while rental support offered stability during periods of rising economic pressure. Delivered with compassion and discretion, this programme continued to uphold the dignity of community households in need.

Marriage Relief

The Marriage Relief Programme supported brides from financially constrained families, helping them meet essential marriage requirements with respect and ease. This initiative reflects the Jamaat's commitment to standing by its members during important life milestones.

Patient Welfare Fund

Healthcare continued to be a core focus of KPSIAJ's welfare work. Through the Patient Welfare Fund, community members received

timely support for essential treatment, with most cases facilitated through Fatimiyah Hospital. This initiative, carried out in partnership with the World Federation & other well-wishers, ensured that individuals facing medical challenges were able to access the care they needed with dignity and without delay.

Sehatmand Jamaat Health Insurance - Premium Support

KPSIAJ continued to facilitate the Sehatmand Jamaat Health Insurance initiative, offering preventive financial protection to community members, particularly those managing rising healthcare expenses. Through this program, families received essential coverage support that helped them access timely treatment without financial stress. This initiative remains an important part of KPSIAJ's commitment to a healthier and more secure Jamaat.

Ramzanul Mubarak Ration Distribution

During Ramzanul Mubarak, KPSIAJ—working alongside The World Federation—distributed carefully curated ration packs to deserving families across Karachi. These packs eased the pressure of rising food costs and allowed households to observe the blessed month with dignity and peace of mind.

Eid-ul-Fitr Assistance

To bring comfort and joy on Eid-ul-Fitr, KPSIAJ extended cash support to underprivileged families. Most beneficiaries received assistance through secure digital transfers, while senior citizens were supported through hand-delivered Eidi to ensure no one was left behind. This initiative helped families celebrate the blessed occasion with ease and happiness.

KHOJA HERITAGE DAY

On Saturday, 26 October 2024, the Global Khoja Heritage Day was observed at the FHES premises on Britto Road, bringing together community members in a meaningful celebration of shared history and cultural identity. Organised by KPSIAJ, the event formed part of a worldwide commemoration that highlighted the resilience, legacy, and values of the Khoja Shia Isna Asheri community.

The evening featured reflections from World Federation President Alhaj Safder Jaffer and Dr Hasnain Walji, Head of Khoja Heritage. Their addresses stressed the importance of preserving our heritage, remaining grounded in our identity, and encouraging the next generation to uphold the values that have shaped our community.

A dedicated youth segment titled Retrieve Khoja Identity, organised by the KPSIAJ Youth Forum, engaged younger participants in conversations around culture and belonging. The presence of Mr Zulfiqar Ali Shah, Minister for Culture, Tourism,

Antiquities and Archives, added further recognition to the importance of youth participation in cultural preservation.

The program was streamed live for global audiences, linking Jamaats and regional federations around the world. Panel discussions, interactive sessions, and visual presentations added depth to the gathering, making it both reflective and inspiring.

Global Khoja Heritage Day 2024 served as a heartfelt tribute to our historical journey and reaffirmed the community's commitment to keeping its heritage alive for future generations.









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The Genetech Solutions team developed a web application for Nutri-West Corporate Office that has kept our company in the forefront of the supplement industry! Our requests are always met with the ultimate in professional services, giving us a website our Healthcare Professionals can stream with confidence to find information, education, and place orders online with ease. We have now also added a Patient Portal, and a Mobile App that has greatly increased what we can offer. Genetech is a personable team of businesswomen and men whose knowledge for website and App creation is unmatched. We have times of high demand to keep our website current and the Genetech team is amazing with their service and response times! Nutri-West is fortunate to have such an amazing team developing and managing the Nutri-West Corporate site!

General Manager, Nutri-West

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INFRASTRUCTURE DEVELOPMENT & EXPANSION

Fatimiyah College - New Administration Block

KPSIAJ continued its focus on strengthening community education by completing a new administration block at Fatimiyah College. The block now accommodates the Principal's office, two Vice Principal offices, and a Student Coordination Room. These additions have improved administrative flow, made student support more accessible, and strengthened the overall academic environment.

Fatimiyah Hospital – Expansion Efforts

Significant progress was made toward expanding Fatimiyah Hospital into a modern, well-equipped facility. Two adjoining plots were developed to support future growth, including space for more inpatient beds, expanded outpatient services, and additional medical departments. Once fully operational, the expanded facility will allow the hospital to serve a much larger number of patients each day, supported by an enhanced clinical and nursing workforce.

This expansion reflects KPSIAJ's long-term commitment to accessible, high-quality healthcare for the community.

Solar Initiative Across Jamaat Institutions

Responding to rising energy costs and the need for sustainable solutions, KPSIAJ introduced a Solar Initiative across key institutions.

The first installations were completed at Fatimiyah Montessori System and the newly acquired Fatimiyah Hospital bungalow. These systems have already begun reducing electricity

consumption and long-term operational expenses, while contributing to a cleaner environment.

This initiative demonstrates the forward-looking approach of the Jamaat's leadership and its commitment to responsible energy use.



Wadi e Zainab (SA) – Graveyard Enhancements

KPSIAJ undertook several improvements at the Wadi e Zainab (SA) graveyard to create a serene and dignified environment for families visiting their loved ones.

New seating spaces were added for comfort and ease during prayers, a small children's play area was introduced to support family visits, and floral landscaping was carried out to uplift the surroundings.

These enhancements reflect the Jamaat's compassion and its dedication to maintaining respectful and peaceful community spaces.





GOVERNMENT OF SINDH (GOS) GRANTS

We extend our sincere gratitude to the Health Department, Government of Sindh, for their continued support during the current year. In accordance with the grant terms, 60 per cent of the funds have to be utilised for the procurement and installation of advanced medical equipment, significantly strengthening our diagnostic and investigative capacity.

The remaining 40 per cent has to be allocated towards providing fully or partially funded medical treatment for deserving patients. A dedicated record system will be maintained to ensure transparency and accountability in the provision of this support.

This vital grant not only elevates the quality of our services but also helps ensure fair access to healthcare for those most in need. We are honoured to collaborate with the Government of Sindh in advancing the welfare of our community.

Thanks to the

Government of Sindh



COMMUNITY ACTIVITIES ACROSS JAMAAT BUILDINGS

During the year 2024 to 2025, Jamaat buildings continued to serve as active centres for religious learning, community engagement, and youth development. These spaces were utilised throughout the year for classes, seminars, training sessions, and Ramzanul Mubarak programmes, ensuring that members of all ages had a place to gather, reflect, and strengthen their connection with faith. The following is an overview of the activities conducted across key Jamaat premises.

Facility-Wise Usage Summary

Sughra Bai Raza Hussain Agha Hall (Bhojani Hall Basement)

- Madressa Al Hujjat: Daily Deeniyat classes for boys.
- **Friends Forum:** Daily round table sessions for boys during Ramzanul Mubarak.
- **Group of Seven:** Daily prayer classes for boys during Ramzanul Mubarak.

Shaheed Hamid Ali Bhojani Hall

- Ramzanul Mubarak Programme: Daily Dars sessions for both men and women.
- **Shab-e-Amaal:** Observed on the nights of the 19th, 21st, 23rd, and Shab-e-Eid.
- Ladies Quran Khwani: Daily Quran Khwani in Ramzanul Mubarak in collaboration with the Women Wing.

Fatimiyah Girls School (Main Building)

- **Najafi Madressa:** Weekly Deeniyat classes for girls every Sunday.
- Marzia Academy: Weekly Islamic school classes every Saturday.
- Marzia Academy (Ramzanul Mubarak): Daily classes for girls.
- Friends Forum: Daily round table classes for boys on the first floor during Ramzanul Mubarak.

Fatimiyah Boys School

• **Najafi Madressa:** Weekly Deeniyat classes for boys every Sunday.

- Zahra Academy: Weekly religious classes for boys and girls every Saturday.
- **Friends Forum:** Daily round table sessions for boys during Ramzanul Mubarak.

Fatimiyah Colleges

- **Najafi Madressa:** Deeniyat examinations during Ramzanul Mubarak.
- Al Zehra Girls Guides: Weekly training sessions.
- Al Zehra Girls Guides (Ramzanul Mubarak):
 Round table sessions for girls.
- Madressa Islamic Education Centre: Daily Deeniyat classes for boys throughout the year.

FHES Building

 Dukhtaran-e-Khadija Forum: Daily Deeniyat classes for females during Ramzanul Mubarak.

Fatimiyah Montessori System

 Dukhtaran-e-Khadija Forum: Daily Deeniyat classes for females during Ramzanul Mubarak.

Fatimiyah Community Centre

 Madressa Islamic Education Centre (Matla-ul-Fajr): Daily Deeniyat classes for boys during Ramzanul Mubarak.

Donor Supported Apartments (Ground Floor - Khurasan Pride)

- Ata-e-Fatima Sessions: Meetings and programme activities conducted in an apartment made available through donor support.
- Training Classes: Stitching and mehndi sessions held for women and young girls.

The thoughtful and consistent use of these buildings reflects the Jamaat's commitment to creating welcoming spaces for spiritual growth, learning, and community connection. These facilities continue to play an essential role in nurturing reflection, strengthening bonds, and supporting the social fabric of our community.





DEPARTMENTS KPSIAJ

MEDIA & MARKETING

During 2024–25, the Media and Marketing Department continued to serve as the communication and creative arm of the Jamaat. The team worked closely with all departments to promote key activities, ensure consistent messaging, and strengthen outreach within the community. The focus remained on producing timely, high-quality content that reflected the values and objectives of the organisation.

Marketing and Social Media Strategies

The department refined its approach to meet the changing needs of the community. Greater emphasis was placed on planning thoughtful campaigns, producing clear and engaging content, and improving audience interaction across digital and traditional communication channels.

Media Communication

Information was shared regularly through social media, email, mobile applications, and WhatsApp broadcasts. Clear visuals and straightforward messaging helped maintain a professional and cohesive communication style throughout the year.

Media Campaigns

The team planned and delivered a wide range of campaigns across the year, including:

- Admission campaigns for educational institutions
- Messages and greetings for national, religious, and community occasions
- Promotions for fundraising initiatives
- Campaigns for webinars, conferences, and seminars
- Youth and sports programme promotions
- Health awareness campaigns
- Social media coverage for institutional milestones

Key Highlights

- Media support for EXCO 2025
- Community Heritage Week campaign
- Promotion of Women Wing and Youth Forum programmes
- Coverage of Ramzanul Mubarak and Muharram transmissions, including Qur'an,

dars, and amaal

- Photography and videography support for all departments Success story features
- Digital marketing for fundraising initiatives
- Live streaming of major community events
- Coverage of annual programmes across educational institutions
- Creative production of brochures, posters, and event backdrops

Achievements

To improve output and efficiency, the department adopted several creative and technology-driven solutions, including:

- Streamlined video editing processes for quicker delivery
- Use of modern tools to maintain consistency in campaign design
- Professional live streaming setups with improved branding
- Upgraded photography equipment
- Introduction of a structured monthly reporting system

Event Design and Execution

Comprehensive branding and design support was provided for key events, including:

- Design of the AGM book with annual highlights
- Stage and backdrop designs for gatherings, award ceremonies, and conferences
- Production of promotional videos, event highlights, and presentation material

Conclusion

The year 2024–25 marked steady progress for the Media and Marketing Department, both in its creative output and its ability to support the organisation's broader mission. Through careful planning, timely communication, and stronger use of digital platforms, the team helped amplify the work of all departments. The department remains committed to improving its practices and continuing to serve the Jamaat with clarity, professionalism, and purpose.

IT AND MIS DEPARTMENT

In an environment where digital capability shapes organisational progress, the Information Technology and Management Information Systems Department continued to play a central role throughout 2024–25. Serving all wings of the Jamaat, the department focused on strengthening core infrastructure, improving system reliability, and developing scalable software solutions for healthcare, and education, social operations. These efforts have supported smoother internal processes, better service delivery, and more informed decision-making across the organisation.

In-house Software Development

The in-house development team remained engaged throughout the year, working closely with departments to maintain and enhance their systems. Regular updates, improvements, and feature requests were completed across the following platforms:

- Fatimiyah Hospital Information System
- Attendance, Leave Management and Payroll (TRAC)
- FEN Student Information System (FENSIS)
- Fatimiyah Sports Complex System
- KPSIAJ Android Application
- KPSIAJ Front Desk Management System

The MIS team also supported the Media Department with technical requirements and is assessing team expansion to meet growing organisational needs.

Grave Search

The grave search tool, previously available on the KPSIAJ website and Android app, was upgraded with a cleaner interface and improved user experience. To increase accessibility, the feature has also been added to the KPSIAJ WhatsApp Virtual Assistant. A new option to view death anniversaries for the current date has also been introduced.

Online Donations

The IT Department continued to prioritise convenient and secure donation options. A new bank transfer gateway was integrated into the

donation portal, expanding choices beyond Visa, Mastercard, and e-wallet payments. A cart-style feature now allows contributors to support multiple causes in a single transaction. The donation module in the Android app was also redesigned to ensure a faster and more intuitive experience.

Ramzanul Mubarak Programmes

As in previous years, the IT team supported the Media and Event Management teams during Ramzanul Mubarak by ensuring smooth hall operations and uninterrupted live streaming across social media platforms. A digital quiz competition was also conducted through the KPSIAJ Android App. The development team created an easy-to-use interface that enabled students to participate while allowing organisers to upload questions and generate results efficiently.

Telethon

The technical backbone of the annual Telethon was once again managed by the IT and MIS team. Live streaming, park-side arrangements, and the telephone control room were all supported by the department. Their work ensured that members could participate with ease, contributing to another successful year for this important community initiative.

Operational Support

Beyond major projects, the IT and MIS team continued to provide round-the-clock network support and technical assistance to all departments, including the Fatimiyah Education Network and Fatimiyah Hospital. The team also facilitated seminars, events, and departmental programmes by managing multimedia systems and essential technical arrangements.

Conclusion

Throughout the year, the IT and MIS Department demonstrated steady progress and dependable service, enabling the Jamaat's institutions to operate with greater confidence and efficiency. By strengthening systems, supporting daily operations, and improving digital access for members, the department continues to play a vital role in the organisation's growth and future readiness.

HUMAN RESOURCE DEPARTMENT

The Human Resource Department continued to play a central role in strengthening the workforce the KPSIAJ Secretariat, across Fatimiyah Education Network, Fatimiyah Higher Education System, Fatimiyah Hospital, and the Fatimiyah Sports Complex. As the needs of these institutions evolve, the HR team remains focused on attracting the right talent, refining organisational policies, and supporting professional development aligned with each institution's specialised requirements.

To ensure community members receive priority access to opportunities, all openings are first communicated through official KPSIAJ channels. Vacancies are then shared across broader networks to attract candidates with the required expertise, ensuring a balance between community engagement and capability building.

Beyond recruitment, the department remained active in developing and maintaining HR policies, managing employee records, and supporting Training Needs Analysis processes across different units. These efforts helped streamline staffing practices, strengthen compliance, and provide teams with clearer structures for performance and growth.

Through its ongoing work, the HR Department continues to serve as a strategic enabler for all KPSIAJ institutions, ensuring that each unit is supported by capable, well-aligned, and professionally guided teams.



DONOR RELATIONS & IMPACT REPORTING

This year, KPSIAJ established the Donor Reporting and Relations Department, a dedicated unit created to strengthen trust, transparency, and meaningful engagement with our donors. The department ensures that every donor is acknowledged, informed, and connected to the real impact of their contributions.

As the central point for donor facilitation, the department provides:

- Prompt issuance of donation receipts
- Clear guidance on projects and campaigns
- Personalised appreciation through structured communication by email and phone
- Assistance in claiming tax credit benefits under applicable laws

A significant advancement this year has been the shift to data driven donor management. Fully integrated with the ERP system, the new dashboards provide insights on donation patterns, donor preferences, and project wise fund flows. This has enabled more accurate

reporting and improved alignment between donor intent and community needs.

The department also prepares comprehensive fund utilisation and impact reports, allowing donors to see how their contributions translate into meaningful outcomes across KPSIAJ's institutions. Ongoing research into philanthropic best practices continues to strengthen engagement strategies and support more thoughtful campaign planning.

The introduction of this department reflects KPSIAJ's commitment to stewardship, accountability, and long term partnership. It ensures that donors remain valued stakeholders who are closely connected to the change they make possible.

For all donor related queries: Email: donations@kpsiaj.org
Phone: +92 301 8256882

KPSIAJ DONATION BOXES

KPSIAJ continued its community-based fundraising efforts through the widespread placement of donation boxes across Karachi. This long-standing initiative remains one of the most effective ways for members and well-wishers to contribute regularly toward the Jamaat's welfare, education, and healthcare programmes.

The placement of boxes followed a strategic approach, focusing on high-engagement areas while gradually expanding into new localities. By maintaining a visible presence across neighbourhoods, KPSIAJ encourages steady participation and ensures that even small, everyday contributions play a meaningful role in supporting the community's needs.



MEMBERSHIP DEPARTMENT

The Membership Department plays an essential role in maintaining accurate and up to date records of the community. The team manages new registrations, renewal of membership cards, and updates arising from changes in marital status, family additions, or card expiry. It also oversees key lifecycle records such as Nikah and death registrations. Particular care is taken to preserve correct family hierarchy, ensuring that all entries remain authentic, verified, and properly structured.

The total registered population of KPSIAJ stands at 30,402 individuals. of these, 53 percent are male and 47 percent are female. Around 18 percent are minors under the age of 18, while the remaining adult population represents a broad

and balanced age distribution. The community comprises young children, youth, middle aged members, and senior citizens, reflecting a healthy multi generational demographic.

In terms of residence, Soldier Bazar remains the largest hub with 60 percent of the population, followed by PECHS, DHA and Clifton, Kharadar and Other areas. This spread shows both the strength of the traditional base and the steady expansion of community presence across Karachi.

The Membership Department continues to serve as a vital support function, ensuring that every record is accurate, secure, and reflective of the community's identity.



SECURITY DEPARTMENT

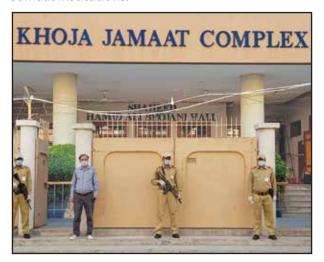
KPSIAJ continued its work during 2024 to 2025 to ensure a safe and secure environment across all Jamaat facilities. Security operations remained centralised, with trained guards and watchmen deployed at major locations to maintain consistent standards and coordinated oversight.

Staff members undergo basic screening at the time of hiring and receive regular briefings to stay aligned with expected discipline, conduct, and preparedness. Communication between sites is managed through intercom and wireless systems, supported by the CCTV team for smoother coordination.

The Command and Control Room continued to operate round the clock, monitoring connected facilities and enabling timely response to routine matters as well as any unusual activity. CCTV coverage across key points strengthened situational awareness throughout the year, contributing to the overall safety of members,

staff, and visitors.

We extend our appreciation to the security guards, control room staff, and night duty teams whose steady presence and dedication ensured a secure and welcoming environment across all Jamaat institutions.



TRANSPORT DEPARTMENT

The Transport Department continued to support community mobility throughout the year by providing reliable services for educational, religious, and social needs. Weekly buses were arranged for community outings, especially on Sundays, and additional transport was organised during major occasions for visits to the three Jamaat graveyards.

Students and teachers of our schools and colleges benefitted from organised pick and drop services across designated routes, along with special arrangements during examinations held at various centres in the city. A dedicated bus also operated every Friday between the Jamaat office and Shah-e-Najaf Imambargah to facilitate members attending Jumma prayers.

The department also offers bus services for picnics and visits at affordable rates, making it easier for families and groups to plan recreational

activities. Special discounted rates are provided to Madressa and Scouts groups as part of our support for youth development.

These services reflect the department's continued focus on convenience, accessibility, and community support throughout the year.



FATIMIYAH COMMUNITY CENTRE (GHUSAL KHANA)

Fatimiyah Community Centre continued to provide Ghusal and Kafan services for members and the wider community throughout the year. The centre remains focused on offering these essential services with care, dignity and full adherence to Shariah guidelines. Cold storage facilities and trained teams ensure that all arrangements are carried out responsibly and with the respect that the moment demands.

A dedicated group of male and female volunteers supports the Ghusal and Kafan rituals. Their quiet service and commitment are deeply valued by the KPSIAJ Management, as they perform their duties with sincerity and compassion. During the past year, a considerable number of community members were brought to the centre for Ghusal and Kafan, and each case was handled with due attention and care.

The centre also continued to serve as a space for majalis, community gatherings and small-scale

programmes, allowing families to use the facility for religious and spiritual activities.

Awareness and Training Sessions

To help increase understanding of essential funeral practices, KPSIAJ arranged sessions on Kafan preparation and Ghusal masail for women. These sessions were led by experienced female volunteers of the Ghusal Khana, offering guidance to those wishing to learn the correct method and responsibilities involved in these rites.

Conclusion

Through these services, the Fatimiyah Community Centre remains a source of support and comfort for families during emotionally difficult moments. The dedication of its volunteers and staff ensures that every family is served with dignity, compassion and care.



GRAVEYARDS

KPSIAJ continues to manage and maintain three dedicated graveyards with dignity, care, and respect for our community's departed members. These include Hussaini Bagh 1, Hussaini Bagh 2, and Wadi e Zainab (S.A). Throughout the year, focused efforts were made to ensure cleanliness, structured maintenance, improved pathways, and orderly burials, while facilitating families with seamless support during their time of need. The Jamaat remains committed to preserving these sacred spaces with the utmost reverence and responsibility.









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LIST OF ENDOWMENT FUNDS

Education	Rupees
Education Foundation Fund	21,941,596
Ghoghai Foundation Fund	22,775,879
Ashraf Ali Haideri Endowment Fund	2,239,429
FEN-Education Endowment Fund	98,957,408
Aziz A R Dharamsey and Family Endowment Fund	1,692,767
Hajiani Fatimabai Jumabhoy Endowment Fund	3,315,291
Gokal Foundation Education Endowment Fund	9,682,630
Meezan Educational Trust-Endowment Fund	4,856,047
Mustafa Hemani Family Education Endowment Fund	1,128,511
Mohammad Raza R A Panjwani Family Education Endowment Fund	1,128,511
Nathani Young Scholars Education Endowment Fund	40,748,751
Mrs Anisa Ghulam Hussain Ali Merchant Education Endowment Fund	1,117,310
Tahira Rajabali Education Endowment Fund	5,000,000
Ali Bhai Family Education Endowment Fund	1,129,040
M Raza Pirbhai Education Endowment Fund	1,630,664
Zubeda Khatoon & Hasan Ali Dhalla Education Endowment Fund	2,498,054
Roshan Ali Mamdani Education Endowment Fund	746,061
Mukhtar and Gulshan Rawjani Education Endowment Fund	1,078,257
Khadim Ali Nanji Education Endowment Fund	637,925
Anwar Ali Dharamsey Education Endowment Fund	1,590,600
Ghulam Ali Virjee Education Endowment Fund	1,590,600
Mazhar Ali Jumani Education Endowment Fund	1,590,600
Vali Muhammad Fidda Hussain Noorani Education Endowment Fund	3,563,965
Sher Bano d/o Dadan Bhai Kapasi Education Endowment Fund	3,563,965
Mumtaz d/o Muhammad Ali Ladha Education Endowment Fund	3,563,965
Panjwani Foundation Fund	528,804
Adil Nathani Education Endowment Fund	1,515,680
Husein Ali Education Endowment Fund	4,622,214
Marium Education Endowment Fund	290,462
Iffat Mankani Education Endowment Fund	100,855
Total	244,825,841

LIST OF ENDOWMENT FUNDS

Medical	Rupees
Hospital Endowment Fund	3,384,271
Mrs Kamartaj Nazer Mooraj Endowment Fund for Patient Welfare	3,080,342
Late Shabbir Ali Khush Hal Health Endowment Fund	1,551,906
Late Farida Bano Binte Fazal Bhoy Health Endowment Fund	1,454,586
Late Ramzan Ali Khush Hal Health Endowment Fund	1,554,629
Amir Bano w/o Ramzan Ali Khush Hal Healthcare Endowment Fund	1,553,624
Late Masoom Ali Khushal Patient Welfare Endowment Fund	3,065,426
Shaukat Ali Raipur Wala Health Endowment Fund	1,961,059
Haseena Bano Health Endowment Fund	3,025,114
Khairunnisa Health Endowment Fund	3,057,194
Total	23,688,151

Others	Rupees
Anisa & Rashid Mohsin and Family	1,031,124
Muhammad Faizan Pirbhai Education Endowment Fund Special Child	1,029,160
Insia Fatima Pirbhai Education Endowment Fund Special Child	1,029,160
Batul Muhammad Raza Pirbhai Education Endowment Fund Special Child	1,029,160
Late Fida Hussain Pirbhai & Late Fatima Pirbhai Education Endowment Fund Special Child	1,029,160
General Endowment Fund	15,660,064
General Welfare Endowment Fund - KJ	2,017,100
Total	22,824,928
Grand Total	291,338,920