



The Patients' Behbud
Society for AKUH



آغا خان یونیورسٹی ہسپتال
The Aga Khan University Hospital



HEALING WITH DIGNITY

ANNUAL REPORT 2025

Healing with dignity lies at the heart of compassionate care



True healing goes beyond medical treatment. It preserves dignity, protects self respect, and eases suffering without exposing anyone's vulnerability. In times of illness, dignity becomes as essential as medicine. Acts of giving are most meaningful when offered quietly and sincerely, preserving the honour of those who receive help.

The Patients' Behbud Society for AKUH (PBS for AKUH) upholds this principle by ensuring that financial hardship never becomes a source of indignity or a barrier to care. Through structured support, PBS for AKUH enables patients to access essential treatment while safeguarding their dignity, reflecting a commitment to compassionate and respectful healing.

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Introduction

The Patients' Behbud Society for The Aga Khan University Hospital (PBS for AKUH) is dedicated to ensuring that no indigent or mustahiq patient is denied high-quality healthcare due to financial hardship.

Since 1993, the Society has served as a trusted, Shariah-compliant bridge between compassionate donors and patients in need, mobilising Zakat and welfare funds to support essential treatment across Pakistan. Based at the AKUH's main campus in Karachi, PBS for AKUH serves patients far beyond the city. Through AKUH's nationwide network of hospitals, outreach centres, and more than 119 laboratory collection units, the Society reaches communities in Sindh, Punjab, Khyber Pakhtunkhwa and Balochistan.

This extensive footprint ensures that geography never limits a patient's access to support. In partnership with the AKUH's Patient Welfare Programme, PBS for AKUH administers financial assistance for critical inpatient and outpatient care and subsidised diagnostic services through transparent and accountable processes.

These efforts uphold patient dignity, strengthen community trust, and provide critical relief to those who would otherwise be unable to access care. Today, PBS for AKUH remains committed to the responsible management of donor resources and to promoting equitable, respectful, and compassionate access to healthcare for all.

Vision

Continue mobilising resources as much as possible to meet the on-going needs of mustahiq and indigent patients.

Mission

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 meeting their medical treatment needs through Zakat and donations.

Core Values

Impact | Quality | Relevance | Access | Compassion |
Dignity | Transparency | Shariah Compliance |
100% Contributions Spent on Patients

Making Dignified Healthcare Accessible

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.

The Patient Welfare Programme (PWP), makes high-quality, critical healthcare accessible to needy 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.

Funded by donations, Zakat and AKUH's own resources, the PWP has supported millions of deserving patients from across Pakistan. PBS for AKUH 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 11.84 million patient visits providing more than PKR 50.60 billion in welfare assistance.

In 2025 alone, PWP supported 1.6 million patient visits by disbursing over PKR 8.7 billion out of which PKR 1.36 billion was contributed by PBS.



Impact at a Glance

Patients supported by PBS for AKUH since inception (2001)

671,370

Amount Disbursed (PKR)

6.56 billion

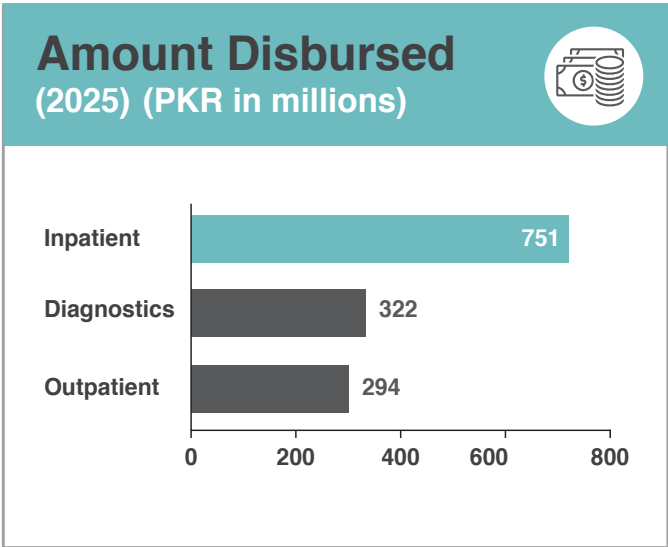
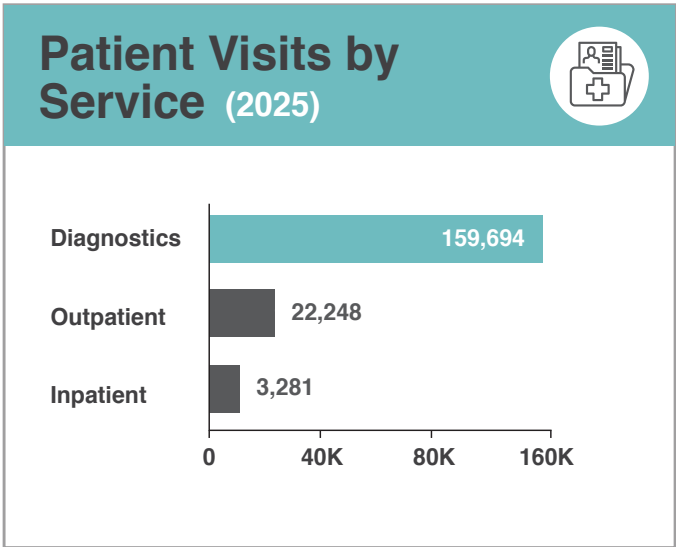
In 2025



185,223
Patients Visits Supported



1.37
Billion (PKR) Disbursed

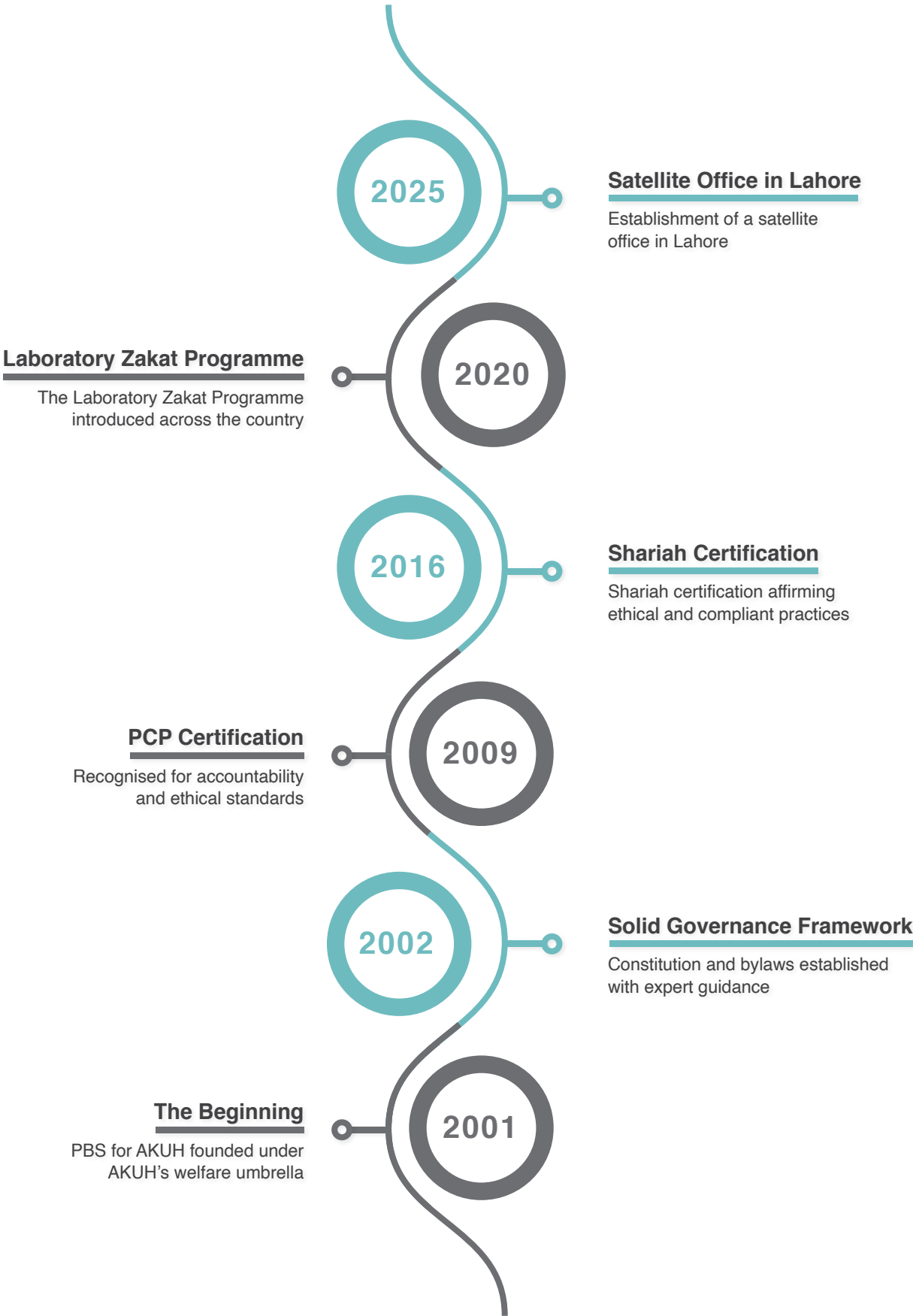




A Journey of Purpose and Reach

From a single vision to a nationwide presence—milestones that shaped impact, and a footprint that continues to grow.

Milestones



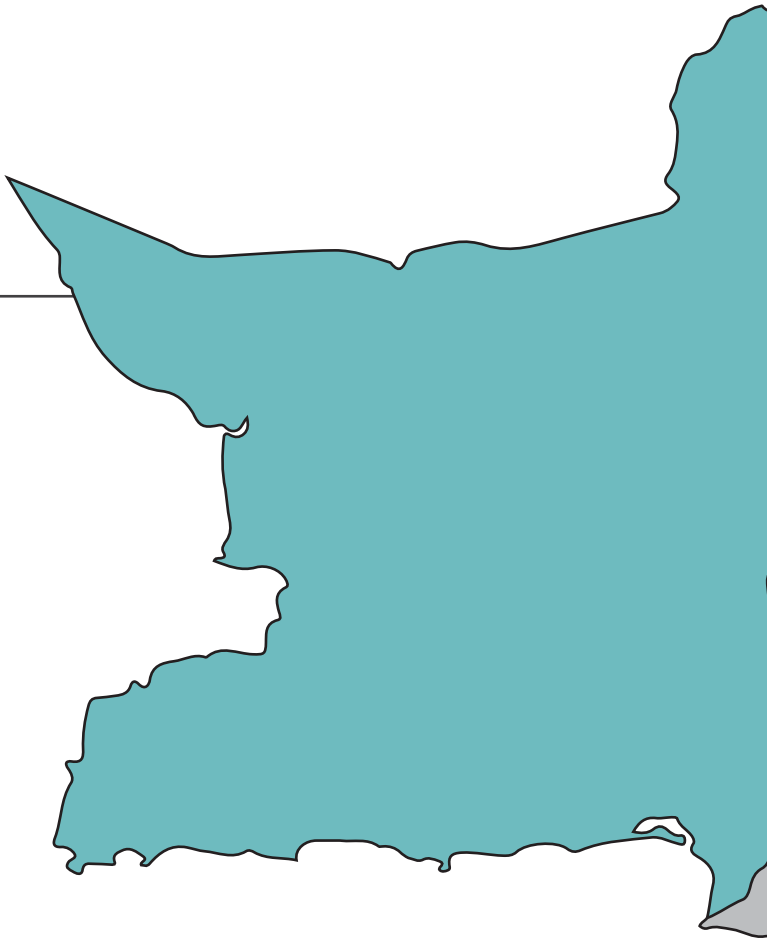
Geographical Reach and Service Network

Patients from across Pakistan receive essential welfare support from PBS for AKUH their treatment at AKUH in Karachi and its four secondary hospitals in Sindh. They also receive assistance for diagnostic care at AKUH's extensive nationwide network of 119 laboratory collection units.

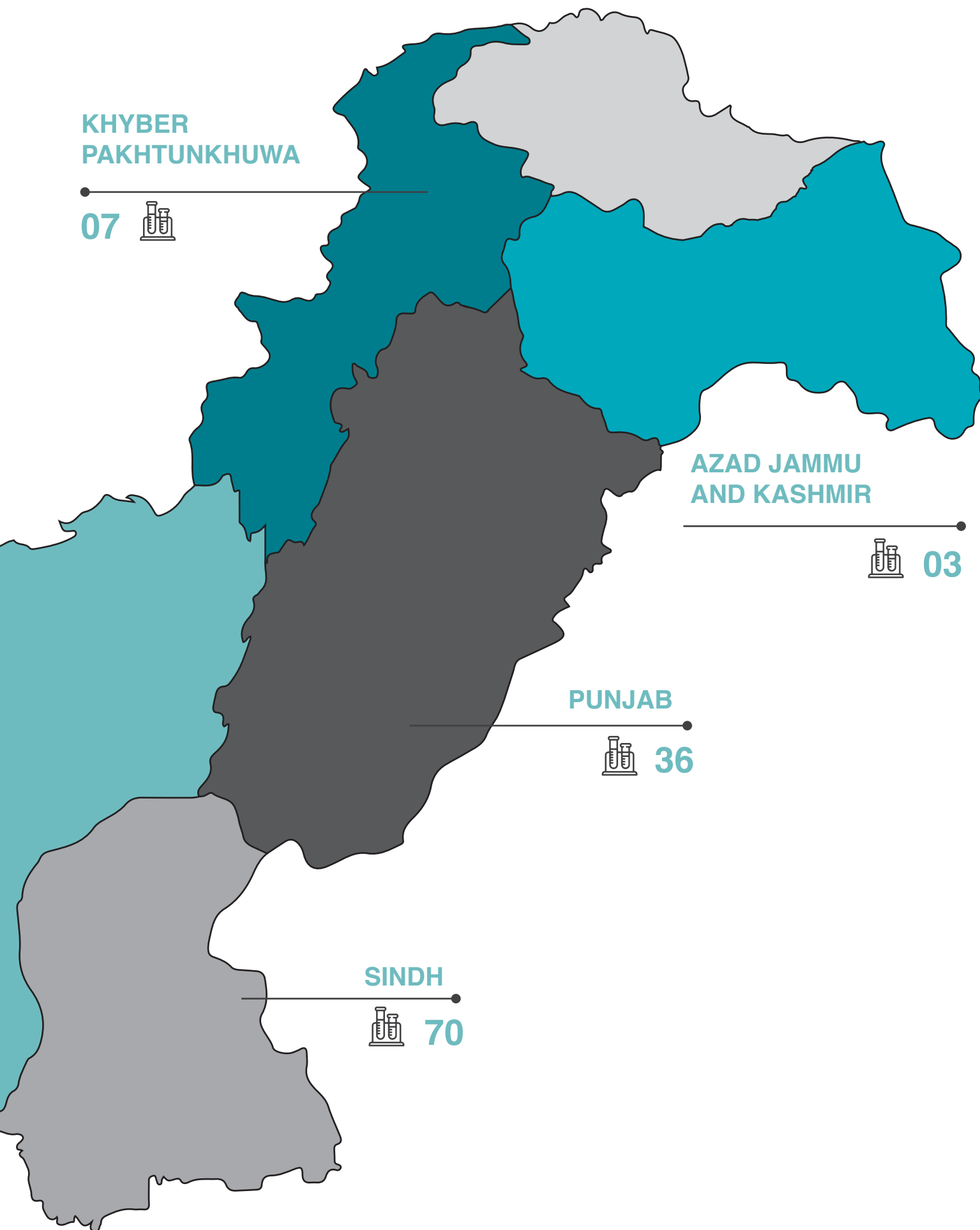
This far-reaching presence ensures that high-quality healthcare is accessible to communities well beyond major urban centers, bringing equitable care within reach for those who need it most.

BALUCHISTAN

03



Laboratory Collection Units



Beyond Blood Cancer

Afaq's Journey



Afaq was just three years old when his parents noticed something was terribly wrong. Tests at a local clinic brought devastating news: blood cancer. Doctors warned that he might not survive beyond the age of seven. With no savings and no way to afford treatment, his family felt their world collapse.

Refusing to give up, Afaq's parents brought him to AKUH. From the moment they arrived, they were met with compassion and reassurance. Through the support of PBS for AKUH, Afaq was enrolled as a welfare patient, opening the door to treatment his family could never have imagined possible.

What followed was a long and difficult journey, sustained by care that never wavered.

“We couldn’t even afford a ten-rupee tablet,” Afaq’s father recalls. “Yet millions were spent on my son’s treatment. It still feels like a miracle.”

Over the years, Afaq received continuous medical care with dignity and respect. The doctors and hospital staff stood by him with patience and dedication, while PBS for AKUH ensured that financial hardship never interrupted his treatment. Every medicine, every hospital service was covered, allowing the family to focus on one thing only: their child's survival.

Today, Afaq is eleven years old and living a life once thought impossible. He goes to school regularly and studies at a madrassah, where he is memorising the Holy Quran and has recently begun the ninth juz. His health has improved, and his future, once uncertain, is now full of promise.

With deep gratitude, his father says, “We pray for the Hospital, the doctors, and everyone who gives their Zakat and donations. We can never repay them, but we ask Allah to bless them for their kindness.” He urges others to support PBS for AKUH, so that more children like Afaq can be given the same chance at life.

Afaq's story is a testament to what becomes possible when compassion, generosity, and faith come together, turning despair into hope and fear into a future.





A Vision for What Lies Ahead

Building on a strong foundation—focused on expanding care, deepening impact, and shaping a more accessible future.

The Years Ahead

Short-Term Goals (Immediate Priorities)

Expand financial assistance to support more eligible patients

Deepen relationships with existing partners and develop new collaborations

Develop additional giving options for donors

Medium-Term Goals (Next 1–3 Years)

Grow and diversify the donor base locally and internationally

Increase advocacy and public awareness around healthcare access and preventive care

Enhance outreach further through new satellite offices in Islamabad, Faisalabad and Peshawar

Long-Term Goals (Strategic Future Priorities)

Build long-term sustainability of existing welfare programmes

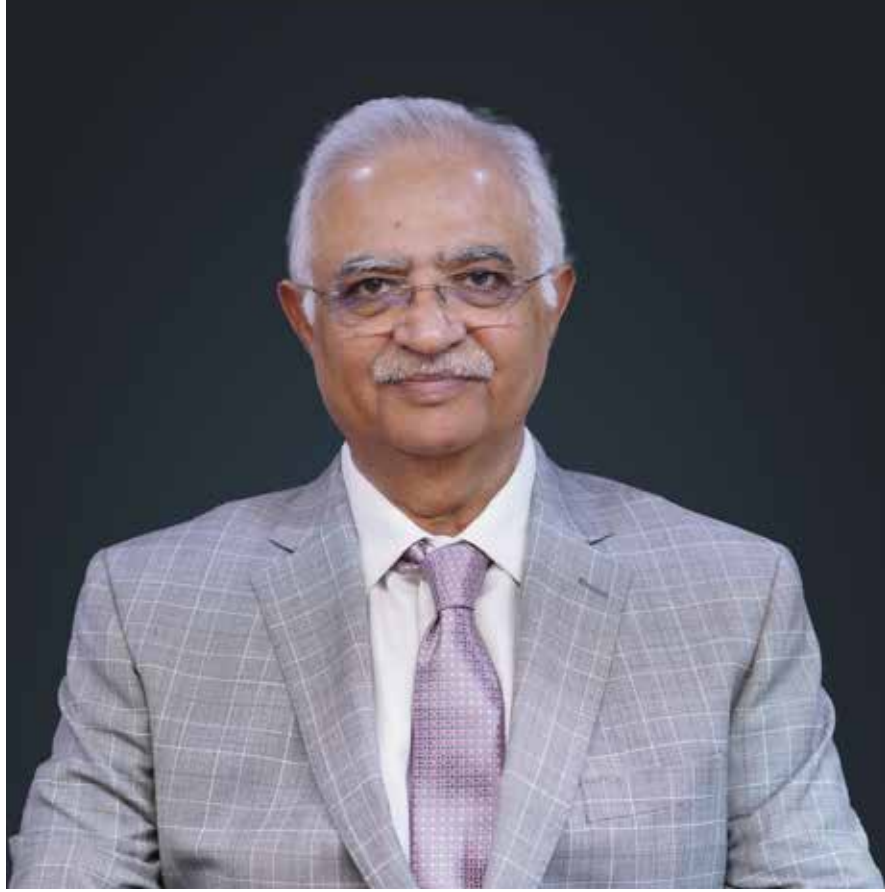
Broaden geographic reach across Pakistan through the AKUH network

Reinforce improved governance and donor trust

President's Review

Assalamu Alaikum,

It is with deep gratitude and humility that I reflect on the past year for PBS for AKUH. Our work remains firmly rooted in community, compassion, and collective responsibility. Each act of generosity extended towards PBS for AKUH is an affirmation that financial limitations should never prevent a patient from accessing the healthcare they need.



I extend my sincere thanks and gratitude to our donors, supporters, and well-wishers whose trust and continued contributions enable us to serve Zakat mustahiq patients with dignity. Through your support, PBS for AKUH is committed to providing high quality healthcare delivered by the Aga Khan University Hospital (AKUH), ensuring that excellence in medical care is accessible to those who need it the most.

The belief that charity increases one's wealth, protects it from harm and fills it with blessings is beautifully captured in the Qur'an and in the words of the Prophet Muhammad (peace and blessings be upon him):

"... and whatsoever you spend of anything (in Allah's Cause), He will replace it. And He is the Best of providers."
(Al Quran 34:39)

The Prophet PBUH said: "Wealth never decreases due to charity." (Muslim)

These teachings serve as a constant reminder that generosity has no bounds; it brings abundance and blessings for families and communities.

In 2025, PBS for AKUH continued to translate generosity into life changing healthcare for vulnerable patients across Pakistan. With a mandate rooted in dignity, compassion and equitable access, it expanded its reach and impact, ensuring that financial hardship was never the reason for preventing deserving individuals from receiving essential medical care.

Over the past year, PBS for AKUH supported 185,223 patient visits, disbursing PKR 1.367 billion, the highest annual welfare support in its history. Since its inception in 2001, PBS for AKUH has facilitated over 671,000 patient visits, with total support exceeding PKR 6.56 billion. These figures reflect the deep trust of donors, and the Society's unwavering commitment to transparency, Shariah compliance and responsible stewardship.

PBS for AKUH's support continued to span a broad spectrum of healthcare needs, enabling access to inpatient, outpatient, laboratory and diagnostic services across AKUH's expanding network throughout Pakistan.

The stories of thousands of seriously ill patients, such as Afaq, a young child who survived blood cancer, and Anusha, who battled a rare vascular disorder, illustrate the transformative power of PBS for AKUH's holistic approach. Their journeys highlight how timely financial assistance—coupled with compassionate, multidisciplinary care—restores stability, dignity and hope for patients and their families.

PBS for AKUH's impact is reinforced through a 100% donation-to-patient model, ensuring every rupee goes directly toward treatment expenses. Operations are strengthened through rigorous means assessments, Shariah compliant Zakat governance, and close alignment with AKUH's welfare and clinical teams. The service network now extends from the main hospital to outreach hospitals in Karachi and Hyderabad, and 119 laboratory collection units nationwide, enabling nationwide access to subsidised diagnostics.

The five-year trend underscores accelerating demand and PBS for AKUH's capacity to respond: patient visits rose from 23,330 in 2021 to 185,223 in 2025, reflecting both growing need and increasing donor trust. Disbursements to support needy patients reached a record high - to PKR 1.367 billion demonstrating PBS for AKUH's strategic prioritisation of high impact clinical care.

Our dream, to strengthen our geographical presence, has also been realised, with a satellite office in Lahore, which garnered support and expanded our ability to engage donors and serve patients more effectively in the region.

The Executive Committee (EXCOM) of PBS for AKUH remains focused on long-term sustainability and impact. Our strategy is guided by prudent financial stewardship, strong governance, and alignment with the mission.

The EXCOM regularly reviews financial, operational, and compliance risks to ensure continuity of patient support and responsible use of donor funds. Through internal and external audits, robust controls, transparency, and close coordination with AKUH's Patient Welfare Office, we proactively mitigate risks while maintaining our commitment to ethical, accountable and patient-centric operations.

Looking ahead, PBS for AKUH aims to enhance accessibility through expanded Zakat-enabled diagnostic services, strengthened donor engagement, digital transformation and deepened partnerships. Efforts will continue to deepen corporate partnerships with pharmaceutical companies for donations in kind, enhanced donor engagement through improved transparency and through targeted outreach strategies to support underserved regions more effectively. A parallel focus on human resources excellence will support organisational resilience and programme sustainability.

With resilience, governance excellence and a clear mission guiding its work, PBS for AKUH remains steadfast in ensuring that every eligible patient receives world class care—regardless of financial circumstance, caste, creed or colour. With your continued support, we renew our pledge and reaffirm our commitment to our cause.

May Allah grant barakah in your wealth and happiness, and may He accept every contribution as a source of healing and hope.

Abdul Qadir Memon

President

The Patients' Behbud Society for AKUH



Message from CEO, AKUH

It is with profound gratitude that I extend my sincere appreciation to our generous donors for your unwavering compassion and support.



Your Zakat and Sadaqat make it possible for some of the most vulnerable members of our society to access life-saving care at the Aga Khan University Hospital through the Patients' Behbud Society for AKUH. In moments of their greatest need, whether emergency interventions, complex tertiary procedures or prolonged treatment journeys, your generosity stands as a lifeline.

These contributions go far beyond medical care. They restore dignity, renew hope and transform the lives of patients and families facing illness with uncertainty and despair. Each act of giving becomes a turning point, reaffirming the belief that equitable, high-quality healthcare should be within reach for all.

We are deeply honoured by the trust you place in us. Together, through compassion and collective responsibility, we are shaping a healthier, more hopeful future for our communities.

Dr Farhat Abbas, TI, SI

Chief Executive Officer

The Aga Khan University Hospital and Health System, Pakistan



Our Services and Impact

From diagnosis to treatment—standing beside patients with timely, respectful, and essential support.

PBS for AKUH delivers welfare support to thousands of indigent patients each year through AKUH teams, volunteers and welfare officers. Its holistic services ensure vulnerable patients receive timely and dignified treatment throughout their healthcare journey at AKUH and its network of hospitals.

This includes support for:

Inpatient and Outpatient Care  Partial or full assistance for inpatient and outpatient care at the main hospital and the outreach centres.	Subsidised Diagnostics  Affordable tests through 119 AKUH lab collection units.
Support for Specific Health Conditions Affecting Masses  Such as screening and treatment of Hepatitis C patients.	Management of Zakat and Donations  Collection and disbursement of Zakat and donation according to Shariah principles.



The dedicated nursing staff at AKUH providing compassionate, high-quality care to patients every day.

Support for Inpatient Care



Support for inpatient care is the cornerstone of our commitment to ensuring equitable access to high-quality, life-saving healthcare at AKUH and its network hospitals and clinics.

All support is extended following a rigorous means-assessment process conducted by trained welfare professionals, ensuring that assistance is directed to patients who are both medically and financially eligible. PBS for AKUH provides comprehensive financial assistance covering hospitalisation, surgeries, intensive care, chemotherapy, specialised interventions and post-operative care for different health conditions that require specialised attention.

Some of these include:



**Cancer
Care**

PBS for AKUH provides financial support for patients undergoing chemotherapy, radiotherapy, surgical oncology procedures, diagnostic investigations and extended hospitalisation. Given the long-term and high-cost nature of cancer treatment, this assistance ensures continuity of care and helps patients complete their prescribed treatment plans without interruption due to financial hardship.





Congenital Heart Disease

Life-saving cardiac surgery and interventional procedures are supported for children born with congenital heart defects. These conditions often require urgent and highly specialised care and PBS for AKUH plays a critical role in enabling timely interventions that significantly improve survival and long-term outcomes.



Cochlear Implant

The programme supports expensive cochlear implant surgeries and associated inpatient services for children with profound hearing loss. By facilitating access to cutting-edge technology and specialised surgical care, PBS for AKUH helps restore hearing, enhance speech development and improve overall quality of life for affected children. Since 2020, 116 children have received life-changing cochlear implants with support from PBS for AKUH.



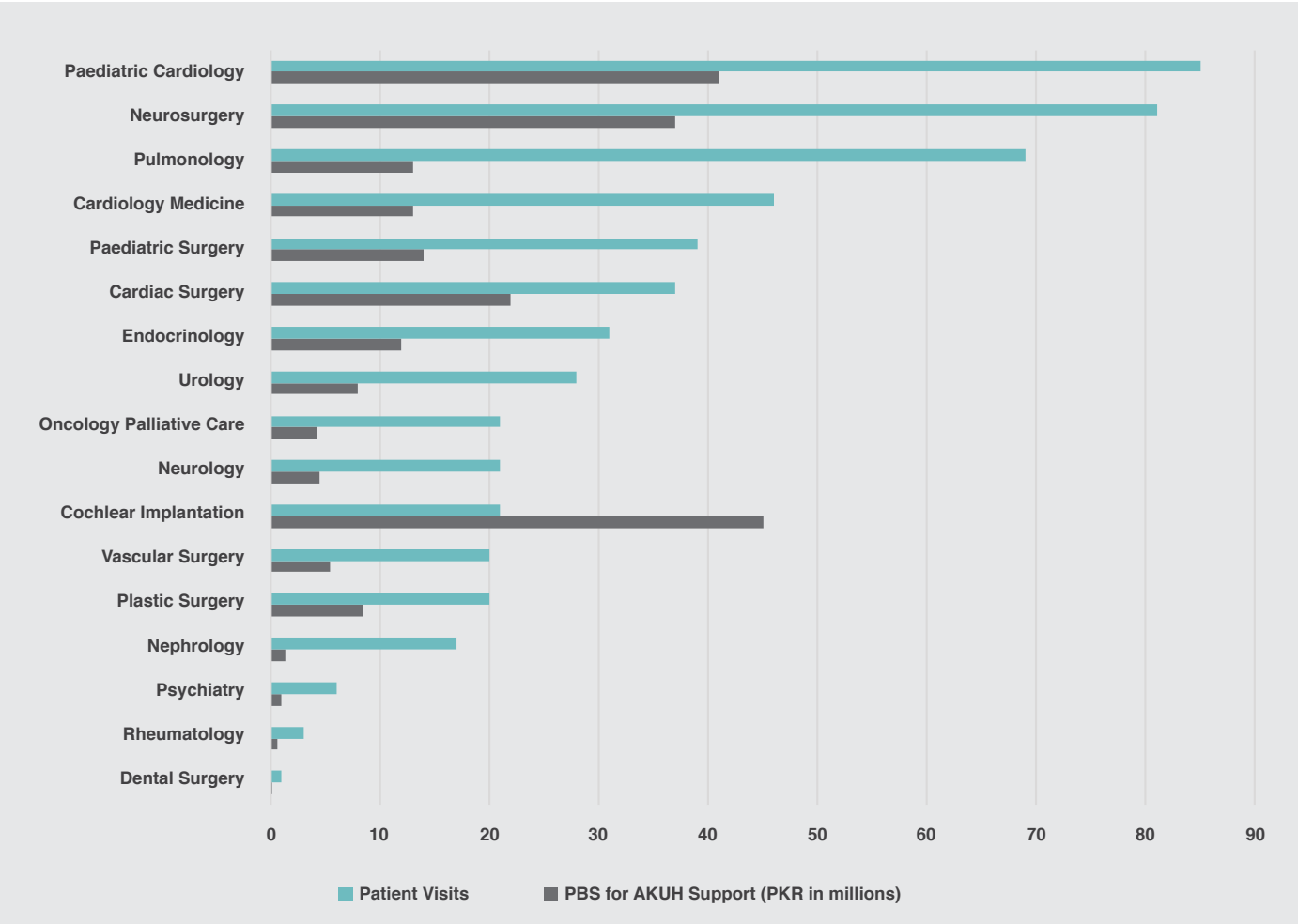
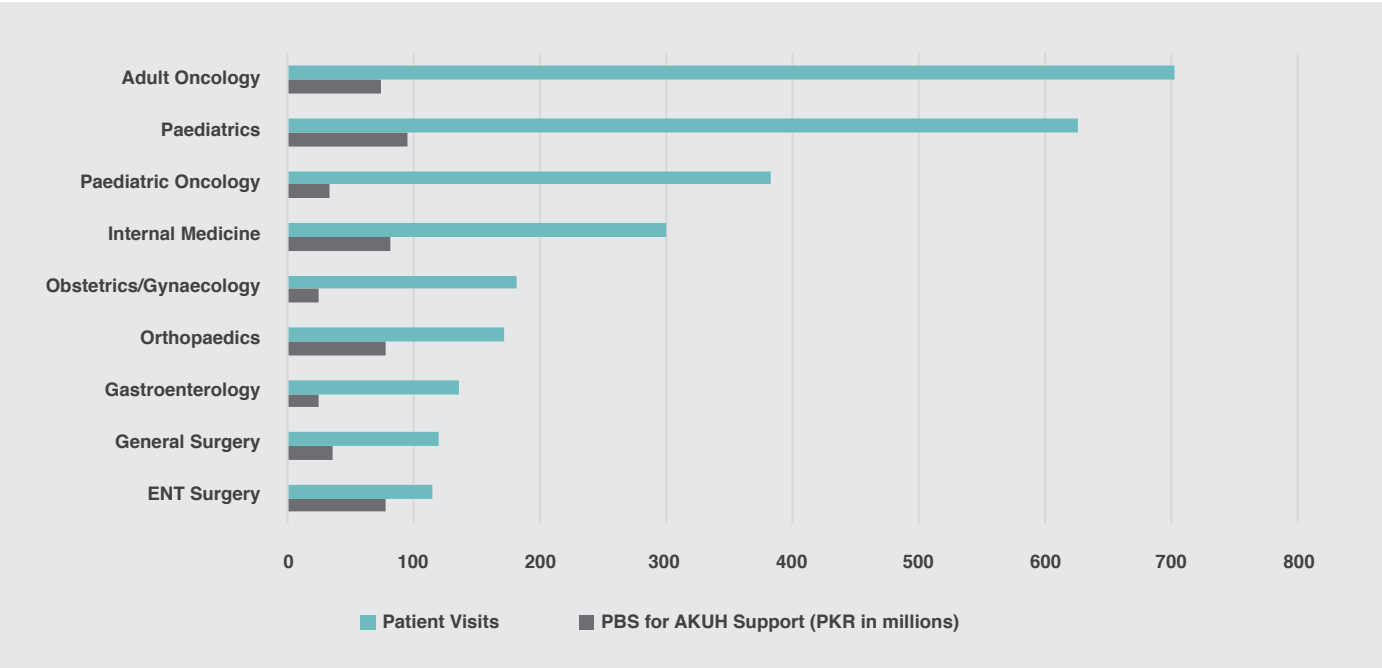
Other Health Conditions

Financial assistance is also extended for the inpatient management of renal failure, neurological disorders, severe trauma, complex infections and other life-threatening conditions that require hospital-based care and multidisciplinary medical support.



Number of Inpatient Beneficiaries in 2025 by Specialty

Number of Patient Visits vs PBS for AKUH Support (PKR in million)



Support for Outpatient Care



Support from PBS for AKUH enables financially vulnerable patients to access a wide range of essential outpatient care at AKUH and its outreach hospitals. These clinics support both new patient assessments and ongoing follow-up appointments, enabling management of acute as well as chronic conditions such as diabetes, heart disease, respiratory disorders, infectious diseases, cancer and paediatric care.

By easing the burden of consultations and follow-up care, PBS for AKUH helps patients receive timely medical attention and the reassurance that they are not facing illness alone. In 2025 alone, 22,248 outpatient visits were supported by PBS for AKUH through PKR 294 million.



In 2025 alone, 22,248 outpatient visits were supported by PBS through PKR 294 million.

Support for Laboratory Tests and Diagnostic Care



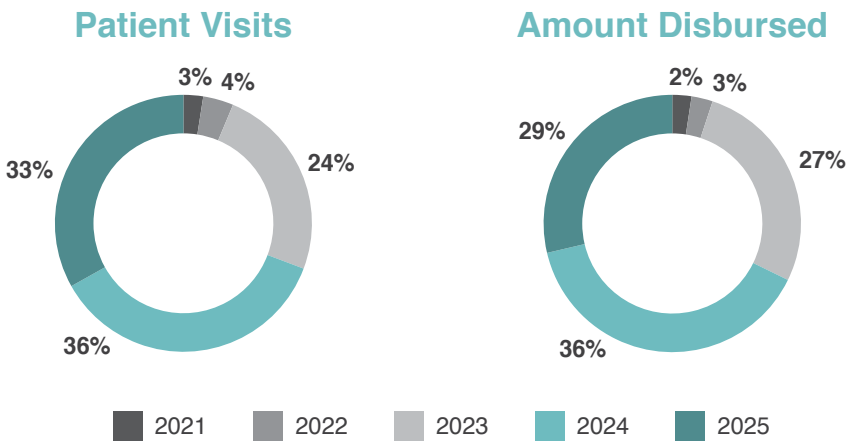
It is rightly said that timely and accurate diagnosis is essential for effective treatment and better long-term health outcomes. Recognising the distress patients feel when they cannot afford crucial tests, PBS for AKUH ensures that financial hardship does not delay vital investigations. Through its Zakat and donation-funded programme, patients receive subsidised access to diagnostic services at AKUH and its nationwide laboratory network, enabling early detection and informed clinical decisions that can prevent more serious health complications.

Support is extended after a careful means-assessment by AKUH’s Patient Welfare Department to ensure that those most in need receive timely assistance.

Key Areas of Diagnostic Support

Routine and Specialised Investigations	Chronic Disease Monitoring	Pre- and Post-Treatment Diagnostics
Access to essential tests, helping patients receive timely and accurate diagnoses across a range of medical conditions.	Continued support is also available for patients managing long-term illnesses, allowing regular monitoring that guides treatment and reduces the risk of complications.	Coverage for tests required before major interventions and follow-up assessments to support recovery and ensure continuity of care.

The programme plays a vital role in safeguarding patient wellbeing, ensuring that no one is denied essential diagnostic care due to financial limitations, and enabling clinicians to deliver timely, evidence-based treatment across AKUH’s service network. During the past five years of the programme, 482,000 patient visits have been supported, and PKR 1.1 billion has been disbursed.



Strength in the Face of a Rare Illness

Anusha's Story



Anusha grew up like any other child in Karachi, until her family began noticing that she always got tired far more quickly than others. Everyday activities left her drained, and her parents sought medical advice. Treatment helped at first, and she returned to school with renewed strength and hope.

Years later, the exhaustion returned, becoming much stronger and more frightening. Even short walks became difficult, and fatigue began to shape her days. When her parents took her back to hospital, they received devastating news: Anusha had Takayasu Arteritis, a rare and serious condition that would require complex, long-term care.

For a family of modest means, the emotional shock was compounded by the cost of specialised investigations and prolonged treatment - far beyond what they could manage alone. At this critical juncture, PBS for AKUH stepped in, so Anusha could have access to healthcare at AKUH without any delay.

As months passed, Anusha endured intense physical suffering. Painful sores developed and worsened; some required surgical care, and at one stage the risk became so severe that amputation was considered. Yet her parents refused to surrender to despair. Her mother recalled:

“I had complete faith in Allah. If He could give my child this illness, He could also heal her.”

Even when the wounds festered and bleeding episodes returned, the family's faith held firm. With continued treatment and sustained support, clinicians persisted - exploring every option - until, against the odds, Anusha began to respond. Recovery was not simple. There were days when unexpected bleeding interrupted her routine, including attending university education. Still, Anusha carried bandages with quiet determination and refused to let the illness define her future.

Throughout this journey, PBS for AKUH remained a constant source of support, covering the cost of treatment that the family could not have managed independently. This support enabled continuity of care protected the family from financial collapse, and preserved Anusha's dignity during one of the most vulnerable and difficult periods of her life.

Today, Anusha is stable and continuing her education. She is pursuing studies in the medical field, inspired by the doctors who treated her at AKUH. She dreams of becoming a doctor herself, with the hope of serving others and providing care to those who cannot afford it.





Donor Spotlight and Fundraising Activities

Fawad Mukhtar

Chief Executive Officer
Director, Fatima Group

PBS for AKUH intervenes at a critical point by enabling timely treatment, which can prevent families from falling into prolonged hardship.



Q. What first inspired you to support the Patients' Behbud Society for AKUH?

A. At Fatima Group, our Corporate Social Responsibility initiatives are closely aligned with our broader ESG and sustainability commitments, particularly in areas that strengthen social systems such as healthcare and education. Our decision to support PBS for AKUH was guided by this approach. PBS for AKUH addresses a critical gap by ensuring that patients with limited financial means are able to access quality medical care. This focus on inclusion and the responsible delivery of healthcare aligns well with how we view social investment as a long-term commitment to building resilient and equitable communities.

Q. What about PBS for AKUH resonates most deeply with you as a donor?

A. What resonates most is PBS for AKUH's structured and accountable model for channelling support to patients. At Fatima Group, we engage in CSR partnerships that demonstrate transparency, sound governance, and measurable impact. PBS for AKUH reflects these principles by ensuring that contributions are utilised efficiently and directed towards genuine patient needs. Beyond financial assistance, the Society helps preserve patient dignity during difficult circumstances, which is an essential aspect of sustainable healthcare systems.

Q. Why do you believe sustained giving is important for initiatives like PBS for AKUH?

A. Sustained giving allows initiatives to operate with consistency and foresight. Healthcare needs do not arise in isolation, and reliable support enables organisations to plan responsibly, respond efficiently, and expand their reach over time. From both a CSR and ESG perspective, continuity transforms individual contributions into lasting systems of care, ensuring that patient support remains dependable rather than episodic.

Q. What message would you like to share with others considering supporting PBS for AKUH?

A. I would encourage others to view their support as a meaningful investment in Pakistan's healthcare landscape. Supporting PBS for AKUH allows donors to contribute directly to patient welfare while strengthening an institution committed to quality and accountability. At Fatima Group, we believe that collaborative efforts between responsible organisations and trusted institutions are essential to creating sustainable social impact. Together, these partnerships can help ensure that quality healthcare remains accessible to those who need it most.

Sadia Naveed Butt

Deputy Managing Director
English Biscuit Manufacturers

I have always admired AKUH for standing for dignity, excellence and hope.



Q. What initially stirred your passion for philanthropy for needy patients?

A. Philanthropy has always been an integral part of my upbringing. My parents, Mr Khawar Butt and Mrs Rashida Butt, have been deeply committed to philanthropy throughout their lives. Their compassion and quiet dedication to helping those in need have been a constant source of inspiration for me and my siblings. From a young age, we were taught the value of sharing our blessings and standing by those less fortunate. Witnessing patients struggle to access quality healthcare deeply moved me, and I knew this was a cause I wanted to support meaningfully.

Q. What is your personal motivation for supporting patient care at AKUH through the Patient Welfare Programme and its Zakat component, PBS for AKUH?

A. I have always admired AKUH for standing for dignity, excellence and hope. The Patient Welfare Programme, particularly the Zakat-supported PBS for AKUH, ensures that no one is turned away due to financial hardship. I am especially drawn to the transparent and Shariah-compliant way in which the hospital utilises these funds. It gives me comfort knowing that my contributions are reaching those who truly need them, allowing patients to receive life-saving treatment while preserving their dignity.

Q. Could you share an inspiring experience that made you feel especially proud to be a donor?

A. There was a time when I met a young child who had received critical cancer treatment at AKUH with the support of the Patient Welfare Programme. His mother shared how they had nearly lost hope before receiving help. Today, he is recovering and thriving at school. Knowing that my contribution played a small role in his journey reaffirmed the purpose of giving. These are the moments that strengthen my belief that every contribution, no matter how big or small, can change lives.

Q. What message would you like to give to potential donors who want to make a difference but do not know where to start?

A. Start with your heart. You do not need to begin with a large amount; what matters most is intention. Find a cause that resonates with you and take the first step. Organisations like PBS for AKUH offer a trusted and impactful way to give, especially through Zakat. Giving not only supports patients but also uplifts the families and communities around them. Even modest contributions, when channelled responsibly, can create life-changing outcomes.

Fundraising Activities

Partnering with TCS: Empowering Women's Health

AKUH experts led a women's health session at TCS, educating employees on early detection, screenings, and breast self-exams, promoting preventive care and helping women make informed health decisions.



Fashion Met Purpose: Sania Maskatiya Joined Hands with PBS for AKUH

Sania Maskatiya showcased breast cancer awareness materials and donation boxes at her outlets. This partnership boosted public awareness and raised vital funds for underserved women needing life-saving breast cancer care.



An Evening of Gratitude and Hope

PBS for AKUH hosted a heartfelt gathering to honour donors and celebrate collective impact, renewed purpose and a shared commitment to equitable healthcare for vulnerable patients.



Padel for Pink: Playing for a Healthier Tomorrow

The inaugural Padel for Pink Tournament 2025 united athletes, supporters and partners to raise funds for breast cancer patients. The gold sponsors of the event were Shan, Dunkin Donuts and Scada Industries.



PBS for AKUH on Shan-e-Ramzan Programme

PBS for AKUH was featured on ARY Digital's Shan-e-Ramzan programme, spotlighting its mission and AKUH's compassionate care. The segment raised national awareness, inspired giving and highlighted the urgent needs of children battling cancer across Pakistan.



Raheel Qamar Ahmad, PBS for AKUH Member



Dr Sadaf Altaf, Associate Professor, Oncology, AKUH





Governance and Leadership

PBS for AKUH is guided by a volunteer Executive Committee (EXCOM), which provides strategic direction, oversees operational integrity and ensures adherence to regulatory and ethical standards. The Committee sets strategic priorities, reviews the performance of key subcommittees, and upholds strong systems of accountability and transparency. With no shareholders, the organisation is driven entirely by volunteers committed to serving humanity and improving the wellbeing of needy and deserving patients and vulnerable communities.

Volunteers, AKU's Advancement staff and AKUH's Patient Welfare Department work collaboratively within this structure to ensure that every patient's case is assessed fairly and that funds are disbursed responsibly. This system of committees and oversight not only reinforces transparency and accountability but also enhances donor confidence by demonstrating careful stewardship of resources. Through its integration with AKUH, PBS for AKUH combines the compassion of a charitable organisation with the precision and reliability of a leading hospital, ensuring meaningful impact on the lives of patients and their families.

Key Committees and Partners

Governance and Oversight	Fundraising and Outreach	Patient Support and Advisory
Executive Committee	Fundraising Committee	Patient Welfare Department
Governance Committee	Marketing and Communications Committee	Shariah Advisors
Honorary Auditors	Banking Partners	

Governance Structure

Executive Committee Members

The Executive Committee held 14 meetings during 2025; members' attendance is provided below:

Abdul Qadir Memon	President, PBS for AKUH	14
Dr S M Pervez	Vice President, PBS for AKUH	14
Dr Ali Faisal	Honorary Secretary, PBS for AKUH	14
Anwar Rammal	Member	09
Dr Sharmeen Akram	Member	02*
Dr Yahya Chawla	Member	11
Ebrahim Sidat	Member	11
Mohammad Shoaib	Member	10
Nadeem Mustafa Khan	Member	12
Perwez Ahmed	Member	10
Raheel Qamar Ahmad	Member	10
Saima Adil	Member	05
Zafar Sobani	Member	13
Zulfiqar Paracha	Member	10

*Excused—Clinical duties

Governance Committee Members

The Governance Committee held 4 meetings during 2025; members' attendance is provided below:

Ebrahim Sidat	Chair, Governance Committee	04
Nadeem Mustafa Khan	Secretary, Governance Committee	04
Abdul Qadir Memon	Member	04
Dr S M Pervez	Member	04
Dr Ali Faisal	Member	04
Anwar Rammal	Member	03

Fundraising Committee Members

The Fundraising Committee held 11 meetings during 2025; members' attendance is provided below:

Raheel Qamar Ahmad	Chair, Fundraising Committee	09
Yawar Muzammil	Secretary, Fundraising Committee	11
Abdul Qadir Memon	Member	11
Dr S M Pervez	Member	10
Dr Ali Faisal	Member	10
Ashraf Bawany	Member	07
Dr Yahya Chawla	Member	08
Jasmine Ajanee	Member	10
Khurram Ashfaq	Member	02
Mohammad Shoaib	Member	06
Nadeem Mustafa Khan	Member	10
Perwez Ahmed	Member	09
Saima Adil	Member	02
Shabbir Hamza Khandwala	Member	04
Sheikh Ali Hussain	Member	10
Zulfiqar Paracha	Member	09

Marketing and Communications Committee

The Marketing and Communications Committee (MARCOM) held 7 meetings during 2025; members' attendance is provided below:

Zafar Sobani	Chair, MARCOM	07
Sarah Ahmed	Secretary, MARCOM	07
Abdul Qadir Memon	Member	04
Dr Ali Faisal	Member	07
Anwar Rammal	Member	07
Ashraf Bawany	Member	06
Jasmine Ajanee	Member	06
Nadeem Mustafa Khan	Member	06
Sanober Abdullah	Member	06
Sheikh Ali Hussain	Member	07



PBS for AKUH EXCOM Meeting

Member Profiles



Abdul Qadir Memon

President

Abdul Qadir Memon is the Founder and Chief Advisor of A Qadir & Company, a leading tax and corporate law firm in Pakistan established in 1980. He has served as Patron and President of the Pakistan Tax Bar Association and has held many leadership roles including as Chairman of the National Clearing Company of Pakistan, Pakistan Mercantile Exchange Limited, and BankIslami Modarabas Investment Ltd. He has also served on the boards of the Pakistan Stock Exchange, State Life Insurance Corporation of Pakistan, Institute of Corporate Governance, Institute of Financial Markets of Pakistan and many other institutions.



Dr S M Pervez

Vice President

Dr S M Pervez is a successful businessman with longstanding involvement in export initiatives in leather and textiles and has been an active investor in Pakistan's capital markets. He is the Director of the Din Group of Companies. He has been recognised for his philanthropic service with an honorary doctorate for his contributions to the community.



Dr Ali Faisal Qureshi

Honorary Secretary

Dr Ali Faisal Qureshi serves as the Honorary Secretary of PBS for AKUH. He provides leadership for governance, systems, and operational processes that support effective fundraising and donor engagement. His role encompasses advancement operations, including gift processing, data and donor relation management, and compliance with institutional, regulatory and industry standards.



Anwar Rammal

Member

Anwar Rammal is the Chairman and Director of Asiatic Public Relations Network (Pvt) Ltd, one of Pakistan's leading public relations firms affiliated with global networks. He has also served on the boards of cultural and educational institutions.



Ashraf Bawany

Member

Ashraf Bawany is a noted business leader and philanthropist, and currently the Chairman of the Pakistan Institute of Corporate Governance. He has served as President of the Institute of Cost and Management Association of Pakistan and on the boards of several local and global companies.



Dr Sharmeen Akram

Member

Dr Sharmeen Akram is a Clinical Associate Professor of Ophthalmology and Consultant Eye Surgeon at AKU, specialising in cornea and cataract care. She also holds leadership roles in professional ophthalmic associations.



Dr Muhammad Yahya Chawla

Member

Dr Muhammad Yahya Chawla serves as a Director at Burque Corporation (Pvt) Ltd, a company engaged in sales management and distribution for consumer brands, while also holding extensive medical qualifications.



Ebrahim Sidat

Member

Ebrahim Sidat is a Fellow Chartered Accountant and former Country Managing Partner and CEO of Ernst & Young Ford Rhodes Sidat Hyder (EY Pakistan). He has played a leading role in developing corporate governance standards in Pakistan.



Jasmine Ajanee

Member

Jasmine Ajanee is a seasoned development professional with degrees in economics and over two decades of experience across international business and charitable sectors. She has led sustainable programmes and fundraising initiatives for multiple organisations.



Khurram Ashfaq

Member

Khurram Ashfaq is a business professional and Managing Director of Khas Industries Ltd. He comes with an extensive experience in fundraising and strategic networking for philanthropic causes.



Mohammad Shoaib

Member

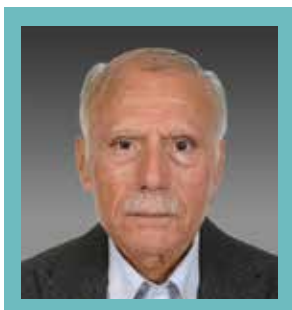
Mohammad Shoaib is the CEO and Co-Founder of Lucky Investments Ltd and a key figure in Pakistan's asset management industry. He founded Al Meezan Investment Management Ltd and has served on multiple industry boards, including the Pakistan Stock Exchange.



Nadeem Mustafa Khan

Member

Nadeem M Khan is Senior Advisor to the Vice President, Health Services at Aga Khan University and former President of PBS for AKUH. He is a Chartered Accountant with extensive experience in institutional quality improvement and governance.



Perwez Ahmed

Member

Sheikh Perwez Ahmed is a founding member of Feroze 1888 Mills Limited, one of Pakistan's largest textile manufacturing companies. He has decades of experience in finance, sales, marketing and general management in the textile sector.



Raheel Qamar Ahmad

Member

Raheel Qamar Ahmad is the CEO and Managing Director of OLP Modaraba, a leading Islamic financial institution in Pakistan. He has nearly three decades of experience in corporate banking and investment and has served as Chairman of the Non-Banking Financial Institutions and Modaraba Association of Pakistan.



Saima Adil

Member

Saima Adil is a trained pharmacist and philanthropist actively involved in charity work and community health initiatives. She supports programmes such as Pehla Qadam and contributes to fundraising efforts for AKUH.



Shabbir Hamza Khandwala

Member

Shabbir Hamza Khandwala has previously served as Chief Financial Officer at Meezan Bank Ltd and is currently working as Director at Lucky Cement. He brings strong corporate and financial leadership to PBS for AKUH's fundraising efforts.



Zafar Iqbal Sobani

Member

Zafar Iqbal Sobani is a seasoned chartered accountant with leadership experience in audit and corporate governance. He has served as President of the Institute of Chartered Accountants of Pakistan and as CEO of Hubco and Liberty Power Tech. Currently he is an independent director on several boards and a corporate governance trainer.



Zulfiqar Paracha

Member

Zulfiqar Paracha is engaged in designing and building high-end residential units in Karachi carrying the brand under the name of Zulfiqar Paracha Homes, focusing on luxury property development. He has extensively been engaged with the philanthropic community to support different social causes.

From Pain to Independence

Naseema's Journey



Naseema, from Hussainabad in Azizabad, Karachi, suffered from severe and progressively worsening mobility issues that greatly affected her daily life. Her pain persisted, forcing her to rely on strong medication just to function. Despite undergoing multiple procedures at other hospitals, her condition did not improve, and as medical expenses mounted, her family’s savings were exhausted, leaving them deeply worried about her future.

At this critical moment, PBS for AKUH provided financial assistance, enabling Naseema to access advanced care at AKUH. Under expert clinical supervision, doctors thoroughly investigated the cause of her condition, and proceeded with knee replacement surgery, followed by a structured physiotherapy plan. Naseema remained hospitalised for 15 days and continued rehabilitation thereafter. The support from PBS for AKUH ensured that financial hardship did not delay her treatment, safeguarding her dignity throughout the process.

Recovery was steady and transformative. Within six months, Naseema was able to walk independently and return to a pain-free routine—cooking, managing her household and resuming sewing. She acquired new equipment, began earning an income and reclaimed her sense of purpose. Reflecting on her journey, she shared:

“Allah gives illness, and He also gives its cure. I am standing here today because of His mercy and the people who helped me when I had nothing.”

Naseema’s story demonstrates how timely, compassionate and well-supported care can transform lives. Donor generosity—channelled through PBS for AKUH—removed financial barriers, restored health and enabled independence. Your support ensures that vulnerable patients receive the right treatment at the right time, delivered with respect and dignity. By standing with families when hope feels distant, donors make recovery possible and dignity tangible.



External Partners

Banking Partners



Shariah Advisors

Mufti Ahmad Afnan



Mufti Ibrahim Essa



External Auditors

A F Ferguson & Co



EXCOM's Strategy

EXCOM's Strategy

Managing Anti-money Laundering Law (AML) Compliance and Regulatory Requirements

For PBS for AKUH, maintaining strong compliance with AML standards and regulatory guidelines is integral to its mandate of responsible Zakat and donation management. The EXCOM has continued to strengthen oversight mechanisms to ensure that every contribution, whether Zakat, donation or sadaqat, is handled with transparency, accountability and full adherence to national laws and ethical obligations.

1. Reinforcing Governance and Regulatory Alignment

The EXCOM has invested significant efforts in refining governance structures that support AML and other regulatory compliance. These measures ensure that PBS for AKUH remains fully aligned with the expectations of Pakistan's regulatory authorities. Through comprehensive Risk Assessments, periodic reviews of internal processes are conducted to identify vulnerabilities in donation flows, case approvals and record keeping, followed by the implementation of effective controls. These actions reflect EXCOM's continued commitment to protect the integrity of the process of disbursement of Zakat, donations and sadaqat.

2. Implementing Strong Monitoring and Internal Control Systems

To enhance vigilance across financial and operational workflows, PBS for AKUH has introduced upgraded systems and procedures which will help in detection of irregularities, if any.

Key initiatives included:

- **Data Driven Risk Profiling:** Use of analytical tools to evaluate donors and partners' profiles and identify potential red flags.
- **Improved Documentation Practices:** Maintenance of meticulous, secure and audit-ready donor records to support internal reviews and external regulatory inspections.

These processes/systems have strengthened PBS for AKUH's ability to identify suspicious activity and uphold high compliance standards.

3. Strengthening External Engagement and Independent Oversight

Recognising the value of collaboration, PBS for AKUH has actively worked with stakeholders who contribute to a stronger compliance ecosystem.

Actions have included:

- **Ongoing Dialogue with Regulators:** Maintaining transparent communication with oversight bodies to stay informed about evolving guidelines and compliance expectations.
- **Independent Compliance Reviews:** Engagement of qualified third-party auditors to assess AML policies, evaluate procedural effectiveness and recommend enhancements.
- **Partner Due Diligence:** Conducting structured evaluations of individuals and institutions engaging with PBS for AKUH to ensure that all third-party relationships meet established compliance benchmarks.

These partnerships support a culture of accountability and reinforce the EXCOM's dedication to high governance standards.

4. Preparing for Future Compliance Requirements

In anticipation of an increasingly complex regulatory environment locally and globally, PBS for AKUH continues to strengthen its organisational readiness.

Forward-looking priorities include:

- **Adapting to Regulatory Developments:**
Monitoring changes in AML laws and non-profit regulations to remain proactive rather than reactive.
- **Embedding a Culture of Compliance:**
Encouraging ethical conduct, transparency, and responsible practices at all levels of the Society through awareness initiatives and leadership oversight.

By fostering a compliance-focused approach, PBS for AKUH safeguards its credibility and ensures that donor trust remains at the core of its operations.



A laboratory technologist at the Aga Khan University Hospital using advanced laboratory equipment to support accurate and timely patient care.

PBS for AKUH's Response to External Challenges

Over the past year, PBS for AKUH has operated in an environment shaped by shifting economic conditions, regulatory adjustments, and wider societal challenges. These external factors require measured and forward-looking decisions to ensure that financially vulnerable patients continue to receive timely and dignified care across AKUH and its outreach network. Guided by strong governance and a commitment to responsible stewardship, the EXCOM adopted a range of strategic approaches to safeguard its programmes and uphold the Society's welfare mandate.

1. Proactive Identification of Risks

The EXCOM undertook a systematic review of key external developments that could influence the Society's ability to support patient welfare.

This review focused on:

- **Macroeconomic shifts:** Rising healthcare costs, currency volatility and evolving donor giving patterns.
- **Policy and regulatory environment:** Governance requirements of Zakat disbursement audit obligations and non-profit sector regulations.
- **Unexpected disruptions:** Climate-related events or public health concerns that could affect hospital access or funding flows.

This proactive identification of risks enabled PBS for AKUH to refine its priorities and continue providing uninterrupted assistance to Zakat-eligible and needy patients despite external pressures.

2. Strengthening Financial Stability and Donor Confidence

In response to economic uncertainty, the EXCOM focused on reinforcing the Society's financial resilience through prudent planning and diversified resource mobilisation.

Key measures included:

- Broadening the donor base by engaging community philanthropists, Corporate Social Responsibility programmes and institutional supporters.
- Introducing refined fundraising mechanisms to encourage year-round giving, including through social media, digital outreach and targeted appeals.
- Reviewing fund utilisation patterns and internal controls to ensure that every rupee was allocated responsibly towards patient care.

3. Enhancing Flexibility in Programme Delivery

To respond more effectively to changing circumstances, the EXCOM worked closely with AKUH's administrative and clinical teams to enhance operational responsiveness.

Key initiatives included:

- Improving coordination with hospital departments to streamline welfare approvals on a fast-track basis.
- Increasing use of digital systems for case management, documentation and Zakat verification.

These improvements ensure that patients do not experience delays and benefit from a seamless and dignified welfare support process.

4. Reinforcing Trust Through Transparent Governance

Transparency remained a central guiding principle of PBS for AKUH throughout the year. The EXCOM placed strong emphasis on keeping donors, auditors and institutional partners informed through:

- Regularly engaging with stakeholders to review fund utilisation, patient volumes and emerging challenges.
- Detailed reporting and independent audits to reaffirm Shariah-compliant Zakat management.
- Ongoing coordination with AKUH leadership to align welfare priorities with clinical needs and community expectations.

This commitment of openness strengthened institutional credibility and reinforced the trust placed in the Society by its stakeholders.

5. Sustaining a Long-Term Vision for Equitable Healthcare

While addressing immediate challenges, the EXCOM also maintained focus on long-term resilience and sustainability.

Priority areas included:

- Developing multi-year fundraising strategies to reduce exposure to annual fluctuations.
- Implementing systems capable of scaling alongside AKUH's expanding services and geographic footprint.
- Strengthening governance practices to ensure continued alignment with AKUH's values of quality, compassion and integrity.

Through these considered and forward-looking measures, PBS for AKUH continues to uphold its core promise: ensuring that financial hardship for needy and deserving patients never becomes a barrier to accessing world-class healthcare.

Leveraging Technology and Digitisation in PBS for AKUH Operations

As healthcare systems evolve and digital innovation becomes increasingly central to service delivery, PBS for AKUH has placed strong emphasis on integrating technology into its operational and governance framework while working very closely with the Patient Welfare Office at AKUH. Over the past year, the EXCOM has taken required steps to modernise processes, strengthen data integrity and enhance the overall efficiency of its welfare support mechanisms. Some of the key measures are detailed below.

1. Establishing a Digital Vision for PBS for AKUH

To embed technology into the core of the Society's work, a structured digital advancement plan has been developed as part of AKUH's broader institutional systems.

Key elements included:

- Streamlining Core Systems: Enhancing internal digital infrastructure to ensure secure, reliable and efficient handling of welfare applications and Zakat documentation.
- Promoting Data-Driven Governance: Introducing dashboards and analytical tools to monitor case volumes, fund utilisation and service trends in real time.

These initiatives have laid the foundation for a more responsive and information-led welfare operation.

2. Improving Operational Efficiency through Technology

To strengthen coordination and reduce administrative delays, PBS for AKUH invested in technology-enabled operational improvements, including:

- Collaborative and Robust Systems: Facilitating smoother coordination between PBS for AKUH, AKUH's Welfare Department, Finance, Patient Business Services and other relevant units.
- Automated Administrative Tasks: Digitising donor records, case tracking, Zakat verification and reporting processes to minimise errors and accelerate approvals.
- Integrated Monitoring Tools: Deploying dashboards and tracking platforms to enhance oversight of welfare disbursements, turnaround times and compliance indicators.

These enhancements have improved transparency; reduced manual processes helped in analysis of related data and ensured that patient support decisions are made efficiently and with full accountability.

3. Expanding Access and Enhancing Stakeholder Engagement

Technology has also enabled PBS for AKUH to broaden its engagement with beneficiaries, donors, and institutional partners.

Key developments included:

- Online Donor Engagement: Leveraging digital giving platforms, automated acknowledgements, and data-informed updates to deepen relationships with supporters.
- Inclusive Communication: Developing accessible and multilingual digital content to communicate eligibility criteria, welfare processes and impact narratives to wider audiences.

These measures have made PBS for AKUH's services more efficient, effective, accessible, transparent and inclusive.

4. Deepening Relationships Through Digital Engagement

To ensure that donors remain informed and meaningfully connected, PBS for AKUH uses social and digital platforms to highlight patient journeys, programme milestones and the transformative role of donor support.

These efforts have resulted in strengthened visibility, encouraged sustained engagement and reinforced a culture of openness and trust.

5. Safeguarding Data and Upholding Confidentiality

Recognising the sensitivity of Zakat records, welfare applications and donor information, the EXCOM has maintained a strong focus on data, security, privacy and responsible information management.

6. Strengthening Data Protection Measures

To preserve the integrity and confidentiality of data, PBS for AKUH implemented:

- Enhanced Data Privacy Controls: Regular system reviews, multi-layered security protocols and continuous monitoring to prevent unauthorised access.
- Compliance with Legal and Ethical Standards: Ensuring all digital processes adhere to national data protection requirements and AKUH's internal policies.

As digital operations continue to expand, the EXCOM's oversight role remains central to ensuring that technology adoption supports ethical conduct, regulatory compliance and the long-term credibility of PBS for AKUH.



Code of Conduct

Every rupee entrusted to PBS for AKUH carries a sacred responsibility. Guided by the principles of Shariah, integrity and public trust, PBS for AKUH is committed to upholding the highest ethical standards in its work. These principles shape how we serve patients, engage with donors and uphold our mandate of supporting those in need.

PBS for AKUH adheres to the following ethical commitments.

- **Shariah-compliant Collection and Disbursement of Zakat and Charitable Funds:** All Zakat, Sadaqat and donations are managed in accordance with Shariah principles and relevant regulations to ensure rightful, transparent utilisation for eligible patients.
- **Fair, Impartial, and Merit-based Assessment of Patient Eligibility:** Support is extended solely based on financial need, without discrimination based on gender, ethnicity or background.
- **Transparency and Accountability in All Financial Processes:** Every contribution is recorded, audited and managed through robust internal controls to uphold donor confidence and institutional credibility.
- **Strict Confidentiality and Respect for Patient Dignity:** Patient information is handled with utmost confidentiality, and every interaction is rooted in compassion, respect and sensitivity.
- **Ethical and Responsible Stewardship of Donor Funds:** Funds are utilised efficiently and solely for their intended purpose, ensuring that donor contributions translate into meaningful, measurable impact for patients across AKU hospitals, centres and clinics.

Regulatory Framework and Policies

PBS for AKUH operates within a robust regulatory and governance framework that upholds both legal and ethical standards. Registered as a charitable society under the Voluntary Social Welfare Ordinance, 1961 and the Society complies fully with all statutory requirements governing non-profit organisations.

PBS for AKUH also adheres to national tax regulations, charity laws and international donor requirements, including overseas contributions facilitated through i-Care Fund America Inc (USA), ensuring transparency in cross-border philanthropy.

Aligned with AKUH's governance and confidentiality standards, the Society maintains strong accountability through internal audits, systematic documentation and external oversight, ensuring that funds are traceable, purpose-driven and efficiently deployed for patient care. Continuous monitoring of regulatory developments enables PBS for AKUH to remain compliant while reinforcing donors' trust, institutional credibility and sustainable impact.

PBS for AKUH operates within a well-established institutional framework and has adopted the internal policies of AKU for better administration of the Society. This alignment includes adherence to AKU's comprehensive financial management, procurement, human resources, information technology, anti-money laundering and ethical and professional conduct policies. By operating under AKU's robust institutional frameworks, PBS for AKUH ensures consistency in decision-making, strong internal controls, regulatory compliance and the highest standards of transparency and accountability across all aspects of its work.

This integrated approach strengthens governance, reduces operational risk and reinforces confidence among donors, regulators and beneficiaries that all resources entrusted to PBS for AKUH are managed responsibly and in accordance with the best international practices.



Patient Welfare and Governance Framework

PBS for AKUH operates through a structured welfare framework designed to ensure equitable access to healthcare, Shariah-compliant Zakat management, and the highest standards of governance and transparency. Together, these programme pillars enable the Society to fulfil its mandate of supporting mustahiq patients with dignity, accountability and measurable impact.

Pillar 1: Structured Patient Welfare Support and Financial Assistance

WELFARE SUPPORT PROCESS

Referral and Application: Patients apply for assistance through Patient Welfare counters or are referred to by clinicians and social workers within AKUH including its network facilities.

Means Assessment: Trained welfare officers conduct a comprehensive financial assessment using standardised means testing tools that evaluate income, household size, assets, liabilities, indebtedness, and overall financial vulnerability.

Clinical Prioritisation: A medical review confirms clinical necessity, treatment urgency and expected outcomes before financial assistance is considered.

Funding Decision: The PBS for AKUH Welfare Department approves financial assistance ceilings based on diagnosis, prognosis and projected treatment costs. Every month the EXCOM discusses and approves all the cases presented by the AKUH Welfare Department.

Payment and Care Coordination: Approved funds are disbursed directly to hospital billing systems, ensuring funds are utilised strictly for medical purposes. No cash payments are made to patients for treatment-related costs.

Follow-Up and Discharge Planning: AKUH medical staff coordinate post-treatment support, including medication continuity, rehabilitation needs, transportation assistance and follow-up care where required.

RISK MANAGEMENT AND SAFEGUARDS

PBS for AKUH recognises that the scale and sensitivity of welfare assistance require robust risk management mechanisms to protect both donor trust and patient dignity. Several safeguards are embedded within the assistance framework to minimise operational and compliance risks.

FRAUDULENT APPLICATIONS OR MIS ASSESSMENT OF ELIGIBILITY

Mitigation measures include centralised means testing, document verification, internal audits and home visits for high-value or complex cases.

DIVERSION OF FUNDS TO NON-MEDICAL USE

All payments are made directly to hospital accounts, ensuring funds are utilised solely for medical treatment of needy and deserving patients.

UNSUSTAINABLE DEMAND FOR WELFARE SUPPORT

PBS for AKUH applies a clear clinical and ethical prioritisation framework that focuses on life-saving and high-impact interventions, supported by targeted fundraising and programme-specific funds.

PERFORMANCE MEASUREMENT AND KEY INDICATORS

To ensure accountability and continuous improvement, PBS for AKUH monitors performance through clearly defined indicators aligned with patient outcomes, financial stewardship and governance standards.

Key indicators used to monitor effectiveness include the total number of beneficiaries supported year on year, the total amount disbursed, average subsidy per beneficiary for inpatient and outpatient care, treatment completion rates, patient satisfaction and outcome metrics and the number and findings of internal and Shariah audits.

These indicators support informed decision-making, strengthen transparency and enable PBS for AKUH to demonstrate measurable impact to donors, regulators and institutional partners of their generosity.

Pillar 2: Shariah Compliance and Zakat Governance

GOVERNANCE AND CERTIFICATION

PBS for AKUH operates under the guidance of an independent Shariah Advisory Committee comprising qualified religious scholars. The Committee reviews eligibility criteria, collection mechanisms and distribution processes, conducts a shariah audit and provides formal Shariah certification annually.

Zakat eligibility criteria align with classical categories of mustahiq, including the poor, needy, and indebted and comply with national regulations governing Zakat administration. All beneficiaries are documented as eligible, and Zakat is utilised exclusively for permissible medical treatment.

FUND SEGREGATION AND FINANCIAL CONTROLS

Zakat receipts are maintained in designated bank accounts and tracked separately from general donations. This segregation ensures full traceability, auditability and compliance with Shariah requirements. PBS for AKUH maintains separate accounting records and reporting for Zakat and other funds.

OPERATIONAL CONTROLS AND ASSURANCE

PBS for AKUH operates under a documented Zakat policy supported by annual independent Shariah audits and certification statements included in the annual report. Financial audits are conducted by external auditors, accompanied by Zakat utilisation statements detailing receipts, programme-wise disbursements and closing balances.

Where applicable, beneficiary consent is obtained through a wakeel model, authorising the hospital to receive and utilise Zakat on the patient's behalf in accordance with established Shariah precedents.

COMPLIANCE RISKS AND MITIGATION MEASURES

Misclassification of Beneficiaries: Mitigated through robust eligibility checklists, Shariah scholar oversight and random case verification.

Co-mingling of Zakat with General Donations: Addressed through strict bank account segregation, each contribution is specified, chart of accounts design, monthly reconciliations and restricted fund tagging within the enterprise resource planning system.

Regulatory Non-Compliance: Managed through comprehensive documentation, timely filing of statutory returns and maintenance of clear audit trails.

PBS for AKUH publicly affirms its policy of 100% allocation of Zakat funds to patient care, supported by independent audits and Shariah certification.

Pillar 3: Governance, Transparency and Institutional Accountability

GOVERNANCE FRAMEWORK AND OVERSIGHT STRUCTURES

PBS for AKUH operates within a well-defined governance framework designed to uphold independence, accountability and compliance with national regulatory and Shariah requirements. Key governance features include:

REGISTERED AS NON-PROFIT ORGANISATION

PBS for AKUH is registered under Article 8 of the Voluntary Social Welfare Ordinance, 1961.

STRUCTURED ORGANISATIONAL OVERSIGHT

This includes EXCOM, Patient Welfare Department, Shariah Advisory Committee, internal audit function and external auditors.

REGULAR EXCOM ENGAGEMENTS

The Committee meets regularly to review financial performance, welfare disbursements, compliance matters and emerging risks.

INSTITUTIONAL ACCREDITATION

PBS for AKUH is accredited with the Pakistan Centre for Philanthropy (PCP), and subject to audit on mandatory interval basis which reflect adherence to the recognised standards of nonprofit governance and transparency.

APPROVAL AS NON-PROFIT ORGANISATION

PBS for AKUH is an approved non-profit organisation with the Federal Board of Revenue under section 2(36) of the Income Tax Ordinance, 2001, and donations are entitled for tax credits.

These structures ensure that decision-making remains impartial, well-documented and aligned with PBS for AKUH's vision, mission and core values.

TRANSPARENCY AND REPORTING PRACTICES

PBS for AKUH maintains a high level of transparency through structured reporting and public disclosure practices, including: Segregated Financial Reporting with separate income and utilisation statements for Zakat, restricted donations such as disease-specific funds and unrestricted general welfare contributions.

Annual Reporting and Public Disclosure: This includes comprehensive annual reports, quarterly newsletters, impact summaries, programme brochures and an updated public website outlining services and governance.

Audit and Assurance Mechanisms: This comprises independent external financial audits conducted by A F Ferguson & Co, a dedicated Shariah compliance audit and internal audit reviews.

Beneficiary Feedback Systems: This includes patient satisfaction surveys to assess service quality, maintenance of patients' dignity and welfare outcomes.

Performance Measurement and Governance KPIs: To ensure ongoing accountability and continuous improvement, PBS for AKUH tracks governance-related performance indicators, including:

- Board meeting frequency and attendance rates.
- Percentage of funds disbursed versus funds collected every month.
- Timely completion and reporting of external financial and Shariah audits.
- Implementation status of audit recommendations and governance enhancements.
- Achievement of its Plan of Action including target for generation of funds by the EXCOM and all team members.

These indicators enable systematic monitoring of organisational effectiveness and compliance.

Risk Management and Mitigation Measures: PBS for AKUH proactively identifies and mitigates governance-related risks to protect donor trust and patient dignity.

PERCEPTION RISK

This includes concerns of preferential treatment for high-value donors. This risk is mitigated through a documented conflict-of-interest policy, disclosure of related-party transactions and independent oversight of welfare approvals.

DATA PRIVACY AND CONFIDENTIALITY RISKS

These risks are addressed by robust patient data governance frameworks, restricted access protocols and alignment with applicable data protection standards.

FORWARD PRIORITIES

Looking ahead, PBS for AKUH aims to further strengthen governance and transparency through:

- Quarterly public impact dashboards.
- Third-party evaluations of selected programme streams.
- Enhanced beneficiary follow-up metrics to better capture long-term outcomes.

Through these measures, PBS for AKUH remains committed to upholding the highest standards of integrity, accountability and compassion, ensuring that trust placed by donors translates into meaningful and measurable patient impact.



Stakeholder Engagement

PBS for AKUH engages with a diverse range of stakeholders to ensure regulatory compliance, financial transparency, effective service delivery and sustained trust. These relationships remain central to the Society's ability to fulfil its mandate of providing Shariah-compliant financial assistance to underprivileged patients.

Stakeholder	Description	Expectation	Frequency
Regulatory Authorities	PBS for AKUH remains registered and operates in accordance with applicable legal and regulatory frameworks.	Regulatory authorities require PBS for AKUH to comply with all relevant tax, charity, and NGO regulations, including maintaining its approved charitable status under the Income Tax Ordinance as a Non-Profit Organisation. PBS for AKUH is expected to submit audited financial statements, statutory filings and certification from the Pakistan Centre for Philanthropy within prescribed timelines. Compliance supports donor confidence by enabling the issuance of valid tax-credit donation receipts. Under the Voluntary Social Welfare Agencies Ordinance, 1961, it is expected that regularly required information is made available periodically.	As per statutory and regulatory timelines.
Donors	Individuals, families, corporates, philanthropic trusts and overseas donors, including those contributing through approved international platforms such as i-Care, who provide Zakat, Sadaqah, and other charitable donations.	Donors expect 100% of their contributions to be utilised for patient care, with no disbursement towards administrative and marketing expenses overheads. They require full financial accountability, transparent utilisation of funds, regular impact reporting, and the issuance of official tax-credit donation receipts.	Ongoing

Stakeholder	Description	Expectation	Frequency
Banks and Donation Channels	Financial institutions and approved donation platforms that facilitate the secure receipt, custody, and transfer of charitable funds on behalf of PBS for AKUH.	Banks and donation channels are expected to provide secure, reliable, and Shariah-compliant account services, ensuring interest-free handling of Zakat funds. PBS for AKUH expects timely processing of transactions, accurate statements and confidentiality in all financial dealings. Donors rely on these channels for safe transfers and prompt receipt confirmations.	Ongoing
External Auditors	Independent audit firm PWC/A F Ferguson & Co appointed by PBS for AKUH to conduct financial audits.	External auditors are expected to conduct comprehensive annual audits, verify compliance with applicable accounting standards and confirm that funds are utilised strictly for approved patient welfare purposes in accordance with governance and regulatory requirements.	Yearly
Patients	Indigent patients receiving treatment at AKUH and its network facilities who qualify for financial assistance through PBS for AKUH.	Patients expect timely, fair and dignified access to financial assistance for prescribed treatment, respectful engagement throughout the process and access to quality healthcare services without financial discrimination.	Ongoing, on a case-by-case basis
Media and the General Public	Print, electronic and digital media outlets, as well as the public engaging with PBS for AKUH through news coverage and official communication platforms, including social media channels.	Media organisations expect accurate information, credible data, and compelling impact narratives. PBS for AKUH expects responsible coverage that raises public awareness, strengthens institutional credibility and supports fundraising and advocacy efforts.	Ongoing

Stakeholder	Description	Expectation	Frequency
Certification Bodies (PCP)	The PCP is an FBR-authorised certification body responsible for accrediting charitable organisations in Pakistan.	PCP evaluates PBS for AKUH's governance, financial management, and programme implementation against established standards, ensuring alignment with the organisation's stated objectives and compliance with FBR-approved accreditation criteria.	Once in 3 years
Shariah Advisory Board	Qualified Islamic scholars who provide oversight on Zakat collection, segregation and disbursement processes to ensure full Shariah compliance.	The Shariah Advisory Board expects PBS for AKUH to adhere strictly to the Islamic principles governing Zakat eligibility, purification and distribution. PBS for AKUH follows Shariah-approved processes, including the review of eligible beneficiary lists and periodic compliance assessments.	Yearly
Aga Khan University Hospital (AKUH)	AKUH is PBS for AKUH's partner healthcare institution, where supported patients receive high-quality medical treatment. AKUH's Patient Welfare Department identifies screens and refers deserving and eligible patients to PBS for AKUH.	AKUH expects PBS for AKUH to provide timely financial assistance for eligible patients and to coordinate efficiently on case approvals and fund utilisation. PBS for AKUH expects the Patient Welfare Department to identify deserving and eligible patients accurately, refer to cases promptly and honour approved financial support.	Ongoing



External Audit Report



A.F.FERGUSON & Co.

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF THE PATIENTS' BEHBUD SOCIETY FOR AKUH

Opinion

We have audited the annexed financial statements of the Patients' Behbud Society for AKUH (the Society), which comprise the statement of financial position as at December 31, 2025, and the statement of income and expenditure, the statement of changes in net assets and the statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the annexed financial statements give a true and fair view of the financial position of the Society as at December 31, 2025, 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 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 Reports Thereon

The Management of the Society 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.

Affirm

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
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■ KARACHI ■ LAHORE ■ ISLAMABAD

Responsibilities of Management and Board of Directors for the Financial Statements

The Management of the Society 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 the Management of the Society 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, the Management of the Society 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.

Those Charged with Governance i.e. the Executive Committee of the Society is 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.





A.F.FERGUSON & Co.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the Executive Committee of the Society 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 9, 2026

UDIN: AR202510069qs04eGk62



Financials

Statement of Financial Position

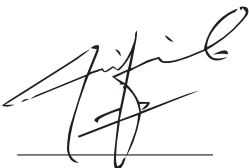
As at 31 December 2025

	Note	2025	2024
(Rupees in '000)			
ASSETS			
Current assets			
Income tax refundable		671	755
Accrued profit		334	4,859
Short-term investments	4	-	281,218
Bank balances	5	75,472	80,044
		76,477	366,876
LIABILITIES			
		-	-
NET ASSETS			
		76,477	366,876
REPRESENTED BY:			
Zakat Fund - Externally Restricted		33,156	20,451
Donations - Unrestricted		37,188	319,446
General Fund - Unrestricted		6,133	26,979
		76,477	366,876

The annexed notes from 1 to 7 form an integral part of these financial statements.



Chairman



Secretary

Statement of Income and Expenditure

For the year ended 31 December 2025

	Note	2025	2024
		(Rupees in '000)	
Income			
- General donations		14,000	16,112
- Donations in kind		19,020	12,434
		<u>33,020</u>	<u>28,546</u>
Other income			
Return on saving bank accounts and short-term investments:			
- with Islamic banks		27,947	93,973
- with Conventional banks		93	2,840
		<u>28,040</u>	<u>96,813</u>
Total income		<u>61,060</u>	<u>125,359</u>
Expenditure			
Marketing and financial expenses	6	(57,836)	(14,586)
Surplus for the year		<u><u>3,224</u></u>	<u><u>110,773</u></u>
Attributable to:			
Zakat Fund - Externally Restricted		2,109	36,703
Donations - Unrestricted		21,961	55,118
General Fund - Unrestricted		(20,846)	18,952
		<u><u>3,224</u></u>	<u><u>110,773</u></u>

The annexed notes from 1 to 7 form an integral part of these financial statements.



Chairman



Secretary

Statement of Cash Flows

For the year ended 31 December 2025

	Note	Zakat Fund - Externally Restricted	Donations - Unrestricted	General Fund - Unrestricted	2025	2024
CASH INFLOWS						
(Rupees in '000)						
- Zakat / Donations collected		777,517	294,637	-	1,072,154	902,175
"- Return on saving bank accounts and short-term investments"		5,987	26,042	536	32,565	108,399
- Investments disposed - net		-	281,218	-	281,218	-
- Tax recovered		50	34	-	84	-
- General donations		-	-	14,000	14,000	16,112
Total cash inflows during the year		783,554	601,931	14,536	1,400,021	1,026,686
CASH OUTFLOWS						
- Zakat / Donations disbursed		(766,921)	(598,856)	-	(1,365,777)	(1,184,104)
- Investments made - net		-	-	-	-	(281,218)
- Marketing and financial expenses paid		(3,781)	(96)	(34,939)	(38,816)	(2,152)
- Tax deducted		-	-	-	-	(175)
Total cash outflows during the year		(770,702)	(598,952)	(34,939)	(1,404,593)	(1,467,649)
Net increase / (decrease) in bank balances		12,852	2,979	(20,403)	(4,572)	(440,963)
Cash and cash equivalents at beginning of the year		19,829	33,716	26,499	80,044	521,007
Cash and cash equivalents at end of the year		32,681	36,695	6,096	75,472	80,044

The annexed notes from 1 to 7 form an integral part of these financial statements.



Chairman



Secretary

Statement of Changes in Net Assets

For the year ended 31 December 2025

	2025				2024			
	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	20,451	319,446	26,979	366,876	287,296	242,709	8,027	538,032
Funds received	777,517	294,637	14,000	1,086,154	704,399	197,776	16,112	918,287
In-kind receipts	107,715	-	19,020	126,735	44,334	-	12,434	56,768
Recognised as income	-	-	(33,020)	(33,020)	-	-	(28,546)	(28,546)
Funds disbursements	(766,921)	(598,856)	-	(1,365,777)	(1,007,947)	(176,157)	-	(1,184,104)
In-kind disbursements	(107,715)	-	-	(107,715)	(44,334)	-	-	(44,334)
Surplus / (Deficit) for the year	2,109	21,961	(20,846)	3,224	36,703	55,118	18,952	110,773
Balance as at 31 December	33,156	37,188	6,133	76,477	20,451	319,446	26,979	366,876

The annexed notes from 1 to 7 form an integral part of these financial statements.



Chairman



Secretary

Notes to and Forming Part of The Financial Statements

For the year ended 31 December 2025

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 Disbursements

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	2025 (Rupees in '000)	2024
4. SHORT-TERM INVESTMENTS			
At amortised cost			
Government of Pakistan (GOP) Ijarah Sukuks	4.1	-	281,218
4.1	These represented investments with a contractual maturity of upto one year at a profit of 19.50% per annum.		
5. BANK BALANCES			
Savings accounts with:			
- Islamic banks		69,376	53,510
- Conventional banks		6,003	7,112
		75,379	60,622
Current accounts		93	19,422
		75,472	80,044
5.1 Bank balances related to:			
- Zakat Fund - Externally Restricted		32,681	19,829
- Donation Fund - Unrestricted			33,716
- General Fund - Unrestricted		6,096	26,499
		38,777	80,044
6. MARKETING AND FINANCIAL EXPENSES			
Advertisement for Zakat campaign		53,959	12,434
Financial charges	6.1	3,877	2,152
		57,836	14,586
6.1	These expenses are allocated to Zakat Fund - Externally Restricted: Rs. 3,781 thousand (2024: Rs. 1,953 thousand) and Donations - Unrestricted: Rs. 96 thousand (2024: Rs. 199 thousand).		
7. DATE OF AUTHORISATION			

These financial statements were authorised for issue on February 12, 2026 by the Executive Committee of the Society.



Chairman



Secretary

Message from Honorary Secretary

**Assalamu Alaikum esteemed donors
and supporters of PBS for AKUH,**



Compassionate care goes beyond medical treatment. In moments of illness, when vulnerability is at its greatest, preserving dignity becomes as vital as the care itself. True healing is not only about restoring physical health but also, therefore, about protecting the spirit and self-worth of those in need.

This philosophy is deeply rooted in our values of giving, where generosity is offered with sincerity, humility, and without expectation. Acts of charity are most meaningful when they safeguard the honour of the beneficiaries, reflecting the essence of giving quietly and selflessly.

PBS for AKUH remains committed to this principle by ensuring that financial constraints never stand in the way of accessing quality healthcare. Through structured, Shariah-compliant support, patients can receive essential treatment while maintaining their dignity and self-respect. Each contribution plays a vital role in fostering a system of care that is ethical, inclusive, and humane. We extend our heartfelt appreciation to all our donors and partners for their continued trust and generosity. Your support is enabling us to serve those most in need and to uphold a standard of care grounded in compassion and dignity.

Thank you

Dr Ali Faisal Qureshi

Honorary Secretary, Patients' Behbud Society for AKUH



PCP Certificate

PCP-R4/2024/173

Certification No:



Certifies

THE PATIENTS BEHBUD SOCIETY FOR AKUH

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

A handwritten signature in black ink, appearing to read "Shazia Maqsood Amjad", written over a horizontal line.

Executive Director
Shazia Maqsood Amjad

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

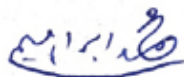
Shariah Review Report

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

**MUFTI AHMAD AFNAN**

Shariah Advisor

The Patients' Behbud Society

Valid up to: 31st January 2027



Ways to Support PBS for AKUH



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	PK15HABB0008967901294552	PK48HABB0050107900772951
Soneri Bank Limited	PK75SONE0500130000008512	-
Bank Alfalah Limited	PK10ALFH5518005000170948	PK31ALFH5518005001646037
MCB Bank Limited	PK78MCIB0231000189850001	PK51MCIB0231000189850002
Meezan Bank Limited	PK56MEZN0001220103135178	PK56MEZN0001220106812919
Faysal Bank Limited	PK46FAYS3026307000003383	PK59FAYS3026390000003916
Dubai Islamic Bank Limited	PK70DUIB00000000647704001	-
United Bank Limited-Ameen	PK14UNIL0109000282413224	-
Bank Islami Pakistan Limited	PK46BKIP0108415727410202	PK73BKIP0108415727410201
Askari Bank Limited	PK63ASCM0007333570002415	-
Telenor Microfinance Bank	PK67TMFB9999002099555001	-
Habib Metropolitan Bank	PK98MPBL9964287140559250	PK36MPBL9964287140559299

Confirm your bank transfer at patients.bebud@aku.edu
or by SMS/WhatsApp to + 92 300 072 3000.



By Cheque

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



By Post

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



Doorstep Collection

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