



# ANNUAL REPORT 2019-2020

CELEBRATING

50

YEARS



**BEHBUD**  
ASSOCIATION - KARACHI

## BEHBUD ASSOCIATION, KARACHI

Behbud Association, Karachi, is a registered, non-government and non-profit development oriented organization, working in the sectors of education, health, vocational training for income generation, and providing assistance in Karachi's urban slums to underprivileged communities. Behbud is run by a group of women volunteers and supported by a team of professionals and salaried staff.

### VISION

- Our vision is educated, healthy, prosperous, empowered and responsible individuals, with equal opportunities in society.

### MISSION

- Behbud Association's mission is to uplift and empower communities by providing health, education and income generation opportunities through vocational training.
- It believes that it can achieve its goals through the motivation, commitment, and participation of all stakeholders.

### OBJECTIVES

- To organize / empower communities and develop leadership through their participation.
- To establish each service delivery sector of the organization into an institution.
- To promote and establish quality education / literacy programs with the participation of the community.
- To facilitate income generating opportunities through promotion of vocational training.
- To promote health awareness by providing affordable health-care service and advocacy programs.
- To establish networking with communities / NGOs / donors and public sector through Information, Education, Communication (IEC) materials.
- To promote healthy family traditions and empower women.
- To improve living conditions and environment.

## **Mufti Muhammad Nadeem**

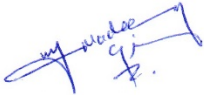
SECP Registration # SECP/IFD/SA/088

House # 920, Sector 14/D, Azizabad, Orangi Town, Karachi

Cell # 0333-2349544

### **SHARI'AH COMPLIANCE CERTIFICATE**

In Capacity of Shari'ah Consultant of Behbud Association. I monthly review the collection and utilization of Zakat fund and issued report in this regard. Based on Shari'ah rulings and best of my knowledge and belief, I hereby certify that collection and utilization of Zakat fund of Behbud Association are in compliance with Shari'ah instructions and guidelines.



Mufti Muhammad Nadeem

Dated: 18 August, 2020



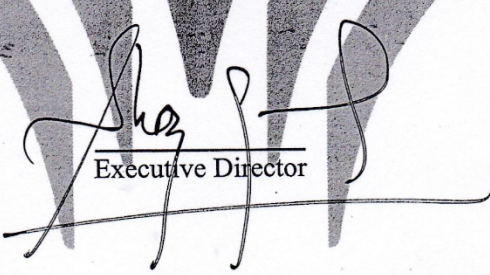
## Pakistan Centre for Philanthropy

(The first NPO Certification Agency, authorised by The Government of Pakistan vide notification No.1116(1)/2003)

Pakistan Centre for Philanthropy hereby certifies that  
according to the records of the organisation

*Behbud Association, Karachi*

has complied with the desired applicable requirements and meets certification standards  
in the areas of Internal Governance, Financial Management and Programme Delivery and  
has been awarded PCP Certification.

  
Executive Director



PCP-2018/580  
Certification No.

8-05-2018  
Issued on

8-05-2021  
Valid up to

Islamabad  
Place of issue

## Presidents Report 2020



My dear Behbud colleagues and friends,

It gives me great pleasure to welcome you all to Behbud's 46<sup>th</sup> Annual General Meeting, in this year of our 50<sup>th</sup> anniversary.

Covid 19 has changed the world in 2020, even our own lives have altered but, by the Grace of Allah, Behbud remains true to its mission of empowering underprivileged women and children.

We were able to achieve almost all the goals that we had set at the beginning of the year. What we had to shelve were the events planned to highlight our 50 years of service. In the pandemic, our first priority became financial stability so that we could continue supporting our beneficiaries and the various Behbud projects.

**Financial Performance:** The Spring Fiesta was held in February 2020 and, Alhamdulillah, Behbud generated a net income of Rs.7, 222, 946/- A big thank you to the entire Behbud membership for their hard work in making this fundraiser such a success!

Shortly after that the country went into a complete lockdown. Behbud also closed. That meant that none of the projects had any incomes. It became important to ensure that donations and zakat would keep flowing into the organization without any hitch. Arrangements were made to facilitate online donations and zakat payment through the Behbud website and so, despite the lockdown, Behbud received enough zakat and donations to meet our budget. For this we thank Allah and the efforts of our members. Significant earnings were also recorded through good management of Behbud's investments.

Behbud's strong financial position made it possible to retain all Behbud employees. No one was laid off and everyone was paid full salaries.

It is my pleasure to note that Behbud's tax exemption status has been renewed. With this important document in hand it becomes easier to approach corporate donors.

**Events before Social Distancing:** Before the lockdown in March, Behbud hosted two big events. The help and enthusiasm of the members made these two major events successful:

- **Open House:** An impressive Open House was held at Clifton Complex in December 2019. More than 77 guests were given a tour of the facilities. Many of the guests were highly impressed by the variety of Behbud's activities.
- **Behbud Spring Fiesta:** This annual event once again galvanized the Behbud membership into action, and their hard work made it a resounding success.

**Covid 19 lockdown Ration distribution:** The Behbud piece workers and lower income staff were hit hard during the extended lockdown imposed by the Government. To alleviate their sufferings, rations were distributed in 4 rounds reaching 562 recipients in a span of three months. The recipients' ID cards were registered with Sind Relief Initiative to avoid duplication.

Behbud collaborated with the Robin Hood Army through the Osman and Rahima Bai Foundation to collect donations in aid of residents of low-lying and far-flung areas of the city, after the horrific outcome of monsoon rains in August.

**Behbud Learning Resource Center (LRC):** Many Teacher training sessions were conducted online. Multi Skill Training Program was imparted to 135 teachers, both from Behbud and other NGOs. Online Teacher Training courses were also held for teachers in Rahim Yar Khan and Gharo.

Three inter-active sessions on mental health challenges due to Covid-19 were conducted on Zoom by eminent health-care professionals.

#### **Renovation work on structural assets:**

- With the help of a donation from PSO the Behbud Secondary Schools at Clifton Complex were refurbished during the lockdown.
- Behbud Education System envisions expansion in the coming years. With this in mind, Mr. Aqeel Bilgrami was requested to make a plan for the fourth floor at Clifton Complex. He has made a preliminary plan with suggestions from members. It will be presented to the membership when finalized.
- Repairs of the Kalapul Schools were completed.
- Behbud Creation Shop on Zamzama had a major termite issue which was addressed.
- For security purpose a CCTV was installed at Mehmoodabad Center and staff was trained to check daily footage.
- The administration office at Clifton Complex was totally revamped. We thank Mr. Aqeel Bilgrami who not only devised the new layout but visited many times to monitor the work in progress.

**Future renovation plans:** Since Mehmoodabad Center requires a complete overhaul, plans are being made to demolish the present building and rebuild it to better fit its needs. We are seeking a sponsor for this renovation.

### **Sponsorships and Donations In-Kind:**

- Sui Southern Gas Company has made a donation to sponsor deserving students, 20 in Computer courses and 30 in Industrial Home classes.
- The Academy School donated their furniture to Behbud Schools. It was allocated to all the education projects according to need.

**Documentation and Centralization of records:** Behbud has been growing in the past 50 years and now needs to adopt modern governing practices and ensure long term sustainability of its services. The following steps have been taken with this in mind.

- A policy manual has been written for Behbud, this also fulfills Pakistan Center of Philanthropy (PCP) recommendations.
- A Human Resource professional has been hired to centralize all Behbud staff records and keep them up-to-date.

**Acquisition of new schools:** Two schools have been donated to Behbud. These are running institutions and serve 750 needy children which is in line with Behbud's mission. The transfer of the assets will be in the name of Behbud Association Karachi. One school in Qayummabad and the other in Shirin Jinnah colony.

**Projects and Beneficiaries:** This year due to the pandemic lockdown imposed by the government, Behbud activities came to a virtual halt. The beneficiary count was hence extremely low.

**Total beneficiaries : 19,822**

Health 11,623, Education and training 5,563 (children and adults), Vocational training and Income generation 2,064, and Helping Hands 572.

### **Highlights of Behbud Projects**

**Behbud Health Services:** Mid-December 2019, a Hepatitis-C Clinic was started in collaboration with The Health Foundation and an M.O.U was signed. It is commendable to mention that the Hepatitis-C and TB clinics were run and supervised by its Chair, staff and volunteers throughout the lockdown months. Behbud Health has also administered Hepatitis-C vaccinations to Behbud students in the past.

**Behbud Education System:** Online classes were started during the lockdown. Assignments were sent on WhatsApp and some classes were conducted on Zoom. Behbud teachers received training through LRC on how to conduct online classes.

**Vocational Training and Income Generation:** Due to the closure of businesses during the lockdown, products were featured online on social media platforms. Sales were made and the items, delivered to the buyers and a reasonable income was generated through this venture.

**Helping Hands:** Ration distribution to Behbud's wage workers, patients and families of poor students was undertaken successfully. Financial aid was also disbursed to pandemic affected families.

Detailed reports of all Behbud projects are included in this Annual Report.

### **Acknowledgements**

I extend my sincerest thanks to the Office Bearers and the Executive Committee and all Behbud members for their consistent and unstinting support. You made my work easy. My gratitude goes also to all Behbud employees for their hard work and dedication.

A special acknowledgement goes to our Admin staff who made themselves available for relief work during the Covid 19 lockdown.

I am extremely grateful to all Behbud donors and friends, advisors and volunteers. Without them Behbud would find it difficult to function.

### **Condolences**

On behalf of the entire Behbud membership, I extend sincere condolences at the passing of:

Arifa Hasan Ahmad, member of Behbud Karachi.

Almas Dutta, member of Behbud Karachi.

Mr. Ajmal Hussain, husband of Behbud member Dr. Farhat Ajmal.

Mr. Masrur Ahmed, husband of our senior member Zehra Masrur.

Mr. Sajjad Akbar Kazmi, husband of Behbud member Nishat Kazmi.

Farida Anwer Zaidi, President of Lahore Behbud.

Zahanat Haider, sister of Behbud member Tanvir Iftikhar Khwaja

I would like to end with another big thank you to all of you. May Allah give us all the ability to help and support Behbud in continuing its service to the poor. Ameen.

Naheed Viqar

President

Behbud Association Karachi

## BEHBUD EDUCATION SYSTEM



Sustainable development can only be achieved through quality education. To fulfill this aim Behbud Education System (BES) is providing women and children with opportunities to develop and improve their lives.

Behbud schools are located in or near katchi abadis enabling children to walk to schools. While the fee structure is low enough to attract even families of humble means. For those children who are unable to pay even this nominal fee, BES makes every possible effort to find sponsors for them. This year 72 students from class III to X were awarded merit scholarships and 63 students in Behbud Schools were sponsored by generous donors.

All education projects run by Behbud Association are under the aegis of the Behbud Education System. This body is coordinated by the Behbud Education Committee members headed by Chairperson Education Committee. Each Committee member is in turn the chairperson or a co-chairperson of an educational project under BES.

### **Behbud Education System's objectives are:**

- To continue to make quality education easily accessible to the under privileged.
- To inculcate strong moral values and develop a healthy environment in order to make the students educated and responsible individuals.
- To empower women through adult literacy and capacity building of teachers.
- To have an impact on the development of the community through mothers clubs, parent-teacher meetings and parents education committees.

The following multi-pronged approach is adopted to achieve these objectives.

### **Emphasis on Quality**

- Capacity building of teachers through trainings, workshops, visits.
- Exposure to new ideas / knowledge for enriching the classroom experience.
- Qualitative additions to the given syllabus to develop creativity, intellectual curiosity and critical thinking.
- Academic planning and child-centered teaching methods and aids to develop the potential of students.
- Special English language classes for teachers and students.

- Co-curricular activities to enhance knowledge, build confidence and develop inter personal and collaborative skills.
- Computer skills.
- Establishment of school libraries.

### Community Participation

- Through Parents Teachers Meetings, mothers club, parents education committees
- Participation of mothers, parents in workshops / trainings and school functions.

### Monitoring and Supervision Networking

**Behbud Education System**

<b>Projects</b>	<b>-</b>	<b>Students</b>	<b>Teaching Staff</b>	<b>Non-Teaching Staff</b>
Behbud Secondary School Kalapul	Nursery–X	390	25	5
Behbud Girls Secondary School CC	Nursery–X	413	21	5
Behbud Boys Secondary School CC	Nursery–X	367	23	6
Behbud Primary School Kalapul	Nursery–III	194	8	2
Behbud Girls Higher Sec. School CC	XI – XII	63	8	3
Literacy Center Clifton Complex	3 Shifts	73	2	2
Literacy Center Kalapul	1 Shifts	18	1	2
Literacy Center Qayyumabad	2 Shifts	21	1	2
Learning Resource Center	-	3920	1	3
Quran Class	3 Shifts	104	1	3
BES Office	-	-	2	1
<b>Total</b>	<b>-</b>	<b>5563</b>	<b>93</b>	<b>34</b>

**Direct beneficiaries:** 5563 (Students, Teaching Staff & Non-Teaching Staff)

**Indirect beneficiaries:** The family members of the staff and students and the community living around the BES schools.

### Co-curricular Activities of all Behbud Schools

Quality education helps students attain their full potential as individuals and useful members of society. It enables them to think and act intelligently and confidently. B.E.S is striving to achieve this goal through co-curricular and extra-curricular activities.

All Behbud Schools celebrated national and international days. Quiz and painting competitions were held. Poems written by students, songs, speeches and skits were presented to highlight the importance of these days:

Labor Day	Defence Day	Independence Day
Yum e Takbeer	Global Hand Washing Day	Quaid e Azam Day
Teacher's Day	Human Right's Day	Iqbal Day
Universal Childrens' Day	Pakistan Day	Eid Milad Un Nabi
World Water Day	World Earth Day	World T.B. Day
Mother's Day		

**Independence Day:** Celebrated with great enthusiasm; the schools were decorated by students and teachers. A ceremony was held in which national songs and speeches were presented with great fervor by the students. To educate students regarding sacrifices made for the achievement of Pakistan, a video was aired of the Partition of 1947.

**Annual Picnic:** Arranged at the Farm House for the teachers and matriculate students. The outdoor activities and the lavish lunch put out by the host were thoroughly enjoyed by all.

**International Day of Peace:** A small function was held to celebrate this day. A skit and speeches were presented by students. A drawing competition was arranged and students were awarded certificates for their performance.

**First Aid Training:** Organized by Red Crescent Society (Red Cross) for students. Methods of First Aid, awareness of different procedures like C.P.R treatment, Bleeding, Heat Stroke and Epilepsy was demonstrated.

**World Teacher's Day:** Speeches and skit were presented by students. School chairperson spoke about the importance of teacher's day, the influence of teachers in society and the life of students. Students of all classes made beautiful cards and presented them to their teachers.

**Mehfil e Zikir e Nabi S.A.W:** Organized by the students and teachers, where students recited Hamds, Naats and short talks on the teachings of the Holy Prophet P.B.U.H.

**Kashmir Day Walk:** An awareness walk was conducted to express solidarity with the people of Kashmir. The students protested Indian atrocities and human rights violations in occupied Kashmir.

**Graduation Ceremony:** An annual appreciation event for matriculate graduates was arranged at Behbud Clifton Complex. Mr. Ateed Riaz (Director of TCF) was the chief guest. Salman Gulsher shared his journey in the Behbud School which was

appreciated by the audience. Students of class X who achieved A One and A grades were awarded certificates and prizes for their outstanding performance. Their teachers were rewarded monetarily as token of appreciation for their efforts in the achievement of students' success.

#### Matriculation Examination Result 2019-20

S.No	Schools	Strength	A+	A	B	C
1	Behbud Girls Secondary School Clifton Complex	14	2	10	2	-
2	Behbud Boys Secondary School Clifton Complex	12	1	4	7	-
3	Behbud Secondary School Kalapul	15	0	7	5	3
	<b>Total</b>	<b>41</b>	<b>3</b>	<b>21</b>	<b>14</b>	<b>3</b>

**Science Fair:** This project is the highlight of the academic year. Students of the Secondary section prepare different innovative working projects with recycled material. Their work was displayed and explained to visitors and was immensely appreciated. The event was informative and a great success. Student's projects were also displayed at Behbud Spring Fiesta.

**Volunteers:** Behbud Education Committee greatly appreciates the time and efforts of volunteers who conducted classes for improving English Conversation skills of teachers and students in the Primary section.

**Parents Teachers Meetings:** To ensure that the learning does not end in school, Behbud Schools' organize a number of PTMs on a regular basis. These meetings help inform the parents of their child's progress, but also assist in creating a bond between parents and teachers through which BBSS's teachers guide the parents on how to encourage learning at home.

**Monitoring:** Monitoring of teachers' teaching skills was conducted throughout the academic session by the Coordinator, Principal and Head teacher. It improved efficiency and class room management for teachers.

**Extra Coaching Classes** were offered in all secondary schools for 9<sup>th</sup> and 10<sup>th</sup> grade students.

**Behbud Sponsorship Program:** Students securing A-One and A grade in matriculation are sponsored for college study by Behbud Education System. 135 students in Behbud Schools were fully sponsored by generous donors.

**Volunteers:** Students from British Overseas School assisted teachers in improving English Conversation and Mental Math skills of students in the primary and secondary section as part of their community service

**Covid-19 Online Class:** Schools implemented audio/video lectures for all classes (1 to 10). Each online session was interactive and included power point lectures with a Q and A session daily.

**Eid ul Adha:** Students and teachers enumerated the good deeds and sacrifice symbolic of Eid ul Adha. The aim was to educate students about why Muslims celebrate Eid ul Adha and Hazrat Ibrahim's obedience and sacrifice for Allah.

**Defence Day:** The students and teachers paid tribute to the armed forces for being defenders of the country w/ a short film aired for the students.

**Cancer Awareness Program:** Mrs. Samina Alvi committee was invited to speak at this targeting higher grade students, teachers, staff members and mothers. Dr. Kausar Rehman, a breast surgeon, along with her team, lead the campaign for Cancer Awareness, highlighting the root causes of the disease, the symptoms and precautions.

**K Electric Awareness Program:** An awareness session was conducted by the K Electric team about conservation of electricity and safety guidelines.

**Sui Southern Awareness Program:** An awareness session was conducted by Sui Southern Gas Company for Secondary school students, which focused on gas conservation and safety guidelines. Mr. Shahbaz Islam (GM), Mr. Muhammad Wasim (MD), Mr. Imran Farooqui (Deputy MD), Behbud's President, Chairpersons and other staff of Behbud attended the session.

**Children's Festival:** Arranged by Pursukoon Karachi at Governor House Garden. The Principal and senior students visited different pavilions of Tamasha Ghar, Sukh Ka Sann (Yuga), Funkaar Gali (Recycle/Rescue, S-D Art, Drawing and paintings), Aao Suno Kahani and Science Ke Khel.

**Sport:** Students participated in different athletic events organized by The Sports Company at National Coaching Centre, Karachi. Boys won medals in following categories.

- Danish: 2<sup>nd</sup> position in 200m race, under 13 category.
- Noman: 2<sup>nd</sup> position in 1500m race, under 15 category.

**Children's Day Program:** Organized by The City Junior School (Defence Campus) in which 15 students from the Junior section participated. Speeches, songs and a tableau were performed regarding the Children's day. Gifts were presented to students.

**Polio and Typhoid Vaccination:** Children of all classes were vaccinated.

**Martyr for Army Public School:** To commemorate the APS martyrs, students of the Behbud Boys school held a candle light vigil.

**Quaid e Azam Day:** To celebrate this special day the school was decorated with pictures of the Quaid and speeches were made about the role of Quaid e Azam in the creation of Pakistan and homage paid to the Founder of the country.

**Iqbal Day:** It was celebrated by students with enthusiasm and passion. Students recited poems and gave speeches on Allama Iqbal

**International Women's Day:** The students of the Behbud Girls College celebrated the role of women in our lives and celebrated the social, economic, cultural and political achievements of women.

**World Poetry Day:** In the spirit of UNESCO's aim of this day students shared their favorite verses from Urdu Literature, reviving an interest, encouraging poetic activities and the support of linguistic diversity via poetic expression.

**Pakistan Day:** The Behbud Girls Higher Secondary School celebrated Pakistan Day with fervor and enthusiasm. The ceremony began with a recitation of the Holy Quran followed by speeches paying tribute to our forefathers. Students talked of their role and duties to the nation. The ceremony concluded on a festive note with students singing nationalist songs with zeal and enthusiasm.

**Earth Hour:** The staff and students of the Behbud Girls Secondary School celebrated Earth Hour 2020 showing their commitment to the global movement to conserve energy and protect the planet. Speaking at the ceremony the Behbud Girls Higher Secondary School's Principal reiterated to the students how important it is to spread environmental awareness and the need to conserve energy.

### **Behbud Literacy Program**

A literate Pakistan is the objective of this program. Behbud Education System endeavors to promote literacy to empower women and children to help them improve the quality of their lives. The 'Jugnoo Program' an innovative literacy course giving word literacy/basic maths to an adult within 3 to 4 months. Students are taught language skills both in Urdu, English and Basic Maths.

Classes are being held in 3 different locations 3 classes at Clifton Complex, 1 class at Qayyumabad and 1 class at Kalapul.

**Achievements:**

- Over the years more than 4200 students have become literate through this program.
- In this session 43 students got admissions in different govt. and private schools.

**Total numbers of beneficiaries in 2019-20 were 112.**

**Behbud Quran Class**

The objective is to teach Quran with a simple translation in Urdu, Tajweed (correct pronunciation), Namaz and Dars (lecture) once a week, where they are educated on different religious topics in the Quran.

There are 59 boys, 37 girls and 6 women

10 rations were distributed among needy student and also given shoes to 101 students.

**Behbud Learning Resource Center**

*developing human potential*

The Learning Resource Center (LRC) is a forum for teacher/human resource training and material development. LRC's total beneficiaries for 2019-2020 are **3920**.

**Belief and Philosophy:**

Inspiring, uplifting and energizing the physical, mental, spiritual God-given potential;  
Nurturing Self-Reliance.

**Scope and Activities:**

LRC defines its activities into two domains; **Trainings and Material development**. In 17 years around **35738** teachers/professionals have benefitted from its various trainings.

**Trainings:** LRC workshops cover a range of topics from core curricular subjects to pedagogy, classroom management, critical thinking strategies, life skills, personality development and health and environment awareness. The majority of people benefitting from our trainings are women and children.

Training	# of days	# of Training Sessions	Beneficiaries	Institution
<b><u>Basic Teacher Training program (BTTP) (Online)</u></b> <i>Empowering teachers with core skills</i> ❖ Role & Responsibilities of a	1	1	49	<b><u>Human Development Teachers/heads and coordinators Behbud/Non Behbud</u></b> • All 4 Behbud Primary

Teacher					and Secondary schools
❖ Classroom Management	1	1	49		• Echo School
❖ How Children Learn	1	1	49		• Bunyad Literacy Council
❖ Teaching Languages	2	2	98		• Rahimyar Khan
❖ Teaching Aids Development	2	2	98		• Children Welfare Society School
❖ Planning Effective Lesson	2	2	98		• Individuals
<b><u>Multi-Skill Training (MST)</u></b>					<b>Teachers/heads and coordinators Behbud/Non Behbud</b>
❖ Strategies to handle weak students	1	1	91		
❖ Emotional Regulation	1	1	61		
❖ Challenges in the classroom and ways to tackle them	2	2	109		All 4 Behbud Primary and Secondary Schools
❖ Teaching methods of online Education	2	2	160		
❖ Lesson Planning	1	1	80		
<b><u>Outside Training:</u></b>					<b>Teachers</b>
Lesson Planning	1	1	30		Sharmeen Memorial Foundation
<b><u>Speaker Series</u></b>					• Individuals
<i>A comprehensive Course On Allama Iqbal</i>					• Teachers
Iqbal: His work, thoughts and our times.	03	03	121		• Professionals
“Shaheen ki Parwaaz” Ways to learn Iqbal’s poetry	01	01	17		
The Untold Story Of Pakistan	03	03	62		
<b><u>Zoom Session:</u></b>					Behbud Members, Teachers and Staff
Free Online session on “ Coping with current Covid -19 Crisis”	1	1	40		
<b><u>Colors of Success (COS) Building character</u></b>					Behbud Girls/Boys (class VIII) Secondary Schools, Clifton Complex
8 interactive workshops on ethical values	25	25	1013		
<b><u>Qaus o Quza:</u></b>					Vocational training students, Jugnoo literacy program, Quran class and Behbud School’s students
Colors of success: Character building Program	25	25	1450		
Talk on Covid-19	01	01	40		
<b>Total</b>	<b>76</b>	<b>76</b>	<b>3715</b>		

## LRC Publications (English and Urdu)

The LRC develops unique, innovative bilingual teaching aids and guides for teachers and individuals and has introduced a new product the ‘Dua’ key chain. The “Highway to Health” an interactive health education planner with a Wellness Guide, Ramadan

interactive calendars with daily activities and more. Recent additions to LRC publications/products are:

- 'Learn with Fun' activity book, for kids
- 'Dua' key chains, a dua for each day.

<b>Publication/Product:</b>	<b>Direct Beneficiaries</b>
Learn with Fun Activity book	50
Dua key chains	150
Highway to Health	05
	<b>205</b>

Total Beneficiaries 2019-2020 = **3,920**

Total Beneficiaries in 17 years = **35,738**

### **Networking:**

An essential element for continuous improvement of educational programs is networking with other institutions / organizations.

Pakistan Petroleum Limited	Engro Vopak Terminal (Ltd)
British Council	The Citizens Foundation (TCF)
British Overseas School	The City School
Haq Academy	Oxford University Press
Karachi Grammar School	Sunrise Publishers

### **Acknowledgments:**

**Sponsors:** Behbud Association is highly appreciative of all those friends and well-wishers who have sponsored Behbud Schools and individual students. A special thanks to the donors who provide scholarships to students on merit basis

Many thanks to all the volunteers and helpers who devote their time to imparting their expertise and guidance to the students and teachers to enhance their knowledge and skills. We hope they will continue their support.

**Merit Scholarship Program:** Students from class III to X who secured first three positions were given merit scholarships by Mr. & Mrs. M.R Monem.

**Donations:** Millac Food Ltd. and Day Fresh Dairy products donate graciously milk for the all students of Behbud schools.

Behbud Education Committee would like to acknowledge the hard work performed selflessly and with dedication by the teachers, education promoter and education coordinator. We are grateful to all Behbud members and office staff for their cooperation.

**Behbud Education Committee:**

**Chairperson, Behbud Education Committee**  
**Chairperson, Behbud Girls Higher Secondary School**  
**Chairperson, Behbud Girls Secondary School**  
**Chairperson, Behbud Boys Secondary School**  
**Co-Chairperson, Behbud Boys Secondary School**  
**Chairperson, Behbud Primary School, K.P**  
**Chairperson, Behbud Secondary School, K.P**  
**Chairperson, Behbud Literacy Centers**  
**Co-Chairperson, Behbud Literacy Centers**  
**Chairperson, Behbud Learning Resource Center**  
**Co-Chairperson, Behbud Learning Resource Center**  
**Chairperson, Quran Class**

**Mrs. Tanvir Iftikhar Khwaja**  
**Mrs. Tanvir Iftikhar Khwaja**  
**Mrs. Tanvir Iftikhar Khwaja**  
**Mrs. Perween Alam**  
**Mrs. Khadijah Manzoor**  
**Mrs. Zeeba Zafar**  
**Mrs. Zeeba Zafar**  
**Mrs. Parween Alam**  
**Mrs. Khadijah Manzoor**  
**Mrs. Bushra P Kauser**  
**Mrs. Huma Majid**  
**Mrs. Kaukab Maqbool**

## BEHBUD HEALTH SERVICES

*Effective Caring Affordable*



For over 50 years Behbud Health Services (BHS) has been providing quality healthcare mainly out of its two centers: Clifton (Shirin Jinnah Colony) and Mehmoodabad, to the disadvantaged communities of the urban slums of Karachi. BHS began as a minimal health care facility dispensing over the counter medicines to women in the surrounding localities. It has morphed into a comprehensive health care service which now includes specialist clinics. This has resulted in its need continuing to grow in far flung and deprived neighborhoods.

Like all NGOs that provide healthcare, the continuing success and growth of BHS depends on three critical factors: 1. Doctors, 2. Donors and 3. Volunteers.

**The Doctors:** On the forefront of any healthcare system are the doctors. In Behbud, experienced and specialized doctors conduct weekly clinics in the areas of General O.P.D, Pediatrics, Diabetes and Hypertension, Skin, Gynecologist, Eye, T.B., Population Welfare etc. These highly qualified professionals are always ready to spend extra time and effort to bring relief to the underprivileged. A significant number of Behbud doctors are volunteers.

**The Donors:** Donors are the backbone of the BHS. They sponsor patient care by funding free medical treatment, donating necessary medicines, and providing cash donations. The generosity of the donors has made possible high quality healthcare affordable to the disadvantaged. A loyal donor is Efroze Chemicals who have donated essential medicines in the treatment of diabetes and hypertension for several years.

**The Volunteers:** The dedication and determination of Behbud volunteers, who are members of Behbud Association, Karachi, make the successful running of BHS possible. Each BHS project is manned by volunteers with the assistance of Behbud staff. It is their hard work and commitment that ensures the continued smooth running of BHS year after year.

**Total direct beneficiaries of the Behbud Health Services 2019 – 2020:**

**Shirin Jinnah Center: 8758**  
**Mehmoodabad Center: 2865**

### Behbud Health Services has two-fold purpose:

- To provide efficient, affordable and high quality healthcare to the communities under the supervision of skilled doctors.
- To raise, in the community, awareness of health and health issues and thereby help communities to develop good health practices. The two BHS projects that do massive amount of community work in pursuit of this purpose are: T.B. & Population Welfare Project.

Every week BHS operates a total of 69 clinics in its Shirin Jinnah and Mehmoodabad Centers. This includes 37 Population Welfare clinics that operate in different poor areas of the city. The chart below gives a breakdown of the weekly Behbud clinics. Detailed reports on the different clinics follow:

BHS Clinic Name and Qty:

General OPD	2	TB	8
Diabetes	2	Chest	3
Hypertension	2	Dental	1
Pediatrics	2	Eye	1
Gynecology	2	Counseling	1
Child Immunization	5	Population Welfare	37
Skin	2	Hep - C	1

However, with the rise of the corona pandemic in 2019/20, all the 69 clinics could not be operated. BHS had to follow a pared down schedule. All clinics deemed essential – T.B., Hepatitis-C, Immunization, and Diabetes and Hypertension – have continued to function strictly following the SOPs created specifically for the Behbud environment.

A significant number of the clinics mentioned in the table above are run by an arm of BHS called the **Mother and Child Care Clinic (MCC)**. Following are the reports on clinics run by the MCC:

**General O.P.D Clinic** (Clifton and Mehmoodabad Centers) continues to operate as a ‘filter’ clinic. Initial examinations and diagnosis of patients are carried out in this clinic, and common ailments treated right away. Patients requiring more complex healthcare are referred to relevant Specialist Clinics.

**Beneficiaries of OPD Clinic in 2019 – 2020: 710**

**Shirin Jinnah Center: 633**

**Mehmoodabad Center: 77**

**Chairperson: Mrs. Anjum Waris Khan**

**Co-chairperson: Mrs. Rumana Qureshi**

**Pediatric Clinic** (Clifton and Mehmoodabad Centers) handles all children under 12 years of age. The attendance at this clinic continues to grow. Children with special needs or with nutritional problems are given Pediasure or milk, but more importantly,

mothers of these children are regularly counseled about proper hygiene and nutrition. Special treatment is given to children and infants suffering from epilepsy.

**Beneficiaries of OPD Clinic in 2019 – 2020: 896**

**Shirin Jinnah Center: 781**

**Mehmoodabad Center: 115**

**Chairperson: Dr. Adeeb**

**Co-chairperson: Dr. Safia Moin Ahmed**

**Diabetes and Hypertension Clinic** (Clifton and Mehmoodabad Centers) has become increasingly relevant in a time when the scourge of diabetes and hypertension has assumed almost epidemic proportions in the country. Despite the very low cost to the patients to whom treatment is offered at, there are a number of women who have to depend on the sponsorship scheme to be able to get treatment. Sponsorship is only possible due to the compassion and generosity of our donors. The cost of weekly medicines was raised this year due to increase in retail rates.

**Beneficiaries of BP & Sugar Clinic in 2019 – 2020: 3232**

**Shirin Jinnah Center: 2028**

**Mehmoodabad Center: 1204**

**Co-chairperson: Mrs. Anjum Waris**

**Co-chairperson: Mrs. Rumana Qureshi**

**Skin Clinic** (Clifton and Mehmoodabad Centers) is a success due to the hard work and seamless communication of our doctor, staff and top of the line medicines. Ointments, scalp oil, face wash and acne medicines are all made in house. Their effectiveness and healing capabilities are unparalleled. The treatment covers a wide range of ailments including but not limited to; scabies, acne, scalp diseases, fungal infections and eczema.

Entire families are treated, because of the infectious nature of skin diseases. The clinic's fame is spread by word of mouth by those who recover and send their friends and relatives for treatment. Patients come from all over Karachi, including areas of Landhi, Korangi, Malir, Sohrab Goth, Cattle Colony, and as far as Thatta and even Hyderabad. For this reason, there has been a spike in the number of patients coming to the Mehmoodabad clinic over the past year.

**Beneficiaries of Skin Clinic in 2019 – 2020: 3217**

**Shirin Jinnah Center: 1895**

**Mehmoodabad Center: 1322**

**Chairperson: Mrs. Rafat Siddique**

**Co-chairperson: Mrs. Margaret Majeed**

**Gynecology & Obstetric Clinic:** (Clifton and Mehmoodabad Centers)

- a. The Gynecology (GYN) & Obstetrics (OB) clinic has been operating for more than 15 years.
- b. In OB patients come in for Antenatal care, appropriate tests, vitamins and iron preparations. They are also advised about their diets.
- c. Several infertility patients are seen, both primary & secondary infertility with good and successful results.
- d. The child-bearing age women who have had 3 or more children are advised and educated about family planning and its benefits.
- e. If the issues of GYN patients are medical, they are treated accordingly, and if they need surgical intervention they are referred to various hospitals, like Ziauddin Kemari /Jinnah/Civil etc.
- f. The patients are also educated about the unnecessary use of medication and ultrasounds.
- g. The GYN & OB Clinic has gained popularity and patients from distant areas make an effort to reach Behbud for treatment.
- h. Besides medical intervention, some patients need psychological counseling so a good listening ear is provided and they are appropriately advised and educated.

**Beneficiaries of Gynecology & Obstetric Clinic in 2019 – 2020: 312**

**Shirin Jinnah Center: 165**

**Mehmoodabad Center: 147**

**Chairperson: Dr. Hamida Najeeb**

**Eye Clinic**

Clifton Shirin Jinnah Center has been operating successfully in association with LRBT. On an average 90 to a 100 patients are treated free of cost on a weekly basis. The medical staff and the medicines are provided by LRBT but the running of the clinic is entirely managed by Behbud volunteers. Eye patients who need further treatment or surgery are referred to the LRBT Eye Hospital in Korangi, Karachi. Behbud Eye Clinic caters to both male and female patients.

**Beneficiaries of Eye Clinic in 2019 – 2020: 3228**

**Chairperson: Mrs. Naveeda Hameed**

### **Counseling Clinic**

Clifton Center has become extremely important in disadvantaged neighborhoods where women are frequently under enormous pressure and consequently fall prey to extreme anxiety. Anxiety and depression are the two major problems tackled in the Counseling clinic. Women needing more serious attention are sent to Karwan-e-Hayat.

**Beneficiaries of Counseling Clinic in 2019 – 2020: 28**

<b>Chairperson:</b>	<b>Dr. Shifa</b>
<b>Chairperson MCC:</b>	<b>Mrs. Shahinda Moonis</b>
<b>Co-chairperson MCC:</b>	<b>Mrs. Rumana Qureshi</b>
<b>Co-chairperson MCC:</b>	<b>Mrs. Anjum Waris</b>

### **Population Welfare Project**

Population Welfare Project cares for the health of women of reproductive age and their children living in Katchi abadis of Mehmoodabad, Manzoor Colony, Sultanabad, Shireen Jinnah Colony, Qayyumabad, Bizerta Lines and Lines Area.

P.W.P operates 6 clinics 6 days a week from 9:00 am to 01:30 pm, and for Shireen Jinnah its once a week. Each clinic has a lady Health Visitor (LHV) incharge of each clinic and is helped by a motivator and an Aya. The motivator moves door to door convincing the housewives for adopting family planning methods for spacing their children for a better healthier lives of mothers and their children.

The clinics offer antenatal packages and TT injections to pregnant women: Family Planning methods offered are chosen from monthly Birth Control Pills, 3 months Fertility Prevention Injection and IUDs controlling pregnancy for 3 years and 5 years. Famplant inserted in the arm is referred to J.P.M.C, besides OPD is carried out for women's personal medical problems.

### **Immunization Coverage (Expend Project on Immunization)**

This is a vaccination program conducted by EPI (Expanded Program for Immunization) in liason with Government of Sindh and W.H.O.

Two clinics have been selected this year to join in as model projects, Mehmoodabad and Manzoor Colony have to send ONLINE data of visiting children twice a week to the EPI Head Office. Defaulters list and follow ups, zero doze and many more reports are to be filled.

Apart from these 2 clinics, the rest of the 4 clinics are visited by PWP vaccinator on weekly basis.

Three new vaccines have been introduced since 2016, for the safeguard of pneumonia, PCV was started in 2016. In 2018 IPV, injection was introduced over and above polio drops. ROTA Vaccine for the prevention of diarrhea came in 2019.

Total number of vaccines given to children is 11 covering diseases like Polio, TB, Whooping Cough, HEP.B, Flu, Diphtheria, Tetanus, Pneumonia, Polio injectable, Diarrhea and Measles. These are given to the children from 0 month to 15 months. Ten vaccines are injected within 3 1/2 month. Measles is given in 2 doses, 9<sup>th</sup> month and 15 months respectively.

## BENEFICIARIES

**July 2019 –March 2020** **Number of Patients**

Family Planning	1368
Ante Natal	363
Vaccination	2899
OPD	3579

**Direct Beneficiaries** **8,209**

House visits	11,450
Counseling	2,722
Workshops (167)	1,850

**Indirect Beneficiaries** **16,022**

**Total Beneficiaries** **24,231**

## TB Project 'DOTS' Program

The TB 'DOTS' program was initiated in the year 2000 with the objectives listed below. W.H.O gave us the target of achieving 85 percent cure rate. We have been achieving that every year for the past several years. During the Covid-19 lockdown months, the TB project was functional and has continued to work tirelessly, caring for its patients.

### Objectives

1. Early detection of cases, proper diagnosis and treatment in order to achieve 85 % cure rate.
2. To prevent the spread of Multi-Drug Resistant (MDR) T.B. by ensuring completion of treatment.
3. To raise T.B. awareness in the communities surrounding Clifton area and Mehmoodabad.

### Main Components

1. Proper screening of all TB "suspect" cases, particularly the household members of a TB case.
2. Diagnosis based on detection of TB germs in the sputum or exudates / discharges on microscopic examination.
3. Anti-TB-Treatment (ATT) prescribed according to category, class and type of cases under the WHO and National TB program guidelines.

4. Management of TB cases according to 'DOTS' methodology and strict follow up for 6-8 months including home visits to defaulters, for ensuring proper follow up.
5. Informal & formal counseling sessions to raise TB awareness among the community people.
6. Documentation of each registered case and follow-up according to WHO requirements for 'DOTS' for the whole period of ATT (6 to 8 months)

**Clinic Performance of the TB Clinic from July 2019-June 2020**

	<b>Clifton Center</b>	<b>Mehmoodabad Center</b>
New registered cases	<b>24</b>	<b>47</b>
Completed ATT and Recovered	<b>11</b>	<b>25</b>
Under treatment	<b>09</b>	<b>21</b>
ATT failure	<b>00</b>	<b>00</b>
Referred out to hospital	<b>03</b>	<b>01</b>
Died	<b>00</b>	<b>00</b>
Defaulters	<b>01</b>	<b>00</b>
Screening	<b>1149</b>	<b>454</b>
MDR	<b>00</b>	<b>00</b>
Total Clinic Attendance	<b>1529</b>	<b>1705</b>
Recovery rate	<b>82 %</b>	<b>84%</b>
Follow-up rate	<b>91%</b>	<b>88%</b>
Total Counseled:		<b>24,501</b>
Direct Beneficiaries		<b>31,906</b>
Indirect Beneficiaries		<b>63,528</b>
Total Beneficiaries:		<b>95,434</b>

### **Hep-C Project**

In early 2019, Dr. Farhat Ajmal, Chairperson of TB Project at Behbud, learnt from a PhD student at Centers for Disease Control (CDC), USA of an oral treatment of Hep-C (HC) which was short, cheap and very effective (95% percent cure rate vs. 70% for previous injectable).

The idea was discussed with the TB team immediately, and on their agreement it became the basis of the HC Project. Planning the steps to be taken and sources of funding and support led to THF, and its CEO, Dr. Laila Rizvi. She offered free drugs, highly subsidized testing, training of volunteer workers and help in providing screening and testing services.

Initially 3 volunteers, Dr. Salma Sophie, Dr. Farhat Ajmal and Dr. Pervin Veerji participated in the training session conducted by Dr. Huma Qureshi, the WHO focus person for HC in Pakistan. Later 2 more volunteers, Dr. Saba Hashmi and Dr. Naushin Zaidi were also trained.

It was decided that the HC Project will function along with TB Project under the chairperson of Dr. Farhat Ajmal and Co-chair Dr. Saba. Dr. Salma and Dr. Naushin working exclusively for HC.

### **MOU with THF**

After funds were collected and basic work completed, approval sought from Behbud Executive Directors, a meeting was arranged between Behbud Executive Directors, Dr. Laila Rizvi of THF and TB team members. Executive Committee members were also invited to observe.

Dr. Laila Rizvi brought a prepared MOU which she shared with Behbud executives. After scrutiny they agreed and the MOU was signed by Dr. Laila Rizvi of THF and Dr. Farhat Ajmal, Chairperson of HEP-C and TB Project.

#### **Objectives:**

- To help Govt. of Pakistan control and prevent the spread of HC disease in Pakistan, 2<sup>nd</sup> highest prevalence worldwide.
- Early diagnosis and treatment of HC to achieve at least 95% cure rate.
- To prevent late diagnosis and deaths due to liver failure and cancer.
- To raise awareness among community about importance of going to Behbud HC Clinic for early testing and treatment.
- Informing people and medical professionals of causes of spread of this disease.

#### **Budget:**

Based on the 1<sup>st</sup> weekly clinic's experience, the monthly cost was calculated and a donor located. The Majeed and Margaret Trust committed one year's expenses from January 2020.

Certain preparatory steps; Social mobilization, Awareness raising activities, Talks with the community, Behbud OPD, and distribution of pamphlets and fliers took place very early in 2019.

A total figure obtained through social mobilization in early 2019 is **44,438**.

#### **Operational Practices:**

##### **Preparatory Steps:**

Mr. Ahad, the THF coordinator was assigned to help set-up the HC clinic. It was decided to start with a weekly clinic on Wednesday in S.J. Centre. Mr. Ahad and TB team examined the location and chose the terrace next to TB clinic and an unused room of MCC, adjacent to the terrace was selected for M.O with the permission of MCC Chairperson.

The terrace is prepared and spacious enough for the project activities which include screening, selection of cases suitable for testing, initial rapid test, registration of case for further test at the IPL lab desk and ultimately, if positive, sent to M.O for treatment.

### **Practical Steps:**

In the M.O's clinic

- Examination of patient for suitability for treatment.
- Decision regarding treatment.
- Drugs supplied each month to patients for a period of three months.
- Follow-up, recall mechanism to ensure regularity.
- Lab test after completion of treatment to decide if cured.
- Record keeping and data management. Data has to go to WHO ultimately via THF.

### **Clinic Achievement:**

**January 2020 to September 2020**

Total Patients screened:	<b>733</b>
Patients found positive for Hep C virus:	<b>182</b>
Patients registered for treatment:	<b>74</b>
Patients cured of Hep C:	<b>37</b>
Discontinued treatment / lost to follow up:	<b>8</b>

No new patients were registered between March- September due to the Covid-19 pandemic. However patients who were already registered continued with their Hepatitis C treatment.

### **Asthma and COPD (Chest Clinic)**

Patients with asthma and chest infections have separate clinics and are also treated in the T.B. clinics

**2019-2020 the following numbers of patients were treated:**

Clifton Center:	<b>517</b>
Mehmoodabad Center:	<b>786</b>
<b>Total Beneficiaries:</b>	<b>1303</b>

### **Pathology Lab**

It provides services at very nominal rates to our patients and to the people of Shirin Jinnah Colony, Keamari, and Mehmoodabad. In 2019 Pathology Laboratory merged with the TB Project, WHO requires that a lab be present on the premises of the TB Clinic.

Blood samples of expensive tests, which are not conducted at our Lab, are sent to Shamsi & Ansari Laboratory and Clifton Central Laboratory. The Behbud Lab undertakes tests of sputum, Blood CP, Urine, LFT, MT, blood sugar etc. Record of T.B patients are prepared and submitted in T.B Dots program meeting which is held every three months.

Following is the record of tests provided to the OPD patients and T.B patient, at Shireen Jinnah and Mehmoodabad:

MONTH	Shireen Jinnah		Mehmoodabad	
	OPD PT	TB PT	OPD PT	TB PT
July 2019	155	34	00	16
August 2019	95	21	06	18
September 2019	171	29	31	13
October 2019	144	27	20	32
November 2019	181	46	00	06
December 2019	141	25	18	00
January 2020	164	40	15	25
February 2020	122	87	13	27
March 2020	44	26	17	12
April 2020	05	05	00	04
May 2020	00	04	00	04
June 2020	37	08	00	06
<b>Total</b>	<b>1254</b>	<b>285</b>	<b>120</b>	<b>163</b>
OPD	1,254		OPD	120
TB	285		TB	163
Total	1,539			283

**Total beneficiaries: 1822**

### **X-Ray**

A new X-Ray machine was donated to the T.B department in 2010. The machine is in very good condition and is regularly serviced by BIOS Company. This generous donation has ensured good quality X-rays that help in efficient diagnosis. The X-ray department works in tandem with T.B project. It is open 3 days a week. The X-rays are examined by a qualified doctor so that correct reporting can be assured.

**T.B Clinic Patients                      307**  
**OPD Patients                                87**  
**Total Beneficiaries                      394**

**Chairperson:**                                **Mrs. Mumtaz Liaquat Ali**  
**Chairperson:**                                **Dr. Farhat Ajmal**  
**Co-chairperson:**                           **Dr. Saba Hashmi (T.B, Clifton Center)**  
    **Mrs. Bushra Hyder (T.B, Mehmoodabad)**

Behbud Health Services is deeply grateful to the volunteers, the staff and the helpers who make it possible to run all the programs and clinics efficiently year after year. Thank you.

S.No.	<b>BHS Volunteers</b>	S.No.	<b>BHS Doctors</b>
1	Anjum Waris Khan	1	Dr. Adeeb Qureashi
2	Bilquees Mahpara	2	Dr. Hameeda Najeeb Haroon
3	Bushra Hyder	3	Dr. Syed Javeed Akhter
4	Christa Majeed	4	Dr. Saeed-uz-Zaman Siddiqui
5	Durriay Wasi	5	Dr. Qudrat
6	Farida Khokar	6	Dr. Sadaqat
7	Farida Shafique Mian	7	Dr. Safia Moin
8	Fauzia Hyder	8	Dr. Ashan ullah
9	Fauzia Zahid Zaheer	9	Dr. Farhat Ajmal
10	Kaukab Maqbool	10	Dr. Perin Virji
11	Malika Shiraz	11	Dr. Suresh Kumar
12	Margaret Majeed	12	Dr. Rukhsana
14	Marian Shaikh	13	Dr. Saba Hashmi
15	Naveed Saquib Hameed	14	Dr. Salima
16	Qamar Bashir Choudhary	15	Dr. Hamana Fauzan
17	Raffat Siddique	16	Dr. Salahuddin Shaikh
18	Rehana Alam		
19	Rehana Ghulam Rasool		
20	Rumana Qureshi		
21	Sajida Rehman		
22	Seemin Rehman		
23	Shahinda Moonis		
24	Tahira Hafiz		
25	Zeba Ghias		

## VOCATIONAL TRAINING & INCOME GENERATION



### Industrial Home Mehmoodabad

The Industrial Home, Mehmoodabad continues to successfully cater to the needs of the women and girls of the neighboring area who desire to learn and acquire expertise in cutting, sewing and embroidery both hand and machine.

The facility is well equipped having the capacity of 32 machines and has qualified staff to give the required training. The courses offered are designed to train at various skill levels. There are:

**3 month short courses:** Fabric Painting, Mehndi Application , Fashion Designing, Sewing, Cutting and Embroidery.

**6 month short courses:** Fabric Painting, Glass Painting, Mehndi Application , Fashion Designing, Sewing, Cutting and Embroidery.

**One year certificate course:** Sewing, Cutting and Embroidery (machine and hand).

**Advanced 2 year diploma course:** Sewing, Cutting and Embroidery (machine and hand).

At the end of 2 years, student seeking diplomas are examined by the ***Sindh Board of Technical Education Karachi***. The diploma enables students to improve their earning ability, employment chances, and their capacity for learning and job satisfaction. Certificate and Diploma distributing ceremony was planned for the students, but due to COVID-19 this event was postponed.

### Enrollment of Mehmoodabad Industrial Home (July 2019 to June 2020)

Machine and Hand embroidery:	101 students
Sewing and cutting:	235 students
Students in each shift:	30

**Goals:** To introduce new long and short vocational training courses to nearby youths, helping them to find employment.

**Beneficiaries:** 336

**Chairperson:** Mrs. Aziz Salamullah  
**Co- Chairperson:** Mrs. Tasneem Bano Kirmani  
**Teacher:** Ms. Hajira Sheikh  
**Teacher:** Ms. Beena Wassem

### **Industrial Home Clifton**

The Clifton project was set up in 1995. The trainees in this project are taught basic and advanced sewing and cutting, machine and hand embroidery. Duration for both courses is four months. The girls are given a test at the end of each term. Their attendance and classwork are also assessed.

The Industrial Home is registered with ***Sindh Board of Technical Education Karachi***. The girls can sit for one year certificate course, two years diploma course and three years additional course. This year three girls sat for Board Exams.

Four additional compulsory subjects were added to the syllabus this year. These are

- Block printing
- Grooming
- Cooking
- Crafts

Introductory lessons are given in each subject to familiarize the girls with them if they want to join the classes later.

The fee structure was revised and the syllabus was changed to bring it in line with production needs. Three of the staff are former students. There is a great scope for talented girls to work in Behbud Production Projects.

Extra lessons in embroidery were given once a week. These are

- Kacha Tanka
- Kaamdani
- Sindhi Embroidery
- Taarkashi
- Crochet

Orientation days were held at the beginning of each term to familiarize newly admitted girls and their guardians with Behbud and what it stands for. The staff and management were introduced and talks were given on Behbud's expectation from the training, which also teaches them responsible citizenship and decent social behavior. Prizes were given to outstanding students of the previous term followed by light refreshment.

Sui Southern Gas Company (SSGC) has very kindly sponsored training of 30 students under their CSR program of vocational training. Twenty two girls were interviewed and selected in Clifton center and eight girls in Mehmoodabad center. The training

unfortunately came to sudden halt due to Covid lockdown but will be resumed when condition returns to normal INSHA-ALLAH.

Total number of admissions this year was 250. Admissions could not be continued due to COVID-19.

**Chairperson:** Mrs. Zehra M Ahmad  
**Co-chairperson:** Mrs. Nadira Sohail  
**Co-chairperson:** Mrs. Mahira Ansari  
**Member:** Mrs. Jamal Haider  
**Member:** Ms. Kishwar Hussain

**Coordinator:** Ms. Maria Rasheed  
**Principal:** Ms. Zahida Parveen  
**Class Teacher:** Ms. Saeeda Bano  
**Class Teacher:** Ms. Ayesha

### **Tots To Teens**

**Vision:** Equal Opportunities for All in Society

**Mission:** Provide income opportunities to low income families. Generate funds to support welfare activities of Behbud

Tots to teens, located in Mehmoodabad, continues to be the major source of income for Behbud. It is managed by a team of dedicated volunteers headed by Ms. Shahnaz Ansari.

#### **The team is responsible for:**

- Conceptualizing patterns and designs for children's clothes.
- Setting production targets.
- Quality control of stitched garments.
- Funds management: bulk purchase of fabrics and payments to workers.
- Liaison with Behbud Creations for stock / production control.

The core workers comprise of 45 experienced women who outsource work to maximum 3-10 women in their respective communities. This requires close supervision and scrutiny. In this way entire communities get involved and benefits may accrue to nearly 400 families, thereby achieving our stated mission and vision of economic improvement of underprivileged members of society. Earning per core worker averages Rs. 11,000/= varying from Rs. 3,000/= to Rs. 35000/= per week.

The workers are our valued assets, and have been working loyally with us in some cases for 35 years. They are dedicated, committed and highly skilled in their particular

fields of expertise. Their payment is calculated per piece and payment is made promptly at the time of delivery of finished goods. A dedicated and reliable Behbud employee oversees administration, stock control, payments and accounts .

### **Products and productivity**

Each worker completes 12 to 20 joras per week on the average. The range is from newly born to 12 years. We have 50 designs to work with. The aim is to introduce new designs almost every week. Behbud workers hire women from their community, train them and utilize their skills to increase production for Behbud.

**Boys:** Shalwar/ kurtas, sherwani, waistcoats, sleeping suits: Cottons for daily wear or fancy for weddings/ parties.

**Little Girls:** The best-selling item remains smocking dresses, a product unique to Behbud Karachi. Over the years concerted effort has been made to revive the art of smocking and workers have been trained to produce high quality dresses. These continue to be in great demand both nationally and internationally.

**Older Girls:** Gharara and farshi gharara are in great demand both locally and overseas. Made both in silk and cotton with exquisite stitching, adorned with beautiful trimming & laces in silver and gold.

**Pricing:** As a matter of policy the prices are kept very competitive, lower than the prevailing market rates, thus ensuring high volume sales and turnover.

**Sales:** Sales this year was relatively low due to suspension of all commercial and business activities due to the Covid-19 epidemic.

The management introduced online sales which proved to be a success. We intend to sustain this activity due to the positive response from this online venture.

<b>Annual Output:</b>	<b>5320 suits</b>
<b>Orders Completed</b>	<b>66</b>

**Charity during Ramadan:** As per tradition and practice of charity, Behbud volunteers have contributed towards rations and joras (outfits) to the workers. Therefore, as per tradition, sizeable number of workers were handed rations during lockdown in two rounds and then again in Ramzan. In the fourth and final round, workers were facilitated with their request for cash.

**Goals:** Work towards empowering women working for us. Encourage them to improve their standard and quality of work produced and to guide them towards being innovative and creative and the progress towards introducing new ideas and goals. Help the women gain self-confidence.

**Issues:** The one vehicle available at the centre is heavily committed to running errands for the medical team that is seldom free for our work. This continues to be a problem.

**Recommendations:**

- Urgent need to employ expert for quality control.
- Develop on-line sales activity.
- More volunteers are needed.

**Total Beneficiaries: 52**

**Indirect workers 77 = 129**

<b>Chairperson:</b>	<b>Mrs. Shahnaz Ansari</b>
<b>Co- chairperson:</b>	<b>Mrs. Aziz Salamullah</b>
<b>Committee members:</b>	<b>Ms. Nasreen Kahlid Anwar</b>
	<b>Ms. Tasneem Kirmani</b>
	<b>Ms. Ghazala Shafi</b>

**Sozankari (Clifton Production unit)**

The objective of this project is to provide regular work to women from low income communities. Those women who have some skill in stitching, embroidery are selected after their work is approved by the Project Chairperson/ Production in Charge.

- Production unit had set its goal early this year. It was a busy year for the team until the beginning of March 2020. Sales had been robust until the end of February and stocks were replenished for the Ramzan, Eid-ul-fitar and Eid-ul-adha sales, hoping to reach the target by end of this June.
- Unfortunately from early March 2020 all marketing activities came to a sudden halt due to Covid-19. In the month of June, online sales were introduced through Facebook. There are plans to activate Behbud Products on all social media. It is imperative to project Behbud into the digital world in order to survive. Due to the pandemic all activities were halted in March 2020.
- Sales at a member's house are always very productive and enjoyable. The hostess opened up several rooms for the display and catered to the needs of the staff and visitors both. This sale was held in September – 2019 and was a great success.
- Three members of our staff were sent to Lahore for the three days DAACHI Mela 2019 in November. Behbud Lahore had kindly arranged for their stay. It was a good opportunity for sale and promotion of Behbud Karachi.
- In December, Behbud participated in the Christmas Bazar at the German Consulate and at the SAARC sale in February this Year.

- Months of hectic activity and hard work went into making the Behbud Spring Fiesta successful. Sozankari made record sales surpassing all other projects.
- Participation in Karachi Biennale in November was a novel experience for the staff and workers. It was a huge challenge but the team finished the work in time and got well deserved appreciation for their effort. Three embroidered panels were displayed at Alliance France' as a part of Karachi Biennale-2019. The girls who had worked on the panels were invited to Alliance France' for a group photo and received a small gift.
- Shortly after, the production team worked on another order to supply six embroidered murals depicting village scenes of Pakistan. The girls who worked on this order were handsomely rewarded by Dr Alice Kettle, professor Manchester University.

This year all machines in the production room were serviced and repaired.

The following products were in demand this year:

- Hand embroidered shalwars.
- Ajrak dresses, kurtis and coats
- Ajrak mats and runners
- Block printed ghararas
- Towels

**Number of workers: 22**

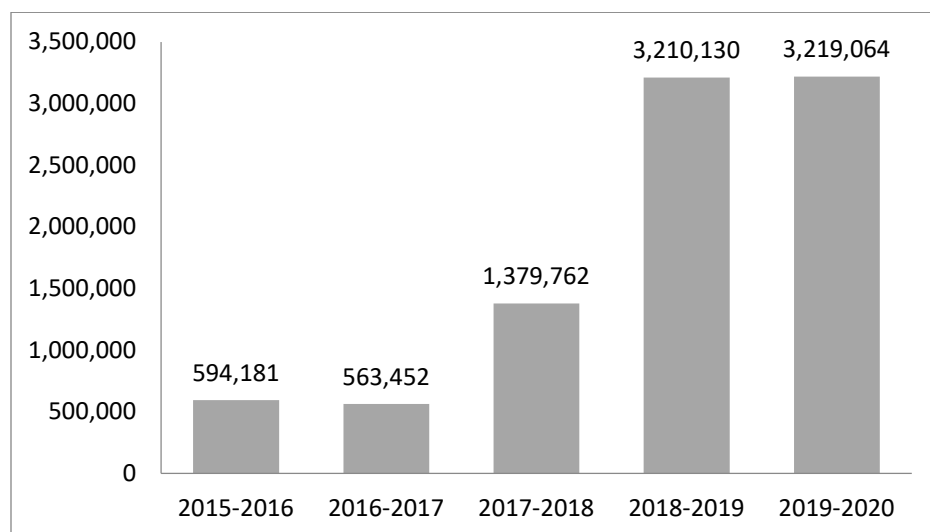
#### **Conclusion:**

- We need to find new markets.
- Part time designer is required.
- On-line sale venture is imperative

**Chairperson:** Mrs. Nadirah Sohail  
**Co-Chairperson:** Mrs. Zehra M Ahmad  
**Members:** Ms. Rozy Iftakhar  
**Member:** Ms. Zeba Rehman

## YEARLY REVENUE COMPARISON

Note: Total sale in the year exceeded previous year sale although there was no sale after March 2020.



### Color Wheel (Block Print)

Block print project was established at Behbud Center Clifton in 1995. Girls who came to learn stitching, sewing, and embroidery each term were encouraged to learn block printing, grooming and leather making. The purpose was to introduce them to different skills.

It had been a busy year until the beginning of lockdown in March 2020. The stock was built up for Ramzan, Eid-ul-Fitar and Eid-ul-Adha.

In March 2020, all activities came to a halt due to COVID-19, and Behbud was closed. In June, online sales were introduced through Facebook.

**Sales:** A sale held in September 2019 at a members residence was a huge success. Behbud clients look forward to these exhibition sales. Great efforts are put together by members and host to make such events hospitable and pleasant experiences for all visitors and the Behbud staff helping with the sale.

**DAACHI Mela, 2019:** Behbud also participated in the DAACHI Mela Lahore, November 2019. It was a good opportunity for sale and promotion of Behbud Karachi. Behbud Lahore graciously provided our staff with a place to stay. The most popular item was our block print home linen. They sold out like hot cakes. In December, Behbud participated in the Christmas Bazar and SAARC in February this year.

Last year we introduced block print coats and bed sheets, which have become very popular among customers. Behbud home linen is an all-time favorite and sells very well.

### Home Linen includes:

- Table runners
- Table mats
- Table clothes
- Trolley mats
- Tea and dinner napkins
- Tray covers/ tea-cozies
- Janamaz /dupatta set
- Bed linen

The blocked janamaz/ dupattas sets are very popular as gifts.

### Clothing includes:

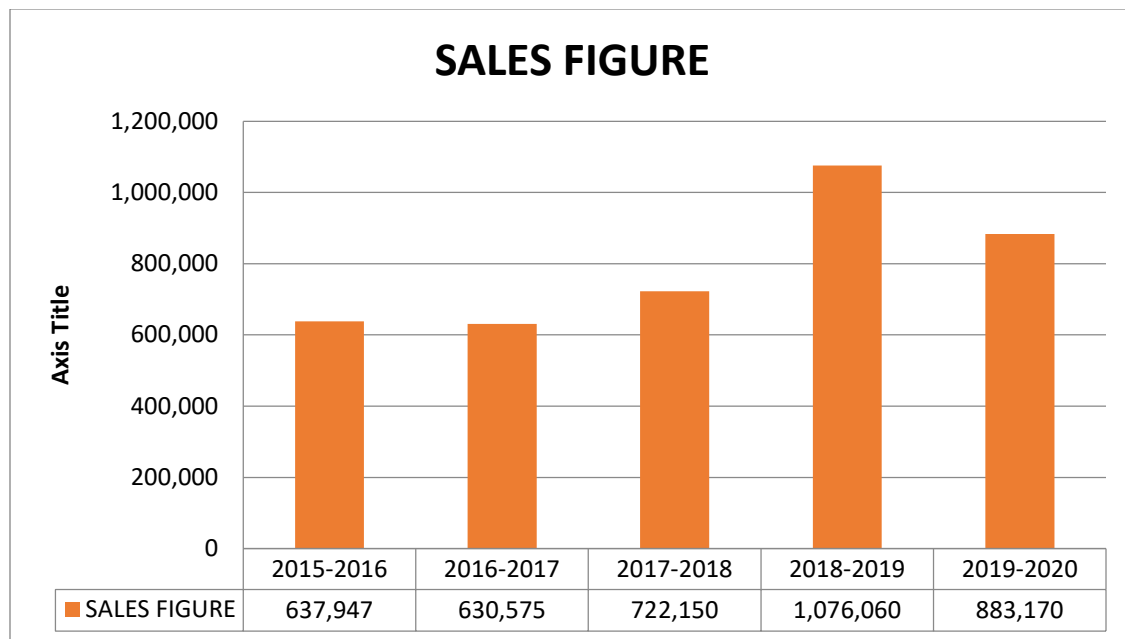
- Silk and cotton scarves
- Shirts
- Ghararas
- Dupattas

### Future Plan

- Hire a trained Fashion Designer.
- Explore new ways to expand sales.

### Beneficiaries:

- **80 Students**
- **4 workers**



**Chairperson: Mrs. Yasmin Zulfiqar Chaudhary**

**Co-chairperson: Mrs. Nadira Sohail**

## Leather Crafts

This project started in 1987 in a small room in Behbud Primary School, Railway Colony. The objective of this Project is to impart skills training to impart skill training for sustainable income generation purposes to young men and women. The workers and trainees are enrolled in school and college and earnings from this project enable them to pay their fees.

The duration of the leather course is six months in goods manufacturing. During the first 3 months trainees practice on machines using cardboard in the following months they learn drafting, sampling and production. Once the trainees start making goods, they get paid, whether the items are sold or not. A trained worker earns Rs. 5000/- for 4 hours a day.

The following items continue to sell well and new items were introduced:

- Barbie dollhouse, room furniture and wall hangings.
- Barbie winter & summer outfits.
- Stylish baby bags.
- Embroidered mobile covers.
- Embroidered tissue tissue boxes in varying material
- Organizers.
- Embroidered evening bags
- Ladies wallets
- Photo frames in all sizes
- I-pad Covers
- Appliqued tote bags in truck art designs
- File Folders.
- Greeting cards
- Fan-shaped salami envelopes

These items sold well at Behbud Spring Fiesta as well as at four different sales. Some sequin & embroidered work is outsourced to widows and special women.

**The Leather project completed the following orders/qty:**

Small boxes	150	Salami Fans	300
Engro Cards	800	Coasters for L.R.C	12
Small Pouches	28	Lipstick Cover	30
Chair Covers	13	Shoulder Bags	24
DSR Cloth Bags for Dubai	550		

Total trainees 06

Total workers 09

**Beneficiaries: 40**

**Chairperson: Mrs. Kaukab Maqbool**

**Co-Chairperson: Mrs. Anjum Waris Khan**

## Grooming Center

Grooming Center was inaugurated in June 2012 with the help of a generous donation from Nairobi. Mrs. Daulat Rahmatullah of Ravissant provided the technical support, and helped set up the syllabus.

### Goals:

- At the end of each term students should have a well- groomed appearance.
- Impart high standard of hygiene.
- Give guidelines on importance of good health as this work can be laborious and tiring.
- To empower women by providing the required training thus enabling them to generate income for themselves either by working in parlors or by serving clients at home.

### Courses offered

The Grooming Center following offers the courses:

- Beautician- Basic Course. 4 months.
- Beautician- Advanced Course 2 months
- Mehndi Course. 2 months

There are two shifts daily for six days a week

Timings: 9:00 am to 12:00 pm  
12:00 pm to 3:00 pm

### Activities

In February 2020, there was a Certificate Distribution Ceremony in which students were awarded certificate for successfully completing differ courses, from January 2019 to December 2019.

### Future Plan

We plan to start a two months hair care program. For this purpose a teacher with technical knowledge of hair care will be hired.

### Additional Note

Due to the Covid lockdown in the country our center was close from March for four months and students could not be trained with no new admissions as well.

**Total direct beneficiaries were: 114**

**Chairperson: Mrs. Mahira Ansari**

**Co-Chairperson: Mrs. Nishat Kazmi**

## Electrician Course

In May 2003, a custom made room was built and donated by Pak Arab Pipe Line Company Limited with all the required facilities. It is registered with the **Sindh Board of Technical Education Karachi**.

The main objective of this course is to provide community boys with technical vocational training for sustainable income and career growth opportunities.

Total duration of this course is 6 months:

- 3 months of industrial wiring
- 3 months of household wiring

Classes are held 3 hours a day, 5 days a week, where theory is taught for the first hour followed by 2 hours of practice. Minimum qualification required is class 8.

Many of our students clear in the First- division and sometimes get 1<sup>st</sup> and 2<sup>nd</sup> positions in the Sindh Board of Technical Education.

Almost all students enrolled have either passed Matriculate or Intermediate. At the time of admission an entrance test is held in Urdu in order to assess their skills.

Most of the students start earning before they finish their course and are employed after they obtain their diploma.

The Behbud students get good positions in **Sindh Board of Technical Education Karachi** exams.

### From July 2019 to December 2019 (batch 33)

Total number of students	09
Registered students from SBTE	09
Passed in First Division	04
Failed in Exam	04
Not appeared in Exam	01

### From January 2020 to June 2020 (batch 34)

Total number of students	14
Registered students from SBTE	14
Left	01
Failed in Exam	04
Waiting for Board Exam	13

**Total number of beneficiaries were: 23**

**Chairperson : Mrs. Kaukab Maqbool**  
**Co-chairperson : Mrs. Anjum Waris Khan**

## Computer Center

Behbud Computer Training Center serves as a catalyst for enriching the lives of underprivileged children living in the impoverished communities that have sprung up in and around Karachi. The Computer center offers vigorous computer training classes for both boys and girls along with value added courses in English, core concepts of Microsoft Office 10 and computer graphics.

Socio-economic development is not possible without a skilled workforce. In the low income community Behbud provides fundamental computer skills, for people to become contributing members of society and teaches them the essentials of logical thinking and work ethics. We work towards ensuring that they have the tools for employment and to further their education.

Trained computer literate students secure good jobs out in the workforce with some opting to 'work from home' by contracting their services through an online platform.

### The Computer Lab

- This year 20 students in Computer center were sponsored by SSGC (Sui Southern Gas Company). We thank our generous donor and hope they will continue their support.
- Provides a platform for better income earning opportunities. Our well-equipped lab trains students in career oriented computers courses.
- Conducts English Language courses beforehand teaching computer-related jargon and terminology
- Runs three regular shifts during the day
- The computer work stations have been increased to 23 and one main server has also been added
- Fees are subsidized to aid poor students
- Behbud school students and teachers are given training at nominal rates or are sponsored.

### The Computer Courses offered w/enrollment count for 2019-2020:

#### Basic Courses

Beginners	192	MS Power Point	192
MS Word	192	Internet/e-mail	120
MS Excel	192	Typing	111

#### Graphic Courses

Photoshop	13	Corel draw	13
Flash	12	Free hand	11
Instant Artist	10	Illustrator	20
In page	20		

**Web Designing**

HTML	10	Dream Weaver	5
Front Page	5	Word Press	-
Front Page	5		

**Database Programs**

Oracle SQL	-	MS Access	-
Visual Basic	-	Create Web Page	11

**Designing****Networking/Hardware**

Fashion Designing	-	Basic Hardware	2
Jewelry Designing	-	Basic Networking	-
Textile Designing	2		

**Courses to be offered in the future:**

Movie Making & Editing: 6 month Course

Accounting: 4 months Course

**Total beneficiaries: 1129**

**Chairperson: Mrs. Mumtaz Liaquat Ali**

**Co-chairperson: Mrs. Perween Alam Khan**

**Behbud Creations**

Behbud Creation is the retail outlet for the product line made by women who are taught and integrated into the Behbud wage worker work force, Empowerment of these women is an essential part of Behbud's mission. With this aim in sight, they have been trained to stitch, embroider or block print, home linens, clothing traditional and modern for children and a pret line for ladies all which are very popular. To ensure continuity of work for these women, it is especially important to sell what they produce. We sell to create work for their cause.

This year sales have been adversely impacted by the on-going lock-down enforced by the government. Despite the easing of lock-down, the flow of customers left much to be desired, due to restricted timings.

The shop had an infestation of termites which caused damage to part of the wood-work. The necessary repair cost approximated Rs. 72510/-. We are grateful for the efforts made by our members; Nighat Zuberi, who secured Rs.100,000/- toward this expense. Another donation of Rs. 25,000/- was raised through a friend of Behbud. Yet another donor bore the cost of repairs of the 3 air-conditioners in the shop, amounting to Rs. 18,000/- which included cost of spare parts and gas refill.

Cost of the brown paper shopping bags printed with Behbud Logo, continues to be shared by a friend of Behbud's 25% being contribution.

On a happy note, this year the customers were most appreciative of the new designs and better finish of all items.

**Goal:**

An aggressive advertising campaign by professionals is the requirement in view of the growing competition from well-known brands that are the trend-setters.

Efforts are being made to introduce on-line selling in order to widen the customer base.

Contact has been established with Daraz, a well-known on-line selling site. This has been necessitated by the fact that customers still remain wary about physical visits to shops. It is hoped that this facility will improve the sales considerably.

Total No. of staff: 3

1. Mr. Masoom Ali : Cashier
2. Ms. Mayram Jawed : Sales assistant
3. Mr. John : Full-time Helper

**Beneficiaries: All Creations of Production unit, Mehmoodabad**  
**All Creations of Production unit, Clifton Complex**  
**Industrial Home, Mehmoodabad**  
**Industrial Home, Clifton**  
**Block Print Project**  
**Leather Project**

**Chairperson: Mrs. Tahira Hafiz**

**Co-Chairperson: Mrs. Seemin Rehman**

## HELPING HANDS



The objective of Helping Hands is to help women financially with the pressing issues in their lives. The key issue is education and support is given to women who are unable to finance the education of their children. The incomes of the applicants is assessed, the fee structure checked of the selected schools and interviews of the children carried to ensure that only the needy are being assisted. After a thorough enquiry 50% of school tuition is given, in cases of extreme poverty, books etc are provided by the project. Report cards are scrutinized annually to assess performance and sometimes random tests are administered in Math and English.

During the Covid-19 lockdown rations were distributed to Behbud's wage workers, patients and families of poor students in four rounds. After accessing their financial position, monetary help was also extended in some cases. Alongside this, communication was maintained with the regular beneficiaries in order to keep abreast of their occurring issues and problems in order to resolve them in the best possible way.

### **Gently-loved clothes sales**

Helping Hands project conducted sporadic sales of slightly used formal wear clothes in 2019- 2020. The most recent one was when lockdown was eased just before Eid-ul-Azha. The amount generated by these sales totaled Rs.500,000/.

#### **Total beneficiaries in Year 2019-2020:**

##### **Students: 108**

School Students	92
College Students	10
Professional Colleges	2
University Students	4

**Distressed People: 602**

Distress Widows	5
Medical Treatment	9
House Rent	1
Monthly Ration	1
Total Jahez in year 2019 - 2020	14
Ration distributed during Covid 19	572

**Total beneficiaries: 710**

**Chairperson:** Mrs. Nighat Zuberi  
**Co-Chairperson:** Mrs. Ghazala Monem  
**Coordinator:** Mr. Tanveer  
**Occasional Coordinator:** Ms. Rashida Iqbal

**Thrift Shop**

Karachi Behbud Association has encouraged donation of gently loved/used clothes, kitchen and household items for reselling in the Thrift shop at Clifton Complex and the White Elephant stall at the Spring Fiesta. It was realized that these items have the potential of generating sizable revenue if run like a regular store all year. In February 2020 a plan was worked out to get this project going.

The first challenge was clearing and sorting the backlog of cartons filled with donated items from the three storage rooms. The rooms require repair and renovation once they are cleared. We are extremely grateful to Behbud President Naheed Viqar for generously giving her time every week in helping clear these rooms.

**Record of amount collected**

Spring Fiesta in February 2020:	Rs. 200,780/-
Clifton complex July 2019 to June 2020:	Rs. 23,260/-
Sales August 2020 till September 2020:	Rs. 51,500/-

**Goal**

To clean and organize items in the storage rooms, the renovation plan includes paint, installing proper electric fixtures and mounted wooden shelves/cupboards to store items in good condition protecting them from dust and climate corrosion.

**A humble request**

Members and friends are requested to donate clothes and household items not damaged but in good reusable condition. Donated clothes should be clean and ironed to help those we help keep their dignity.

**Chairperson:** Mrs. Ghazala Monem  
**Co-Chairperson:** Mrs. Nighat Zuberi

## REPAIR & MAINTENANCE REPORT 2018-2019

A total Rs. 1.38 million were spent on repair & maintenance work collectively in all Behbud's offices.

### Clifton Center:

Building Repair & Maintenance	Rs. 366,208/-
Repair work- Schools/ College –SJ	Rs 155,290/-
Repair office Equipment's	Rs. 154,693/-
Repair & Maintenance Furniture	Rs. 24,215/-
Left Maintenance Charges (p.a)	Rs. 74,580/-
Computer Repair	Rs. 90,001/-
General Repair & Maintenance	Rs. 3,020/-
Vehicle Repair	Rs. 57,963/-
Sub Total	Rs. <b>925,970/-</b>

### Mehmoodabad Center:

Building Repair & Maintenance	Rs. 178,055/-
Repair Office Equipments	Rs 85,703/-
Repair & Maintenance Furniture	Rs. 12,650/-
Vehicle Repair	Rs. 19,117/-
Sub Total	Rs. <b>295,525/-</b>

### Secondary School/ Primary School-KP

Building Repair & Maintenance	Rs. 29,770/-
Repair Office Equipment	Rs 1,169/-
Repair & Maintenance Furniture	Rs. 530/-
Sub Total	Rs. <b>31,469/-</b>

### Behbud Creation Shop

Building Repair & Maintenance	Rs. 50,980/-
Repair Office Equipment	Rs. 6,300/-
Repair & Maintenance Furniture	Rs. 72,512/-
Sub Total	Rs. <b>129,790/-</b>

### Summary:

Clifton Center	Rs. 925,970/-
Mehmoodabad Center	Rs. 295,525/-
Secondary/Primary Schools	Rs. 31,469/-
Behbud Creation Shop	Rs. 129,790
<b>Grand Total</b>	<b>Rs. 1,382,754/-</b>

## FINANCE REPORT 2019-2020

**The Objectives of the Finance Department at Behbud Association, Karachi are to:**

- Coordinate financial planning and budgeting to ensure that resources for all project activities at Behbud are anticipated in advance and Executive Committee is made aware of resources needed.
- Track progress of various Behbud projects, compare budgets with actual expenses, forecast remainder of the year's needs and inform Executive Committee Members of shortfalls and excesses in resources.
- Facilitate Behbud projects with timely provision of cash as required and as available.
- Maintain accounts as per accepted standards and ethical values.
- Liaise with banks and investment companies to secure the best available return for Behbud.

The financial year 2019 – 2020 was a highly unusual year for which organizations—commercial, NGOs, NPOs or even governments, worldwide were ill prepared. Globally, organizations and individuals have suffered and continue to suffer the negative health, social and financial impact of the pandemic.

Behbud Association Karachi too, experienced four (4) months of inactivity and shut down from March to June 2020. While administrative and coordination staff, observing prescribed health and safety SOPs, kept attending office to ensure that financial aid to pandemic affected families continued unhindered and that routine accounting and administrative tasks were taken care of, nevertheless, all Behbud schools and college, most of the medical clinics and vocational training activities came to a standstill. Sales of Behbud handicrafts also ceased during this period. All this caused a severe financial strain on Behbud especially, since the Executive Committee, keeping Behbud's mission to support the underprivileged, took a decision to provide those in need with rations for three months running. Further the Behbud staff was paid salaries in full and on time for all the months of inactivity. Expenses continued as usual but the inflows coming from Behbud projects were lacking to cover these expenses. Donor contributions too reduced significantly due to the adverse financial impact of Covid-19 related lockdowns.

After two consecutive highly profitable years with robust excess of inflows over outflows, the outcome of the last four (4) pandemic strained months of the year has resulted in a substantially reduced **profit of Rs. 2.40 million** for the financial year ending June 30, 2020. The details on inflows and outflows are given on following pages with tables and graphs for greater clarity.

While event Income, from Spring Fiesta held at the beginning of 2020 was a healthy Rs. 9.9 million, it registered a decrease of 12.85% from previous year. This was mainly because two fund raising events were held in the previous year while only one could be held in this one.

The Investment Income for the year was Rs. 13 million which shows an increase of 79.18% over the previous year. The increase can mainly be attributed to improved bank returns but we must also give credit to the Finance and Accounting staff who ensured judicious and timely investment of surplus funds.

Zakat and Donations evidenced a decrease over previous year of 19.86%, on account of negative financial impact suffered by individual and organizational donors in the last quarter of the financial year.

Project Income decreased by 11.38% as compared to the previous financial year. Parents stopped paying school fees during the closure period. Except for TB and Hepatitis C clinics all other medical clinics were suspended resulting in no medical fees coming in. Vocational training classes were closed as was handicraft and product sale through the Behbud Creation shop and all product exhibitions.

During the financial year 2019-2020 very few members paid their annual membership fee. As every incoming rupee counts for Behbud's operation, this shortfall was acutely felt.

While inflows were adversely affected and seriously so, overall expenses registered an increase over the previous financial year. Project Expenses marginally increased by 1.62%. The reason for this increase can be attributed to net effect of normal annual salary increment and upward salary band adjustment for teaching staff.

Event Expenses too increased by 45.90% from the previous year, mainly due to the additional marketing collateral developed for Behbud's 50 years celebration (which was to be used for multiple events that could not take place) and increased security measures at the venue.

Administrative Expenses increased by 5.38% on account of the addition of a much-needed Human Resource staff, routine salary increments, completion of office renovation and increased depreciation.






With the year-end reduced profitability, our cash flow position evidenced a marginal reduction of 0.89% over the previous financial year.

Despite every challenge, as a step towards sustainability, we were able to add an additional **Rs. 5 million** to our Endowment Fund and as at June 30, 2020, this stands at **Rs. 92 million**.

I would like to thank all those associated with Behbud, including the Staff, Office Bearers, the Executive Committee, Behbud Members and Donors for the support and cooperation extended towards averting, what could have been a financially ruinous period for an organization such as ours. We still anticipate difficult times ahead in the new financial year and must together find ways to successfully continue to provide education, medical assistance, vocational skills and income opportunities to Behbud's many beneficiaries.

**Ms. Seemin Shafi**  
**Honorary Treasurer**

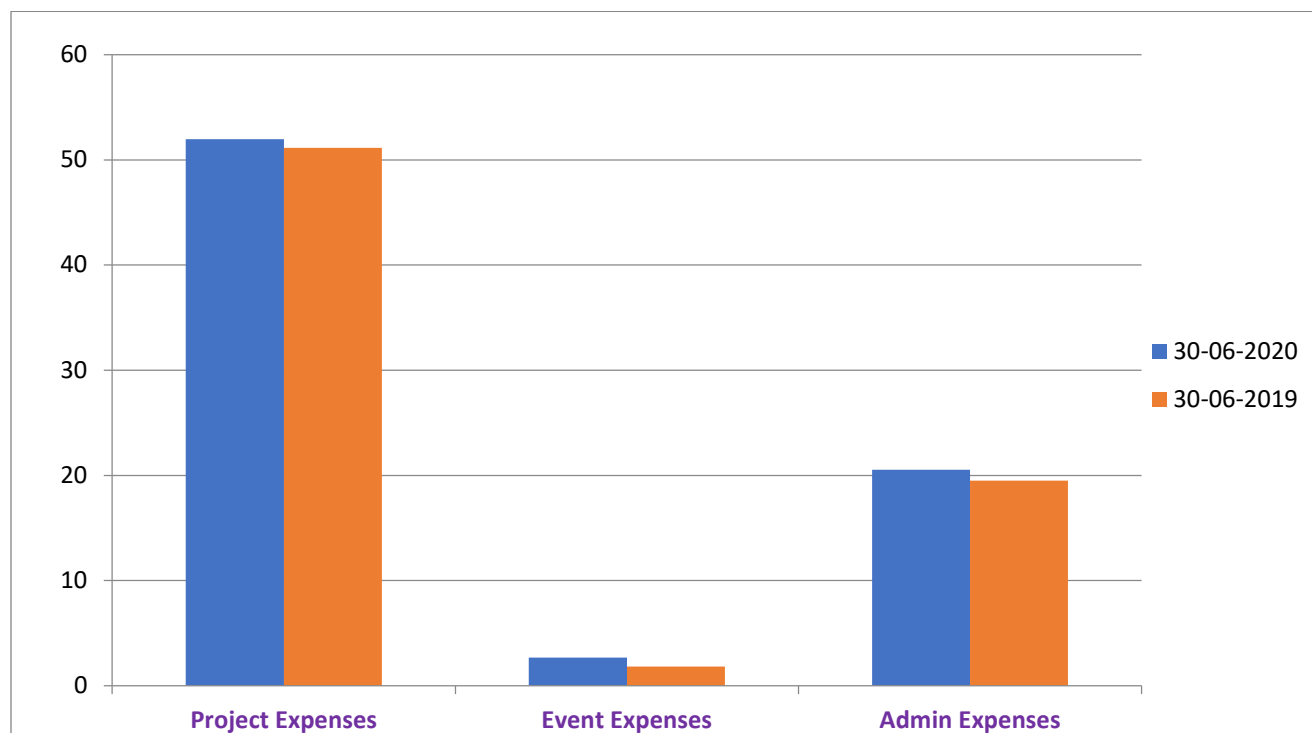
### SOURCES OF FUNDS:

<b>Rupees in Million</b>	<b><u>30-06-2020</u></b>	<b><u>30-06-2019</u></b>	<b><u>%Change</u></b>
Donation / Zakat	29.38	36.66	19.86 
Project Income	25.23	28.47	11.38 
Event Income	9.90	11.36	12.85 
Income from Investments			
& Bank Deposits	13.08	7.30	79.18 
Membership Fee	0.08	0.24	66.67 



## EXPENSES:

Rupees in Million	30-06-2020	30-06-2019	%Change
Project Expenses	51.98	51.15	1.62
Event Expenses	2.67	1.83	45.90
Admin Expenses	20.55	19.50	5.38



## EXECUTIVE MEMBER LIST 2019-2020

1.	Naheed Viqar	President
2.	Bushra Pervaiz Kausar	Senior Vice President
3.	Ghazala Monem	Vice President
4.	Shahinda Moonis	Vice President
5.	Seemin Shafi	Treasurer
6.	Nabila Khwaja	Secretary
7.	Tahira Hazif	Joint Secretary
8.	Anjum Waris Khan	Executive Member
9.	Aziz Salamullah	Executive Member
10.	Bushra Hyder	Executive Member
11.	Farhat Ajmal Dr.	Executive Member
12.	Hamida Najeeb Haroon (Dr.)	Executive Member
13.	Kaukab Maqbool	Executive Member
14.	Mahira Ansari	Executive Member
15.	Mumtaz Liaquat Ali	Executive Member
16.	Perween Alam Khan	Executive Member
17.	Rumana Qureshi	Executive Member
18.	Shahnaz Hassan Ansari	Executive Member
19.	Tanvir Iftikhar Khwaja	Executive Member
20.	Zeba Rehman	Executive Member
21.	Zeeba Zafar	Executive Member
22.	Zehra Masrur Ahmad	Executive Member
23.	Nighat Khan Mayat	Executive Member (co-opted)
24.	Nadira Sohail	Executive Member (co-opted)
25.	Saba Hashmi (Dr.)	Executive Member (co-opted)
26.	Nighat Zuberi	Executive Member (co-opted)

## LIST OF MEMBERS

1	Akhtar Rashid Ibrahim	28	Feroze Afaq Ahmed Khan
2	Abida Saleem Nini	29	Ghazala Monem
3	Aliya Faraz	30	Ghazala Qureshi
4	Amina Ghazi	31	Ghazala Waheed Hassan
5	Amna Javed	32	Hamida Najeeb Haroon (Dr.)
6	Amna Khan	33	Hamna Fauzan
7	Anjum Ahmed	34	Huma Majid
8	Anjum Hashmi	35	Jamal Haider
9	Anjum Waris Khan	36	Kaukab Maqbool
10	Anum Jamal	37	Khadijah Manzur
11	Aqila Saeed	38	Khalida Riffat Shaikh
12	Ashraf Saiduzzaman Siddiqui (Dr.)	39	Lubna Bokhari (Dr.)
13	Aziz Salamullah	40	Mahira Ansari
14	Bushra Hyder	41	Mahjabeen Salman
15	Bushra Pervaiz Kausar	42	Mahmuda Imam
16	Chaman Ashfaq	43	Mahrukh Sultan
17	Durriyah Vasi	44	Mahtab Amar
18	Farhat Ajmal (Dr.)	45	Maleka Shiraz
19	Farida Kaleem	46	Margaret Majeed
20	Farida Khokhar	47	Marion Shaikh
21	Farida Shafiq Mian	48	Mehveen Quraishi
22	Farida Shaikh	49	Mumtaz Liaquat Ali
23	Farida Subhani	50	Munira Memon
24	Farrukh Sultan	51	Nabila Khwaja
25	Fatima Talat Wahab	52	Nadira Sohail
26	Fauzia Zahid Zaheer	53	Naheed Viqar
27	Fawzia Hyder	54	Najia Asad Qadir

55	Nasreen Khalid Anwar	82	Seemin Shafi
56	Nauroze Iftikhar Ahmed	83	Shabana Ali
57	Naveed Saquib Hameed	84	Shahinda Moonis
58	Neelofar Jamal Ansari	85	Shahnaz A. Saleem
59	Nighat Aman	86	Shahnaz Hasan Ansari
60	Nighat Khan Mayat	87	Shamim Kazmi
61	Nighat Zuberi	88	Shagufta Ashraf
62	Nishat Kazmi	89	Shehwar Rahim
63	Noor Jehan Qudussi	90	Suraiya Jamil Khan
64	Nusrah Asad	91	Tabassum Mohsin Siddiqui
65	Nosheen Zaidi (Dr.)	92	Tabassum Yousuf
66	Oofi Khan (umtal rauf)	93	Tahera Nisar
67	Parveen Rashid	94	Tahira Hafiz
68	Perween Alam Khan	95	Tanvir Iftikhar Khwaja
69	Qamar Bashir Choudhary	96	Tasneem Bano Kirmani
70	Rafat Siddique	97	Yasmin Qurrat
71	Rahat Haque	98	Yasmin Zulfiqar Chaudhary
72	Rehana Alam	99	Zaeema Alvi Ahmed (Dr.)
73	Rehana Ghulam Rasool	100	Zeba Ghias
74	Rehana Saleem	101	Zeeba Zafar Mahmood
75	Rumana Sanaullah Qureshi	102	Zeenath Kamal
76	Saadia Rana	103	Zehra Masrur Ahmed
77	Saba Hashmi (Dr.)	104	Zeba Rehman
78	Safia Moin Ahmed (Dr.)		
79	Saghira Ajaz Ali		
80	Seema Ibrahim		
81	Seemin Rahman		

## How can you help?

What a changed world — the ongoing pandemic, natural calamities and their crippling impacts on our society. A year we may want to forget. But we cannot. The widening inequalities between the rich and the poor needs immediate and drastic action to negate this gap. Covid-19 has led to lost incomes, loss of homes and left a huge gap in education. The need to act is therefore now!

We've seen how our positive actions—no matter how small they may seem—impact those around us decisively, especially the already distressed.

So, donate now and help Behbud Association, Karachi lessen the widening gap. Behbud a trusted and established NGO, has been helping the disadvantaged for over 50 years.

“Bano Zariya Kisi Ki Zindagi Badalnay Ka, Kisi Ki Zindagi Behter Karne Ka”



Give your Zakat, Sadaqah or any other donation via cash, cheque or online to Behbud Association Karachi:

**DONATE NOW**



Behbud Association Karachi, Street # 9, Block I, Scheme 5 Kehkashan, Clifton, 75600 / Tel: 021-35820663/5 Email: [info@behbudkarachi.org.pk](mailto:info@behbudkarachi.org.pk)



**BehbudAssociationKarachi**



**BehbudAssociationKarachi**



**[www.behbudkarachi.org.pk](http://www.behbudkarachi.org.pk)**