

**ELEVEN YEARS OF  
POSITIVE CHANGE**



We thought we could change a life.



We were wrong.



We changed thousands.





# Vision

To remove barriers of class and privilege to make the Citizens of Pakistan Agents of Positive Change.



# Mission

- To bring about an enduring positive change for communities with greatest need through:
- quality education, enabling moral, spiritual and intellectual enlightenment and
  - creating opportunities to improve quality of life.

# Welcome Aboard

## About TCF

The Citizens Foundation (TCF) is one of the largest non-profit organizations in Pakistan providing formal education to the less privileged. Since its inception in 1995 by a group of Pakistani citizens, it has been running a professionally managed network of purpose-built schools in the poorest and most neglected rural and urban areas of Pakistan. TCF is certified by the Pakistan Centre for Philanthropy (PCP), ranking amongst the highest scoring organizations certified by PCP to date.

Today, we are proud to announce that the TCF Network has reached all 4 provinces as well as Azad Jammu and Kashmir, with 455 school units. About 55,000 less-privileged children, almost 50% of them girls, are receiving quality education by nearly 3,000 TCF-Trained Teachers. In 1997, TCF opened its own Teacher Training Centre; every newly hired teacher goes through an extensive pre-service training before being inducted to teach at a TCF School. A training centre is under construction in Karachi and will soon be made operational.

Students at TCF Schools are charged a nominal fee on a pay-as-they-can-afford basis. A majority of students are provided up to 95% of scholarships, books and uniforms free of cost. Many TCF Students attend school by paying as little as Rs. 10 (US\$ 0.16) per month, including the cost of uniforms and books. TCF has recently introduced a college placement program for its students wishing to pursue higher education.





## ELEVEN YEARS OF POSITIVE CHANGE



Along the way, we have been joined by priceless individuals. They are the Agents of Positive Change, who in their drive to empower others, find their lives reformed by the cause.

11 years since its inception, The Citizens Foundation is a People's Movement.

Get on board the TCF journey



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**‘Change’  
The Subject**

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# 'CHANGE' THE SUBJECT

Year in Review





Energy running high: Students at the TCF Primary School - Altaf Agha Campus V, Bhittaiabad, Karachi.

# Charging Towards Our Goal

## Chairman's Review

...to remove barriers of class and privilege to make the citizens of Pakistan Agents of Positive Change.

This has been an exciting year for TCF. Having received wonderful support from the country's well wishers, during the last twelve years, we take pride in our 455 school units nation-wide that are providing quality education to about 55,000 children. This year, we are particularly satisfied that our schools have become operational in the areas of Azad Jammu and Kashmir (AJK) and North West Frontier Province (NWFP) affected by the devastating earthquake of October 8, 2005.

TCF Relief Program, which was initiated within three days of the earthquake, is progressing satisfactorily and is expected to conclude in December 2007. Approximately 2,300 houses have been built in 37 villages in 4 union councils of AJK and NWFP. Water supply system has also been established in more than 5 villages in AJK so far, and is currently under construction in many other villages.

The Government of AJK has presen-

ted TCF with an Award in recognition of its relief and reconstruction services rendered in the region. This Award has been given on behalf of the people of AJK as a token of their appreciation for the Foundation's sustained commitment. TCF is truly grateful that it was able to serve the courageous people who have managed to endure immense hardship and personal tragedy, and is happy that they are well on their way to normalcy. We are proud of having been a part of their incredible struggle.

I am very happy to report that our supporters across the globe are increasing every day. I would like to thank all our support chapters who, through incessant efforts, continue to create awareness and raise funds for the program. Recently, Global Chapters Conference was held in Sharjah, UAE which was attended by representatives of all the TCF Chapters. Many important decisions were taken with regard to the future working of TCF

including the decision to make this Conference an annual event.

This year, there has been considerable discussion amongst all of our Chapters concerning the long-term and medium-term objectives of TCF. As agreed, our Vision now is:

To remove barriers of class and privilege and to make the citizens of Pakistan Agents of Positive Change.

More than a decade ago, when the first five schools were established, we had recognized that providing quality education to less privileged children was the surest way to bring about an enduring positive change to communities with the greatest need. However, we have now added 'creating opportunities to improve the quality of life' to our Mission. Our priorities for the next five years include enabling 60% of our primary students to attend secondary schools with TCF, and upgrading 25% of TCF Secondary

Schools to Higher Secondary. Our focus in the near future also includes providing vocational training and drinkable water. Furthermore, TCF wishes to form strategic alliances with credible NGOs to promote poverty alleviation, preventive health, and environmental & social development in communities where TCF has a presence.

Today the Foundation's main source of pride is its zealous students, many of whom have performed exceedingly well. A promising student from Karachi, Muzzaffar Husain, is currently pursuing a Bachelors Degree in Engineering from Quaid-E-Awam University of Engineering Science & Technology in Nawabshah, Sindh. One of the students of TCF, Saba Hameed has secured Third Position in her Intermediate Examinations (Grade XII) under the Lahore Board. Another bright student, Farkhanda Aziz is preparing for the entrance test to King Edward Medical College Lahore,

considered as one of the more prestigious medical universities of the country. Kashif Tariq, is yet another example, who is presently enrolled at an institute affiliated with the prestigious Institute of Chartered Accountants of Pakistan (ICAP).

From the outset, the Program was very daunting, but was initiated with considerable faith. We at TCF are all grateful to the All Merciful, with whose benevolence, we have collectively been able to progress from milestone to milestone, and have been able to maintain our credibility.

With His help and immense blessings, TCF is turning into a people's movement. Alhamdulillah! ■

Arshad Abdulla  
Chairman  
October 2007

# Cheque and Balance

## Directors' Report



**Aiming for the sky:** Their dreams for a better future will not stop at anything.

The directors have pleasure in submitting their statutory report together with audited financial statements of The Citizens Foundation for the year ended June 30, 2007.

### Operating Results

The operating results of the Foundation as detailed in the Income and Expenditure Account shows an excess of expenditure over income amounting to Rs. 134,583,392 for the year ended June 30, 2007.

### Statement on Corporate and Financial Reporting Framework

These financial statements, prepared by the management of the Foundation, present fairly its state of affairs, the results of its operations and cash flows.

Proper books of account of the Foundation have been maintained.

Appropriate accounting policies have been consistently applied in preparation of financial statements, and accounting estimates are based on reasonable and prudent judgement.

Approved Accounting Standards, as applicable in Pakistan, have been followed in the preparation of financial statements. Approved accounting

**The Directors have met regularly to provide guidance and support....**



standards comprise such international financial reporting standards as notified under the provisions of the Companies Ordinance, 1984.

The system of internal control and other such procedures, which are in place, are being continuously reviewed by the internal audit function. The process of review will continue and any weakness in controls will be removed.

There are no significant doubts upon the Foundation's ability to continue.

There has been no material departure from the best practices of corporate governance.

Details of significant improvements in the Foundation's operations during the current year and significant plans and decisions for the future are stated in the report of the Chief Executive Officer.

#### Directors

The Directors have met regularly to provide guidance and support for which I record my appreciation and thanks.



Since the last report, no change in directorship has taken place.

#### Financial Statements

The financial statements of the Foundation have been approved and duly audited without qualification by the auditors of the Foundation, KPMG Taseer Hadi & Co. and their report is attached with the financial statements. No material changes and commitments affecting the financial position of the Foundation have occurred between the end of the financial year to which this Balance Sheet relates and the date of the Directors' Report. ■

By order of the Board

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Lt. Gen. (R) S P Shahid

Chief Executive Officer

October 2007



**Small wonders:** These Agents of Positive Change find joy in the smallest of things and hope in the darkest of circumstances.



# All in a Year's Hard Work

## CEO's Report

The rapid growth experienced by TCF in such a short time is not an achievement limited to a few – it is the fruit of the efforts of the entire TCF Community, which includes its employees, teachers, students and their families; all of whom have given us our greatest prize: their invaluable trust.

al careers. Saba Hameed, a graduate of TCF School system and a student of the first graduating batch of TCF Higher Secondary School in Minhala made us all enormously proud this year by securing Third position in the Lahore Board of Intermediate Education.

### This year, we took the key decision to expand the vistas of TCF, in tune with our greater vision and strategy...

By refreshing our vision and mission, we have set our sights at the promising future in store for TCF, and are continuing with new zeal and passion on the journey which was started eleven years ago. Today, as I look at about 55,000 students benefiting from TCF Schools, the new locations reached by us throughout the country, and our successful foray into higher secondary education, the dream that once may have seemed futile to some, seems like a reality that will only grow stronger by the day.

Our venture into higher secondary education has taken the TCF Education Program a long step ahead, creating greater opportunities for its students to embark on higher education and be able to take up profession-

This year, we took the key decision to expand the vistas of TCF, in tune with our greater vision and strategy. Hand in hand with education, we are also planning to form strategic partnerships in the areas of vocational training for our students and improving the quality of life in the areas hosting its schools, in order to make a greater and even more far reaching difference in the communities that its schools serve.

This year, the second Phase of TCF Relief Program in the Earthquake Affected areas is nearing its end, and it includes the construction of permanent housing, a rehabilitation program involving life-skill development, and water provision for thousands of victims of the devastating tragedy of October 8, 2005.



CEO TCF sharing highlights of the year.

The efforts of TCF in AJK were particularly lauded with a generous token of appreciation by the Government of AJK. TCF Relief Fund pays a tribute to the courage and strength of the remarkable people of AJK and Northern areas of Pakistan who braved the extraordinary hardships in the wake of the earthquake, and are now well on their way to the path of recovery with exemplary spirit and faith. ■

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Lt. Gen. (R) S P Shahid  
Chief Executive Officer  
October 2007

# A School of Thought

## School Units

TCF believes that it is imperative to create a stimulating environment by providing spacious classrooms, appropriate furniture, a play area and an adequately stocked library.

All TCF Schools are, therefore , purpose-built with essential facilities such as clean toilets, electricity and running water. A standard TCF Primary School has an estimated covered area of 6,000-6,500 sq. feet, while that of a TCF Secondary School is 15,000 - 16,000 sq. feet. ■



TCF Primary School - Happy Hearts Campus, Rogaan, Azad Jammu & Kashmir



TCF Primary School - Ch. Ali Akbar Campus, Chak 58, Faisalabad



TCF Primary & Secondary School - HUBCO IPGD Campus, Hub, Balochistan

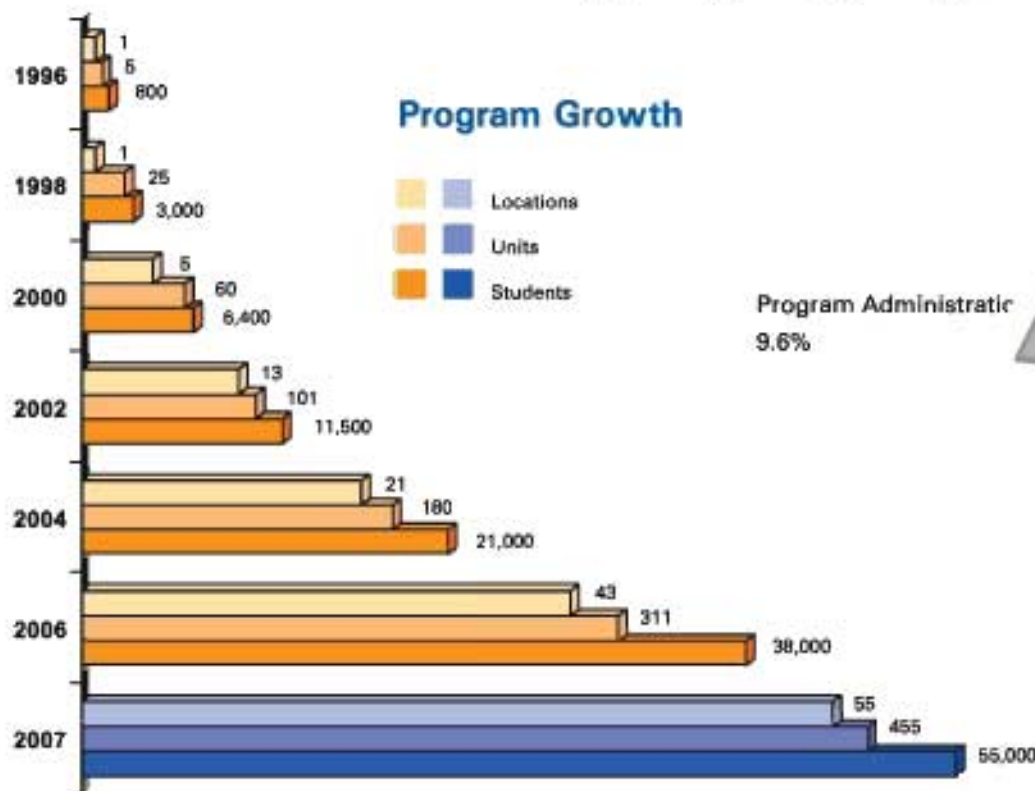
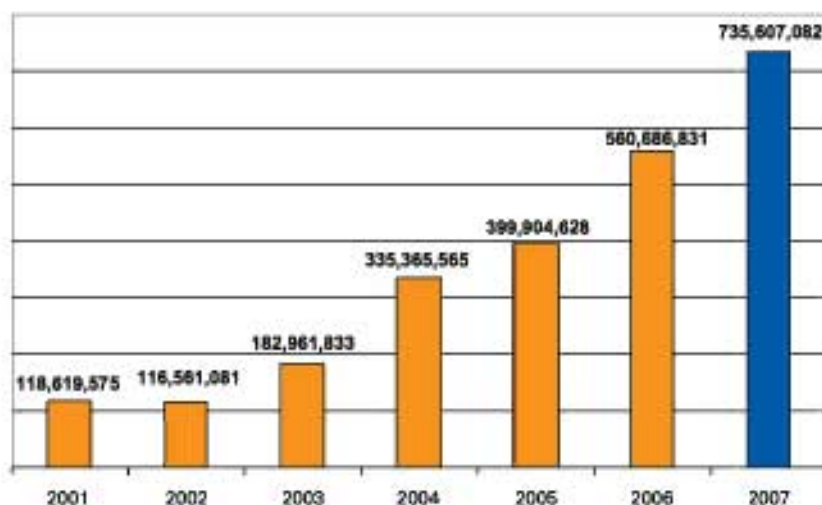
# Going Places

## Program Highlights

The chart containing Receipts Pattern, includes donations and income from investments.

Donation received for capital expenditure (build-a-school, build-a-classroom, vehicles and land) are reflected as 'Deferred Income' in the Balance Sheet as these are utilized for building and furnishing schools. Donations received for TCF Earthquake Relief are not reported in this table. ■

### Receipts Pattern



### Expense Pattern

Program Administrative  
9.6%

Education Program  
90.4%





#### Board of Directors

(L-R)

Ahsan Saleem

Rashid Abdulla

Ateed Riaz

Arshad Abdulla - *Chairman*

Mushtaq Chhapra

Lt. Gen. (R) S P Shahid - *CEO*

#### Not in Photograph

Ishaque Noor

Lt. Gen. (R) Sabeeh Qamar-uz-Zaman

## Board of Directors



## Management

#### Chief Executive Officer

Lt. Gen. (R) S P Shahid

#### Advisors

Aneesa Naviwalla

Javed Malik

Qaiser Mian

Shamshad Nabi

#### Manager Donor Relations

Neelam Habib

#### Financial Controller

Malik Muhammad Khalid

#### Head of Education

Farhat Iqbal

#### Head of Human Resources

Seema Chapra

#### Head of Resource Mobilization

Ali Atif Saeed

#### Manager Construction

Mirza Saleem Baig

#### Manager Information Technology

Omer Faheem

#### Manager Procurement & Admin

Maj. (R) Sultan Shahiryar

#### Manager Real Estate

Lt. Col. (R) Syed Qaisar Hussain Rizvi

#### Regional Managers

Capt. (R) Fareed-uz-Zaman (SW)

Lt. Col. (R) M Anwar Awan (North)

Brig. (R) M Anwar Khan (South)

Cdre. (R) M Ashraf Malik (NW)

## The TCF Network

### Punjab

Bahawalpur  
Bhaipheru  
Bhalwal  
Burewala  
Chiniot  
Faisalabad  
Islamabad/Rawalpindi  
Jaranwala  
Jauharabad  
Jhang  
Khanewal  
Khushhab  
Kot Addu  
Lahore  
Mangowal  
Mian Channu  
Mianwali  
Muzaffargarh  
Pindori Jhelum  
Shahpur  
Sheikhupura  
Taxila  
Zafarwal

### Sindh

Bagaan  
Dadu  
Daharki  
Gado  
Gharo  
Gujju  
Haji Kanat  
Hala  
Hyderabad  
Jhangesar  
Karachi  
Kotri  
Mirpur Sakro  
Moro  
Nawabshah  
New Jatoi  
Petaro  
Pir Dino Shah  
Tando Allah Yar

### Balochistan

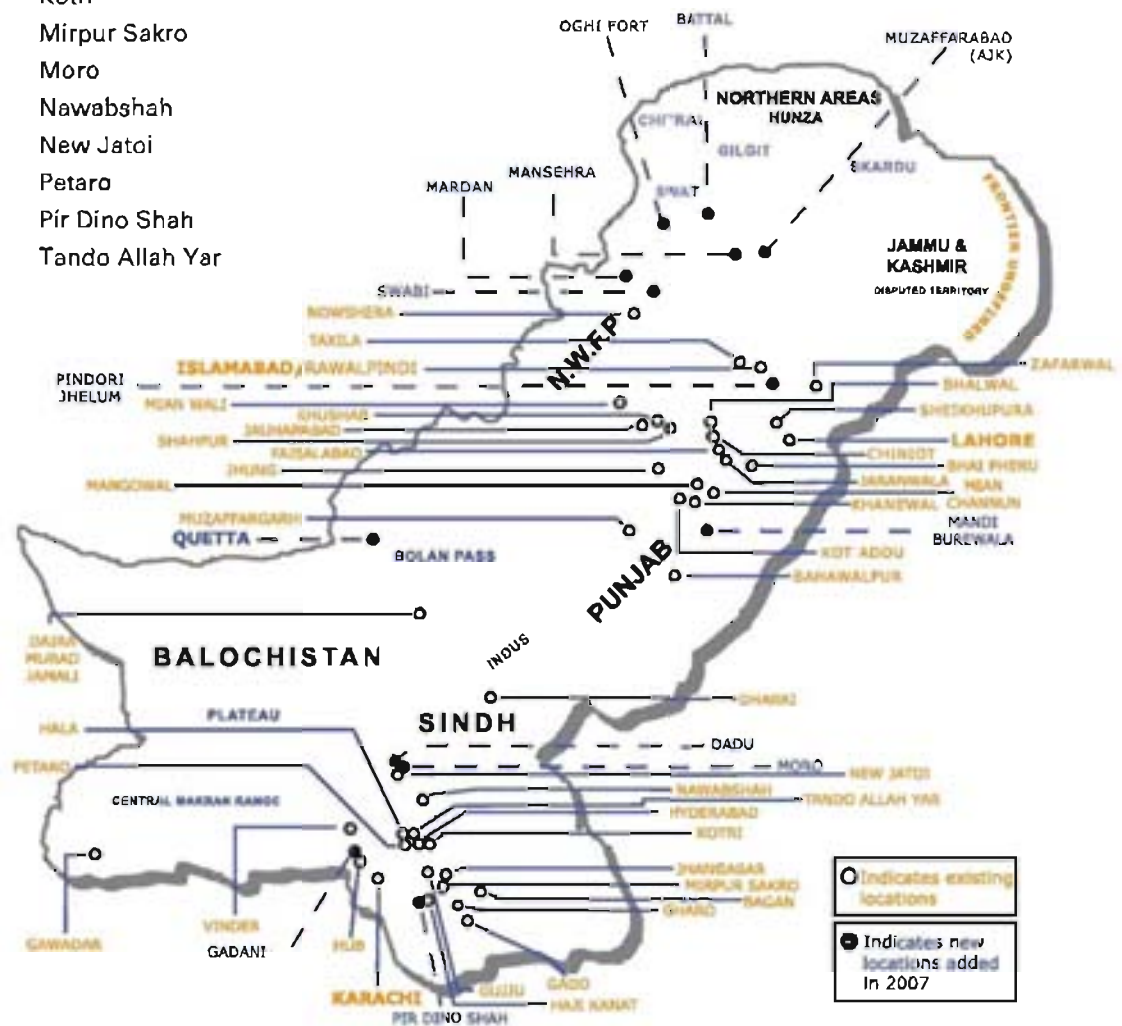
Dera Murad Jamali  
Gadani  
Gawader  
Hub  
Quetta  
Vinder

### N.W.F.P

Battal  
Mansehra  
Mardan  
Nowshera  
Oghi  
Swabi

### AJK

Muzaffarabad

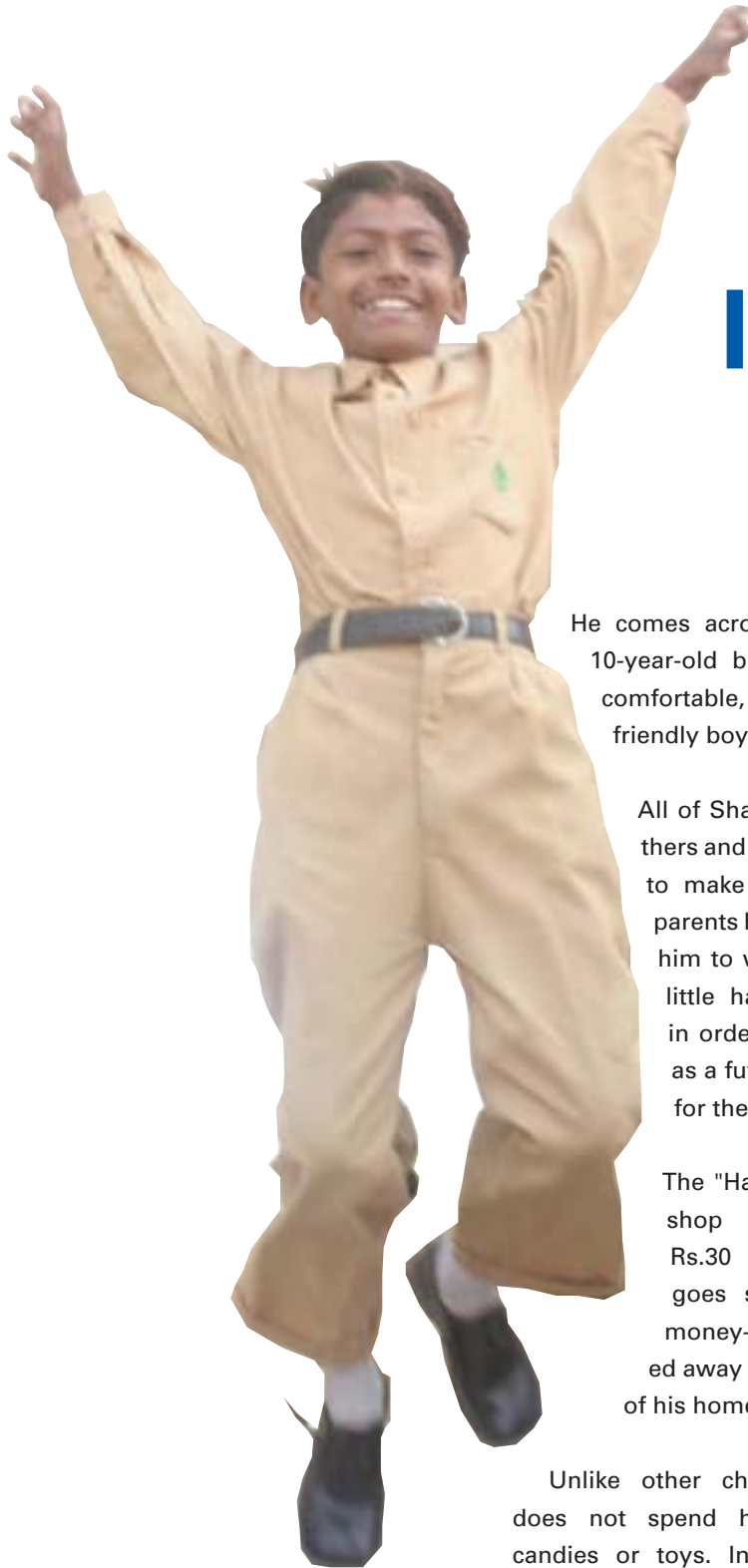




# STANDING TALL

Students





# I Believe I Can

He comes across as a solemn 10-year-old but once he gets comfortable, Shahrukh is a friendly boy.

All of Shahrukh's five brothers and sisters work hard to make ends meet. His parents have arranged for him to work at a shabby little hair salon nearby in order to prepare him as a future breadwinner for the family.

The "Hair Master" at the shop gives Shahrukh Rs.30 everyday which goes straight into his money-box, safely tucked away in a secret corner of his home.

Unlike other children Shahrukh does not spend his earnings on candies or toys. Instead, he saves each penny he can to buy his color pencils and notebooks. An intelligent student, Shahrukh was enrolled at a local government school near his house, but his mother transferred him

to TCF Primary School Kings Friendship Campus, Vinder, Balochistan. She did so after hearing unsatisfactory reports about Shahrukh's previous government school. He immediately fell in love with the new, sprawling, well-maintained Kings Friendship Campus.

**To please his parents, Shahrukh is determined to learn all about the hair styling trade...**

To please his parents, Shahrukh is determined to learn all about the hair styling trade and works equally hard at the shop as he does at his studies.

But it is only after overcoming his initial shyness that Shahrukh admits that what he really wants to do is fly planes when he grows up. Aircraft fascinates him and he is brimming with hundreds of questions about airborne jets and helicopters.

If he keeps working hard, Shahrukh can make his dream come true and TCF will be by his side to see his dream reach its fulfillment. ■

**...it is only after overcoming his initial shyness that Shahrukh admits that what he really wants to do is...**

# “I am Nawaz Ali Shah”

“I am Nawaz Ali Shah”, the nine year old, sturdily built Pathan boy proudly tells his name. Currently he is enrolled in Grade II at TCF School - Campus of Hope in the earthquake-hit district of Mansehra.

**She received Nawaz one morning when the driver of the school’s staff van picked him up off a garbage dump outside the school, and brought him straight to her.**



**Second home:** After the October 8 Quake, Nawaz Ali found a new family at the TCF Primary School, Campus of Hope, Mansehra, Azad Jammu and Kashmir.

Nawaz is overage for his class. But enrolling him into the school was a vital decision for Shakila Waris, the School’s Principal. Since the inception of the School, she has made a practice of taking in the street children given their alarming number in the village.

She received Nawaz one morning when the driver of the school’s staff van picked him up off a garbage dump outside the school, and brought him straight to her.

One of the youngest of nine siblings, Nawaz’s mother passed away when he was very young, and he suffered from lack of attention at home in his large family. After the October 8 Earthquake and the destruction of his school, he lived a nomad’s life until found by the Campus of Hope.

Nawaz has no desire to grow up to be a truck driver, which is his family profession. Instead, he wants to study and become a teacher (for education, he sagely states, is absolutely necessary).

Once a nomad with nobody to care for him, Nawaz is today surrounded by loving teachers and the bright light of hope, a feature of every TCF School. ■

# Life, in Working Order



With her own age: Rashida with her friends, away from the harshness of her work life.

"I have to be at work by 4 O'clock in the morning. I peel two *gaalas* of shrimps from 4 a.m. until 7 a.m. It takes me about half an hour to an hour to peel one *gaala* (basket). Each *gaala* has around 300 or more shrimps. I get paid 10 Rupees for every *gaala*. I have been doing this work for quite some time.

I am 11 years old.

I go to the *waara* (shrimp-peeling factory) with mother. There are lots of people there; many children also, like me. In a day, I can peel at least three *galas*. I go to the *waara* again after school and work until late afternoon.

**"I collect all my tokens and keep them safe in a box because if I lose them, I will not be paid."**

I work for three hours in the morning before school and then for another three hours after school. I work when shrimp is in season. It is the season these days so I work almost everyday. In the morning there is a lot of rush in the *waara* because there are so many

people lining up to get tokens for work. For every *gaala*, I get a token. It is a plastic token. Whoever comes early has the best chance of getting the tokens. Sometimes the man who gives us work at the *waara* divides the tokens according to the quantity of stock he has unloaded. He issues tokens according to how much stock he gets. For instance, if he gets one *mun*n (maund) of shrimps, then he won't issue too many tokens. Then he just closes the window and says all tokens are finished.

I collect all my tokens and keep them safe in a box because if I lose them, I will not be paid. I only get paid if I show my tokens. I get my wages after one or two months. When I have to wait for my payments, then I take money from my grandmother. My grandmother does not do anything. She has a small shop that my uncle runs for her.

I do not mind doing this kind of work. It is ok, I guess. I don't want to do this for long though. I want to become a doctor when I grow up. But until then, to earn money, I will peel shrimps. I put *henna* on my hands. *Henna* is good because it helps prevent the





**Against all odds:** Rashida continuing studies despite her trying conditions.

pain and swelling you get in your fingertips from peeling shrimps.

My father works on a fishing trawler. But he only goes out to sea during the season, not everyday. When he is away, then he is gone for a month at least if not more. When my father is away, my mother and I have to work because he is away for so long sometimes. When the season is over then I do not work.

I am the oldest among my five brothers and sisters. They are all younger than I am. But right now, only I go to school. My sister is 10 years old. She goes to a *madrassah*. She studies the Quran. I also study the Quran. But in my school, I also study English, Urdu, science, *Islamiyat*...I study everything. But my sister does not study any of these or other subjects in the *madrassah*. My parents prefer what I study in my school. They say they will enroll

**“I put *henna* on my hands. *Henna* is good because it helps prevent the pain and swelling you get in your fingertips from peeling shrimps.”**

my brothers and sisters in my school soon also.

I have been going to school for three years now. I am in Grade II. Even though we speak Bengali at home, I like studying Urdu in class. I enjoy it and don't find it difficult at all. I like studying English too. But I am new to it. I started studying it in Grade I. I can understand it a little now. If somebody asks me my name in English, or where I live, I can understand and answer now.

I like my school a lot and want to finish my primary here. After that, I want to move to secondary school. I want to continue my education.

When I come home from work in the evening, I clean the house, eat my dinner and then go to sleep at around 8 pm because I have to get up early the next day for work.

I don't get much free time but sometimes, I go out and play with my friends. But only if I get the time. My grandmother has a TV in her house. Sometimes I watch a little bit when we go to her house. I also listen to music... but only when I am visiting my grandmother's home." ■

*(A TCF UAE Supporter narrates the story of Rashida after he met her in her school.)*



# Reflections of Hope

Safdar Karamat is a very special boy. Not just because he is severely handicapped and may never walk or be able to lead a normal life but because, despite his natural disadvantage and physical disabilities, Safdar has more courage and willpower than a lot of his privileged counterparts.

**...despite his natural disadvantage and physical disabilities, Safdar has more courage and willpower than a lot of his privileged counterparts.**

During the annual exams, he stood first in class. As his Principal proudly tells us of his academic achievements, one almost forgets that Safdar cannot walk, or that his father, who lives at a Sufi shrine, has very little interest in Safdar's education.

His classmates take care of his special needs like their own brother, and his teachers adore him. With TCF, Safdar has come a long way from his earlier days of being just another handicapped child with no chances in life. He has a lot to look forward to today. ■





**Crowning glory:** Saba Hameed (L), has all the reasons to smile. Her junior Nazia Inayat (R), an ace student herself, shares the joy of her role model.

# All's Well That Ends Well

## Results 2007

Once again this year, TCF Secondary students shone through their results in their respective provincial Matriculation Board Exams.

## Highlights

TCF Schools across Pakistan had a 98.65% passing rate. 142 out of 370 students secured A and A+ grades. TCF Schools in Punjab, which have a spectacular record of 100% passing rate in the past five years, kept their tradition this time around also. Schools in Sindh were by no means far behind with 98 boys and girls scoring A or A+ grades. A great source of pride and joy for TCF were our 15 girls from TCF

Pilot Intermediate Project in Minhala Kalan – all of whom graduated from TCF Higher Secondary School – Shirin Sultan Dossa Campus XI with flying colors this year.

## Crowning glory

Saba Hameed's third Position in the Lahore Board of Intermediate Education is the crowning glory of TCF this year. She was also the highest scorer in her batch in her First Year Exams last term. Saba, who comes from a farming community in a village near Lahore, plans to make a career in the field of teaching. ■





# ENERGISING CHANGE

Families

# They Just Won't Give Up

Their eyes held the gleam of hope - a hope for empowerment. These women at Rasheedabad, one of Karachi's urban slums, had been gifted with the most powerful tool to achieve their empowerment in society and become Agents of Positive Change.



**Well received:** At the ceremony, women residents of Rasheedabad, one of Karachi's urban slums, received certificates for the Adult Literacy Program. Others received Inspiration.

Through education, these women had been shown the way towards progress. TCF staunchly believes that development of a society stems from the progression of a family, clan, neighborhood and only then do positive vibes resonate visibly. Taking this spirit forward, TCF has been engaged in spreading literacy to that adult populace, which belongs to areas where the presence of TCF in the lives of its younger generation has already gained everyone's trust.

Well into its third year, the 'Jugnoo Adult Literacy Program' since its inception has helped women attain basic education. In this preliminary phase, its basic purpose is to enable adult students to read and write in Urdu and be able to do day to day simple mathematical calculations.

## What families have to say

"I am not educated and I am ashamed of that. I did not want my children to suffer from the same. It was this realization that drove me to enroll my children into a TCF school and give them the chance in life they deserve."

**A mother**

Her son Ghulam Abbas graduated from TCF Secondary School in 2006.

This year too, it was held in Karachi, from February 19, 2007 and was successfully concluded on May 31, 2007. The program was sponsored by National Foods Ltd. and it was organised respectively in four different areas that included TCF Primary Schools in Shah Nawaz Colony and Baloch Goth and TCF Secondary Schools in Rasheedabad and Umer Mengal Goth.

A local organisation, New Century Education (NCE) especially designed three Urdu Books and one Mathematics Book for this Program.

Before the commencement of the Jugnoo Program, NCE staff trained some teachers at respective TCF Schools to teach the enrolled adults. TCF and NCE teams held motivational

...an overwhelmed 70-year-old lady exclaimed: "I was blind till now. TCF has gifted me with sight."

sessions with TCF students to persuade their families and other relatives to attend this Program. The response was extremely positive.

The Closing Ceremony of Jugnoo Program was held at Rasheedabad Secondary school on July 28, 2007. TCF Director, Mr. Ateed Riaz was the Chief Guest and was accompanied by TCF CEO Lt. Gen. (R) S P Shahid.

At the ceremony, certificates were awarded to the teachers who had conducted the Program. Certificates were also distributed among the real Agents of Positive Change - the students of Jugnoo Program.

Upon receiving her certificate, an overwhelmed 70-year-old lady exclaimed: "I was blind till now. TCF has gifted me with sight." ■



Never too late: For some women, this was the first time life offered a chance for education.

No doubt that TCF has been the source of confidence in the lives of my children.

**Qamrunnisa**

Mother of 6 daughters and a son -  
all students at TCF School, Crescent Steel Campus III



**Inheriting ambition:** Ali Baksh with his niece and nephews - all proud to be a part of Haji Lashari's dream.

# Runs in the Family

**Ali left his studies after Grade 10, but now his own niece and nephews are influencing him to re-think his decision...**

In 2002, Haji Khair Mohammad Lashari, chief of an old, local clan in Hub, Balochistan, donated four acres of land to TCF to build a school in partnership with the HUBCO Power Company.

Three years later, Haji Lashari's family is among hundreds of families reaping the fruits of his decision.

His grandchildren Sanullah, Saira and Shahid all study in the same school. Sanullah, a bright and confident student of Grade 8, eagerly discusses his plans of becoming an engineer.

Saira and Shahid study in Grade VI and Grade I respectively. Saira is, an

eloquent child who aspires to become a nurse. Mischievous looking Shahid too has big plans – he wants to become a world famous cricketer.

Their cousin, Nazir Gaddor, studies in Grade I of the same campus. Nazir, son of a fisherman loves science and wants to become a doctor.

The family story does not end here. Haji Khair Mohammad Lashari's 22 year old son, Ali Baksh Lashari is a constant feature around the campus as its cheerful gatekeeper. Ali left his studies after Grade 10, but now his own niece and nephews are influencing him to re-think his decision and resume his education. ■





# FATE RE-WRITTEN

Graduates

# Ready to Launch

As our students progressed through the grades, TCF began realizing that for the achievement of its dreams, it was important to continue guiding the students even after they complete Matriculation (Grade X).

As ideas and options were being thought over, a volunteer proposed the establishment of the "Placement Desk" at TCF Head Office. This department would provide academic and career counselling to TCF graduates and scholarship opportunities for higher education.

Students who had graduated out of TCF Schools since 2003 were contacted in order to be assisted. In the words of the Assistant Manager, Placement Desk "We want to provide young graduates with exposure and give them varied options for the future."

"It elates me when I hear a TCF student say 'I am the first one in my family to go to college.'" She further adds, "Each year the number of students graduating from our system is increasing two-fold; currently about 500 students fall under our umbrella – this makes Placement Desk one of the most rapidly growing departments."



*Dreams, lined up:* Beneficiaries of Standard Chartered Bank Scholarship for Higher Education.

**"It elates me when I hear a TCF Student say 'I am the first one in my family to go to college.'"**

Amongst the major achievements of the Placement Desk this year, is the signing up of an internship program for 10 of our post-matriculate students with IGI and BMA (financial service companies). Six of those selected students are girls. During the one month paid internship, the students are to be rotated between departments of the organizations to get the feel of the working environment as well as to provide the children with maximum exposure for future options.

A representative from the Placement Desk adds "It was an extremely heartening experience observing the enthusiasm with which the parents allowed their children, and especially their daughters, to enroll for the amazing opportunity."

"We are all about changing mindsets - those children who were initially thinking of going back to their father's professions are now exploring more career options." ■

# Faith in Education

Unlike most cases where children are inspired by their elders, Saima and Saba enrolled into the TCF School in Burki (a small town near Lahore) after being impressed by the education their younger sister was receiving.

**“So eager was he to educate all of us that we especially moved from our village to near Lahore for this reason.”**



**Standing out:** Saima and her sister Saba (not present in photograph), hail from a community where even primary education is discouraged among girls.

After achieving excellent grades in their matriculation exams through TCF School, Saima and Saba are now studying at the highly prestigious Queens Mary College and Islamia College respectively for their intermediate.

Saima, who is studying towards a Masters in Commerce tells us, “Our father is an *Imam* at a mosque, and also teaches Islamic studies and Arabic in a *madrassah* (Islamic school). We come from a strongly religious background, and our father has placed a lot of stress upon education—both religious and otherwise. So eager was he to educate all of us that we especially moved from our village to near Lahore for this reason.”

Saba adds, “Today our sister is doing her B-Ed and the teachers at our TCF School are helping her study for that. All of us plan to go to university. I want to do a course in Islamic Scholarly Studies.

“The difference between our uneducated cousins and us always shines through when we meet. I just hope their parents realize their mistake and become as enlightened as our father!” ■



# Looking at a Bright Future

“When I met young Saba Hameed this summer at TCF’s Lahore Office, our meeting which was supposed to last an hour turned into a day’s event.

Saba had outclassed thousands of students to secure Third Position in the city, proving that golden notion that hard work and passion to learn can,

Her journey through school has not been an easy one. There were times when her family felt that she had studied enough for a girl and moments when she herself was not sure how long she could carry on. With the support of her principal and teachers and the trust her father had reposed in her, Saba continued through her academic career steadily paving the path to school for the younger members of her family. I can only imagine how proud her family and community must be of her now. I smile when I think how her siblings now have a mother who is convinced of the importance of education for her family, and will never again need to be persuaded to put her children in school. And I am immensely proud when I think about her future, as a woman leading the future towards real enlightenment.

**I was not just extremely happy for Saba but for every girl in Pakistan striving for an education against all odds.**

after all, win over difficult circumstances. As she stood next to her more privileged counterparts from some of the best institutions in the city to receive an award from the Punjab Ministry of Education, Saba’s eyes shone with pride. She had proven that the real hope for Pakistan lay in educating its masses, and in giving a fair chance to those who may not have the same opportunities in life as those at a greater advantage.

I was not just extremely happy for Saba but also for myself and my colleagues, for the people supporting the cause of education and for every girl in Pakistan striving for an education against all odds. Saba is a friend who has taught me to be grateful for what I have, for what I am working for and to have hope for my country.

Our conversation, which ranged from poetry to politics to the meaning of a good education, was more prolific than many conversations I’ve ever had. Saba’s self-assured smile and intelligent eyes spoke volumes for the belief she had in herself, and yet deep down I was not sure where fate would take her next. Given the limited opportunities she had, being born in a family of farmers from a small, conservative village of Punjab, I could only wish that her intelligence and spark for life would meet its rewards.

When a month later I learned of her results in the exams held by the Lahore Board of Intermediate Education (Grade 12), I had tears of joy; in fact elation in my eyes. My anxiety for her and the other girls belonging to her community had been in vain.

Saba wants to become a College Professor. She has a passion for reading Urdu poetry and is an excellent orator. The eloquence in her speech and the conviction in her words taught me that education was not just a matter of reading and rote-learning – education’s end result is enlightenment, a destiny only reached when the journey entails real passion.” ■

*(Written by a TCF Employee after Saba Hameed’s outstanding performance in the examinations held by the Lahore Board of Intermediate Education)*



## Two Good

Seventeen year old Noman and his friend Tariq explain, “we’ve been friends for so long that we can read each other’s thoughts.” Both TCF Graduates look on to a bright future - Noman is studying Pre-Engineering while Tariq is enrolled for Pre-Medical, Intermediate level. ■



## A Story That Needs To Be Told

Zaitoon Kareem, daughter of Iranian immigrants, began her journey at TCF as an awkwardly shy eighth grader. Today, she is a confident student enrolled at the esteemed Karachi University. She is majoring in Urdu Literature while also studying International Relations and Philosophy. ■

Currently teaching in TCF Secondary School in Bhattaibad, Zaitoon harbors a deep yearning to become a cinematographer and make documentaries that bring forth stories of the nation’s long forgotten historical heroes and to revive Pakistani pride in its glorious historical roots. ■



## A Master Plan

20-year-old Sanaullah, while studying for his B.Sc final year, works in the accounts section of TCF Primary School - Goth Khuda Bux. Sanaullah can proudly claim to be the first member of his family who is not only educated, but also holds a white-collar job. ■

Sanaullah has meticulously planned out a career path for himself with counseling from his teachers at TCF School. He wants to pursue a Masters in Accounting and then join the Accounts or Human Resource Team at the Quaid-e-Azam International Airport, Karachi. Sanaullah cannot wait for the day when he will get his dream job. ■





# CIRCLE OF CHANGE

Volunteers and Graduates Give Back to TCF

# The Destiny of Change

The four girls chatting and giggling together around the table all have something in common: they are TCF Graduates now giving back to TCF in the best possible way. Each of them is a teacher at the Primary School they have studied in.

Farhana and Rehana Farooq are sisters, both TCF Graduates and now teaching at their school. They tell us that their older brothers were very keen to educate both the sisters, since their four older sisters had been married off at an early age and never got a chance to study. Rehana admits she was hesitant earlier, however, her brothers persevered more so when the TCF School opened in their village. After joining TCF she realized her reservations were meaningless.

Shumaila Mehmood adds that the environment, the teachers and her fellow students at the school “have made me a better human being, and brought a marked change in the way I think”. She loves teaching because she wants to pass on her passion to other children of her village.

**“I used to think it would take a long, long time for things to change this way in our village - I don’t believe that anymore.”**

**“People used to come to our house and tell my parents to stop sending us to school...”**



**A good return:** Farhana, Rehana, Shumaila, Saira (L-R), are giving back to TCF in the best possible way.

The impact of her school on the community, she says, has been remarkable too. “People used to come to our house and tell my parents to stop sending us to school, but my parents

ignored their advice. Today many of those people are sending their own children to my school.”

Farhana Farooq nods on hearing Shumaila’s comments and adds, “Today, we have come very far. I used to think it would take a long, long time for things to change this way in our village- I don’t believe that anymore.” ■

# All Work and No Play?



**Learning in a friendly environment:** A dedicated volunteer, with TCF Students.

## What volunteers at the TCF Summer Camp have to say...

“I remember my first day at the Summer Camp where I had gone with the thought that I can now teach students who know so little. I was wrong. By the end of two weeks, I realized that they had taught me much more than what I could have ever taught them...”

**Altamish Jiwa**

Reporter Sports, DawnNews



**The art of learning:** A TCF student brushing her artistic skills in the summer camp.

“If I was keen on becoming a teacher before, the last two weeks with TCF Students have let me know that I’m making the right decision.”

**Arif Ali Khan**

University of Michigan Ann Arbor

“I was impressed with TCF before I arrived. But my appreciation has increased ten-fold since my association with it. That being said, TCF is only a testament to what the students innately possess, the talent and intellect that all Pakistanis should be proud of.”

**Aisha Rahman**

Law Student, University Of Tennessee



# A Fair Deal of Sharing

April 2007 marked the launching of a specialized “Volunteer Desk” with the aim of promoting a positive and inclusive volunteering experience that encourages creative and lasting contributions to the cause of TCF.

## Who are the Volunteers?

TCF Volunteers come from different backgrounds with diversified expertise. The quality that binds them together is their passion to work selflessly without regard for monetary consideration.

In the past, our volunteer force comprised student volunteers, from all over the world, who worked for TCF Summer Camps during their summer break. TCF has recently started working with corporate volunteers as well. Other volunteers include TCF Supporters who help TCF out with their time and professional expertise at the Foundation’s strategic development level, as well as with various projects that can improve the quality of education TCF provides.

## Summer Camp

Each year TCF Summer Camp takes place in the month of July. TCF Summer Camp July 2006 was a four-week program conducted in two TCF Schools of Karachi. 22 enthusiastic volun-



**An eye-opener:** Many volunteers find their perspective on life changed after the experience with the less privileged.

## TCF has recently started working with corporate volunteers.

teers participated in the program. For July 2007, the Summer Camp is planned for four TCF Schools in the city.

## Mentoring Program

A pilot Mentoring Project named *Mustakbil* was launched with 10 student-mentor pairs in June 2007. The partners in the four week program include IGI Financial Services Company and BMA Capital Management Ltd. The Mentoring Program proved to be a paid internship opportunity for

TCF Students. The mentoring process was initiated after thorough evaluation of the volunteering mentor’s ability to act as an appropriate role model for the mentees.

## Eye-camp for the Students

Two eye-camps were conducted by corporate volunteers for TCF Students in May. The camps were conducted in two TCF Schools in Karachi, one located in Machar Colony and the other in Saudabad. ■



# **BRINGING ALL FACULTIES TO LIFE**

Faculty Members



**A cause for joy:** When children like these grow with full potential, teachers Rubina and Aqueela find their purpose fulfilled.



# Partners in Pride

Sisters Rubina and Aqueela have both been teachers at TCF Schools for many years. They started their journey at the same TCF School. But Aqueela got married and transferred to the TCF School in a small town in Punjab, where she moved with her husband.

Aqueela describes her reason for joining TCF, “During my training period, I realized that teaching at TCF would be a creative and intellectually superior experience.”

Rubina has continued her education while teaching. She was a graduate at the time of joining, and is now a B-Ed and waiting for her M.A exam results. Rubina adds “The profession of education is not just about getting a job – it is about bringing a revolution in the life of the child, and that’s exactly what we are able to do at TCF Schools”. ■



# Growing Together



Teacher Training is a crucial instrument for TCF to ensure quality control in its education system.

Teacher Training Modules undergo regular reviews and constant improvements each year. Today, the Modules are based on need analyses carried out by the Education Team and encompass latest development

in the area of classroom teaching, assessment and preparation of cost-effective teaching aids.

This year a comprehensive Training of Trainers for selected candidates was organized in Karachi, Lahore and Faisalabad where 80 hours of training was given to selected primary and secondary teachers. They in turn trained nearly 3000 TCF Teachers across Pakistan. Other than in-house training, TCF Trainers also attended various capacity building courses with different teaching resource organizations and professionals. ■

**Other than in-house training, TCF Trainers also attended various capacity building courses with different teaching resource organizations and professionals.**



**On the same page:** The teacher training program ensures that the progressive methods of education are implemented across the all TCF schools in Pakistan.

# A Rewarding Experience

At TCF it is realized that its faculty members are the protagonists of TCF Education Program. Hence, the recognition of these key role players is of utmost importance. TCF Awards Ceremony is a staple annual exercise to recognize outstanding teachers, principals and high performing TCF Schools.

**More than 2,200 people attended the ceremony, including TCF Directors, Supporters and School Staff.**



Awards are given to outstanding teachers and principals of TCF schools.



The third TCF Annual Award Ceremony was held in November - December 2006 with its trademark fanfare. The Ceremony was held in Rawalpindi, Karachi, Faisalabad, Khushab and Lahore.

Awards, as is tradition, were distributed in categories such as Long Service, Full Attendance and Excellent Academic Results for schools in Board Examinations.

More than 2,200 people attended the ceremony, including TCF Directors, Supporters and School Staff. 14 staff members received Long Service Awards for their selfless commitment to TCF for 10 years. Notably, TCF Board of Directors also announced scholarships for all TCF Teachers who are graduates from TCF Schools at the Awards' concluding ceremony held in Karachi. ■



# A HELPING HAND

Non-Faculty



# Making Their Mothers Proud



Sohaib

Five year old Mubashir and Sohaib have more things in common than their age and height: the two best friends are students of Kindergarten at TCF School, Phengali, and have access to their mothers' hugs during school hours.

Mubashir and Sohaib's mothers are maids at this school. Besides being the breadwinners for their families, both are reaping the fruit of being associated with the TCF Family by giving their children what they desire most – a quality education that would render them free of the disadvantages that they have been born in to.

Sohaib's mother, Samina, was divorced at an early age but luckily managed to keep her son after her husband re-

**Samina smiles shyly and says that she would just like her son to become a *bara afsar* (officer) when he grows up.**

married. The little boy with adorable dimples in his cheeks is the center of her life. He declares he wants to be a doctor when he grows up – Samina smiles shyly and says that she would

just like her son to become a *bara afsar* (officer) when he grows up.

The lives of these single mothers has changed since they began working for the TCF School. They love the environment, the kindness of the faculty, and the fact that their sons have access to quality education.

Today when Sohaib enthusiastically recites nursery rhymes with his classmates, and Mubashir joins his friends in the school playground, the mothers can not hide their smiles, and pride fills their eyes. ■



Mushtaq



**A clear victory:** Saleh and his mother at their TCF Primary School - Hub Gatron I, Balochistan.

Shamim is a docile woman whose deep eyes and lined face reflect the hardships she has struggled with. Her husband is an unemployed drug addict and Shamim's only means of survival is her job as a maid in TCF Primary School - Hub Gatron I, Balochistan. Besides financial stability, the job at the TCF School also provides a safe haven for her son, Saleh.

**Saleh has recently taught his mother how to write her name and sign properly.**

11 year old Saleh Mohammed studies in Grade V. His favorite subjects are Science and English and he is currently contemplating between becoming a teacher or a lawyer.

Saleh has recently taught his mother how to write her name and sign properly. He is also teaching her basic maths. Both mother and son are an integral part of the TCF Family, and their optimism reflects the Positive Change TCF promises. ■

# Against All Odds

**“Abba then brought us to Lahore just so we could study in peace.”**

Ramzan, a retired Pakistan Army soldier, left his native village for Phengali, a village on the outskirts of Lahore, so that his children could receive education. He belongs to a highly conservative community with no family history of education - especially that of daughters.



Rafia: narrating the story.

Ramzan and his wife however, though both illiterate, had other plans. His job as a gatekeeper at the TCF School in Phengali brought with it the perfect opportunity for his daughters to receive quality education within his limited means.

The principal of the school happily enrolled Rafia - his eldest daughter,

Farzana (who is now in Grade X), and their younger brother. Rafia went on to become a teacher in this very school.

Rafia completed her B.A and B.Ed after graduating from TCF. Ramzan tells us, “TCF was the only school up to matriculation in this area when I brought my family here and its teachers provided the perfect stimulant for my daughter’s passion to study. She now wants to attain a masters degree, and Farzana who looks up to her, wants to do the same”.

Rafia, an immensely popular teacher in the school, is also a prodigy in her family. She tells us, “when Abba (dad) decided to admit us in school, our conservative relatives opposed him intensely. Abba then brought us to Lahore just so we could study in peace. Today, the same uncles who once berated my father for educating me, give my example to their own children and have begun to put their sons and daughters into school.”

“Every time I visit our village I am surrounded by my cousins seeking my advice. We would not have had this reputation in the family if TCF had not come into our lives!” ■





# SHARING A VISION

Employees

# Trust. His word.

You can spot him from afar through his signature green baseball cap, and be sure that your errand will be delivered. His famous tight-fisted honesty in handling TCF money – being the chief funds dispatcher has resulted in his progression from a driver to an Assistant in the Administration Department, a position that he is very proud of.

Raised in Karachi, Mohammad Aslam (better known as Aslam Bhai) is the eldest of nine. He completed his intermediate from one of the oldest educational institutions in the city, Islamia College. The sudden demise of his father resulted in him becoming the sole caretaker of the family.

Circumstances forced Aslam Bhai to discontinue his education and become responsible for bringing up his brothers and sisters and covering their education and wedding expenses. In 2002, Aslam bhai was faced with testing times in Karachi. At this point upon discovering a vacancy for driver's position, he joined TCF.

**“Having seen families of TCF Students coming from more unfortunate circumstances than my own, I feel I am a changed man today.”**



**An asset:** Aslam bhai embodies trust, a value for which TCF has won the hearts of not just the people in Pakistan, but across the globe.

Earning immediate approval of his seniors and admiration of his juniors for his commitment towards work, Aslam bhai received successive promotions. “To every newcomer I pass on the same sentiments that I acquired from my seniors. I tell them how each one of us, whether we are drivers, clerks or gardeners have a vital role to play.

Aslam bhai says, “Over the years TCF has proved to be my second family. The way my seniors, from Management level to the Directors have guided me has made me feel like I never lacked a father-figure.

“Having seen families of TCF Students coming from more unfortunate circumstances than my own, I feel I am a changed man today. I am not married but I feel as if all of TCF Students are my own children. All my inspiration comes from them, and I wouldn't hesitate in saying that I can spend my remaining life with TCF. ■

# Change, Brick by Brick.

In your first encounter with Manager Construction, Mirza Saleem Baig, you might get the feeling that he is a man of few words. But when it comes to TCF, he has a lot to share.

Mirza Saleem Baig and his team started their careers at TCF with the construction of the sixth TCF Primary School in 1996 in Bilal Colony. "My first recollections of abject poverty in places like Bilal Colony will stay with me forever". This was a time when Karachi was scorched in political violence and turbulence.

**"They felt it was a miracle when they saw me come home alive that day."**

Mr. Saleem recalls often working late at site despite the violence and curfews in the city. "Especially one day, after the murder of a political leader in 1997, I was working late at Bilal Colony while my family frantically searched my whereabouts. They felt it was a miracle to see me come home alive that day."

For Saleem Baig and his team, every project engraves invaluable memories. He proudly recalls constructing the first TCF Secondary School in Umer Mengal Goth back in 1999.



**A pillar of the foundation:** For Saleem Baig and his team, every project engraves invaluable memories. One of the many TCF Schools to be proud of - TCF Primary School - Al Karam Campus I & II, Quaidabad - Police Station.

Most of Saleem's classmates from his graduating batch at university are currently settled abroad or engaged in financially lucrative posts.

Mirza Saleem Baig shares an interesting anecdote regarding this "After much persistence, I convinced a couple of my engineer friends, also engaged in some school related projects, to visit TCF Schools in Anwar Shah Goth, Karachi. Later that day, they told me that they had never

imagined a non-profit organization to be able to construct an entirely purpose-built school in such a slum. Since then my friends have turned into ardent supporters of TCF Cause.

"It is one of my greatest dreams to one day interview a fresh aspiring engineer for my department and end up discovering that the young man or woman is actually a TCF Graduate! God willing, I believe that dream is on its way to fulfillment." ■





**Talk of energy:** Col. Anwar sharing details of the TCF journey.

## Walking the Talk

On the onset, retired Colonel Anwar Awan fits perfectly into the army-man prototype. His plain-speaking and no-nonsense demeanor is a little daunting for anyone meeting him for the first time. There is, however, a fascinating sentimental side to this man who has steadfastly stood behind TCF since its very inception. He bluntly admits that he was cynical about the cause of TCF when his acquaintance, Lt. Gen. (R) Sabeeh-uz-Zaman invited

him to join the organization after he founded it along with his five friends.

The Colonel in his own words: “Whoever heard I was thinking of joining TCF told me it was an impossible dream. And I admit that it got to me often, and I felt dejected at times. But something in me made me decide to give it a try. So I obtained three plots of land and started building the first three TCF Schools in Punjab.”

Today, it has been more than ten years since he has been building and managing TCF Schools in Punjab. The optimistic streak that made him give a chance to a seed being sowed by a few individuals, has now fully grown into an indomitable belief in the power of that seedling to bring a turnabout change in the fate of this country. So much so that he passionately declares, “My vision is that a time will come when the education model of



**Embracing life:** Col. Anwar sees these children, as an inspiration for all those who aspire to change the course of their destiny.

**“....a time will come when the education model of TCF will lead the education system in the country”.**

TCF will lead the education system in the country”. And this vision has been passed down not only to every single dedicated employee in the TCF North Regional Office in Lahore but his commitment reverberates in the pulse of TCF.

The vibrant energy is visible on every face, whether it’s a driver, a peon or manager looking after TCF Schools. The colonel shatters many illusions

about parents of children belonging to lower income classes. He says, “I have always found less privileged communities forthcoming to the idea of education and of TCF striving to bring about a change in their lives. I am confident that parents of these children are indeed very interested in their education – however, they do want a promise of quality education that would really make a difference in their children’s lives, which is why they put

their trust in TCF. The same uneducated parents accused of being averse to their children’s education have become so involved in their children’s schooling that they regularly attend every Parent-Teacher meeting at TCF.

TCF Schools in Punjab had just celebrated 14th August at the time of this interview. Col. Anwar finishes with a smile, “Never before was Independence Day celebrated with the same enthusiasm as it is celebrated today in the villages home to TCF Schools. Our children have the quality of diffusing their spirit into their entire community ...that is our greatest success”. ■

# Surviving the Opposition

*Retired Colonel Syed Qaisar Hussain Rizvi joined TCF in 1995, becoming a member of the team of employees that established the organization. He has seen TCF through its 11 year journey.*

**What is your memory of TCF in the early days?**

Initially, there were only a couple of managers besides the CEO. All of us were involved in each process from writing proposals, purchase of plots, procurement of furniture to induction of staff, their training and most importantly spreading awareness about our program. We worked late hours but the cause kept us going. We celebrated each child entering a TCF School. It filled us with positive energy and hope for the future.

**What is an unforgettable moment for you at TCF?**

Some village elders of a particular *Goth* opposed our school construction tooth and nail, filed a legal case in court and on each hearing hired some people to stand in front of the court carrying placards against TCF.

After we won the case and on commencement of TCF School in the *Goth*, one of the elders was reported standing with his children on the gate, un-

able to muster enough strength to enter. We instructed the principal to enroll his children in the system. Later, he came to meet us with apologies for the undue opposition earlier. I narrate

this to say that such is the power of our conviction and belief in the mission of TCF, which has helped us over the years gain credibility and support from all sectors of society. ■

**“Some village elders opposed our school construction, filed a legal case in court and on each hearing, hired some people to stand in front of the court carrying placards against TCF. ”**



**Taking the lead:** The struggle of Col. Rizvi and his colleagues seems worthwhile, when leaders emerge from the children who once had no voice.

# A Cause for Joy

*Neelam Habib has extensive experience in development sector and joined TCF in 2001. She is currently working as Manager Donor Relations.*

**What positive changes, through your position, do you feel you have accomplished in the communities TCF has reached?**

It is a wonder we have been able to reach out and build schools in the back of beyond, literally taking education to people's doorsteps. It gives me immense pleasure when a child I have seen grow up puts complete trust in TCF and the parents welcome us into their lives.

**What are your most cherished memories while working here?**

They are of celebrating the outstanding achievements of our children, whether in academic or extra curricular pursuits. I also have lasting memories of successful campaigns launched and targets achieved, of exceptional fundraisers organized by the supporters around the world, of the over-whelming support received during the Earthquake, of the emotional experiences of donors on completion of their schools built in the name of their lost loved ones; of the expression of amazement by visitors on their first TCF School



Looking future in the eye: Girls at the TCF Primary School - Altaf Agha Campus V, Bhattaiabad, Karachi.

**"I have lasting memories of the expression of amazement by visitors on their first TCF School visit"**

visit along with that of the teachers and principals who proudly received their 10-year service awards last year from TCF.

**Where do you see TCF heading?**

In the past 11 years we have reached almost half way through our long term targets in terms of building new school units. Now it's time to concentrate on maintaining a sustainable growth along with the

quality and standard that is synonymous to TCF. I see a lot of parallel growth and expansion taking place under the TCF banner, working on health, environment, vocational training, skill development and adult literacy to benefit communities at large yet maintaining the main focus on providing formal education at the grass root level. I am confident in saying that TCF will soon become a great movement. ■



# Faces Behind the Face of TCF

## TCF Employees



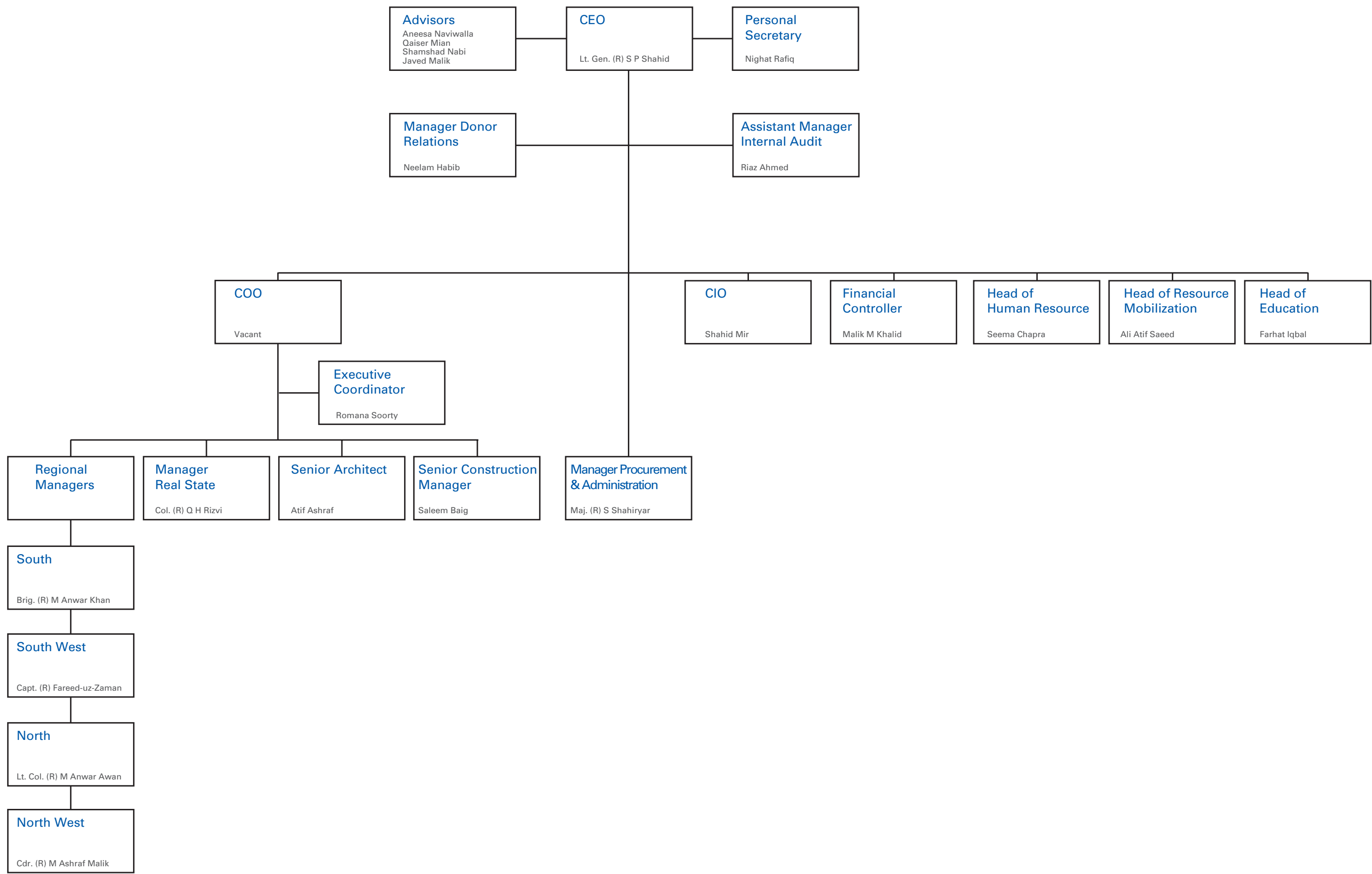
“The dedication showed by TCF workers, be it a gate keeper at one of our schools or a volunteer, boosts my energy to no end. We are working for such a good cause that the feeling that I get at the end of every day, no matter how hard the day has been, is a good one.”



“Being a part of TCF has made me more grateful to Allah, especially through my experiences with people who despite living in the worst possible conditions, still possess the hope and urge to struggle for a better life.”



# TCF Organogram





# MISSION MADE POSSIBLE

Supporters



# Breaking New Grounds

## Supporters of TCF (STCF)

STCF is the first official chapter of TCF, formed with the inception of TCF itself. It is the active fund-raising arm of TCF which is marked by its much awaited quality events held annually. The presence of STCF in major cities of Pakistan, is a source of great satisfaction for TCF and undoubtedly without their existence, TCF would not be where it is today.



*Dastan Goi:* An event that enthralled the audience.

STCF held its annual walk for education, ILMathon, on February 4, 2007. This was initiated three years ago to raise funds and awareness for TCF Schools. ILMathon has turned into an anticipated annual event over the years.

About 7,000 walkers, of all ages and many among them students in schools across Karachi, walked miles with a spirit that has become a trademark of TCF Supporters. 500 students from TCF Schools proudly led the walk this year, waving the Pakistani flag.

In April, STCF scored another hit with the local audience, a perfect sequel to its previous successful fundraising events that have provided quality enter-

tainment for a good cause. A series of beautifully crafted evenings of *dastan goi* (story telling) were held one after another in Karachi, Lahore and Islamabad. The protagonists of the shows were two talented young performers from India, Mahmood Farooqui and Danish Hussain.

The show was produced and directed by Anousha Rizvi, who with the two performers has the credit of reviving the lost art of narrating folklore and creating remarkable imagery through words, actions and sounds to the background of minimal props. This thoroughly unique brand of entertainment captured the imagination of the audiences in each of the cities it was staged in, leaving a lasting impact for years to come. ■

## What supporters have to say

“I became affiliated with TCF because I feel the only hope for our country is to educate the masses. The feeling of having been able to educate even one child gives me an incredible sense of fulfillment and purpose.”

**Saira Hoti**

TCF Supporter from Bahrain

# Greener Pastures

## Golf tournament

The Third Annual TCF Golf Tournament was held successfully at Karsaz Golf Club, Karachi on December 23 – 24, 2008. A large number of golfers competed to support TCF Schools, each one of them contributing towards the education of one child for an entire year. A number of corporate sponsors also helped make the tournament possible along with the hosts, Karsaz Golf Club. ■



TCF Golf Tournament: Lt. Gen. (R) S P Shahid, CEO TCF, presenting an award.

“Education is the only great equalizer which levels the playing field, and gives a fighting chance of survival, progress and prosperity across the board.”

**Najma Shamsi**  
TCF Canada

# Cashing on Ideas

## TCF UAE

Our focus remains the promotion of the TCF cause in the United Arab Emirates through awareness raising events and campaigns. Some of the highlights of TCF-UAE's activities this year were:

### Cricket Tournament

In November 2006, a cricket tournament was planned by the Young Pakistani Professionals Forum (YPPF) at Zabeel Park in Dubai. The thoroughly enjoyable event attracted a wide-ranging, multicultural crowd.

### Go-karting Evening

The supporters of TCF-UAE organized a go-karting evening in November 2006 at Jebel Ali Karting club. Contestants donned Formula-1 red jumpsuits and tried to set new record times around the famous track.

### Ras Al Khaimah Trek

More than a dozen trekkers braved



High on spirits: The trekkers at Ras Al Khaimah in January 2007

cold winds and temperatures to spend an exciting weekend on the perilous mountains of Ras Al Khaimah in January 2007. The TCF Ras Al Khaimah Trek proved a great success as participants enjoyed the challenges of trekking through dry river beds and valleys and the adventure of scaling dangerous mountain sides.

### Comedy Evening

Taskeen Ahmed and Hajra Haq, Dubai residents, organized a delightful evening of comedy with Saad Haroon in March this year to raise funds for TCF schools. Haroon entertained a cross-cultural audience with his razor sharp wit and observations on sub-continental culture and society. ■

I gain immense satisfaction knowing that TCF is building a more peaceful Pakistan and a more peaceful world via promoting education for all.

**Adnan Asar**  
TCF USA



# We'll Get It Done!

## TCF USA



### THE STORY GOES ON

It all began in 2002, when two ardent TCF supporters, a mid-westerner and a west-coast Pakistani, decided to go national with TCF-USA. As valuable supporters joined, a website was set-up by 2004. The first staff was hired in 2005 and donations started trickling in.

The turning point for TCF-USA was in 2008 when its communications matured, fundraising and infrastructure became grounded in a professionally managed national office. TCF-USA has funded 40 TCF Schools to date, including 7 in the Earthquake Affected region. Computer labs, libraries, books, uniforms, school vans and annual operating costs are in addition.

The story that began with two ordinary men, goes on because of the extraordinary people who have over the years become Agents of Positive Change through TCF-USA. ■



The year 2007 saw a unique and unprecedented contribution from TCF - USA

My husband Saqib Khan got me involved in TCF when he decided to take part in the toughest foot race in the world (The Marathon Des Sables) in 2003, in order to raise money for TCF schools. Today, I live, breathe and sleep TCF. Its UK headquarter (FTCF) is based in my home.

**Mehvash Khan**

TCF UK

### A BANNER YEAR FOR TCF-USA

By all measures, 2007 was a banner year for TCF-USA. Donation revenues saw an increase of 209% over the previous year, thanks to our generous donors.

The year was highlighted by TCF CEO's visit to the United States. TCF-USA made its strong presence felt in California by holding 3 events in Los Angeles, Palo Alto and the Silicon Valley. Our primary goal for 2006-07 was better communication through newsletters and campaigns.

### Leadership Development and Infrastructure

Our core leadership has matured to a level which assures sustainability for the future. A Strategic Planning process has sharpened our vision and given the leadership a roadmap with clear objectives.

Talented volunteers have stepped up to provide support in the specialized areas of marketing, education, business analytics, performance metrics and donor management systems.

Enhancement of infrastructure continues at a steady pace even as we strive to keep operating costs to a minimum, currently only 3% of revenues. Outreach, communications and fundraising are growing rapidly, while development of more regional support groups and chapters will be the thrust of our activities in the coming year.

We look forward to presenting you more Positive Change on these pages next year! ■



Los Angeles, March 2003: (L-R) Consul Gen. Ibne Abbas, Pervaiz Lodhi, Salim Adeya and Mustafa Bengali

“With TCF I know for a fact that close to 90% of what is raised will be used for programs and it has amongst the lowest administration cost ratios compared to well known charities operating in the U.S.”

**Shahid Khan**  
TCF USA

### A WONDROUS JOURNEY

U.S. volunteer educators lead the way. The year 2006-07 gave us an opportunity to connect with some very special people in the field of education, who contributed tremendously to the teacher training program of TCF.

**Barbara Jones**, a retired science educator and former Peace Corps worker in Peshawar in the early 1960's, first heard of TCF-USA when she and her former Peace Corps friends were raising funds for the October 2005 earthquake victims. Next thing we know, Barbara was in Karachi and Lahore for a month, conducting teacher training workshops for TCF teachers and master trainers, sharing her skill at using local and inexpensive materials to demonstrate scientific principles in an effective manner.

**Zoeib Mirza**, an instructor at DePaul University, Chicago, was a volunteer who conducted a one day workshop on adult learning methodologies. In his views expressed after the success-

ful trip, Zoeib remarked that he found TCF Schools comparable in quality of education to many of the elite private schools in Pakistan.

**Zeba Savage**, a math specialist who works with Action Learning Systems (ALS) in Los Angeles, offered two full-day training sessions to TCF Teachers in Karachi last December. A few weeks later, Zeba was calling us

to say that President Dr. Kit Marshall of ALS had offered to send her back to Pakistan for conducting workshops - on an all-expense paid, two week trip! Dr. Marshall's enthusiasm did not stop there. She also assigned an English Language specialist trainer, **Audra Mesa**, to accompany Zeba on the trip. As we go to press, we are already coordinating visits by other teacher trainers in the coming months. ■



Audra Mesa during an interactive training workshop with TCF teachers.

I was most impressed by the commitment and transparency at TCF. The cause is great and the results are very obvious. If the cause is right, people will support it constantly.

**Ghazala Hussain**  
TCF Supporter from Bahrain



# Warming Up To Canada

## TCF Canada

A couple of TCF Supporters moved to Canada in 2001 and immediately began working towards the establishment of a support group in Canada. In the words of a founding member/director of TCF Canada, "The Pakistani diaspora is very supportive once it realizes that the cause is worthwhile and funds will not be misappropriated." On the occasion of the Annual Dinner of the Canada Pakistan Business Council in 2006, TCF Canada was launched. The first TCF Primary School by any TCF Supporter in Canada was donated at this function.

The goal for TCF Canada in the past has been to introduce TCF and its mission not only to the Pakistani diaspora, but also to the wider community. Keeping in line with its goal, it

aims to expand its existing support base and establish TCF Chapters in major Canadian cities. So far, this young chapter has helped build and support four TCF Primary Schools and five Secondary School units.

TCF Canada organized its first gala night in September 2006 and another fundraiser in March 2007. The then Consul Generals for Pakistan were the chief guests for the two events. Also gracing the occasion were the Consul General for USA, the Minister of Education (Government of Ontario) and the leader of the Conservative Party of Ontario. Over 450 guests attended both the evenings. The highlight of the events was the stand-up comedy show by Azhar Usman, Sabrina Jalees and Preacher Moss. ■

*There are very few people in the world whose idea of supporting a cause they love consumes their entire being. Aziz Rakia, globe-trotting Pakistani Businessman is one such formidably ally to have. For his part, there is no limit to how far he will go to give to a mission he believes in...*

### Why did you become a part of TCF?

I decided the best way to give something to my country's people would be to help educate their children. At this point, I came across the TCF Website and started asking around about the organization from anyone connected to it – even the organization's suppliers! Everyone had something good to say. In September 2005, I listed all the schools of TCF in Punjab and Sind, and flew to Lahore without informing

“In one of the classrooms, I was particularly drawn towards a 12-year old girl who turned out to be a widow. Her life was over even before she had discovered out how to live it! The opening of a TCF school in her area had given a new lease to her life. On the way back I made up my mind never to part ways with TCF.”

**STCF Member**

(Wishes to remain anonymous)

anyone. I began visiting each TCF School and even questioned parents who came to drop their children off. Then I would request the school's gatekeeper to allow me to go inside and talk to the principal. The principals, at first reluctant, opened up as soon as they knew my purpose and showed the school to me.

What I found was motivation in each of the schools and devotion amongst its staff. I found the classrooms, the grounds and even the washrooms to be sparkling clean. The students too were neatly dressed.

**What is a memorable TCF Moment for you?**

I was passing by a TCF School in Punjab, a little before 11 in the morn-

ing while the classes were in progress. At the gate of the school, I saw a man standing quietly, seemingly waiting for someone. He had a long beard and was well dressed in Shalwar Kameez and Pagdi (head dress).

Since TCF Schools are co-educational, a thought came in my mind: perhaps this traditional looking old gentleman was here to register a protest against girls studying with boys, which is a common occurrence in villages.

I stopped my car and politely inquired from him the purpose of his presence at the school at this time of the day.

The old gentleman proudly replied that his daughter was a student at the school, and that he was waiting to

have a meeting with her teacher about her progress. He reached early, waiting for the bell to ring exactly at 11 a.m which was the meeting time.

On my asking him what he thought of the school, especially with its co-educational system, he replied, "All this time while I was waiting, I was praying for the teachers and those who have built this school and run it. I am a witness to the great changes education at TCF has brought into our lives".

Mr. Rakla is currently settled in Canada where he is part of TCF Canada, and is a regular visitor to Pakistan – often to make his famous, unannounced calls on TCF Schools around the country to see how they are doing. ■

I have a very strong belief that of all the challenges in life, not having an education is the greatest. It is the root of all good and the lack of it of all evil.

**Danish Mumtaz**  
TCF UAE



# Reaching New Heights

## Friends of TCF (FTCF)

Tariq Hussain is one of the founders of Friends of TCF (UK). We asked him what made him support TCF and instead came to learn of the passion that led to the formation of FTCF.

FTCF as it stands today is a tax-exempt charity in UK raising funds for TCF Schools in Pakistan. The organization supported by people from all

(my parent's birth-place) and made a small donation to the organization in 1997. I was pleasantly surprised to receive a response and receipt immediately. I contacted its office to learn more about its work. From there on, one thing led to another and the more I learned about TCF, the more I found it to be dynamic, and set to make a real difference in people's lives.

**“Over the last 11 years, TCF has shown me that it can change not just the lives of the deserving children in its schools, but also those of parents and the wider local community in which they live.”**

walks of life provides impetus for TCF workers back home to raise their performance bar. Every year sees a renewed passion from the loyal band of TCF Supporters that calls itself, aptly, Friends of TCF.

“I came across TCF when it had 10 schools. I had been seeking a way of putting something back into Pakistan

A year later during a visit with a British co-worker to TCF School in Macchar Colony (one of the largest impoverished establishments of Karachi, the banker and his co-worker were struck by the remarkable degree of change this one school was able to bring in the students of the underprivileged area. The donor-turned-diehard-supporter decided to help.

In 1999, I asked TCF Governing Body if I could be of any assistance to the organization in the UK. I was privileged to be given the task of helping register TCF in the UK as a Charity, together with 2 other trustees.

The first of major FTCF successes included a road show in UK that received hosts of pledges for more TCF Schools. It also led to a widely acclaimed article on TCF for a prestigious magazine, The Times, UK for which journalist Joanna Pittman especially visited Pakistan.

TCF has affected our lives in unimaginable ways. Firstly, the enthusiasm for education in the TCF Children is a real eye opener, and has made us realize how many things we take for granted in life.

Secondly, their courage has given us in the UK, the boost to raise awareness and funds for the TCF Cause. In doing so, each of us has developed new skills, be it fundraising, public

speaking, money management or public relations.

TCF has given us a chance to proudly highlight its achievements to the indigenous community in the UK. Very often, we promote Pakistani arts, films, culture to raise awareness for TCF and the feedback we receive on Pakistan is truly heart warming.”

Tariq Hussain concludes, “Over the last 11 years, TCF has shown me that it can change not just the lives of the children in its schools, but also those of parents and the wider local community in which they live.

Unlike many organizations, it has not strayed from its goals: to take children off the streets and put them through a high quality education system.

The generosity of TCF Donors and Supporters, resulting from a constant demonstration of results, gives me confidence that we can surely reach our long term goals.” ■





# No Mountain High Enough



*Riyaz Husein and Mohamed Abbas, two TCF Supporters in the U.K share their journey to Kilimanjaro*

*Where there is a will, there's a way:* Riyaz Husein making his way to the summit.

My friend Mohamed Abbas and I, belong to Tanzania. However, the opportunity to climb Mount Kilimanjaro only arose this summer. We decided to climb the mountain and fundraise for TCF Schools. I was introduced to TCF through my friends from Pakistan, and had the experience of working with them for the Earthquake Relief after October 2005 through the Lord Mayor's Appeal in Nottingham.

During the six-day trek, we felt each day of the trip to be a completely different experience - whether it was the humid jungle on the first day, the wonderful zebra rocks, the bleak deserts at night, or the arctic conditions at the top. Each time the going got tough, the thought that we were helping children back in Pakistan go to school through this gave us the resolve to carry on in temperatures close to -25 degrees. Unfortunately, Mohamed became ill on

the final push to the summit and I had to continue to the peak alone. On arriving, a wave of relief and achievement swept me. I feel this sentiment typifies the TCF drive and determination to attaining its goals.

Neither of us had trekked before, so it was always going to be quite a challenge. But this experience has only whetted our desire to take on another challenge for TCF. ■



# HOPE FOR A CHANGE

Earthquake Beneficiaries

# When Tragedy Struck

*Tariq Saeed is a geologist from Mansehra who stood by TCF through its Relief Efforts in NWFP.*

"At the time of earthquake, I was working in the Lucky Cement Plant in Dera Ismail Khan (NWFP). The next day of the earthquake when I reached Battal, Mansehra, I was shocked to see my entire hometown razed to the ground with nothing left behind.

Scores of children had died in the town's primary and higher secondary school. My own six year old niece had received serious injuries in her head and her cousin had died at the spot.

"It was terrible to see people who had once been well off, lose their homes.

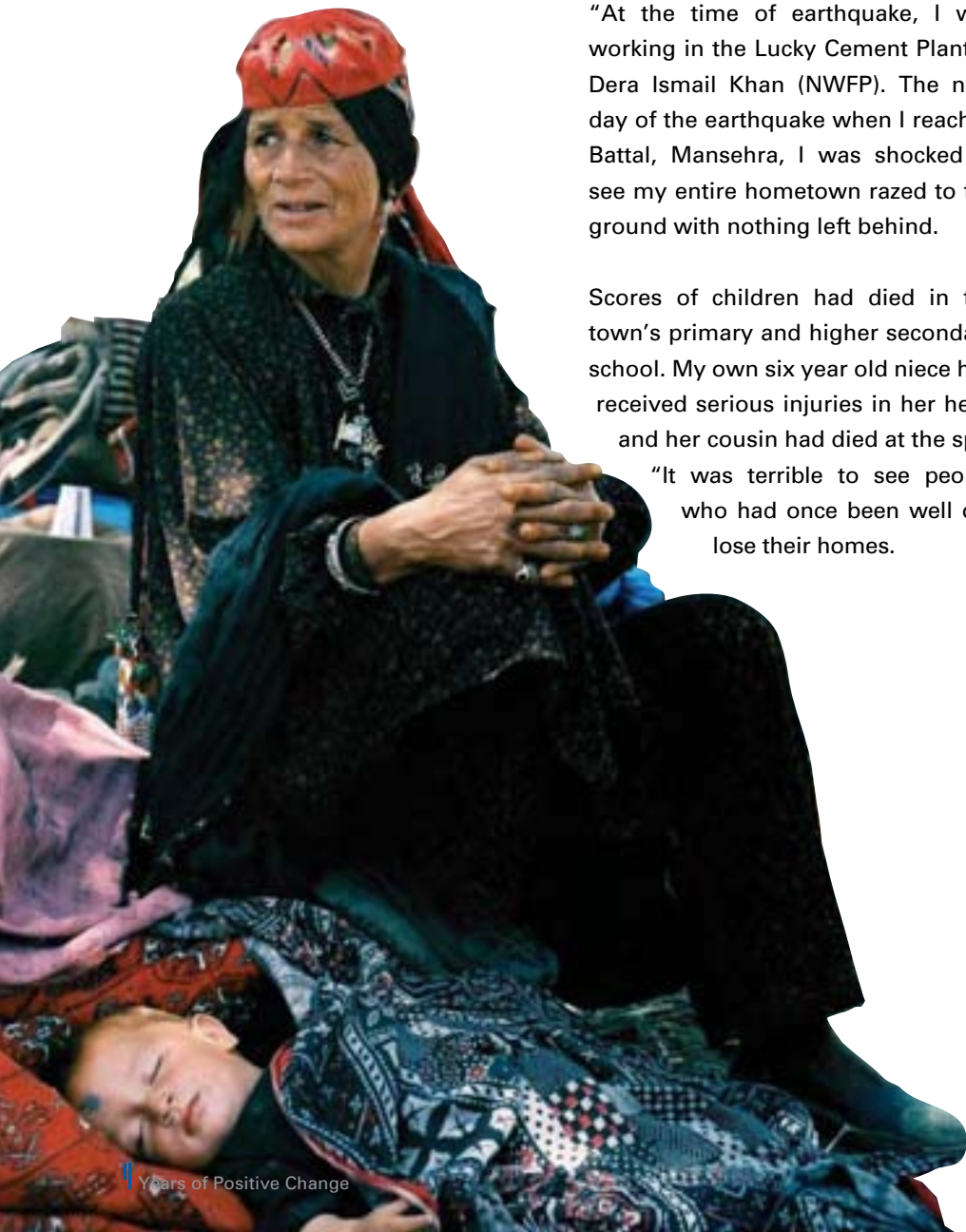
I came across a girl who could not stop weeping – her mother had been buried alive under a log and she was unable to pull her out. The girl could not come over the shock.

**"I was shocked to see my entire hometown razed to the ground..."**

I desperately wanted to help these people rebuild their broken lives. Once I heard about the activities TCF had embarked upon, I asked their Relief Team to visit our village too. TCF decided to launch its efforts there and I was asked to join as a volunteer.

I was given the responsibility of managing a camp we established for 120 families in Mansehra. Soon after, we successfully built 1,500 transitional winter shelters in Mansehra, which protected the people from the harsh winter and wild animals.

The rehabilitation work is in its final few months now. TCF asked me to join them as an area manager for their schools in Mansehra. I had always dreamt of opening quality schools for our people. I knew our people were intelligent but lacked resources that TCF could now provide them." ■





# A Nation United

*Adnan Asdar is a renowned engineer who was working on a project in Muzaffarabad when the earthquake hit the city. He immediately took leave from his project and joined the TCF Relief Team. For two years now, Adnan has been a leading field operator and volunteer with TCF Relief Fund and has continued to lead, plan and support reconstruction and rehabilitation efforts by TCF in the Earthquake Affected areas.*

**“It was a truly humbling experience for me and I feel honored to have been a part of this effort...”**

**What made you volunteer for TCF?**

TCF has always been involved with projects that have contributed positively to the society. It possesses a



**A lesson well learnt:** The TCF Relief Team soon realized the will of the victims to swing back to life.



**By their side:** The team of volunteers plunged selflessly into the TCF Relief Program, pulling people out of their dire conditions.

strong track record of delivering what it promises. My decision to work with TCF was primarily because of its quick response and proactive approach to make things happen, which enabled us to be on-location within 48 hours of the disaster.

**“The main objective of the program was to provide the victims of this disaster the means to be independent and self-sufficient again.”**

**How did the experience affect you?**

The magnitude of the tragedy and suffering was unquantifiable and the relief efforts could only have been successful if the whole nation pulled together, which to our good fortune was exactly what happened. Support came from across the nation in all forms; monetary, volunteers, goods, etc. It was a truly humbling experience and I feel honored to have been a part of this effort, and to have served Pakistan’s citizens.

**Where do you see TCF going?**

TCF has great potential to expand its horizon into many avenues directly linked to and outside the scope of education and it is my belief that this potential will be realized in the coming years. I will definitely want to continue my ties with TCF whichever positive direction it goes in.



**Rebuilding lives:** The TCF Relief Team involved local residents who not only constructed their own houses, but found greater opportunities for employment.

**How far has TCF come ?**

The main objective of the program was to provide the victims of this disaster the means to be independent and self-sufficient again. Alhumdu-lillah, with the completion of this project we have delivered our promise to

the people – to provide them shelter and a better infrastructure. The next step was to provide them education through which they can continue to improve their lives; TCF is successfully establishing 19 schools in these areas. ■

**“...the relief efforts could only have been successful if the whole nation pulled together, which to our good fortune was exactly what happened.”**

# What It Takes To Recover



**A quick recovery:** Girls in an earthquake affected area, sharing a light moment.

The end of 2007 marks the culmination of TCF Earthquake Relief Program, with two remarkably successful years of reconstructing and rehabilitating lives, and reviving hope for the victims of the tragedy. October 8, 2005 brought with it one of the worst natural disasters to have ever hit Pakistan.

**The tragedy brought with it...an extraordinary "coming together of Pakistan."**

It resulted in the colossal loss of 80,000 lives and the complete devastation of medical, educational and physical infrastructure of the regions affected. It only took a few minutes for the devastation to occur, but it left behind a mammoth task of rehabilitating 3.5 million victims and rebuilding entire cities, villages and towns spanning from AJK to NWFP.

The tragedy brought with it, however, an extraordinary "coming together of Pakistan." Millions of Pakistanis, both from within the country and abroad, united to work round the clock for the provision of relief for the victims immediately after the earthquake.



TCF launched a two-phase program to ensure the sustainability of its contribution to the disaster-hit region immediately after the October 2005 Earthquake.

It is with a sense of achievement that TCF concludes its relief efforts this year, making the transition from reconstruction and rehabilitation into the forte of TCF : education for the less privileged.

The beginning of this year's academic session heralded the opening of TCF Schools in the earthquake-affected regions of NWFP, all of which are seismically built to combat future disasters, and well on their way to imparting quality education to the children of affected families.

#### Immediate Relief

Phase I involved provision of immediate relief through medical services, food and clothing to over 40,000 victims soon after the earthquake. These efforts were followed by the second phase of the program, which was the long-term rehabilitation of the victims.

#### Long Term Rehabilitation

##### *Insulated Winterized Shelters*

With the onset of an extreme winter, TCF initiated the construction of insulated winterized shelters. These shelters, semi-seismic in nature - proved

#### Phase I

Food & Clothing to 40,000 victims

#### Phase II

6,300 shelters; 42 villages

2,300 houses; 33+ villages

#### Training

Residents from 80+ villages

Across 7 union councils

**TCF Field Staff trained local community members in design and building, which was further taught to residents of other villages.**



**In progress:** A TCF Relief Team member motivating locals to facilitate the rehabilitation process.

to be the first step towards the Long Term Rehabilitation Program. With partners such as United Nations Development Program (UNDP), TCF constructed over 6,300 shelters in 42 villages.

#### Community Based, Owner Driven:

The interim shelters used a simple 12'x12' design with CGI sheets and a slope roof frame. The earthquake resistant design was developed by some of the leading architects and engineers of Pakistan. TCF Field Staff trained local community members in design and building, which was further taught to residents of other villages. The program became one of the most successful endeavors in the earthquake affected regions, with its design replicated by numerous organizations



1. Sheets being distributed to locals



2. Locals building shelters after training.



3. Earthquake Resistant homes

across various union councils in AJK and NWFP Regions. Working with TCF volunteers to build their shelters, the residents not only felt ownership of their homes but also gained the will to rebuild their lives.

#### Rebuilding communities: The Seismic Housing Program:

The most integral part of the Rehabilitation Program is the seismic housing project. After extensive consultation and feedback from the community on the technical and social aspects of the program, a survey was carried out to identify beneficiaries for the housing project.

The TCF seismically designed permanent houses range from single to two room houses - each with a kitchen and a verandah. Not only does the earthquake resistant design ensure safety

but also allows for expansion.

Over 1,500 houses have been built in more than 33 villages while another 800 houses are under construction and expected to complete within the next few months. The TCF Seismic Housing Program has been recognized and appreciated by various UN agencies, the European Commission and the Earthquake Rehabilitation and Reconstruction Authority (ERRA) under the Government of Pakistan.

**The goal of this program was to build the self sustainability of the local residents affected by the tragedy.**

#### Capacity Building and Training:

The goal of this program was to build the self sustainability of the local residents affected by the tragedy. The TCF Capacity Building and Training Program included training on seismic methods of construction including masonry, electrician work, etc. The training included lectures as well as practical methods. Two extensive training sites with block making sites were set up in Muzzafarabad and Mansehra and two model houses were also constructed. People from over 80 villages across seven union councils were trained in seismic methods of construction and earthquake resistant techniques.



The program, which was designed keeping self sustainability in mind had the desired effect. Hundreds of locals who were trained under the TCF Program not only contributed as labor towards the construction of their own homes but were also able to find employment.

#### Bringing Water to Homes

As a part of its rehabilitation strategy, TCF brought water to the villages that it worked in. Previously, the villages lacked a planned water supply system, forcing the residents to walk at least 45 minutes to an hour in order to fetch water from streams and springs.

TCF Rehabilitation Team established a system whereby water was retrieved from the ground, or channeled from a stream to storage tanks and reservoirs. The reservoirs were then connected to taps. Each water reservoir can serve three to four houses. This project has been implemented in various villages. ■



**Brimming with joy:** Fetching water, which took almost an hour previously now takes a few minutes as a result of the TCF water supply system.





# FORMULA FOR SUCCESS

Financials

# Auditors' Report to the Members

We have audited the annexed balance sheet of The Citizens Foundation [a company limited by guarantee] ("the Foundation") as at 30 June 2007 and the related income and expenditure account, cash flow statement and statement of changes in equity together with the notes forming part thereof, for the year then ended 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 our audit.

It is the responsibility of the Foundation's management to establish and maintain a system of internal control, and prepare and present the above said statements in conformity with the approved accounting standards and the requirements of the Companies Ordinance, 1984. Our responsibility is to express an opinion on these statements based on our audit.

We conducted our audit in accordance with the auditing standards as applicable in Pakistan. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the above said statements are free of any material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the above said statements. An audit also includes assessing the accounting policies and significant estimates made by management, as well as, evaluating the overall presentation of the above said statements. We believe that our audit provides a reasonable basis for our opinion and, after due verification, we report that:

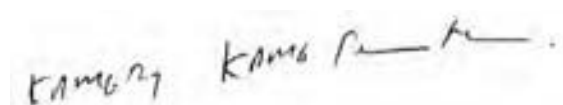
a) in our opinion, proper books of accounts have been kept by the Foundation as required by the Companies Ordinance, 1984;

b) in our opinion:

- i) the balance sheet and income and expenditure account together with the notes thereon have been drawn up in conformity with the Companies Ordinance, 1984, and are in agreement with the books of account and are further in accordance with accounting policies consistently applied;
- ii) the expenditure incurred during the year was for the purpose of the Foundation's business; and
- iii) the business conducted, investments made and the expenditure incurred during the year were in accordance with the objects of the Foundation;

c) in our opinion and to the best of our information and according to the explanations given to us, the balance sheet, income and expenditure account, cash flow statement and statement of changes in equity together with the notes forming part thereof conform with approved accounting standards as applicable in Pakistan, and, give the information required by the Companies Ordinance, 1984, in the manner so required and respectively give a true and fair view of the state of the Foundation's affairs as at 30 June 2007 and of the results of its operation, its cash flows and changes in equity for the year then ended; and

d) in our opinion, no zakat was deductible at source under the Zakat and Ushr Ordinance, 1980. ■



KPMG Taseer Hadi & Co.

Chartered Accountants

Karachi

09 October 2007

# Balance Sheet

As at 30 June 2007

<b>NON CURRENT ASSETS</b>	<b>Note</b>	<b>2007</b>	<b>2006</b>
<b>Tangible fixed assets</b>			
Operating fixed assets – at valuation / cost less accumulated depreciation	6	1,048,534,960	752,130,335
Intangible asset	7	1,598,992	-
Capital work in progress	8	424,558,997	257,454,911
		<u>1,474,692,949</u>	<u>1,009,585,246</u>
Long term investments	9	201,135,067	160,305,108
Long term deposits		3,660,483	3,360,283
		<u>1,679,488,499</u>	<u>1,173,250,637</u>
<b>CURRENT ASSETS</b>			
Current maturity of long term investments	9	-	15,943,765
Stock of uniforms, text books and exercise copies	10	796,530	833,686
Advances, deposits and prepayments	11	9,114,645	13,441,466
Accrued income and other receivables	12	2,200,174	2,475,604
Short term investments	13	77,500,000	185,252,500
Cash and bank balances	14	112,523,946	182,838,035
		<u>202,135,295</u>	<u>400,785,056</u>
<b>CURRENT LIABILITIES</b>			
Current maturity of liabilities against assets subject to finance lease	15	(5,845,726)	(9,363,829)
Accrued expenses and other liabilities	16	(57,478,766)	(42,614,831)
		<u>(63,324,492)</u>	<u>(51,978,660)</u>
		<u>138,810,803</u>	<u>348,806,396</u>
<b>NON CURRENT LIABILITIES</b>			
Deferred income	17	(755,758,737)	(321,309,565)
Liabilities against assets subject to finance lease	15	(5,655,845)	(11,501,571)
		<u>(761,414,582)</u>	<u>(332,811,136)</u>
	<i>Rupees</i>	<u>1,056,884,720</u>	<u>1,189,245,897</u>
<b>REPRESENTED BY:</b>			
Capital fund		900,000	-
General fund		1,188,309,744	837,074,310
Accumulated (deficit) / surplus		(134,583,392)	352,035,434
Unrealized gain on remeasurement of available for sale investments		2,258,368	136,153
	<i>Rupees</i>	<u>1,056,884,720</u>	<u>1,189,245,897</u>

The annexed notes 1 to 26 form an integral part of these financial statements.

  
CHIEF EXECUTIVE

  
DIRECTOR

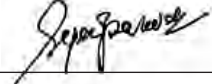


# Income and Expenditure Account

For the year ended 30 June 2007

INCOME	Note	2007	2006
Donations	18	260,296,303	215,528,207
Profit on investments		32,201,925	11,595,070
Profit on bank accounts		6,904,409	6,026,422
Exchange gain		984,041	1,583,558
Capital gain on sale of investment		312,633	939,689
Gain on disposal of fixed assets		248,600	3,612,664
Others		210,000	91,656
		<b>301,157,911</b>	<b>239,377,266</b>
<b>EXPENDITURE</b>			
Scholarships / subsidies to TCF schools	19	176,645,381	103,245,623
Teachers' training		7,021,488	5,784,862
Vehicle running and maintenance		10,705,429	8,883,262
Repairs and maintenance		2,168,855	1,398,842
Salaries and benefits	20	45,338,987	34,943,334
Travelling and conveyance – staff		2,473,383	1,859,733
Utilities and communication		2,521,731	2,040,312
Insurance		2,495,387	2,383,280
Printing and stationery		3,514,805	3,917,389
Depreciation	6	79,861,772	56,834,699
Amortization of Intangible asset	7	40,424	-
Office rent		7,135,932	5,330,832
Auditors' remuneration		59,950	50,000
Professional charges		492,172	1,351,690
Bank charges		307,017	273,192
Miscellaneous		20,953	34,170
Financial charges – leasing		998,542	1,846,166
Provision for impairment loss		-	45,253,135
		<b>341,802,208</b>	<b>275,430,521</b>
Excess of (expenditure over income) - operations other than earthquake relief		<b>(40,644,297)</b>	<b>(36,053,255)</b>
Donations - earthquake relief		<b>183,821,169</b>	<b>519,236,479</b>
Earthquake relief expenses		<b>(277,760,264)</b>	<b>(131,147,790)</b>
Excess of (expenditures over income) / income over expenditure - earthquake relief		<b>(93,939,095)</b>	<b>388,088,689</b>
Excess of (expenditure over income) / income over expenditure	Rupees	<b>(134,583,392)</b>	<b>352,035,434</b>

The annexed notes 1 to 26 form an integral part of these financial statements.

  
CHIEF EXECUTIVE

  
DIRECTOR

# Cash Flow Statement

For the year ended 30 June 2007

<b>CASH FLOW FROM OPERATING ACTIVITIES</b>	<b>Note</b>	<b>2007</b>	<b>2006</b>
Cash generated from operations	21	(66,938,680)	459,282,866
Financial charges paid - leasing		(998,542)	(1,814,746)
Net cash flows from operating activities		(67,937,222)	457,468,120
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>			
Fixed capital expenditure		(545,422,499)	(330,161,036)
Sales proceeds on disposal of fixed assets		661,200	4,437,678
Investments-net		84,988,521	(291,775,915)
Profit received on investments		32,510,768	10,825,822
Long term deposits		(300,200)	2,344,350
Net cash flows from investing activities		(427,562,210)	(604,329,101)
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>			
Capital fund		100,000	-
Deferred income		434,449,172	321,309,565
Repayment of liabilities under finance lease		(9,363,829)	(19,392,308)
		425,185,343	301,917,257
Net (decrease) / increase in cash and cash equivalents		(70,314,089)	155,056,276
Cash and cash equivalents at beginning of the year		182,838,035	27,781,759
Cash and cash equivalents at end of the year	Rupees	112,523,946	182,838,035

The annexed notes 1 to 26 form an integral part of these financial statements.

  
CHIEF EXECUTIVE

  
DIRECTOR

# Statement of Changes in Equity

For the year ended 30 June 2007

	General Fund	Capital Fund	Accumulated (deficit) / surplus	Un-realised gain on remeasurement of available for sale investments	Total
Balance as at 30 June 2005	630,948,579	-	206,125,731	235,942	837,310,252
Excess of income over expenditure for the year ended 30 June 2005 transferred to general fund	206,125,731	-	(206,125,731)	-	-
Excess of income over expenditure for the year ended 30 June 2006	-	-	352,035,434	-	352,035,434
Realised gain on disposal of available for sale investments for the year ended 30 June 2006	-	-	-	(343,442)	(343,442)
Un-realised gain on remeasurement of available for sale investments for the year ended 30 June 2006	-	-	-	243,653	243,653
Total income and expenditure recognised during the year	-	-	352,035,434	(99,789)	351,935,645
Balance as on 30 June 2006	837,074,310	-	352,035,434	136,153	1,189,245,897
Capital Fund received during the year	-	100,000	-	-	100,000
Transfer from General Fund to Capital Fund	(800,000)	800,000	-	-	-
Transfer of accumulated surplus to the general fund	352,035,434	-	(352,035,434)	-	-
Excess of expenditure over income for the year 2007	-	-	(134,583,392)	-	(134,583,392)
Un-realised gain on remeasurement of available for sale investments for the year ended 30 June 2007	-	-	-	2,122,215	2,122,215
Total income and expenditure recognised during the year	-	-	(134,583,392)	2,122,215	(132,461,177)
Balance as on 30 June 2007	1,188,309,744	900,000	(134,583,392)	2,258,368	1,056,884,720

The annexed notes 1 to 26 form an integral part of these financial statements.

  
CHIEF EXECUTIVE

  
DIRECTOR



# Notes to the Financial Statements

For the year ended 30 June 2007

## 1. STATUS AND NATURE OF OPERATIONS

The Citizens Foundation (the Foundation) was incorporated in Pakistan as company limited by guarantee on 24 September 1996 under section 42 of the Companies Ordinance, 1984. The Foundation is principally engaged in establishing schools to promote education. The Foundation receives funds from cross sections of society within and outside Pakistan for building of primary and secondary schools as well as for operation of schools. These donations are made by organizations, institutions and individuals.

## 2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in accordance with approved accounting standards as applicable in Pakistan and the requirements of the Companies Ordinance, 1984. Approved accounting Standards comprise of such International Financial Reporting Standards as notified under the provisions of the Companies Ordinance, 1984. Wherever the requirements of Companies Ordinance, 1984 or directives issued by Securities and Exchange Commission of Pakistan differ with the requirements of these standards, the requirements of the Companies Ordinance, 1984 or the requirements of the said directives take precedence.

## 3. BASIS OF MEASUREMENT

### 3.1 Accounting convention

These financial statements have been prepared under the historical cost convention except for :

- available for sale investments which are stated at their fair values.
- donated land and buildings which are stated at valuation.

### 3.2 Functional and presentation currency

These financial statements are presented in Pakistan Rupees, which is the Foundation's functional currency. All financial information presented in Pakistan Rupees has been rounded to the nearest rupee.

### 3.3 Use of estimates and judgements

The preparation of financial statements in conformity with approved accounting standards, as applicable in Pakistan, requires management to make judgements, estimates and assumptions that affect the application of policies and the reported amounts of assets, liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the results of which form the basis of making the judgements about the carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Judgements made by management in the application of approved accounting standards, as applicable in Pakistan, that have significant effect on the financial statements and estimates with a significant risk of material adjustment in the next year are discussed in note 25 to these financial statements.

#### 4. NEW ACCOUNTING STANDARDS AND IFRIC INTERPRETATIONS THAT ARE NOT YET EFFECTIVE USE OF ESTIMATES AND JUDGEMENTS

The following standards, interpretations and amendments in approved accounting standards are only effective for accounting periods beginning on or after 01 July 2007 and are either not relevant to the Company's operations or are not expected to have significant impact on the Company's financial statements other than certain increased disclosures in the certain cases:

- IAS 1 - Presentation of Financial statements- Amendments relating to capital disclosures;
- IAS 23 - Borrowing Costs (as revised);
- IAS 41 - Agriculture;
- IFRS 2 - Share-based Payments;
- IFRS 3 - Business Combinations;
- IFRS 5 - Non-current Assets Held for Sale and Discontinued Operations;
- IFRS 6 - Exploration for and Evaluation of Mineral Resources;
- IFRIC 10 - Interim Financial Reporting and Impairment;
- IFRIC 11 - Group and Treasury Share Transactions;
- IFRIC 12 - Service Concession Arrangements;
- IFRIC 13 - Customer Loyalty Programmes;
- IFRIC 14 - The Limit on a Defined Benefit Asset Minimum Funding Requirements and their Interaction.

#### 5. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

##### 5.1 Income recognition

Donations for school operations are recognized as income as and when received. Donations related to fixed assets e.g. for school land and building etc. whether received in cash or kind are recognized as deferred income and amortized over the life of assets from the date assets are available for intended use.

Individual items of receipts and expenditure pertaining to various schools are not incorporated in these financial statements. However, net deficit of the schools is reimbursed by the Foundation and is shown as "Scholarship / subsidies to TCF Schools".

Income on deposit accounts and term deposits receipts are recognised on the basis of constant periodic rate of return.

##### 5.2 Investments

###### *Held to maturity*

Held to maturity investments are stated at amortised cost.

###### *Available for sale*

Investments classified as available for sale are initially recognized at cost inclusive of transaction costs and subsequently are marked to market using the last quoted rate at the close of the financial year, and resultant gains or losses are recognised in the equity. The investments are recognized / derecognized by the Foundation on the date it commits to purchase / sell the investments.

### 5.3 Borrowings under leasing arrangements

The Foundation accounts for lease obligations by recording the assets and the corresponding liability there against determined on the basis of discounted value of total minimum lease payments.

Financial charge is recognised in the income and expenditure account using the effective mark-up rate method.

### 5.4 Tangible fixed assets and depreciation

#### *Owned*

Fixed assets including all additions are stated at cost less accumulated depreciation and impairment losses, if any. Depreciation is calculated so as to write off the assets over their expected economic lives under the straight-line basis at rates indicated in note 6 to these financial statements.

Depreciation is charged on fixed assets from the date assets are available for intended use upto the date these assets are disposed off.

Gain or loss on disposal of fixed assets are included in income and expenditure account currently.

Expenditure incurred to replace a component of an item of fixed assets that is accounted for separately, is capitalised. Other subsequent expenditure is capitalised only when it increases the future economic benefit embodied in the item of fixed assets. All other expenditure is recognised in the income and expenditure account as and when expense is incurred.

#### *Leased*

Leases in terms of which the company assumes substantially all the risks and rewards of ownership are classified as finance leases. Assets acquired by way of finance lease are stated at an amount equal to the lower of its fair value and the present value of minimum lease payments at the inception of the lease less accumulated depreciation and impairment losses, if any. Lease payments are accounted for as described in note 5.3 to these financial statements.

### 5.5 Intangible assets

Intangible assets are stated at cost less accumulated amortisation and impairment losses, if any. Intangible assets are amortised on a straight line basis over their estimated useful lives. Costs that are directly associated with identifiable software products controlled by the Company and have probable economic benefit beyond one year are recognised as intangible assets. Costs associated with maintaining computer software products are recognised as an expense as incurred.

### 5.6 Capital work in progress

Capital work in progress is stated at cost accumulated upto the balance sheet date. Assets are transferred to operating fixed assets when they are available for intended use.

### 5.7 Stock

Stock of uniforms, text books and exercise copies are stated at cost. The cost of uniforms, text books and exercise copies are determined on the weighted average basis and includes expenditure incurred in acquiring / bringing these items to their existing location and condition.



#### **5.8 Provisions**

A provision is recognised in the balance sheet when the Foundation has a legal or constructive obligation as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

#### **5.9 Foreign currency transactions**

Foreign currency transactions are translated into Pak. Rupees at exchange rates prevailing on the date of transaction. All monetary assets and liabilities in foreign currencies at the balance sheet date are translated into Pak. Rupees at the rates of exchange prevailing on the balance sheet date. Exchange differences, if any, are included in income and expenditure account currently.

#### **5.10 Off-setting**

Assets and liabilities are off set and the net amount is reported in the financial statements only when there is a legally enforceable right to set-off the recognised amount and the Foundation intends either to settle on a net basis, or to realise the assets and to settle the liabilities simultaneously.

#### **5.11 Transfer to general fund**

The Foundation transfers accumulated surplus to general fund in the year in which it is approved, in accordance with the requirements of International Accounting Standard 10" Events after the Balance Sheet date".

#### **5.12 Capital Fund**

This represents contribution by the members on their joining the Foundation. ■

6. OPERATING FIXED ASSETS - at valuation/cost less accumulated depreciation

2007

		COST		DEPRECIATION					
		As at 1 July 2006	Additions/ (deletions)	As at 30 June 2007	Rate (%)	As at 1 July 2006	For the year/ additions (deletions)	As at 30 June 2007	Written down value as at 30 June 2007
<b>Owned</b>									
Land	6.1	117,988,035	4,095,940	122,083,975	-	-	-	-	122,083,975
School building	6.2	657,645,023	279,184,519	936,829,542	5	123,527,834	41,235,804	164,763,638	772,065,904
Furniture and fittings		60,258,109	27,508,264	87,766,373	10	22,900,834	7,282,160	30,182,994	57,583,379
Vehicles		78,984,100	58,469,876 17,028,000	154,481,976	20	48,180,809	20,108,576 15,609,000	83,898,385	70,583,591
Office and other equipments		20,795,591	7,356,398	28,151,989	20	9,482,649	3,823,738	13,306,387	14,845,602
Machinery		2,882,300	64,000 (482,750)	2,463,550	15	267,608	433,288 (96,550)	604,346	1,859,204
<b>Leased</b>									
Vehicles		41,722,033	- (17,028,000) (396,000)	24,298,033	20	23,785,122	6,978,206 (15,609,000) (369,600)	14,784,728	9,513,305
<b>Rupees</b>		<b>980,275,191</b>	<b>376,678,997</b>	<b>1,356,075,438</b>		<b>228,144,856</b>	<b>79,861,772</b>	<b>307,540,478</b>	<b>1,048,534,960</b>
			<b>17,028,000</b>				<b>15,609,000</b>		
			<b>(17,028,000)</b>				<b>(15,609,000)</b>		
			<b>(878,750)</b>				<b>(466,150)</b>		

## 2006

		COST			DEPRECIATION				
		As at 1 July 2005	Additions/ (deletions)	As at 30 June 2006	Rate (%)	As at 1 July 2005	For the year/ additions (deletions)	As at 30 June 2006	Written down value as at 30 June 2006
<b>Owned</b>									
	6.1	105,484,745	12,503,290	117,988,035	-	-	-	-	117,988,035
	6.2	552,585,225	105,059,798	657,645,023	5	93,347,169	30,180,665	123,527,834	534,117,189
School building									
Furniture and fittings		51,493,793	8,764,316	60,258,109	10	17,198,581	5,702,253	22,900,834	37,357,275
Vehicles		38,900,905	16,874,801 27,776,394 (4,568,000)	78,984,100	20	24,100,457	9,588,684 18,841,854 (4,350,186)	48,180,809	30,803,291
Office and other equipments		13,464,175	7,331,416	20,795,591	20	6,777,767	2,704,882	9,482,649	11,312,942
Machinery		-	2,882,300	2,882,300	15		267,608	267,608	2,614,692
<b>Leased</b>									
Vehicles		70,290,427	- (28,568,394)	41,722,033	20	34,421,169	8,390,607 (19,026,654)	23,785,122	17,936,911
<i>Rupees</i>		832,219,270	153,415,921 27,776,394 (33,136,394)	980,275,191		175,845,143	56,834,699 18,841,854 (23,376,840)	228,144,856	752,130,335



- 6.1 This includes land acquired by the Foundation as well as received as donations. The donated plots of land are stated at their approximate market value determined by the management of the Foundation at the time when donations were received. Title of certain donated land is still in process of being transferred in the name of Foundation.
- 6.2 Five school buildings, which were constructed prior to the incorporation of the Foundation were donated at an estimated cost of Rs. two million each.

## 7. INTANGIBLE ASSETS

	2007	2006
Cost as at June 30	1,639,416	-
Amortization	40,424	-
	<b>Rupees</b>	
	1,598,992	-

Intangible asset represents software purchase cost which is amortized over the period of five years from the date of their initial recognition.

## 8. CAPITAL WORK IN PROGRESS

Balance as at 1 July	201,847,052	80,709,796
Expenditure incurred during the period	419,710,965	226,197,054
	621,558,017	306,906,850
Transferred to school buildings during the period	(279,184,519)	(105,059,798)
	8.1 342,373,498	201,847,052
Moibilisation advance to contractors	26,104,932	9,771,507
Advance against purchase of fixed assets	56,080,567	45,836,352
	<b>Rupees</b>	
	424,558,997	257,454,911

- 8.1 This represents civil works and related cost for the construction of school buildings.

## 9. LONG TERM INVESTMENTS

### Held to maturity

Bank AL Habib Limited	-	15,943,765
Current maturity of long term investment	-	(15,943,765)
	-	-
United Bank Limited	9.1 10,277,400	10,279,028
United Bank Limited	9.2 10,382,293	10,006,306
Pakistan Mobile Communication Limited	9.3 9,102,099	9,094,125
Askri Commercial Bank Limited	9.4 10,476,815	10,454,911
	40,238,607	39,834,370

### Available for sale

United Money Market Fund	452,386	411,398
BSJS Mutual Fund	664,350	607,500

	2007	2006
UTP - Income Fund (formerly ABAMCO Composite Fund)	2,028,000	1,487,500
Atlas Fund of Fund	5,129,000	4,797,000
Strategic Allocation Fund	6,751,500	6,496,500
Meezan Balanced Fund	6,170,500	5,497,350
Atlas Income Fund	54,883,839	50,024,836
UGIF - Income Fund	57,632,292	51,148,654
MCB Dynamic Cash Fund	6,525,994	-
Faysal Income and Growth Fund	20,658,599	-
	160,896,460	120,470,738
<i>Rupees</i>	201,135,067	160,305,108

9.1 These represent investment in 8 years bank term deposit receipts and carry profit rate of 1.35% plus trading yield of 8 years PIB per annum and will mature on 15 March of 2013.

9.2 These represent investment in 7 years bank term finance certificates and carry profit rate of 1.70% per annum plus trading yield and will mature on 8 September 2013.

9.3 These represent investment in 7 years term finance certificates and carry profit rate of 2.85% per annum plus trading yield and will mature on 30 May 2013.

9.4 These represent investment in 8 years bank term finance certificates and carry profit rate of 1.50% per annum plus trading yield and will mature on 30 October 2013.

#### 10. STOCK OF UNIFORMS, TEXT BOOKS AND EXERCISE COPIES

School uniforms	-	342,095
Text books	368,895	-
Exercise copies	427,635	491,591
<i>Rupees</i>	796,530	833,686

#### 11. ADVANCES, DEPOSITS AND PREPAYMENTS - considered good

Advances to staff	1,489,897	487,727
Advances to suppliers	4,229,976	7,600,827
Current maturity of long term deposits	-	1,742,400
Prepaid expenses	3,394,772	3,610,512
<i>Rupees</i>	9,114,645	13,441,466

#### 12. ACCRUED INCOME AND OTHER RECEIVABLES - considered good

Accrued income on investments	1,531,498	1,840,341
Tax deducted at source	235,196	547,053
Other receivables	433,480	88,210
<i>Rupees</i>	2,200,174	2,475,604

**13. SHORT TERM INVESTMENTS****2007****2006**

Innovative Housing Finance Limited (Formerly Crescent Standard Investment Bank Limited)	13.1	38,881,000	38,881,000
Meezan Bank Limited	13.2	2,500,000	-
PICIC Commercial Bank Limited	13.3	25,000,000	-
Faysal Bank Limited	13.4	50,000,000	-
Saudi Pak Commercial Bank Limited		-	80,000,000
KASB Bank Limited		-	20,000,000
NIB Bank Limited		-	65,252,500
Habib Metropolitan Bank Limited (formerly Habib Bank A.G. Zurich)		-	20,000,000
Provision for impairment loss	13.5	(38,881,000)	(38,881,000)
	<i>Rupees</i>	<b>77,500,000</b>	<b>185,252,500</b>

13.1 These represent investment in term deposits and carry profit rate of 10.00% to 12.25% per annum and were maturing during 25 May 2006 to 31 July 2006. However, as a matter of prudence, no profit on these deposits have been accrued during the year. For details refer note 13.5.

13.2 These represent investment in term deposits and carry profit rate of 4.60% per annum and will mature on 11 July 2007.

13.3 These represent investment in term deposits and carry profit rate of 9.75% per annum and will mature on 29 September 2007.

13.4 These represent investment in term deposits and carry profit rate of 10.50% per annum and maturing during 07 July 2007 and 14 July 2007.

13.5 The Board of Directors of the Foundation follows a very cautious investment policy and are confident that the aggregate amount of the Foundation's funds will be fully recoverable in the due course of time. However, in order to comply with the requirements of International Accounting Standards, a provision of Rs. 45 million has been made against any possible losses in the value of term deposits and balance in current account.

**14. CASH AND BANK BALANCES**

Cash in hand		17,123,003	8,142,770
Cash at bank			
- current account		40,185,643	13,412,589
- deposit account		61,587,435	167,654,811
		101,773,078	181,067,400
Provision for impairment loss	13.5	(6,372,135)	(6,372,135)
	<i>Rupees</i>	<b>112,523,946</b>	<b>182,838,035</b>

**15. LIABILITIES AGAINST ASSETS SUBJECT TO FINANCE LEASE - secured** **2007** **2006**

Present value of minimum lease payment:

Balance as on 1 July **20,865,400** 40,257,708

Assets acquired on lease during the year **-** -

**20,865,400** 40,257,708

Repayments during the year **(9,363,829)** (19,392,308)

**11,501,571** 20,865,400

Current maturity - shown under current liabilities **(5,845,726)** (9,363,829)

**5,655,845** 11,501,571

*Rupees*

	<b>2007</b>			<b>2006</b>		
	Minimum lease payment	Financial charges	Principal outstanding	Minimum lease payment	Financial charges	Principal outstanding
Not later than one year	<b>6,356,028</b>	<b>510,302</b>	<b>5,845,726</b>	10,387,276	1,023,447	9,363,829
Later than one year but not more than five years	<b>5,735,518</b>	<b>79,673</b>	<b>5,655,845</b>	12,091,546	589,975	11,501,571
	<b>12,091,546</b>	<b>589,975</b>	<b>11,501,571</b>	22,478,822	1,613,422	20,865,400
Current portion	<b>(6,356,028)</b>	<b>(510,302)</b>	<b>(5,845,726)</b>	(10,387,276)	(1,023,447)	(9,363,829)
Liabilities against assets subject to lease finance	<b>5,735,518</b>	<b>79,673</b>	<b>5,655,845</b>	12,091,546	589,975	11,501,571

*Rupees*

Present value of minimum lease payments has been discounted by using financing rate ranging from 7.5% to 8.5% per annum (2006: 7.5% to 11.0%). Title to the assets acquired under the leasing arrangements are transferable to the Foundation on completion of lease period and adjustment of deposit (residual value) of Rs. 2.415 million (2006 : Rs 4.158 million) paid against these liabilities. Repair and insurance costs are to be borne by the Foundation.

**16. ACCRUED EXPENSES AND OTHER LIABILITIES**

Accrued expenses **18,405,474** 19,132,917

Accrued mark-up on finance leases **-** 31,420

Security deposit **7,554,302** 5,524,170

Retention money **16,200,104** 7,755,087

Tax deducted at source **606,244** 9,533

Scholarship **4,893,349** 157,635

Others **9,819,293** 10,004,069

**57,478,766** 42,614,831

*Rupees*



16.1 These represent deposits obtained from teachers in order to discourage them from leaving TCF without noticing. These deposits are utilized in training of teachers.

16.2 This includes an amount of Rs. 6.075 million given by a donor which is payable on demand. This amount has been invested and the profit received on the amount to be treated as donation income by the Foundation.

#### 17. DEFERRED INCOME

	2007	2006
Opening balance	321,309,565	-
Donations related to fixed assets during the year	440,690,998	324,094,716
Amortisation for the year	(6,241,826)	(2,785,151)
<i>Rupees</i>	<u>755,758,737</u>	<u>321,309,565</u>

#### 18. DONATIONS

Donations received for school operations	257,526,981	213,920,224
Amortised - donations related to assets	6,241,826	2,785,151
Fund raising expenses	(3,472,504)	(1,177,168)
<i>Rupees</i>	<u>260,296,303</u>	<u>215,528,207</u>

#### 19. SCHOLARSHIPS / SUBSIDIES TO TCF SCHOOLS

Individual items of receipts and expenditure pertaining to various schools are not incorporated in these financial statements. However, net deficit of the schools is reimbursed by the Foundation and is shown as "Scholarship / subsidies to TCF Schools".

#### 20. SALARIES AND BENEFITS

##### 20.1 Chief Executive Officer's Remuneration

Salaries and allowances	3,811,863	3,075,000
Medical expenses	381,186	-
Special allowance	381,186	-
<i>Rupees</i>	<u>4,574,235</u>	<u>3,075,000</u>

The Foundation also provides free use of company maintained car.

#### 21. CASH GENERATED FROM OPERATIONS

Excess of (expenditure over income)/ income over expenditure	(134,583,392)	352,035,434
Adjustments for non cash charges and other items:		
Depreciation	79,861,772	56,834,699
Amortization of Intangible asset	40,424	-
Profit on investments	(32,201,925)	(11,595,070)
Gain on sale of fixed assets	(248,600)	(3,612,664)
Financial charges	998,542	1,846,166
Provision for impairment loss	-	38,881,000
Working capital changes	19,194,499	24,893,301
<i>21.1 Rupees</i>	<u>(66,938,680)</u>	<u>459,282,866</u>

21.1 Working capital changes	2007	2006
Stocks	37,156	(517,639)
Advances, deposits and prepayments	4,326,821	(4,528,202)
Accrued income and other receivables	(33,413)	1,085,328
	4,330,564	(3,960,513)
Increase / (decrease) in current liabilities		
Accrued expenses and other liabilities	14,863,935	28,853,814
<i>Rupees</i>	19,194,499	24,893,301

## 22. TAXATION

No provision for taxation has been made in the financial statements as the Foundation enjoys exemption from taxes under clauses (60) and (92) of the Second Schedule to the Income Tax Ordinance, 2001.

## 23. FINANCIAL INSTRUMENTS AND RELATED DISCLOSURES

Financial assets of the Foundation include investments, advances, deposits, prepayments, other receivables and cash and bank balances. Financial liabilities include liabilities against assets subject to finance lease, accrued expenses and other liabilities.

### *Interest / mark-up rate risk*

Effective rate of return on investments are disclosed in note 9 and 13 of the financial statements. Other financial assets do not carry interest / mark-up. Effective mark-up rates for liabilities against assets subject to finance lease are disclosed in note 15 of the financial statements. Other financial liabilities of the Foundation do not bear any interest / mark-up.

### *Fair value*

The carrying amounts of all the financial instruments reflected in the financial statements approximate their fair value.

### *Credit risk*

Credit risk represents the accounting loss that would be recognised at the reporting date if counter parties failed completely to perform as contracted. The Foundation endeavours to mitigate its credit risk by investing in recognised securities and monitoring the credit worthiness of all counter parties.

## 24. RELATED PARTY TRANSACTIONS

24.1 Arshad Shahid Abdulla (Private) Limited, in which Mr. Arshad Abdulla (Director of the Foundation) is also a director, has provided voluntary architect consultancy services to the Foundation during the year.

24.2 Shakarganj Mills Limited and Crescent Steel & Allied Products Limited in which Mr. Ahsan Saleem (Director of the Foundation) is also a director have donated Rs. 373,983 and Rs. 12,815,000 respectively.

24.3 Searle Pakistan Limited, in which Mr. Rashid Abdulla (Director of the Foundation) is also a director, has donated Rs. 12,000,000 for the Earth Quake Relief fund.

## 25. ACCOUNTING ESTIMATES AND JUDGMENTS

### 25.1 Operating fixed assets

The Foundation reviews the rate of depreciation, useful life and value of assets for possible impairment on an annual basis. Any change in the estimates in future years might affect the carrying amounts of the respective items of operating fixed assets with a corresponding affect on the depreciation charge and impairment.

### 25.2 Held to maturity investment

The Foundation has classified certain investments as held to maturity. In this regard, judgement is involved in evaluating the intention and ability to hold these investments till their respective maturities.

### 25.3 Available for sale investment

Management has determined fair value of certain investments by using quotations from active market conditions and information about the financial instruments. These estimates are subjective in nature and involve some uncertainties and matters of judgement (e.g. valuation, interest rate, etc.) and therefore, cannot be determined with precision.

### 25.4 Stock of uniforms, text books and exercise copies

The Foundation reviews the net realizable value of stock of uniforms, text books and exercise copies to assess any diminution in the respective carrying values. Any change in the estimates in future years might affect the carrying amounts of stocks with a corresponding affect on the amortization charge and impairment. Net realizable value is determined with respect to estimated selling price less estimated expenditures to issue the stocks.

## 26. DATE OF AUTHORISATION

These financial statements were authorised for issue in the Board of Directors meeting held on 09 October 2007.



CHIEF EXECUTIVE



DIRECTOR

# How You Can Help

## **Cheques and Bank Drafts:**

Cheques and Bank Drafts may be mailed to any of the following addresses:

**Pakistan:** The Citizens Foundation  
7th Floor, NIC Building, Abbasi Shaheed Rd,  
Karachi-75530.

**UK:** Friends of The Citizens Foundation  
9 Camden Road, London, E11 2JP.

**UAE:** The Citizens Foundation  
P.O Box 1081, Sharjah.

**Canada:** The Citizen's Foundation  
55-3176 Ridgeway Drive, Mississauga,  
ON L5L5S6, Canada

**USA:** The Citizens Foundation, USA  
100 Trisatate International, Suite No. 100  
Lincolnshire IL 60069

## **Deposits or Direct Bank Transfers**

Deposits or direct bank transfers can be made to our accounts in any of the below mentioned countries. If you use this mode of making donations, kindly send us a letter (communicating your address and donation details) to the address of that country).

### **Pakistan**

Account Title: The Citizens Foundation  
Bank: Askari Bank Ltd.,  
Clifton Branch, Karachi  
Account no (PKR): 011650046-1  
Account no (USD): 15-020460016-9  
Swift Code: ASCMPKKA

Account Title: The Citizens Foundation  
Bank: Bank Al-Habib Ltd.,  
Shahrah-e-Faisal Branch, Karachi.  
Account no (PKR): 08105211901-6 (Zakat)  
Account no (USD): 41805382275-5  
Swift Code: BAHLPKKA

### **USA**

Account Title: The Citizens Foundation, USA  
Bank: Citibank  
Account no: 800477867  
Routing no: 271070801

### **UK**

Account Title: Friends of the Citizens Foundation  
Bank: HSBC Bank plc, Leadenhall Street Branch,  
London, EC3 3DB  
Sort no: 40-04-12  
Account no: 71415255  
Name of Charity: Friends of the Citizens Foundation  
Charities Commission no: 1087864

### **UAE**

Account Title: The Citizens Foundation  
Bank: Habib Bank AG Zurich, Main Branch,  
Beniyas Square, P.O Box: 3306, Diera, Dubai.  
Account no (UAE Dirhams): 20430-105-266861  
Account no (USD): 20430-333-266861  
Swift Code: HBZUAEAD

### **Canads**

Account Title: The Citizen's Foundation, Canada  
Bank: Royal Bank of Canada, 200 Bay Street,  
RBC Plaza Toronto, ON, M5J 2J5  
Institution no: 003  
Account no: 00002-1361682  
Swift Code: ROYCCAT2

## **Online Donations**

[www.thecitizensfoundation.org](http://www.thecitizensfoundation.org)  
using your VISA/MASTER credit card

Donations to TCF Pakistan are approved for tax deduction U/S 2(36)(c) of the income tax ordinance, 2001.

All donations to FTFC-UK are tax deductible for UK basic and higher rate taxpayers under the Gift Aid Scheme.

All donations to TCF USA, are tax deductible. Tax identification no. is 41-2046295



# TCF Contact Information

## Pakistan

### Head Office, Karachi

Neelam Habib  
7th Floor, NIC Building,  
Abbasi Shaheed Road, Karachi 75530.  
Tel: (9221) 111-823-823  
Fax: (9221) 5653173  
citizens@cyber.net.pk

### Karachi Office

Brig. (R) M. Anwar Khan  
Capt. (R) Fareed-uz-Zaman  
7th Floor, NIC Building,  
Abbasi Shaheed Road, Karachi 75530.  
Tel: (9221) 111-823-823  
Fax: (9221) 5653173  
makhan@thecitizensfoundation.org  
fareed@thecitizensfoundation.org

### Lahore Office

Lt. Col. (R) M. Anwar Awan  
122-C, Model Town, Lahore.  
Tel: (9242) 111-823-823  
Fax: (9242) 5881368  
anwar@thecitizensfoundation.org

### Islamabad Office

Commodore (R) M. Ashraf Malik  
Suleman Plaza, Service Road,

Ghouri Town – III  
Gangal Estate Islamabad.  
Tel: (9251) 2827530 / 2827292  
ashraf@thecitizensfoundation.org

### STCF Karachi Chapter

Bushra Afzal/ Nilofer Saeed  
7th Floor, NIC Building,  
Abbasi Shaheed Road, Karachi 75530.  
Tel: (9221) 111-823-823  
stcf@thecitizensfoundation.org

### STCF Lahore Chapter

Vajiha Ibrahim  
14/1/295 Sarwar Road, Cantt. Lahore.  
Tel: (9242) 6673093  
stcflahore@thecitizensfoundation.org

### STCF Islamabad Chapter

Asma Khan  
House No.3, Street 5, F-6/3, Islamabad.  
Tel: (9251) 2279862  
khanasma@hotmail.com

Samina Aziz  
House No. 14-B, Street 62, F-7/4, Islamabad.  
Tel: (9251) 2273873  
saminaaziz@cyber.net.pk

## USA

Danial Noorani  
100 Tri State International  
Suite 100, Lincolnshire, IL 60069  
Tel: (321) 543-3917  
danial.noorani@tcfusa.org  
website: www.tcfusa.org

## Canada

Aziz Rakla  
Tel: (905) 607 2666  
tcfcna@hotmail.com

## Bahrain

Ali Mirza  
C/O ABC Treasury  
P.O.Box 5698, Manama , Bahrain  
Cell: 973-39-636902  
alimirza5@msn.com

## Dubai

Farid Alvie  
Tel: (971 4) 3681096  
Cell: (971 50) 6311682  
Fax: (971 4) 3681097  
faridalvie@yahoo.com / tcfuae@yahoo.com

## Abu Dhabi

Shahab Haider  
Tel: (971 4) 2222126  
shahab@sajjadhaider.com

## UK

Mehvish Khan  
9 Camden Road, London, E11 2JP  
Tel /Fax: 0845 230 1947  
Cell: 07961 198 703  
Mehvish.khan@ftcf.org.uk  
website: www.ftcf.org.uk

# Pledge Form

I hereby pledge to The Citizens Foundation:  
(Please tick the appropriate category)

Pak Rupee

- |  |            |
|--|------------|
| <input type="checkbox"/> Build-a-School + Support for three years                                  |            |
| Primary (6,500,000+2,850,000)  | 9,350,000  |
| Secondary (13,500,000+4,950,000)   | 18,450,000 |
| <hr/>  |            |
| <input type="checkbox"/> Build-a-School in the Earthquake affected areas + Support for three years |            |
| Primary (10,400,000+2,850,000)   | 13,250,000 |
| <hr/>  |            |
| <input type="checkbox"/> Donate a School Van   | 450,000    |
| <input type="checkbox"/> Equip a Secondary School Computer Lab                                     | 450,000    |
| <input type="checkbox"/> Support-a-School (per year)   |            |
| Primary  | 950,000    |
| Secondary  | 1,650,000  |
| <input type="checkbox"/> Educate-a-Child   |            |
| For 1 year (Rs. 800/month)   | 9,600      |
| Upto Primary   | 60,000     |
| Upto Secondary   | 100,000    |
| <input type="checkbox"/> Educational Fund (General)  | Any Amount |
| <input type="checkbox"/> Zakat   | Any Amount |
| <input type="checkbox"/> Endowment Fund  | Any Amount |

All the above rates are for 2007-2008. Build-a-School rates apply to projects in urban slums. Each Build-a-School project can be taken up only with provision of school support for 3 years. Other locations may need cost review & customized project costing. An endowment fund has been created for Educate-a-child (till matric) scheme.

To be Paid: ☐ Monthly ☐ Annually ☐ One-time

Through: ☐ Cheque ☐ Cash ☐ Credit Card

For: ☐ Ongoing ☐ Two Years ☐ One Year

I have enclosed a cheque / cash of Rs. \_\_\_\_\_  
(Not to be filled by persons paying full amount through credit cards)

## For Donors wishing to pay through credit cards

I hereby authorize TCF to deduct Rs. \_\_\_\_\_  
(Please enter your full amount)

from my ☐ Visa ☐ Master

Amount in Words \_\_\_\_\_

Name \_\_\_\_\_  
(as it appears on the card)

Credit Card No.

□□□□-□□□□-□□□□-□□□□  
(and thereafter renewed on the card)

month year  
Expiry Date □□/□□

In case of change of credit card details, including card expiry, kindly send us a letter communicating new card information.

Name \_\_\_\_\_

Email \_\_\_\_\_  
(Please fill so that TCF newsletter can be emailed to you)

Company \_\_\_\_\_ Designation \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_ City \_\_\_\_\_

Country \_\_\_\_\_ Postal Code \_\_\_\_\_

Tel (off) \_\_\_\_\_ Tel (Home) \_\_\_\_\_

Mobile \_\_\_\_\_ Fax \_\_\_\_\_

Mail me Donations receipts

☐ Never ☐ Monthly ☐ Annually (in June)

Signature \_\_\_\_\_ Date \_\_\_\_\_

The recognition of your donations should be in the name of \_\_\_\_\_

Thank you for your support!

TCF Accounts are audited by KPMG Taseer Hadi & Co and will be available on request. Donations to TCF are approved for tax deduction U/S 2(36)(c) of the income tax ordinance.

To make your donations,  
please complete this form and mail it to:



THE CITIZENS FOUNDATION

7th floor, NIC Building,  
Abbasi Shaheed Road, Karachi 75530 - Pakistan  
Tel: 92-21-111-823-823, Fax: 92-21-5653173  
Email: citizens@cyber.net.pk

[www.thecitizensfoundation.org](http://www.thecitizensfoundation.org)