

ANNUAL REPORT 2024-25

A Just and Caring Society



RAHMA
Islamic Relief

www.rahmapk.org

Timely Help Ensured!

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MESSAGE FROM THE CHAIRMAN

In the fiscal year 2024–25, our commitment to serving vulnerable communities grew stronger than ever.



Our projects extended across **37** severely flood-affected districts in Punjab, Sindh, Balochistan, Khyber Pakhtunkhwa, and Gilgit Baltistan. This year, we further expanded our reach to ten new districts through impactful humanitarian and development programs. In collaboration with our partners, we responded to the devastating floods of 2025 in KPK, GB, and Punjab, reaching thousands of beneficiaries through 25 free medical camps, distribution of food packages, and provision of kitchen sets to families in need.

Over the past year, we supported **1,35,500** individuals, with a strong focus on women, children, and the elderly. Looking ahead, RAHMA Islamic Relief will continue strengthening its interventions in health, education, WASH, and climate-resilient community development, with new projects already planned to deepen our impact in underserved regions.

I extend my heartfelt gratitude to our donors, Charity For Life, the Ramboll Foundation, CISU, Imdad Relief Foundation, Pak Norwegian Welfare Foundation, our institutional partners, and individual supporters, for their unwavering trust and generosity. I am deeply proud of our dedicated staff whose professionalism and teamwork remain the backbone of our progress. My sincere appreciation also goes to our community volunteers and the officials of government departments for their constant support.

Thank you for standing with us as we continue striving to bring hope, dignity, and long term change to the communities we serve.

A handwritten signature in black ink, appearing to read "Saghir Qamar".

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.

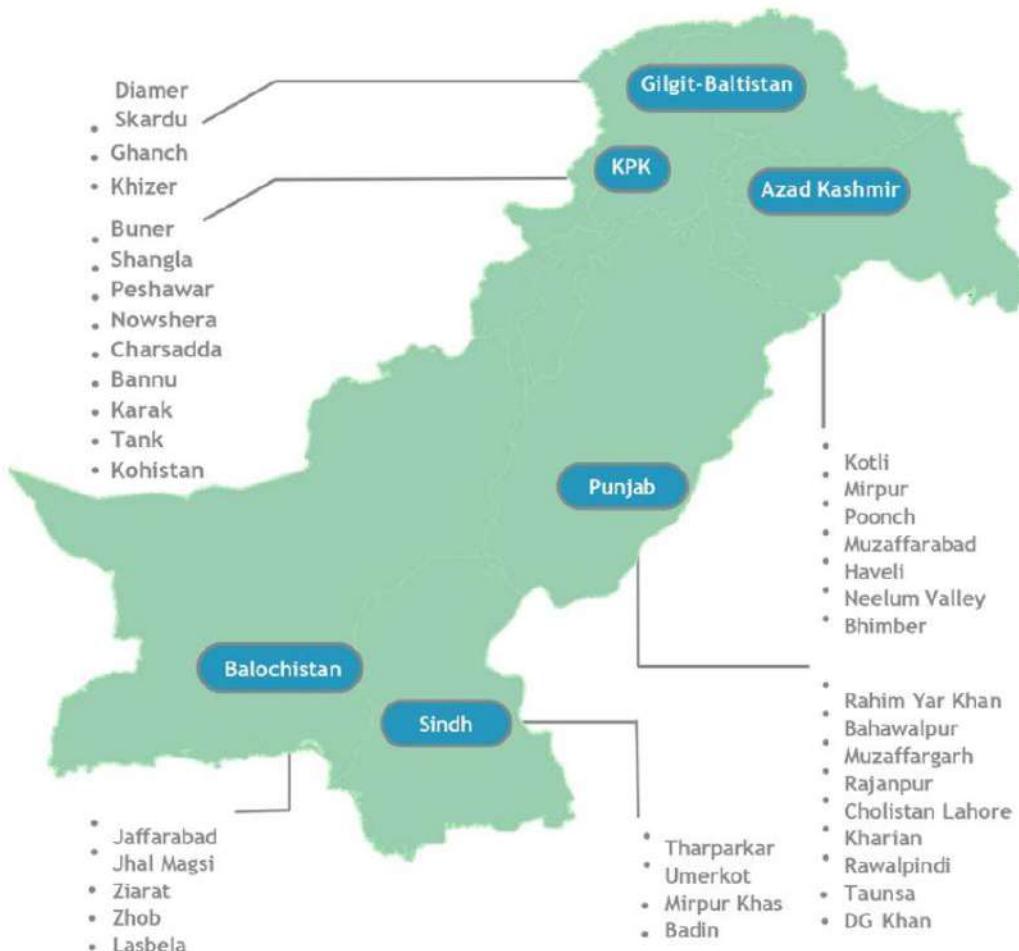
GOALS & OBJECTIVES

- 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



THEMATIC AREAS

- 1. Health & Nutrition**
- 2. Education**
- 3. Wash & Climate Resilient Change**
- 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 Khuiratta, 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 Liaqatpur.

Provided services

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

RHJ-Free Eye Health Camps

A two- day Free Eye Camp Conducted on 28 -29 January 2025



Total OPD 979



Free of cost operation ,free lenses and medication to 500 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 Health Screening Camp was organized at RYK Sugar Mills to promote employee well-being through essential medical checks. Routine tests, including BSR, Hepatitis B & C, and Uric Acid screenings, were provided to support early detection and healthier workplaces.



RHJ-Health Awareness Session & Medical Camps

Throughout the year, RAHMA Hospital Janpur organized free medical camps and health awareness sessions, ensuring communities received timely care and guidance. Special sessions on heatstroke helped people understand early signs, prevention, and life saving measures during extreme weather.



RAHMA HOSPITAL KHUIRATTA

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-2025

Direct Beneficiaries

General OPD	22,261
Lab. Tests	10,286
USG	2,750
ECG	1573
Childbirth	29
Sahulat card	4,340
Ambulance	1163
X-Rays	1230



43,632
Total Benefitted

Field 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.

With the support of 12 specialist doctors, beneficiaries received free Checkups, medicines, and lab tests, all in one day. This initiative was not just an event, but a lifeline for many who otherwise struggle to access timely healthcare.



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 **153** enrolled.





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 **183** students.



Activities captured in pictures



ISPR visit



Parliament House Islamabad Visit



Classroom Activity



Teacher Training Session



Result Day



Trip to Ayub Park Rawalpindi



School Medical Camps



Winter Uniform Kits Distribution



1st position in the provincial level science competition across Punjab.



Distribution of School Bags



Principal of the Day



School Science projects

RAHMA Quran House Khuiratta AJK

800 Students completed Quran with Tajveed, Qiraat & Translation



Academic Excellence Scholarship





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 safe water points in flood-affected districts, including Umerkot, Mirpur Khas, Badin, Sanghar and Tharparkar in Sindh Province.

Through its ongoing WASH (Water, Sanitation, and Hygiene) development program, RAHMA has positively impacted **2,100** households—benefiting approximately **12,600** individuals.

The regular WASH (Water, Sanitation, and Hygiene) development program has positively impacted 2,100 households (approximately 12,600 individuals) this year.



Rehabilitation of 200 Water Hands Pumps

In the flood affected districts of Badin, Umerkot, and Sanghar in Sindh, rebuilt **200** damaged water hand pumps. This restoration ensured reliable access to clean drinking water for vulnerable rural communities.



Humanitarian Response

Reconstruction of School

District Haveli, one of the most remote and underserved areas of Azad Kashmir, continues to struggle with limited educational facilities and a lack of trained teachers, leaving students with few opportunities for quality learning.

In response to these challenges, a new school construction project was completed to restore hope for the community. The previous school building was destroyed during the devastating 2022 floods, leaving hundreds of students without a safe learning space.

The newly built facility now offers a secure environment, all school facilities and a reliable water supply, creating a renewed pathway to quality education for the children of Haveli.



Flood Response 2025

17,00 families (8,500 persons) were reached out with humanitarian aid (Food & non-food items, water and healthcare, shelter etc.) in **12** Districts in Pakistan. In healthcare alone, **25** medical camps benefited **6,500** persons including the elderly, women and children.



Free Health Camps



Some activities captured in pictures



Distribution of Hygiene & Dignity Kits



Distribution of Food Packages



Community Awareness Session



Anticipatory Action

Food Security & Livelihood Program



SEASONAL PROJECTS

Qurbani

A total of **38,143** individuals were reached through RAHMA's Qurbani meat distribution across eight districts in Gilgit-Baltistan, Punjab, Sindh, Balochistan, and AJK, in collaboration with Charity for Life (CFL) and PNW. This initiative enabled families, especially vulnerable women and children to celebrate Eid-ul-Adha with dignity by ensuring they received ample meat for their households.



With respect for cultural and religious practices, buffalo meat was thoughtfully provided to Hindu families in the Cholistan Desert, allowing everyone to partake in the spirit of Eid while honoring their traditions.



Ramazan

During the holy month of Ramadan, RAHMA Islamic Relief distributed **700** food packages to vulnerable and marginalized households. This initiative aimed to ensure that families facing hardship could observe Ramadan with dignity and ease. Each package contained essential food items to support daily meals throughout the month.

The distribution brought relief and joy to communities struggling to make ends meet. Through this effort, RAHMA reinforced its commitment to caring for those most in need during blessed occasions.



Meetings, Visits, Other Activities (I)



Chairman Pak Norwegian Welfare Foundation visited RAHMA office.



Senior members of Rahma Islamic Relief attended the National Conference on Revitalizing the AJ&K SDG 2030 Roadmap: Pathways to Sustainable Development at the King Abdullah Campus, University of Azad Jammu & Kashmir, Muzaffarabad.

Meetings, Visits, Other Activities (II)



A delegation from UMDE Turkey visited the Head Office of RAHMA Islamic Relief Pakistan



Bazam-e-Urdu Dubai competition Winner at RAHMA head office

Meetings, Visits, Other Activities (III)



Annual Board Members Meeting, Head office Rahma Islamic Relief



A delegation from RAHMA Hospital Janpur met with Mr. Adeel Saeed Mir, CEO of Qarshi Foundation



Volunteer Meeting in GB



CISU Team visit, RAHMA Head Office



Progress & Planning Review Meeting



Parent Teacher Meeting



Community Meeting in GB



Chairman Rahma Islamic Relief visited Rahma Model School RYK



Annual Award Ceremony



Distribution of Mosquito Nets



Distribution of Ceiling Fans

Polio Campaign



Wheel Chairs & Crutches Distribution



RAHMA students visited flood affected area



Mr. Tariq Aziz School visit .

DONORS & PARTNERS



Government of
PAKISTAN



PNWF



USAID
FROM THE AMERICAN PEOPLE



CISU CIVIL SOCIETY
DEVELOPMENT

PUNJAB
CASH & CARRY



Norad



small change. big difference



Qidwai Welfare Trust



قطار الخيرية
Qatar Charity



JAPAN
Official Development Assistance

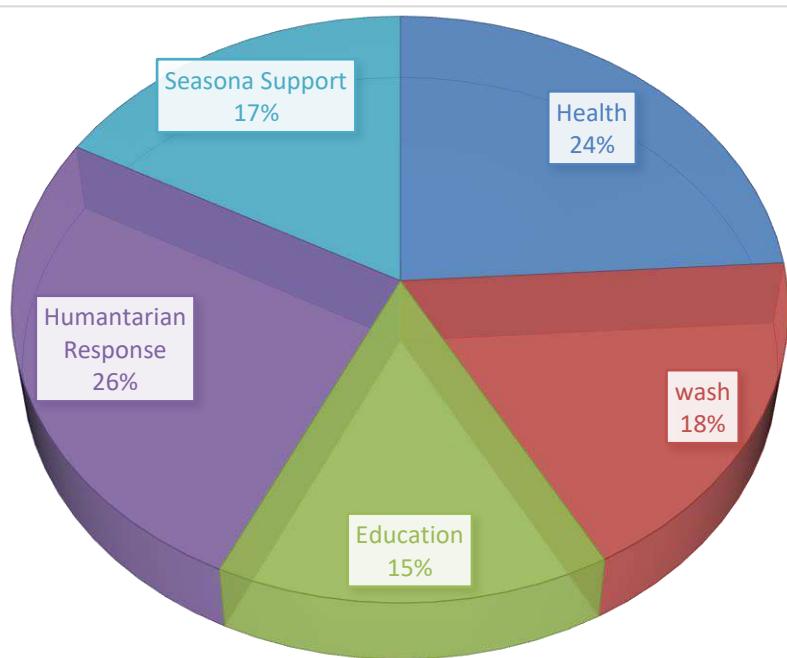


Stop TB Partnership

read foundation

YARDIMELİ
Uluslararası İnsanı Yardım Derneği

THEMATIC EXPENSES



AUDIT REPORT 2024-25



Clarkson Hyde Saudi Ansari
Chartered Accountants

INDEPENDENT AUDITOR'S REPORT

To The Members of Rahma Islamic Relief

Report On the Audit of the Financial Statements

Opinion

We have audited the financial statements of Rahma Islamic Relief (the Trust), which comprised the statement of financial position as at 30 June 2025, and the statement of income and expenditure except, the statement of changes in net assets, the statement of comprehensive income, the statement of cash flows for the year then ended and notes to the financial statements, including a summary of material accounting policies, other accounting policies and other explanatory information, and we state that we have obtained all the information and explanations, which, to the best of our knowledge and belief, were necessary for the purpose of the audit.

In our opinion and to the best of our information and according to the explanations given to us, the statement of financial position, statement of income and expenditure account, the statement of changes in net assets and the statement of cash flows together with the notes forming part thereof, conform with the accounting and reporting standards as applicable in Pakistan, in the manner so required and respectively give a true and fair view of the state of the Trust's affairs as at 30 June 2025 and of the surplus and the statement of changes in net assets and its cash flows for the year then ended.

Basic for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs) as applicable in Pakistan. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statement section of our report. We are independent of the Trust in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants as adopted by the Institute of Chartered Accountants of Pakistan (the Code) and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Board of Directors for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the accounting and reporting standards as applicable in Pakistan and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Trust's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Trust or to cease operations, or has no realistic alternative but to do so.

Boards of trustees are responsible for overseeing the Trust's financial reporting process.

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Partnership representation of Clarkson Hyde Global
Global Association of Auditors Accountants,
Tax Specialists and Business Adviser



Clarkson Hyde Saudi Ansari
Chartered Accountants

Rahma Islamic Relief
Independent Auditor's Report
For the year ended 30 June 2025

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will detect all material misstatements. Misstatements are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs as applicable in Pakistan, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omission, misrepresentation, or the override of internal control;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Trust's internal control;
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Trust's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Trust to cease to continue as a going concern;
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation;

We communicate with the board of trustees regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

RAHMA ISLAMIC RELIEF
(Nationally registered trust in Pakistan)

Statement of Financial Position
As at 30 June 2025

ASSETS	Restated		
	30-Jun 2025	30-Jun 2024	Rupees
NON-CURRENT ASSETS			
Property and equipment:			
Intangibles:	5 104,620,048	113,734,543	
Capital work-in-progress:	6 243,155	283,681	
	7	-	
TOTAL ASSETS	104,863,803	114,018,224	
FUND'S AND LIABILITIES			
FUND'S			
Un-restricted fund			
Endowment fund	3,514,512	3,458,276	
	9,825,060	9,825,000	
	12	13,339,512	13,283,276
NON-CURRENT LIABILITIES			
Deferred capital grants	14 81,305,565	89,924,408	
Deferred tax liability	15 -	-	
	15	81,305,565	89,924,408
CURRENT LIABILITIES			
Deferred grants	13 59,166,067	82,043,471	
Creditors	16 476,626	145,956	
Accrued and other liabilities	17 6,727,243	2,951,381	
	66,369,866	85,140,811	
TOTAL FUNDS AND LIABILITIES	161,014,844	188,328,498	
CONTINGENCIES AND COMMITMENTS	18	-	

The annexed notes from 1 to 30 form an integral part to these financial statements.

RAHMA ISLAMIC RELIEF
(Nationally registered trust in Pakistan)

Statement of Income and Expenditure
For the year ended 30 June 2025

INCOME	30-Jun 2025			30-Jun 2024			Restated
	Note	Restricted	Unrestricted	Total	Restricted	Unrestricted	Rupees
Grants recognized	19	144,536,575	-	144,536,575	86,587,371	-	86,587,371
Operational income	20	-	16,888,770	16,888,770	-	14,834,210	14,834,210
Donations	21	-	4,822,495	4,822,495	-	3,080,327	3,080,327
Amortisation of deferred capital grants	14	8,099,003	-	8,099,003	9,535,141	-	9,535,141
Finance income	22	-	3,435,490	3,435,490	-	2,542,240	2,542,240
	153,127,574		25,147,754	178,275,328	96,122,512		20,456,787
EXPENDITURE							
Programme expenses	23	(144,134,371)	(16,888,770)	(161,023,141)	(86,587,371)	(14,834,210)	(101,421,581)
Depreciation on restricted assets	6,2	(8,559,073)	(8,396,077)	(16,955,150)	(4,036,158)	-	(9,494,212)
Amortisation on restricted assets	6,2	(49,329)	(40,526)	(89,855)	(40,526)	(40,526)	(40,526)
Provision for receivable from donors	-	-	-	-	(24,601,078)	(24,601,078)	
Administrative expenses	24	-	(8,182,750)	(8,182,750)	-	(4,833,130)	(4,833,130)
	(153,127,574)		(25,071,520)	(178,199,094)	(96,122,512)		(44,258,418)
Surplus (deficit) for the year				76,234	76,234	-	(23,811,632)

The annexed notes from 1 to 30 form an integral part to these financial statements.

Chairman



SECRETARY FINANCE

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Chairman



SECRETARY FINANCE

Financial Statements 2025| Page 5



Certification No: PCP-R2/2023/434

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



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