



The Patients' Behbud
Society for AKUH



آغا خان یونیورسٹی ہسپتال
The Aga Khan University Hospital



THE PATIENTS' BEHBUD SOCIETY FOR AKUH

ANNUAL REPORT 2024



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Vision

The vision of The Patients' Behbud Society for AKUH is to continue to mobilise resources as much as possible to meet the on-going needs of *mustahiq* and indigent patients.

Mission

The mission of The Patients' Behbud Society for AKUH is to collect and distribute funds to ensure that no patient is denied treatment due to inability to pay, thereby, providing access to quality healthcare for underprivileged individuals by facilitating their medical treatment needs through Zakat and donations.

Thank You for Your Generosity



Assalamu Alaikum Friends,

The Aga Khan University Hospital (AKUH) stands as a testament to excellence, equipped with world-class healthcare expertise to treat complex diseases, ensuring that patients receive the highest standard of care.

We firmly believe that quality healthcare is a right, not a privilege. This belief led to the formation of The Patients' Behbud Society (PBS), a platform for the collection of Zakat and donations, committed to extending AKUH's exceptional healthcare services to underserved communities.

PBS continues to expand its network of supporters. Through AKU's satellite Fundraising Office, PBS now has a presence in Lahore, allowing us to garner support and benefit many more needy patients across the region.

Your compassion has saved lives. Your unwavering support has been a beacon of hope, illuminating the path for many deserving patients in need of life-saving care.

In 2024, we supported over 194,000 patient visits by disbursing PKR 1,228 million with a special focus on paediatrics and oncology. Notably, 61% of the inpatient visits supported by PBS were of women and children.

These remarkable achievements would not have been possible without the generous support of donors like you. We are glad to welcome 363 new individual donors and 37 corporate donors, who have joined hands with us in 2024 to support our cause.

A Quranic Ayah that deeply resonates with me is:

**“Whoever takes a life, it will be as if they killed all of humanity; and whoever saves a life, it will be as if they saved all of humanity.”
(Al-Maidah: 32)**

Your generosity not only saves hundreds of lives but in the eyes of Allah the Almighty, saves all of humanity. I extend my heartfelt gratitude to all our donors, united by a shared passion to make a lasting impact.

With the blessed month of Ramadan approaching, I urge you to continue your support, magnifying your rewards during this holy month and beyond so we can make an even greater impact together.

By saving lives, you are ensuring that children continue to have their parents as their emotional and financial pillars, that husbands and wives remain together to share their lives with each other and their children and that the prayers and shade of grandparents, continue. Every patient we support is not just an individual, it's a whole family that benefits. Your support ensures families remain free from the financial burdens of disease.

I take this opportunity to wish you all and your families a happy, healthy and prosperous 2025.

Warm regards,

Abdul Qadir Memon

President

The Patients' Behbud Society for AKUH

About PBS

The Patients' Behbud Society (PBS) for AKUH is a lifeline for underprivileged patients that ensures access to world-class medical care regardless of financial constraints.

As a registered, independent charitable society accredited by the Pakistan Centre of Philanthropy (PCP), PBS is committed to providing *mustahiq* patients with high-quality treatment at AKUH, its secondary hospitals and its outreach health network.

With 100% of Zakat and donations directly supporting patient care while all

administrative expenses are fully borne by AKUH, PBS upholds the highest standards of fairness and transparency.

Following Shariah-compliant assessment guidelines, PBS ensures that every contribution reaches those who need it most, offering them the opportunity to seek care with dignity and respect.

The generosity of our donors enables PBS to provide hope and life-saving medical treatment to deserving patients across Pakistan.

Establishment and Governance



- ▶ The Society was established.
- ▶ Constitution and by-laws were developed with the assistance of legal and Shariah specialists.

Certifications and Accreditations



- ▶ PBS received its first PCP certification for ensuring transparency and accountability in its operations. This certification is renewed every three years.



- ▶ PBS received its first Shariah Certification based on an extensive review of its processes and documents by two respected scholars, Mufti Ibrahim Essa and Mufti Ahmad Afnan. This certification is renewed on a yearly basis.

Organisational Structure of PBS

PBS is governed by an executive committee. It is supported by the following sub-committees, Patient Welfare Department, Shariah advisers, banking partners, honorary auditors and professionals in working towards its mission:

Executive Committee

Abdul Qadir Memon (President)
Dr S. M. Pervez (Vice President)
Dr Ali Faisal Qureshi (Honorary Secretary)*
Anwar Rammal
Ebrahim Sidat
Mohammad Shoaib
Nadeem Mustafa Khan*
Perwez Ahmed
Raheel Qamar Ahmad
Saima Haider
Dr Sharmeen Akram*
Dr Muhammad Yahya Chawla
Zafar Iqbal Sobani
Zahra Somani*
Zulfiqar Paracha

Governance Committee

Ebrahim Sidat (Chair)
Dr S. M. Pervez (Co-Chair)
Nadeem Mustafa Khan (Secretary)*
Abdul Qadir Memon
Dr Ali Faisal Qureshi*
Anwar Rammal
Zahra Somani*

Marketing and Communications Committee

Zafar Iqbal Sobani (Chair)
Sarah Ahmad (Secretary)*
Abdul Qadir Memon
Dr Ali Faisal Qureshi*
Anwar Rammal
Ashraf Bawany
Jasmine Ajanee
Nadeem Mustafa Khan*
Safina Kousar*
Sanobar Abdullah*

Patient Welfare Department

Nadir Noorddin
Hassan Somani
Mohammad Sabir

Fundraising Committee

Raheel Qamar Ahmad (Chair)
Muhammad Yawar Muzammil (Secretary)*
Abdul Qadir Memon
Ahmed Mansoor*
Dr Ali Faisal Qureshi*
Ashraf Bawany
Jasmine Ajanee
Khurram Ashfaque
Nadeem Mustafa Khan*
Dr Muhammad Yahya Chawla
Perwez Ahmed
Rehan Chawla
Dr S. M. Pervez
Saima Haider
Shabbir Hamza Khandwala
Dr Sharmeen Akram*
Sheikh Ali Hussain*
Zafar Iqbal Sobani
Zulfiqar Paracha

Shariah Advisors

Mufti Ahmad Afnan
Mufti Ibrahim Essa

Honorary Auditors

A.F. Ferguson & Co.

Banking Partners

Habib Bank Limited
Soneri Bank Limited
Bank Alfalah Limited
MCB Bank Limited
Meezan Bank Limited
Faysal Bank Limited
Dubai Islamic Bank Limited
United Bank Limited-Ameen
Bank Islami Pakistan Limited
Askari Bank Limited
Telenor Microfinance Bank

*AKU Representatives

Making Dignified Healthcare Accessible for Those Who Need it the Most

AKUH is Pakistan's premier healthcare institution, renowned for delivering high-quality care that meets international standards. With its unwavering commitment to excellence and a patient-centred approach, it stands as a beacon of hope, offering advanced medical expertise and resources to ensure the well-being of every patient.

Outside the clinics, many individuals from underprivileged backgrounds wait for their turn, who cannot afford the cost of treatment.

How do these patients access world-class medical care at AKUH?

The Patient Welfare Programme (PWP), makes high-quality, critical healthcare accessible to these patients enabling them to benefit from the full range of cutting-edge clinical, diagnostic, and laboratory services at AKUH and its outreach centres.

Inspired by AKU's guiding principles of Impact, Quality, Relevance and Access, the Programme ensures that the neediest have access to reliable healthcare services with dignity and respect. The Programme upholds the hospital's mission of healing everyone with compassion, regardless of their financial circumstances.

In 2024, a survey by the Patient Welfare Department revealed that 100% of respondents strongly agreed that their dignity and privacy were upheld and that they received the same quality of treatment as patients who did not receive welfare support.

Funded by donations, Zakat and AKUH's own resources, the PWP has supported millions of deserving patients from across Pakistan. PBS plays a critical role in supporting the PWP through the collection and disbursement of Zakat and donations.

Since its inception in 1985, PWP has supported over 10 Million patient visits providing more than PKR 41,000 Million in welfare assistance.

In 2024 alone, the Programme supported 1.49 Million patient visits by disbursing over PKR 7,000 Million out of which PKR 1,228 Million was contributed by PBS.



PBS's Impact by Numbers

Since inception



Over 486,000

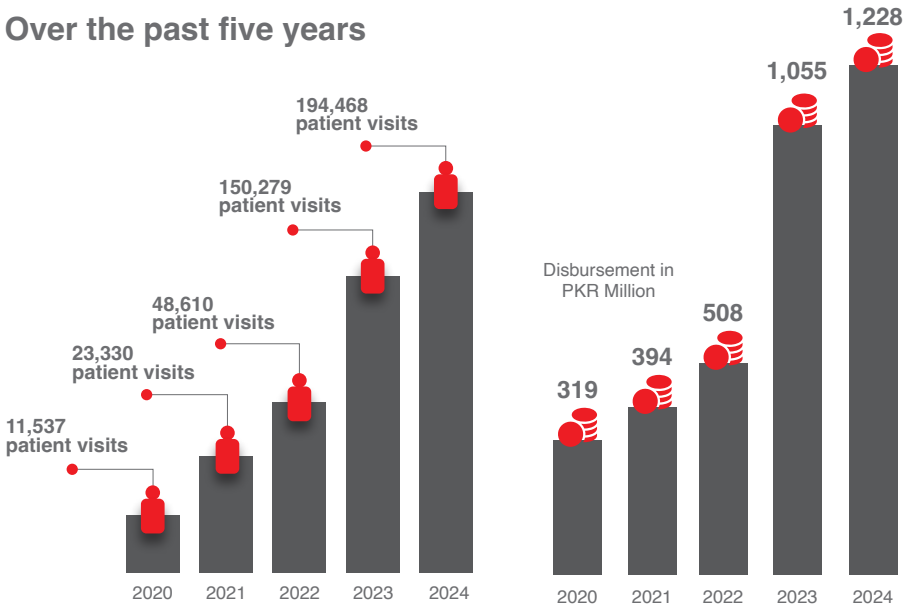
patient visits have been supported at the Aga Khan University Hospital



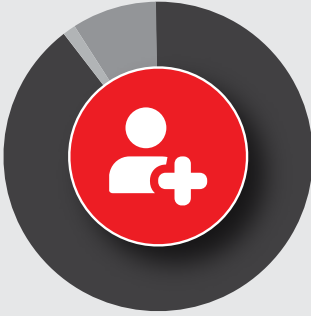
PKR 5,200 Million

has been disbursed in financial assistance to Zakat *mustahiq* and deserving patients

Over the past five years



In 2024



194,468

Patient visits supported through PBS

- Lab visits
174,135
- Hep C
1,441
- Inpatient and outpatient visits
18,892



PKR

1,228 Million

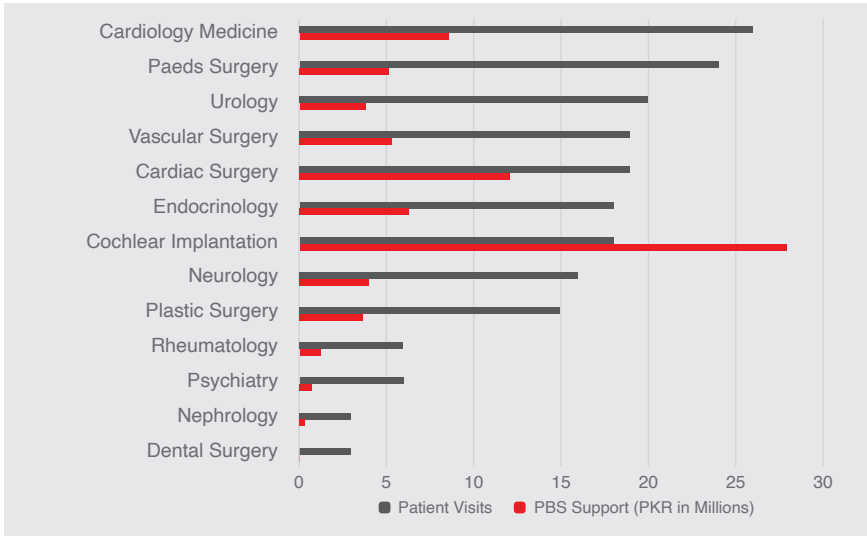
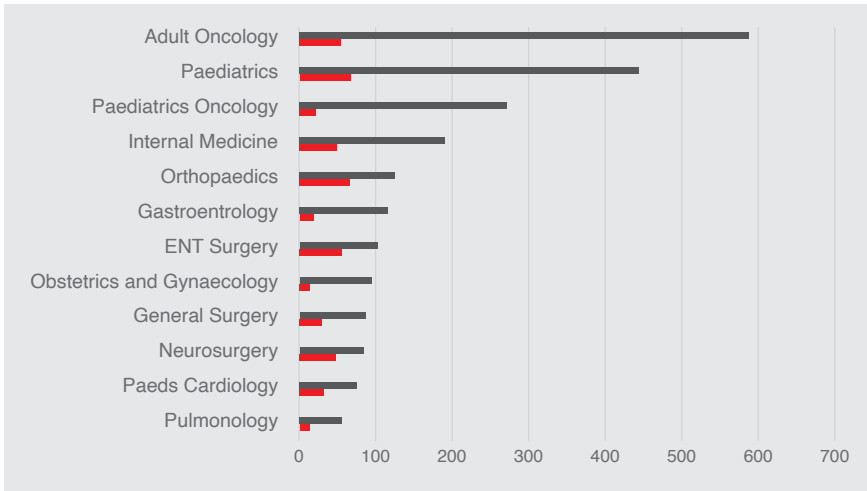
Disbursed to support needy patients

- Lab tests
439 Million
- Hep C
7 Million
- Inpatient and outpatient care
782 Million


In 2024, increase in patient visits was **29.4%** as compared to 2023.



Specialty-Wise Breakdown of Support Provided for Inpatient Visits in 2024




PKR 556 Million
 Disbursed to support inpatient visits


61%
 Inpatient visits supported by PBS were of women and children

Beating Congenital Heart Disease: Kawish's Journey



Life in the remote village of Missan, in Tando Allahyar, Sindh, is full of challenges unknown to many residing in urban areas. For Asif and his wife, these struggles became unbearable when their two-month-old baby, Kawish, began showing signs of illness. The joy of parenthood was quickly overshadowed by fear and uncertainty as Kawish's breathing grew irregular.

The local hospital brought the devastating news that Kawish had three holes in his heart and his lungs were reversed. This rare and life-threatening condition left Asif and his wife grappling with despair. Their doctor told them that the treatment Kawish urgently needed was only available at AKUH in Karachi. Clinging to a glimmer of hope, the family embarked on a long journey to Karachi, praying for a miracle.

At AKUH, Dr Saleem Akhtar, a skilled paediatric cardiologist, diagnosed Kawish with Cyanosis, a condition where oxygen levels in the blood are dangerously low.

“The condition of Kawish was very critical, and his diagnosis was complex. After thorough investigations, we found him suitable for surgery,” explained Dr Waris, a renowned cardiothoracic surgeon at AKUH.

After a nine-hour surgery, when the surgeon finally emerged with the news that Kawish's operation was successful, tears of relief and gratitude flowed from his parents' eyes. Their journey from despair to hope had finally reached a joyous conclusion: Kawish was on the road to recovery.

None of the expenses for this life-saving surgery were borne by the family. All costs were covered by PBS.

Thanks to the expertise of AKUH's medical team and the generosity of PBS donors, Kawish now has the chance to grow up healthy and strong.

His story stands as a powerful reminder that compassion and expert care can save lives and bring hope where it is needed most.

Phlebotomy Zakat Programme

Expanding access to life-saving diagnostics

Your support is saving lives by enabling early detection and diagnosis of diseases.

In 2020, PBS launched a programme to further ease the financial burden on Zakat *mustahiq* patients by subsidising laboratory test costs through Zakat donations.

This initiative provided an additional 20% subsidy on top of the existing 40% support, ensuring greater access to

high-quality diagnostics for early intervention and better treatment outcomes.

Initially implemented in two labs in Karachi, the Programme has now expanded to 119 labs across Pakistan.

Thanks to the generosity of our donors, these labs are strategically located near public sector hospitals and low-income neighbourhoods to serve the most vulnerable communities.



PBS's support since inception of the Phlebotomy Zakat Programme



PKR 805 Million

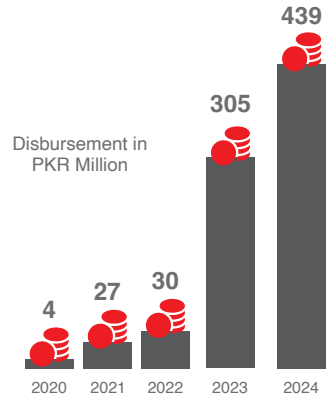
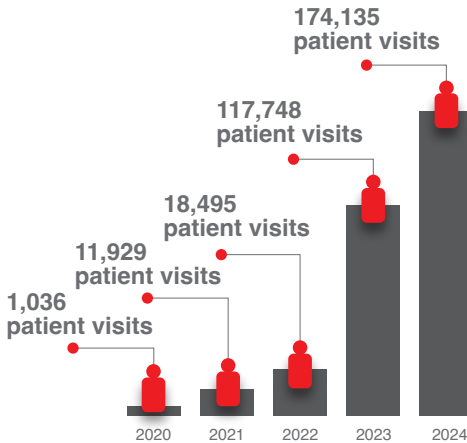
disbursed to support lab tests



Over 323,000

patient visits supported

Over the past 5 years



In 2024



PKR 439 Million

has been disbursed in financial assistance to Zakat *mustahiq* and deserving patients

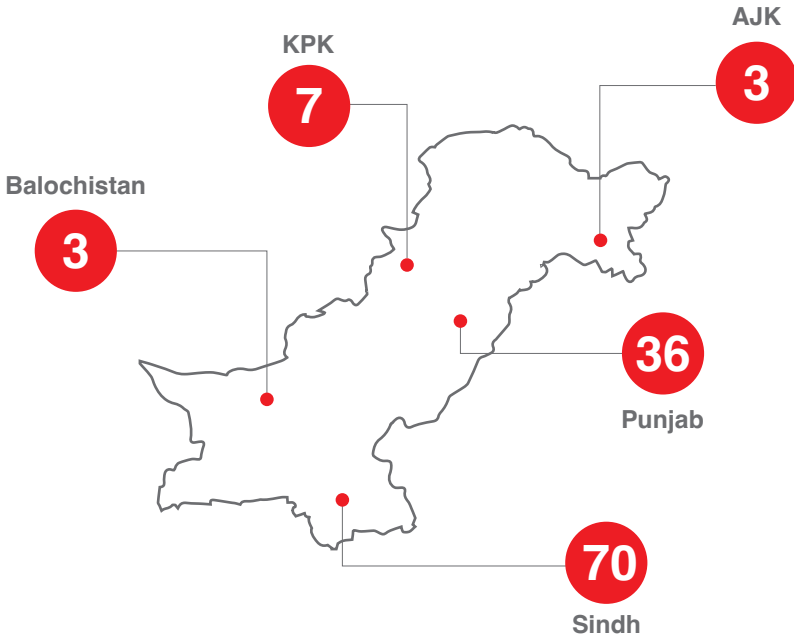


Over 174,000

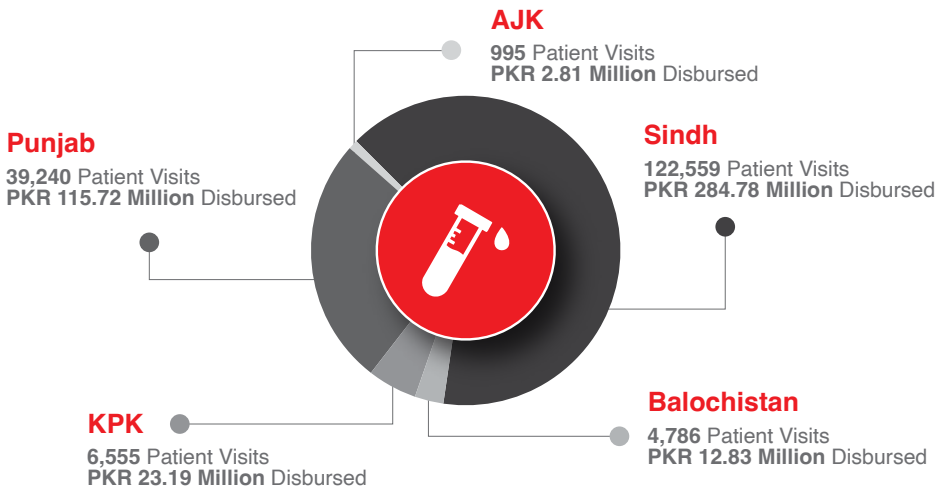
patient visits were supported at the Aga Khan University Hospital

In 2024, number of patient visits increased by **47.9%** and disbursement for the Laboratory Programme increased by **43%** as compared to **2023**.

Zakat Support Provided in 119 Laboratories in Pakistan



Province-wise distribution of patient visits and disbursement in 2024



Combatting Hepatitis C in Pakistan

Hepatitis C (HCV) is a major public health challenge in Pakistan, where an estimated 8% of the adult population is infected—giving the country the highest HCV infection rate in the world. This blood-borne virus causes liver inflammation, leading to chronic disease, liver failure and cancer.

Most infections occur in healthcare settings, often without patients' knowledge. Dubbed a silent killer, HCV can remain undiagnosed for years until complications arise. However, antiviral medicines can cure over 95% of cases if patients receive timely diagnosis and treatment.



Hepatitis C Elimination Programme

To combat this crisis, AKUH launched a nationwide Hepatitis C Elimination Programme in July 2021 in collaboration with PBS and pharmaceutical partners, Roche Diagnostics and Getz Pharma. Leveraging AKUH's expertise in community health, diagnostics and patient care, the Programme offers comprehensive screening, diagnosis, treatment and post-treatment care.

Medical camps have been set up in more than 40 cities, including in Central Jail Karachi, ensuring

vulnerable populations receive critical screenings. Partnerships with organisations such as UBL, Hamdard Foundation, Sukkur Beverages Ltd, United Resources, the Government of Sindh and NGOs like Pannah, Nai Zindagi and the Zubaida Machiara Trust have expanded the Programme's reach.

Through a collaboration with the Oil and Gas Development Company Limited, numerous camps have been conducted at factory sites for local communities.

PBS's support since inception of the Hepatitis C Programme



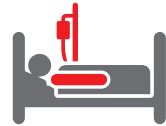
510

medical camps set up across Pakistan



91,238

individuals screened (rapid testing)



8,153

patients enrolled for treatment

In 2024



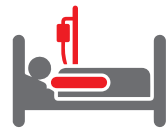
26

medical camps set up across Pakistan to screen patients



4,003

individuals screened (rapid testing)

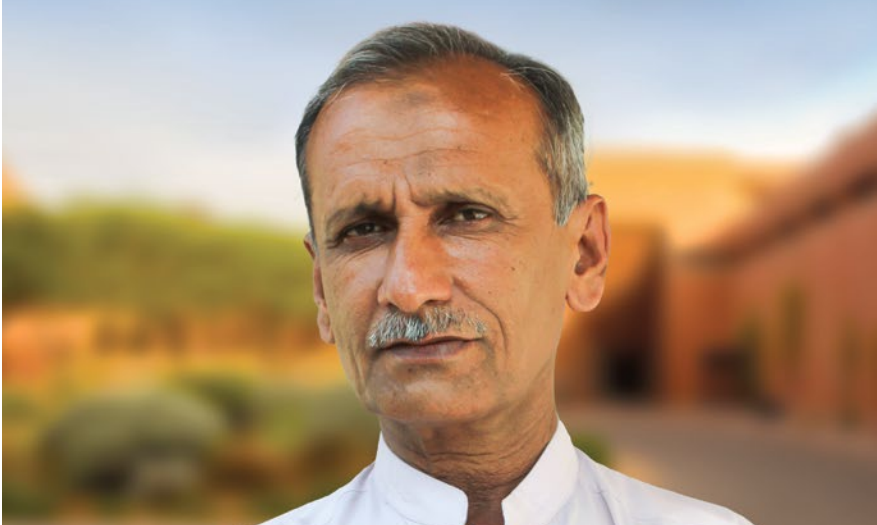


1,500

patients enrolled for treatment



Fighting a Silent Enemy: Bahadur's Recovery from Hepatitis C



Bahadur Ali, a humble daily wage earner, spent much of his life battling poor health and financial hardship. Unknown to him, a silent enemy, Hepatitis C was ravaging his body from within. Frequent illnesses and life's complexities left him feeling hopeless but his fear of needles made him reluctant to undergo medical tests. During a medical camp, Bahadur's brother insisted he take a blood test.

Despite his fear of needles, he agreed and this decision changed his life. The test revealed that he had Hepatitis C.

Initially overwhelmed, he found solace and hope through the generous support of PBS donors that enabled his treatment.

Due to early detection, his illness was treatable and after completing months

of treatment, his health significantly improved.

Today Bahadur has fully recovered and is deeply grateful to the AKUH and the donors of PBS for providing him with a dignified healing experience and saving him from the deadly grip of Hepatitis C.

Bahadur Ali is one of 8,153 Hepatitis C patients who received support from The Patients' Behbud Society for AKUH since the inception of the Programme.

Surviving the Unthinkable: Zareena's Story



Zareena was on her way to a wedding, riding on her cousin's bike with her nephew following closely behind. In a tragic turn of events, an accident occurred. While the initial crash was severe, the true devastation came moments later—her nephew's bike was struck from behind, sending him hurtling into Zareena with immense force. The impact caused a catastrophic brain injury.

She was rushed to AKUH where expert neurosurgeons performed an intricate, life-saving procedure. Her injuries were extensive and the trauma had also severely affected her vision.

Recognising the urgency of her case, doctors not only carried out complex neurosurgery but also performed delicate eye surgery to prevent further deterioration of her sight.

For six months, Zareena lay in a coma, her life hanging in the balance. Her survival and recovery were made possible by the exceptional care at AKUH and by the generosity of donors supporting PBS. Due to the contributions, she received the critical treatment she needed, free of financial burden.

Today, Zareena is a testament to resilience, medical excellence and the power of compassionate giving. Due to generous donors like you, she now has a renewed hope for the future.

In 2024, The Patients' Behbud Society for AKUH, disbursed PKR 48.3 Million for Neurosurgery and PKR 55.8 Million for ENT surgery to support deserving patients like Zareena.

Daniyal Hears Again: A Life Transformed by a Cochlear Implant



“My little Daniyal’s world was wrapped in a deafening silence since birth. Other children in the house would respond to our calls and the noise from Karachi’s busy streets, but my baby remained clueless. That’s when I slowly realised something was wrong,” shares Sumaira.

A resident of Karachi, Sumaira’s joy knew no bounds when she gave birth to Daniyal, her second son. However, her happiness turned into heartbreak when she discovered that Daniyal could not hear.

“The thought of gathering the enormous amount of money needed for his treatment felt impossible, so we desperately tried every other option first,” she recalls.

From relying on an amulet to trying a hearing aid, and traveling across Multan, Sargodha, and Lahore in search of a spiritual cure, Sumaira clung to every shred of hope. Yet, she eventually

accepted that only medical treatment could give Daniyal the ability to hear.

Fate finally brought Sumaira’s family to Dr Sohail Awan, a compassionate ENT surgeon at the AKUH.

After a successful cochlear implant surgery, he shared the news, “Mubarak ho, aapka beta ab sunay ga bhi aur bolay ga bhi.”

Today, Sumaira’s gratitude knows no bounds. She is grateful to Allah and AKUH for restoring Daniyal’s hearing and giving him the chance to speak. She is especially thankful to PBS, whose generosity and support made this transformative treatment possible.

Daniyal’s story is a powerful testament to the skilled care and the compassionate support of our donors that made such healing possible—bringing sound and hope to a once silent world.

In 2024, The Patients’ Behbud Society for AKUH, disbursed PKR 28 Million to deserving patients for Cochlear Implant Surgery.

Battling Leukaemia: Umais's Path to Recovery



In the narrow, bustling streets of Baldia Town, Muhammad Umais grew up under the care of his uncle, Mushtaq Ahmed Soomro. After losing his father at a young age, Umais was raised by his mother and uncle, who provided him with love and support despite their limited means. However, his childhood was overshadowed by an unrelenting adversary—an unexplained illness that drained his energy and stole his smile.

From an early age, Umais suffered from persistent fever, weakness, and sickness that no home remedy or local clinic could cure. Determined to find answers, he was taken from one hospital to another. Then, one fateful day, they arrived at AKUH.

After thorough examination and advanced diagnostic testing, Umais was finally given a name for his suffering: leukaemia.

The diagnosis was devastating for his family. How could they afford life-saving treatment when they were already struggling to make ends meet? But AKUH had an answer—The Patients' Behbud Society.

With the support of PBS, Umais began his year-long battle. He underwent rigorous chemotherapy and received dedicated medical care. With each passing month, he grew stronger, fighting through the hardest days with unwavering determination. After a year of perseverance, he overcame his illness.

PBS ensures that no patient is ever alone in their fight, allowing individuals like Umais to dream again and live a life free from the burden of illness.

Today, Umais dreams of a new beginning; a life once clouded by illness is now filled with hope for the future.

In 2024, The Patients' Behbud Society for AKUH, disbursed PKR 23 Million to support paediatric oncology.

Celebrating the Generosity of our Donors

The steadfast support of Dr S.M. Pervez & Family

We are truly grateful for the unwavering support of Dr Pervez, Vice President of the PBS Executive Committee and his family. His dedication and leadership has been instrumental in mobilising vital resources for PBS, ensuring that healthcare reaches those who need it most. Through his guidance, Dr Pervez has played a pivotal role in strengthening the governance of PBS and making it a beacon of hope for vulnerable patients and their families.



CDC's Ongoing Commitment to PBS

A ceremony was held to acknowledge the Central Depository Company (CDC) for their generosity. The event was attended by the Executive Committee members and the CEO of CDC, Mr Badiuddin Akber, along with his team, graced the occasion.



Acknowledging Donor Contributions

In December 2024, an event was held in Karachi to celebrate donors' contributions to PBS. Thanks to the generosity of our donors, PBS continues to provide critical healthcare to underserved communities, creating a lasting ripple effect.

The Chief Guest, Mr Zafar Masud, President & CEO Bank of Punjab & Chairman Pakistan Banks' Association, shared his thoughts on the power of philanthropy and generosity.



Speaking at the event, the President of PBS, Mr Abdul Qadir Memon emphasised the importance of donor support, stating, "Accessible healthcare is more critical than ever, and we cannot fulfill our mission without your generosity. Every contribution, no matter how small, saves lives and brings hope to those in need."

PBS extends heartfelt gratitude to all our donors for their generosity and commitment.



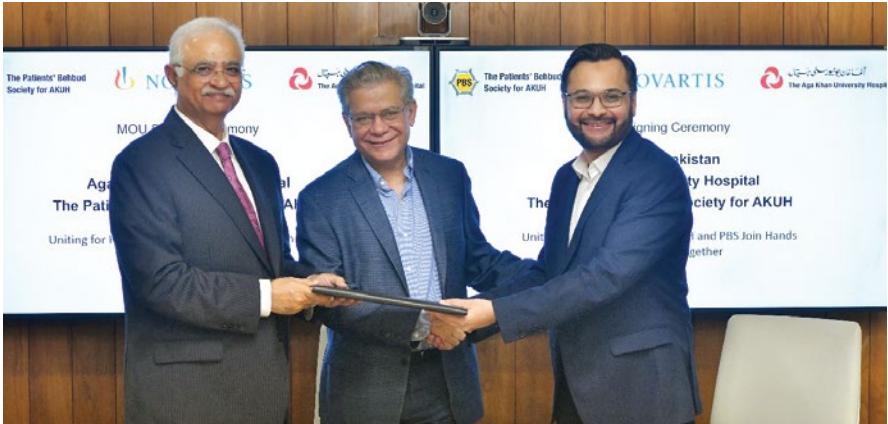
Abdul Qadir Memon, *President, PBS*



Dr Farhat Abbas, *CEO, AKUH*

Expanding Access to Cancer Treatment with Novartis

We are deeply grateful to Novartis for partnering with AKUH and PBS to support the treatment of cancer patients in need. Through this collaboration, essential support will be provided to financially disadvantaged individuals battling cancer. Novartis has generously committed to supplying free medicines, while PBS covers the remaining treatment costs for patients with various forms of cancer. This partnership serves as a beacon of hope, ensuring that financial constraints do not prevent patients from receiving the life-saving care they require.



Support from Roche Pakistan: A Lifeline for Cancer Patients

In 2024, AKU and Roche Pakistan marked six years of partnership in the fight against cancer. Since 2018, Roche, through its access programme, has provided life-saving medicines to cancer patients at AKUH, ensuring that financial barriers do not prevent access to essential treatments.

Over 1,500 patients at AKUH, including those supported by PBS, have benefited from this partnership.



PBS and AKUH Contribute to the Health and Wellbeing of its Supporters

In October 2024, PBS in collaboration with the Family Medicine Department at AKUH, organised a series of health awareness sessions aimed at educating women on breast cancer prevention and early detection.

These sessions were conducted for female staff members at Unilever, Habib Metropolitan Bank, Central Depository Company, and Dawood Foundation, as well as students and faculty at Dawood Public School and Ilma University.

The events not only raised awareness about the importance of breast health but also honoured the bravery of breast cancer survivors, celebrating their resilience and strength.



Why we Support PBS



Yasir Shafi

Director, Shafi Gluco Chem Pvt Ltd.

I support PBS due to the knowledge that my contribution has a direct and life-changing impact. Every donation helps patients access world-class healthcare that they might not have been able to afford. This motivates me to support PBS. The stories of recovery and gratitude from patients and their families are incredibly moving and inspire me to keep contributing.

To those considering donating, I would say this: your generosity has the power to save lives. Supporting PBS is not just about giving money; it's about creating opportunities for people to heal and thrive. Trust the mission of PBS and know that your contributions are truly making a difference in countless lives. The transparency and impact of PBS make it a cause worth supporting wholeheartedly.



Nabeel Abdullah

CEO Sapphire

At Sapphire, we believe in giving back to our community and ensuring access to quality healthcare for all. PBS embodies this mission by providing essential medical services to those in need. Supporting such a noble cause allows us to contribute to a healthier, more equitable society, and witnessing the positive impact on countless lives inspires us to remain steadfast in our commitment.

As for prospective donors, I encourage you to join this impactful initiative. Your generosity can bring hope and healing to individuals and families in need. Every contribution, no matter how small, helps bridge the gap for those unable to afford life-saving treatments. By coming together, we can make a significant and lasting difference in the lives of others.

In Conversation with Dr Yahya Chawla



1. What is your commitment to supporting healthcare access for underprivileged patients at AKUH?

My firm belief is that quality healthcare is a fundamental right, not a privilege. AKUH stands as a beacon of excellence, delivering world-class medical care. However, many underprivileged individuals in our society cannot afford such care. My commitment stems from the desire to bridge this gap, ensuring that everyone, regardless of their financial situation, has access to the best possible healthcare services.

2. Has your background in medicine had any influence on your journey and passion for philanthropy?

My medical career has allowed me to interact with individuals facing diverse health challenges. It has inspired a strong inclination in me towards philanthropy in the healthcare sector. Supporting AKUH's mission perfectly aligns with my core values of compassion, equity and the drive to create a meaningful impact in people's lives.

3. In your opinion, what role do relationships play in attaining contributions from donors and advancing the mission of PBS?

The most generous donors in the world are from Pakistan. Organisations that cultivate strong relationships with their donors are better positioned to garner substantial contributions.

Building close connections and fostering trust significantly enhance donor engagement, ensuring sustained support for meaningful causes.

4. What has been the most significant achievement of PBS during your tenure as member of the Executive Committee?

PBS began with a modest disbursement size, but over the years, our engagement and budget have grown significantly. I believe that strong relationships, a seamless disbursement mechanism and stakeholder satisfaction—rooted in donor and stakeholder transparency have been key to improving the efficiency and success rate of PBS.

5. Is there a message you would like to share with the readers, donors, PBS beneficiaries, and the broader community?

Standing out in a competitive healthcare market is undeniably challenging. However, our differentiating factor lies in our commitment to transparency: we do not charge any administrative expenses, ensuring that 100% of donations go directly towards patient care.

AKUH provides critical treatments and procedures that are often unavailable elsewhere, elevating the standard of care we provide to deserving patients.

Future Plans of PBS

As we reflect on another year of transformative impact, PBS remains committed to its mission of ensuring access to high-quality healthcare for the underprivileged communities served by AKUH. Moving forward, our focus will be on expanding our reach, enhancing our services and ensuring the long-term sustainability of our initiatives.

Expanding financial assistance

PBS aims to expand its financial assistance programme to ensure even more patients can benefit from the life-saving treatments they need.

Broadening horizons

PBS is broadening its horizons beyond Karachi with a new satellite office in Lahore, a city known for its strong philanthropic spirit. As we grow, we aim to expand our network of donors globally to support quality healthcare for patients in Pakistan.

Strengthening Partnerships and Collaboration

We will continue to solidify our relationships with current partners and seek new alliances with businesses, government bodies and philanthropic organisations. These partnerships are essential for expanding our impact and ensuring ongoing support for underprivileged patients.

Advocacy and public awareness

We will increase efforts to raise awareness about the challenges faced by marginalised communities in accessing healthcare. Through advocacy campaigns, we will engage the public, stakeholders and policymakers to address systemic healthcare issues and promote preventive care.

Engaging with donors

PBS will focus on strengthening ties with existing donors as well as expanding our donor base. This will ensure a steady flow of resources to sustain our efforts and further increase the number of patients we can support.

Our plans for the future are centred around enhancing access to care, improving patient services and building a sustainable foundation for PBS's initiatives.

We are deeply grateful to our donors, partners, and supporters whose generosity continues to make our mission possible.

Together, we are transforming lives and fostering a healthier, brighter future for all.

PBS Committee Meetings

The Executive Committee

The Executive Committee held 13 meetings during 2024 that were attended by the following members:

Name	Attendance
Abdul Qadir Memon (President)	13
Dr S.M. Pervez (Vice President)	13
Dr Ali Faisal Qureshi* (Honorary Secretary)	12
Anwar Rammal	9
Ebrahim Sidat	13
Mohammad Shoaib	10
Nadeem Mustafa Khan*	13
Perwez Ahmed	10
Raheel Qamar Ahmad	13
Saima Haider	5
Dr Sharmeen Akram*	5
Dr Yahya Chawla	8
Zafar Iqbal Sobani	11
Zahra Somani*	2
Zulfiqar Paracha	10

Governance Committee

The Governance Committee of PBS held 4 meetings during 2024 that were attended by the following members:

Name	Attendance
Ebrahim Sidat (Chair)	2
Dr S.M. Pervez (Co-Chair)	4
Nadeem Mustafa Khan* (Secretary)	4
Abdul Qadir Memon	4
Dr Ali Faisal Qureshi*	4
Anwar Rammal	4
Zahra Somani*	3

**AKU Representatives*

Fundraising Committee

The Fundraising Committee held 13 meetings during 2024 that were attended by the following members:

Name	Attendance
Raheel Qamar Ahmad (Chair)	13
Muhammad Yawar Muzammil* (Secretary)	12
Abdul Qadir Memon	12
Dr Ali Faisal Qureshi*	13
Alizay Jaffer* (Retired in April 2024)	3
Ashraf Bawany	8
Jasmine Ajanee	10
Khurram Ashfaque	6
Nadeem Mustafa Khan*	12
Perwez Ahmed	11
Rehan Chawla	0
Saima Haider	8
Shabbir Hamza Khandwala	5
Sheikh Ali Hussain* (Joined in February 2024)	11
Dr S.M. Pervez	11
Zafar Iqbal Sobani	11
Zulfiqar Paracha	9

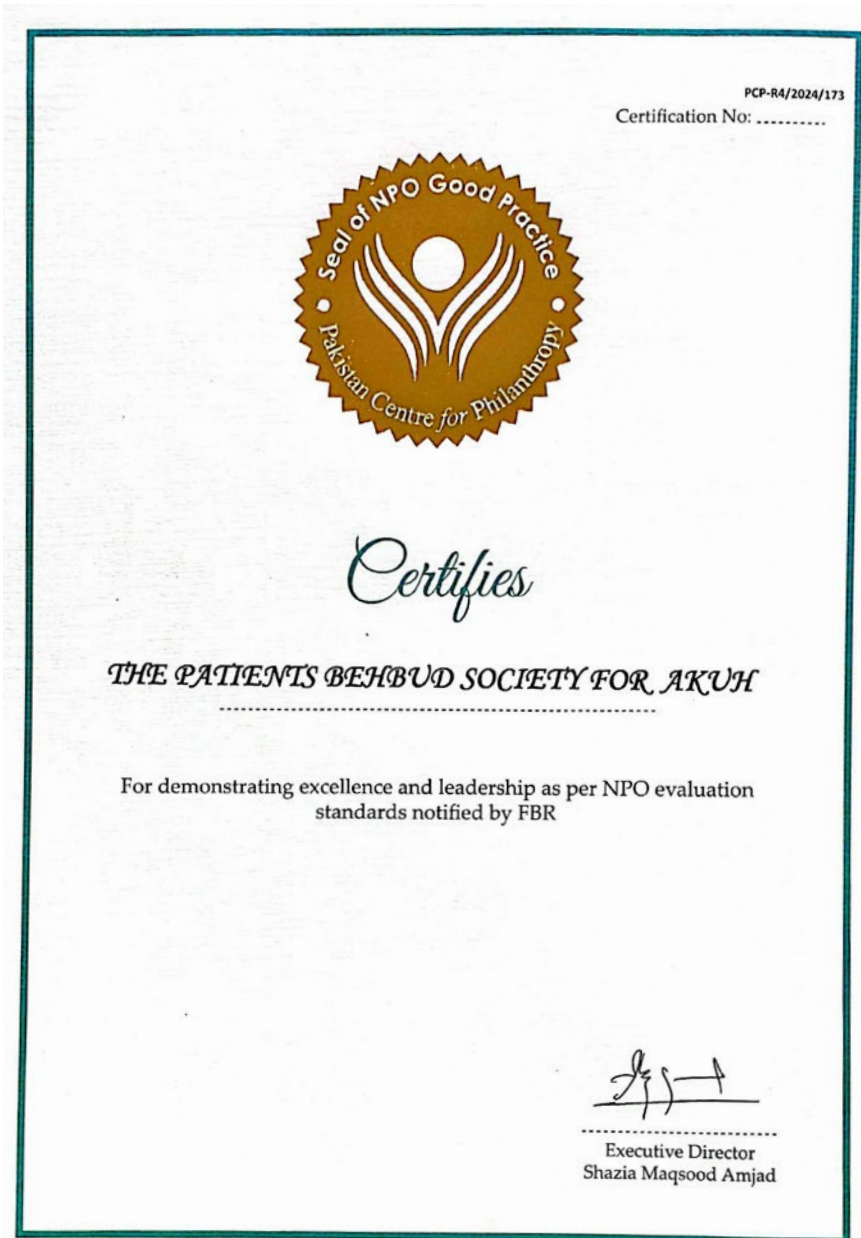
Marketing and Communications Committee

The Marketing and Communications Committee held 14 meetings during 2024 that were attended by the following members:

Name	Attendance
Zafar Iqbal Sobani (Chair)	11
Sarah Ahmad (Secretary)* (Joined in August 2024)	4
Abdul Qadir Memon	14
Dr Ali Faisal Qureshi*	12
Anwar Rammal	13
Ashraf Bawany	8
Haroon Siddiqui* (Retired in August 2024)	8
Jasmine Ajanee	12
Nadeem Mustafa Khan*	12
Safina Kousar* (Joined in August 2024)	2
Sanobar Abdullah*	13
Sheikh Ali Hussain* (Joined in February 2024)	8

*AKU Representatives

PCP Accreditation



Shariah Certificate

MUFTI MUHAMMAD IBRAHIM ESSA

Graduate from Jamia Darul Uloom Karachi, Pakistan

Shariah Advisor-The Patients' Behbud Society for AKUH

MUFTI AHMAD AFNAN

Graduate from Jamia tur Rasheed Karachi, Pakistan

Shariah Advisor-The Patients' Behbud Society for AKUH

Shariah Review Report

The Patients' Behbud Society (PBS) for Aga Khan University Hospital is an independent, charitable society responsible for collecting and disbursing zakat.

PBS financial needs are being covered from Zakat that individuals and corporate donors contribute towards. PBS has formulated a transparent process of distribution of the Zakat by assessing each *Mustahiq Patient's* case as per the Shariah Guidelines.

In the capacity of Shariah Advisor, we reviewed the procedures adopted by PBS for the collection and utilization of Zakat. Based on our review, we confirm that PBS is collecting and spending Zakat funds in accordance with the principles of Islam as defined in instructions of the Shariah.

Allah (SWT) may grant the management of PBS the best reward for their efforts and may give in their mission more blessings and sincerity.



MUFTI MUHAMMAD IBRAHIM ESSA

Shariah Advisor

The Patients' Behbud Society

31st January 2025



MUFTI AHMAD AFNAN

Shariah Advisor

The Patients' Behbud Society

Independent Auditor's Report



A·F·FERGUSON & CO.

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF THE PATIENTS' BEHBUD SOCIETY FOR AKUH

Opinion

We have audited the accompanying financial statements of the Patients' Behbud Society For AKUH (the Society), which comprise the statement of financial position as at December 31, 2024, and the statement of income and expenditure, the statement of changes in net assets, the statement of cash flows for the year then ended, and notes to the financial statements, including a summary of material accounting policy information.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Society as at December 31, 2024 and its financial performance and its cash flows for the year then ended in accordance with Revised Accounting and Financial Reporting Standard for Small Sized Entities (Revised AFRS for SSEs) and the Accounting Standard for Not for Profit Organizations (Accounting Standards for NPOs) issued by the Institute of Chartered Accountants of Pakistan (ICAP) (together "applicable financial reporting framework").

Basis for Opinion

We conducted our audit in accordance with the International Standards on Auditing (ISAs) as applicable in Pakistan. Our responsibilities under those standards are further described in the 'Auditor's Responsibilities for the Audit of the Financial Statement' section of our report. We are independent of the 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 annual 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 Those Charged with Governance for the Financial Statements

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

In preparing the financial statements, management is responsible for assessing the 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.


A. F. FERGUSON & CO., Chartered Accountants, a member firm of the PwC network
State Life Building No. 1-C, I.I. Chundrigar Road, P.O. Box 4716, Karachi-74000, Pakistan
Tel: +92 (21) 32426682-6/32426711-5; Fax: +92 (21) 32415007/32427938/32424740; <www.pwc.com/pk>

■KARACHI ■LAHORE ■SLAMABAD



A.F.FERGUSON&Co.

Those Charged with Governance i.e. the Executive Committee of the Society 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 the ISAs as applicable in Pakistan, we exercise professional judgement 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 the 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.

We communicate with Those Charged with Governance 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.

The engagement partner on the audit resulting in this independent auditor's report is Waqas Aftab Sheikh.

A. F. Ferguson & Co.
Chartered Accountants
Karachi

Date: March 7, 2025

UDIN: AR202410069Owl8H0YSJ

Financial Statements 2024

**THE PATIENTS' BEHBUD SOCIETY FOR AKUH
STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2024**

	Note	2024	2023
------(Rupees in '000)-----			
ASSETS			
Current assets			
Income tax refundable		755	580
Accrued profit		4,859	16,445
Short-term investments	4	281,218	480,000
Bank balances	5	80,044	41,007
		366,876	538,032
LIABILITIES			
		-	-
NET ASSETS		366,876	538,032
REPRESENTED BY:			
Zakat Fund - Externally Restricted		20,451	287,296
Donations - Unrestricted		319,446	242,709
General Fund - Unrestricted		26,979	8,027
		366,876	538,032

The annexed notes from 1 to 9 form an integral part of these financial statements

As.

Ah Memon:
Chairman

[Signature]
Secretary

**THE PATIENTS' BEHBUD SOCIETY FOR AKUH
STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED DECEMBER 31, 2024**

	Note	2024	2023
		----- (Rupees in '000) -----	
Income			
- General donations		16,112	19,467
- Donations in kind		<u>12,434</u>	<u>15,397</u>
		28,546	34,864
Other income			
Return on saving bank accounts and short-term investments:			
- with Islamic banks		93,973	114,689
- with Conventional banks		2,840	4,006
		96,813	118,695
Total income		<u>125,359</u>	<u>153,559</u>
Expenditure			
Marketing and financial expenses	6	(14,586)	(47,122)
Surplus for the year		<u><u>110,773</u></u>	<u><u>106,437</u></u>
Attributable to:			
Zakat Fund - Externally Restricted		36,703	90,280
Donations - Unrestricted		55,118	22,812
General Fund - Unrestricted		18,952	(6,655)
		<u>110,773</u>	<u>106,437</u>

The annexed notes from 1 to 9 form an integral part of these financial statements


Chairman


Secretary

**THE PATIENTS' BEHBUD SOCIETY FOR AKUH
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2024**

Note	Zakat Fund - Externally Restricted	Donations - Unrestricted	General Fund - Unrestricted	2024	2023
(Rupees in '000)					
CASH INFLOWS					
- Zakat / Donations collected	704,399	197,776	-	902,175	808,720
- Return on saving bank accounts and short-term investments	46,972	58,815	2,612	108,399	103,629
- General donations	-	-	16,112	16,112	19,467
Total cash inflows during the year	751,371	256,591	18,724	1,026,686	931,816
CASH OUTFLOWS					
- Zakat / Donations disbursed	(1,007,947)	(178,157)	-	(1,184,104)	(1,037,257)
- Investments (made) / disposed during the year - net	-	(281,218)	-	(281,218)	-
- Marketing and financial expenses paid	(1,953)	(199)	-	(2,152)	(31,725)
- Tax deducted	(71)	(104)	-	(175)	(143)
Total cash outflows during the year	(1,009,971)	(457,678)	-	(1,467,649)	(1,069,125)
Net (decrease) / increase in bank balances	(258,600)	(201,087)	18,724	(440,963)	(137,309)
Cash and cash equivalents at beginning of the year	278,429	234,803	7,775	521,007	658,316
Cash and cash equivalents at end of the year	7	7	7	7	7
	19,829	33,716	26,499	80,044	521,007

The annexed notes from 1 to 9 form an integral part of these financial statements


Chairman


Secretary

**THE PATIENTS' BEHBUD SOCIETY FOR AKUH
STATEMENT OF CHANGES IN NET ASSETS
FOR THE YEAR ENDED DECEMBER 31, 2024**

	2024				2023			
	Zakat Fund - Externally Restricted	Donations - Unrestricted	General Fund - Unrestricted	Total	Zakat Fund - Externally Restricted	Donations - Unrestricted	General Fund - Unrestricted	Total
	Rupees in '000							
Balance as at January 1	287,296	242,709	8,027	538,032	551,700	93,750	14,682	660,132
Funds received	704,399	197,776	16,112	918,287	608,876	199,844	19,467	828,187
In-kind receipts	44,334	-	12,434	56,768	17,615	-	15,397	33,012
Recognised as income	-	-	(28,546)	(28,546)	-	-	(34,864)	(34,864)
Funds disbursements	(1,007,947)	(176,157)	-	(1,184,104)	(963,560)	(73,697)	-	(1,037,257)
In-kind disbursements	(44,334)	-	-	(44,334)	(17,615)	-	-	(17,615)
Surplus / (Deficit) for the year	36,703	55,118	18,952	110,773	90,280	22,812	(6,655)	106,437
Balance as at December 31	20,451	319,446	26,979	366,876	287,296	242,709	8,027	538,032

The annexed notes from 1 to 9 form an integral part of these financial statements

Chairman

Secretary

**THE PATIENTS' BEHBUD SOCIETY FOR AKUH
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2024**

1. GENERAL INFORMATION

1.1 The Patients' Behbud Society for AKUH (the Society) [formerly named as "The Patients' Welfare Society"] was established by well-wishers of the Aga Khan University Hospital (the Hospital) under a constitution dated June 22, 1993 (the Constitution) for supporting needy patients seeking treatment at the Hospital, clinics and medical centers under the Hospital's management and supervision through the funds available with the Society. The Society is currently governed and managed under the amended Constitution of 2002. The Society is registered under the Voluntary Social Welfare Agencies (Registration and Control) Ordinance, 1961 (XLVI of 1961) since August 23, 1993. The principal office of the Society is situated at the Aga Khan University Hospital, Stadium Road, P.O. Box 3500, Karachi 74800.

1.2 The following funds are being managed by the Society in order to pursue its aforementioned objectives:

(a) Zakat - Externally Restricted

The Zakat Fund of the Society has been established to provide financial assistance to needy patients seeking treatment at the Hospital through Zakat available with the Society.

(b) Donations - Unrestricted

The Donations collected by the Society are utilised to provide financial assistance to needy patients seeking treatment at the Hospital.

(c) General Fund - Unrestricted

The General Fund is utilised for the marketing and financial expenses of the Society. Donations contributed by the donors for marketing and general purposes/operations are recognised in the General Fund upon receipt.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION

The material accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented, unless otherwise stated.

2.1 Basis of preparation and statement of compliance

These financial statements have been prepared under the historical cost convention except as otherwise disclosed in the accounting policies below.

These financial statements have been prepared in accordance with the requirements of the Revised Accounting and Financial Reporting Standards for Small-Sized Entities (Revised AFRS for SSEs) and the Accounting Standard for Not for Profit Organisations (Accounting Standard for NPOs) issued by the Institute of Chartered Accountants of Pakistan (ICAP).

2.2 Cash and cash equivalents

Cash and cash equivalents comprise of deposits with banks and short-term investments with banks having an original contractual maturity of less than three months.



2.3 Revenue recognition

- Zakat / donations are recognised on a receipt basis.
- Profit on bank balances and short-term investment is recognised on a time proportion basis on the principal amount outstanding using the applicable profit/mark-up rate.
- Donations in kind are recognised at fair value.

2.4 Disbursement

Disbursements are recognised as commitments when these are approved by the Executive Committee. Subsequent to approval, these amounts are paid to the Hospital on behalf of Mustahiqeen patients.

2.5 Taxation

The Society does not account for taxation, as non-profit organisations are allowed a tax credit equal to one hundred percent (100%) of the tax payable including minimum tax and final tax payable, under section 100C of the Income Tax Ordinance, 2001.

2.6 Financial assets and liabilities

Financial assets and financial liabilities are initially measured at cost, which is the fair value of the consideration given and received, respectively. These financial assets and liabilities are subsequently measured at fair value, amortised cost or cost as the case may be. Financial assets and financial liabilities are recognised when the Society becomes a party to the contractual provision of the instrument. Financial assets are derecognised when the rights to the cash flows from the financial assets expire or where the Society transfers the financial assets and the transfer qualifies for derecognition. Financial liabilities are derecognised when the obligation specified in the contract is discharged or cancelled or expired.

2.7 Off-setting of financial assets and financial liabilities

Financial assets and liabilities are offset and the net amount is reported in the statement of financial position when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle either on a net basis, or realise the asset and settle the liability simultaneously. The legally enforceable right must not be contingent on future events and must be enforceable in the normal course of business and in the event of default, insolvency, or bankruptcy of the Society or the counterparty.

3. SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGEMENTS

The preparation of financial statements requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectation of future events that are believed to be reasonable under the circumstances. Presently no significant estimates/judgements have been made for the preparation of these financial statements.



	Note	2024	2023
		----- Rupees in '000 -----	
4. SHORT-TERM INVESTMENTS			
At amortised cost			
Government of Pakistan (GOP) Ijarah Sukuks Certificate of Investment	4.1	281,218	-
		<u>-</u>	<u>480,000</u>
		<u>281,218</u>	<u>480,000</u>

4.1 These represent investments with a contractual maturity of upto one year at a profit of 19.50% per annum.

	Note	2024	2023
		----- Rupees in '000 -----	
5. BANK BALANCES			
Savings accounts with:			
- Islamic banks		53,510	33,086
- Conventional banks		<u>7,112</u>	<u>7,775</u>
		<u>60,622</u>	<u>40,861</u>
Current accounts		<u>19,422</u>	<u>146</u>
		<u>80,044</u>	<u>41,007</u>

6. MARKETING AND FINANCIAL EXPENSES

Advertisement for Zakat campaign		12,434	45,149
Financial charges	6.1	<u>2,152</u>	<u>1,973</u>
		<u>14,586</u>	<u>47,122</u>

6.1 These expenses are allocated to Zakat Fund - Externally Restricted: Rs. 1,953 thousand (2023: Rs. 1,586 thousand), Donations - Unrestricted: Rs. 199 thousand (2023: Rs. 11 thousand) and General Fund - Unrestricted: Nil (2023: Rs. 376 thousand).

	Note	2024	2023
		----- Rupees in '000 -----	
7. CASH AND CASH EQUIVALENTS			
Short-term investments	4	-	480,000
Bank balances	5	<u>80,044</u>	<u>41,007</u>
		<u>80,044</u>	<u>521,007</u>
7.1 Cash and cash equivalents are allocated as follows:			
- Zakat Fund - Externally Restricted		19,829	278,429
- Donation Fund - Unrestricted		33,716	234,803
- General Fund - Unrestricted		<u>26,499</u>	<u>7,775</u>
		<u>80,044</u>	<u>521,007</u>

8. CORRESPONDING FIGURES

Certain reclassifications have been made for better presentation, the effects of which are not material.

↑.

9. DATE OF AUTHORISATION

These financial statements were authorised for issue on March, 5th, 2025 by the Executive Committee of the Society.

↑.

AhM

Chairman

[Signature]

Secretary

Ways to Give Your Zakat and Donations



Online
donate.aku.edu



Scan
and Donate



Online Bank Transfer

Account name: **The Patients' Behbud Society for AKUH**

Name of Bank	Zakat IBAN #	Donations IBAN #
Habib Bank Limited	PK15HABB 008967901294552	PK48HABB0050107900772951
Soneri Bank Limited	PK75SONE0500130000008512	-
Bank Alfalah Limited	PK10ALFH5518005000170948	PK31ALFH5518005001646037
MCB Bank Limited	PK78MCIB0231000189850001	PK51MCIB0231000189850002
Meezan Bank Limited	PK56MEZN0001220103135178	PK56MEZN0001220106612919
Faysal Bank Limited	PK46FAYS3026307000003383	PK59FAYS3026390000003916
Dubai Islamic Bank Limited	PK70DUIB0000000647704001	-
United Bank Limited-Ameen	PK14UNIL0109000282413224	-
Bank Islami Pakistan Limited	PK46BKIP0108415727410202	PK73BKIP0108415727410201
Askari bank Limited	PK63ASCM0007333570002415	-
Telenor Microfinance Bank	PK67TMFB9999002099555001	-

Confirm your bank transfer at patients.behbud@aku.edu
or by SMS/WhatsApp to **0300 072 3000**.



By Cheque

Cheques can be made payable to:
The Patients' Behbud Society for AKUH



Doorstep Collection

Call/WhatsApp **+92 300 072 3000** or call **+92 21 3486 3000**

OR



Post

Send your cheque or donation to:
University Advancement, Aga Khan University,
Stadium Road, Karachi



- ▶ 100% of Zakat and donations collected are spent on patient care.
- ▶ We are Shariah compliant.
- ▶ We are certified by the Pakistan Centre for Philanthropy for ensuring transparency and accountability.

Phone: **+92 300 072 3000 +92 21 34863000**

Email: **patients.behbud@aku.edu**

Website: **pbs.aku.org**

Address: **University Advancement, The Aga Khan University
Stadium Road, P.O. Box 3500, Karachi 74800**

 **zakat.aku**

 **Patients' Behbud Society for AKUH**

 **pbsforaku**