



**HUMAN
DEVELOPMENT
FOUNDATION**

helping people help themselves



**Bridging Gaps,
Creating Possibilities**

ANNUAL REPORT 2024

TABLE OF CONTENTS

CHAIRPERSON'S
MESSAGE

05

CEO'S
MESSAGE

06

ABOUT
HDF

07

OUR CORE
TENETS

11

WHERE WE DRIVE
IMPACT

13

EDUCATION &
LITERACY

15

PRIMARY
HEALTHCARE

23

LIVELIHOOD &
FOOD SECURITY

29





35

SUSTAINABLE
ENVIRONMENT
& WASH

39

SPECIAL
PROJECTS

43

HUMANITARIAN
RELIEF EFFORTS

47

OUR
LEADERSHIP

51

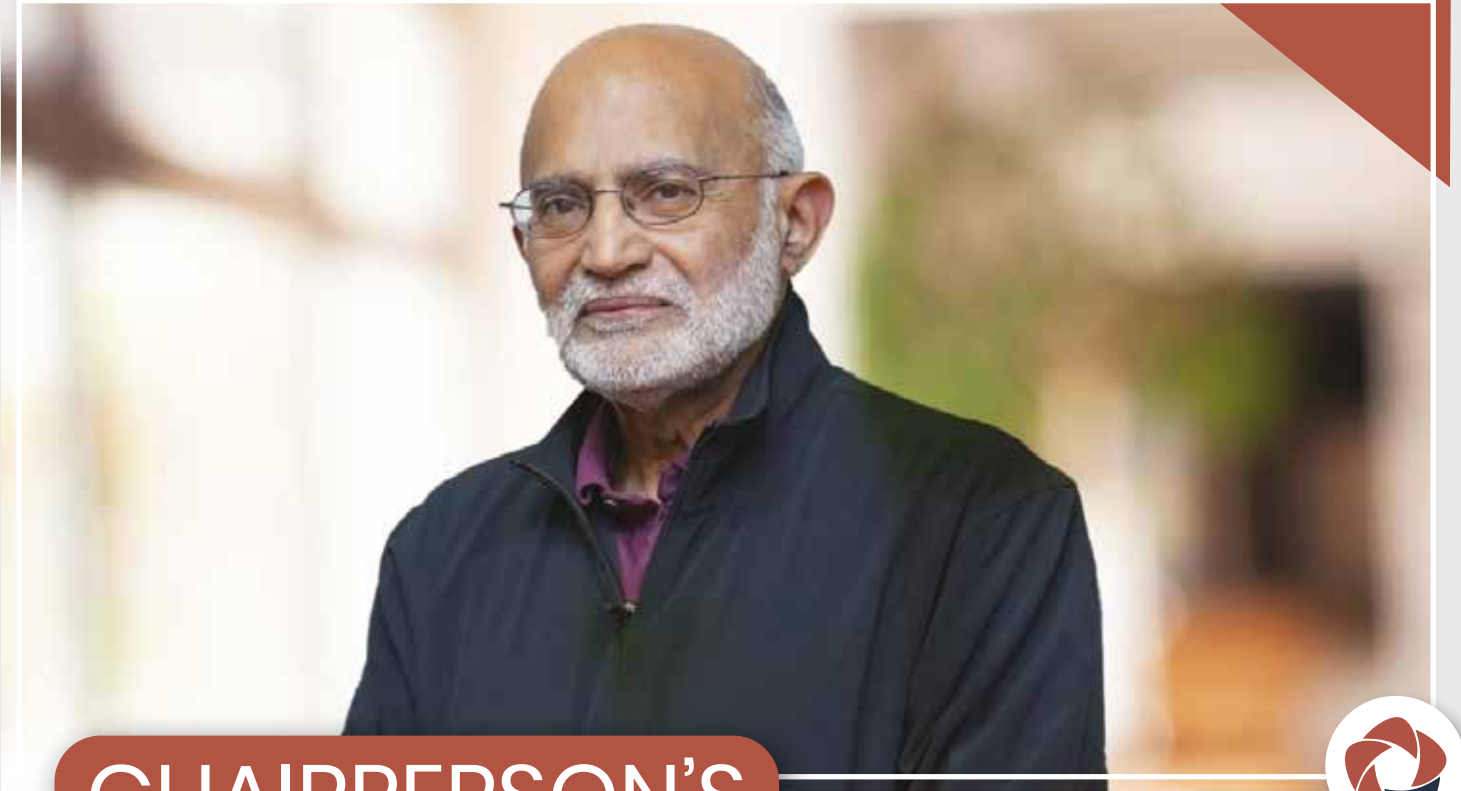
FINANCIAL
OVERVIEW

58

WAYS YOU CAN
SUPPORT US

61

ACKNOWLEDGEMENTS



CHAIRPERSON'S Message



At the heart of the Human Development Foundation (HDF) lies a simple yet profound belief—that no one should be left behind. Over two decades ago, HDF was founded as a commitment by the Pakistani diaspora—a gift to the people of Pakistan. It was built on the conviction that real change comes not just from aid but from empowering communities to shape their own futures.

As I reflect on our journey, I am reminded of the villages where I grew up—where poverty was not just a statistic but a daily reality. I have seen firsthand that despite progress, far too many families still lack access to clean water, education, and basic healthcare. These are not just challenges; they are calls to action.

Over the past year, HDF has strengthened its resolve to

transform lives through education, healthcare, economic empowerment, and sustainable development. With every program we expand and every life we touch, we reaffirm our commitment to 'Helping People Help Themselves.' However, the road ahead is long, and we cannot walk it alone.

Civil society has always been the most powerful force for change. Through collective effort, through partnerships, innovation, and unwavering commitment—we will break the cycle of poverty and create a Pakistan where every child goes to school, no one sleeps hungry, and access to clean water is a right, not a privilege.

As we step into another year of service, I invite you to stand with us. Let us join hands to build a future where hope is not just a dream but a promise we fulfill, together.

Dr. Muhammad Khalid Riaz
Chairperson



CEO'S Message



It is with great pride that I present this year's Annual Report — a reflection of our unwavering commitment to progress, equity, and sustainable impact.

Over the past year, we have worked with clarity and conviction to address some of Pakistan's most pressing challenges. From strengthening maternal and child health systems, expanding access to quality education, promoting gender equity, and enabling economic development; our efforts have reached communities that have long been underserved and voices that have too often gone unheard.

At the core of our work lies a simple but transformative belief: lasting development is only possible when everyone regardless of gender, geography, or socioeconomic background has the opportunity to thrive. Whether it is a child gaining access to education, a youth finding pathways to employment,

or a family receiving life-saving healthcare, HDF continues to invest in people and potential.

As we look to the future, our mission remains clear. We aim to scale our efforts, deepen our impact, and build a more inclusive and resilient Pakistan. We will continue to strengthen our systems, innovate where needed, and remain grounded in the realities of those we serve.

This report is not just a summary of what we have accomplished; it is a reminder of the journey ahead. I am confident that with the dedication of our team, the trust of our partners, and the resilience of the communities we stand with, we are well-positioned to lead the change we wish to see.

Thank you for your continued support and belief in our mission.

Samman Islam
Chief Executive Office

About HDF

For over **27 years**, HDF has served as a symbol of progress and community development throughout Pakistan. Established in **1997** as a commemorative initiative for Pakistan's **50th Anniversary** of Independence, HDF was conceived by the Pakistani-American diaspora and is influenced by the principles of Dr. Mahbub Ul Haq. Our mission is founded on the conviction that every individual deserves the opportunity to thrive, regardless of their geographical location.

Employing a comprehensive model of development, we have impacted communities in more than **69** districts, equipping them with essential tools and resources to create sustainable futures. Our approach is anchored in the principle of **“Empowering Individuals to Empower Themselves,”** ensuring each initiative promotes independence and resilience.

HDF's integrated programs focus on five core areas:

- ✓ **Education & Literacy**
- ✓ **Primary Healthcare**
- ✓ **Livelihood & Food Security**
- ✓ **Sustainable Environment & WASH**
- ✓ **Social capital Development**

From building schools and community health centers to providing clean water and economic opportunities, we are committed to addressing the needs of the most vulnerable. In times of crisis, we also step forward with emergency response efforts, ensuring no one is left behind.

In partnership with **HDF North America** and **HDF Canada**, we continue to uplift marginalized communities across all four provinces of Pakistan and Azad Jammu & Kashmir. Together, we are empowering communities where hope, opportunity and dignity is for all.



SCAN TO WATCH



HDF Power of 5 Model



A Legacy of Change:

HDF's Impact Through the Years



1997

HDF was founded as a gift to Pakistan on its **50th** Independence Day, inspired by the visionary work of **Dr. Mahbub Ul Haq**. Born from the passion of the Pakistani-American diaspora, HDF began its mission to empower communities and transform lives.



2007

With unwavering dedication, HDF expanded its impact to **16,905** households, touching the lives of **87,668** individuals through its integrated programs in education, healthcare, and livelihoods.



2002

In just five years, HDF's efforts reached **577** households and **4,328** individuals across Pakistan, laying the foundation for sustainable change in underserved regions.

2017

Celebrating **20** years of service, HDF's holistic approach had benefitted over **1.6 million** people, transforming communities and fostering self-reliance across Pakistan.



2012

A decade of relentless work saw HDF reach **54,866** households, positively impacting **384,202** people and bringing hope to countless families.



2024

Today, HDF takes pride in having supported over **3.7 million** Pakistanis, extending its reach to all four provinces and Azad Jammu & Kashmir. Every milestone reflects our commitment to building a brighter, more equitable future for all.

OUR CORE TENETS:



VISION

To Become A Centre Of Excellence Known for Progressive And Transformational Human Development Programs



MISSION

To Facilitate A Non-Political Movement for Positive Social Change And Community Empowerment Through Mass Literacy, Enhanced Quality Of Education, Universal Primary Healthcare, And Grassroots Economic Development



CORE VALUES

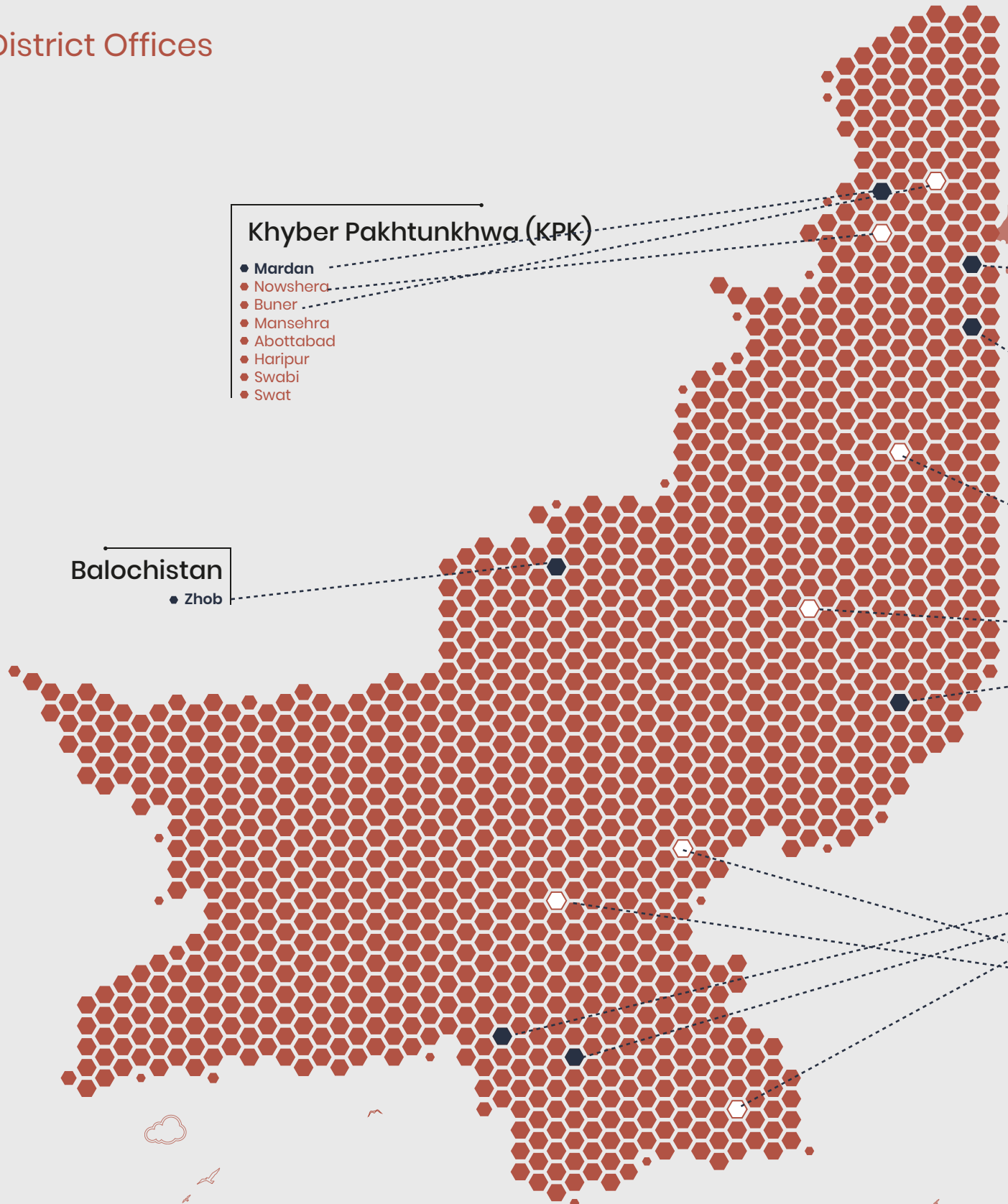
- Honesty
- Integrity
- Accountability
- Transparency
- Efficiency
- Fiscal Responsibility



WHERE WE DRIVE IMPACT:

 Regional Offices

 District Offices



3,723,952*

Beneficiaries

533,550*

Households

7,642*

Villages

08*

Regional Offices

53*

Districts

85*

Tehsils

916*

Union Councils

Azaad Jammu Kashmir
(AJK) • Muzaffarabad

Federal

• Islamabad (Head Office)
• ICT

Punjab

- Rawalpindi
- Lahore
- Rahim Yar Khan
- Rajanpur
- Sheikhupura
- Khushab
- Gujranwala
- Faisalabad
- Sargodha
- Bhakkar
- Sahiwal
- Okara
- Chakwal
- Layyah
- Jhelum
- Sialkot
- Multan
- Gujrat
- Attock
- Kasur
- Mandi Bahauddin
- Dera Ghazi Khan
- Nankana Sahib
- Bahawalpur
- Muzaffargarh
- Lodhran
- Vehari

Sindh

- Karachi
- Tando Muhammad Khan
- Tharparkar
- Ghotki
- Jacobabad
- Hyderabad
- Mirpurkhas
- Umerkot
- Thatta
- Sukkur
- Tando Adam Khan
- Naushero Feroz
- Shahdad Kot
- Jamshoro
- Badin

IMPACT BY REGION 2024:
BENEFICIARIES REACHED IN
EACH HDF PROGRAM REGION

■ MDN 83,383

■ TMK 45,335

■ RYK 57,939

■ ZHB 25,684

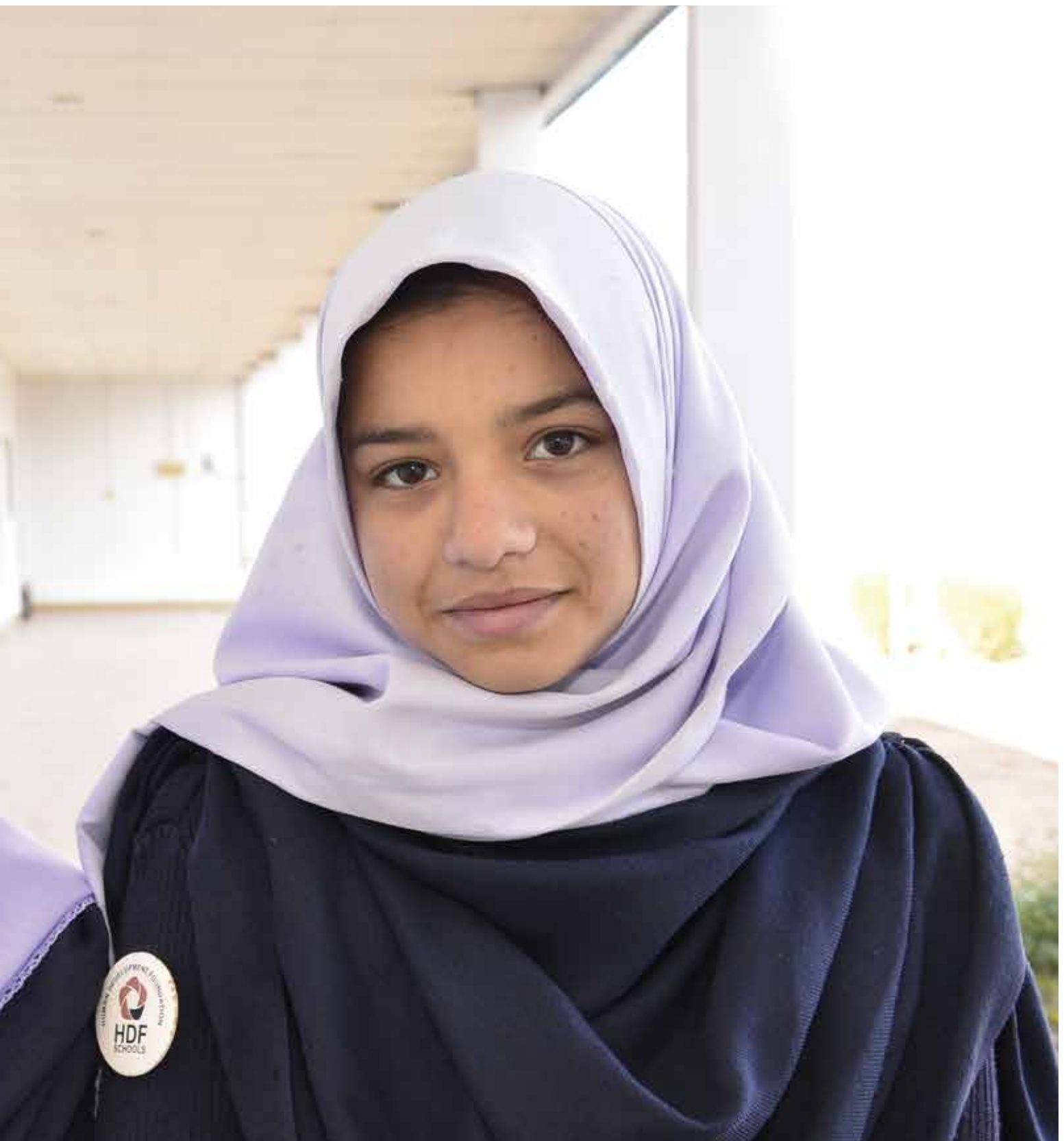
■ KHI 39,832

■ LHE 33,493

■ ISB 55,867

■ AJK 7,536





EDUCATION & LITERACY

Addressing Pakistan's Education Crisis: HDF's Commitment to Equitable Learning



With a strong emphasis on equity and access, HDF's **Education and Literacy** Program remained a core pillar of its development work in 2024. Recognizing the persistent barriers to education—particularly for girls and children in marginalized communities—HDF worked to expand access to quality education in underserved regions of Pakistan.

Through the establishment and support of

community-based schools, teacher capacity-building, and active engagement with parents and local stakeholders, the program is creating safe, inclusive, and learner-friendly environments. HDF remains committed to bridging the education gap by empowering children with the knowledge, skills, and confidence they need to thrive and contribute meaningfully to their communities.

274+

**SCHOOLS OPENED
SO FAR**

185,000+

**CHILDREN
ENROLLED**

4,000+

**PARTICIPANTS COMPLETED
ADULT LITERACY COURSE**

2,300+

**TEACHERS
TRAINED**

43

**SCHOOLS ARE CURRENTLY
RUNNING ACROSS PAKISTAN**

7,205

**STUDENTS
ENROLLED**

63%

**GIRLS' ENROLMENT
ENSURED**

100%

**DIGITALLY
CONNECTED SCHOOLS**



HDF Scholarships | Investing in the Future of Education

Human Development Foundation (HDF) is committed to advancing inclusive, quality education with a focus on reaching disadvantaged and underserved populations. As part of this commitment, the HDF Scholarship Programs are designed to reduce financial barriers that prevent promising students from accessing and continuing their education.

These scholarships provide critical support to

academically capable but economically marginalized individuals, enabling them to pursue their educational goals without financial constraint. By facilitating access to learning opportunities, HDF empowers students to realize their full potential and make meaningful contributions to personal and societal development.

PKR 5,339,996
AMOUNT DISBURSED UNDER
HDF SCHOLARSHIP PROGRAM

587
STUDENTS RECEIVED SCHOLARSHIP
SUPPORT IN 2024

525
STUDENTS – SCHOLARSHIPS
SPONSORED BY HDFNA

62
STUDENTS – SCHOLARSHIPS
SPONSORED BY HDF CANADA

161
STUDENTS – ORPHAN SCHOLARSHIPS
SPONSORED BY DM-AID



Academic Excellence of Students

Matric Board Examination Results 2024 | Demonstrating Academic Excellence

The **2024** Matriculation Board Examinations reflected strong academic performance by students across HDF schools in **AJK** and **Islamabad, Mardan, Lahore, Rahim Yar Khan, Tando Muhammad Khan, and Karachi**.

Out of **156** enrolled students, **146** successfully passed, achieving an impressive overall pass rate of **94%**. Among them, **66 students (45%)** secured **A** and **A+**

grades, reflecting the academic dedication of learners and the effectiveness of the educational support systems provided by HDF.

These results stand as a strong testament to the impact of HDF's education program—one that prioritizes quality, equity, and measurable outcomes to ensure every student has the opportunity to succeed and thrive.

Spelling Bee Competition | Enhancing Language Proficiency Across HDF Schools

As part of its ongoing commitment to academic enrichment, HDF organized a Spelling Bee Competition across its schools in **Lahore, Tando Muhammad Khan, Karachi, Mardan, and Islamabad** regions. The initiative aimed to strengthen students' vocabulary, language proficiency, and confidence in public speaking.

The competition showcased exceptional talent and academic engagement, with notable achievements including a **bronze-level award** secured by a student from **Lahore**, and **silver medals** were won by **two** participants from **Mardan**. These accomplishments reflect HDF's dedication to fostering a culture of excellence and healthy academic competition among students.

International Kangaroo Mathematics Contest 2024 | Showcasing Academic Excellence

On March 21, 2024, **172** students from HDF schools participated in the prestigious **International Kangaroo Mathematics Contest (IKMC)**, a globally recognized platform aimed at promoting mathematical reasoning and analytical thinking among young learners.

Demonstrating outstanding performance, five students earned bronze medals:

✔ **Two** from HDF Primary School **Walio Kohli, Tando Muhammad Khan**

✔ **Two** from HDF Secondary School **Basti Khandoo**

✔ **One** from HDF Primary School **Tibba Gharib Shah, Rahim Yar Khan**

These achievements reflect HDF's continued efforts to foster academic excellence and global competitiveness in mathematics through inclusive and quality education.

Civic Sense Sessions | Promoting Responsible Citizenship in HDF Schools

As part of its holistic education approach, HDF conducted Civic Sense Sessions across its schools in **Karachi, Rahim Yar Khan, Mardan, Lahore, Islamabad, Tando Muhammad Khan, and Zhob**. These sessions aimed to cultivate a sense of responsible citizenship, environmental stewardship, and community awareness among students.

Through interactive and engaging activities, students were encouraged to take ownership of their surroundings, practice civic responsibility, and understand the long-term value of sustainability. The initiative supports HDF's broader mission of nurturing socially conscious individuals who contribute positively to their communities.

Training of Teachers

TOT of Master Trainers

15 Master Trainers were chosen from all regions and trained through the Aga Khan University-Institute of Education and Development. These trainers then provided training to teachers across regions to enhance their pedagogical skills.

Teacher Training Sessions

229 Teachers participated in sessions focusing on teaching methodologies, classroom management, and lesson planning.

Infrastructure Development for Improved Science Education

As part of its 2024 Annual Operations Plan (AOP), the Human Development Foundation (HDF) undertook an infrastructure upgrade to strengthen science education at **HDF Secondary Girls School – Ainu Bhatti**. Previously operating with limited resources, the school lacked adequate space and facilities to support science students in grades **9** and **10**.

To address this, HDF established a fully equipped science laboratory within a newly constructed prefabricated structure, completed on August 7, 2024. This facility now serves **342** students, enabling hands-on learning and improved academic engagement in science subjects.



GUL NAZ AKRAM:

BREAKING BARRIERS, BUILDING DREAMS



In a quiet, overlooked village of **Rahimyar Khan**, where girls' education was never prioritized, Gul Naz Akram's dreams had no space to grow. With no school in the community, her desire to learn remained just that—a distant desire. She watched her brothers attend school while she stayed back, helping with household chores and silencing the voice inside her that longed for books, pencils, and classrooms.

But everything changed when **HDF** opened a school in her village.

For Gul Naz, it was more than just a building—it was a doorway to the future she had only imagined. She enrolled with passion and purpose, determined to make the most of this long-awaited opportunity. Her dedication shone through. Despite starting her education later than most children, she quickly rose

to the top of her class, securing **96%** marks and earning a scholarship that would further her academic journey.

Today, Gul Naz is not just a student—she's a beacon of hope for girls in her village. Her journey from invisibility to inspiration is a testament to what's possible when education becomes accessible.



"When a girl is educated, her whole community rises with her," says Gul Naz. "HDF didn't just build a school—they built a future for us."

Through the unwavering efforts of **HDF's Education Program**, Gul Naz Akram's story is one of transformation, empowerment, and the unstoppable



SCAN TO WATCH







PRIMARY HEALTHCARE

Advancing Community Health Equity



HDF's **Primary Healthcare Program** addresses the root causes of preventable illness and mortality in underserved regions through a comprehensive, community-based approach. Leveraging an established network of **Community Health Centers (CHCs)**, we provide essential health services including routine medical check-ups, immunizations, maternal care, and nutritional support.

A key focus of the program is the health of mothers and children, where targeted interventions are helping to significantly reduce maternal and child mortality. By improving access to quality healthcare and promoting preventive practices, HDF is not only responding to immediate health needs but also investing in the long-term well-being and resilience of the communities we serve.

26 / 1,000

UNDER-5 MORTALITY
RATE REDUCED

22 / 1,000

INFANT MORTALITY RATE
(IMR) REDUCED

37,585

HOUSEHOLDS PROVIDED PRIMARY
HEALTHCARE SERVICES

100%

ANTENATAL CARE PROVIDED TO
THE EXPECTING MOTHER

0

MATERNAL
DEATHS

98%

OF BIRTHS CONDUCTED BY SKILLED
BIRTH ATTENDANTS

98%

OF CHILDREN (UNDER 2)
ARE FULLY IMMUNIZED

90%

OF CHILDREN (UNDER 5)
MONITORED FOR GROWTH

263,095

INDIVIDUALS IMPACTED BY
HEALTHCARE SERVICES

92%

OF WOMEN OF REPRODUCTIVE AGE
ARE IMMUNIZED AGAINST TT

61

MEDICAL CAMPS
INSTALLED

66,973

PATIENTS
TREATED

Community-Based Health Education

In alignment with its preventive healthcare strategy, HDF organized **10,710** community-based awareness sessions on lifestyle changes and non-communicable disease prevention. These

sessions empowered community members to adopt healthier habits and better manage common illnesses.

School Health and Wellness Program

Recognizing the importance of early screening and health promotion in schools, the School Health and Wellness Program delivered significant results:

✔ **35** awareness sessions covered key health topics such as hygiene, diet, disease prevention, and worm infestations.

✔ **120** adolescent girls received training in menstrual hygiene management.

This holistic approach ensured not only the treatment of health issues but also long-term improvements in school attendance, academic performance, and general well-being.

Employee Health and Wellness

HDF remains committed to fostering a healthy, supportive, and productive work environment by prioritizing the well-being of its employees. Through a series of health and wellness initiatives, HDF conducted preventive health screenings and facilitated awareness sessions focused on common medical conditions, weight management, and stress reduction.

These initiatives were designed not only to promote early detection and health education but also to cultivate a culture of care and well-being within the organization. By encouraging proactive health management and offering access to medical consultations, HDF continues to invest in the long-term vitality, morale, and performance of its workforce.



EMPOWERED TO NURTURE: AMBREEN'S JOURNEY TO MOTHERHOOD



In the remote village of **Khair Muhammad Goth, Gadap Town, Karachi**, 26-year-old Ambreen stepped into motherhood with both joy and uncertainty. As a first-time mother who had just undergone a surgery, she found herself surrounded by misinformation. Like many women in her community, Ambreen believed that due to her surgery, she wouldn't be able to produce enough breast milk. Her mother-in-law, also unaware of the facts, encouraged bottle feeding as the only way to nourish the newborn.

When the Human Development Foundation's field health team visited Ambreen's home a day after her delivery, they discovered her feeding her baby girl with a bottle. Sensing her hesitation and confusion, the team initiated a conversation—gently, respectfully, and rooted in cultural understanding. They explained that her surgery did not affect her ability to breastfeed and that, as a healthy and recovering mother, she could provide her baby with the best nutrition possible.

Through consistent follow-up visits, the HDF team offered both emotional encouragement and practical guidance. Ambreen received counseling on the critical importance of exclusive breastfeeding, including how it strengthens immunity, protects against infections, and supports cognitive and

physical development. With growing confidence, she discarded the bottle and embraced exclusive breastfeeding.

Today, her baby girl is three and a half months old and thriving—healthy, alert, and nourished through her mother's love. But Ambreen's transformation didn't stop there. Inspired by her journey, she has now taken on the role of a community advocate, actively encouraging other women in her village to breastfeed and reject outdated myths.

“

I didn't know breastfeeding could be this important. Thanks to HDF's support and encouragement, I feel confident and proud as a mother,”

Ambreen says with a smile. Her story is a powerful reminder of what informed, compassionate health outreach can achieve.

What began as a mother's quiet struggle has turned into a beacon of empowerment—not just for Ambreen, but for the many women who now look to her for guidance. With timely support and a helping hand, one family's health improved—and a whole community began to change.



SCAN TO WATCH







LIVELIHOOD AND FOOD SECURITY

Empowering Communities through Sustainable Development



HDF's **Livelihood and Food Security Program** remained a strategic priority in 2024, targeting poverty alleviation and sustainable economic empowerment in vulnerable regions. Recognizing the multifaceted nature of food insecurity and unemployment, the program aimed to address these challenges through a holistic, community-driven approach.

HDF worked closely with vulnerable populations—particularly women, youth, and marginalized groups—to equip them with market-relevant skills, productive resources, and capacity-building opportunities. Through vocational

training, enterprise development, and household-level food production support, the program fostered both immediate economic relief and long-term self-reliance.

By integrating livelihood opportunities with food security interventions, HDF is helping families achieve sustainable income, improve their nutritional well-being, and strengthen their ability to cope with future shocks. This program remains central to HDF's mission of building empowered, self-sufficient communities across Pakistan.

239

**PARTICIPANTS TRAINED IN TECHNICAL/
VOCATIONAL SKILLS TRAINING**

717

**FARMERS TRAINED IN CLIMATE
SMART AGRICULTURE**

158

**FAMILIES SUPPORTED TO GROW
FOOD (KITCHEN GARDENING)**

224

**KISSAN CARDS ISSUED
TO FARMERS**

240

**GOATS/ SHEEP ASSETS TRANSFER FOR ENTREPRENEURS
LIVESTOCK (GOAT/SHEEP SETS)**

150

**ANIMAL BREED IMPROVEMENT
(ARTIFICIAL INSEMINATION)**

130

**MICRO ENTERPRISES
ESTABLISHED**

602

**FAMILIES PROVIDED RAMADAN
FOOD PACKAGES**

93

**EMPLOYABLE SKILLS FOR YOUTH
AT THE LOCAL INSTITUTE**

346

**FAMILIES DISTRIBUTED MEAT THROUGH
THE QURBANI PROJECT**

Program Impact and Learning

To assess the effectiveness of its interventions, the **Monitoring, Evaluation, Accountability, and Learning (MEAL)** team conducted a study on microenterprise

support and vocational training. Among **179** surveyed beneficiaries:

100%

EXPRESSED APPRECIATION FOR THE
MICROENTERPRISE INITIATIVE

96%

EXPRESSED SATISFACTION WITH THE
TRAINING THEY RECEIVED

93–95%

REPORTED INCREASED INCOME AND
IMPROVED WELL-BEING

76%

REPORTED INCOME INCREASES RANGING
BETWEEN PKR 2,000 TO PKR 20,000

89%

OF VOCATIONAL TRAINING RECIPIENTS
APPLIED THEIR SKILLS



FROM STRUGGLE TO STRENGTH:

MAJEED'S JOURNEY WITH HDF



Every morning, Majid would wake up not to a day of comfort, but to a quiet battle; one that began the day he was born with a disability. In a world where physical strength often defines survival, Majid struggled not just with mobility, but with how others saw him: limited and dependent. But Majid never accepted that narrative.

In a small home crowded with the needs of six dependents, he carried the weight of responsibility on his shoulders; not out of obligation, but out of love. He dreamed of providing for his family with his own hands, of being seen as a man of strength, not sympathy. With no formal support and very little capital, he began a modest tyre repair shop. The work was physically taxing. Business was slow. And every setback reminded him of the barriers placed before him — not just by his condition, but by a society that seldom offers second chances. Then came the turning point.

Through the Livelihood Program of the Human Development Foundation (HDF), Majid's story began to change. He was no longer alone in his struggle. HDF recognized his grit and offered him more than just financial aid — they offered belief. With tailored vocational training, seed funding, and community

outreach support, Majid was able to improve his skills, expand his customer base, and run his shop with greater confidence and stability.

Today, the sound of tools at Majid's tyre shop tells a very different story; one of dignity, resilience, and renewal. What was once a daily fight for survival has become a stable source of income. His children attend school regularly. His home, though still modest, is filled with hope. And Majid stands tall; not in spite of his disability, but because he refused to be defined by it.

Majid's journey is a testament to what's possible when opportunity meets determination. Through HDF's Livelihood Program, he was empowered to rise and in doing so, he's become a beacon of inspiration for others who are still waiting to be seen.



"Life was never easy. I used to sell small toffees in front of the market. But I always had a dream of standing on my own feet. Then HDF helped me and I opened my own bicycle repair shop. Today I am not earning for myself but also living a life of dignity. Dreams can come true, all it takes is a helping hand."



SCAN TO WATCH





Human Development Foundation

Project Name: Hand Pump

**Area: 106-1L, UC 45-P, Tehsil Khanpur,
District Rahim Yar Khan**

Please remember

Saima Azam Khan,

In your prayers

April 2024





SUSTAINABLE ENVIRONMENT AND WASH

Promoting Environmental Stewardship and Access to Safe Water and Sanitation



In 2024, HDF continued to strengthen its commitment to climate resilience and public health through its **Sustainable Environment and WASH Program**. Recognizing the growing threats posed by environmental degradation, water scarcity, and inadequate sanitation, we implemented targeted interventions to improve access to safe drinking water, sanitation facilities, and hygiene awareness in vulnerable communities.

Through a combination of infrastructure development, behavioral change communication, and community engagement, the program focused

on enhancing environmental stewardship while addressing the root causes of waterborne illnesses and poor hygiene practices. HDF also integrated climate-sensitive approaches to ensure that communities are better prepared to manage environmental risks and safeguard their health and livelihoods.

Through these concerted efforts, HDF remains committed to fostering a sustainable environment and promoting health equity, ensuring that communities are better equipped to navigate the challenges of a changing climate.

38

**COMMITTEES FORMED
OF SE & WASH**

38

**LATRINES
CONSTRUCTED**

6

**SOLAR-POWERED WATER FILTRATION
PLANTS INSTALLED**

90

**COMPOST BINS
PROVIDED TO 30 HHS**

88

**HAND PUMPS
INSTALLED**

14,870

**TREES
PLANTED**

98%

**OF THE POPULATION WITH ACCESS TO IMPROVED
WATER SOURCES IN HDF PROGRAM AREAS**

FROM CONTAMINATION TO CARE: ABIDA'S STORY OF SAFE WATER



SCAN TO WATCH

In the rugged, far-flung village of **Viala**, nestled deep within **UC Omzha Vilala**, District **Zhob**, **Balochistan**, life moves with quiet resilience. Here, basic necessities are a daily struggle and clean water was once the greatest of them all.

For Abida Younus, a mother of young girls, every day began with anxiety. Her daughters would walk over 1.5 kilometers under the harsh sun, over uneven terrain just to fetch water. The burden was not just physical; it stole their health, their energy, and their chance at education.

"The water made them sick. Malaria, typhoid, stomach issues—it was constant. And when they got sick, they missed school," Abida recalls. "But we had no choice."

In the isolation of Balochistan's forgotten corners, the suffering went unnoticed until HDF stepped in.

Through **HDF's Safe Water Initiative**, clean water was brought to the heart of the community. For the first time, families like Abida's no longer had to choose between survival and safety.



"Now, water comes to our home. My daughters are healthy, they go to school, and they smile more. It's not just about water, it's about dignity, about a future,"

She shares, her eyes welling with quiet pride.

In a place the world often overlooks, your support brought transformation. Because when clean water reaches the most remote corners of Balochistan, hope flows with it.

SPECIAL AND SPONSORED PROJECTS

In 2024, the **Human Development Foundation (HDF)** continued to implement a diverse portfolio of special and sponsored projects aimed at enhancing service delivery and addressing context-specific community needs.

These initiatives reflect HDF's commitment to innovation, strategic partnerships, and responsive programming.



NAZAR 20/20 – VISION FOR LEARNING



The **Nazar 20/20** initiative, launched in collaboration with philanthropist **Mr. Saqlain Khan** and the **Pakistan Institute of Rehabilitation Sciences (PIRS)**, aims to enhance the learning experience of school-going children by addressing vision impairments. Since its inception, this project has facilitated access to vision screening and eyeglasses for thousands of students in underserved communities.

In **2024**, the project achieved remarkable outreach in **Mardan**, where **11,750** students across **97** schools

(both government and HDF-operated) were screened. Of these, **572** students were provided with corrective spectacles, significantly improving their ability to engage in the classroom. This program not only improved academic performance but also contributed to students' overall well-being and confidence. Technical support was provided by PIRS, ensuring the delivery of high-quality, inclusive, and accessible vision care.



WASH4GIRLS – MENSTRUAL HYGIENE AND SANITATION IN MARDAN



Launched in late 2024 with support from **DM-Aid**, the **WASH4Girls** initiative targets improved **Menstrual Hygiene Management (MHM)** and access to safe water and sanitation for adolescent girls across **249** schools in **Mardan**. This project includes the installation of water coolers, filtration units, rehabilitation of latrines, establishment of handwashing stations, and provision of training for both students and teachers.

The initiative aims to ensure that girls do not miss school due to lack of facilities or awareness, thereby promoting their right to education and health. The intervention is poised to enhance school retention rates among girls and contribute to gender equality in educational access. The implementation of this project commenced from December 2024.







HUMANITARIAN RELIEF EFFORTS

BUILDING RESILIENCE IN TIMES OF CRISIS

Throughout its history, the **Human Development Foundation (HDF)** has been at the forefront of responding to crises across Pakistan—delivering impactful, sustainable, and compassionate humanitarian support. From the drought of **2000** to

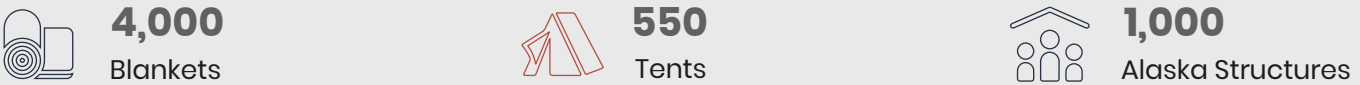
the devastating earthquake of **2005**, the IDP crisis of **2009**, the floods of **2010** and **2022**, and the **COVID-19** pandemic, HDF has consistently provided not only emergency relief but long-term rehabilitation and development.

HUMANITARIAN RESPONSE OVER THE YEARS:

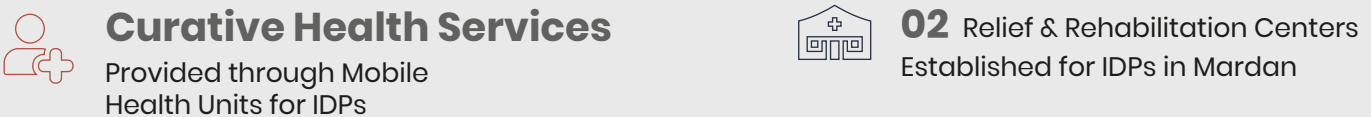
DROUGHT RELIEF (2000):



EARTHQUAKE RESPONSE (2005):



IDP Crisis Response (2009):



Floods Response (2010–2011):



COVID-19 Response (2020):



Floods Response (2022):



Over 2.1 Million
Meals Distributed



1,953
Homeless Provided Tents



14,216
Patients Treated

Key Rehabilitation Projects (2023):



1500
Gallon capacity Solar RO
Water Filtration Plant



7 set of goats
Distributed to 7 families



35
HOUSES RECONSTRUCTED
Rehabilitated 245 individuals

Rehabilitation of Flood-Affected Village (2024)

Rebuilding Resilience: Post-Flood Housing Rehabilitation in Jacobabad

In collaboration with **Humanity First USA**, the Human Development Foundation (HDF) successfully completed the rehabilitation of **40 flood-affected households** in the villages of **Mola Bux Brohi** and **Dur Muhammad, Jacobabad, Sindh**. This initiative is part of HDF's continued response to Pakistan's 2022 national climate emergency.

Each newly constructed **360 sq. ft.** one-bedroom home is powered by a **1,000-watt** solar energy system, providing safe and sustainable shelter to **40** families—including **28** male-headed and **12** female-headed households. The project is built on a

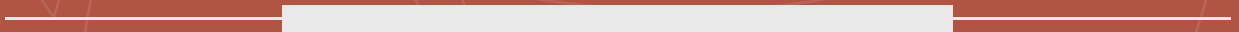
prior phase under which **20** homes were previously completed in **Mola Bux Brohi**.

Beyond housing, the initiative also encompassed the rehabilitation of the **Government Boys Primary School** in **Mola Bux Brohi** and the formation of a community-based organization to promote local ownership and long-term sustainability.

This effort has significantly improved living conditions, strengthened climate resilience, and fostered community cohesion among vulnerable populations in **Jacobabad**.



OUR LEADERSHIP



BOARD OF DIRECTORS:



Muhammad Khalid Riaz

Chairman/Co-Founder

MBBS, MD, Fellow Member of FACC & FCCP



Dr. Muhammad Khalid Riaz is a practicing interventional cardiologist by profession and co-founder and chairman of HDF and serves on the Board of Trustees. He also served as Co-Chair of the Human Development Foundation of North America from 1997 – 2007. 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 also served as President of the Association of Pakistani Physicians of North America (APPNA), Co-Founder Pakistan Political Action Committee (PakPac) and Member Board of Advisors at the American Pakistan Foundation. He was recognized as one of the top cardiovascular physicians for women in a Castle Connolly survey of doctors and hospital medical leaders regarding 'highly skilled exceptional doctors. This achievement was highlighted in the 2011 "Top Doctors" issue of Chicago Magazine. He is the recipient of multiple other awards in recognition of his services to the community and his profession.

Lt Gen (r) Anis Ahmed Abbasi

Vice Chairman

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 Commander Corps. 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

MSc War Studies, Diploma in Accidents Investigation & HR from UCLA and AZU USA



Air Marshal (r) Riazuddin Shaikh was Chairman of Sindh Technical Education & Vocational Training Authority (STEVTA) and Benazir Bhutto Shaheed Human Resource & Skill Development Board. He was also a member of the Steering Committee, Benazir Housing Scheme, Government of Sindh, Member BOD SOS Village and Ex-member BOD, Pakistan Chemical & Energy Sector Skills Development Corporation.

BOARD OF DIRECTORS:



Dr. Atiya Khan

Director
MBBS, MD-FAAP

Dr. Atiya Khan is a founding member of HDF, Pakistan. American Board of Pediatrics (ABP) awarded her as top pediatrician (2012-2018). She serves as a practicing pediatrician in Columbia, Maryland and is a faculty member at John Hopkins Hospital, Department of Pediatric Oncology. She has received 16 awards including 'APPNA Gold Medal' and 'Life Time Achievement Award'.



Dr. Tariq Khan

Director
MBBS, Board Certified in General Surgery & Emergency Medicine (USA)

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 the University of Maryland and Roswell Park institute. He served as an 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).



Maj Gen (r) Dr. Farrukh Seir

Director
MBBS, MSc Health Administration, MBA Project Management & MS (HRM)
Surgery & Emergency Medicine

Dr. Farrukh Seir has served Pakistan Army as Deputy Surgeon General and has had the honor of serving as caretaker minister of health and higher education of KPK. He has served as principal at Wah Medical College, director of postgraduate studies at Medical Institute Rawalpindi, director of academics and admissions and Dean of Faculty at Khyber Medical University, Peshawar. Dr. Seir has a number of publications on credit, and he is a member of several consultative bodies.



Rashid Ibrahim

Director
Fellow Member of ICAP

Mr. Rashid Ibrahim is a senior partner of Septentrio Global Consulting. He was Country Tax Leader of A.F. Ferguson & Co and remained Vice President and council member, as well as chairman and member of various committees and Quality Assurance Board of ICAP. He is President of the Rotary Club of Islamabad Cosmopolitan and Rawalpindi Islamabad Tax Bar Association, Director and Chairman Audit Committee of Saif Textile Limited, Director of SPARC, Founding/Managing Trustee of Bright Star Mobile Library and AIR Trust.

BOARD OF DIRECTORS:



Rizwan Shoukat

Director

BSc. Electrical Engineering

Mr. Shoukat is a senior executive and certified six sigma practitioner with over 20 years of experience. He possesses senior-level knowledge in steering/directing large-scale projects, human resource and strategy 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.

Faisal Riaz

Director

MSc. Industrial Psychology

Mr. Faisal Riaz is Managing Director of October Holdings Limited and Director of NileCo Global Limited and Shifa Development Services. He is a consultant and strategist with 17+ years of diversified experience supporting the government, global companies, financial institutions, family funds, non-profits, international development and commercial client operations in the United States, Middle East, Central Asia, South Asia, and East Africa. as well as the US Department of Defense across 4 continents and austere regions of the world.

Samman Islam

Chief Executive Officer

FCCA, Chartered Accountant UK & Australia

Ms. Samman Islam is a seasoned development and finance leader with over 12 years of experience across the nonprofit and international development sectors. As CEO of the Human Development Foundation (HDF), she leads integrated, community-focused programs with a strong emphasis on accountability and impact. With roots in financial discipline from her early career at Deloitte, she has since directed high-value, donor-funded initiatives with organizations such as USAID, FCDO, and the Bill & Melinda Gates Foundation. Known for her strategic vision and operational excellence, she drives HDF's mission toward sustainable growth and resilience.



FINANCIAL OVERVIEW





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Islamabad-44000,
Pakistan.

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, 2024 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 material accounting policy information 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, 2024 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.

Signature

BDO Ebrahim & Co. Chartered Accountants

Page-1

BDO Ebrahim & Co., a Pakistan registered partnership firm, is a member of BDO International Limited, a UK company limited by guarantee, and forms part of the international BDO network of independent member firms.



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

Responsibilities of Management and Board of Directors for the Financial Statements

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

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.

phd/en



- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the 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 Iffat Hussain.

ISLAMABAD

DATED: APRIL 24, 2025

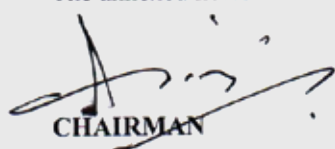
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Bdo ebrahim & Co.
BDO EBRAHIM & CO.
CHARTERED ACCOUNTANTS
Adewi

**HUMAN DEVELOPMENT FOUNDATION
STATEMENT OF FINANCIAL POSITION
FOR THE YEAR ENDED DECEMBER 31, 2024**

	Note	2024 Rupees	2023 Rupees
ASSETS			
NON CURRENT ASSETS			
Property and equipment	5	210,492,063	172,137,171
Intangibles	6	4,139,588	5,100,792
Long term security deposits	7	8,484,375	6,691,125
		<u>223,116,026</u>	<u>183,929,088</u>
CURRENT ASSETS			
Advances, deposits and prepayments	8	1,745,321	1,444,600
Short term Investment	9	330,302,174	634,243,138
Other receivables	10	21,528,168	69,718,361
Tax due from Government	11	147,691,592	102,615,216
Cash and bank balances	12	1,100,556,872	499,251,827
		<u>1,601,824,127</u>	<u>1,307,273,142</u>
TOTAL ASSETS		<u>1,824,940,153</u>	<u>1,491,202,230</u>
CONTINGENCIES AND COMMITMENTS			
	13	-	-
NON CURRENT LIABILITIES			
Restricted grants	14.1	322,608,689	282,597,460
Deferred capital grant	15	167,503,270	123,008,691
Gratuity payable	16	38,860,080	40,212,038
		<u>528,972,039</u>	<u>445,818,189</u>
CURRENT LIABILITIES			
Accrued and other liabilities	17	35,237,840	21,011,454
NET ASSETS		<u>1,260,730,274</u>	<u>1,024,372,587</u>
REPRESENTED BY:			
FUND			
General fund		1,219,693,086	988,590,247
Endowment fund	18	41,037,188	35,782,340
		<u>1,260,730,274</u>	<u>1,024,372,587</u>

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


CHAIRMAN


CHIEF EXECUTIVE

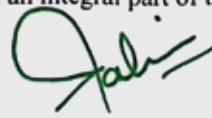

DIRECTOR

**HUMAN DEVELOPMENT FOUNDATION
STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED DECEMBER 31, 2024**

	Note	2024 Rupees	2023 Rupees
INCOME			
Unrestricted grants	19	2,102,108	105,000
Restricted grants recognized	14	680,535,117	626,365,504
		682,637,225	626,470,504
Other income	20	278,226,662	300,038,150
		960,863,887	926,508,654
EXPENDITURE			
Program cost	21	639,948,712	621,101,236
Fundraising cost	22	9,955,382	8,842,185
Administrative cost	23	80,810,861	70,032,472
		730,714,955	699,975,893
Surplus for the year		230,148,932	226,532,761

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


CHAIRMAN


CHIEF EXECUTIVE


DIRECTOR

WITH HDF, YOUR ZAKAT IS IN TRUSTED HANDS



الجواب بعون الوهاب واليه المرجع والمآب

The Human Development Foundation (HDF) is a non-profit organization founded in 1997 by visionary members of the Pakistani diaspora, driven by concerns about the inadequate state of human development within the country. Working across all four provinces of Pakistan and AJK, HDF is dedicated to alleviating the plight of individuals facing multidimensional poverty by focusing on areas encompassing education, health, livelihood, food security, and sustainable environment, which includes initiatives related to water, sanitation, and hygiene. Additionally, HDF extends support to those affected by natural calamities like floods and earthquakes. It's important to note that Zakat funds can be collected and utilized for these noble purposes.

As Allah states in the Holy Qur'an when delineating the principles of Zakat:

إِنَّمَا السَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ
وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ قَرِيبَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

Translation:

“Zakat is for the poor, and the destitute, and those who administer them, and for reconciling hearts, and for freeing slaves, and for those in debt, and for spending in the path of Allah, and for the traveler in need—an obligation from Allah. Allah is All-Knowing, Most Wise.” (At-Tawbah: 60)

In accordance with this verse, it is evident that Zakat funds can indeed be utilized in the aforementioned endeavors.

هَذَا مَا عِنْدِي وَاللَّهُ أَعْلَمُ بِالصَّوَابِ



Written By: Fatwa Committee, Al-Madina Islamic Research Center, Karachi

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WAYS YOU CAN SUPPORT US

INSPIRED BY THE IMPACT YOU SEE HERE?

We invite you to be a part of our story!

Donate and Make a Difference



Donate via
Cheque or
Online Transfer

Bank: **Habib Bank Limited**
Account Title: Human Development Foundation Regular
Account No: **08140055014601**
IBAN: PK39HABB0008140055014601 | Swift Code: HABBPCCA



Donate via Mail

19-A, Mezzanine Floor, Pak Plaza, A.K.M. Fazl-ul-Haq Road,
Blue Area, G-6/2, Islamabad-44000, Pakistan.

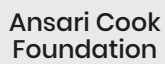


Bank: **Soneri Bank**
Bank Title: Human Development Foundation - Pcr
Bank Account No: **20000288398**
Iban No: PK65sone0001420000288398
Swift Code: Sonepkka
Branch Code: 0014

OUR PARTNERSHIPS



OUR PARTNERSHIPS



ACKNOWLEDGEMENTS

This Annual Report 2024 is a culmination of the tireless efforts and valuable contributions of all the **HDF team members**. Their commitment to excellence shines through on every page.

Communication Team



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Report Writing



Muhammad Danish

Deputy Manager Graphic Designer
Concept & Design Layout



Asad Anwer

Communications Officer
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Tasaduq Gul

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DONATE