



## ANNUAL REPORT 2023

### HIGHLIGHTS OF 2023

The Board of Trustees and Directors of FBL Pakistan present the Annual Report 2023. The year 2023 was impactful towards expansion and diversification of activities for achieving the goal of Poverty Alleviation.

FBLP is utilizing its resources to foster sustainable development through strategic interventions across Chitral, Gilgit, Central and Southern regions. It has been observed that the economic challenges and accessibility to health and education are more pronounced in the remote villages of Chitral regions. It is underlined that during 2023 FBL Pakistan assisted highest numbers of beneficiaries from Chitral region, notwithstanding the assistance was provided from FBL Karachi office. The beneficiaries from Chitral region mainly obtained scholarship for their professional education.

Contemplating, economic benefits of vocational trainings, FBLP were created the opportunities for aspirant individuals from underprivileged families. MOUs were signed for computer software trainings and FBLP established a vocational center in Gilgit. Coordination with HBL First Micro Finance Bank for micro-business ventures was further improved.

ACHIEVEMENTS	CHALLENGES
<ul style="list-style-type: none"> <li>59 students successfully graduated under scholarship program</li> <li>Vocational Center was opened in Gilgit City</li> <li>Beautician and Stitching classes were conducted for Female Afghan Refugees.</li> <li>MOUs signed for training and development in Computer courses.</li> <li>Release of outstanding lien funds by HBL First Micro Finance Bank.</li> </ul>	<ul style="list-style-type: none"> <li>Increase in tuition fees of the institutions due to inflationary impact.</li> <li>Increase in number of students due to high influx of students to Karachi from various areas of Pakistan particularly North. Substantial rise in students approaching mid-term due to decline in earning capacity of families.</li> <li>Mushroom growth of educational institutes particularly in Karachi</li> <li>Higher demand for vocational training and financial assistance as many students are not able to afford full time degree program</li> </ul>

### 2023 IN NUMBERS

Beneficiaries				Funds Disbursement	
Program	Female	Male	Total	Program	PKR, Million
Education	116	88	204	Education	34.6
Micro-Business	10	12	22	Micro-Business	2.2
Skills Development	145	31	176	Skills Development	1.3

### OUTLOOK 2024

<ol style="list-style-type: none"> <li>1. Development of Land in Gilgit</li> <li>2. Enlistment and shortlisting of reputed &amp; quality educational institutions for awarding scholarships.</li> <li>3. Establishing vocational centers in different regions</li> <li>4. Establishing resources in the regions for expediting and coordination of programs</li> </ol>	<ol style="list-style-type: none"> <li>5. Adoption of management, finance and administration policies and procedures.</li> <li>6. Digitalizing the beneficiaries record starting with the scholarship program.</li> <li>7. Launching fund raising schemes.</li> <li>8. Launching of FBL-Pakistan website</li> </ol>
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## PROGRAM HIGHLIGHTS

### Beneficiaries Data Since Start of Programs

Program	Female	Male	Total
<b>Educational Scholarships</b>	<b>339</b>	<b>203</b>	<b>542</b>
<b>Micro-Business Assistance</b>	<b>183</b>	<b>57</b>	<b>240</b>
<b>Vocational Training</b>	<b>699</b>	<b>214</b>	<b>913</b>
<b>Total</b>	<b>1221</b>	<b>474</b>	<b>1695</b>

### EDUCATION SCHOLARSHIP PROGRAM

FBLP is currently awarding scholarships to around 542 students in different disciplines, mostly in Nursing degree program. The influx of students from various regions to Karachi for educational opportunities and their proactive approach for scholarships demonstrates the growing recognition of FBL Pakistan's support. This trend underscores the need for continued outreach and reinforces our commitment to supporting aspiring students from diverse regions in their pursuit of education and empowerment.

In 2023, an influx of mid-term students was witnessed. The students who were meeting their education expenses from their families resources are now compelled to approach FBL for financial support, due to high inflationary impact, reduction in family earnings and unprecedented rise in tuition fees.

#### NEW STUDENTS IN 2023

In 2023, FBLP extended its support to 204 new students. Notably, 75% of these beneficiaries' hail from the Northern regions, underscoring our commitment to addressing poverty where it is most prevalent. This encouraging statistic reinforces our belief that our focused efforts are indeed moving us in the right direction, aligning with our mission to make a meaningful impact on Northern communities.

#### Regions Genders Breakup

SR. NO.	REGIONS	MALE	FEMALE	TOTAL NO OF STUDENTS
1	<b>CHITRAL</b>	37	44	<b>81</b>
2	<b>GILGIT</b>	32	41	<b>73</b>
3	<b>SOUTH</b>	15	31	<b>46</b>
4	<b>CENTRAL</b>	0	0	<b>0</b>
5	<b>OTHER</b>	4	0	<b>4</b>
	<b>TOTAL</b>	<b>88</b>	<b>116</b>	<b>204</b>

#### Discipline-wise Breakup

Nursing/ Health Field	ACCOUNTING/ MANAGEMENT	BS AI	ENGG /COMPUTER	Total
<b>178</b>	<b>8</b>	<b>2</b>	<b>16</b>	<b>204</b>

**Nursing  
Students  
2023**



**SHORT-LISTING OF UNIVERSITIES / INSTITUTIONS**

FBL Pakistan is awarding the scholarships to the students of institutions registered with Nursing Council of Pakistan and Higher Education Commission. However, it has been noted that a number of institutes are not meeting the required quality of nursing education due to varied reasons. In order to encourage students to attempt for top ranking institutions, FBL Pakistan took the initiative of qualifying various nursing institutes operating in Pakistan eligible for the award of scholarship. In this respect a team of professionals from the field was identified who will be working with FBLP team to assess the institutes from various aspects and making a recommendation for shortlisting.

**MICRO-BUSINESS ASSISTANCE**

FBL Pakistan launched their Micro-Business program in 2018 with the aim of supporting families to expand their running business for increasing income. Since the inception of the program, a total of 240 beneficiaries / families directly benefited. In 2023 the micro-business support was provided to 22 beneficiaries, enabling individuals to either start new businesses or expand existing ones for additional income generation. HBL-FMFB is satisfactorily facilitating FBLP in transfer of funds to beneficiaries and regularly providing reports to FBL.

SR/N	DISCRIPTION	GENDER		TOTAL BENEFICIARIES
		MALE	FEMALE	
1	CHITRAL	0	1	1
2	GILGIT	6	7	13
3	SOUTH	5	2	7
4	CENTRAL	0	0	0
5	MISC	1	0	1
	<b>TOTAL</b>	<b>12</b>	<b>10</b>	<b>22</b>

**Micro Business Beneficiaries**



**VOCATIONAL TRAINING**

Successful completion of vocational training enables individuals to acquire marketable skills in a shorter period (3 to 6 month) for enhancing family’s income. FBL Pakistan is providing in-house courses in tailoring and beautician. Institutes across Pakistan are offering courses in Information Technology, Medical field technicians, Teaching, etc.

In 2023, FBL Pakistan assisted a total of 176 beneficiaries. Notably, 102 of these beneficiaries were Afghan refugees, who attended courses in stitching, beautician training and computer software.

<b>BENEFICIARIES of 2023</b>			
<b>Description</b>	<b>Female</b>	<b>Male</b>	<b>Total</b>
<b>Stitching</b>	<b>83</b>	<b>-</b>	<b>83</b>
<b>Beautician</b>	<b>57</b>	<b>-</b>	<b>57</b>
<b>IT Courses</b>	<b>31</b>	<b>4</b>	<b>35</b>
<b>Montessori</b>	<b>01</b>	<b>-</b>	<b>01</b>

**VOCATIONAL CENTER GILGIT**

FBL Pakistan has started a new training and development center in December 2023. The objective of the center is to impart training to women for supporting their families. This initiative reflects FBLP’s dedication towards creating skill development opportunities, fostering self-reliance and contributing to the economic empowerment of women. At the onset FBL will training in stitching and dress designing.

**HYDERABAD PROGRAM**

FBL Pakistan arranged a session in June 2023 in Hyderabad on IT courses being offered by APTECH, Hyderabad and career on Law. The program was organized in collaboration with APTECH- Hyderabad, Aga Khan Education Board, Hyderabad and Aga Khan Higher Secondary School Hyderabad.

## MEMORANDUM OF UNDERSTANDING

FBL PAKISTAN signed a Memorandum of Understanding with following institutes for courses in information technology:

1. APTECH, Pakistan,
2. American Continuing Education Mentorship Academy, Pakistan (ACEM)
3. Lakhani Computer Institute, Karachi

APTECH and ACEM have offered software training at discounted rates in all branches / franchises in Pakistan. ACEM is also providing online trainings to the beneficiaries residing in the remote location. Lakhani institute is also offering online training.

## VOCATIONAL TRAINING IN PICTURES

**Students after successful completion of their makeup course.**



**Sewing classes in Karachi in progress.**



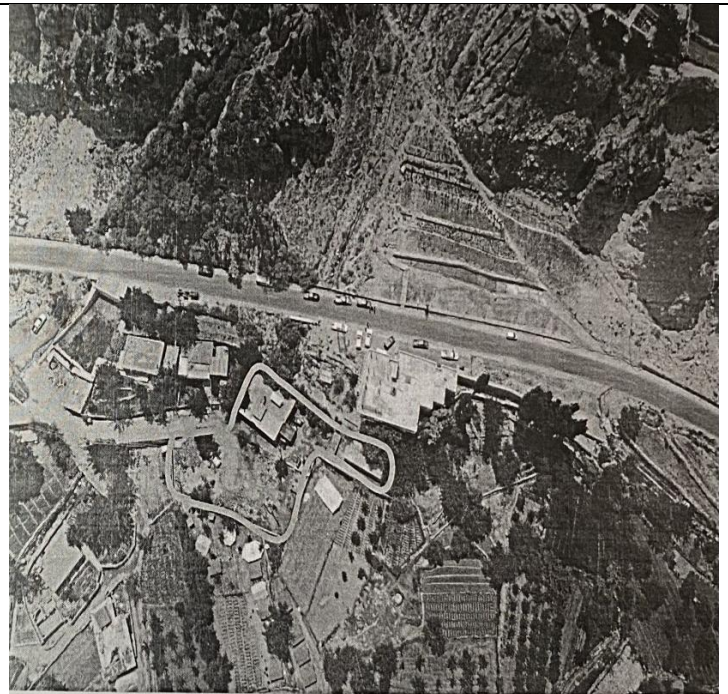
**New FBL Stitching Center Gilgit**





### HOUSING FOR FLOOD AFFECTED IDPS IN HUNZA

High floods in 2022 affected many families in Hunza and Chitral. For relocation of flood affected families in a safer area, a meeting was convened by DC Hunza, which was participated by President, Regional Council Hunza and representative of AKAH. Later, AKAH carried out a feasibility study and proposed a land in Faizabad village, Noma-Gilgit. The local leadership and community requested FBL Pakistan for financial assistance for land acquisition. Likewise, in Chitral and Sindh regions, FBLP showed its commitment towards providing the housing needs of families due to floods and acceded to provide funds for the land. The cost of 21780 Sq. Ft land was Rs 18.5 million. FBLP shared Rs 10.0 million, and local community contributed Rs 0.85 million. An agreement deed was signed between FBLP and Sherabad Better Life Multipurpose Cooperative Society. The members of Cooperative Society are flood affected families. AKAH has also prepared a housing plan for IDPs on the acquired land. FBLP has planned to execute the construction plan along with the shareholders of the Cooperative society.



An aerial view of the proposed site for the re-settlement of IDPs at Sherabad, Hasanabad

### FBL PAKISTAN TEAM

FBL Pakistan team is mainly composed of volunteers working in all the regions in liaison with councils and economic planning boards. The management at FBLP office Karachi is ensuring availability of adequately qualified resources for planning and implementation of activities as per objectives. The deserving families are accessed by the volunteers in different regions. In 2023, FBLP appointed National and Regional Directors till July 2024. FBLP is successfully achieving its annual goals with the time, dedication and commitment of volunteers. For achieving the mission, objective, and goals in different regions, more local volunteers and staff will be inducted.

## ADOPTION OF POLICIES & PROCEDURES

In view of increase in the activities and beneficiaries all over Pakistan, it was considered imperative to formulate the policies and procedures of FBL Pakistan's programs. The policies and procedures will provide guidance to the volunteers and staff to uniformly handle the beneficiaries across all the regions. In October 2023, FBL Pakistan drafted and adopted new policies and procedures of its programs; Education Scholarship, Micro-Business and Vocational Training. These updated guidelines reflect our commitment to efficiency, transparency and continuous improvement, ensuring that our initiatives are effectively implemented and aligned with our mission of fostering sustainable development and empowerment in the communities we serve.

## MEETINGS & CONFERENCES

### FBL PAKISTAN CONFERENCE ISLAMABAD

In March, 2023 a two-day conference was held in Islamabad. The coordinators of Northern, Central and Southern regions of Pakistan attended the conference. The purpose of the conference was to align the activities and programs of all the regions in accordance with the mission of FBLP. Regional directors shared their activities and challenges. Chairman FBLP shared his views on the areas where more efforts are required for meeting the targets of poverty alleviation. The conference was also attended by President of Regional Council Central.



Conference in Progress



Group picture of Conference Participants

### FBLP MEETINGS WITH NATIONAL COUNCIL PAKISTAN & EDUCATION BOARD PAKISTAN

In September 2023, meeting was held with President & Members of National Council for Pakistan, followed by meeting with Chairperson and members of Education Board, Pakistan.

In the meeting with National Council, a brief was given by FBL Pakistan team on the programs for poverty alleviation viz Students Scholarships, Micro-Business assistance and Vocational Training. FBL sought Council's endorsement for utilizing their platforms for accessing to the needy families

The following proposals were put forward by the institutes for future work with FBL:

1. Establishment of a market place for ladies on Chitral expressway.
2. Exploring the possibility of vertical farming in Chitral region, as such project is already successful in GB.
3. Students' assistance in Ustad Shagird project.
4. Chitral students are facing domicile issue for admission in the professional institutions.
5. Micro-Business assistance for establishing Day-Care centers in the villages of Gilgit & Chitral

### **MOU BETWEEN JEEVAN FAMILY CHARITABLE FUND & FBLP**

FBL Pakistan and the Jeevan Family Charitable Fund-USA have signed a memorandum of understanding, whereby FBLP will facilitate the Jeevan Family Charitable Funds (JFCF) in organizing and operating its 'Adopt A Family' Project for poverty alleviation. FBL Pakistan and JFCF have a common goal towards poverty alleviation, in accordance with 'Adopt A Family Project' the targeted families will be approached, counseled, supported and followed up through a holistic approach. It has been planned to bring the family out of poverty in 3-5 years under this project. The newly hired staff of JFCF will start working from January 2024.

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