

ANNUAL REPORT

2023-24



RAHMA
Islamic Relief

Timely Help Ensured!

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We dedicate this annual report to the late Nisar Sabir, esteemed member and Vice Chair of RAHMA Islamic Relief, who passed away on November 24, 2023. May his soul rest in eternal peace, and may the Almighty grant him a lofty place in Jannah (Ameen).

MESSAGE FROM THE CHARIAMN

With deep sorrow, we honor the memory of our beloved Vice Chair, Nisar Sabir, who passed away on November 24, 2023. His unwavering dedication and visionary leadership have left an enduring legacy within our organization. As we present this annual report, we hold him in our thoughts and prayers.



In the fiscal year 2023-24, Our projects, extended across 37 severely flood-affected districts in Punjab, Sindh, and Balochistan. This year, we successfully expanded our reach to an additional ten districts through our humanitarian and developmental projects and programs. In April 2024, we launched the construction of a government primary school, made possible through the generous financial support of the Ramboll Foundation. Simultaneously, we introduced Eastern medical services (Hikmat) at RAHMA Hospital Janpur, in collaboration with the Qarshi Foundation.

Over the past year, we have reached 100,309 individuals, with a particular focus on women, children, and the elderly.

I extend my heartfelt gratitude to our donors for their unwavering support, including Charity For Life, the Ramboll Foundation, and other institutional partners, as well as individual donors whose generosity has been instrumental to our success. I am immensely proud of our dedicated and professional staff, whose exemplary teamwork has been the backbone of our achievements. Special thanks also go to our community volunteers, whose steadfast support has been invaluable. Lastly, I express my sincere appreciation to the officials in relevant government departments for their cooperation and support whenever needed.

Thank you for your continued trust and support as we strive to make a meaningful impact in the lives of those we serve.



Muhammad Saghir Qamar
(Chairman & CEO)

INTRODUCTION

RAHMA Islamic Relief (RIR) was officially established on August 31, 2009, as a non-profit, non-governmental organization operating under the Trust Act of 1882, governed by the Government of Pakistan (GoP), with Registration No. 1629. The organization has entered into a Memorandum of Understanding (MOU) with the Economic Affairs Division (EAD) of the GoP. RIR has earned certification from the Pakistan Centre for Philanthropy (PCP) for meeting quality standards in internal governance, financial management, and program delivery.

Additionally, RIR is a member of various global forums such as the Stop TB Partnership and the Union of NGOs of the Islamic World (UNIW). Its healthcare program in Punjab is registered with the Punjab Healthcare Commission, GoP, under Registration No. R-32277.

RIR is guided by Islamic principles of charity and is dedicated to enhancing the lives of individuals regardless of their gender, caste, color, religion, or political affiliations.

VISION

“A Just and Caring Society”

MISSION

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

VALUES

Accountability: We look after all our precious resources with the utmost honesty, be they financial, human or material. We will strive at all times to ensure that the use of these resources is transparent and cost effective.

Integrity: We are honest and sincere to the beneficiaries, partners and associates.

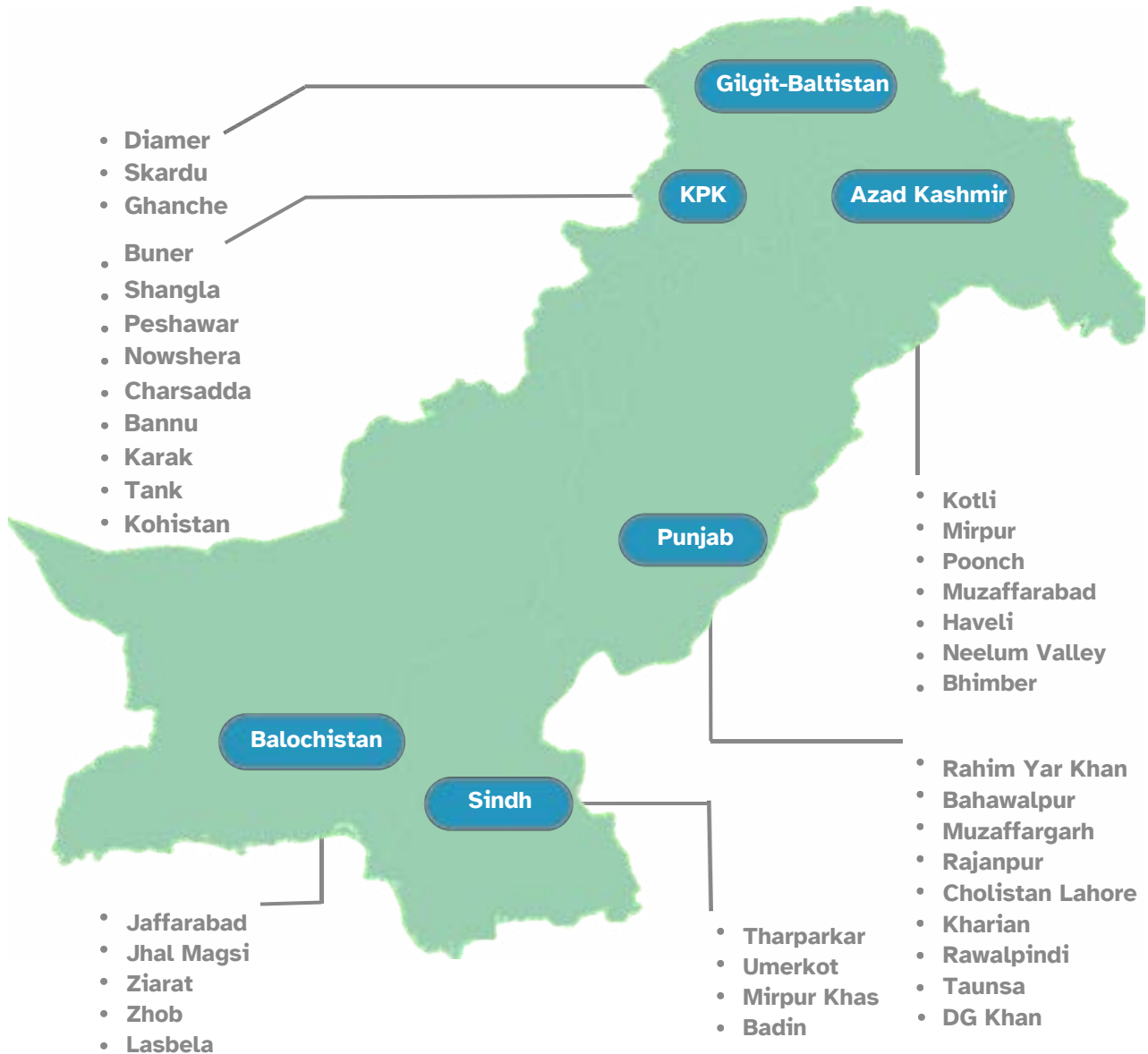
Excellence: We are committed for excellence in service delivery ensuring quality at each level i.e. inputs, processes, outputs.

GOALS & OBJECTIVES

- To increase access to the quality and timely healthcare services of the demographically remote and economically challenged communities, provide nutritional support & awareness, maternal and child health care and, enhance awareness among society to adopt prevention measures against communicable and non- communicable diseases to ensure general health and fitness.
- To play a role in increased community resilience and reduced disaster risks, reach out timely to help and support people in emergencies as well as, contribute in early recovery and rehabilitation after catastrophes.
- To promote basic literacy among the ultra-poor and the most marginalized children and women in society and; to contribute to ensuring primary level schooling and; to ensure basic amenities of life for all boys and girls particularly but not limited to the children in slums, and the orphans ensuring their basic rights.
- To increase access of marginalized and vulnerable communities in rural and semi-rural areas to clean and safe drinking water and; to inculcate basic hygiene and sanitation knowledge and practices among vulnerable groups.
- To provide sustainable livelihood opportunities to the vulnerable and less fortunate through Technical and Vocational Education & Training as well as assistance in achieving sustainable agricultural produce for small farmers.
- Along with the distribution of Ramadan food packages and Qurbani meat, be active in providing basic food items to the most deserving and needy families even on other days.

WORKING AREAS

[current & past]



THEMATIC AREAS

1. Health & Nutrition
2. Education
3. Water Sanitation & Hygiene
4. Humanitarian Response
5. Food Security & Livelihood
6. Seasonal Support



HEALTH

Access to healthcare (prevention and cure) remains a challenge in Pakistan. The burden of noncommunicable diseases alone is responsible for 50.5% of all deaths in the country. Women and children suffer more due to the dearth of quality healthcare services especially in remote rural areas. Many women die from preventable complications during pregnancy & delivery, and newborn care is unavailable in many parts of the country. RIR strives to increase access to the quality and timely healthcare services of the demographically remote and economically challenged communities, through:

- ▶ **Outpatient Consultation & Diagnostic Services**
- ▶ **Maternal, Newborn & Child Health Services**
- ▶ **Ambulance Services**
- ▶ **Addressing Malnutrition**
- ▶ **Health coverage for marginalized, women, the elderly and PWDs**
- ▶ **Rehabilitation & Construction of Health Infrastructure**
- ▶ **Training of Traditional Birth Attendants (TBAs)**
- ▶ **Community Mobilization & Organization**
- ▶ **Health Awareness & Education**
- ▶ **Health Screening & Medical Camps**

These services are provided through two regional Healthcare Centers named “RAHMA Hospitals”. RAHMA Hospital Janpur, Rahim Yar Khan and RAHMA Hospital Khairatta, Kotli, AJK.

RAHMA HOSPITAL JANPUR (RHJ)

RAHMA Hospital Janpur was established in 2014 with the aim of providing accessible semi-tertiary healthcare services to the local community. Since its establishment, the hospital has been catering to approximately one million individuals across 14 Union Councils of Tehsil Liaquatpur.



Provided services

- ▶ **Consultation (Outpatient & Emergency)**
- ▶ **Laboratory Tests**
- ▶ **Radiology (Digital X-ray & Ultrasonography)**
- ▶ **Pharmacy**
- ▶ **Maternal, Newborn & Child Health Services**
- ▶ **Separate MNCH Center**
- ▶ **Ambulance Services**

OUTPUTS-2024

Direct beneficiaries

General OPD	17,089
Free of cost OPD	5,107
Lab. Tests	5,806
USG	1,914
ECG	938
X-ray	723
Childbirth	117
Ambulance	558



32,252

Total Benefitted



RHJ-Free of cost Eye Health Camps

A two- day Free Eye Camp Conducted on 16 -17 January 2024



Total OPD 869



Free of cost operation ,free lenses and medication to 515 patients



RHJ-Eastern Medical Unit

Starting in 2024, the Qarshi Foundation established the Eastern Medical Unit at RAHMA Hospital, Janpur. A dedicated Tabib provides free consultations, and patients receive complimentary medicines from the Foundation. This collaboration between RAHMA Islamic Relief and the Qarshi Foundation has significantly enhanced the services available to the local community.



RHJ-Hepatitis Screening Camps

A healthcare screening camp was organized at Rahim Yar Khan Mills, where a total of 57 individuals were screened for Hepatitis. Among them, five were diagnosed positive for Hepatitis B and seven for Hepatitis C. Similarly, another Hepatitis screening camp was conducted at Descon Engineering, where 73 individuals were screened. Of these, three tested positive for Hepatitis B and seven for Hepatitis C.



RHJ-Tuberculosis (TB) Camp

A free medical camp for tuberculosis patients was organized by the hospital team in collaboration with Green Star and MSF. Patients presenting with symptoms such as cough or other suggestive complaints were clinically evaluated, and free GeneXpert MTB tests and digital chest X-rays were conducted based on their symptoms and the doctors' assessments. During this session, over 100 patients were examined, and 12 patients were initiated on free anti-TB treatment based on the results of their X-rays, GeneXpert tests, and clinical evaluations.





RHJ-Health awareness camps

Community services focusing on preventive measures and health awareness for communicable and non-communicable diseases were conducted throughout the year. These campaigns benefited 230 community members, including women and children.



RAHMA HOSPITAL KHUIRATTA

Kotli (AJK)

RAHMA Hospital Khuiratta has operated as a semi-tertiary hospital since 2009-10, offering free and heavily subsidized healthcare services to the underprivileged community of Khuiratta. Catering to an estimated population of 160,000 across five Union Councils in Tehsil Khuiratta, Kotli, Azad Kashmir, the hospital has been a lifeline for those in need.

Provided services

- ▶ **Consultation (Outpatient & Emergency)**
- ▶ **Laboratory Tests**
- ▶ **Ultrasonography**
- ▶ **Pharmacy**
- ▶ **Maternal, Newborn & Child Health Services**
- ▶ **Ambulance Services**



OUTPUTS-2024

Direct beneficiaries

General OPD	16,264
Lab. Tests	3,562
USG	808
ECG	1,095
Childbirth	114
<i>Sahulat card</i>	4,090
Ambulance	959



26,892

Total Benefitted

Other Highlights

- Community-level awareness sessions on child and maternal health, as well as nutrition, were conducted by a gynecologist in collaboration with Lady Health Workers. These sessions had a positive impact on 250 women and children under the age of five.
- Community-level free medical camps, offering examinations, disease screenings for conditions such as diabetes and heart health, and the distribution of free medicines, benefited over 400 individuals, including men, women, children, and the elderly.
- On November 24th, in observance of World Diabetes Day, the medical team organized a day-long session to raise awareness about diabetes, focusing on its prevention and management to reduce health complications. The event included the distribution of Information, Education, and Communication (IEC) materials, screening tests, and free medicines, including insulin, benefiting 130 men and women.





EDUCATION

Primary education coverage is on the rise in Pakistan; however, challenges with access still persist. According to government statistics, an estimated 22.6 million children aged 5-16 remain out of school, constituting 44% of all children in this age bracket.

Pakistan ranks second in South Asia for having the highest number of Out-Of- School Children (OOSC) at the primary level, with over half of them being girls. A significant portion of these OOSC comes from the poorest, marginalized, and socially excluded groups residing in makeshift In Rawalpindi/Islamabad alone, approximately 15,000 children from such backgrounds are not enrolled in schools.

In response, RAHMA began offering education to these children in 2012. Initially, a school was established within a slum near Rawalpindi Railway station, housed in a small hut. Subsequently,

RAHMA successfully built the first-ever school dedicated exclusively for these marginalized children. Known as 'RAHMA Model School' it has been providing education to such children since April 2019.





RAHMA Model School (Rawat) Rawalpindi Campus

The construction of the RAHMA Model School building was finalized and inaugurated in April 2019. In its fifth year of operation, both class offerings and admissions experienced growth. Initially, the school offered classes ranging from Play Group to Class III with an intake of 50-60 students. Over the subsequent years, the school expanded its curriculum to include classes up to Class V, accommodating a total of 148 enrolled children, comprising 71 girls and 77 boys.





RAHMA Model School (Ashiq Abad) RYK Campus

The RAHMA Model School Ashiq Abad Campus comprises two structures: one designated for academic purposes and the other serving as a residential block for staff members—the combined covered area of the complex feet.

Moreover, approximately 6,200 square meters are needed for potential future expansions of the buildings.

In the current academic session, the total enrollment at the school stands at 168 students, including 35 individuals who are unable to afford even a nominal fee and are receiving education free of charge. 70 girls and 98 boys are enrolled.



Activities captured in pictures



Annual day celebration



Participating in final exams



Plantation Campaign



Recreational trip to Bahawalpur



Health Screening of School Children



Independence Day Celebration



WASH

According to reliable reports, 16 million people in Pakistan lack access to clean drinking water, while 68 million lack adequate sanitation facilities. The goal is to provide safe and clean drinking water to underserved communities that currently rely on contaminated water sources and live far from accessible water supplies.

Many of these individuals face significant travel distances and expenses to obtain water for their households.

For years, RAHMA has been working to improve access to clean drinking water, reducing the risks of waterborne diseases. During the reporting period, the organization established 127 safe water points in flood-affected districts, including Umerkot, Mirpur Khas, and Tharparkar in Sindh Province.

Through its ongoing WASH (Water, Sanitation, and Hygiene) development program, RAHMA has positively impacted 1,690 households—benefiting approximately 11,830 individuals.

The regular WASH (Water, Sanitation, and Hygiene) development program has positively impacted 1,690 households (approximately 11,830 individuals) this year.



HUMANITARIAN RESPONSE

1. Reconstruction of houses

More than 897,014 houses were destroyed, and nearly 1.3 million houses were damaged during the 2022 flood. The majority of this devastation—89%—occurred in Sindh and Balochistan, where over 683,000 houses were destroyed, and more than 1.1 million sustained damage.

RAHMA launched an initiative to reconstruct 100 houses (comprising one-room and two-room structures) for the most marginalized families in Rajanpur (Punjab) and Jaffarabad (Balochistan). The goal is to support flood-affected individuals who lost their homes by providing resilient, climate-adaptive housing solutions. Despite inconsistent funding and various challenges, RAHMA successfully completed the construction of homes for 100 flood-affected families in these regions during the reporting period.



Inauguration ceremony of the project



keys distribution ceremony, Rajanpur



A newly completed house

2. Reconstruction of Schools

District Haveli is one of the most remote and underdeveloped districts in Azad Kashmir, with a population of over 150,000. The district's educational infrastructure faces significant challenges, leading to a substandard learning environment for students.

A shortage of well-equipped schools, classrooms, libraries, and laboratories limits students' access to a comprehensive education. Additionally, the lack of qualified and motivated teachers, coupled with insufficient professional development opportunities, further affects learning outcomes.

The absence of modern educational resources and technology deprives students of exposure to advancements, placing them at a disadvantage in today's competitive world. Addressing these issues is crucial to providing the youth of District Haveli with quality education and empowering them for a brighter future. A detailed report is attached.

A school construction project was launched in early 2024, aimed at benefiting students in Haveli, Azad Kashmir, by providing quality education, access to clean energy, and reliable water supply.



Some activities captured in pictures



School in a hut since earthquake 2005



Children Welcoming Vice President, CFL



The Chairman RAHMA inaugurating the construction of school



Construction of school: Work in progress

3. Food Security



Food Distribution at Chachran village ,South Punjab



Food Distributions at Haveli, AJK

LIVELIHOOD PROGRAMME



CFL and RAHMA started Livelihood (Loader Rikshaw) Programme in Rawalpindi



SEASONAL PROJECTS

1. Qurbani

A total of 24,430 people were assisted through the distribution of Qurbani meat across eight districts in Gilgit-Baltistan, Punjab, Sindh, Balochistan, and Azad Jammu and Kashmir (AJK). This initiative allowed beneficiaries to share in the joy of Eid-ul-Adha, with a special focus on supporting vulnerable women and children by providing them with a substantial supply of meat. In consideration of religious beliefs and cultural norms, buffalo meat was distributed to Hindu communities in the Cholistan Desert instead of cow meat.





2. Ramazan

Rahma Islamic Relief organized Iftar dinners in 2024 across Rajanpur, Bahawalpur, Tharparkar, and Jaffarabad. Additionally, 200 Ramadan food packages were distributed to vulnerable and marginalized households to support them during the holy month.



Meetings, Visits, Other Activities (I)



MOU with Pure Promise Norway: The Chairman, Mr. Saghir Qamar signs MOU with Mr. Tariq Mahmood Butt, the representative of Pure Promise (PP) Norway, June 27, 2024



MOU with RAHMA Relief US: RAHMA Islamic Relief Pakistan signs MoU with RAHMA Relief USA, May 3, 2024

Meetings, Visits, Other Activities (II)



Chairman of Rahma Islamic Relief Pakistan, Muhammad Saghir Qamar, received the prestigious Pakistan Civil Society Award 2024. The event was graced by notable dignitaries, including Chairman of Civil Society Mr. Riaz Ahmed Baloch, Editor of Samaa Daily Mr. Khalid Minhas, Dr. Shakir, Islamia University Bahawalpur, and Director of the Higher Education Commission Dr. Manzoor Ahmad Rand. The ceremony took place on May 13, 2024.



Mr. Adeel Saeed Mir, CEO Qarshi Foundation visits RAHMA Hospital Janpur

Meetings, Visits, Other Activities (III)



Mr. Muhammad Arshad, Operations Manager of Descon Pvt. Ltd., presented a donation cheque to the Chairman of RAHMA Islamic Relief Pakistan.



On July 12, 2023, Mr. Sameer Idris, Vice President of CFL Denmark, visited the RAHMA Head Office.

DONORS & PARTNERS



USAID
FROM THE AMERICAN PEOPLE

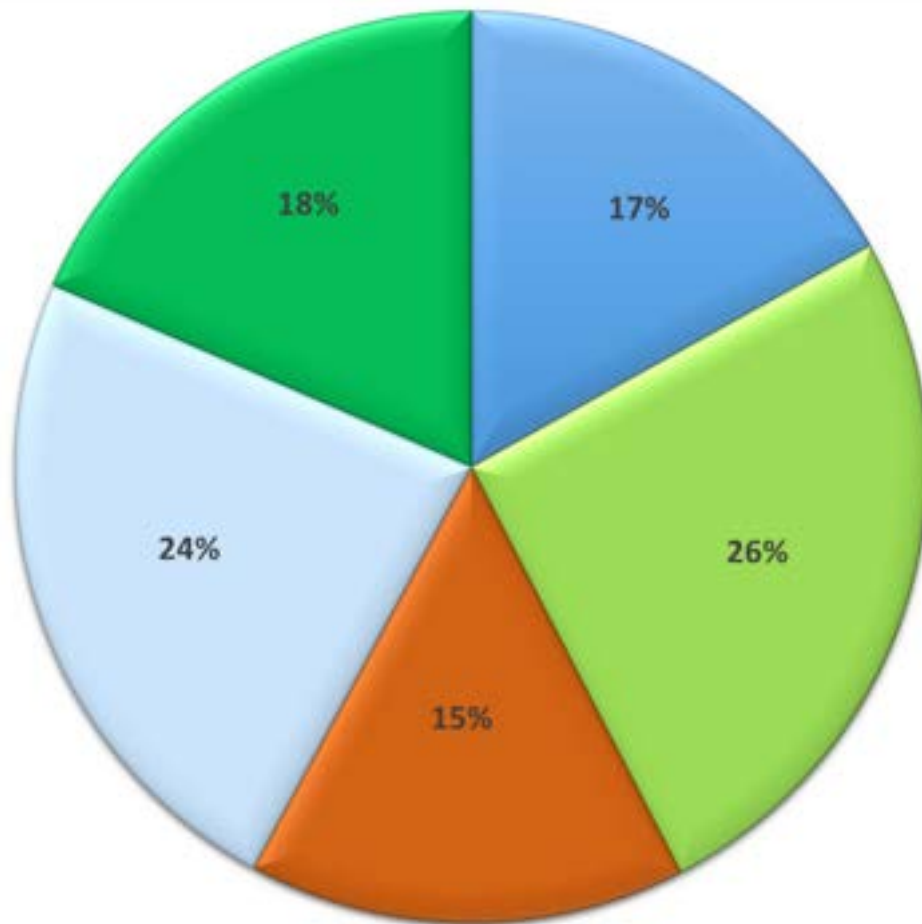


Norad



THEMATIC EXPENSES

- Seasonal Support
- Humanitarian Assistance
- Education
- Health
- WASH



AUDIT REPORT 2023-24



KARWA ISLAMIC RELIEF
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2024

	2024	2023
	Amount in Rupees	Amount in Rupees
FUND AND LIABILITIES		
Unrestricted fund	1,246,719	21,249,912
Restricted fund	1,246,719	21,249,912
NON-CURRENT LIABILITIES		
Grants	41,842,476	91,374,207
Grants	41,842,476	91,374,207
Grants	41,842,476	91,374,207
CURRENT LIABILITIES		
Creditors	1,246,719	21,249,912
Grants	1,246,719	21,249,912
Grants	1,246,719	21,249,912
TOTAL FUNDS AND LIABILITIES	104,335,914	104,335,914
ASSETS		
NON-CURRENT ASSETS		
Property and equipment	11,754,668	11,754,668
Intangible assets	10,441	10,441
Capital work in progress	11,754,668	11,754,668
CURRENT ASSETS		
Accounts receivable	1,246,719	21,249,912
Loans and advances	1,246,719	21,249,912
Share-based investments	1,246,719	21,249,912
Cash and bank balances	1,246,719	21,249,912
TOTAL ASSETS	104,335,914	104,335,914

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

CHAIRMAN

SECRETARY FINANCE

KARWA ISLAMIC RELIEF
STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED JUNE 30, 2024

	2024	2023
	Amount in Rupees	Amount in Rupees
INCOME		
Grants recognized	104,335,914	104,335,914
Grants recognized	104,335,914	104,335,914
Grants recognized	104,335,914	104,335,914
EXPENDITURE		
Programme expenditure	1,246,719	21,249,912
Administrative expenditure	1,246,719	21,249,912
Administrative expenditure	1,246,719	21,249,912
SURPLUS (DEFICIT) BEFORE FINANCIAL AND INCOME TAX	104,335,914	104,335,914
Financial income	1,246,719	21,249,912
Financial income	1,246,719	21,249,912
Financial income	1,246,719	21,249,912
SURPLUS (DEFICIT) BEFORE INCOME TAX	104,335,914	104,335,914
Income tax	1,246,719	21,249,912
Income tax	1,246,719	21,249,912
Income tax	1,246,719	21,249,912
SURPLUS (DEFICIT) FOR THE YEAR	104,335,914	104,335,914

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

CHAIRMAN

SECRETARY FINANCE



Certification No: PCP-R2/2023/434

***For demonstrating excellence
and leadership as per NPO
evaluation standards notified by
FBR***



RAHMA
Islamic Relief

Contact Us

☎ 051-5766075-76

🌐 www.rahmapk.org

✉ mail@rahmapk.org

📍 Rahma House # 817 Ammar Chowk, Askari Road,
Chaklala Scheme III Rawalpindi.

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