



**HUMAN
DEVELOPMENT
FOUNDATION**

helping people help themselves.

2020

HDF Annual Report

Healthy Communities, Healthy Pakistan

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Our Presence

Overall Outreach Over 3.4 Million
Total Districts 35
Villages Over 7000

-  Regional Offices
 Districts



Regional Offices

 Islamabad
 Mardan
 Zhob
 Muzaffargarh
 Lahore
 Rahim Yar Khan
 Tando Mohamed Khan
 Karachi
 Rawalpindi

Districts

 Dera Ghazi Khan
 Dera Ismail Khan

 Attock
 Bahawalpur
 Bhakkar
 Gujrat
 Kasur
 Layyah
 Lodhran
 Multan
 Muzaffargarh
 Nankana Sahib
 Okara
 Sahiwal

 Jaranwala
 Bahawalnagar
 Mirpur
 Tharparkar
 Sialkot
 Vihari
 Lakki Marwat
 Deramurad Jamali
 Khushab
 Sheikhpura
 Sawat
 Burewala



About HDF

Building better communities since 1997

Human Development Foundation (HDF) is a non-profit organization committed to sustainable economic development in impoverished areas of Pakistan. Our quest for positive social change remains at the forefront of our mission and we are working tirelessly to drive people out of poverty and back into our society. With our programs, we are improving people's economic opportunities by making education, health and livelihood accessible. Child literacy is particularly important to us.

Our work is supported by the Pakistani diaspora of about 20,000 expatriates in partnership with HDF USA and HDF Canada.

Today, 23 years later, HDF has supported over 3.4 million Pakistanis, in more than 7000 villages in 35 districts, across all provinces, including Azad Jammu Kashmir (AJK). Our key program pillars include education and literacy, primary health care, livelihoods and food security, water, sanitation and hygiene, sustainable environment, and emergency response.

Objectives

HDF aims to establish sustainable long-term solutions for communities struggling with poverty and envisions communities to be prosperous, vibrant, cohesive and ready to face the challenges of the future.



Vision

HDF seeks to become a center of excellence known for progressive and transformational human development programs.



Mission

HDF strives to facilitate a non-political movement for positive social change and community empowerment through mass literacy, enhanced quality of education, universal primary health care and grassroots economic development.



Core Values

Honesty
Integrity
Accountability
Transparency
Efficiency
Fiscal Responsibility



Chairman's Message

World War III

Mankind is at war. Members of the Homo Sapiens species have been attacked by a submicroscopic particle, barely 125 nanometers in diameter, and made up of nucleotides enveloped by fat molecules. This clump of molecules does not have the capacity to survive independently, without attaching itself to the cells of another life form, and using the hosts' metabolic pathways. While we have

known about this virus for over a century, and it has occasionally attacked us in the past, it has now evolved or mutated itself to cause widespread devastation. And new mutations are continuously appearing.

Hundreds of billions of the SARS-CoV-2 viruses, commonly known as Covid-19 or Corona, have entered our bodies, and are using our cells' metabolic pathways to support their existence and reproduction. Close to 200 million of our fellow human beings from every country, every faith, and every background, including this author have been affected to date. The defenses of over 3.5 million were overwhelmed enough to lead to loss of life. Just two days before this writing, the WHO estimated that the actual death toll may be more than twice the official count. The socio-economic devastation, and the environmental degradation, including extra human and subterranean reservoirs of the enemy are still being researched.

Like many developing countries, the people of Pakistan entered this battle with several handicaps. With "literacy rate" of around 60%, and only 43% and 9% of our children completing high school and college respectively, the people face a severe knowledge gap. A severely underfunded and sub optimally organized health care system limits the people's ability to develop and use their mental and physical capacity to an optimum level. Almost 40% of the people are living in multidimensional poverty, and another 15 % are at the brink of falling into this well. These numbers are expected to increase by 30% by the time the pandemic ends, so the battles continue. But probably for the first time in history the entire mankind is on one side in a war.

And so, "we will heal. As the danger ends, and we have grieved for the dead, we will find each other again. We will have to make new choices, dream of new visions, and create new ways of life. And we will heal the earth completely, just as we will heal ourself" ⁽¹⁾.

This new way of life will ensure that every member of the community is a soldier, prepared to defend all of us, equipped with knowledge through education, optimum physical and mental health to fight the battles to come, the capacity to sustain their families and themselves, and help their neighbors.

”

Muhammad Khalid Riaz
Chairperson

(1) Adapted from a poem written in Europe during a crisis.



CEO's Message

2020 IN REVIEW

I wish to take this opportunity to present to you Human Development Foundation's Annual Report for the year 2020. HDF's commitment of bringing positive social change to remote and marginalized communities constantly motivates us to develop innovative solutions and work towards their impact at scale.

During the year 2020, which I describe as a year of hardship, HDF directly reached out to more than 3.4 million people through several programs and projects across 7000 villages, bringing them support in health, especially awareness of infectious diseases, education, livelihoods, and disaster preparedness. In the face of the global COVID-19 pandemic, HDF's relentless efforts remained undeterred. We immediately embarked on a transformational journey delivering timely relief and food security to the most vulnerable and COVID-19 prevention materials to our frontline health workers. Despite several lockdowns, we continued our humanitarian efforts to reach the most vulnerable by leveraging networks, collective expertise, with continued support from our generous donors around the world.

I am a firm believer of the saying, 'Health is Wealth'. Experience has shown that a healthy, robust community free from diseases, both physical and mental, will have more opportunities to be prosperous through work and labor. This state of well-being is indeed a wealth. HDF understands that for Pakistan to become a healthy nation, we must tackle poverty in order to improve health.

For 23 years, HDF has worked tirelessly to eradicate poverty with a fully focused approach to health, education, livelihood, and clean environment. This would not have been possible without the help of our team members, supporters and donors who continually help us alleviate poverty and improve the lives of over 3 million people.

In 2022, HDF will be celebrating a milestone of 25 years of commitment to sustainable economic development in impoverished areas of Pakistan. I invite you to join, support, and donate to HDF's mission and help set goals for the next 25 years of working tirelessly to drive people out of poverty and back into our society.

”

سہیل اعوان

Suhail Awan
CEO HDF Pakistan



Healthy Communities, Healthy Pakistan

HDF understands that for Pakistan to become a healthy nation, we must tackle poverty in order to improve health. Tackling poverty requires a multi-sectoral action. Education and skills, livelihood opportunities, a disease-free environment and an empowered community system that responds to need, crisis, and equality all have their part to play.

For 23 years, HDF has worked to solve Pakistan's poverty and as we recognize that health, poverty, and community development are intertwined and inseparable, our programs are designed to be multi-sectoral and cohesive.

Even before the onset of the COVID-19 pandemic, HDF directly reached out to 3 million people through 1,000 projects across 7000 villages, covering more than 35 districts. The year 2020 was a year of hardship that continues well into 2021. Most of our work has focused on reaching vulnerable communities that were economically affected in this humanitarian crisis.

Since March 2020, HDF has provided immediate relief assistance in the following capacity. Our goals for HDF's program areas in Pakistan were clear and urgent:

- ✓ EDUCATE communities to minimize the spread of COVID-19.
- ✓ UTILIZE fully HDF's social safety nets to reach vulnerable communities via its programs.
- ✓ DEVELOP participatory community models to end poverty in COVID-19 affected areas.
- ✓ OPTIMIZE community health by extending HDF's primary healthcare services in partnership with government health facilities.
- ✓ ENSURE continuity of instruction for all HDF's school children through innovation and digital means.

Over **Half a Million Nutritious Meals** have been provided for a month to the vulnerable.



STAY INFORMED Healthy Pakistan

Since the beginning of the global health crisis, our first priority has been to educate and prepare the vulnerable communities to minimize the spread of COVID-19 leading to increased morbidity and mortality in our program areas.



HDF has committed to keep its communities well informed about COVID-19 by provision of accurate and up-to-date information, enabling people to adopt safe practices and follow necessary precautions during the on-going pandemic.





COVID-19 Response



The COVID-19 pandemic threatens to undo decades of progress in the fight against poverty, disease and illiteracy hence jeopardizing the future of generation of children.

According to the World Bank President David Malpass, "The pandemic and global recession may cause over 1.4% of the world's population to fall into extreme poverty. In order to reverse this serious setback to development progress and poverty reduction, countries will need to prepare for a different economy post-COVID, by allowing capital, labor, skills, and innovation to move into new businesses and sectors." (Oct. 7, 2020)

In the face of the global COVID-19 pandemic, HDF's relentless efforts remained undeterred. As soon as the first case of the virus surfaced in Pakistan in January 2020, HDF immediately scaled up its development programs to protect their employees and vulnerable communities from infection and food shortages. After the initial country-wide lock down, HDF reopened its Community Health Centres (CHCs) under strict SOPs ensuring the provision of health services to communities including telehealth services.

Despite several lockdowns, HDF continues to reach the most vulnerable and remote communities that have been hit the hardest, by leveraging networks, collective expertise, and continued support from generous HDF donors around the world.

While the full impact of the COVID-19 pandemic is still to be measured, the World Bank estimates that an additional **88 million to 115 million people** will fall into extreme poverty in 2020, with the total rising to as many as 150 Million by 2021.

Source: <https://www.worldbank.org/en/news/press-release/2020/10/07/covid-19-to-add-as-many-as-150-million-extreme-poor-by-2021>



SUPPORT

Donate **\$100** or more to provide 10 families with relief goods. [Donate Now.](#)

Due to the ongoing crisis of COVID – 19 and lockdown, the unemployment rate is expected to reach **8.1%** during 2020–21

Source: (Siddiqui, 2020)



5.5 million Meals distributed

200,000 People received relief goods (food, water, shelter, health care)

3,000 Kitchen gardens set-up



6,000 Patients treated via telehealth services

200 Villages disinfected

111 Health workers equipped with Personal Protective Equipment (PPE)

300,000 Preventive messages related to COVID – 19 disseminated



12,000 Families registered for Ehsaas Emergency Cash Program (Federal)

4,000 Families registered for Insaaf Imdad (Provincial)

3,700 Families received Insaaf Health Card

Stories of Impact

Unmasking Her Potential



Arbabzadi is a mother of two boys and lives with her family in Siddique Mado village, in district Tando Muhammad Khan, Sindh. She along with other women of her village participated in HDF's mask-making training, conducted as part of upskilling rural women.

Besides her routine household work, Arbabzadi now stitches up to 20 fabric masks a day and is happy with the income she earns from it. Most of the money she earns goes towards buying food and milk, so that her children are not malnourished. Arbabzadi knows that the masks she makes are supporting her local health workers to work safely in these hazardous times. She plans to use her new stitching skills to make other household items once the pandemic is over.

“When I see local health workers in my village wearing the masks I made, I feel very proud that I'm contributing to my community!”



SUPPORT

Donate **\$40** or more to provide a month's ration for 1 family. [Donate Now.](#)

Ration to the Rescue

Aisha, a young mother of three children, with another baby on the way, lives in village outside Mardan. Soon after the COVID-19 pandemic hit, her husband Waheed who was a rickshaw driver was unable to earn a daily wage due to strict lockdown. Aisha also used to supplement the family income by stitching clothes and that too came to a standstill. This sudden disruption in earnings worried Aisha; how would she run her kitchen and how would she feed her children who were not malnourished. She was also worried about her own health as a pregnant woman. She knew that if she did not feed her family, they would be vulnerable to this pandemic.

Through HDF's COVID-19 activities in Mardan, she received a nutritionally balanced ration package consisting of an adequate quantity of all necessary food provisions.



The HDF ration package was developed by a nutritionist, enriched with essential macro and micronutrients fulfilling the average RDA of 2300 kcal. Aisha was very relieved to receive this support which would sustain her for the next 30 days and is thankful to HDF Pakistan for their humanitarian support.





Our Impact

For the past 23 years, HDF has been working to break the cycle of poverty in the most challenging areas of Pakistan, by helping people get access to economic opportunities, quality education and primary healthcare, turning them into responsible, empowered and active members of an inclusive society.



Social Capital Development



3.4 million Overall beneficiary population



35,000 Organized & empowered community based organizations



25,000 Participants trained in community management and disaster risk management skills (**46% women**)



21,000 Participants trained in Community Management Skills Training (CMST)



4,000 Participants trained in advocacy & human rights





Education & Literacy



150,000 Advocates of Article 25A – Right to Education



100,000 Children enrolled



1,800 Teachers trained



869 THANKS scholarships awarded



300 Participants completed Adult Literacy Course



250 Schools established (51 schools currently running across Pakistan)



100% Digitally connected schools



65% Girls enrollment





Primary Healthcare



100% Antenatal care consultations



100% Children treated for malnourishment



97% Fully immunized children under 2 years of age



95% Women of reproductive age immunized against Tetanus



66% Contraceptive prevalence rate



24/1000 Livebirths Infant Mortality Rate



28/1000 Livebirths Mortality Rate under 5 years of age



55,000 Patients treated at Community Health Centres





Livelihood & Food Security



3 billion Rupees disbursed under microfinance program



1.8 million Beneficiaries of economic development program



375,000 Beneficiaries under microfinance program



13,000 People trained in vocational/technical skills



3,100 Kitchen gardens established



1,500 Families provided with fruit trees



700 Families provided with poultry birds





Sustainable Environment



810,795 Trees planted



2,000 Community physical infrastructures completed



1,357 Hand pumps installed



250 Water related projects



80 Solar renewable energy units installed



66 Water filtration and reverse osmosis (RO) plants installed



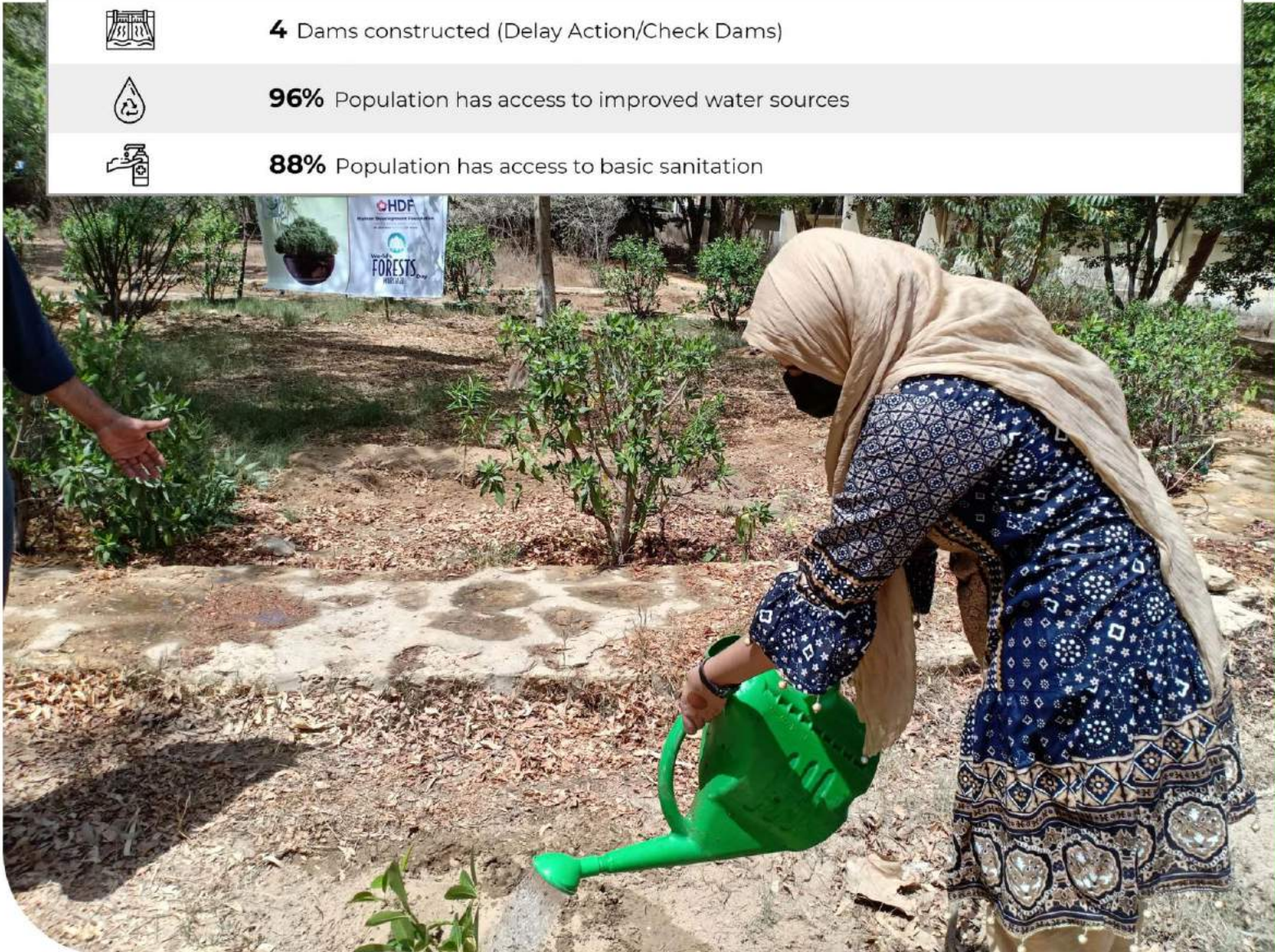
4 Dams constructed (Delay Action/Check Dams)



96% Population has access to improved water sources



88% Population has access to basic sanitation







Our Programs

By 2020, HDF has worked in 7000 villages and 35 districts, reaching over 3 million people. These statistics speak to the steadfast support of our donors, the tremendous efforts of the HDF community workers on the ground, and the continuous innovation of our programs, especially in this year of hardship.

Integrated Program Model

HDF is striving to eradicate multidimensional poverty in our program areas through an integrated approach to sustainable development in five sectoral areas: Social Capital Development, Education & Literacy, Primary Healthcare, Livelihood & Food Security, Sustainable Environment and Partnerships aligned with 

With **over 600 field workers** on the ground, HDF has over 20 years of experience in successfully implementing and operating projects from start to finish in all 5 program areas.





Social Capital Development



GOAL

To empower people through village-centric holistic community development.

IMPACT

Social Capital Development (SCD) teams play a proactive and engaging role in mobilizing communities to identify their needs and find solutions to their problems. Embracing the right-based approach, HDF strives to develop self-sustained communities. The process of social mobilization seeks to develop communities through building and strengthening local institutions as well as alliances formed on the basis of shared values, norms, vision and mutual cooperation. We facilitate institution building from the grassroot level up.



SUPPORT

Donate **\$100** or more to train 10 participants in human rights awareness. [Donate Now.](#)

Highlights 2020

- **101** Awareness – raising on child abuse protection sessions conducted
- **78** Sessions conducted on drug abuse
- **244** Capacity building session of health sector committees
- **119** Sessions on gender mainstreaming & women empowerment
- **930** Members attended sessions on peace, harmony & social cohesion
- **223** Villages mobilized under open defecation free campaign
- **186** Emergency response committees formed and trained
- **393** Volunteers registered from partner communities
- **63** Villages empowered to develop disaster risk management plan of their village
- **20** Awareness raising sessions on importance of girls education through puppet/street theatres



“

The most successful nations in the new free-market world will be those with religious and cultural underpinnings that promote voluntary associations and help prepare people to work cooperatively in large organizations

Source: Francis Fukuyama, Political Economist

”

Stories of Impact

Nothing Is impossible to a Determined Woman



Ram Bai or Pholli as her friends call her, visits her temple every morning where she enthusiastically chants holy songs to please her deities and show her gratitude. Born in a lower-caste Hindu family, 19-year-old Pholli lives in a remote, underprivileged and ultra conservative village called Ranchor Kohli. Its stifling and conservative culture frowns upon the education and free movement of girls. This stifling environment made Pholli even more determined to make something of her life and the lives of her parents and three siblings.

Pholli remembers when in 2009, HDF first opened its organization's office in Ranchor Kohli with the slogan, “help people help themselves” and with the aim to help all villagers irrespective of any specific community or caste. Realizing the dire need for education, HDF began a non-formal school, which proved a turning point for Pholli. She joined the school and completed her education till grade five; soon after she joined another HDF program – the Community Health Worker (CHW).

Program where she was trained to raise awareness on personal hygiene, preventative health care and girl child rights.

However, continued financial hardships strengthened Pholli's determination to further educate herself; she went on to complete her studies and became a qualified midwife. Now Pholli works in the local area spreading awareness about family planning and provides antenatal and postnatal services; in this way Pholli helps improve the quality of women's lives while earning a good livelihood for herself.

Pholli was grateful that she had the support of HDF which provided her with opportunities to learn, earn a good livelihood and further enhance her skills. She always wanted to study, and was motivated by the Social Organizers who were women, just like us, but educated, confident and aware of everything.



Ram Bai, Midwife | Village Ranchor Kohli | District Tando Muhammad Khan | Sindh

“

Not being aware about contraceptives methods, we used to have big families. Now, I am aware, and being a CHW, I spread awareness about contraceptives, sanitation, health and hygiene in my locality.

Ram Bai, Midwife

”



SUPPORT

Donate **\$100** or more to provide 10 families with relief goods. [Donate Now.](https://www.hdfpk.com/donate)





Education & Literacy



GOAL

To promote quality education for all, ensuring all children, especially girls, realize their full potential.

IMPACT

Providing quality education to children in marginalized communities is our flagship program. HDF works hard to make sure learning is always an enjoyable experience for children. HDF has built 250 formal and non-formal schools with modern facilities equipped with remote learning capabilities. We run regular student enrollment campaigns and regular teacher trainings to keep them updated on methodologies. The HDF education program is designed to teach children decision making by helping them learn life skills including critical and analytical thinking. Teaching civic sense is also an integral part of the program. We lay special emphasis on gender equality and community participation while taking local norms and culture into account. Parent-Teacher Associations (PTAs) encourage community participation and keeps parents involved in their child's schooling process. HDF recognizes hard working students and teachers and awards them various types of scholarships.



SUPPORT

Donate **\$100** or more to send 10 girls to school. [Donate Now.](#)

Highlights 2020

- **7000** Children enrolled
- **284** Participants completed Adult Literacy Course
- **106** Orphan's education supported
- **1147** Trees planted by students
- **100%** Virtual setups in schools
- **220** Teachers trained
- **82** Teachers received training on **"Academic Excellence through Bloom's Taxonomy"**
- **15** Seminars for parents on COVID-19 to handle children and stress during lockdown



Donor Generosity Accounts

Rockefeller Philanthropy Advisor, Inc

GEHOTS (Gender Equity and Higher Order Thinking Skills) is a research project on improving the perceptions and attitudes of boys and girls (Grade 6 to 8) on gender equity by refining their higher-order thinking and communication skills. Urdu was chosen as the subject of instruction. Urdu teachers were trained on how to create lessons on gender equity so that the learning outcome would be behavioral changes. Teacher training manuals were designed during the Covid-19 lockdown via online meetings with neuro educationists and consultants. As a result, HDF has adopted this teaching methodology for all its schools.

Manzar Family Fund (MFF) Schools

MFF is a USA-based family fund which sponsored the construction and operations of five school buildings, two Community Health Centers (CHC), and set up a library, computer and science labs in six HDF schools. They also funded the Sanitation Unit Project which involved construction of kitchens, toilets, hand pumps, filtration plants and drinking water supply schemes. Other remarkable contribution of MFF in conversion of HDF vans into ambulances, safe delivery kits, and medicines for malnourished children.

“Promoting equitable quality education for all, ensuring all children, especially girls, realize their full potential”

Sindh Education Foundation

In 2017, a non-formal education program called the Adolescents and Adult Literacy Training Program (AALTP) was launched with support from Sindh Education Foundation for out of school adolescents (10 to 17 years) and adults (18 to 35). Karachi localities of Malir (village Adam Hingoro) and Qasim Town (village Haji Jangi Khan) were part of this project which focused on providing formal education and technical skills, thus enabling them to be self-employed and self-reliant.

Orphans Support Program by DM-Aid

This gift was given to provide for the basic needs of vulnerable children of Tando Muhammad Khan, Mardan, Muzaffarabad and the Islamabad environs. The project ensures that children will be able to go to school instead of working to supplement the family income. In 2020, 106 annual stipends and 100% of quarterly stipends (Rs. 17,500 per vulnerable child) was provided to children registered under this program.

THANKS Scholarships

THANKS scholarships were initiated by the Alumni of Pakistani educational institutes residing in US and wanted to payback to country by helping students. THANKS stands for Thanks from Alumni for New Knowledge Seekers. These performance-based scholarships are offered to deserving and promising students to support them in their pursuit of educational goals so that they may contribute positively towards the socio-economic development of the society. So far, a total of 869 students have been awarded scholarships from various donors.







An estimated **22.8 million** children aged 5-16 are out of school (Source: UNICEF)

32% of primary school age girls are out of school in Pakistan, and by 9th grade only **13%** of girls are still in school.
(Source: HRW, 2018)

In Pakistan only **18.4million** of children finish primary school. HDF is helping change that.

HDF has helped **7000** children from over **28,000** households to finish their primary education.

Stories of Impact

Fortune Favors the Bold



Iqra (which means *to read*) was born in straw hut in a village where traditionally girls were not allowed to go to school. Growing up, Iqra constantly yearned to read and write and after much persistence, finally convinced her parents to let her attend the local primary school established by HDF. Later, applying the same tenacity and strength of character, Iqra left her village to attend college in the nearby city of Tando Muhammad Khan, and then successfully completed her M.Sc. in Mathematics from Sindh University, Jam Shoro.

After graduating from university, Iqra returned to her village equipped with a degree, and passion to teach young boys and girls. Iqra knew that she was needed there and wanted to make the path to learning an easier one for others. She joined the HDF Secondary School in the nearby village of Kapoor Moree, where she now teaches mathematics.

Iqra is grateful for HDF's impact in every aspect of her life. With her livelihood as a teacher, she can now afford to send her two brothers to university to study engineering.

“It is crystal clear HDF is living up to its promise of quality education. It is changing the mindset of our children and giving them hope and skills to follow their dreams. Previously, our children were not motivated and did not even go to school but now they are performing exceptionally well.”

Iqra Anum, Teacher HDF Secondary School | Village Kapoor Moree, district TMK, Sindh



SUPPORT

Donate **\$150** or more for a child education for 1-year. [Donate Now.](#)



Primary Healthcare



GOAL

To promote healthy lifestyles and provide preventive and curative health services to vulnerable communities with special emphasis on mother and child.

IMPACT

Primary Healthcare is a significant program of HDF. Our Community Health Centres (CHCs) provide basic health facilities to marginalized communities and raise awareness about personal hygiene, communicable and non-communicable diseases while maintaining accessible, affordable and integrated health services. A team of trained professionals comprising of a doctor, Lady Health Visitors (LHVs), Medical Dispenser and Community Health Workers (CHWs) raise awareness with their door-to-door services on health issues such as, family planning, immunization, antenatal and postnatal services to women in all regions. The CHCs are equipped to carry out basic lab testing. For remote communities, medical camps and mobile health services are set up as needed.



SUPPORT

Donate **\$100** or more to provide 10 women with antenatal and postnatal services. [Donate Now.](#)

Highlights 2020

- **97%** Children under two years fully immunized
- **95%** Women of reproductive age immunized against Tetanus
- **60,000** Patients treated at CHC and through telehealth services during COVID-19
- **23,000** Children under 5 year of age monitored for growth
- **4,000** Pregnant women given antenatal/postnatal consultation
- **3,000** Malnourished children treated
- **1,800** Health seminars conducted
- **1,000** Monitoring visits by LHVs
- **700** Medical camps conducted
- **350** Birth attendants trained



About **41.7%** of WRA (women of reproductive age) in Pakistan are anemic, with a slightly higher proportion in rural (**44.3%**) than urban settings (**40.2%**) (Source: National Nutrition Survey, 2018)

Donor Generosity Accounts

NAZAR – 2020

HDF in collaboration with philanthropist, Saqlain Khan of Illinois, USA launched an eyecare initiative aptly titled, "Nazar 2020". This initiative aims to promote a quality learning experience in school-going children through improved vision. So far, over 3000 students have been screened with over 550 students receiving new eye glasses.

Stories of Impact

Naila Regains Hope and Good Health



Naila was 20 when she got married to Qaiser. They live in village Pind Mistarian where HDF has a primary healthcare facility offering reproductive health services since 2002. Naila conceived soon after her marriage, but due to malnourishment, she miscarried. Shortly after, Naila conceived but miscarried again. The two miscarriages within the first year of her marriage took a toll on Naila's physical and mental health.

During routine door-to-door visits of HDF's Community Health Workers (CHWs) in the village, Naila shared her plight. The CHW immediately registered Naila for HDF's Preventive Healthcare Program and referred her to the Community Health Centre (CHC).

After examination, the doctor prescribed Naila medicines and told her what to eat to bring her health back. The doctor also consoled her emotionally and psychologically and gave her hope that her dream of becoming a mother would indeed become a reality.

Children of Islamic Nations (COIN) Canada

This Canadian-based organization gifted funds for the ongoing immunization and antenatal care for the Health Centre in village Karolwar, near Lahore. 2,269 households were given services. 100% immunization of women of reproductive age were provided against Tetanus.

Physical Rehabilitation & Training Centre (PRTC) Pakistan

PRTC has provided physiotherapy services to 23,100 patients. Around 26,000 patients consulted the doctors in PRTC during 2020 through this project.

Naila dutifully followed the HDF doctor's advice, ate well, and stayed hopeful. Soon she was pregnant again. The HDF health staff checked on Naila frequently throughout her pregnancy. Regular counselling sessions helped her and her family to deal with the fear of abortion.

Naila carried the baby to full term and gave birth to a healthy boy. She along with her husband and family are extremely grateful to the HDF health team who stood by her in such a difficult time and with their support is now enjoying this bundle of joy.

Naila Qaiser | Village Pind Mistarian, Islamabad

“All women and girls need and have the right to comprehensive, essential and lifesaving health services.”

Naila Qaiser



SUPPORT

Donate **\$30** or more to sponsor a family's healthcare for a year. [Donate Now.](#)



Livelihood & Food Security



GOAL

To support livelihood and food security by making available right skills, piloting innovative practices and technologies, and easy capital to uplift farming and non-farming communities.

IMPACT

Livelihood and food security is an important pillar of our program for graduating people out of poverty. It helps impart employable technical and vocational skills within women and youth, support livelihood by making capital accesible in partnership with microfinance banks, piloting and training farmers on improved agricultural practices and by provision of improved varieties of seed to enhance their productivity by increasing crop yeild; and help improve food security by provision of fruit and vegetable seed, and plants and by establishment of kitchen gardens and community gardens. HDF pays special importance to women economic empowerment to enable them play greater role in their household and communities.



SUPPORT

Donate **\$100** or more to impart technical training to 10 young girls and boys. [Donate Now.](#)



Education & Skills

13,000

people trained
in vocational/
technical skills

300

persons trained
in financial
training

150

persons provided
with Enterprise
Development
Training



Livelihood Support

3000

vulnerable
families enabled
through kitchen
gardening

1,500

families provided
with fruit trees

700

families
provided with
poultry birds

15

community
gardens



Meals provided

4.6 MILLION

meals provided
in HDF area

900,000

meals provided
outside HDF area

2.45 million People beyond an existing 40 million—now suffer food insecurity (Source: UNDP)

“ There is no tool for development more effective than the empowerment of women. ”



Microfinance Outreach Partnership

To make capital accessible to poor to help them start their microenterprises, HDF partnered with Khushali Microfinance Bank Limited (KMBL), under which social mobilization teams of HDF socially mobilize partner communities, identify their technical and financial needs, organise them into groups and link them with relevant branches of KMBL. Our social capital development team not only helps poor communities with the microfinance bank but also ensures credit worthiness of prospective clients and helps microfinance outreach partner in recovering of microloans. Highlights of 2020 include;

- ✓ During the Year 2020, HDF mobilized 17,705 poor men and women into 3,541 credit groups and linked them to KMBL for cumulative disbursement of approximately Rs. 442 million.
- ✓ Gross income in reporting period was PKR. 30.09 million. Net savings was PKR 15.045 million.
- ✓ HDF has mobilized 378,807 clients, organized into 66,967 groups for credit disbursement worth 9.82 billion from KMBL. This generated gross revenue of over PKR. 119.74 million.



Micro Loans

RS. 3 BILLION

disbursed under microfinance program

85 MILLION

disbursed through Micro Credits

1.8 MILLION

beneficiaries of Livelihood & Food Security Program

375,000

beneficiaries given loans

9,000

beneficiaries of Livelihood & Food Security Program

7,656

loans disbursed

700

joint ventures

Stories of Impact

Mission: Skill Development



Muhammad Asim, an energetic 28-year-old young boy was struggling to get a job. He had studied up to Intermediate (high school) but had no skills that could make him employable. He was desperate as he wanted to support his father who was a carpenter earning a menial wage. Asim met one of HDF's social organizers who told him about the newly launched technical training program to help youth learn and update their skills according to the needs of the job market. After contacting the Village Development Organization (VDO) he joined the six month long Basic Computer course. Soon after completion of the course, Asim was employed earning a salary enough to meet his educational expenses. update their skills

Asim decided to complete his graduation (B.A) and also enrolled into an advanced computer course to further improve his skills while working at a lawyer's office. Currently, he is working as a Customer Relation Officer for a mobile company and earning enough to support his family.

“My achievement is due to my mother's prayers and the support of HDF. Without the backing of HDF, I would have been educated but with zero skills and hence, unemployed. They taught me the right skills which made me relevant for the current job market. Thank you HDF!”

Muhammad Asim Village Karolwar, Lahore, Punjab



SUPPORT

Donate **\$45** or more to sponsor vocational training. [Donate Now.](#)



Sustainable Environment



GOAL

To introduce new and sustainable practices and ensure clean environment by provision of infrastructure and clean drinking water with a focus on reversing the loss of environmental degradation.

IMPACT

HDF through its development programs is working to preserve the ecosystem and create a healthy environment by providing clean drinking water, better sanitation facilities, waste disposal, suitable adaptation to climate change and increase in forest cover. Our purpose is to raise the quality of life by providing communities with a clean environment and make them vibrant and self-sustaining.

Under this program, communities are encouraged to highlight pertinent environmental issues and then suggest possible solutions. The Community Physical Infrastructure (CPI) projects are completed through partnerships with donors, and include installation of hand pumps, tube wells, safe drinking water plants, water schemes, construction of link roads, water channels lining, street pavements, latrines, sewerage system, flood bunds, reservoirs and construction of delay action/ check dams.



SUPPORT

Donate **\$300** or more to sponsor deep water hand pump in water scarce areas. [Donate Now.](#)

Highlights 2020



Solar

10

solar powered water pumps installed in Tharparkar

350

solar hand light installed in Tharparkar

15

HDF facilities converted to solar energy

373.37 KW

Clean energy produced by HDF



Water

14,849

HHs accessed safe drinking water

68

water filtration plants installed

55

hand pumps installed



Physical Infrastructures

87

Villages
benefitted under
Clean & Green
Campaign

9

Community
Health Centers
(CHCs) buildings
constructed

14

school buildings
constructed



Plantation

85,800

Trees planted
to plantation
section

226

villages planted
trees under
plantation drive

152

schools
participated in
grow your food
activity

27.2 Million Pakistanis do not have access to safe water and **52.7 Million** do not have access to adequate sanitation facilities.

Source: UNDP

Donor Generosity Accounts

Washington DC Network

In 2019, village Muhammad Sheikh, Tando Muhammad Khan was adopted by the Washington DC Network to provide it with basic facilities such as education, health, sanitation and clean drinking water. A cleanliness awareness was launched in the village along with the construction of 40 water hand pumps and latrines. Regular medical camps are held to provide primary health care. A non-formal school has been setup with plans to build a school in the near future.

Bloomberg Philanthropies

In 2020, a one-year awareness campaign on Tobacco-Free Kids (CTFK) on the adverse effects of e-cigarettes was funded by Bloomberg Philanthropies. The purpose of this project is to advocate for legislative changes to increase tobacco taxation, standardize cigarette packaging and to implement the National tobacco control policy framework to decrease tobacco consumption, especially among youth. Several effective media campaigns are being developed and executed with input from stakeholders.

Soon Valley Project

With the passion to payback to the communities they belong to, a group of Pakistani doctors belonging to Soon Valley teamed up to contribute to improve the healthcare, water conservation and agriculture livelihood of the area. The project plan includes building one mother and child center near Nowshera with an out-patient facility in Sabral, and one dam to support agriculture livelihood and water conservation.





HDF

Sponsored by : HDF Canada

Total Cost: Rs. 10610

Share: Rs. 7427

Community Share: Rs. 3183



Donor

Generosity Accounts

Dr. Shahid Choudhary – HDF America

In 2014, Dr. Shahid Choudhary, an HDF America member adopted the underprivileged village of Ghazi Minara, near Sheikhpura. His aim is to transform the community by providing all basic facilities, using HDF's holistic community development model which included:

- ✓ Establish Village Development Organization (VDO) to build social capital and help communities help themselves.
- ✓ Set up Community Health Centre (CHC) offering primary and preventive health services to all, especially for mother and child.
- ✓ Launch livelihood and food security programs to address malnutrition and poverty.
- ✓ Provide safe drinking water and solid waste disposal systems to ensure clean and sustainable environment.

By 2020, over 640 families have actively participated in VDO meetings, and show ownership by monitoring the 4 water filtration plants and managing the waste disposal system. The CHC has been busy, treating approximately 24,000 patients by 2020. The HDF Community Health Workers have visited 100% of all households in the village, raising awareness with their door-to-door services on health issues such as, nutrition, family planning, immunization, antenatal and postnatal services including growth monitoring of children less than 5 years.

As part of the livelihood and food security, by 2020 approximately 43 technical trainings have been launched to upskill the village youth. Other trainings such as community management skills and community-based disaster risk mitigation have been provided.

Pakistan Poverty Alleviation Fund (PPAF)

In 2015, the Program for Poverty Reduction (PPR) was launched by PPAF in two Union Councils of district Zhob – Meena Bazaar and Shahabzai. The goal was to reduce poverty by creating sustainable social and economic development, including an increase in income and production capacity. The community is involved through trainings, field visits, youth activities for peace via Community Theater and rural connectivity. Due to HDF's program approach, even after conclusion of the project, our program team is closely working with communities, which ensures sustainability



Health Interventions

HDF has setup four well equipped mobile health facilities that dispense free medicines. Around 1200 training sessions on health and hygiene were conducted and two existing Basic Health Units (BHUs) were strengthened.



Education Component

HDF while working in District Zhob, Balochistan established formal and non-formal schools with close coordination with the District Education Department. Under PPR interventions, HDF provided capacity building training to the government school teachers, established 4 enterprise schools, 2 computer learning centers repaired and made availability of missing facilities in 6 government schools, provided reading material along with other interventions. To develop interest in education, 450 students are given incentives under the PPR education project.



Livelihood Enhancement & Protection

To reduce the poverty and help people of project areas, HDF started Livelihood Enhancement and Protection (LEP) segment that included trainings on pre & post-harvest management, technical training, livestock management, kitchen gardening and other need-based trainings were planned. 1092 trainings were given to vulnerable people under this segment. 60 youth have provided 3 months of technical training and 121 farmers were supported in term of access to healthy seeds/fertilizers.



Community Physical Infrastructure

To improve physical infrastructure HDF field team arranged several meetings with community organisations, village organisations, and local support organisations for the identification of the following schemes: flood protection wall, Karez excavation for agriculture, water channel for irrigation, construction of water ponds, DWSS schemes. These 26 schemes were completed within the estimated timeframe and handed-over to the community.



Profiles of the Board of Directors



M. Khalid Riaz – Chairman
Qualification: – MBBS, MD from USA, Fellowships FACC and FCCP

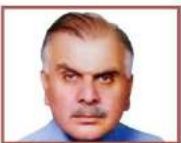
Muhammad Khalid Riaz – practicing interventional cardiologist – is co-founder and chairman of HDF, and serves on the Board of Trustees. He was recently recognized in a Georgetown University Publication as one of the 500 Most Influential Muslims in the World for his work in developing and nurturing this movement.

He has been elected a Fellow of the American College of Cardiology, and the American College of Chest Physicians. He is the recipient of multiple other awards in recognition of his services to the community and his profession.



Dr. Atiya Khan – Director
Qualification: – MBBS, MD and FAAP (Fellow of the American College of Pediatrics)

Dr. Atiya Khan – founding member of HDF – is a Fellow of the American College of Pediatrics (MD-FAAP). DABP (Diplomat of the American Board of Pediatrics) awarded her as one of the top pediatricians from 2012 every year till 2018. She is a practicing pediatrician in Columbia, Maryland. She serves as a faculty member at John Hopkins Hospital, Department of Pediatric Oncology. She recently received another award from Governor of Maryland Larry Hogan for her Community Services.



Maj Gen (R) Dr. Farrukh Seir – Director
Qualification: – MBBS, MSc in Health Administration, MBA (Project Management)

Dr. Farrukh Seir has a long rich experience in health care, education and institutional development. He served Pakistan army in various positions and retired as Deputy Surgeon General.

He has served as principal Wah Medical College, Director of Academics Khyber Medical University. He has the honor of serving as care taker health minister and higher education of KPK. Dr. Seir has number of publications on credit and he is member of several consultative bodies and boards.



Lt Gen (R) Anis Ahmed Abbasi – Vice Chairman
Qualification: – MSC (Defence & Strategic Studies)

Lt. Gen (R) Abbasi is Vice-Chairman of the Board and Chair of HDF's Executive Committee. He enjoyed a 36-year distinguished military career holding multiple senior appointments including Chief of Logistics Staff (CLS) and Corps Commander.

He was awarded Hilal-i-Imtiaz Military (HiM) – the highest honor awarded to military officers by the Government of Pakistan. He served as Chief Executive and Managing Director of Fauji Fertilizer Bin Qasim Limited (FFBL).



Air Marshal (R) Riazuddin Shaikh – Director
Qualification: – Graduate of PAF Air War College & MSc War Studies from Ecole Militaire Paris, France.

Air Marshal (R) Riazuddin Shaikh was Chairman of Sindh Technical Education & Vocational Training Authority (STEVTA), Chairman Benazir Bhutto Shaheed Human Resource & Skill Development Board (BBSHRSDDB). He was also member of Steering Committee, Benazir Housing Scheme, Government of Sindh and Ex-member BOD, Pakistan Chemical and Energy Sector Skills Development Corporation (PCESSDC) Daharki – Aegis Engro Pakistan. Member board of Directors SOS Village Jamshoro Sindh. His career achievements include his services as PAF Deputy Chief of Air Staff, Air Officer Commanding, Inspector and Deputy Inspector General & Base Commander.



Mr. Rizwan Shoukat – Director
Qualification: – B Sc. Electrical Engineering

A senior executive with strong leadership experience in strategy development and implementation, He is a certified six sigma practitioner with over 20 years of experience. He possesses senior level knowledge in steering/directing large-scale projects, human resource development, project management and knowledge management processes. Risk mitigation and delivering best-fit business solutions is his forte. He has a proven track record in improving efficiencies, reducing costs, increasing revenues, and strategic initiation of new ventures.



Profiles of the Board of Directors



Mr. Faisal Riaz – Director
Qualification: – Masters in Industrial Psychology

Mr. Faisal Riaz is Managing Director, October Holdings Limited, Director, NileCo Global Limited and Director Shifa Development Services (Pvt) Limited. He is a consultant and strategist with 17+ years experience supporting government, international development and commercial client operations in the United States, Middle East, Central Asia, South Asia and East Africa. Mr. Riaz has diversified experience of working with numerous global companies, financial institutions, family funds, non-profits, as well as the US Department of Defense.



Dr. Tariq Khan – Director
Qualification: – MBBS King Edward Medical College Lahore, Pakistan.

Dr. Tariq Khan has a vast experience of more than 35 years in the medical profession. He served as a General Surgeon at Buffalo General Hospital New York. He has done Surgical Oncology Fellowship at University of Maryland and Roswell Park Institute in Buffalo New York. He served as Assistant Professor at Howard University Washington D.C. He was an attending physician at various hospitals in USA (Virginia and District of Columbia and Maryland).



Mr. Rashid Ibrahim – Director
Qualification: – Chartered Accountancy, The Institute of Chartered Accountants of Pakistan.

Mr. Rashid Ibrahim is a senior partner of Septentrio Global Consulting, after serving PWC for 24 years with its affiliated firms in Pakistan Coopers & Lybrand, A.F Ferguson & Co. He was Vice President and Council member of the Institute of Chartered Accountants and Chairman and member of various committees of ICAP. He is at present President of Rotary Club of Islamabad and Rawalpindi/Islamabad Tax bar Association. He is also member of several Trusts, Committees and Boards.



Dr. Sohaila Javed – Director
Qualification: – PhD, University of British Columbia (UBC), Vancouver, Canada.

Dr. Sohaila Javed is an eminent academician and an expert on quality assurance and enhancement. Dr. Sohaila has been the Dean of Faculty of Quality Enhancement, Research & Publication at National University of Modern Languages (NUML) and is the Additional Director, Quality Enhancement, COMSATS.

She is a Trained Member of the Review Panel, Institutional Performance Evaluation, Quality Assurance Agency of Higher Education Commission. She is the member of multiple national and international forums, committees, has been an award holder and acknowledged prolific writer.



Mr. Suhail Awan – CEO
Qualification: – MBA-Finance, PMP and Graduate of Social Enterprise Management Program of LUMS and McGill Canada.

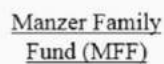
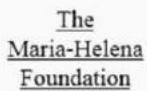
Mr. Suhail Awan – Social Service Award by the President of Pakistan – is Chief Executive Officer of HDF Pakistan. Awan is a senior international development and public policy expert with over 23 years of multi-country experience of managing large scale development and humanitarian programs with United Nations and other International Development Organizations. He has served as Chief Technical Advisor with UNDP in Yemen, Country Managing Director Global Communities in Afghanistan, Executive Director of HRD Network and contributed to design and strategy of poverty graduation program and Ehsaas program at Benazir Income Support Program, as a Technical Specialist.





Partnerships

Partnerships provide expertise inclusive development accountability, and financial support. Collaboration with donors and other non-profit organisations allows us to leverage momentum and increase impact while accomplishing the work that needs to be done. Here are some of our current partners.





Financial Overview



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Islamabad-44000,
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INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF HUMAN DEVELOPMENT FOUNDATION

Report on the Audit of the Financial Statements

Opinion

We have audited the annexed financial statements of Human Development Foundation (the Company), which comprise the statement of financial position as at December 31, 2020 and the statement of income and expenditure, the statement of comprehensive income, the statement of changes in general fund, the statement of cash flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies and other explanatory information, and we state that we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of the audit.

In our opinion and to the best of our information and according to the explanations given to us, the statement of financial position, the statement of income and expenditure, the statement of comprehensive income, the statement of changes in general fund and the statement of cash flows together with the notes forming part thereof confirm with the accounting and reporting standards as applicable in Pakistan and give the information required by the Companies Act, 2017 (XIX of 2017), in the manner so required and respectively give a true and fair view of the state of the Company's affairs as at December 31, 2020 and of the surplus, the comprehensive income, the changes in general fund and its cash flows for the year then ended.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs) as applicable in Pakistan. Our responsibilities under those standards are further described in the *Auditors Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Company 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 Auditors 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 auditors 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,

2020,



Financial Overview



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

Responsibilities of Management and Board of Directors for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the accounting and reporting standards as applicable in Pakistan and the requirements of Companies Act, 2017 (XIX of 2017) and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Board of directors is responsible for overseeing the Company's financial reporting process.

Auditors' Responsibilities for the Audit of the Financial Statements

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

As part of an audit in accordance with ISAs as applicable in Pakistan, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events

2020



Financial Overview



or conditions that may cast significant doubt on the Company'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 Company 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 the board of directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on Other Legal and Regulatory Requirements

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

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

The engagement partner on the audit resulting in this independent auditors' report is Abdul Qadeer.

ISLAMABAD

DATED: 12 7 MAR 2021


BDO EBRAHIM & CO.
CHARTERED ACCOUNTANTS
22506





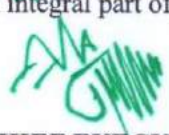
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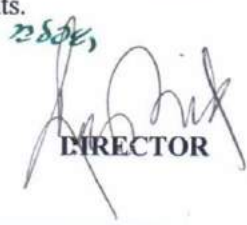
HUMAN DEVELOPMENT FOUNDATION STATEMENT OF FINANCIAL POSITION AS AT DECEMBER 31, 2020

	Note	2020 Rupees	2019 Rupees
ASSETS			
NON CURRENT ASSETS			
Property and equipment	5	125,916,159	127,750,045
Intangibles	6	942,132	105,839
		<u>126,858,291</u>	<u>127,855,884</u>
Long term security deposits	7	3,231,055	3,252,055
Investments	8	-	-
		<u>130,089,346</u>	<u>131,107,939</u>
CURRENT ASSETS			
Advances, deposits and prepayments	9	3,016,368	1,181,281
Short term Investment	10	130,000,000	134,000,000
Other receivables	11	18,623,596	26,916,383
Tax due from Government	12	58,655,445	50,322,584
Cash and bank balances	13	597,474,011	442,348,524
		<u>807,769,420</u>	<u>654,768,772</u>
TOTAL ASSETS		<u><u>937,858,766</u></u>	<u><u>785,876,711</u></u>
NON CURRENT LIABILITIES			
Restricted grants	14	164,825,073	88,485,832
Deferred capital grant	15	85,573,232	84,314,372
Gratuity payable	16	45,096,819	47,905,331
		<u>295,495,124</u>	<u>220,705,535</u>
CURRENT LIABILITIES			
Accrued and other liabilities	17	52,013,695	47,620,416
CONTINGENCIES AND COMMITMENTS			
NET ASSETS	18	<u><u>590,349,947</u></u>	<u><u>517,550,760</u></u>
REPRESENTED BY:			
FUND			
General fund		578,939,800	507,992,346
Endowment fund		11,410,147	9,558,414
		<u><u>590,349,947</u></u>	<u><u>517,550,760</u></u>

The annexed notes from 1 to 38 form an integral part of these financial statements.


CHAIRMAN


CHIEF EXECUTIVE

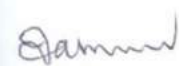

DIRECTOR

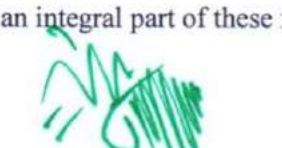
Financial Overview

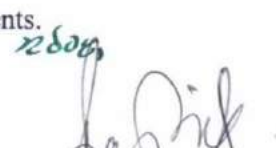
HUMAN DEVELOPMENT FOUNDATION STATEMENT OF INCOME AND EXPENDITURE FOR THE YEAR ENDED DECEMBER 31, 2020

	Note	2020 Rupees	2019 Rupees
INCOME			
Unrestricted grants	19	6,017,154	300,811
Restricted grants recognized	14	325,732,003	284,545,381
Income from Partner institution	20	30,098,500	95,384,300
		361,847,657	380,230,492
Other income	21	62,584,247	54,186,863
		<u>424,431,904</u>	<u>434,417,355</u>
EXPENDITURE			
Program cost	22	321,130,529	299,305,623
Fundraising cost	23	1,354,225	794,277
Administrative cost	24	36,641,405	33,817,097
Other expense	25	-	230,597
		<u>359,126,159</u>	<u>334,147,594</u>
Surplus for the year		<u><u>65,305,745</u></u>	<u><u>100,269,761</u></u>

The annexed notes from 1 to 38 form an integral part of these financial statements.


 CHAIRMAN


 CHIEF EXECUTIVE


 DIRECTOR

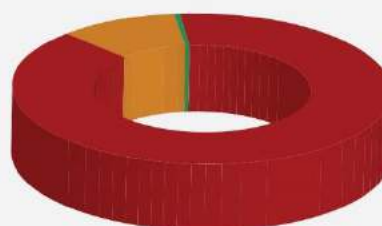
Financial Overview



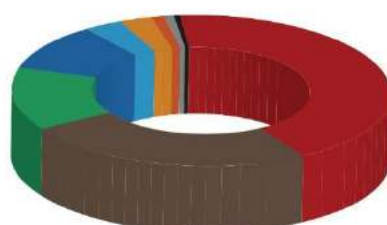
Income Breakup 2020



Income Ratio 2020



Expense Ratio 2020



HDF Expenses 2020



Helping People Help themselves

Annual Report 2020

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