



**BI-ANNUAL
REPORT
2020-22**

LET'S BRING CHANGE

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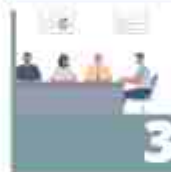
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WHO WE ARE



Community resource person delivering session

Mission

To empower vulnerable and marginalized communities by providing financial and non-financial services on a sustainable basis through an inclusive approach.

Vision

A society where every individual has dignity and quality of life.



Back to school mobile camp during COVID-19

STRATEGIC OBJECTIVES



Economic Development

Increase household incomes among targeted population through empowering excluded people by advocating for economic justice; increasing their capacity and resources to ensure sustainable income opportunities, with special focus on the most vulnerable and marginalized groups.



Education

Increase access and retention in targeted communities through institutionalizing key driving factors and actors by engaging stakeholders for promoting education rights in target communities to break barriers to education (specially girls' education)

WASH and Nutrition

Increase equitable access to water and sanitation by enabling communities to find innovative local solutions to address issues related child mortalities and health and hygiene with special focus on women and children.



Peace and Governance

Promote peaceful society by advocating citizen rights, increasing transparency and accountability in realm of basic social services and strengthen civil institutions by extending support in service delivery.



Humanitarian Response

Immediately respond in humanitarian crisis, and to protect vulnerable people affected by conflict and disasters by way of emergency relief and recovery.

Organizational Primary Concerns

- i. Gender: Genders are equitably taken into consideration in the program design and implementation strategies.
- ii. Youth and child protection: Programs have special space/allocation for activities empowering youth and protecting child rights. Also, programs are being implemented in youth focused and child friendly manner.
- iii. Persons with special abilities: People with special abilities are accommodated with adequate space and opportunities by re-allocating resources.
- iv. Disaster Risk Management and Preparedness: Ensuring special measures are taken in program implementation so that poor and marginalized people are able to cope up with natural disasters

Board of Directors



Mr. Sono Khangrani

Mr. Syed Nazr E Ali Jaffri

Ms. Rattan Kaur Chawla

Mr. Muhammad Irfan Khokhar

Ms. Gulnaaz Saeed

Chairperson

Vice Chairperson

Secretary

Member

Member

Sub Committees



Audit Committee

Ms. Rattan Kaur Chawla - Secretary

Mr. Muhammad Irfan Khokhar - Member

Ms. Gulnaaz Saeed - Member



Gender Committee

Ms. Rattan Kaur Chawla - Secretary

Mr. Muhammad Irfan Khokhar - Member

Ms. Gulnaaz Saeed - Member



HR Committee

Ms. Rattan Kaur Chawla - Secretary

Mr. Muhammad Irfan Khokhar - Member

Ms. Gulnaaz Saeed - Member

CHIEF EXECUTIVE OFFICER'S MESSAGE



DEAR SUPPORTERS,

I AM THRILLED TO PRESENT THE MOJAZ FOUNDATION'S BI-ANNUAL REPORT FOR THE PERIOD JULY 2020 TO JUNE 2022. THIS YEAR HAS BEEN A TESTAMENT TO OUR COMMITMENT TO FOSTERING POSITIVE CHANGE IN COMMUNITIES THROUGH IMPACTFUL PROJECTS.

IN PARTNERSHIP WITH ORGANIZATIONS LIKE THE BRITISH COUNCIL, GIZ, AND WATERAID PAKISTAN WE'VE ACHIEVED REMARKABLE MILESTONES. OUR TAKE A CHILD TO SCHOOL INITIATIVE SUCCESSFULLY ENROLLED 4,303 OUT-OF-SCHOOL CHILDREN, SHOWCASING THE POWER OF COMMUNITY-DRIVEN EFFORTS IN EDUCATION.

OUR ENGAGEMENT WITH THE SOUTHERN PUNJAB REGION EMPHASIZED CLIMATE CHANGE AWARENESS. THROUGH YOUTH WORKSHOPS, ADVOCACY INITIATIVES, AND POLITICAL ACCOUNTABILITY MEASURES, WE'VE STRIVED TO MAKE LASTING CONTRIBUTIONS TO ENVIRONMENTAL SUSTAINABILITY.

THE AAWAZ II PROGRAM, SUPPORTED BY THE BRITISH COUNCIL AND DFID, HAS EMPOWERED MARGINALIZED COMMUNITIES IN FAISALABAD, FROM COMMUNITY MOBILIZATION TO CITIZEN ENGAGEMENT. THE PROGRAM ADDRESSES VARIOUS CHALLENGES HINDERING DEVELOPMENT.

OUR COLLABORATIONS EXTEND TO ECONOMIC REINTEGRATION, EXEMPLIFIED BY THE PARTNERSHIP WITH GIZ. THE "PROMOTING ENTREPRENEURSHIP FOR ECONOMIC AND SOCIAL INCLUSION OF MIGRANTS" PROJECT HAS FACILITATED TRAINING AND SUPPORT FOR INDIVIDUALS TO ESTABLISH SMALL BUSINESSES, FOSTERING SELF-SUFFICIENCY.

IN THE INTEREST-FREE LOAN PROGRAM, WE'VE PROVIDED FINANCIAL SUPPORT TO HOUSEHOLDS WITH VIABLE BUSINESS IDEAS, TARGETING POVERTY ALLEVIATION AND ECONOMIC EMPOWERMENT. THIS INITIATIVE HAS DISBURSED RS. 72.9 MILLION TO ELIGIBLE BENEFICIARIES, CONTRIBUTING TO SUSTAINABLE DEVELOPMENT.

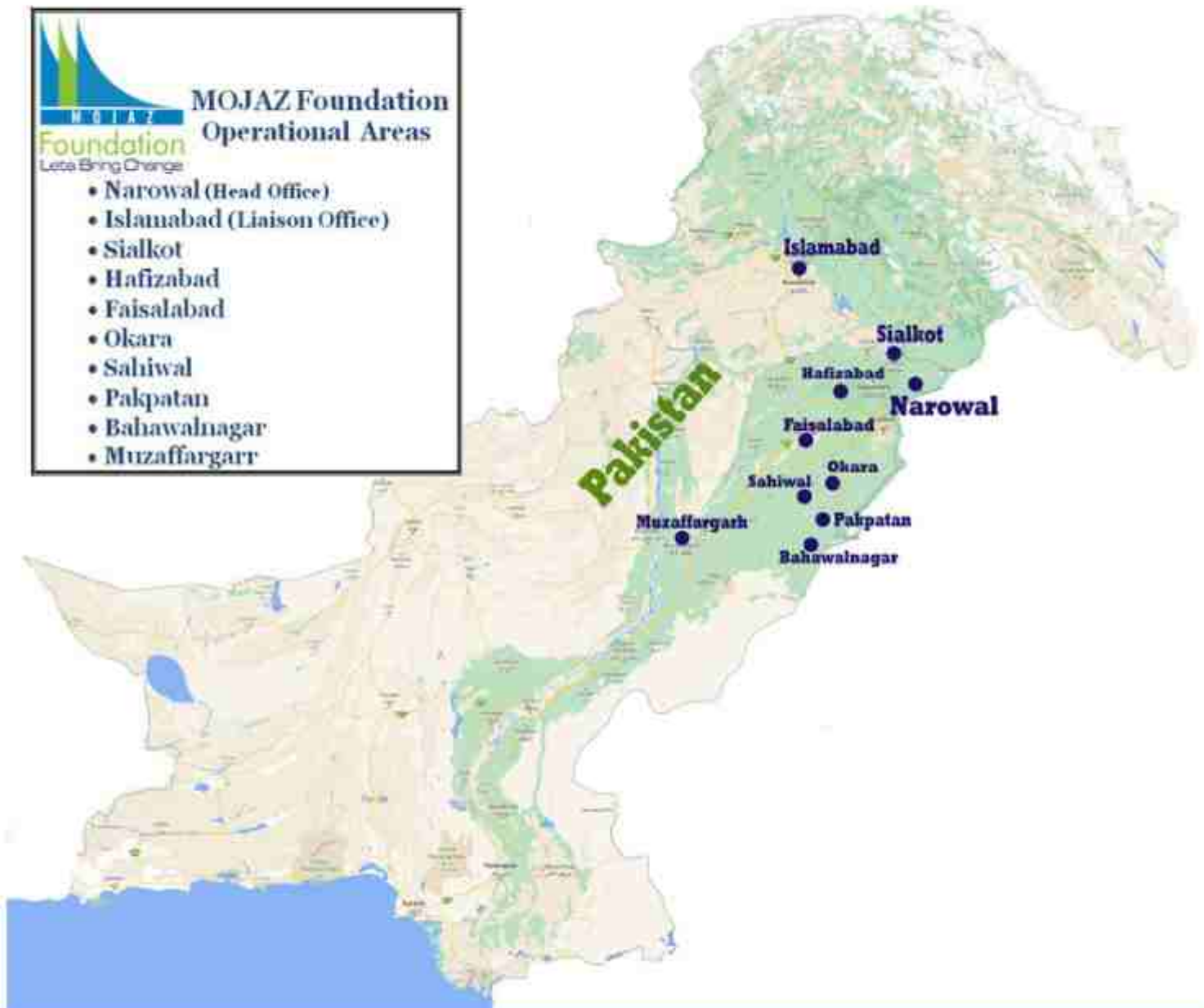
OUR DEDICATION TO PUBLIC HEALTH WAS EVIDENT IN THE COVID-19 RESPONSE PROJECT, EXECUTED WITH HSBC AND WATERAID. FROM HANDWASHING FACILITIES TO AWARENESS CAMPAIGNS, WE'VE ACTIVELY ADDRESSED THE CHALLENGES POSED BY THE PANDEMIC IN VULNERABLE COMMUNITIES.

WATERAID PAKISTAN'S COLLABORATION HAS LED TO GROUNDBREAKING PROJECTS LIKE THE DECENTRALIZED WASTEWATER TREATMENT SYSTEM AND THE SCALE UP OF MHM MODEL. THESE INITIATIVES UNDERSCORE OUR COMMITMENT TO SUSTAINABLE INFRASTRUCTURE AND GENDER EQUALITY.

AS WE REFLECT ON OUR ACHIEVEMENTS, WE EXTEND HEARTFELT GRATITUDE TO OUR PARTNERS, SUPPORTERS, AND THE COMMUNITIES WE SERVE. TOGETHER, WE'RE CREATING A MEANINGFUL IMPACT, ONE PROJECT AT A TIME. HERE'S TO ANOTHER YEAR OF POSITIVE TRANSFORMATION.

SINCERELY,

MS. RATTAN KAUR
CHIEF EXECUTIVE OFFICER
MOJAZ FOUNDATION



OUTREACH DURING YEAR 2020-22

Mojaz continues to serve marginalized communities throughout the reporting year that left us with COVID-19 pandemic. With already built strong base in the field and association with the funding partners, Mojaz has been able to continue with its mission. The organization has been able to implement 9 projects across Punjab and Islamabad Capital Territory.

9
Projects

PKR
182M.
Worth

19
Districts

166,858
Beneficiaries



Economic Development

Program Objective

Increase household incomes among targeted population through empowering excluded people by advocating for economic justice; increasing their capacity and resources to ensure sustainable income opportunities, with special focus on the most vulnerable and marginalized groups

Contributes to SD Goal 1, Target 1.4: "By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance"

Interest Free Loan

Mojaz focuses on economic wellbeing and quality of life for marginalized and poor communities by supporting income generation activities and expanding livelihood options; thereby giving them hope to constructively contribute to their communities. This essentially entails a strong focus on the enhancement of people's ability to become self-sustainable so that they can generate adequate resources for meeting the requirements of the self and household on a sustainable basis with dignity. Mojaz is implementing the Prime Minister Interest-free loan in the three districts of Punjab and reached out to some 4368 clients with

4,368 clients



Outstanding loan
portfolio 41.5 million



In Narowal,
Muzaffargarh and
Bahawalnagar districts





Economic Development

Program Objective

Promoting entrepreneurship for economic and social inclusion of returning migrants and the local population in Punjab.)



Contributes to SD Goal 1, Target 1.4: "By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance"

Economic reintegration of voluntary returnees and local population in central Punjab in Pakistan

"Promoting entrepreneurship for economic and social inclusion of migrants" has made great strides in facilitating economic reintegration of migrants in their communities of return. The project is being implemented in three districts of Punjab, namely Sialkot, Gujrat, and Gujranwala, and it started on December 1st, with a duration of one year.

The project's primary objective is to provide support to 195 individuals, of which 70% are returnees, and 30% are locals, to establish small businesses or enterprises. This support includes providing assets and training to the identified individuals, which will help them establish their small businesses or enterprises.

During the year, the project has identified and trained 66 individuals from the project districts and neighboring areas. Out of these 66 individuals, 11 are locals, and the remaining are returnees from Germany and Europe. Additionally, the project has facilitated capacity-building sessions for six women. These training sessions have equipped the identified individuals with the necessary skills to establish their small businesses or enterprises.

The next phase of the project involves facilitating the identified individuals in finalizing their livelihood investment plans and distributing assets required to start their businesses. This phase is critical to ensure that the identified individuals can establish their businesses and become economically self-sufficient, leading to their social inclusion in their communities of return.

Mojaz Foundation and GIZ are committed to the successful implementation of the project and are confident that it will have a significant impact on the economic and social inclusion of migrants in their communities of return.

95 Voluntary
Returnees and
Local population
Trained on EDT

6 sessions of
Enterprise
Development
Training

In-Kind Support
distributed to 59
beneficiaries



Education

A session during back to school campaign

Program Objective

Increase access and retention in targeted communities through institutionalizing key driving factors and actors by engaging stakeholders for promoting education rights in target communities to break barriers to education (specially girls' education)



Contributes to SD Goal 4, Target 4.1 "By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes"

Contributes to SD Goal 4, Target 4.1 "By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes"

Take a Child to School (TACS) in Partnership with British Council

Mojaz Foundation completed the second phase of TACS (2018-2021) during the current year with great success. The project aimed to increase the number of better-informed parents committing to enrolling out-of-school-children and maintaining retention. The project focused on establishing a strong coordinated ownership amongst the community influencers and partners to facilitate access to schools and enrolment.

4303 out-of-school children (2383 boys and 1920 girls)



329 volunteers



43 social action plans



276 Mohallah Committee Meetings



2 District Events

Female farmers posing with delegation during an exhibit of their local produce



/MOJAZ



/MOJAZFOUNDATION



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OVERVIEW OF ACTIVITIES

BACK TO SCHOOL CAMPAIGN: MOJAZ FOUNDATION ARRANGED THE "BACK TO SCHOOL" CAMPAIGN THROUGH A MOBILE VAN IN ALL UNION COUNCILS OF TEHSIL CHISTIAN IN 2020 AND 2021 TO ENSURE RETENTION AND ENROLMENT DURING THE CORONA OUTBREAK.

SOCIAL ACTION PROJECT: THE MOHALLA COMMITTEES UNDER THE PROJECT REMAINED COMMITTED TO WORKING ON MISSING FACILITIES IN SCHOOLS IN THEIR RESPECTIVE AREAS. THE COMMITTEES IDENTIFIED SEVERAL ISSUES SUCH AS MISSING FACILITIES, ABSENCE OF BOUNDARY WALLS, DRINKING WATER ISSUES, LACK OF FURNITURE, NON-AVAILABILITY OF ELECTRIC FANS, LACK OF PLANTATION, POOR CLEANLINESS OF SCHOOLS, LOW ENROLLMENT AND RETENTION ISSUES, UNIFORM AFFORDABILITY, ETC. BASED ON THE IDENTIFIED ISSUES, THE COMMITTEES PROPOSED SAPS TO ADDRESS THE PROBLEMS. THE SAPS WERE MADE POSSIBLE WITH THE FUNDING FROM BRITISH COUNCIL AND COMMUNITY CONTRIBUTIONS THROUGH RAISING FUNDS BY THE MCS, AND A STRONG SUPPORT FROM THE ADMINISTRATION AND GOVERNMENT DEPARTMENTS.

COVID-19 RESPONSE: THE MOHALLA COMMITTEES PLAYED A SIGNIFICANT ROLE IN ORGANIZING VARIOUS RELIEF ACTIVITIES DURING THE COVID-19 PANDEMIC. THEY DISTRIBUTED FOOD MATERIALS, FACE MASKS, AND HAND SANITIZERS. THEY ALSO ORGANIZED AWARENESS SESSIONS ON COVID-19 AND ITS PREVENTION.

ENROLMENT AND AWARENESS CAMPAIGNS: SIX "ENROLLMENT CAMPAIGNS" WERE CONDUCTED AT THE UNION COUNCIL LEVEL. EDUCATION DEPARTMENT AND REPRESENTATIVES FROM DIFFERENT HAMLETS OF THE UNION COUNCILS PARTICIPATED IN THE CAMPAIGNS. THESE CAMPAIGNS HELPED IN ACHIEVING THE PROJECT TARGET RELATED TO ENROLMENT AND RETENTION OF OUT-OF-SCHOOL CHILDREN IN PUBLIC SCHOOLS.

CONCLUSION:

MOJAZ FOUNDATION SUCCESSFULLY COMPLETED THE SECOND PHASE OF THE TAKE A CHILD TO SCHOOL PROJECT IN PARTNERSHIP WITH BRITISH COUNCIL. THE PROJECT AIMED TO ENROLL AND RETAIN OUT-OF-SCHOOL CHILDREN IN PUBLIC SCHOOLS. THE PROJECT'S KEY ACHIEVEMENTS INCLUDE ENROLLING 4303 OUT-OF-SCHOOL CHILDREN, DEVELOPING 43 SOCIAL ACTION PLANS, AND ORGANIZING MONTHLY MEETINGS WITH THE MOHALLA COMMITTEES.





AAWAZ II



Mojaz Foundation partnered with the British Council to implement the AAWAZ II program in four tehsils of district Faisalabad. The program aims to create a more protective and enabling environment for girls, boys, women, youth, minorities, the differently-abled, and those at risk of exclusion and exploitation. The project began in March 2021 and will continue for a period of two and a half years. The program is funded by the DFID in Pakistan.

Key Components of the Program: The AAWAZ II program has several components to address various issues that hinder the development and empowerment of marginalized communities.

The outreach teams formed 36 village forums in 9 villages from four project tehsils with a total membership of 895. Out of this, 494 are men and 389 are women. Special efforts were made to include transgender (2 in number), PWDs (34 in number), and representatives from minorities (31 in number).



THE PROGRAM AIMS TO SENSITIZE THE GENERAL PUBLIC ON ISSUES SUCH AS EARLY MARRIAGE DISADVANTAGES, CHILD LABOR, AND RIGHTS OF MINORITIES ACCORDING TO THE CONSTITUTION OF PAKISTAN.

AWARENESS RAISING AND REFERRALS TO AVAILABLE SERVICES ACCORDING TO COMMUNITY DEMANDS ARE MADE THROUGH AAWAZ AGAHI CENTERS
20 VILLAGE FORUMS IDENTIFIED AND MOBILIZED 1080 HOUSEHOLDS

360 AAWAZ CHANGE AGENTS IDENTIFIED BY VILLAGE FORUM MEMBERS IN 4 TEHSILS

DURING THE YEAR, THE VILLAGE FORUMS AND CHANGE AGENTS RECEIVED 205 EARLY WARNINGS. OUT OF THESE, 59 WERE ADDRESSED, AND THE REMAINING ARE UNDER PROCESS.

A TOTAL OF 2800 PRINTS OF THE REFERRAL DIRECTORY HAVE BEEN DISSEMINATED AMONG THE COMMUNITY WITH THE SUPPORT OF VILLAGE FORUM MEMBERS AND AAWAZ CHANGE AGENTS.



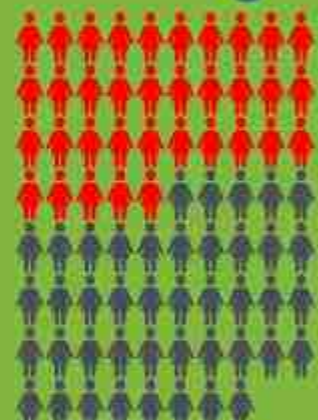
Identity Secured Rights Secured



In Chak 420 GB of Tehsil Tandlianwala, District Faisalabad, the village forum (Pur Azam) got to know that a large number of women and a few men in the chak do not have CNIC. Due to this these people were not registered with BISP Ehsas program and were not eligible for the grants and could not even cast votes. The matter was discussed in monthly meetings of VF and it was decided to have a meeting with Assistant Director NADRA for provision of mobile van to facilitate particularly the women at their doorstep. The focal person collected the data of women and men who were eligible for CNIC but could not get due to lack of knowledge and dependency on men to visit NADRA office. The Assistant Director, Mr. Tariq Baloch allowed the mobile van to visit 420 GB for providing services. This initiative benefited 113 community members of the chak.



Minority Registration
including 22 women



Muslim Registration
including 53 women



Ms. Shabana is an active member of the VF, always trying to help women from her area. She facilitated and mobilized women for acquiring CNICs.



HUMANITARIAN RESPONSE

Program Objective

Immediately respond in humanitarian crisis, and to protect vulnerable people affected by conflict and disasters by way of emergency relief and recovery.

Contributes to SDGs

1 (1.5), 2 (2.1 & 2.2), 3 (3.3 & 3d), 5 (5.2), 11 (11.5), 13 (13.1), 16 (16.1)



Mojaz team preparing for distribution of hygiene kits during COVID-19 relief

With the onset of COVID-19 infection, MF's first response to COVID-19 was based on government's guidelines for maintaining social distancing and observing instructions of lockdowns. The staff was advised to work from home except for a few staff members from the admin department who were struggling hard to cope up with the situation and make arrangements for staff and offices' safety. The staff was instructed to maintain contacts with their colleagues via whatsapp, zoom and skype.

Field activities were also put on halt for a while. Necessary updates kept circulating via social networking channels. Initial meeting were conducted with the districts governments in Muzaffargarh, Bahawalnager, Faisalabad and Narowal for situational assessments for designing a more realistic response.

HSBC COVID-19 RESPONSE

HSBC's commitment to corporate social responsibility continued to be demonstrated in the current year through its support for Covid-19 response efforts in Pakistan. In partnership with WaterAid Pakistan and with financial support from Unilever, Mojaz Foundation implemented a "COVID-19 response" project in 2 UCs of Islamabad and 6 UCs of Rawalpindi. The project aimed to improve public health by promoting hygiene practices and distributing essential supplies to the poorest communities in the area.

Under this project, HSBC and its partners provided hand washing facilities in healthcare and quarantine facilities, marketplaces, and public service provision facilities. They also supplied soaps to ensure the availability of hand washing supplies.

Additionally, community awareness raising activities were organized using Community Resource Persons (CRPs). These CRPs were hired from the local community and conducted door-to-door sessions and speaker announcements in 8 UCs to educate the public on Covid-19 prevention measures.

Mass awareness raising was also carried out through radio, cable TV, and billboards to create awareness among the masses. Messages on Covid-19 prevention were advertised on cable TV networks, played 48 times per day for 60 days, targeting a population of 151125. Messages were also displayed on 4 billboards in Islamabad and Rawalpindi region for 33 days, reaching an estimated population of 2640000.

HSBC and its partners also provided Hygiene/MHM kits to facilitate the poorest of the poor in project areas, with particular focus on areas where there are more number of sanitary workers residing. The project distributed 500 MHM kits in the project UCs and 1500 Hygiene/MHM kits (protective items) among poorest households, sanitation workers, and government offices in the Islamabad region. In addition, 20,000 soaps were distributed in the targeted UCs, including Govt. Offices, PIMS, and Facilitation Centers. Dettol soaps were also provided in 3 government schools in the Islamabad region to facilitate hand washing among students.

The project received much appreciation and cooperation from the district governments of Rawalpindi and Islamabad. HSBC's contribution to this project demonstrates its commitment to improving public health in the communities where it operates.

OVERVIEW OF ACTIVITIES



Awareness Raising
in a population of

1,280,000



Twin cities, Narowal,
Muzaffargarh &
Bahawalnagar

5 Districts



Distribution of
Face Masks

8,642



Distribution of
Hand Sanitizers

3,300



Distribution of
Food Ration

600



Hand washing
stations

25



INCLUSION IS A RIGHT, NOT A PRIVILEGE!

An Invalid, from downtown Rawalpindi, married and the sole bread earner for a family of 8. He has been a self-tutored video editor. In the influence of the pandemic his work was highly effected and his family had nothing to survive on.

"Firstly, a huge challenge, as no cooperation from most of the community, especially when one is a disable. But as I kept my cool and love to work, it has been a great experience. I'm grateful to get this opportunity as most organizations have restrains in employing disables."



Mr. Naveed, community resource person playing COVID-19 SOPs announcements

I had multiple encounters in which people had reservations regarding my proficiency as a community resource person and also they did not like the idea of awareness raising about coronavirus.

After being oriented multiple times by Mojaz team, I was proficient enough to carry out my work in a systematic way.

After working with Mojaz in this project, people of the area now call him "Naveed Babu". This was witnessed by our team and our team highly appreciates his efforts.



Mr. Naveed distributing hygiene kits in presence of Mojaz team



Water Filtration Plant in Sector Sharqi of UC Humak



WASH and Nutrition

Program Objective

crease equitable access to water and sanitation by enabling communities to find innovative local solutions to address issues related child mortalities and health and hygiene with special focus on women and children.



Contributes to MD Goal 6, Target 6.1 "By 2030, achieve universal and equitable access to safe and affordable drinking water for all" and Target 6.2 "By 2030, achieve access to adequate and equitable sanitation and hygiene for all and end open defecation, paying special attention to the needs of women and girls and those in vulnerable situations"



Access to clean drinking water in urban poor of Islamabad

THE "ACCESS TO CLEAN DRINKING WATER IN URBAN POOR OF ISLAMABAD" PROJECT IMPLEMENTED IN PARTNERSHIP WITH WATERAID PAKISTAN AIMED TO ADDRESS THE CHALLENGES OF WATER QUALITY, AVAILABILITY, AND ACCESS IN OF MODEL TOWN HUMAK AND UC-1 AT SAIDPUR VILLAGE, ISLAMABAD PAKISTAN.

THE PROJECT DIRECTLY REACHED OUT TO 14,500 WOMEN, MEN, AND CHILDREN, AND INDIRECTLY BENEFITED A TOTAL OF 235,000 INDIVIDUALS IN UC HUMAK. THE PROJECT ADOPTED A COMMUNITY-BASED APPROACH TO CONSTRUCTING AND MANAGING DRINKING WATER SCHEMES AND INITIATING AND MAINTAINING ENVIRONMENTAL SANITATION.

THE PROJECT ESTABLISHED 8 WATER USER COMMITTEES (WUC), WITH 4 FEMALE AND 4 MALE MEMBERS EACH FROM THE COMMUNITY, TO ENSURE TRANSPARENCY, OWNERSHIP, AND EFFECTIVE, RESPONSIVE, AND SUSTAINABLE MANAGEMENT OF THE FACILITIES. THE PROJECT ALSO CONSTRUCTED AND REHABILITATED CLEAN DRINKING WATER SUPPLY SYSTEMS IN 5 COMMUNITIES AND 3 INSTITUTIONS. WATER OPERATORS AND CARETAKERS OF THE SCHEMES WERE TRAINED ON THE OPERATION AND MAINTENANCE (O&M) OF CLEAN DRINKING WATER FACILITIES, AND WATER QUALITY TESTING WAS CARRIED OUT BEFORE, AFTER, AND DURING THE PROJECT EXECUTION.

COMMUNITY SESSIONS ON HYGIENE PROMOTION AND CLEAN DRINKING WATER PRACTICES WERE ORGANIZED AT THE HOUSEHOLD LEVEL, AND GLOBAL EVENTS SUCH AS GLOBAL HAND WASHING DAY, WORLD TOILET DAY, WORLD WATER DAY, AND WORLD ENVIRONMENT DAY WERE CELEBRATED WITH MAXIMUM PARTICIPATION FROM THE COMMUNITIES AND OTHER STAKEHOLDERS FROM GOVERNMENT OFFICES. THE PROJECT ALSO IMPLEMENTED CLEAN DRIVE CAMPAIGNS IN COMMUNITIES, CONTRIBUTING TO THE ENVIRONMENTAL SANITATION OBJECTIVE OF THE PROJECT.





Menstrual Hygiene Management (MHM)

The Mojaz Foundation, in line with its commitment to promoting gender equality as per the Sustainable Development Goals (SDGs), has partnered with WaterAid to spread awareness about Menstrual Hygiene Management (MHM). Through a range of technical and analytical initiatives, the foundation aims to better understand and address MHM issues, and elevate the dialogue on the importance of MHM. One of the foundation's successful projects in this regard is the Scale up of MHM Model Phase-III in the public schools of Islamabad, which received financial support from WaterAid Pakistan. The project's larger objective was to develop a model of "Girls Friendly Toilets" in schools, where girls can manage menstruation safely with dignity, and equip them with the required basic knowledge and skills for effective management of menstruation.

The project achieved several milestones, including the construction of Girls Friendly Toilets and Group Handwashing Facilities in 20 FDE schools, technical assessment of selected schools and development of BOQs, and selection of construction sites in compliance with the National Building Code for school building construction.

Additionally, drinking water facilities were constructed in 7 schools, WASH clubs were trained on hygiene and Clean Green School Components, and 25 MHM/5 WASH clubs were formed and trained by teachers.

Through this project, 22 schools in ICT, including schools from both rural and urban areas, were successfully sensitized. More than 250 WASH Group members in ICT were trained on WASH, MHM & CGSP, and over 9000 adolescent girls from these schools were sensitized about MHM. This initiative has made a significant contribution to promoting menstrual hygiene management in schools, and has helped empower girls with knowledge and resources to manage their menstruation effectively.



Our Partners



FINANCIAL HIGHLIGHTS

9%

is the operating cost during the reporting year.

91%

is the direct cost spent on program to uplift and empower beneficiaries



AMIN, MUDASSAR & CO.

Chartered Accountants



INDEPENDENT AUDITOR'S REPORT TO THE GENERAL BODY

Opinion

We have audited the financial statements of **MOJAZ Foundation**, which comprise of the statement of financial position as at **June 30, 2020**, and the statement of income and expenditure account, the statement of comprehensive income the statement of changes in fund and statement of cash flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of **MOJAZ Foundation** as at **June 30, 2020**, and its financial performance and its cash flows for the year then ended in accordance with approved accounting and reporting standards as applicable in Pakistan.

Basis 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 Statements section of our report. We are independent of the Society 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.

Information Other than the Financial Statements and Auditor's Report

Management is responsible for the other information. The other information comprises the information included in the Director's Report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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 the requirements of Companies Act, 2017 (XIX of 2017) 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.

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In preparing the financial statements, management is responsible for assessing the Company'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 Society or to cease operations, or has no realistic alternative but to do so.

The Board of directors are responsible for overseeing the Society's financial reporting process.

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 as applicable in Pakistan will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and 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 omissions, misrepresentations, 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 Company'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 Society'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 Society 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.

AMIN, MUDASSAR & CO.
Chartered Accountants



- We communicate with the board of directors 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.

Report on Other Legal and Regulatory Requirements

Based on our audit, we further report that in our opinion:

- Proper books of account have been kept by the Company as required by the Companies Act, 2017 (XIX of 2017);
- The statement of financial position, the statement of income and expenditure, the statement of comprehensive income, the statement of changes in fund and the statement of cash flows together with the notes thereon have been drawn up in conformity with the companies Act, 2017 (XIX of 2017) and are in agreement with the books of
- Investments made, expenditure incurred and guarantees extended during the year were for the purpose of the Society's business; and
- No Zakat was deductible at source under the Zakat and Usher Ordinance, 1980 (XVIII of 1980).

The engagement Partner on the audit resulting in this independent auditor's report is Ghulam Mudassar FCA.

Amin Mudassar & Co
Chartered Accountants



Faisalabad

Date 02 OCT 2020

MOJAZ FOUNDATION
STATEMENT OF FINANCIAL POSITION
AS ON JUNE 30, 2020

ASSETS	Note	2020 Rupees	2019 Rupees
Current Assets			
Cash and bank balances	5	90,927,372	76,388,671
Portfolio (Prime Minister Interest Free Loan)	6	39,619,314	61,891,392
Advances, prepayments and other receivable	7	40,789,394	38,318,806
		171,336,080	176,598,869
Non Current Assets			
Fixed assets - tangible	8	10,980,237	12,193,774
Assets subject to finance lease	9	7,858,047	1,951,100
Long-term investment	10	50,000,000	50,000,000
		68,838,284	64,144,874
Total Assets		240,174,363	240,743,743
LIABILITIES			
Current Liabilities			
Accrued and other liabilities	11	6,194,657	4,810,619
Short term borrowings	12	516,499	16,339,519
Deferred grants	13	8,423,242	11,291,224
Current portion of long term loans	14	686,891	-
		15,821,289	32,441,362
Non Current Liabilities			
Long-term loans	15	88,084,135	88,084,135
Liabilities against Assets Subject	16	4,245,143	-
Deferred revenue - Capital grants	17	346,846	872,979
		92,676,124	88,957,114
Total Liabilities		108,497,413	121,398,476
Total Net Assets		131,676,953	119,345,270
REPRESENTED BY:			
General fund		131,676,953	119,345,270
		131,676,953	119,345,270

Contingencies and Commitments

18

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


 CHIEF EXECUTIVE


 DIRECTOR

FINANCIAL STATEMENTS JUNE 30, 2020



**MOJAZ FOUNDATION
STATEMENT OF INCOME AND EXPENDITURES
FOR THE YEAR ENDED JUNE 30, 2020**

	Note	2020 Rupees	2019 Rupees
Receipts			
Grants utilized / amortized			
Related to capital grants	17	526,133	1,133,664
Other Income	19	19,003,672	24,391,445
Related to projects	20	38,306,059	115,320,612
Total Receipts		57,835,864	140,845,721
Expenditure			
Operational cost	21	6,259,280	10,505,430
Programme activities cost	22	38,882,465	107,351,018
Training cost	23	362,436	2,666,558
Total Expenditure		45,504,181	120,523,006
Net surplus for the year		12,331,683	20,322,715

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


CHIEF EXECUTIVE


DIRECTOR

FINANCIAL STATEMENTS JUNE 30, 2020



**MOJAZ FOUNDATION
STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED JUNE 30, 2020**

	Note	2020 Rupees	2019 Rupees
Surplus for the year		12,331,683	20,322,715
Other Comprehensive Income for the year			
Balance transferred to General Fund		<u>12,331,683</u>	<u>20,322,715</u>

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


CHIEF EXECUTIVE


DIRECTOR

FINANCIAL STATEMENTS JUNE 30, 2020




**MOJAZ FOUNDATION
CASH FLOW STATEMENT
FOR THE YEAR ENDED JUNE 30, 2020**

	2020 Rupees	2019 Rupees
CASH FLOWS FROM OPERATING ACTIVITIES		
Net surplus for the year	12,331,683	20,322,715
Non cash charges and other items:		
Depreciation	1,213,537	1,461,789
Amortisation of capital grants	(526,133)	(1,133,664)
Amortisation of leased assets	884,553	544,179
Grants recognised as revenue	(38,306,059)	(115,703,325)
	(36,734,102)	(114,831,021)
Deficit before working capital changes	(24,402,419)	(94,508,306)
Movement in working capital (Increase)/Decrease in current assets		
Advances, prepayments and other receivable	1,901,838	1,503,721
Micro credit loan portfolio	22,272,078	37,231,976
Accrued and other liabilities	1,384,038	(10,281,387)
	25,557,954	28,454,309
Cash used in operations	1,155,535	(66,053,997)
Finance cost paid	-	-
Net cash used in operations	a 1,155,535	(66,053,997)
CASH FLOWS FROM INVESTING ACTIVITIES		
Fixed capital expenditure	(6,791,500)	(601,329)
Net cash outflow from investing activities	b (6,791,500)	(601,329)
CASH FLOWS FROM FINANCING ACTIVITIES		
Grants received/ capitalized during the year for capital cost for projects and operational cost	-	-
Proceeds of long term loans	31,065,651	120,489,043
Payment of liabilities under finance lease	(4,932,034)	(22,915,865)
	(930,121)	
Net cash inflow from financing activities	c 35,997,685	96,643,057
Net increase in cash and cash equivalents (a+b+c)	30,361,720	29,987,732
Cash and cash equivalents at beginning of the year	60,049,153	30,061,421
Cash and cash equivalents at the end of the year	90,410,873	60,049,153
Cash and cash equivalents		
Cash and bank balances	90,927,372	76,388,671
Short term borrowings	(516,499)	(16,339,519)
	90,410,873	60,049,153

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


CHIEF EXECUTIVE


DIRECTOR

FINANCIAL STATEMENTS JUNE 30, 2020




**MOJAZ FOUNDATION
STATEMENT OF CHANGES IN FUND
FOR THE YEAR ENDED JUNE 30, 2020**

	Endowment fund	General fund	Total
	-----Rupees-----		
Balances as at June 30, 2018	-	99,022,555	99,022,555
Transfer from income and expenditure account	-	20,322,715	20,322,715
Balances as at June 30, 2019	-	119,345,270	119,345,270
Transfer from income and expenditure account	-	12,331,683	12,331,683
Balances as at June 30, 2020	-	131,676,953	131,676,953

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


CHIEF EXECUTIVE


DIRECTOR

FINANCIAL STATEMENTS JUNE 30, 2020



AMIN, MUDASSAR & CO. Chartered Accountants



Independent Auditor's Report To the general body of **Mojaz Foundation**

Report on the Audit of the Financial Statements

Opinion

We have audited the annexed financial statements of **Mojaz Foundation**, which comprise the statement of financial position as at **June 30, 2021**, and the statement of income and expenditure account, the statement of comprehensive income, the statement of changes in fund, the statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant 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 purposes 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 comprehensive income, the statement of changes in fund 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 Society's affairs as at June 30, 2021 and of the Surplus, the other comprehensive income, the changes in fund and its cash flows for the year then ended.

Basis 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 Statements section of our report. We are independent of the Society 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.

Information Other than the Financial Statements and Auditor's Report Thereon

Management is responsible for the other information. The other information comprises the information included in the Director's Report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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 the requirements of Companies Act, 2017 (XIX of 2017) 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.

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A MEMBER FIRM OF IAPA (A GLOBAL INDEPENDENT ACCOUNTING FIRMS AND GROUPS)



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In preparing the financial statements, management is responsible for assessing the Society'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 Society or to cease operations, or has no realistic alternative but to do so.

The Board of directors are responsible for overseeing the Society's financial reporting process.

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 as applicable in Pakistan will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and 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 omissions, misrepresentations, 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 Society'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 Society'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 Society 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.

AMIN, MUDASSAR & CO.
Chartered Accountants



We communicate with the board of directors 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.

Report on Other Legal and Regulatory Requirements

Based on our audit, we further report that in our opinion:

- proper books of account have been kept by the Society as required by the Companies Act, 2017 (XIX of 2017);
- the statement of financial position, the statement of income and expenditure, the statement of comprehensive income, the statement of changes in fund and the statement of cash flows together with the notes thereon have been drawn up in conformity with the companies Act, 2017 (XIX of 2017) and are in agreement with the books of account and returns;
- investments made, expenditure incurred and guarantees extended during the year were for the purpose of the Society's business; and
- no zakat was deductible at source under the Zakat and Usher Ordinance, 1980 (XVIII of 1980).

The engagement partner on the audit resulting in this independent auditor's report is Ghulam Mudassar FCA.

CHARTERED ACCOUNTANTS

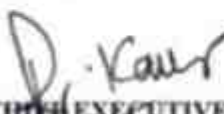
Faisalabad: 07 OCT 2022

UDIN: AR2022102039CDVajTm

MOJAZ FOUNDATION
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2022

	Note	2022 Rupees	2021 Rupees
ASSETS			
Current Assets			
Cash and bank balances	5	44,373,662	49,115,464
Portfolio (Prime Minister Interest Free Loan)	6	-	74,803,657
Advances, prepayments and other receivable	7	43,484,608	47,898,447
		87,858,270	171,817,568
Non Current Assets			
Fixed assets - tangible	8	9,677,275	12,106,515
Right-of-use asset	9	4,413,676	5,432,401
Capital work in progress	10	3,310,000	-
Long-term investment	11	50,000,000	50,000,000
		67,400,951	67,538,916
Total Assets		<u>155,259,221</u>	<u>239,356,484</u>
LIABILITIES			
Current Liabilities			
Accrued and other liabilities	12	8,790,710	4,236,586
Short term borrowings	13	282,152	-
Deferred grants	14	5,882,623	7,444,671
Current portion of long term liabilities	15	1,003,247	823,333
		15,958,732	12,504,590
Non Current Liabilities			
Long-term loans	16	-	88,084,135
Lease Liabilities	17	2,302,819	3,388,623
Deferred revenue - Capital grants	18	898,776	1,338,034
		3,201,595	92,810,792
Total Liabilities		<u>19,160,327</u>	<u>105,315,382</u>
Total Net Assets		<u>136,098,894</u>	<u>134,041,102</u>
REPRESENTED BY:			
General fund		<u>136,098,894</u>	<u>134,041,102</u>
Contingencies and Commitments	19		

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


CHAIR EXECUTIVE


DIRECTOR

MOJAZ FOUNDATION
STATEMENT OF INCOME AND EXPENDITURES
FOR THE YEAR ENDED JUNE 30, 2022

	Note	2022 Rupees	2021 Rupees
Receipts			
Grants utilized / amortized			
Related to capital grants	18	439,258	392,008
Other Income	20	13,846,298	14,220,496
Related to projects	21	57,134,463	58,093,611
Total Receipts		71,420,019	72,706,115
Expenditure			
Operational cost	22	8,883,274	10,191,555
Programme activities cost	23	59,360,954	59,756,161
Training cost	24	1,117,999	394,250
Total Expenditure		69,362,227	70,341,966
Net surplus for the year		2,057,792	2,364,149

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


CHIEF EXECUTIVE


DIRECTOR

**MOJAZ FOUNDATION
STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED JUNE 30, 2022**

	2022 Rupees	2021 Rupees
Surplus for the year	2,057,792	2,364,149
Other Comprehensive Income for the year	-	-
Balance transferred to General Fund	<u>2,057,792</u>	<u>2,364,149</u>

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


CHIEF EXECUTIVE


DIRECTOR

**MOJAZ FOUNDATION
STATEMENT OF CASH FLOW
FOR THE YEAR ENDED JUNE 30, 2022**

	Note	2022 Rupees	2021 Rupees
Cash generated from / (used) in operations			
Net surplus for the year		2,057,792	2,364,149
Adjustments for non cash items			
Depreciation		1,576,472	1,772,189
Gain on sale of land		(1,880,061)	-
Amortisation of capital grants		(439,258)	(392,008)
Amortisation of leased assets		1,018,725	1,018,725
Grants recognised as revenue		(57,134,463)	(58,263,361)
		<u>(56,858,585)</u>	<u>(55,864,455)</u>
Cash flows before working capital changes		(54,800,793)	(53,500,306)
Movement in working capital			
(Increase) / Decrease in current assets			
Advances, prepayments and other receivable		(1,739,198)	(2,244,852)
Micro credit loan portfolio		74,803,657	(35,184,343)
Increase / (Decrease) in current liabilities			
Accrued and other liabilities		4,554,124	(1,958,071)
		<u>77,618,583</u>	<u>(39,387,266)</u>
Net cash flows from operating activities	a	<u>22,817,790</u>	<u>(92,887,572)</u>
Cash flows from investing activities			
Fixed assets purchased		-	(1,491,546)
Capital work in progress		(3,310,000)	-
Sale proceeds from sale of Land		2,732,829	-
Net cash outflow from investing activities	b	(577,171)	(1,491,546)
Cash flows from financing activities			
Long term financing		(88,084,135)	-
Grants received / capitalized during the year			
For capital cost		-	1,383,196
For projects and operational cost		61,725,452	52,420,589
Payment of liabilities under finance lease		(905,890)	(720,078)
Net cash inflow from financing activities	c	(27,264,573)	53,083,707
Decrease / Increase in cash and cash equivalents (a+b+c)		(5,023,954)	(41,295,410)
Cash and cash equivalents at beginning of the year		49,115,464	90,410,873
Cash and cash equivalents at the end of the year		<u>44,091,510</u>	<u>49,115,464</u>
Cash and cash equivalents			
Cash and bank balances	5	44,373,662	49,115,464
Short term borrowings	13	(282,152)	-
		<u>44,091,510</u>	<u>49,115,464</u>

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


CHIEF EXECUTIVE


DIRECTOR

**MOJAZ FOUNDATION
STATEMENT OF CHANGES IN FUND
FOR THE YEAR ENDED JUNE 30, 2022**

Particulars	Endowment fund	General fund	Total
-----Rupees-----			
Balances as at June 30, 2020	-	131,676,953	131,676,953
Transfer from income and expenditure account	-	2,364,149	2,364,149
Balances as at June 30, 2021	-	134,041,102	134,041,102
Transfer from income and expenditure account	-	2,057,792	2,057,792
Balances as at June 30, 2022	-	136,098,894	136,098,894

These annexed Notes form an Integral part of these financial statements


CHIEF EXECUTIVE


DIRECTOR

Cooperate Information



Chief Executive Office

Ms. Rattan Kaur



Registration No

RP/4175//L/S/08/201



Auditors

Amin, Mudassir & Co.



NTN No

3247628-7



Tax Consultant

Rajput Associates



Banks

United Bank Limited, Bank Alfalah,
Bank of Punjab, Habib Bank Limited,
Bank Al-Habib,

Certification & Memberships

PCP and SUN-CSA



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Volunteers displaying written SOPs to contain COVID-19



MOJAZ
Foundation
Let's Bring Change

BI-Annual Report 2020-22

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