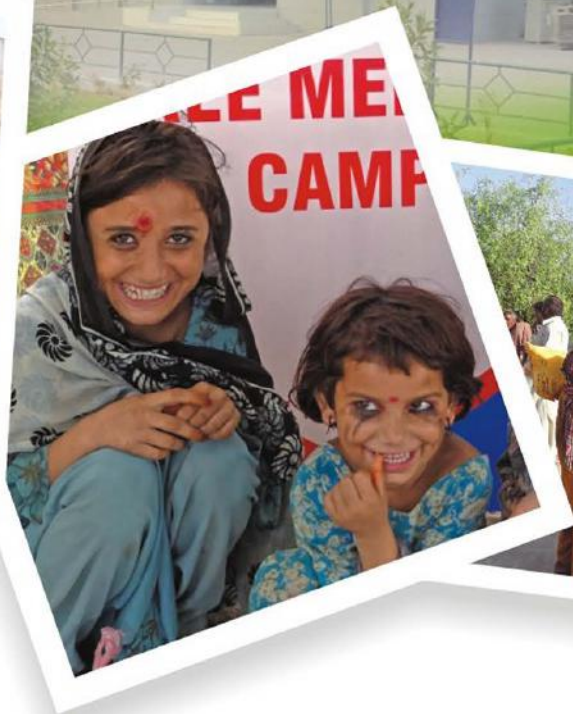


annual report 2014

RAHMA
Islamic Relief





CONTENTS

Message from the Chairman	01
Year in Review: 2014	02
People Reached	02
Emergency Response	03
Free Medical Camps for IDPs in District Bannu, Khyber Pakhtunkhwa	03
Herbal Medicine Medical camp for NWA IDPs at Bannu	05
Humanitarian Assistance for Drought Affected Communities of Tharparkar	06
Water Wells in Tharparkar	07
Nutritional and Hygiene Support for vulnerable women and children in Tharparkar	08
Provision of Basic Health Care Services	09
RAHMA Basic Health Centre Dhanwan	09
RAHMA Basic Health Centre Khuiratta	11
RAHMA Interventions in Rahim Yar Khan	13
RAHMA Hospital Janpur	13
Free health Camps in flood affected areas	14
Free Eye Camp	14
Free Medical camps in Cholistan	14
Hand Pumps installation	15
Qurbani Project on Eid-ul-Azha, 2014	15
Vocational Training Center, Gulpur, Kotli, Azad Kashmir	16
Shahzada Begum Memorial School	19
Other Activities	20
RAHMA annual award of excellence, 2013-14	20
Networking with other Development Sector Organizations	20
Financial Analysis	21
Flow of Funds	22
Comparison of Program and Administrative Expenditure	22
Per Beneficiary Costs of Program Activities	23
Audit Report 2013-2014	25

List of Abbreviation

AJK	Azad Jamun & Kashmir
DHQ	District Head Quarter
IDPs	Internally Displaced People
MoU	Memorandum of Understanding
OPD	Out Patient Department
PKR	Pakistan Rupee
QWT	Qidwai Welfare Trust
RBHC	Rural Basic Health Center
RIRF	RAHMA Islamic Relief Fund
SBMS	Shahzada Begum Memorial School
THQ	Tehsil Head Quarter
VTC	Vocational Training Center
WASH	Water, Sanitation and Hygiene

Vision

To be a dynamic organization working towards creation of a just and caring society.

Mission

To improve the life quality of vulnerable people through sustainable development and ensure timely humanitarian assistance in need.



Registered in Pakistan on August 31, 2009 under the Trust Act 1882. RAHMA Islamic Relief has been working in the disaster relief, healthcare, education, economic empowerment, social protection and the WASH areas. RAHMA started as an informal group of volunteers working to help the destitute poor since 2004 and their commitment has taken the shape of a team of professionals striving to achieve this goal in an organized manner. RAHMA Islamic Relief is inspired by the Islamic principles of charity and helping living beings in need, regardless of ethnic background, gender, religion, age or political orientation.



Message from the Chairman

The year 2014 was a challenging year for Pakistan in general and for organizations like RAHMA Pakistan in particular. Continued unrest and resulting military operation in northern areas of the country caused huge influx of refugees in Khyber Pakhtunkhwa province. The humanitarian situation was further aggravated drought in Tharparkar region of Sindh. Where huge number of children dying due to preventable causes such as malnutrition. But the team at RAHMA Pakistan has always been motivated by the desire to make whatever little difference we can bring in the lives of those who are in need. The report in hand will show that RAHMA has been able to meet its mission "to improve the life quality of vulnerable people through sustainable development and ensure timely humanitarian assistance in need".

During the year 2014, RAHMA Pakistan was able to reach out to 101,489 beneficiaries across all provinces and all sectors. Majority of beneficiaries were from health sector, followed by disaster relief and WASH sector. In terms of funds PKR 55 million were expended in the year out of this amount 91% were used for Program activities and 9% on administrative expenses.

District Bannu of KP has become a virtual war theater as almost one million IDPs have moved to it from FATA in wake of operation "Zarb-e-Azb". This has put entire service delivery system of KP Province under a lot of stress. RAHMA Pakistan has been actively involved in providing quality health care to the IDPs through its Medical Camps. These camps catered to some 3000 IDPs and provided them best health care in culturally sensitive manner. Tharparkar district of Sindh province has seen unprecedented drought which has been particularly harsh on women and children. RAHMA has been trying to do whatever little it can to alleviate suffering of the drought affected through Medical Camps, digging sweet water wells and providing nutritional support to lactating mothers and their new born. These initiatives have made a difference in the lives of some 2500 direct beneficiaries.

Basic healthcare is major focus area of RAHMA Pakistan, as we believe that only a healthy society can progress and sustain itself. In recent years we have experienced a new dimension with construction of hospital buildings in Khuiratta (AJK) and most recently at Janpur, Rahim Yar Khan. These hospitals exhibit the trust that community puts into our work, as both of the hospitals have been built on pieces of land donated by the local community. RAHMA was able to reach out to almost 53,360 beneficiaries in this sector.

In AJK, RAHMA Vocational Training Center at Gulpur Refugee Camp (Kotli) completed its 9th Batch of girls and also engaged some of its students in practical work as per Sustainability Plan. For this reason, it was shifted to a more spacious building. Most of these beneficiaries were the poorest of the poor and their lives were entirely transformed as they financially empowered and able to support their families instead of being considered a burden. These fulfilling moments are the heart of what drives RAHMA to try and deliver in most difficult of places and circumstances.

We expressed our commitment for the street children in urban slums of Rawalpindi by establishing another campus of the SBM School, where these kids can mix up with children from well-off families and have a positive impact on their personalities. Regular Quran classes were started for children and their parents in the evening, for their spiritual and moral growth.

Our Iftaar-us-Saim and Qurbani projects provided assistance to thousands of needy people. During 2014 we have also completed some water and sanitation projects in AJK and in southern Punjab. Likewise there are thousands of other success stories of great help offered by RAHMA.

All this would not have been possible without generous support of our donors and the guidance and help that we get from our volunteers and the communities involved. I feel obliged to our brothers and sisters at RAHMA Islamic Relief Fund, Norway; whose generous donations made it possible for us to reach out to so many people. Every penny counts! Every act of kindness no matter how small makes a difference! I would take this opportunity to also thank our donors in Pakistan and in other parts of the world for their generous contributions. Also, my special thanks are due to our Trustees whose timely guidance and support made it possible for us to carry out our work effectively and efficiently. Last but not the least; special thanks are due to wonderful team of RAHMA Pakistan, who has put in untiring and best efforts in whatever has been required in a given situation.



Enjoy reading!

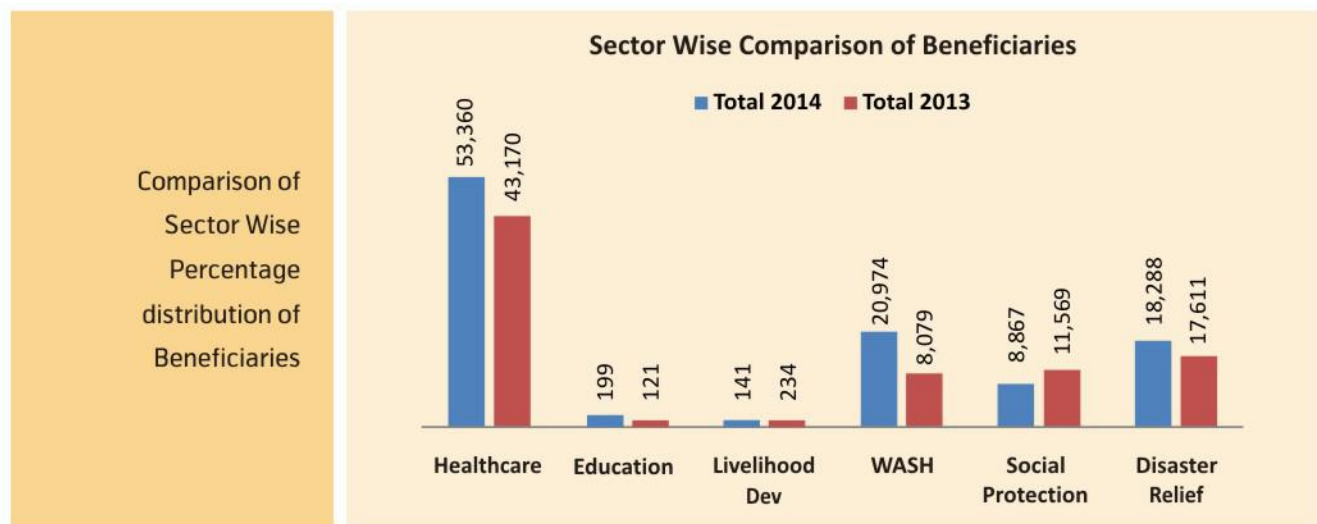
Muhammad Saghir Qamar
Chairman
RAHMA Islamic Relief, Pakistan

Year in Review: 2014

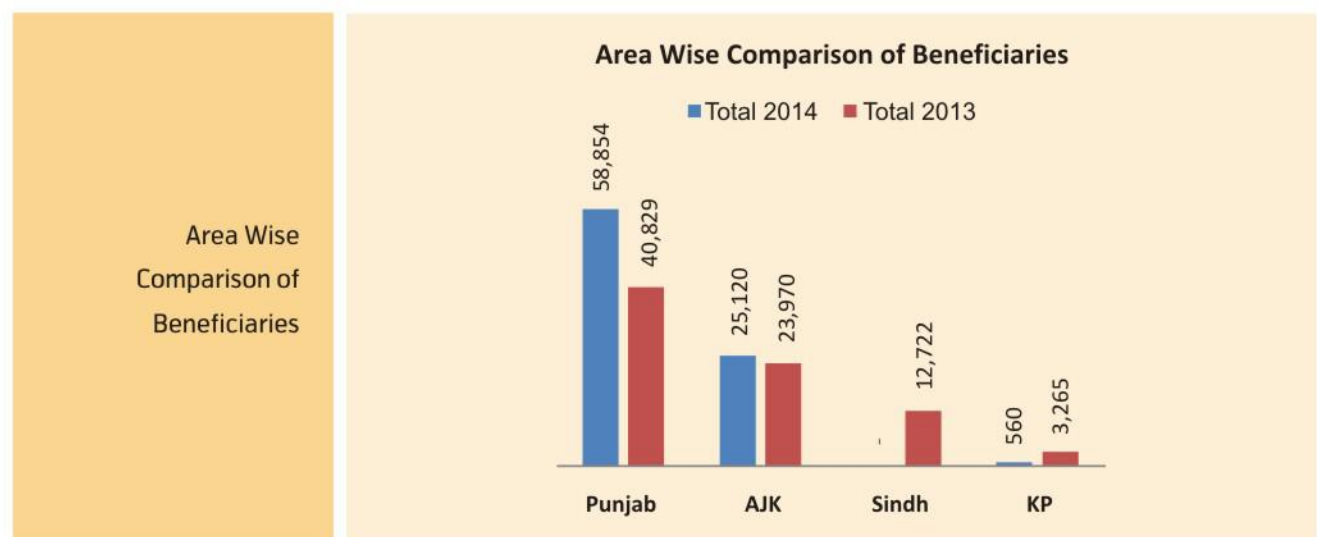
Year 2014 was a successful year for RAHMA with almost 80 thousand beneficiaries reached and PKR 52 million expended on welfare and sustainable development. Focus of the year was largely on continuing efforts in Health sector and be a beacon of hope for those undergoing immense crises in various parts of Pakistan. Drought affected in Tharparkar and Internally Displaced People (IDPs) in Bannu District of KP were major focus of such efforts. Following pages attempt to capture RAHMA's contribution.

People Reached

RAHMA Pakistan continued its efforts to reach out to deserving people across Pakistan. However, emphasis was not only on increasing number of people, but also on ensuring quality and effectiveness of assistance provided. The graph below presents comparison of beneficiaries by sector.



In terms of number of beneficiaries RAHMA was able to cater to 101,489 beneficiaries across Pakistan. The year saw a greater focus on Social Protection and WASH sector with specific focus on IDPs and drought affected in Tharparkar, Sindh. Details are given in graph below:



Emergency Response

Free Medical Camps for IDPs in District Bannu, Khyber Pakhtunkhwa

Since start of the latest military operation “Zerb-e-Azb” a large number of people has migrated to settled areas of Khyber Pakhtunkhwa (KP). These Internally Displaced People or IDPs have been facing a multitude of problems ranging from simple shelter to sanitation etc. RAHMA Pakistan, after detailed survey and need assessment decided to take immediate steps to mitigate health crisis, as almost 80% of the IDPs were facing health related issues.

Although the needs of IDPs in Bannu District were too immense to be met in totality by any one organization, RAHMA Pakistan did its level best to make whatever little difference it could in lives of IDPs. For this purpose two types of interventions were made a) provision of medical care b) distribution of herbal medicine packs.

Initially a target of 3000 patients was set to be covered in 7 Medical Camps from 13th September, 2014 to 19th September 2014. The target was exceeded and 3028 patients were provided checkups and medication.

Services provided in these camps were availed by men and women across all age groups. This goes to show a culturally sensitive approach to the interventions and a high level of comfort that people have with RAHMA Pakistan.

Table 5: Details of Medical Camps in District Bannu for IDPs

Union Council	Camp Location	Camp Total
Nurar	Nurar	398
Isakki	IsakiShikhan	434
Kotka Bahram Shah	Isaki	409
Baka Khel	Baka Khel	449
Kakki	Kakki	450
Domail	Beizankhel	489
Ghoriwala	Kachabachak	399



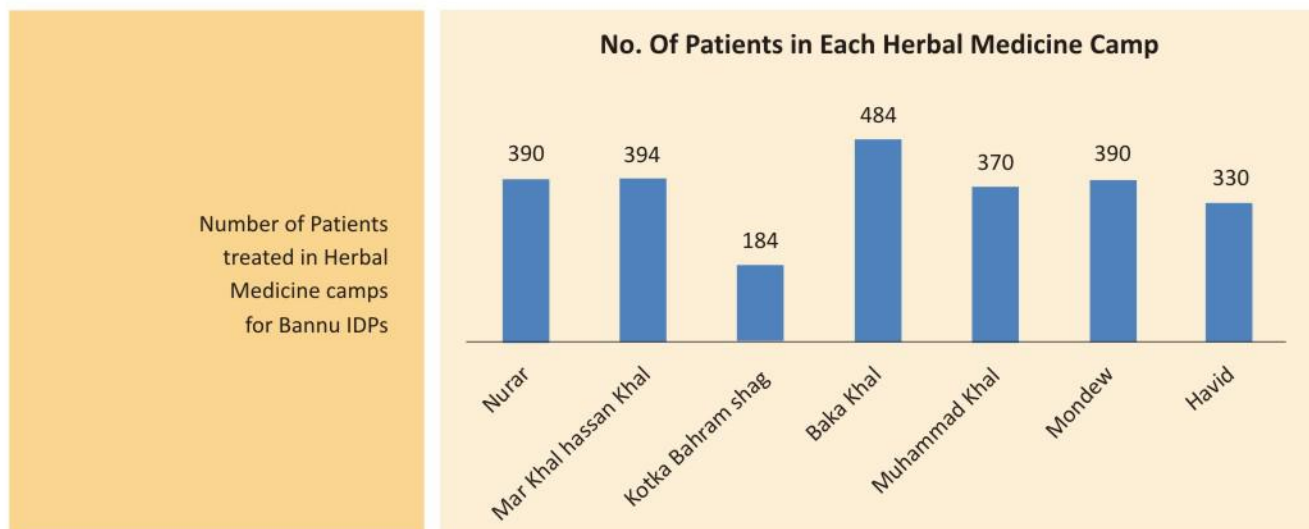
Medical Camps in District Bannu for FATA IDPs



Herbal Medical Camps for NWA IDPs at Bannu

Herbal medicine camps were conducted in other parts of Bannu for IDPs as well. These camps proved to be equally useful and effective for those who could benefit from the services offered. A total of 2242 patients were treated in these camps.

The medicine packs were collected from Qarshi Foundation, a leading Pakistani group in herbal medicines. Due to wide spread of IDPs it was decided that the packets will be distributed in different locations through medical camps and for this purpose an MoU was signed with CARE Organization for facilitating distribution. Services of a local Hakeem, a Doctor who practices traditional herbal medicines, for this purpose.



Number of Patients treated in Herbal Medicine camps for Bannu IDPs



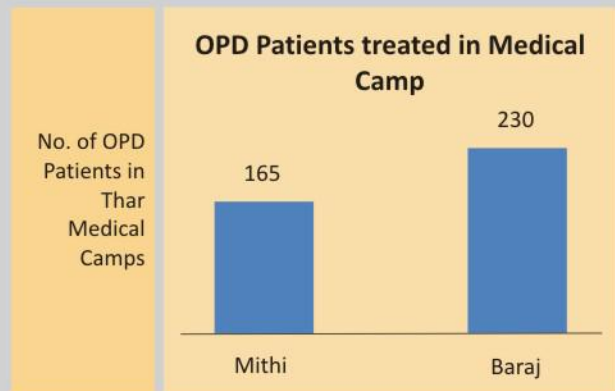
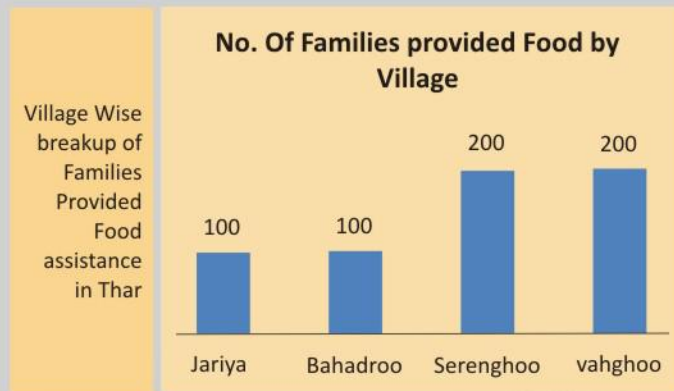
Herbal Medical Camps in District Bannu for FATA IDPs

Humanitarian Assistance for Drought Affected Communities of Tharparkar

District Tharparkar is approximately 300 KM North of District Badin and for last many years large parts of the district are facing a famine like situation. Tharparkar has 6 Taluqas and 48 union councils spread over 22000 square kilometers with a population of around 1.5 million. More than 90% people of the district live in villages and more than 80% of people's livelihood is dependent on arid agriculture

this further exacerbated impact of drought on weak and vulnerable i.e. women and children.

The area and nature of intervention were determined in consultation with locals through Focus Group Discussions and meetings with health department's representatives. Emergency food relief and water assistance were provided to remote areas, and cooked food was supplied at THQ Mithi. Furthermore, health camps were also organized in the areas with highest disease burden and out of reach of health facilities. Special care and treatment was provided to women and children, especially pregnant females.



Health care services were provided by RAHMA through a mobile unit which included an ambulance, transportation for supporting staff, one Doctor, supporting paramedical staff along with volunteers. During the camps following quality services were provided:

- Free Diagnosis
- Emergency treatment.

- Referral of children to DHQ free of cost for advance treatment.
- Free Medicines
- Provision of energy rich biscuits.



Water Wells in Tharparkar

Region of Tharparkar has been very severely hit by drought since last year. This prolonged spell has been further aggravated by lack of access to potable or clean drinking water in the region. RAHMA Pakistan paid special attention to mitigate this problem by digging wells in the worst hit areas.

Details of Water Well locations in Thar	Sr No.	Name of Taluka / Tehsil Union Council	Name of village	Expected Beneficiary Families	Current Status	Donor
		01	Islam Kot	Serenghoo	100	Completed
	02	Methi	Baraj	65	Completed	(QWT)
	03	UC Khri, Talka Islamkot,	Khri	85	Completed	(QWT)
	04	UC Khri, Talka Islamkot,	Morano,	70	Completed	(QWT)
	05	UC Methi	Dharar	150	Completed	(QWT)
	06	UC Islam Kot	Chompri	110	Completed	RIRF
	07	UC Diplo	Khoyi Pasayo	90	Completed	RIRF
	08	UC Khetalari	Bhadaro Chara	65	Completed	RIRF
	09	UC Diplo	Chachi Dars	90	Completed	RIRF
	10	UC Diplo	Sabhri Kolhi	60	Completed	RIRF
	11	UC Diplo	Thohar Chahoo	105	Completed	QWT
	12	UC Diplo	Baghliar	125	Completed	QWT
	13	UC Diplo	Meghraj Veri Allah Bux Paraho,	65	In progress	QWT
	14	UC Diplo	Teekam Kolhi Paro ,	102	In Progress	QWT

These wells have allowed some 1300 families to have access to drinking water that they can use in coming years as well. Value of these can be only be measured by those who have lost their children and loved ones to the persistent drought in the area.



Water Well in Drought Affected Tharparkar

Nutritional and Hygiene Support for vulnerable women and children in District Tharparkar

The intervention was designed to provide immediate relief to the drought stricken lactating mothers, newly born babies and under 5 children suffering from malnutrition since last two to three years through provision of food stuff and raising awareness on proper dietary habits. In this regard an information and coordination desk was setup in DHQ Mithi.

Category	Description	Quantity
Food Items:		
1	Iron rich Milk	4 liter
2	Glucose rich biscuits	2 roles
3	Dalya/Cerelac	350gm
4	Glaxos D	400gm
5	Honey	300gm
6	Mineral Water	5 lit
Warm Clothing		
1	Baby suit	2
2	Baby Blanket	1
Hygiene Items		
1	Tooth Brush	2
2	Tooth paste	1
3	Soap	4
4	Nail cutter	1

List of Item Categories provided to Vulnerable Women and Children in Thar Nutritional and Hygiene Support

The assistance has been extended to 275 lactating women and similar number of children. Overall, number of patients coming to the hospital has increased to 2210 in January 2015 as compared to 2102 in December, 2014. And in the same period number of deliveries has increased to 175 from 160 and newborn's deaths have decreased to 11 as compared to 31 in December, 2014.

The project is expected to contribute in reduction of rapid mortality of children and newly born babies by improving nutrition of the lactating mothers that ultimately improve health condition of their children.



HEALTH

During the year 2014, RAHMA Islamic Relief Pakistan has played a very active role in meeting the requirements of needy population across all major parts of Pakistan in health sector. Major source of health care provision has been through hospital and multiple medical camps.

RAHMA Basic Health Centre Dhanwan

Rural Primary Healthcare Project was launched in 2012 in a rural and far flung area of district Kotli with support of NORAD the Norwegian Agency for Development Cooperation. Under this project a modern Basic Health Centre was established at Union Council Dhanwan, which is located on the main Kotli-Nakyal Road and accessible to people of UC Dhanwan as well as surrounding areas. Apart from health centre, the project involved a number of social mobilization and outreach activities including medical camps, health screening camps, training for traditional birth attendants and formation of Village Health Committees.

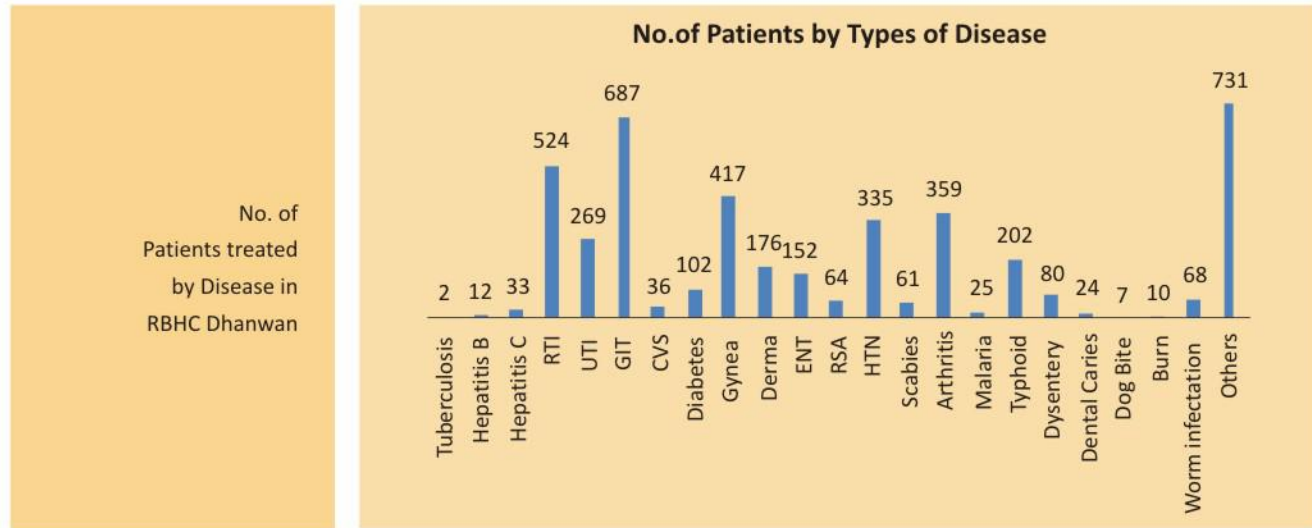
Month Wise number of patients treated in RBHC Dhanwan	Month	Total Number of Patients Treated
	January	510
	February	493
	March	516
	April	606
	May	453
	June	409
	July	297
	August	737
	September	759
	October	529
	November	567
	December	693

In total 6,569 patients were provided treatment during the year, with a steady flow of patients throughout. Patients belonged to all categories of age and special attention was paid to ensure that women, children and the elderly are treated with utmost care.

Despite of remoteness of areas and restrictive cultural settings, a large number of women came to health centre to avail services.



Patients were provided services against a vast spectrum of diseases like hepatitis, Arthritis, Worm infestation and Typhoid.



On the whole beneficiaries of the intervention expressed a great amount of gratitude towards the program and expressed hope that RAHMA may carry on with its effective work in future

Name: **Naseem Akhtar** Sex: Female Area: Gawan
Intervention: RBHC Dhanwan

Engaged with RAHMA for: 2 and a Half Years

Assistance Provided: Basic Health Care

I am 70 years of age, a widow with no children. I live in Village Gawan and I am suffering from pain in joints, sugar and blood pressure since last 12 years. These multiple diseases have ben causing me a lot of trouble and despite seeking treatment from many places my illness of uncured.

After establishment of RBHC in Dhanwan, RAHMA team visited my village and issued me a Sahulat Card determining my eligibility.

I am under treatment now for 2 and half years and due to very good care and cordial attitude of doctors and staff my sugar levels and joint pains are under control.

This improvement means a lot to me as now I can work and look after myself with ease. Allowing me to have a better life and be less dependent on others. I cannot thank RAHMA Pakistan enough for this change in my life.



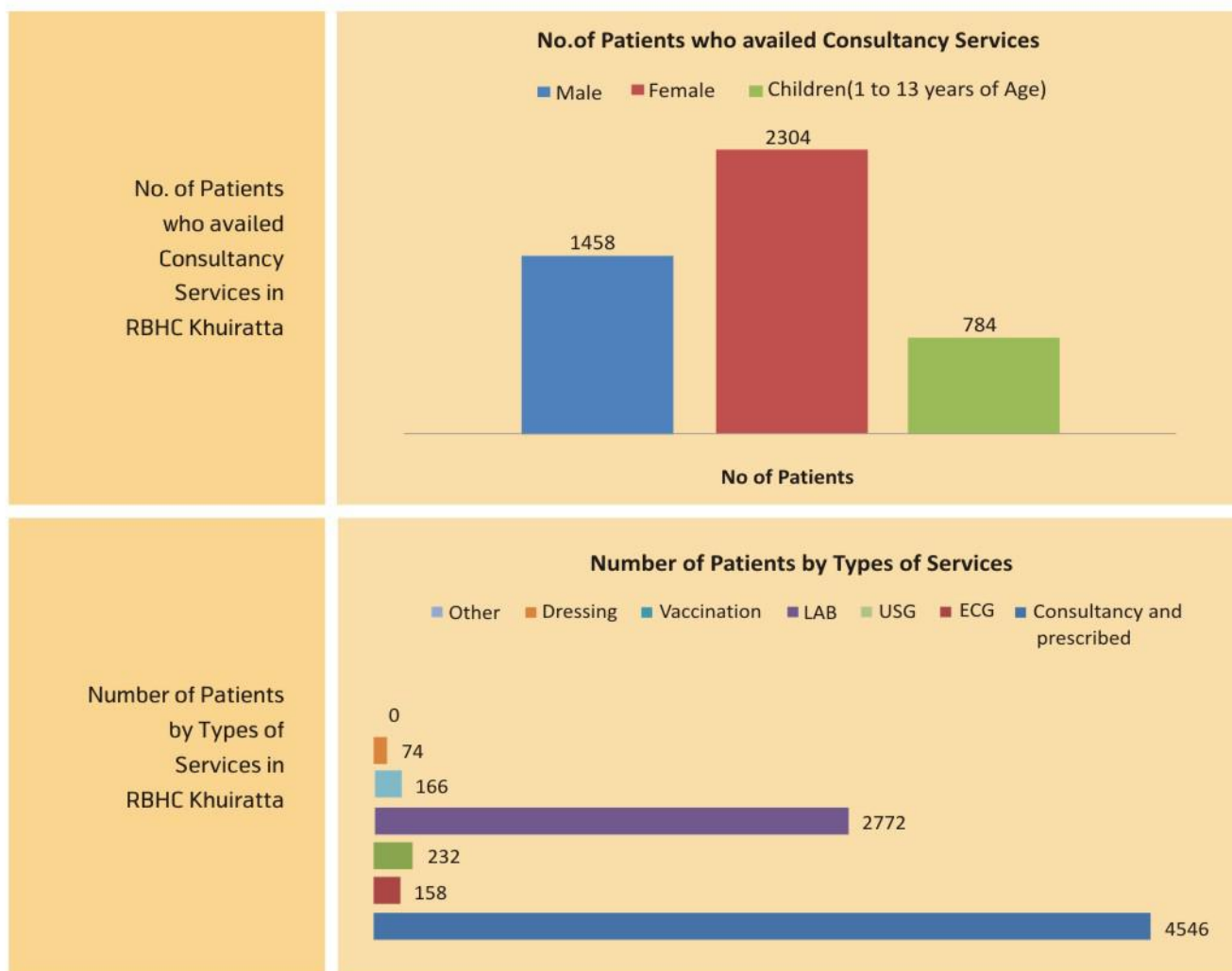
RAHMA Basic Health Centre Khuiratta

Primary healthcare has been RAHMA's core area of work since 2009. RAHMA's first Basic Health Center was established with the help of local community at Khuiratta a small town in district Kotli. Gradually, this health center was transformed into a model healthcare project. In 2012, the project was selected for funding under USAID's Small Grants Programme. With the passage of time, RAHMA has gained expertise in basic health, emergency healthcare, maternal and child health, health-related awareness raising, capacity-building and outreach services.

The RBHC saw a slow turnover of patients in 2014 with a total of 4,546 patients visiting it to seek medical services.

Special attention was paid to meeting the requirements of those who could not afford to pay for the services, out of total 4546 patients almost 3291(72%) belonged to "non-affording" category.

Besides consultancy other services like Echo Cardio Graphy (ECG), Lab, Ultrasound etc were also provided to 3402 beneficiaries. Complete detail of services and their impact is as under:



Free Medical Camp Khuiratta

Four free medical camps were conducted in various areas of the project area and these camps served 1302 patients, out of which 898 (69%) were female and 404 (31%) were males.

Other interventions in Khuiratta

Besides these activities Polio drops, Wheel chair distribution, training of Traditional Birth Attendants, and Qurbani Projects were also carried out in the area. These activities drew tremendous response from the beneficiaries and helped RAHMA in extending its services to as many as it could reach with limited resources at its disposal.

Name: **Muhammad Bashir**

Sex: Male

Area: Village Kenthi Cross UC Serri Tehsil Khuiratta District Kotli.

Intervention: MSRPHP

Engaged with RAHMA since:

Assistance Provided: Basic Health Services

I worked in local vegetable market as a loader allowing me to earn just enough to make both ends meet. But after developing pain in my legs, due to excessive work, I became bed ridden. This was a very agonizing state of affairs for me, because not only I lost my livelihood but also needed medication worth PKR 3,000/- on monthly basis to fight my crippling condition. We are a family of meagre resources and this has put whole family under immense stress.

Besides the financial constraints, my wife could not carry me to hospital causing my illness to worsen and affecting my health even more.

The opening of RBHC by RAHMA Pakistan in my area has proven to me big blessing for myself and for countless others who have problems in affording and accessing quality health care. Sahulat Card issued to me by RAHMA team enabling me to get free medicine and treatment.

My health has improved a lot and I am able to move around on my own, without being a burden on my family members after years. This is a feeling that can only be understood by someone who has suffered long at the hands a crippling disease.

I and my family are very grateful for RAHMA to have opened this high quality health center in my area and hope that I will be able to get rid of my condition very soon.



Inauguration of New Block RBHC Khuiratta

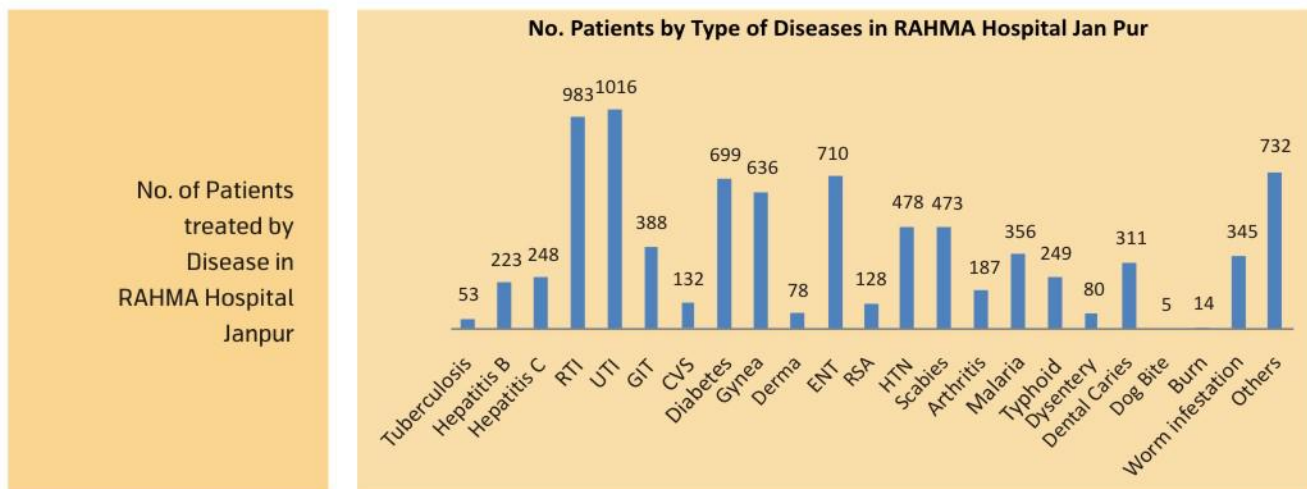
RAHMA Interventions in Rahim Yar Khan

Rahim Yar Khan is among the most flood prone regions in Punjab and efforts of RAHMA Islamic Relief are focused towards alleviating suffering of as many poor and marginalized people in the area as possible.

RAHMA Hospital Janpur

RAHMA Hospital constructed in Janpur, Rahim Yar Khan is an example of sheer hard work and dedicated team effort resulting in highest achievements in limited resources. Construction of the building was completed in 9 months and services were started on 21st April, 2014, however formal inauguration was held later. Mr. Malik Munir, founder of RAHMA Islamic Relief Fund inaugurated the hospital. Community members present on the occasion appreciated efforts of RAHMA Islamic Relief. The ceremony was attended by donors and other dignitaries from the area. Mr. Malik Munir appreciated efforts put in by everyone, especially the donors and RAHMA team for making the hospital possible.

The graph below gives an overview of the patients who visited to hospital for treatment in various cases / disease. In total 8524 patients availed hospital service out of which 3789 (46%) were Male and 4645 (54%) were female.



Inauguration of RAHMA HOSPITAL Janpur, Rahim Yar Khan

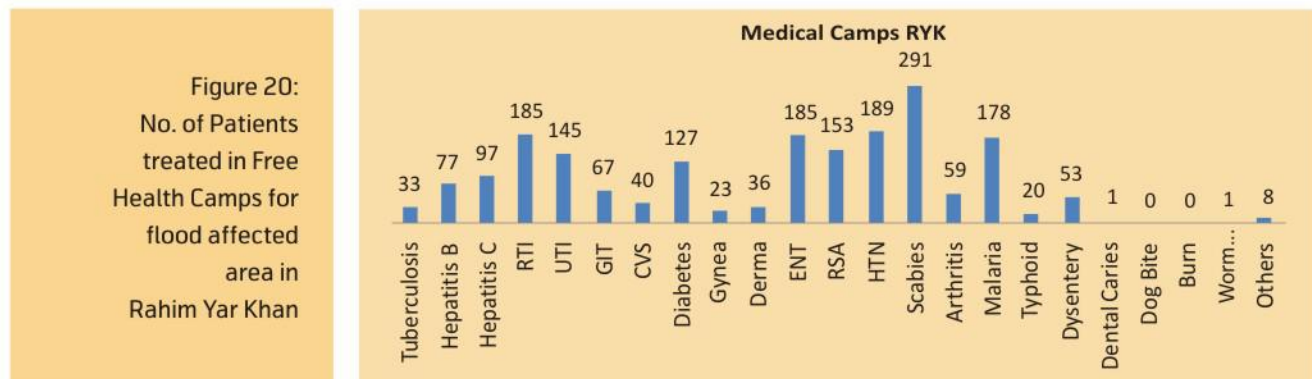
Free health Camps in flood affected areas

Continuing efforts from previous year, RAHMA Islamic Relief conducted medical camps in far flung areas of district RYK. The camps were very beneficial for the flood affected many of whom were not able to travel to health care facilities located in cities. Free medicines and checkups were provided in large numbers on daily basis.

On the whole, more than 2000 patients were checked and given free medicines in the camps. . Not only therapeutic treatment was given but also prophylactic medicines were given free to combat many sicknesses which are prevalent in these areas.

RAHMA Pakistan conducted free medical camps in flood affected areas to help the fold victims in getting access to quality health care as close to them as possible. These camps were held on six different locations and 2013 patients were treated. Details are as under:

Areas of medical camps	Date	Number of patients benefited
BastiZahir peer	22 9 14	270
TibbiJhullan	23 -9-14	524
Dovna	24 -9-14	326
FazilPur	18 -10 -14	284
Bait Sui	14 -11 -14	290
CkakKehal(Uchsharif)	06 12 15	319



Free Eye Camp

Despite financial and administrative constraints RAHMA Hospital Janpur arranged 2 days free eye camp at RAHMA Hospital Janpur RYK on 2nd and 3rd December 2014 in collaboration with a team of Ophthalmologists from Bahawalpur Victoria Hospital. Free registration of patients was started days before the camp and despite fears more than 1200 patients were registered in just a few days. During the camps 124 surgeries were carried out and patients who were admitted after surgery were provided with complementary breakfast and lunch by hospital. Additionally more than 1200 free eye checkups were also conducted.

Free Medical camps in Cholistan

Cholistan is almost entirely desert area with very little amenities like health care facilities available to the local population. RAHMA Islamic Relief conducted free medical camps to provide treatment as well as preventive care to fight against prevalent diseases in these areas like diarrhea, measles, malaria, hepatitis B and C. Additionally, water purifying agents were also provided through these camps for cleaning drinking water.

Areas of medical camps	Date	Number of patients benefited
Cholistan(QARSHI)	19 -10 -14	326
Derawar Forte(Cholistan)	31 -12 -14	274

A total of 600 patients were treated in two medial camps held in Cholistan area.

Water Hand Pumps installation

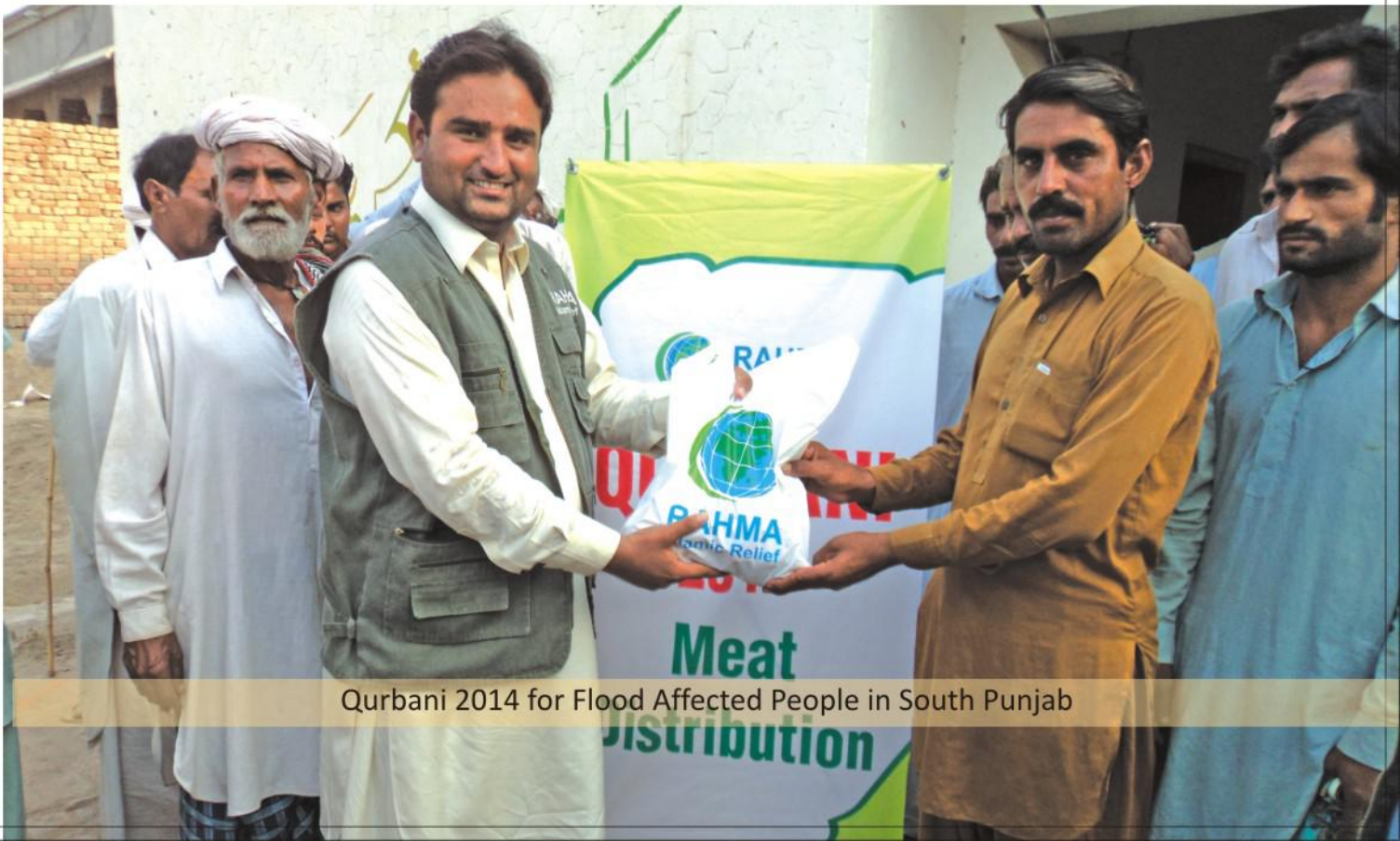
The area in and around Janpur, Rahim Yar Khan is extremely water scarce and people suffer from acute water shortages affecting their daily lives. Even in areas where water is available it is either not clean or not safe for human use. In total 66 hand pumps were installed in the area during 2014 and these hand pumps are currently providing safe drinking water to 12000 inhabitants.



Qurbani Project on Eid-ul-Azha, 2014

On EID-ul-ADHA, RAHMA Islamic Relief arranged QURBANI among those who could not afford to perform this important Islamic ritual. The Qurbani meat was distributed in mozaChakKehak which was very badly affected by floods

in 2014). QURBANI meat was provided to almost 600 non-affording and poor families of UCH SHARIF (PUNJAB). People who were benefitted, expressed immense gratitude for this extra ordinary humanitarian work.



Qurbani 2014 for Flood Affected People in South Punjab

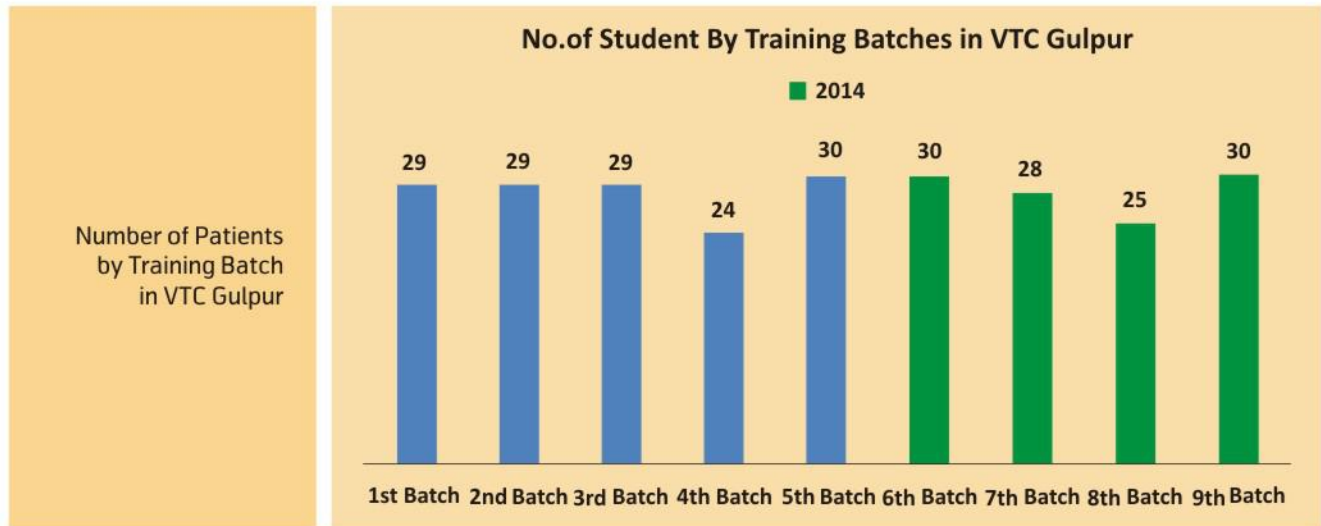
Vocational Training Centre, Gulpur, Kotli, Azad Kashmir

The state of Jammu & Kashmir has been a disputed territory since the first Indo-Pak war of 1948 and the majority Muslim population of this state has been suffering ever since. Even today, there are a number of refugee camps along the Line of Control in Azad Jammu & Kashmir, which is administered by Pakistan. Gulpur Refugee Camp in district Kotli is one of them, which is home to around 500 households.

Most of the refugees living in this camp migrated in early 1990s to avoid Indian oppression and human rights abuses, leaving their property, businesses, assets and even their loved ones behind. Since then, they have been striving to rebuild everything. Few have succeeded and most of them are still living from hand to mouth.

RAHMA Islamic Relief started a vocational training project in September 2012 for refugee women and girls in Gulpur Refugee Camp in order to empower these poor women with skills to support their household income earn respect and recognition from their families. Some of the students are physically impaired, orphans, widows belonging to the poorest of the households in the camp. The vocational training course is absolutely free and students are also provided material free of cost. An examination and viva is taken at the end of each course and only successful students are awarded certificates. Exceptionally talented students or those belonging to very poor households are also gifted with sewing machines, which help them kick-start their own enterprise.

During 2014, the Vocational Training Center has been an agent of change for many poor women and girls. 141 women have learned the skills to start their own tailoring business and earn a respectable income at their homes.



Name: **Alam Bibi** Sex: Female Area: Refugee Camp, Gulpur

Intervention: Vocation Training Engaged RAHMA for:

Assistance Provided: Training in Stitching

I am a student of second batch of VTC Gulpur. My family migrated to Azad Kashmir in 1992 as a result of Indian atrocities in part of Kashmir under their control. My mother died four years ago and my father is 70 years of age and is suffering from liver disease. We get 1500 per person from government. The amount is too low for getting treatment of my father. We are mostly just trying to have some food and cannot afford any treatment for my father or to have decent meals. My father needs constant care and medication, which we cannot manage.



When I came to know about RAHMA's VTC in Gulpur I immediately thought to taken admission in it to learn some skills and start earning to supplement our family income. I got enrolled in stitching class. After completing my course, I was allowed by VTC administration to start stitching cloths inside VTC. This has proven to be very beneficial to me as I get a fair number of orders from those who come to visit the center. This has resulted in a steady income for me who I am using to get treatment for my father and he is very happy about it. My younger brother has also started going to school because now i can pay his fee and buy his books. This is such an empowering feeling that now I am supporting my family instead of depending upon it. The VTC in our area provides access to other services of RAHMA such as Ramzan Package and Qurbani meat.

I am ever so grateful to RAHMA for providing refugees for these much needed facilities and wish them all the luck and prosperity in future.

Name: **Naseem Akhtar** Sex: Female Area: Refugee Camp, Gulpur, AJK

Intervention: Provision of Ramzan Package Engaged with RAHMA for:

Assistance Provided: Ramzan Package

I am suffering from advanced TB and am usually down with excessive coughing, fever and chest pains. My father works as a laborer in local market earning very low income from time to time. We live in a one room home and I cannot take rest as required in my condition. Due to lack of resources we are always trying just to have enough food and there is no option for me to have myself treated.



I stood second in third batch of RAHMA VTC in Gulpur and was awarded a Stitching Machine. Now I have started working from my home. My skills have improved since I completed in course and now people around me have started giving me work even on festive occasions such as weddings. Now I am contributing around 2,000 rupees per month at my home and affording my own treatment. I feel that I have been empowered and people now treat me with respect instead of sympathy.

My Household is now running smoothly and I am thinking to learn advance skills to earn more money and move into a better home. This sea-change in my life was possible only due to VTC opened by RAHMA Pakistan in our area.

I am thankful to RAHMA for their intervention and hope that they will continue their efforts to bring a lasting change in lives of girls like me and transform them into a respected member of society.

Name: **Kaneez Akhtar**

Sex: Female

Area: Refugee Camp, Gulpur, AJK

Intervention: Provision of Ramzan Package

Engaged with RAHMA for:

Assistance Provided: Ramzan Package

My family migrated to Kotli from Indian Held Kashmir in 1992. My husband remarried shortly after adding to my woes in a new land where I had to start my life from scratch. I am suffering from paralysis since last 8 years, therefore, I can't move around and care for myself. I do have a son but he just 14 years of age and his meagre income of PKR 5,000/- from part time work in a nearby shop is not nearly enough to enable us to have modicum of a decent life and in the Month of Ramzan this problem becomes especially acute because of increase in prices.

In this gloomy situation RAHMA Pakistan provided me with Ramzan Package comprising essentials like cooking oil and rice etc. These commodities are very hard to afford in Ramzan. However, this year we were able to fast with good food in Sehr and Iftar throughout the month, which is not case usually as we eat plain flour bread with tea for opening and closing fast.

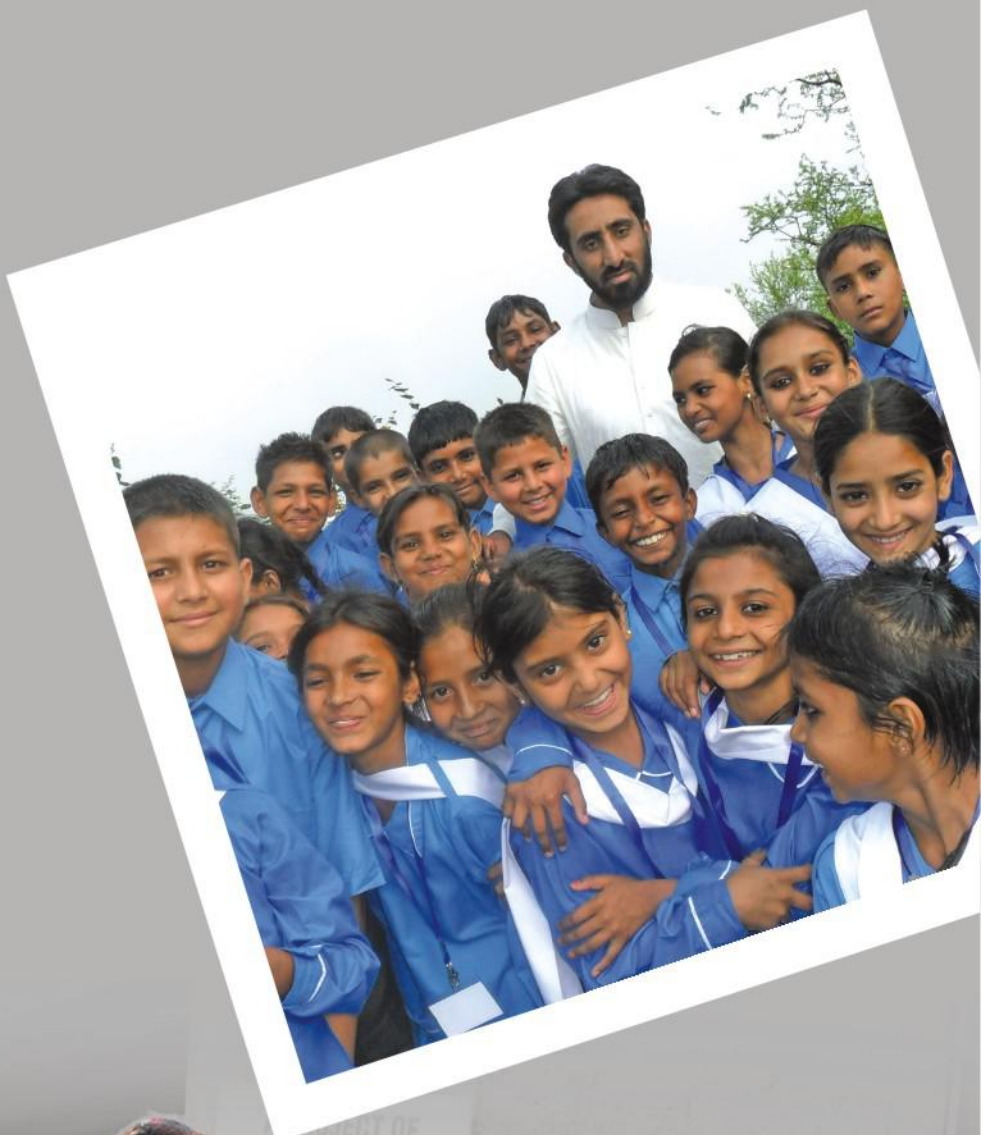
I and my family cannot be more thankful to RAHMA for providing this immeasurable relief to us during the holy month. May Allah less RAHMA Pakistan ever more and enable them to serve even more poor people.



SBM School (Slum Children Education)

Shahzada Begum Memorial School, like previous years, continued to strive to provide quality education. This session was started as usual in the month of March and in total 124 students various types of classes.

RAHMA Islamic relief believes in providing quality education to the children, therefore, the students were given full opportunity to take part in some co-curricular activities. An excursion trip was organized in the Month of May to Jinnah Park Islamabad. In other activities a Mehfi-e-Nat was also arranged in the month of January, 2014, and Uniforms were distributed to the children in April, 2014. Vocational training classes were also started in 2014 for upto 20 women in a class. Four Hepatitis vaccination camps were also conducted in the school in collaboration with Khadija Foundation and these camps almost 600 individuals were vaccinated



Name: **Abdul Rahman**

Sex: Male

Area: Raja Bazar

Intervention: Provision of Education

Engaged with RAHMA for:

Assistance Provided: Education

I belong to a very poor neighborhood of Rawalpindi and used to beg in Saddar Area of Rawalpindi from where I earned 50-150 rupees per day. Overall social milieu of our area is very bad for a child in my age. I and my friends used to gamble, use abusive language and fight all the time. I tried to move away from it all but could not as I had nowhere to go. I always thought that going to school will help me moving towards a better life, but my parents could not afford to send me to school. .

When RAHMA opened this school in our area I was hopeful that I will get a chance to educate myself. But family chose to instead send my younger brother to school as I was the "earning hand". This was a very depressing time for me as my dreams were slipping away once more. However, one day teacher from RAHMA school visited my home and met with my parents and convinced them to send me to school as well. Going to school has changed my life totally. I no longer have to beg and waste my time in company of children in my area. I study and try to learn new things every day. I have also learned about Islamic rituals at school and say Salam whenever I meet someone. RAHMA has provided us with motivation to move forward to become better persons.



Other Activities

RAHMA annual award of excellence, 2013-14

RAHMA Pakistan held a simple yet elegant Annual Award distribution ceremony in Islamabad on September 27, 2014. The event was attended by over 100 participants including staff members, volunteers, vendors, partner organizations and other guests. These awards are given to staff members and other stakeholders every year, in recognition of their untiring efforts and commitment to humanitarian cause.

Keeping with tradition of previous year, RAHMA Pakistan bestowed Excellence Awards on five best performing employees in recognition of their outstanding performance during the past year:

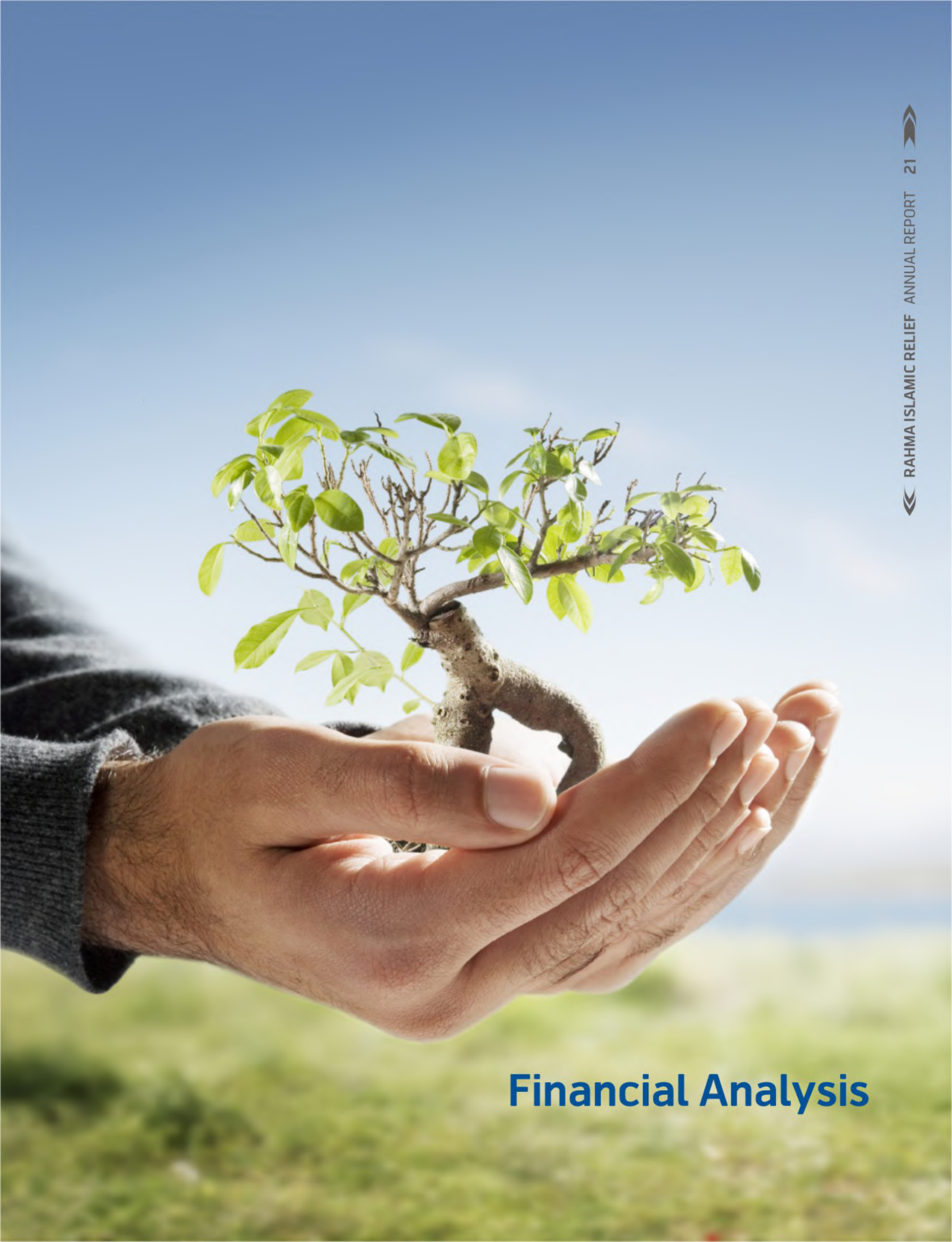
Mr. Zulqarnain Ansari Mr. Umair Majeed Mr. Asadullah Islahi Mr. Muhammad Yunas Mr. Gulnawaz Khan

Speaking on the occasion Chairman, RAHMA appreciated dedication of all of the employees and expressed the hope that these awards will spur positive competition among them.

Networking with other Development Sector Organizations

On May 16, 2014 a dinner was arranged by RAHMA Islamic Relief in the honor of its founder Mr. Malik Munir from Norway, who was on a short trip to Pakistan. Development professionals and country directors of International NGOs gathered at one place and discussed the achievements of their organizations in the context of Pakistan's development issues. Main purpose of the dinner was to gather development professionals who could network in future for the execution of activities to supplement development work in Pakistan.

The event was attended by the Country directors and officials from Oxfam GB - Pakistan and Australia, Qatar Charity, Muslim aid, Human relief foundation, Islamic help, Read Foundation, Pakistan Bait-ul-Maal, Helping Hand for relief and development. Apart from NGOs, people representing RAHMA on different forums such as senior journalists and volunteers also came to be part of gathering to show supportive spirit for RAHMA and its activities.



Financial Analysis

Flow of Funds

In terms of program activities, RAHMA Pakistan expended PKR 50.88 million in 2014 as compared to PKR 42.85 million in the previous year. This represents an increase of 19% increase from previous year. Following table gives the details:

Year Wise and Activity wise comparison of Program Expenditures	Program activities	2014	2013
	Rural primary health care - Khuiratta	9.59	10.08
Rural primary health care project -Dhanwan	8.10	8.39	
Basic health unit Rahim Yar Khan	3.91	8.02	
Shehzada Begum Memorial School	1.08	0.66	
Livelihood for Sindh farmers seed	0.00	0.08	
Financial aid/relief for poor peoples	1.15	1.13	
Vocational Training Centre -Kotli	1.27	0.87	
Seasonal Activities	8.81	10.00	
Water and Sanitation-Kotli	2.64	0.17	
International Projects-Bangladesh	0.84	2.46	
Rahma office - Turkey	0.59	0.99	
Emergency relief activities	8.74	0.00	
Rahma Hospital Janpur, R.Y.K	4.15	0.00	
	50.88	42.85	

Donations have been an important source of funding for RAHMA Pakistan. During 2014 RAHMA received PKR 62 million, but expenditure amounted to PKR 90 million. This meant a shortfall of approximately 28 million. Details are as under

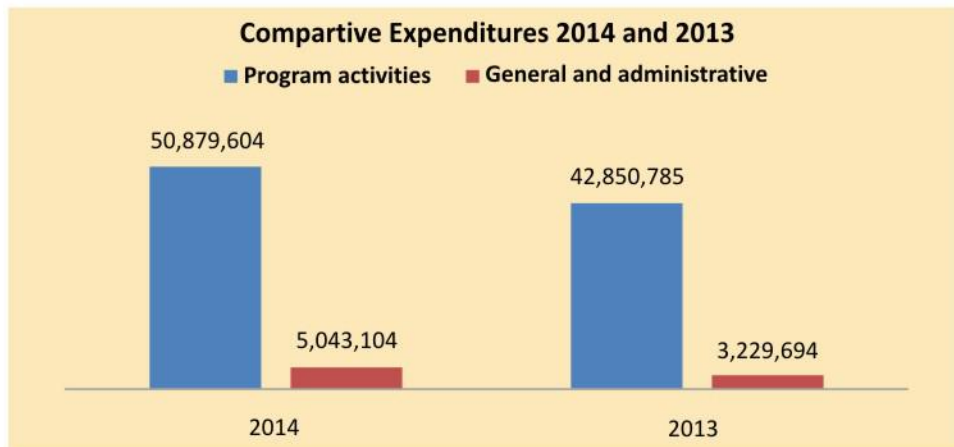
Details of Donations Received and Consumed in 2014	Activities	Donation Received	Consumed	Balance
	Seasonal activities	8.3	8.81	-0.51
Emergency relief activities	8.24	8.74	-0.5	
Rural Primary Health Care project, Dhanwan	8.04	8.1	-0.06	
Rural Primary Health Care, Khuiratta	5.97	9.6	-3.63	
Water and sanitation	3.2	2.64	0.56	
Rahma Hospital Janpur, R.Y.K	13.11	4.15	8.96	
Vocational Training Centre, Kotli		1.27	-1.27	
Shehzada Begum Memorial School	0.13	1.08	-0.95	
Rahma office, Turkey		0.59	-0.59	
Financial aid for poor people	0.069	1.15	-1.081	
Construction of Hospital, Rahim Yar Khan	14.88	27.14	-12.26	
General and administrative			0	
Hospital construction, Khuiratta		4.71	-4.71	
Basic health unit, Rahim Yar Khan		3.91	-3.91	
International Projects, Bangladesh		8.37	-8.37	
Total	61.94	90.26	-28.321	

In comparative terms there was a small decline in grants received in 2014 as compared to 2013. Total grants received in 2014 totaled up to PKR 42.90 million compared to 52.07 million showing a decline of

Comparison of Program and Administrative Expenditure

RAHMA Pakistan believes in maximizing its effectiveness by increasing its "value for money". Despite of inflationary trends in fuel prices (during most of 2014) and other commodities/ utilities Administrative expenses saw an increase of 58% from 2013. Program activities related expenses increased by 18% year on year.

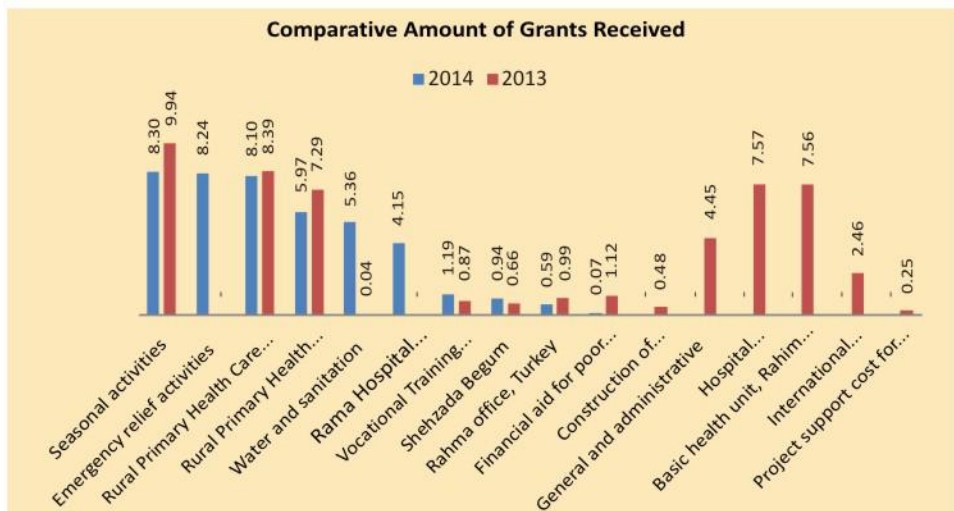
Comparison of Program and Administrative Expenditure 2013 and 2014



As previously mentioned, year 2014 saw a greater emphasis on disaster relief and WASH sectors due to emergent situations in KP and Sindh. Consequently expenses in WASH and Disaster Relief sectors, as part of overall program related expenditure, saw an increase of roughly 5% and 18%, respectively.

Grants from various sources are an important component of RAHMA Pakistan's finances. The year saw a decline of almost PKR 10 million (PKR 42.903m) in overall grants compared to 2013 (PKR 52.071m). Despite of decrease in donations, the activities of RAHMA were carried out as per plan

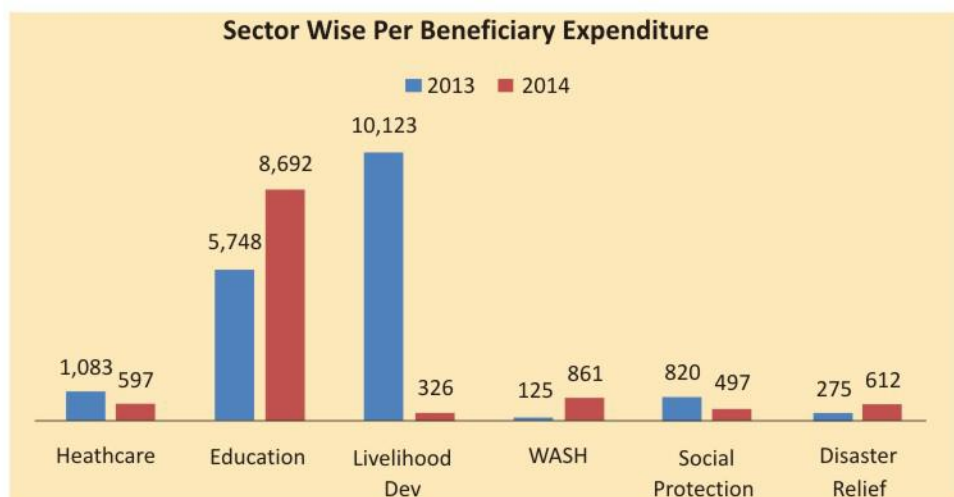
Year wise comparison of grants received



Per Beneficiary Costs of Program Activities

Consistent with increased focus on WASH and Disaster Relief sector, per beneficiary expenditures in these sectors also spiked compared to last year. Overall per beneficiary cost stood at PKR:

Comparison of sector wise and Year Wise per beneficiary expenditures



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Audit Report



RAFAQAT MANSHA
MOHSIN DOSSANI
MASOOM & CO.
Chartered Accountants

Auditors' Report to the Trustees

We have audited the annexed balance sheet of the **Rahma Islamic Relief** as at June 30, 2014 and the related receipts and expenditure account and cash flow statement together with the notes forming part thereof, for the year then ended.

It is the responsibility of the trustees to establish and maintain a system of internal control, and prepare and present the financial statements in conformity with the approved accounting standards as applicable in Pakistan. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting policies used and significant estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that our audit provides a reasonable basis for our opinion, and we report that:

In our opinion the financial statements present fairly in all material respects the financial position of the **Rahma Islamic Relief** as at June 30, 2014 and excess of expenditure over receipts, its cash flow for the year then ended in accordance with the approved accounting standards as applicable in Pakistan.

Place: **Islamabad**
Dated: Feb 18, 2015



Masoom Akhtar
Rafiqat Mansha Mohsin Dossani Masoom & Co.
Chartered Accountants
Engagement Partner: Masoom Akhtar

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Rahma Islamic Relief
Balance sheet as at June 30, 2014

	Note	2014 (Rupees)	2013 (Rupees)
Fund account			
Un-restricted funds:			
- Reserve fund	4	37,031,367	32,936,183
Restricted funds			
- Against projects		13,715,099	14,055,960
- Against capital expenditure		29,702,433	17,387,349
		43,417,532	31,443,309
		80,448,899	64,379,492
Current liabilities			
Accrued and other liabilities	5	2,718,148	1,138,674
Contingencies and commitments	6	-	-
		<u>83,167,047</u>	<u>65,518,167</u>
Property and assets			
Non-current assets			
Property and equipments	7	53,416,825	16,275,577
Long term investment	8	1,500,000	1,500,000
Current assets			
Loan and advances	9	2,470,279	5,336,455
Account receivable		144,237	132,792
Deposits and prepayments	10	413,267	438,000
Short term investment	11	16,000,000	31,000,000
Cash and bank balances	12	9,222,439	10,835,343
		28,250,222	47,742,590
		<u>83,167,047</u>	<u>65,518,167</u>

The annexed notes 1-18 form an integral part of these accounts.


Chairman


Secretary Finance

Rahma Islamic Relief
Receipts and expenditure account
For the year ended June 30, 2014


	Note	2014 (Rupees)	2013 (Rupees)
Receipts	13	3,728,047	4,333,651
Less: Expenditures			
Program activities	14	50,879,604	42,850,785
General and administrative	15	5,043,104	3,229,694
		55,922,708	46,080,479
Excess of (expenditure over receipts) from operating activities		(52,194,661)	(41,746,828)
Receipts from non-operating activities			
Grants	16	42,902,282	52,071,431
Other income	17	1,631,959	1,173,334
General donation		4,122,973	-
		48,657,214	53,244,765
Excess of (expenditure over receipts)/receipts over expenditure carried forward to the fund account		<u>(3,537,447)</u>	<u>11,497,937</u>

The annexed notes 1-18 form an integral part of these accounts.


Chairman


Secretary Finance

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