

ANNUAL REPORT

2019

The Patients' Behbud Society for AKUH



آغا خان یونیورسٹی ہسپتال

The Aga Khan University Hospital



The Patients' Behbud
Society for AKUH

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A message from
MR NADEEM MUSTAFA KHAN,
President, Patients' Behbud Society for AKUH

Assalamu Aleikum

"...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)

Your generosity has resulted in 2019 being a record year in terms of patients treated with your support. The Patients' Behbud Society for AKUH (PBS) disbursed PKR 318 million to support over 11,200 patient visits. PBS is part of a larger Patient Welfare Programme at AKUH, which in 2019 alone disbursed PKR 3 billion to support over 854,000 patient visits.

At AKUH, no one is denied care because of inability to pay; this makes our role as members of the PBS Committee even more critical - to raise funds so that more and more patients can receive the treatment they deserve.

The Annual Report showcases some of the adults and children who have been given a new lease on life because of the generosity of donors like yourself. We ensure that your contributions are channeled to the causes you specify. It is our promise, that your gift will be utilised to treat *mustehiq* patients.

In sha ALLAH, your generosity will be rewarded by Allah, as He states:

"The likeness of those who spend their wealth in the Way of Allah, is as the likeness of a grain (of corn); it grows seven ears, and each ear has a hundred grains. Allah gives manifold increase to whom He wills. And Allah is All-sufficient for His creatures' needs. All-Knower". (Al-Quran 2:261)

Jazak Allah Khair.



SALIENT FEATURES OF PBS FOR AKUH

Mr S M Pervez, Vice President, PBS for AKUH

An ardent member of PBS for AKUH, Mr S M Pervez joined the Society over 13 years ago. For him, his reasons for supporting PBS for AKUH are clear:

"The entire system for investigating and approving zakat mustehiq patients is more transparent and better managed than any other institution I have ever come across".

The salient features of PBS for AKUH are what set it apart for Mr Pervez:

"None of the staff or doctors at the hospital are aware whether a particular patient is being treated with zakat, or is a private paying patient. This allows for the patient to retain his or her integrity, and also means that there is absolutely no difference in the treatment offered to paying patients and zakat patients.

Zakat and other donations are never used to cover the Hospital's overheads or administrative expenses. These are borne by the Hospital itself. This means that your zakat is being utilised for the cause it was given towards, and not a penny is being spent otherwise.

The most important feature is that despite AKUH being a last-resort hospital for most patients who require financial support, majority of these patients go back after successful procedures. This is testament to the fact that AKUH is well equipped to treat all ailments, with appropriate equipment and highly qualified doctors and staff.

The Hospital's certifications from Joint Commission International and the Pakistan Centre for Philanthropy are also testament to the institution's transparency and adherence to international standards. Shariah compliance is ensured by the two Muftis on board".

Finally, Mr S M Pervez echoed the sentiments of all our welfare and zakat patients

"Truly, AKUH is a blessing for Pakistan!"

ABOUT US

The Patients' Behbud Society for AKUH is a registered, independent, charitable society engaged in collecting and disbursing zakat and other donations. These donations are used to support the medical treatment of zakat mustehiq patients, at Aga Khan University Hospital.

PBS accepts donations primarily in the form of zakat, but also sadaqat and grants, for disbursement in compliance with Shariah principles and guidelines, at AKUH and its various clinics and medical centres. All donations are utilised solely for the treatment of zakat mustehiq patients. The required administrative expenses of PBS are entirely borne by AKUH. Additionally, PBS is also duly accredited by the Pakistan Centre for Philanthropy (PCP). The members of the various committees within PBS are listed below.

Executive Committee Members

1. Nadeem M. Khan* (President)
 2. S.M. Pervez (Vice President)
 3. Sheikh Ali Hussain* (Honorary Secretary)
 4. Abdul Qadir Memon
 5. Abdur Rahim Rafi
 6. Dr Aneela Darbar*
 7. Anwar Rammal
 8. Ebrahim Sidat
 9. Mehtab Uddin Chawla (Late)
 10. Moin Fudda
 11. Perwez Ahmed
 12. Dr Yahya Chawla
 13. Zulfiqar Paracha
 14. Dr Sharmeen Akram*
- *AKU Representatives

Governance Committee

1. Ebrahim Sidat (Chair)
2. S.M. Pervez
3. Nadeem M. Khan
4. Anwar Rammal
5. Zahir Janmohamed

Fundraising Committee

1. S.M. Pervez (Chair)
2. Nadeem M. Khan
3. Sheikh Ali Hussain
4. Abdul Qadir Memon
5. Mehtab Uddin Chawla (Late)
6. Dr Yahya Chawla
7. Zulfiqar Paracha
8. Raheel Ahmed Qamar
9. Ahmed Mansoor
10. Perwez Ahmed
11. Yawar Muzammil

Marketing & Communications Committee

1. Anwar Rammal (Chair)
2. Nadeem M. Khan
3. Sheikh Ali Hussain
4. Ebrahim Sidat
5. Amin Hashwani
6. Ally Mustansir
7. Ahmed Mansoor

Lahore Committee

1. S M Tanveer (Chair)
2. Amir Abdullah
3. Fawwad Shafi

Honorary Auditors

1. A.F. Ferguson & Co.

Banking Partners

1. Habib Bank Limited
2. Soneri Bank Limited
3. Meezan Bank Limited
4. MCB Bank Limited
5. Bank Alfalah Limited

Shariah Advisors

1. Mufti Ibrahim Essa
2. Mufti Ahmad Afnan

THE IMPACT OF YOUR GIVING (2019)

In 2019 The Patients' Behbud Society for AKUH has managed to disburse PKR 318,848,243 across Pakistan, to zakat mustehiq patients, thanks to your generosity.

The largest proportion of the sum disbursed, approximately 84%, was used to support 1,881 in-patient visits to the Stadium Road facility and four secondary hospitals in Karachi.

ADULTS	VISITS	BEHBUD SUPPORT (PKR)*
Female	3,647	79,451,803
Male	4,042	99,499,742
TOTAL	7,689	178,951,545
PAEDS (<18 YEARS)		
Female	1,587	60,713,456
Male	1,927	79,183,242
TOTAL	3,514	139,896,698
GRAND TOTAL	11,203	318,848,243

PROVINCE-WISE IMPACT

Of the total sum disbursed, PKR 52 million were used to support out-patient visits across Sindh, Punjab, Khyber Pakhtunkhwa, and Balochistan.

PROVINCE	VISITS	BEHBUD SUPPORT (PKR)*
Sindh	10,699	291,315,815
Punjab	189	9,900,960
Balochistan	142	11,339,993
KPK	1,173	6,291,576
GRAND TOTAL	11,203	318,848,243

**Excludes in-kind support for zakat mustehiq patients*

IN-PATIENT SERVICES 2019

The highest number of in-patient visits supported were under the Paediatrics category, with over 440 visits supported by a sum of PKR 44,354,476 - 17% of the total in-patient zakat disbursement. Your generosity has had a profound impact on the lives of our future generations.

Further details of in-patient support are listed below.

MEDICAL DISCIPLINE	VISITS	BEHBUD SUPPORT (PKR)
Adult Oncology	386	13,279,752
Cardiac Surgery	17	5,894,457
Cardiology (Medicine)	19	3,659,511
Endocrinology	6	1,177,057
ENT (Surgery)	54	20,779,492
Eye Surgery	2	221,634
Gastroenterology	52	6,149,457
General Surgery	70	15,293,864
Internal Medicine	66	19,138,414
Nephrology	8	1,403,001
Neurology	10	2,384,976
Neurosurgery	58	20,639,774
Obstetrics/Gynaecology	160	9,474,348
Orthopaedics	68	21,112,285
Paediatrics	443	44,354,476
Paediatric Oncology	237	18,828,460
Paediatric Cardiology	126	41,258,732
Paediatric Surgery	30	5,051,954
Plastic Surgery	8	2,231,538
Psychiatry	4	314,416
Pulmonology	21	5,470,485
Rheumatology	5	1,293,429
Urology	16	3,758,584
Vascular Surgery	15	3,299,989
TOTAL	1,881	266,470,085

ANNUAL HIGHLIGHTS

Donor Dinner at Sind Club

Mr Anwar Rammal, Member, Executive Committee, PBS hosted a dinner at Sind Club in January, 2019 on behalf of PBS for AKUH. In addition to PBS members, 52 guests attended the event. This event was organised to create awareness about PBS and highlight the challenges faced by cardiology patients who cannot afford treatment.

Dr Osman Faheem, Director of Structural Heart Disease and Section Head of Cardiology, addressed the gathering with a presentation about adult cardiology and the aspirations of the Cardiology Department at AKUH. He shared that between 2016 and 2018, PKR 955 million had been used by the department to benefit over 2,000 patients.

He ended his presentation by highlighting that the Cardiology Department at AKUH aims to treat 800 welfare patients in 2019, for which PKR 400 million would be required. He stated that although PKR 300 million would be arranged from other sources, the Department was looking to generous donors to cover the shortfall of PKR 100 million, that would be used to treat mustehiq cardiology patients from low income households.



ANNUAL HIGHLIGHTS

Donor Acknowledgment Dinner at President Firoz Rasul's Residence

President Firoz Rasul and Dr Saida Rasul hosted a dinner in April, 2019, to celebrate the generosity of PBS for AKUH's donors. President Rasul addressed the gathering of 130+ guests and thanked them for their support to AKUH, and specifically to PBS. He shared a presentation with the guests about the impact of their generosity; the number of beneficiaries their donations had served, and the hospital's contribution to the Patient Welfare Programme.

Mr Nadeem Mustafa Khan also addressed the gathering, and spoke about PBS in particular; its specific mandate, its adherence to Shariah Law, and its commitment to serving mustehiq patients. This was followed by a comprehensive presentation by Dr Osman Faheem about adult cardiology and the challenges faced by cardiology patients in Pakistan. He ended his presentation with a video testimonial about Congenital Heart Disease - a life threatening birth defect present in infants.

In addition to the family featured in the video testimonial, another gratified patient's family was also present at the dinner. They expressed their gratitude to PBS and AKUH for allowing their daughter a new lease on life, and allowing them access to high quality healthcare that they had never thought they could afford for their daughter. Both parents were visually impaired, and they were heavily invested in their daughter's recovery as she was the only member of the family with the sense of sight. Their words brought to life the impact of our donors' generosity.



ANNUAL HIGHLIGHTS

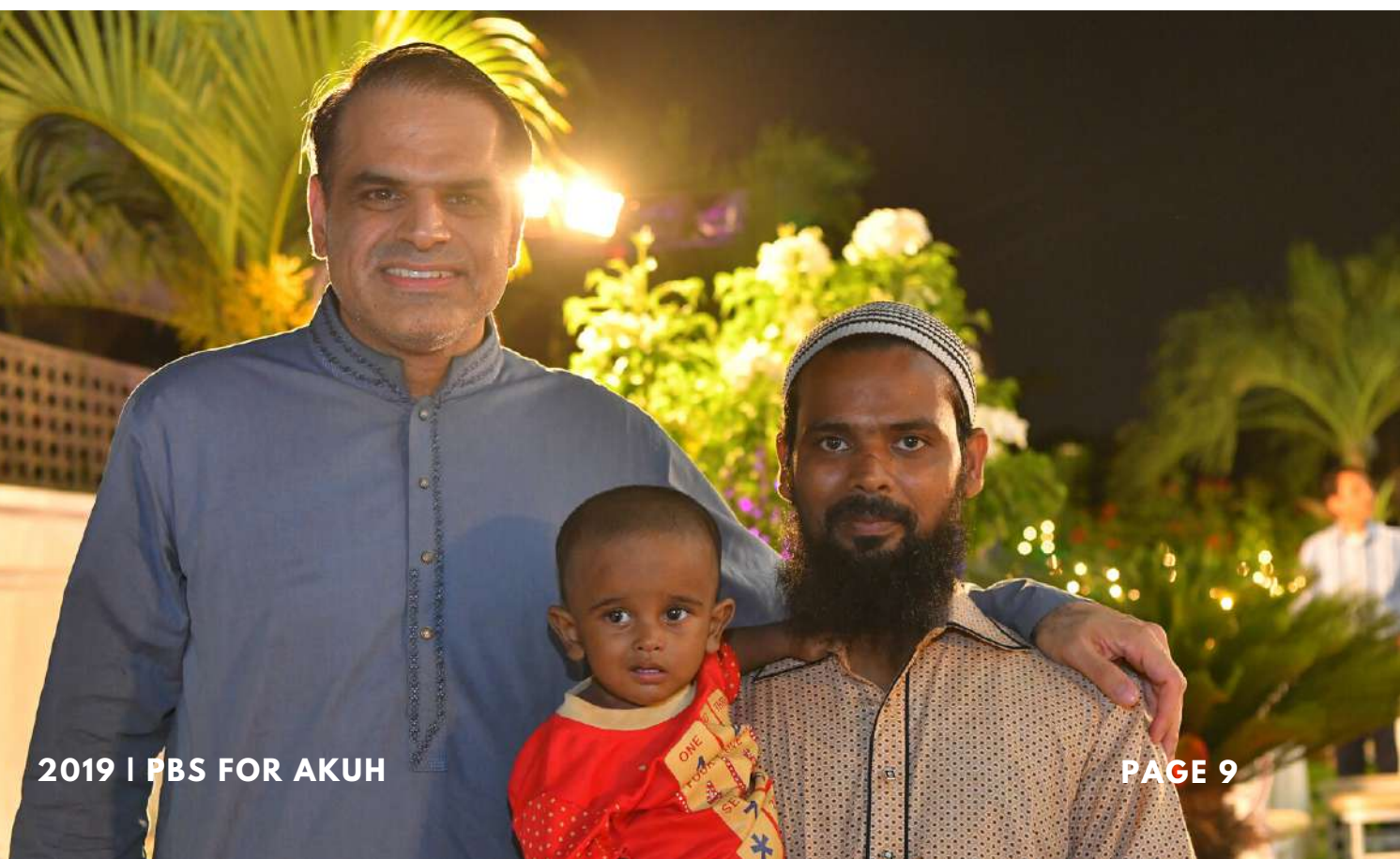
Iftar for Friends of PBS

Mr Mehtab Chawla (Late), Member, Executive Committee, hosted an Iftar at his residence for friends and well-wishers of PBS in May, 2019. The 150+ guests that attended the event were given an introduction to PBS, and the challenges faced by patients (mostly paediatric patients) suffering from Congenital Heart Disease in Pakistan.

One of AKUH's most well established paediatric cardiologists, Dr Babar Hasan was present at the event, and shared AKUH's role in addressing the challenges faced by patients from low-income families. He emphasised how donor support can transform and often save the lives of mustehiq patients. He also highlighted that AKUH was one of the leading private facilities in the country where two qualified paediatric cardiac surgeons were present under one roof.

In addition to our esteemed guests and faculty, a beneficiary family was also present at the event. Waqas Ahmed, whose son Rehmat was born with a hole in the wall that separates the two lower chambers of his heart, had done the rounds at various hospitals in the city to find a way to help his son. The financial strain due to several ineffective treatments and watching his son suffer was getting all too much for Waqas and his family had lost all hope. It was the welfare department at AKUH that restored his hope in healthcare in Pakistan, and his son now leads a healthy life thanks to the expertise of our doctors and the generosity of our donors.

The data shared by Dr Babar, coupled with Rehmat's story, were so powerful that through this event, PBS raised PKR 13 million.



ANNUAL HIGHLIGHTS

Fundraising Dinner for PBS

Dr Yahya Chawla, Member, PBS Executive Committee, hosted a dinner for his friends and family to demonstrate the impact that PBS has had on neurosurgery patients at AKUH. More than 120 guests attended the dinner.

Dr Chawla welcomed the guests and expressed his reasons for believing in the mission of, and dedicating his time to PBS. In doing so he highlighted all of PBS's unique features.

Two very well respected neurosurgeons from AKUH were present at the dinner. Dr Ather Enam, Professor & Chair Department of Surgery, explained that a team of 9 skilled neurosurgeons certified to perform a range of surgeries contribute to a comprehensive and multidisciplinary approach towards treatment at AKUH. Other unique procedures offered at AKUH include Awake Craniotomy performed with the use of a Neuro-Robotic Exoscope. This enhances surgical precision and shortens patient recovery time. AKUH is the first facility outside of North America to offer this to its patients. He identified some of the challenges faced by patients in Pakistan, which include the lack of standards across the country; inadequate training for professionals; little emphasis on research; and financial challenges.

Dr Aneela Darbar, Assistant Professor Department of Surgery, one of the very few female Neurosurgeons in Pakistan (and PBS Executive Committee Member), spoke about the issues faced by patients who require financial support in accessing quality treatment in Pakistan. In 2018, 1,741 patients were operated upon at AKUH and 50% of them received financial support totalling PKR 163.3 million. She thanked all the donors who supported these procedures and shared stories of some of her patients. She then invited the guests to donate to this cause.

More than PKR 7.5 million were raised as a result of this dinner.



ANNUAL HIGHLIGHTS

PBS for AKUH's School Programme (I)

The School Programme gave students from 39 branches of 25 schools in Karachi, Hyderabad, and Lahore, an opportunity to be part of a worthy social cause. These students helped raise funds for underprivileged children receiving treatment in the Paediatric Ward at AKUH. Through these 35,000 students, we managed to reach over 30,000 households with information about PBS and its impact on patients from low-income households. This experience inculcates the concept of philanthropy in children from a very young age, allowing them to witness the impact of their generosity on those who are not as privileged.

The City School deserves special mention for including 14 branches from Karachi and Hyderabad to participate in this programme. Their contribution has significantly helped us in reaching more households with relevant information.

For AKUH, partnering with schools paves the way for long term affinity and makes our Patient Welfare Programme the cause of choice for children to support. Students who donated the most generously were invited to AKU to meet the beneficiaries; they were also rewarded with gifts for their philanthropic efforts. With this Programme, we are working to create future donors for our communities and our country.



ANNUAL HIGHLIGHTS

PBS for AKUH's School Programme (II)

For two years in a row, the students of Dawood Public School have managed to collect the largest sums of money for disbursement to the Paediatric Ward at AKUH.

Along with inculcating the spirit of philanthropy in all the students participating in this programme, we also encourage healthy competition towards a deserving cause.

Our partner institutions, to all of whom we are extremely grateful, are listed in alphabetical order below:

Avicenna
Adler College
Aitchison College
Bahria University
Dawood Public School
Habib Girls School
Happy Home School
Ilmesters

Indus Academy
Institute of Business Management
Karachi American School
Lady Bird Grammar School
L'ecole School
Meritorious School
Reads College
Sacred Heart School

SICAS
St. Joseph's Convent School
SZABIST
The CAS School
The City School
The Educators
The Smart School
White House Grammar School



ANNUAL HIGHLIGHTS

Outreach in the United States

Sheikh Ali Hussain, Honorary Secretary of the Executive Committee, visited the United States for PBS related awareness raising and fundraising activities. He, along with Dr Babar Hasan, met with members of the AKU Alumni community and other Pakistani diaspora settled in the United States to raise awareness with regards to PBS and zakat donations. The objective of these meetings was to introduce PBS to high net-worth individuals who were unfamiliar with the Society, and to demonstrate the needs of zakat mustehiq patients. The audience was moved by the extremely impactful work being done by AKUH and PBS to improve access to quality healthcare for zakat mustehiq patients.

These sessions were arranged across the United States, in Chicago, Houston, New Jersey, Washington DC, Memphis, LA and Bay Area. More than 350 guests attended these sessions and the impact of PBS resonated deeply with them due to its unique feature: maintaining the dignity of zakat mustehiq patients and all other welfare patients by not revealing to the medical staff whether patients are being financially supported or not.

They were given all relevant details about the assessment process, such as needs assessment in a private room, ensuring Shariah compliance, and disbursing funds as per Shariah guidelines.

All guests were extremely appreciative of PBS's work.



ANNUAL HIGHLIGHTS

Agreements with Pharmaceutical Companies: Sanofi Pakistan Ltd.

On July 25th, 2019, Sanofi Pakistan Ltd. and PBS for AKUH announced a collaboration to support patients suffering from breast, head and neck, and prostate cancer through a "Patient Access Programme". The initiative is designed to help reduce financial burden on patients from low income households.

Breast cancer is the most common type of cancer in women worldwide and Pakistan ranks #1 in Asian countries with the highest incidence of breast cancer. The rising incidence of head and neck, and prostate cancer in Pakistan is also alarming therefore the need for such programmes is crucial. With an increasing number of patients and rising costs of healthcare, this collaboration enables PBS to extend assistance to a greater number of patients.

At the MoU signing ceremony, Asim Jamal (MD & GM, Sanofi Pakistan), said, "Ensuring equitable access for all is a complex challenge, therefore we are constantly innovating for solutions that contribute to scaling up efficient health systems. Through this partnership, PBS and Sanofi shall be playing their part in promoting access to cancer therapy for mustehiq patients."



ANNUAL HIGHLIGHTS

Agreements with Pharmaceutical Companies: Pfizer Pakistan Ltd.

On 25th February, 2019, PBS for AKUH entered into a partnership with Pfizer Pakistan Ltd., one of the leading pharmaceutical companies in the country. The partnership was established to provide access to quality treatment in the form of targeted therapy to cancer patients without financial means.

Patients suffering from gastrointestinal stromal tumor (GIST), metastatic renal cell carcinoma (MRCC) and pancreatic neuroendocrine tumors (pNET) will benefit most from the partnership. The announcement came during an official signing ceremony held at the Aga Khan University Hospital premises in Karachi. It comes as part of Pfizer's patient access programme for cancer patients: 'MASEEHA'.

Dr. Adnan A. Jabbar, Associate Professor and Section Head Medical Oncology, AKUH said, "Disparity in care is a major challenge across the world with cost of treatment being a major contributor in low and middle income countries like Pakistan. Programmes like this help oncologists reduce this gap in treatment outcome by providing highly effective drugs for their patients who may otherwise not have been able to benefit from them."

Pfizer has been collaborating with healthcare providers, governments, and local communities around the world to support and expand access to reliable, affordable health care. In Pakistan, Pfizer has been operational for over 60 years.



TRANSFORMING LIVES

THE STORY OF SAGHEER'S RECOVERY



Sagheer lives in a rented property in a slum in Karachi. He has one son and five daughters to support. He began suffering from breathlessness and coughing after exertion, for which he visited a local hospital in his area. There he was told that his angiography is showing more than two blocked arteries, and that he will immediately require a bypass surgery in order to avoid a life threatening event.

"We had never imagined going to Aga Khan University Hospital", Sagheer said. "We had never set foot in the premises, nor did we ever think that we had the financial strength, or that our lives were valuable enough to deserve getting treated there".

The doctor at his local hospital insisted that Sagheer visit AKUH, and took him to the welfare office, where he was told after a stringent financial assessment, that he was eligible for zakat and that his treatment would be subsidised by up to 80%.

"We couldn't believe it!", Sagheer recalls. "It was always going to be a difficult surgery, but our minds were at ease knowing that we are in the best hands. I will never forget that the finest doctors at Aga Khan University Hospital treated me, and saved my life."

PRESERVING INNOCENCE

ABDUL REHMAN'S MIRACULOUS JOURNEY



For months after his birth, Abdul Rehman was in and out of the hospital as his health was never stable, and doctors could not figure out the source of the problem. It was only after thorough investigation and multiple tests that a child specialist was able to tell his parents that Abdul had a hole in his heart, and would require immediate surgery.

Abdul was about 6 months old when his predicament came to light, and the parents did not have the luxury of time. They turned to Aga Khan University Hospital where Dr Waris explained to them in detail, the nature of Abdul's ailment; unfortunately the cost to rectify this was coming up to PKR 850,000.

"We live in a rented property in Mominabad; this sum of money was going to be impossible for us to arrange", recalls Abdul's father. "Dr Waris was kind enough to guide us through the welfare process, and they carried out a thorough assessment of our needs and capacity".

A week after the assessment, Abdul's parents got the call that changed their son's life, and theirs. They were told that they were eligible for zakat through PBS and that Abdul's operation was going to be conducted at AKUH.

"It was a 5-6 hour surgery, and it wasn't such that just because we were on welfare we were treated as second-grade citizens - in fact, we were treated like VIPs", Abdul's father stated.

"Today, my child is able to play, laugh, be mischievous - take full advantage of his innocence - and this is all thanks to Aga Khan University Hospital. They are the reason my son is alive and well; I simply cannot thank them enough".

GOVERNANCE

The Executive Committee of PBS held thirteen meetings during the year that were attended by the following:

Name	Attended
1. Nadeem M. Khan*(President)	12
2. S.M. Pervez(Vice President)	13
3. Sheikh Ali Hussain*(Honorary Secretary)	13
4. Anwar Rammal	11
5. Ebrahim Sidat	10
6. Mehtab Uddin Chawla	08
7. Abdur Rahim Rafi	0
8. Dr Yahya Chawla	07
9. Zulfiqar Paracha	13
10. Dr Aneela Darbar*	05
11. Abdul Qadir Memon (admitted on Dec. 18, 2018)	06
12. Moin Fudda	06
13. Dr Sharmeen Akram*(admitted on Sept. 25, 2019)	02
14. Perwez Ahmed (admitted on Oct. 25, 2019)	01

** Nominated by and representing AKU*

The annual general meeting was held on June 12, 2019. We would like to welcome Mr Abdul Qadir Memon, Dr Sharmeen Akram and Mr Perwez Ahmed on the Executive Committee.

IN MEMORIAM: MR MEHTAB UDDIN CHAWLA



The Patients' Behbud Society and Aga Khan University Hospital are deeply grieved by the demise of Mr Mehtab Uddin Chawla, Member, PBS Executive Committee on 26th April, 2020.

Mr Chawla served us generously with his time and resources for over 2 years. His contributions will have a lasting impact on the institution. We are extremely grateful for his efforts and his kindness. He will not be forgotten.

PCP Accreditation



Pakistan Centre *for* Philanthropy

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

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

The Patients' Behbud Society for AKUH (PBS)

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



Executive Director



PCP-R2/2017/173

Certification No.

03-05-2017

Issued on

03-05-2020

Valid up to

Islamabad

Place of issue

Shariah Certification

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

نَحْمَدُهُ وَنُصَلِّي عَلَى رَسُولِهِ الْكَرِيمِ

Shariah approval for paying zakat to The Patients' Behbud Society for Aqa Khan University Hospital (PBS)

Introduction:

The Patients' Behbud Society for Aga Khan University Hospital (PBS) is registered as an independent, charitable Society engaged in collecting and disbursing zakat, in order to help *mustahiq* patients receive high quality medical treatment at the Aga Khan University Hospital (AKUH), its clinics and medical centers, under its management and supervision, primarily from zakat funds.

Since inception in 2001, PBS has provided financial support to thousands of *mustahiq* patients, who are the most underprivileged members of society, without any discrimination or compromise in the quality of care. A meticulous financial need assessment process is being followed to identify the most deserving patients who are eligible as *mustahiq* for zakat. Men, women and children are provided primary, secondary and tertiary healthcare. PBS ensures that the Hospital's cutting edge research and technology is accessible to the most vulnerable patients, particularly against life-threatening illnesses.

System of utilization of zakat:

PBS collects zakat from individuals, companies, trusts and foundations in Pakistan and from abroad, and deposit zakat money in Shariah compliant Islamic bank accounts. The money collected is then utilized for the treatment of zakat *mustahiq* patients at AKUH. The process starts with Welfare Office at AKUH conducting a financial need assessment of patients to determine their zakat eligibility in accordance with Shariah principles and directions. If a person is determined to be eligible for zakat, only then Welfare Office gets the authorization from such zakat *mustahiq* patients to collect zakat on their behalf and spend it directly on their treatment or on treatment of other zakat *mustahiq* patients at AKUH.

To ensure that the whole system and process is Shariah compliant, both in letter and spirit, the undersigned have been appointed as independent Shariah Advisors to review all zakat related documents, systems and procedures.

Shariah Ruling:

Having carried out the above review, we confirm that the Patients' Behbud Society for AKUH collects and disburses zakat funds in accordance with our rulings and guidance as Shariah Advisors pursuant to the principles and directions of Shariah. It is also confirmed that whosoever donates zakat to the Society; their zakat stands discharged as per Shariah's principles and directions.

May Allah SWT grant management of the Patients' Behbud Society for AKUH best reward for their services and give in their mission more blessings and sincerity. *Aameen*



Mufti Ibrahim Essa
Shariah Advisor, PBS



Mufti Ahmad Afnan
Shariah Advisor, PBS

Shariah review: January 22, 2020

ACKNOWLEDGING OUR SUPPORTERS



We are extremely grateful to all the individuals, corporates, banks, and other agencies who have been exemplary in their generosity towards PBS - be it in cash or kind.

Thank you for your invaluable support!



INDEPENDENT AUDITORS' REPORT



A.F. FERGUSON & CO.

INDEPENDENT AUDITORS' REPORT

TO THE MEMBERS OF THE PATIENTS' BEHBUD SOCIETY FOR AKUH

Opinion

We have audited the accompanying financial statements of The Patients' Behbud Society for AKUH (the Society), which comprise the statement of financial position as at December 31, 2019, 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 the notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Society as at December 31, 2019, and its financial performance and its cash flows for the year then ended in accordance with the approved accounting standards as applicable in Pakistan.

Basis for Opinion

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

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

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

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

A handwritten signature in blue ink, appearing to be 'A.F. Ferguson & Co.', is written over a horizontal line.

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

*KARACHI *LAHORE *ISLAMABAD

INDEPENDENT AUDITORS' REPORT



A·F·FERGUSON&CO.

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

Responsibilities of Management and Those Charged with Governance for the Financial Statements

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

In preparing the financial statements, management is responsible for assessing the 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 are responsible for overseeing the Society's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

As part of an audit in accordance with the ISAs as applicable in Pakistan, we exercise professional 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.

A handwritten signature in blue ink, appearing to be 'M. S.', is written over a small blue rectangular stamp.

INDEPENDENT AUDITORS' REPORT



A·F·FERGUSON&CO.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Society's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Society to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

A handwritten signature in blue ink, appearing to read 'Waqas Aftab Sheikh', with a horizontal line extending to the right and a vertical line extending downwards.

**Chartered Accountants
Karachi**

Date: May 8, 2020

FINANCIALS

THE PATIENTS' BEHBUD SOCIETY FOR AKUH
FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2019

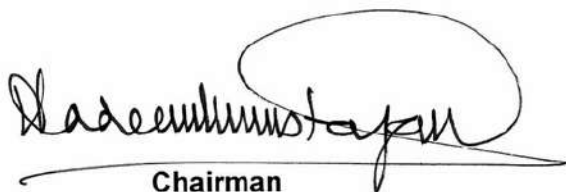
FINANCIALS

THE PATIENTS' BEHBUD SOCIETY FOR AKUH
STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2019

	Note	2019	2018
		------(Rupees in '000)-----	
ASSETS			
Current assets			
Cash and bank balances	4	212,063	195,022
Accrued profit on bank deposits		2,147	1,336
Income tax refundable		28	41
Other receivable		-	3
		<u>214,238</u>	<u>196,402</u>
LIABILITIES			
Current liabilities			
Accounts payable		-	10,339
		<u>214,238</u>	<u>186,063</u>
NET ASSETS			
		<u>214,238</u>	<u>186,063</u>
REPRESENTED BY:			
Zakat Fund - Externally Restricted		207,749	184,277
General Fund - Unrestricted		6,489	1,786
		<u>214,238</u>	<u>186,063</u>

The annexed notes from 1 to 6 form an integral part of these financial statements

gms.


Chairman


Secretary

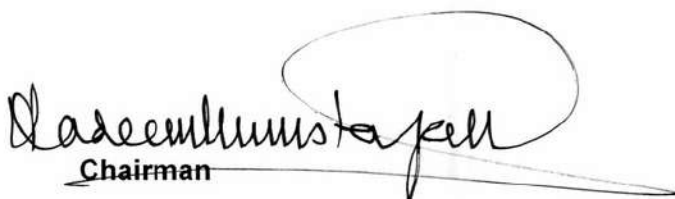
FINANCIALS

THE PATIENTS' BEHBUD SOCIETY FOR AKUH STATEMENT OF INCOME AND EXPENDITURE FOR THE YEAR ENDED DECEMBER 31, 2019

	Note	2019	2018
------(Rupees in '000)-----			
Income			
- General donations		10,474	10,339
- Donations in kind		20,867	20,496
		31,341	30,835
Other income			
Return on saving bank accounts:			
- with Islamic banking institutions		18,218	12,467
- with conventional bank		759	249
		18,977	12,716
Total income		50,318	43,551
Expenditure			
General and administrative expenses	5	(27,505)	(31,390)
Surplus for the year		22,813	12,161
Attributable to:			
Zakat Fund - Externally Restricted		18,110	11,912
General Fund - Unrestricted		4,703	249
		22,813	12,161

The annexed notes from 1 to 6 form an integral part of these financial statements

q.


Chairman


Secretary

FINANCIALS

THE PATIENTS' BEHBUD SOCIETY FOR AKUH
STATEMENT OF CHANGES IN NET ASSETS
FOR THE YEAR ENDED DECEMBER 31, 2019

	2019			2018		
	Zakat Fund / Donations - Externally Restricted	General Fund - Unrestricted	Total	Zakat Fund / Donations - Externally Restricted	General Fund - Unrestricted	Total
	-----Rupees in '000-----					
Balance at beginning of the year	184,277	1,786	186,063	203,189	1,537	204,726
Zakat / Donations received during the year	325,854	31,341	357,195	257,776	30,835	288,611
Recognised as income during the year	-	(31,341)	(31,341)	-	(30,835)	(30,835)
Zakat disbursed during the year	(320,492)	-	(320,492)	(288,600)	-	(288,600)
Surplus for the year	18,110	4,703	22,813	11,912	249	12,161
Balance at end of the year	<u>207,749</u>	<u>6,489</u>	<u>214,238</u>	<u>184,277</u>	<u>1,786</u>	<u>186,063</u>

The annexed notes from 1 to 6 form an integral part of these financial statements

Ms.



Chairman



Secretary

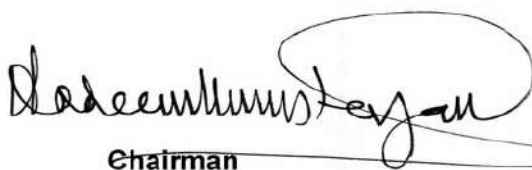
FINANCIALS

**THE PATIENTS' BEHBUD SOCIETY FOR AKUH
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2019**

	Note	2019	2018
		------(Rupees in '000)-----	
CASH INFLOWS			
Zakat collected		324,213	254,976
Return on bank accounts		18,166	12,305
Donations		10,474	10,339
Total cash inflow during the year		352,853	277,620
CASH OUTFLOWS			
Zakat disbursed		(318,848)	(285,796)
General and administrative expenses paid		(16,977)	(555)
Tax refund / (paid)		13	(23)
Total cash outflow during the year		(335,812)	(286,374)
Net increase / (decrease) in cash and bank balances		17,041	(8,754)
Cash and bank balances at beginning of the year		195,022	203,776
Cash and bank balances at end of the year	4	<u>212,063</u>	<u>195,022</u>

The annexed notes from 1 to 6 form an integral part of these financial statements

Mrs.


Chairman


Secretary

FINANCIALS

THE PATIENTS' BEHBUD SOCIETY FOR AKUH NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2019

1. GENERAL INFORMATION

- 1.1 The Patients' Behbud Society for AKUH (the 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 its management and supervision through Zakat 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 Hospital, Stadium Road, P.O. Box 3500, Karachi 74800.

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

- (a) Zakat Fund / Donations - Externally Restricted

The Zakat Fund of the Society has been established for providing financial assistance to the needy patients seeking treatment at the Hospital through Zakat Fund available with the Society. Major contributions include zakat collected, transfer by the Society from the surplus as well as donations received from various sources.

- (b) General Fund - Unrestricted

General Funds are utilised for meeting general and administrative expenses of the Society. Donations contributed by the donors for general purposes / operations are recognised under the General Fund upon receipt.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The principal 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 has been prepared in accordance with the requirements of Accounting and Financial Reporting Standards for Small Sized Entities (AFRS for SSE) and the Accounting Standards for Not for Profit Organisations (NPOs) issued by the Institute of Chartered Accountants of Pakistan (ICAP).

- 2.2 Cash and bank balances

Cash and bank balances are carried in the statement of financial position at cost. Cash and bank balances comprise of cash in hand and deposits held with banks.



FINANCIALS

2.3 Revenue recognition

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

2.4 Disbursement

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

2.5 Taxation

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

3. SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGEMENTS

The preparation of financial statements require 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.

4. CASH AND BANK BALANCES

Savings accounts with:

- Islamic banking institutions
- Conventional bank

Current accounts

Note 2019 2018
------(Rupees in '000)-----

182,073	181,605
6,802	12,004
188,875	193,609
23,188	1,413
212,063	195,022

5. GENERAL AND ADMINISTRATIVE EXPENSES

Advertisement for zakat campaign

Financial charges

26,841	30,835
5.1 664	555
27,505	31,390

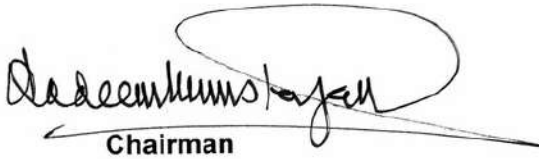
- 5.1 These expenses are allocated to Zakat Fund - Externally Restricted (Rs 108K) and General Fund - Unrestricted (Rs 556K).

FINANCIALS

6. DATE OF AUTHORISATION

These financial statements were authorised for issue on April, 13, 2020 by the Executive Committee of the Society.

gm.


Chairman


Secretary

Zakat/Donation

Please Contribute Your Zakat/Donation To PBS

I wish to contribute PKR _____ *as zakat/donation to
The Patients' Behbud Society for AKUH.

Cheque/Bank Transfer Transaction #: _____

Bank: _____

Date: _____

Donor's name: _____

Address: _____

Tel: _____

Mobile: _____

Email: _____

Funding Options:

- | | | |
|---|--|---|
| <input type="checkbox"/> General | <input type="checkbox"/> General Surgery | <input type="checkbox"/> Orthopaedic Oncology |
| <input type="checkbox"/> Cancer/Chemotherapy | <input type="checkbox"/> Hepatitis C | <input type="checkbox"/> Paediatrics |
| <input type="checkbox"/> Cardiology | <input type="checkbox"/> Neurosurgery | <input type="checkbox"/> Children's Cancer Fund |
| <input type="checkbox"/> Congenital Heart Disease | <input type="checkbox"/> Eye Care | <input type="checkbox"/> Breast Cancer |
| <input type="checkbox"/> COVID-19 | <input type="checkbox"/> Plastic Surgery (Burn/Reconstruction) | |

Please make your contribution in favour of
"The Patients' Behbud Society for AKUH" and send to:
Resource Development Department,
Aga Khan University Hospital,
Stadium Road, Karachi Tel: +92 21 3486 3000;
Cell/WhatsApp: +92 300 072 3000
Email: patients.behbud@aku.edu Website: <http://pbs.aku.org/>

 zakat.akuh  Patients' Behbud Society for AKUH  @PBS_AKUH

Approved u/s 2(36) (c) of the Income Tax Ordinance 2001 Contributions
eligible for tax credit u/s 61

Registered with **Pakistan Centre for Philanthropy**

YOU CAN CONTRIBUTE YOUR ZAKAT/DONATION THROUGH YOUR BANK CARD AT www.pbs.akuh.org OR AT ANY OF THE FOLLOWING BANKS

HBL Islamic

Account Title	The Patients' Behbud Society for AKUH
Bank	Habib Bank Limited, Branch, Karachi
Branch Code	0896
Account Number	7901294552
IBAN #	PK65 HABB 0008968900110703

Soneri Bank Islamic

Account Title	The Patients' Behbud Society for AKUH
Bank	Soneri Bank Islamic, Cloth Market Branch, Karachi
Branch Code	0048
Account Number	01520002293
IBAN #	PK58SONE0004801520002293

For Overseas Contributions

Swift Code	SONEPKKAICK
Correspondence Bank	Standard Chartered Bank
Swift Code	SCBLUS33
Address	1095 Avenue of the Americas, New York, NY 10036, USA

Meezan Bank

Account Title	The Patients' Behbud Society for AKUH
Bank	Meezan Bank Dhoraji Branch, Karachi
Branch Code	0122
Account Number	0103135178
IBAN#	PK56MEZN0001220103135178

MCB Islamic Bank

Account Title	The Patients' Behbud Society for AKUH
Bank	MCB Islamic Bank, Khalid Bin Waleed Road Branch, Karachi
Branch Code	023
Account Number	1000189850001
IBAN #	PK78MCIB0231000189850001

Bank Alfalah Islamic

Account Title	The Patients' Behbud Society for AKUH
Bank	Bank Alfalah Islamic, Gulshan-e-Iqbal Branch, Karachi
Branch Code	5518
Account Number	5000170948
IBAN #	PK10ALFH5518005000170948

THROUGH THE i-CARE FUND AMERICA INC.

Payment through cheque/wire transfer:

Account Title	The i-Care Fund America Inc.
Bank	Bank of America
Account Number	4636612240
Swift Code	BOFAUS3N
ABA Number	026009593 or
ACH R/T	011000138
Address	139 Charles Street, # 348, Boston, MA 02114, USA
Phone	+1 678-248-9999
Email	info@i-care-america.org

For online donation:

Please visit www.i-care-america.org/donors

Kindly let us know when the payment is made by sending an email at patients.behbud@aku.edu



آغا خان یونیورسٹی ہسپتال

The Aga Khan University Hospital



The Patients' Behbud
Society for AKUH

The Aga Khan University, Resource Development Department

Stadium Road, P.O. Box 3500, Karachi 74800

+92 21 3486 2909; +92 21 34863000

Please feel free to contact us at: resource.development@aku.edu

Visit our website at: www.aku.edu/supportus

