

ANNUAL REPORT 2021



كاروان حيات
Karwan-e-Hayat
Institute for Mental Health Care



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Institute for Mental Health Care

A Company set up under Section 42 of Companies Act, 2017



Chairman's Message

I am pleased to announce Karwan-e-Hayat's Annual Report for the fiscal year 2021.

There is a growing global movement focussing on the urgent need for mental health care. The world is beginning to recognize that mental health problems are now among the leading causes of death and disability worldwide, sometimes even more disabling than heart disease and diabetes. Yet people suffering from mental disorders are among the most neglected people in the world.

At Karwan-e-Hayat we work hard to ensure that we continue providing quality psychiatric care and rehabilitation services, especially to the poor and underserved segments of our society who cannot afford treatment. Last year 75,000 patient visits were recorded at our three centres. We are among the leading providers of mental health care in Pakistan and for many the provider of choice.

I am deeply indebted to our donors and I would like to express my gratitude for their support. With the relentless onslaught of the COVID 19 pandemic, we are entering a time of great change and challenges. A strong financial foundation is necessary for us to continue doing our work. We request your ongoing support so that together we can have a positive impact on the mental well-being of our people, not only today, but for generations to come.

I am confident about the year ahead and I look forward to it with hope and optimism. We will continue to improve our services and processes to ensure that Karwan-e-Hayat provides quality psychiatric care and the best treatment options for mental illness in Pakistan.

Thank you.

Mr. Muhammad Salim

Mental health is an integral part of overall health.

There is no health without mental health.



CEO's Message

Lack of attention to the important issue of mental health care has resulted in the marginalization of people suffering from psychiatric problems. They are stigmatized and often judged as being spiritually deficient and inferior. Sometimes, victims of severe psychotic illnesses are chained and locked up in their homes. People with mental health issues have poorer health care, diminished human rights and higher mortality rates.

A huge 'treatment gap' exists because governments worldwide have failed to recognize the gravity of this disabling and devastating illness. Globally, less than 50% of those who need treatment, receive it. This figure climbs to 90% in poorer countries with fewer resources, like Pakistan. Karwan- e-Hayat has played an important role in the effort to bridge this gap. It has trained communities to identify people with mental health issues so that they can be guided to seek professional help. Our community teams ensure that mobile psychiatric services reach the most remote and far flung areas of Karachi. Karwan has always been an advocate for needy, impoverished people suffering from mental disorders.

In the past few years there has been an extraordinary shift in public attitudes and understanding of mental illness. Karwan-e- Hayat has played a pivotal role in bringing about this change. Through awareness campaigns we tell people that this is simply an illness like any physical illness. It is treatable and manageable. This has had a profound impact on people's perception of mental illness and reshaped their attitude towards it. We will continue to improve awareness and understanding of mental health issues in order to foster a more positive mental health environment in Pakistan.

I would like to thank all our donors and supporters who have helped and contributed towards our cause. We cannot function without the support of philanthropic organisations and kind individuals like your self who care about the welfare of poor and marginalised sections of our society desperately in need of help. My gratitude is also due to our staff and caregivers who work hard to ensure that Karwan-e-Hayat remains a premier institution in mental health care in Pakistan.

Thank you.

A handwritten signature in black ink that reads "Zaheer Babar".

Zaheeruddin M. Babar

Our Vision

Our vision is to achieve the highest standards in providing psychiatric and rehabilitation services to the mentally disturbed members of society, especially the poor and marginalized and to offer them opportunities to improve their quality of life. We aim to train and develop mental health professionals and to participate in research that will contribute to greater knowledge and understanding of mental health issues. We are committed to mainstream the guiding principles of mental health into health policies at different levels. We envision a society that understands and values good mental health practices, protects and treats people suffering from mental disorders with dignity, fairness and respect.

Our Mission

To work for the prevention, relief and treatment of mental illness.

To work towards the rehabilitation of mentally distressed people, especially the under privileged and deprived.

To raise public awareness about mental illness and to foster behavioural change in society.

To organize, train and maintain a team of dedicated Psychiatrists, Psychologists, Occupational Therapists and Social Workers to ensure a competent and ongoing mental health service.

Our Values

At Karwan-e-Hayat the values that we subscribe to and strive to inculcate in our medical staff and all caregivers are:

Compassion

We shall treat our patients with compassion, understanding and respect.

Integrity

We shall always provide quality patient care.

Hope

We shall spread the message of positivity that mental illness is treatable & manageable with professional help.

Commitment

We shall direct all our efforts towards the alleviation of suffering caused by mental illness.

Excellence

We shall apply the best clinical and rehabilitative practices to treat our patients.

Education

We shall become a learning organization growing through knowledge exchange, research and continuing education.

Determination

We shall always challenge discrimination and stigma against the mentally ill.

Collaboration

We shall develop strategic partnerships within our community as well as with national and international organizations in the field of psychiatry.



The Team of Karwan-e-Hayat



Let's recognize, support and care for those who are suffering from mental illness, and create a positive mental health environment for everyone.

The Magnitude and Burden of Mental Illness



The magnitude and burden of mental illness in terms of disability and costs for society is enormous. Mental health constitutes 14% of the world burden of disease, but in developing, low income countries where people have no access to treatment it is significantly higher.

According to the World Health Organization Special Initiative for Mental Health 2019-2023;

- Mental health conditions account for more than 10% of all global health conditions.
- More than 80% of people with mental health conditions do not receive affordable and quality treatment.
- There are 800,000 deaths from suicide every year, which can be prevented with mental health initiatives.
- Depression and anxiety cost the global economy \$1 trillion USD per year.

WHO has declared that the impact of the COVID-19 pandemic on peoples mental health will be “long-term and far-reaching”. The pandemic is now reframed as a “Chronic Stressor”. Political instability, rapidly accelerating climate change and wide spread poverty are added stressors in poor countries.

In Pakistan;

- Approximately 40% of the population suffers from common mental disorders.
- Over 15 million people in Pakistan experience some form of mental illness.
- Nearly one in three people with long-term physical health conditions also suffer from a mental health problem which is most often depression or anxiety.
- Less than 1% of the health budget is allotted to mental health.
- A 2007 study estimated that between 19% to 34% of young people suffer from socio-emotional problems leading to mental health issues.
- More than 32% of mothers who have recently given birth suffer from postpartum depression.

To address this need there are only;

- 5 Psychiatric Hospitals in Pakistan.
- Fewer than 500 psychiatrists in the country.

About Karwan-e-Hayat

Karwan-e-Hayat, Institute for Mental Health Care, (KeH) is a non-profit welfare organization established in 1983, registered under Section 42 of the Companies Act 2017 and has tax-exempted status under section 153(2) of the Income Tax Act. It is an ISO 9001:2015 certified, Sharia-compliant organization which is also certified by the Pakistan Centre for Philanthropy.

Karwan-e-Hayat has been working for 37 years in treating mentally ill patients, especially the needy and underserved. It provides medical treatment including OPD, hospitalization, medication, rehabilitation and community services to needy and underserved people suffering from mental illness entirely free of cost or at highly subsidized rates.

It functions at three centres in Karachi.

Psychiatric Care & Rehabilitation Centre (PCRC), Keamari is our flagship facility. This modern, purpose-built 100-bed psychiatric care facility, established in 2004, caters to all the needs of mentally ill patients under one roof. Providing services through Outpatient Clinics, an Inpatient Facility, a Daycare Unit and a Rehabilitation Centre. PCRC is the largest psychiatric care facility in Pakistan.

Korangi Community Psychiatric Centre (KCPC) began operations in November 2011 to provide community based psychiatric care through OPD, Daycare and Rehabilitation facilities. Community mobilizers and case workers also conduct follow up home visits regularly to ensure quality care and support to home based patients, thus reducing chances of relapse and cost of treatment.

Khayaban-e-Jami OPD Clinic, the first of our three facilities established in 1983, provides outpatient medical services five days a week, to facilitate a growing number of daily, walk-in patients suffering from mental illnesses.



Mental Health: An Outlook

An Overview

Mental illness is the most neglected and underserved area of public health. Most people suffer in silence because of the huge stigma attached to this illness. Additionally, the cost of mental health treatment is unaffordable for poor patients.

Worldwide, the economic burden of the illness is around \$2.5 trillion. By 2030, it will increase to \$6 trillion. This includes spending on psychiatric care which is a direct cost and lost productivity which is an indirect effect.

In Pakistan, it is estimated that 15 million people suffer from mental illness. Unlike other non-communicable diseases such as heart or diabetes which afflict humans at a later age in life, mental illness often affects people in the prime of their lives.

Mental illness robs the patient of a normal life. Entire families are adversely affected when one member is mentally ill.

It is important to remember that mental illness is treatable. Modern pharmacology and new community approaches today have made treatment more holistic and effective, and paved the way for the patient to return to a functional life.

Key Facts

There are many different mental disorders, with different presentations. They include: depression, bipolar affective disorder, schizophrenia and many other psychoses. Access to healthcare and social services capable of providing treatment and social support is vital.

What Needs to Be Done?

The community at large has a role to play in respecting the rights and needs of people with mental illnesses. In low and middle-income countries, between 76% and 85% of people with mental disorders receive no treatment for their illness. In addition to support from health-care services, people with mental illness require social support and care. This is the service gap that Karwan-e-Hayat seeks to fill with timely, professional and caring treatment of mental illnesses and the rehabilitation of patients so that they can live and be active in their own communities.



Board of Directors

Chairman

- Mr. Muhammad Salim

Vice Chairman

- Mr. Ali Ahmed Khan

Directors

- Mrs. Qaisra Ahmed
- Mr. Khalid Bilal Osmany
- Ms. Talaat Naeem Tyabji
- Mr. Yacoob Suttar
- Mrs. Shameem Zuberi
- Mr. Imran Khalid Zafar
- Ms. Meher Bano Qureshi
- Dr. Ayesha Irshad Miyan

Advisory Board



• Prof. Dr. Murad Moosa Khan

Professor & Head of Depart. of Psychiatry (Rtd.),
The Aga Khan University Hospital (AKUH)

• Justice (Rtd.) Mr. M. Shaiq Usmani

Retired Judge, Sindh High Court

• Mr. Kamran Y. Mirza

Former Chairman, KeH

• Mr. Saleemuddin Ahmed

Former Chairman, KeH

• Mrs. Rehana Alam

Former Director, KeH

• Mr. Akbar Usmani

Senior Advisor, UNDP (Rtd.)

SHARIAH ADVISOR

Al-Hamd Shariyah Advisory Services
Mufti Ebrahim Essa
Mufti Haris Hanif

TAX ADVISOR

Munif Ziauddin and Co
Chartered Accountants

LEGAL ADVISOR

Usmani and Iqbal
Advocates and Solicitors

EXTERNAL AUDITORS

BDO Ebrahim and Co
Chartered Accountants

INTERNAL AUDITORS

Grant Thornton Anjum Rahman
Chartered Accountants

Corporate Governance

BOARD AUDIT COMMITTEE

- Mr. Yacoob Suttar (Chairman)
- Ms. Talaat Naeem Tyabji (Member)
- Mrs. Shameem Zuberi (Member)
- Mr. Zaheeruddin Babar (Member)
- Mr. Ali M. Asghar (Secretary)

FUND RAISING AND AWARENESS COMMITTEE

- Mr. Ali Ahmed Khan (Convenor)
- Mrs Qaisra Ahmed (Member)
- Ms. Talaat Naeem Tyabji (Member)
- Mrs. Shameem Zuberi (Member)
- Mr. Yacoob Suttar (Member)
- Mrs. Meher Bano Qureshi (Member)
- Mr. Zaheeruddin Babar (Member)
- Ms. Tamkeen K. Abbasi (Member)
- Mr. Kamran Hassan (Secretary)

MEDICAL SERVICES AND ETHICS COMMITTEE

- Dr. Ayesha Irshad Miyan (Convenor)
- Mr. Imran Khalid Zafar (Member)
- Ms. Talaat Naeem Tyabji (Member)
- Mrs. Shameem Zuberi (Member)
- Mrs. Qaisra Ahmed (Member)
- Mr. Zaheeruddin Babar (Member)
- Dr. Uroosa Talib (Secretary)

HUMAN RESOURCE COMMITTEE

- Mr. Khalid Bilal Osmany (Convenor)
- Mr. Yacoob Suttar (Member)
- Mr. Ali Ahmed Khan (Member)
- Mr. Zaheeruddin Babar (Member)
- Ms. Misbha Bashir (Secretary)

Corporate Team

Mr. Zaheeruddin M. Babar	Chief Executive Officer
Mr. Muhammad Ali Asghar	Chief Financial Officer & Company Secretary
Ms. Tamkeen Kashif Abbasi	Chief Communication Officer
Mr. Kamran Hassan	General Manager Resource Mobilization
Ms. Saba Naz	Manager Operations
Ms. Misbha Bashir	Manager Human Resource
Mr. Jawaid Shah	Manager Grants
Mr. Saeed Nagaria	Manager Information Technology
Mr. Asif Khaskheli	Manager Quality Assurance & Supply Chain
Mr. Shahzaib Khan	Assistant Manager Finance
Mr. Salman Khan	Assistant Manager Supply Chain
Mr. Asad Ali	Assistant Manager Marketing
Mr. Rizwan Jamaluddin	Marketing Coordinator & Graphic Designer
Mr. Azmat Ali	Health, Safety & Environment (HSE) Consultant

Medical & Rehabilitation Team

Dr. Uroosa Talib	Chief Medical Officer
Dr. Natasha Billia	Assistant Professor & OPD In-charge
Dr. Syed Saad Masood	Senior RMO & In-charge Male Ward
Dr. Ahmer Mairaj	Senior RMO (OPD)
Dr. Saba Ismail	Junior Consultant & In-charge KCPC
Dr. Tabassum Waris	RMO & In-charge Female Ward
Dr. Zeenatullah	Sr. RMO
Dr. Tooba Anum Noumani	RMO (OPD)
Dr. Aftab Ali	RMO
Dr. Deepak Kumar	RMO
Dr. Syed Karam Khan	RMO
Ms. Yasirah Gohar	In-charge - Psychiatric Rehabilitation
Mr. Shabbir Ali	Senior Clinical Psychologist
Ms. Hafsa Muheet	Occupational Therapist
Dr. S.M Ashfaque Ahmed	In-charge Community Services
Ms. Shabana A. Shakoor	In-charge Social Work
Mr. Shawkat Hussain	Assistant Manager Nursing & IPD Coordinator
Ms. Nida Shah	Nursing Supervisor
Dr. Nusrat Baloch	Visiting Faculty
Dr. Shifa Naeem	Visiting Faculty
Dr. Shabana Naqvi	Visiting Faculty
Mr. Nasir Mehmood	Research Associate

Partnerships & Collaborations

- DAI Global
- Direct Relief USA
- AzCorp Entertainment Pvt Limited
- Ziauddin University
- Interactive Research & Development (IRD)
- Benazir Anti-Narcotics Force Model Addiction Treatment Centre (MATREC)
- NED University
- Health Education & Literacy Programme (HELP)
- Robinhood Army
- Aahung
- Community Innovation Hub
- Sahara Public Rights Organization
- Sehat Kahani
- SINA Health, Education & Welfare Trust
- War Against Rape (WAR)
- Al-Jannat Welfare International Trust
- ZMT Clinics (Zubaida Machyara Trust)

International Associations



Good mental health is related to mental and psychological well-being. Karwan's work to improve the mental health of individuals and society at large includes the promotion of mental well-being, the prevention of mental disorders and the care of people affected by mental disorders.



Psychiatric Rehabilitation

The Psychiatric Rehabilitation program runs as a day treatment program and includes psychotherapy, family psycho education and case management. Its goal is to enable the patient to return to the mainstream of life. It is an evidence-based program which has been introduced, taught and monitored by faculty members of Rutgers University, USA for more than a decade.

The Daycare program runs five days a week, 9:30 am to 3:30 pm, for both inpatients and outpatients, and on Saturdays only for inpatients. Patients learn life skills, vocational skills and, in some cases, become eligible for sheltered employment within Karwan-e-Hayat.

Daycare Activities:

Arts & Craft Classes

Yoga & Physical exercises

Music Training

Computer Training

Stitching Classes

Beautician Course

Library Sessions

Cooking Classes

Gardening

Movie Sessions

Sheltered Employment

Karwan gives recovering patients the chance to get paid work for 3-6 months in the IT or maintenance department. It is done under the supervision of the patient's Case Manager and Clinic Incharge. It is the first step towards reintegration into society.

Illness Management and Recovery (IMR)

Research shows that patients who learn more about their illness can take important steps towards recovery. In IMR sessions, patients are acquainted with their illnesses and helped to develop strategies to deal with their symptoms and achieve personal goals.

Family Psychoeducation

Families and other care givers are furnished with correct information of the illnesses of their patients, and guided to reduce family stress and to develop coping skills.

Case Management (CM)

This provides the bond that binds together the coordinated plan of treatment, rehabilitation and support services for the patient. CM plays a big part in preventing relapses and hospital stays and in improving the quality of life of the patients.

Wellness Recovery Action Plan (WRAP)

This was developed in 1997 by a group of people suffering from mental illnesses. It is now used by a variety of people to address mental health and life issues. WRAP helps the practitioners to formulate their own wellness tools, recognize early warning signs and create crisis plans.

Evidence-Based Practices

Karwan-e-Hayat is the first mental health organization in Pakistan which has adopted evidence-based practices from Rutgers University, USA, under the long term supervision of their faculty members. These include: Illness Management and Recovery Program (IMR), Family Psycho Education and Case Management. Karwan-e-Hayat also provides Wellness Recovery Action Plan (WRAP) and sheltered employment to the patients. A multi-disciplinary team of qualified psychologists, occupational therapists and social workers work with psychiatrists to guide patients towards the recovery of mental balance and healthy lives.

Mental health is determined by a range of socioeconomic, biological and environmental factors.

All people affected by emergencies will experience psychological distress, which for most people will improve over time.

Among people who have experienced war or other conflict in the previous 10 years, one in 11 (9%) will have a moderate or severe mental disorder.



Looking After Our Mental Health



As countries struggle to restrict movement of people as part of efforts to reduce the number of people infected with COVID-19, our daily routines are changing drastically. The new norm of working from home, home-schooling of children, and lack of physical contact with other family members, friends and colleagues has changed the way people used to live. Adapting to lifestyle changes such as these, and managing the fear of contracting the virus and worry about people close to us who are particularly vulnerable, are challenging for all of us. These are more challenging for people with mental health conditions.

During these difficult times caring for our own mental health and to help others who may need some extra support and care, is important. Karwan-e-Hayat's social welfare department being patient advocates and first point of contact of families, has suggested the following tips to patients and their families during these tough times.

Maintain a Routine

Allocate time for working and time for resting. Get up and go to bed at the same time every day.

Minimize Newsfeeds

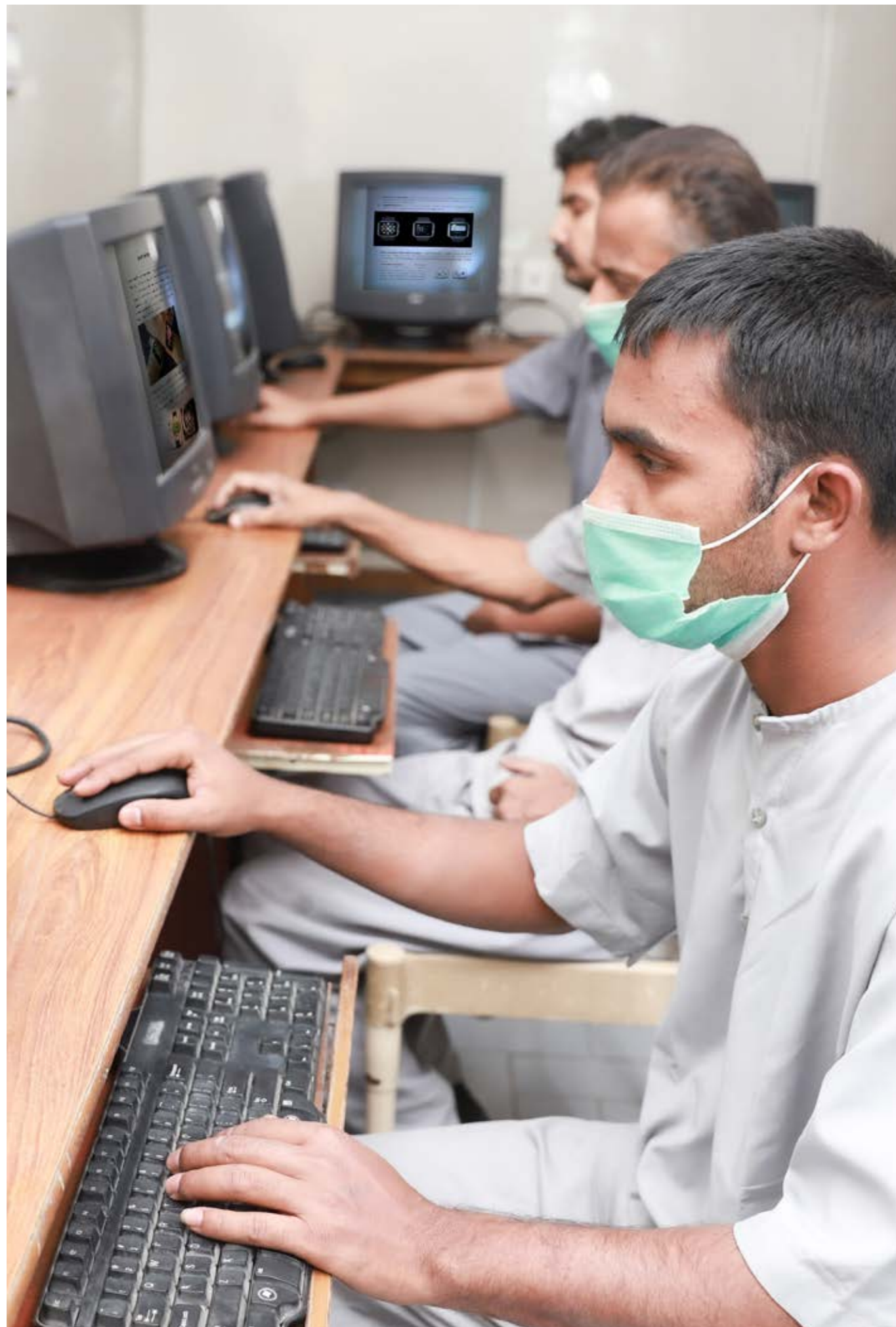
Reduce how much you watch, read or listen to news that makes you feel anxious or distressed. Seek the latest information at specific times only - once a day.

Eat Healthy Meals

Eat more greens and fruits and make sure you eat meals which are healthy and nutritious.

Do Regular Exercise

Daily exercise should be part of your routine as it releases the required enzymes which boost energy and encourage positive thinking.



Consulate of Japan Supports KeH



The Government of Japan collaborated with Karwan-e-Hayat, Institute for Mental Health Care for providing quality treatment and rehabilitation to poor and underprivileged mentally ill patients in Karachi. The Project was approved under the scheme of Grant Assistance for Grassroots Human Security Projects (GGP).

This Grant has enabled the procurement of vehicles to facilitate the increasing numbers of psychiatric patients who need care and treatment at Karwan-e-Hayat. This will enable an expansion of mobile medical services and larger patient transportation will be made possible. A total of 7 vehicles were handed over to Karwan-e-Hayat to expand their community outreach program.

The handing over ceremony took place at Karwan-e-Hayat, Kaemari Center, in the esteemed presence of Mr. Toshikazu Isomura, Consul-General of Japan in Karachi and the CEO of Karwan-e-Hayat, Mr. Zaheeruddin Muhammad Babar and the Karwan Team.

Mr. Toshikazu Isomura emphasized that access to Primary Health Care (PHC) for mentally ill patients is an issue which needs to be urgently addressed in Pakistan. He stressed the need of raising public awareness regarding PHC for vulnerable and underserved sections of society, more needed today in the aftermath of the COVID-19 pandemic.

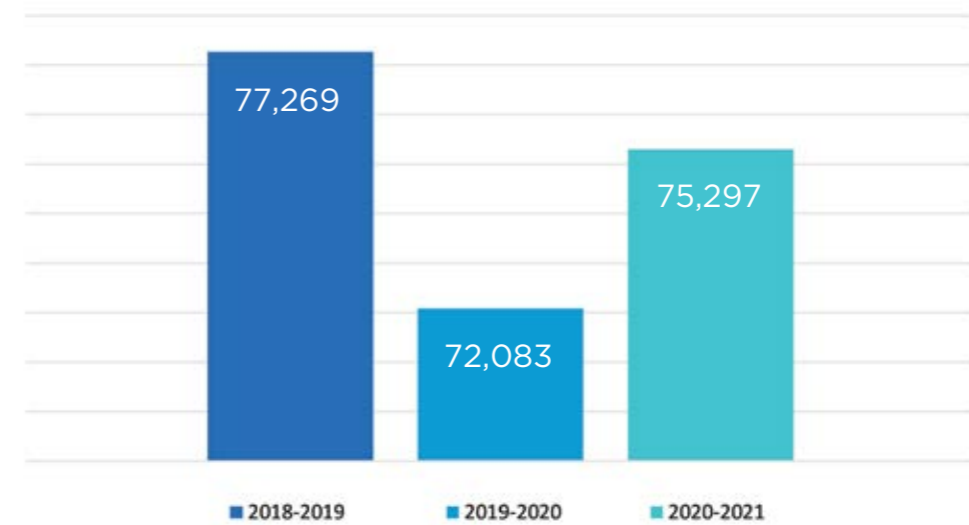


Working Towards Better Mental Health

Impact of KeH's Interventions

Patients Data

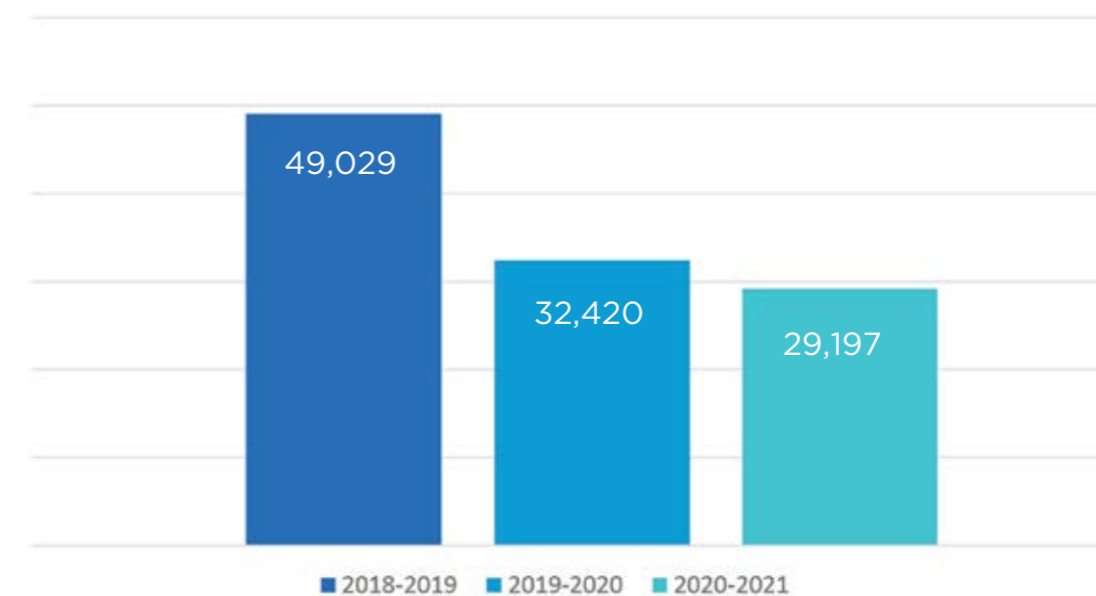
Total Number of Patient Visits



* Despite the pandemic, fiscal year 2020-21 witnessed patients flow increase of 4.5% year on year. SOP guidelines, for the healthcare sector, were stringently followed with uninterrupted operations.

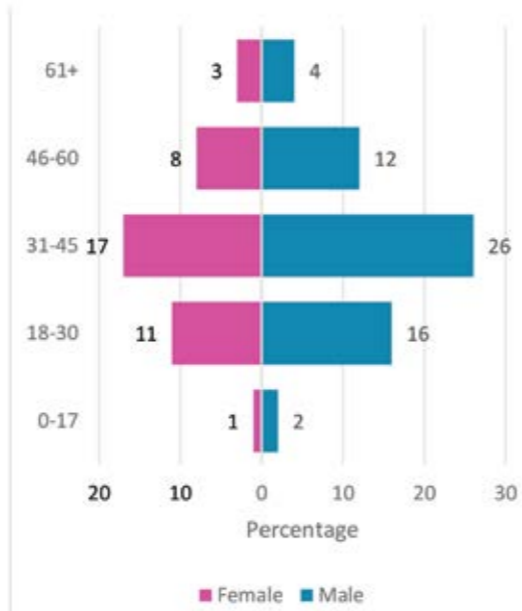
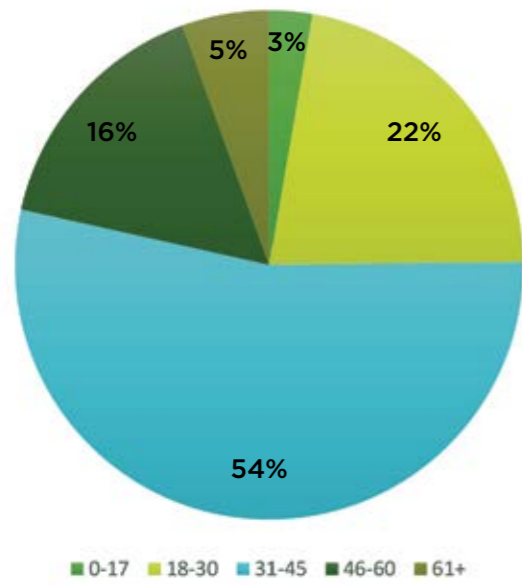
Patient's Follow-up Visits

Total Number of Follow-up Visits of Patients

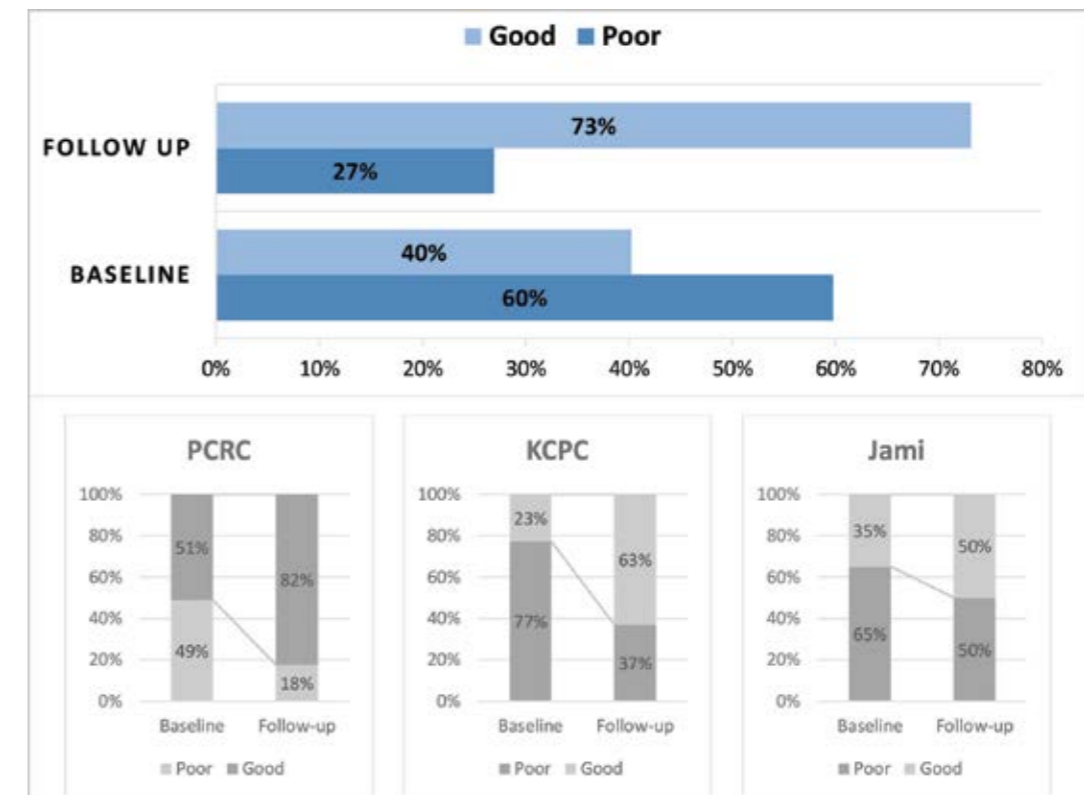


* Responding to COVID-19 SOP's, the visiting patients in 2020-21 were dispensed medicines for 28 days versus 14 days earlier. Resultantly, follow-up visits reduced significantly compared to non-pandemic year 2018-19.

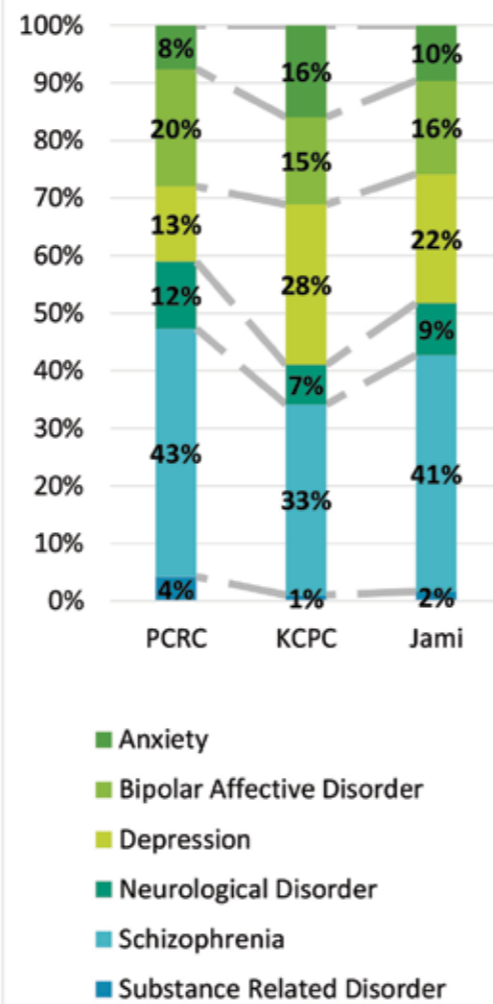
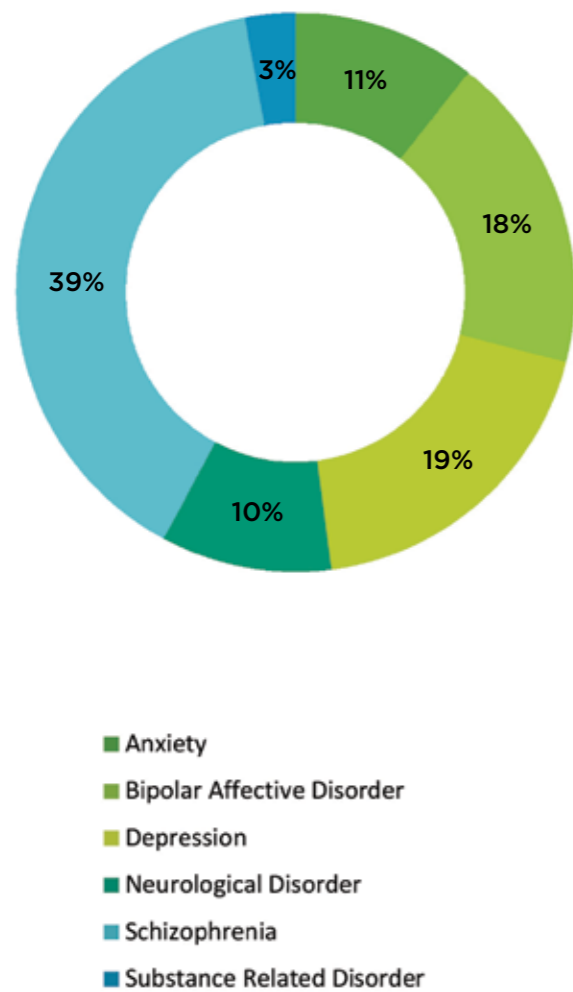
AGE GROUP OF PATIENT VISITS



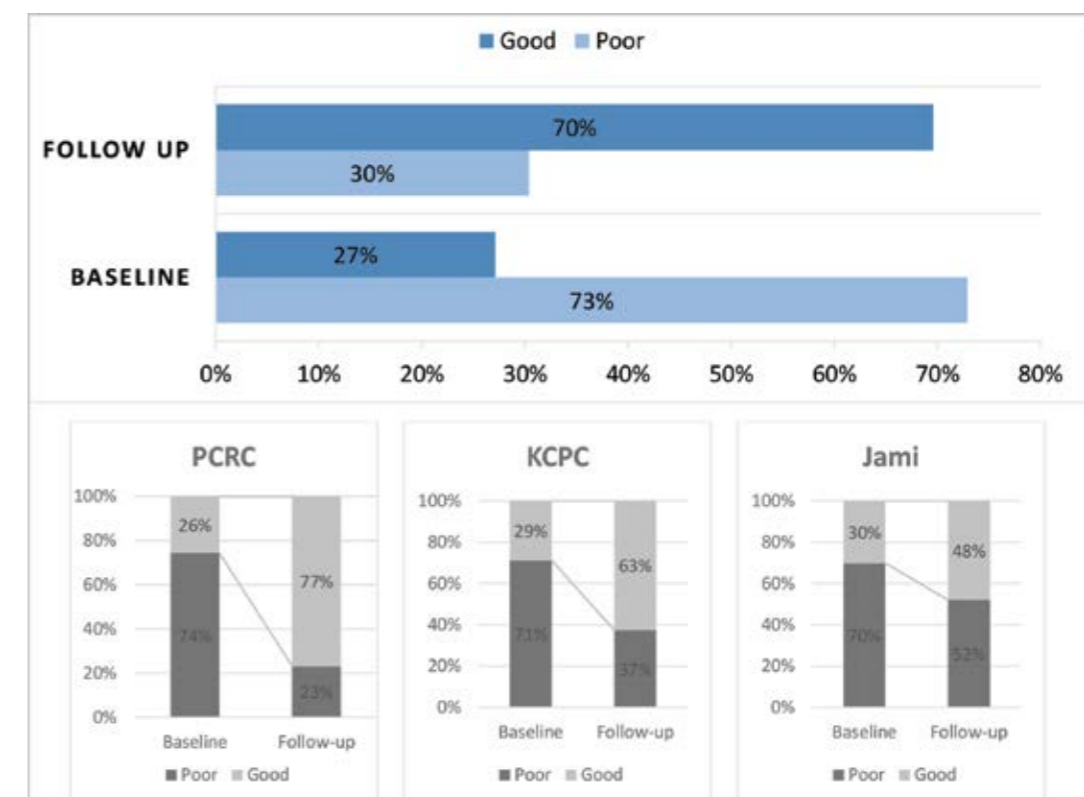
GLOBAL ASSESSMENT OF FUNCTIONING (GAF) OF PATIENTS



PATIENT VISIT'S DIAGNOSIS



WORK PERFORMANCE OF PATIENTS

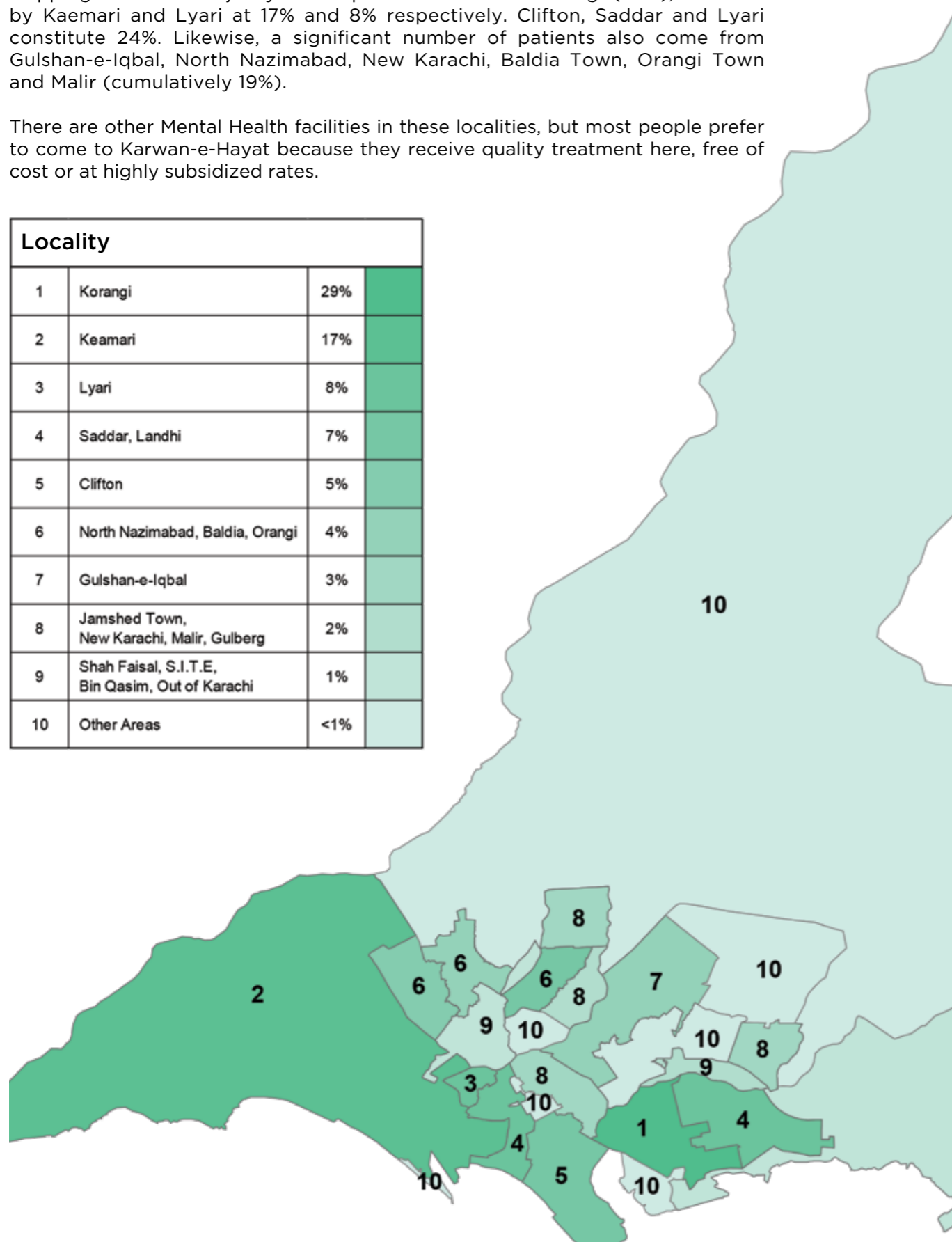


Karwan-e-Hayat's Patient Pool

Mapping indicated majority of the patients are from Korangi (28%), followed by Keamari and Lyari at 17% and 8% respectively. Clifton, Saddar and Lyari constitute 24%. Likewise, a significant number of patients also come from Gulshan-e-Iqbal, North Nazimabad, New Karachi, Baldia Town, Orangi Town and Malir (cumulatively 19%).

There are other Mental Health facilities in these localities, but most people prefer to come to Karwan-e-Hayat because they receive quality treatment here, free of cost or at highly subsidized rates.

Locality			
1	Korangi	29%	
2	Keamari	17%	
3	Lyari	8%	
4	Saddar, Landhi	7%	
5	Clifton	5%	
6	North Nazimabad, Baldia, Orangi	4%	
7	Gulshan-e-Iqbal	3%	
8	Jamshed Town, New Karachi, Malir, Gulberg	2%	
9	Shah Faisal, S.I.T.E, Bin Qasim, Out of Karachi	1%	
10	Other Areas	<1%	

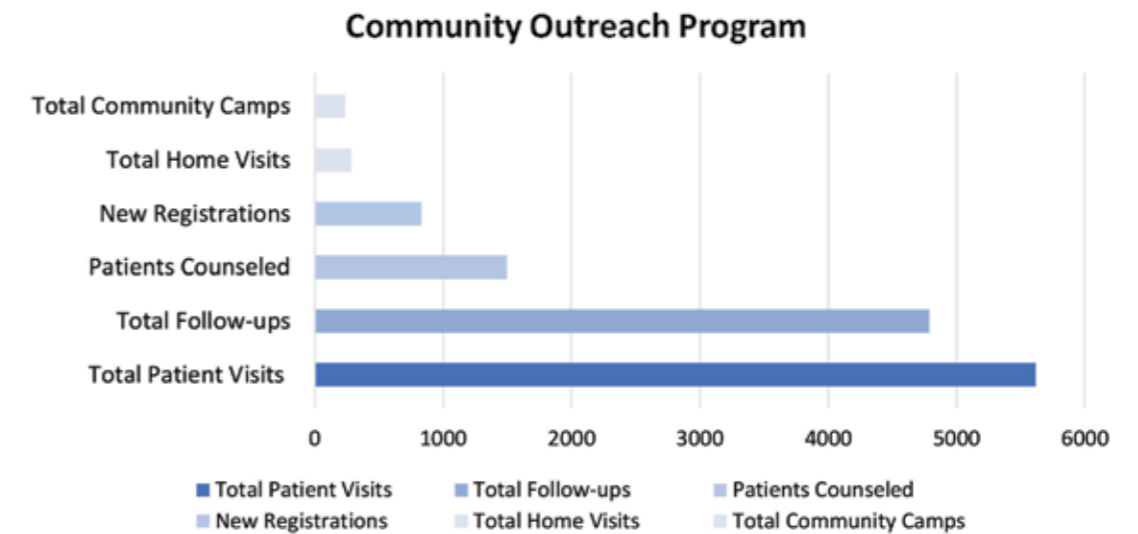


Community Outreach Program

In 2011, Karwan-e-Hayat initiated its Community Outreach Program with the vision to provide mobile health services to remote communities in underdeveloped areas of Karachi.

Our outreach team provides assistance to individuals suffering from mental disorders who are unable to reach our three centres. We attend to them in a culturally sensitive way thereby helping them to gradually regain their mental balance through counselling and medication. Additionally, our awareness sessions sensitize the whole community about mental illness, its prevalence and treatment. It is worthwhile to mention here that due to COVID-19 and the country wide lockdown, our community outreach program was adversely affected.

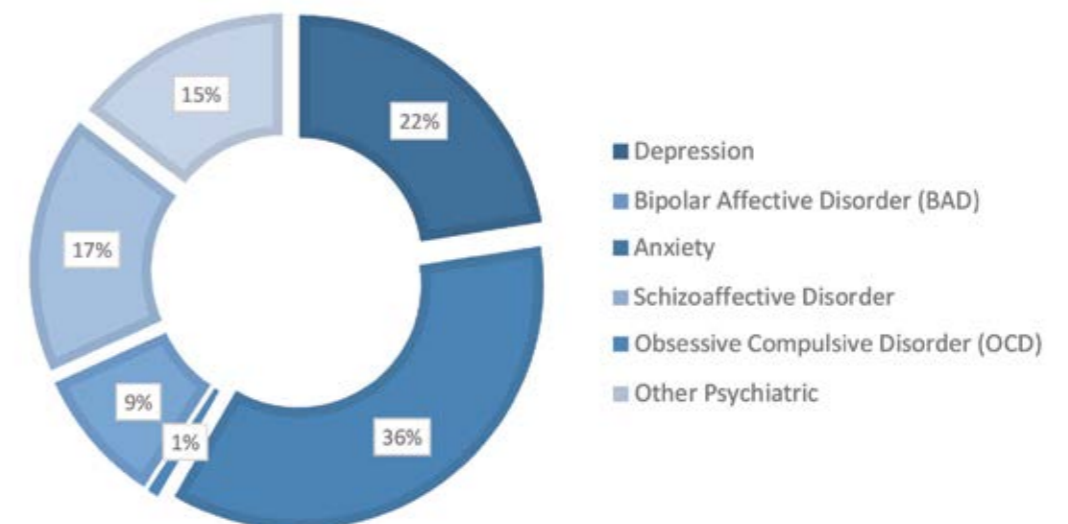
A brief analysis of our community outreach team's services are;



Community Services (July, 20-June, 2021)

Camps	Total Patient Visits	New	Total Follow up	Patient Counseled by Psychologist	Home Visit
236	5617	830	4787	1498	284

DIAGNOSIS ANALYSIS COMMUNITY OUTREACH PROGRAM



Locations of Community Outreach Camps

Location of Community Outreach Program During 2020 - 2021

Free Mobile Clinic Nazimabad	Ainak Corner, Near Abbasi Shaheed hospital	Every Monday
ZMT Clinic Gulshan	Near Maskan Chowrangi, Block: 4, Gulshan e Iqbal, Karachi	Tuesday Alternate
Free Mobile Clinic Gulshan 13 - D	M. K. Estate Agency, Madeena Masjid, Near Sehatmand Zindagi Center, Gulshan 13-D, Karachi	Tuesday Alternate
ZMT Clinic Sachal Goth	H. No 150, Block: F, Street No 204, Sachal Goth, Gulshan	Wednesday Alternate
Free Mobile Clinic Korangi, # 3.5	SESSI Dispensary, Near Sehatmand Zindagi Center, Korangi	Wednesday Alternate
ZMT Clinic, Siddique Goth	H. No 187, Mengal Bazar, Near Allah Wali Chowrangi, Siddique Goth, New Karachi	Thursday Alternate
Free Mobile Clinic, North Karachi	Life Care Clinic, Near Bara Market, Adjacent Habib Bank Ltd, Near Sehatmand Zindagi Center, North Karachi	Thursday Alternate
ZMT Clinic Pehlwan Goth	H. No. C-859, Old Area, Block :9, Near Habib University, Pehlwan Goth	Friday Alternate
Free Mobile Clinic, North Nazimabad	Hussain Lakhani Hospital, North Nazimabad, Block: 5, Near Iqra University,	Friday Alternate



ROAD TO RECOVERY

Ali's Story

Ali is a middle aged, well educated man holding a Master's degree. He was admitted in Karwan-e-Hayat for treatment by his family who complained that he exhibited extreme anger. He was manipulative and verbally aggressive. He experienced mood swings ranging from elation to suicidal thoughts.

Ali was initially stabilized with medication and then referred to the Rehabilitation Department for psychological assessment. He was found to have very low self esteem. He showed a lack of interest in essential life domains such as work and personal relationships. His work output was below average. His low functionality had been a reason for his unsuccessful marriage. Additionally, his poor social skills made it difficult for him to get along with other people.

A multidisciplinary team including a psychologist and an occupational therapist, designed an individual treatment plan for Ali. This included specific occupational therapy interventions like activities of daily living(ADL), leisure and life style related activities, maintaining physical health with exercise, yoga for relieving stress and involvement in arts and crafts to foster interest, creativity, and group participation. He also attended individual as well as group therapy counseling sessions. The primary focus of the team was to build his social skills and help him to get back his functional independence.

This was the first time Ali's mental illness had been diagnosed and the first time he was receiving treatment for it. In family psycho education sessions, a lot of effort was required with his family to dispel the stigma associated with mental illness and to ensure that he had the required support system at home.

After regular individual and group participation in rehabilitation activities Ali has shown remarkable progress. His interest in assigned activities has increased. His insight into his illness is good and his work performance has improved significantly. He gets along better with people. Ali is now enrolled in a pre sheltered employment training program and after successfully completing this, he will be able to work and earn a living.

* Name has been changed for privacy.

ROAD TO RECOVERY

Murad's Story

Now in his early thirties, Murad has had a difficult life from a very young age. He was hardly ten years old when he witnessed his parents undergoing a divorce. Their toxic relationship emotionally damaged him. Soon after his parents divorce, he moved to another country with his father. Later, he witnessed his mother's forced marriage and relocation to the United States of America. He was now living away in another country, not only from his siblings, but also his mother.

Before coming to Karwan-e-Hayat, for ten years, Murad had gone to various doctors for treatment. He would get better and then suffer a relapse. By the time he came to Karwan-e-Hayat, he had become a chronic schizophrenic with low chances of recovery. His symptoms were typical of what most psychiatric patients struggle with-agonized personal relationships and a lack of interest in work. He suffered delusions, hallucinations and had extreme paranoia.

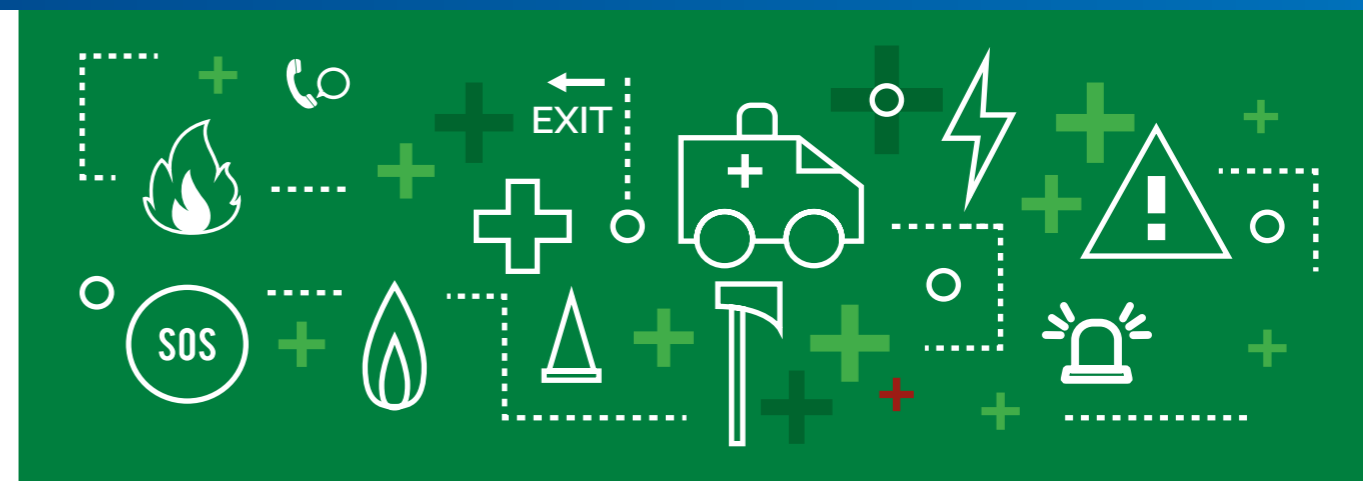
Murad was on the verge of despair, lost in the depths of his illness. However, timely interventions at Karwan-e-Hayat, coupled with his own willpower, brought him back to functional life. His treatment focused on the medical and psychological aspects of his illness and he began to show great improvement. From being a shy, non contributing participant in group sessions he became articulate and vocal. However, Murad, who had always struggled with relapses in the past, would question his own resolve and his ability to manage his life when he left the safe, secure and controlled environment of Karwan-e-Hayat.

Three months ago, Murad was discharged from Karwan-e-Hayat. With proper medication and timely interventions, he is back to living an independent and functional life. He is optimistic about his future. At the same time he is well aware that medical compliance is vital for prevention of relapses. He takes his medication regularly and never misses therapy sessions.

* Name has been changed for privacy.



Health, Safety & Environment - HSE



Karwan-e-Hayat has a well-established Health, Safety and Environment unit which oversees the wellbeing and safety of its patients, their care givers as well as visitors. Additionally, it ensures that no damage is caused to the environment. First Aid, Fire Fighting and Emergency Response Committees are the backbone of the HSE unit.

This year, in the aftermath of the COVID-19 pandemic, the role and function of the HSE unit was enhanced to deal with the fallout of this devastating disease. The theme for this year is "Safety First".

The HSE unit rolled out responsibilities from top to bottom enabling each staff member to be fully aware and involved in playing his/her part. Staff members from various departments were given responsibilities to minimize risks and ensure a safe environment for all.

The following initiatives were taken to achieve the objectives of the year "Safety First".

Personal Protection Standard

Guidelines for working at heights, in the rain and on construction sites were developed, implemented and displayed around the premises. KeH also provided quality safety kits to operational and maintenance staff.

Through Karwan-e-Hayat's well-established Health, Safety and Environment unit, 7 different trainings were provided to 66 staff members dealing with the wellbeing and safety of the patients.

• Emergency Rescue	• COVID -19 SOP's
• Fumigation Technicalities amid COVID-19	• Sindh Food Authority Requirements
• Fire HSE Drill	• Motivation and Employee Awareness
• General Health & Safety while doing fumigation	

Safe use of Chemicals for Fumigation

For effective fumigation and pest control, KeH defined a process using globally approved chemicals. Staff was equipped with PPE's for their safety and given special training to make them aware of Material Safety Data Sheet (MSDS).

Training and Awareness Sessions:

Keeping in mind this year's theme of Safety First, KeH organised regular in-house and external training for staff members. It also conducted refresher courses throughout the year.

Canteen and Food Safety:

To ensure that the food provided to the patients is safe and healthy and to minimize the risk of food borne diseases, the HSE unit regularly conducts food, health and hygiene inspections. A food committee was formulated to oversee food quality and safety.

Additionally, capacity building sessions for concerned staff were held to ensure compliance and recognition of food safety standards for preparing, handling and serving food. The food committee formulated rules to ensure the quality and safety of the food provided to Karwan's patients.

Coca-Cola's CSR Initiative



Karwan-e-Hayat is thankful to Coca Cola Pakistan for their generous donation of an RO plant as a part of their CSR initiative of clean water provision to communities. This will enable us to meet clean water requirements at PCRC, Keamari, and help us to continue in our mission of serving underprivileged communities.

Mr. Shah Nawaz Jadoon, Member Provincial Assembly Sindh, inaugurated the RO plant at Karwan-e-Hayat, Institute for Mental Healthcare on March 17, 2021. Dr. Faisal Hashmi, Head of External Affairs / Director Human Resources, Mr. Mohammad Salim, Chairman KeH, Mr. Ali Ahmed Khan, Managing Director FrieslandCampina Engro & Vice Chair KeH and Mr. Zaheeruddin Babar, CEO KeH, spoke on the occasion.

10th International CSR Awards 2021

Karwan-e-Hayat was honoured to receive awards in two categories of the 10th International CSR Awards held on February 4th, 2021 in Karachi.

KeH was presented awards in the categories of Cause Advocacy/ Awareness Campaign and Responsible Supply Chain.

This is the most prestigious Recognition Awards Programme for Corporate Social Responsibility registered with IPO (Intellectual Property Rights Organisation).

The award honours organisations/companies for their leadership, sincerity and ongoing commitment to ethical values, compliance with legal requirements and respect for individuals, communities and the environment.



Mental Health Awareness Week in L'ecole High School



In collaboration with L'ecole High School a Mental Health Awareness Week was celebrated at their campus for awareness and raising funds from March 1 - 6, 2021. A number of lectures were organized on topics such as reducing stigma, societal pressures, mental health in the workplace and academia, mental health in uncertain times, and intergenerational trauma.

Different stalls were set up in the courtyard of the school to represent different aspects of mental health like bullying, anxiety, depression, body dysmorphia, self-acceptance and personal growth. Students visited these stalls to gain knowledge throughout the week.

The Mental Health Awareness Week provided an opportunity to students to reflect on their own mental health, reach out to others to give and receive help, and explore different ways of improving their wellbeing.

Mental Health Awareness Ride



Mental Health Awareness Ride was initially planned in coordination with The Distinguished Gentlemen's Ride but due to COVID-19 and the sudden cancellation of the event, the Ride was modified.

The Distinguished Gentlemen's Ride is a global motorcycle event for raising funds and awareness about prostate cancer research and men's mental health. This year Karwan-e-Hayat joined hands with them to raise mental health awareness in men. Due to COVID-19 the global event was postponed. However, on September 27, 2020, 15 to 20 heavy bikers took to the streets of Karachi with KeH's flag, and promoted mental health for men. For two hours the bikers were spotted in Nazimabad, New Karachi and Gulshan-e-Iqbal.

A Healthy Mind Builds A Healthy Nation



Karwan-e-Hayat celebrated Pakistan's Independence Day on August 14, 2020 with great zeal and enthusiasm with its patients and staff. After the flag hoisting ceremony, there was a march pass by scouts and a cake was cut. A tree-plantation drive followed, after which patients sang patriotic songs.

A successful campaign of Independence Day Fundraising was run for the whole month of August. People donated Rs.1,400 each toward OPD consultation and medications. The campaign was able to gather funds for more than 50 deserving OPD patients.

Working Together to Prevent Suicide

Karwan-e-Hayat organized a webinar on World Suicide Prevention Day on September 10, 2020. Prof. Dr. Murad Moosa Khan, Professor of Psychiatry, Agha Khan University, Karachi, and President of the International Association for Suicide Prevention and Dr. Shifa Naeem, Consultant Psychiatrist and Senior Advisor, KeH, were speakers at the event. Over 60 registrations were received for the event from Pakistan, USA, UK and Kenya. Prof. Dr. Murad emphasized the fact that the rise in overall suicide rate was a global public health problem which needed to be prioritized in the health sector. Dr. Shifa stressed that timely identification of potential suicide cases could prevent tragic outcomes.

Webinar on Stigma and Fear

COVID-19 pandemic brought along with it isolation and fear of the unknown which triggered mental health conditions or exacerbated existing ones. Many people started to experience increased levels of insomnia and anxiety. Realizing the need of the hour, on July 23, 2020, KeH organized a webinar on COVID-19's Impact on Mental Health titled Stigma and Fear.

The lead facilitator, Dr. Uroosa Talib, Chief Medical Officer, KeH, spoke about the effects of COVID-19 on mental health and explained how to deal with them. Ms. Yasira Gohar and Mr. Nasir Mehmood of KeH's Rehabilitation Unit reviewed stress coping techniques.

MOU with Hussain Lakhani Hospital

A ceremony was held on November 4, 2020 where Mr. Zaheeruddin Babar, KeH's CEO, and Mr. Naveed Lakhani, Chairman Lakhani Hospital, signed a MOU to improve patient access to mental health services.

According to the MOU, KeH would run free OPD clinics at Lakhani Hospital. The two organizations would also collaborate to reduce the stigma attached to mental illness.



World Mental Health Day 2020



Karwan-e-Hayat hosted a virtual event on World Mental Health Day, October 10, 2020. This year the global topic was Mental Health for All - Greater Investment, Greater Access.

People from all walks of life took part in the event and emphasized the need for investing more time and money into mental health programs so as to provide services to people who could not afford expensive treatments or were unaware of mental health interventions.

The event started with a welcome speech by the chairman of KeH, Mr. Kamran Y. Mirza who shared the alarming statistics of mental health sectors. He stated that developing countries allocate approximately 1% of their health budget on mental health, while developed countries set aside up to 5%, which was still a very meager amount in view of the fact that mental issues cause major disabilities worldwide.

Prof. Dr. Murad Moosa Khan, emphasized that just celebrating mental health day was not enough. We had to do our duty collectively and try to decrease the number of mentally ill patients. He advocated a move forward in a concerted and organized way to stem the tide of the rising numbers.

Prof. Dr. Raza Ur Rehman, explained the stigmas and discriminations associated with mental health. He pointed out that mentally ill patients were often mistreated and shamed which not only gave pain to the family but often caused deterioration in the condition of the patient.

Dr. Shifa Naeem, highlighted the need of monetary investments in the area of mental health and deemed it essential to also spotlight and prioritize the issue. She suggested that mental health be made a

part of primary health care systems as everyday injustices and inequalities affected mental health greatly.

Mr. Faisal Shahzad Abbasi, the CEO of TPL Insurance, informed us that being associated with an insurance company, he realized that mental health was one of the leading causes of death, yet it was rarely discussed. One of the biggest issues that he came across during this pandemic was the mental disturbance among his subordinates who suffered because of limited face to face interaction with friends and the unavailability of psychological counselling.

Well-known philanthropist Ms. Shaniera Akram expressed delight to be a part of this event. She praised the efforts of KeH for providing quality mental health services to the underprivileged.

Mr. Nadeem Baig, representing the media, addressed the issue of mental health problems prevailing in the entertainment industry. According to him this issue was under-addressed and neglected. He showed interest in focusing on mental health in films and serials to increase awareness.

Ms. Ayesha Omar, a leading actress, also spoke on mental-wellbeing. She spoke of the pressures of the entertainment industry and the need for accessible psychological counselling.

The event concluded with closing remarks from Mr. Zaheeruddin Babar, Karwan's CEO, who reiterated the need for increased investment in mental health, especially during the pandemic when COVID-19 was spreading uncertainty and hopelessness among the public.

Financial Statements

For the year ended
June 30, 2021



Director's Report



The Directors of Karwan-e-Hayat take pleasure in presenting this report, together with the Accounts of the organization for the year ended June 30, 2019. The Board members are pleased to state that the management of the organization is committed to good corporate governance and complying with the best practices as applicable to Section 42 company. In compliance with the Code of Corporate Governance, the Directors are pleased to state as follows:

- The financial statements prepared by the management of the Company present its state of affairs, the result of its operations, cash flows and changes in equity.
- Proper books of accounts of the Company have been maintained.
- Appropriate accounting policies have been consistently applied in preparation of the financial statements and accounting estimates are based on reasonable and prudent judgement.
- International Financial Reporting Standards, as applicable in Pakistan, have been followed in preparation of the financial statements.
- The system of internal control is sound in design and has been effectively implemented and monitored.
- There are no significant doubts upon the Organization's ability to continue as a going concern.
- There has been no material departure from the best practices of corporate governance as detailed in the regulations.

Financial statements for the year 2020-2021 are presented in this report.

FINANCIAL STATEMENTS
OF
KARWAN-E-HAYAT (INSTITUTE FOR
MENTAL HEALTH CARE)
FOR THE YEAR ENDED
JUNE 30, 2021

AUDITOR'S REPORT TO THE MEMBERS ON THE FINANCIAL STATEMENTS

Opinion

We have audited the annexed financial statements of Karwan-e-Hayat (Institute for Mental Health Care) (the Institute), which comprise the statement of financial position as at June 30, 2021, and the statement of income and expenditure, the statement of changes in fund balance and the statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information, and we state that we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of the audit.

In our opinion and to the best of our information and according to the explanations given to us, the statement of financial position and the statement of income and expenditure, the statement of changes in fund balance and the statement of cash flows together with the notes forming part thereof conform with the accounting and reporting standards as applicable in Pakistan and give the information required by the Companies Act, 2017 (XIX of 2017), in the manner so required and respectively give a true and fair view of the state of the Institute's affairs as at June 30, 2021 and of the surplus, the changes in fund balance and its cash flows for the year then ended.

Basis for Opinion

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

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

Management is responsible for the other information. The other information comprises the information included in the annual report of the Institute for the year ended June 30, 2020, but does not include the financial statements and our auditor's report thereon.

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

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

Responsibilities of Management and the Board of Directors for the Financial Statements

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

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

The Board of Directors (the Board) are responsible for overseeing the Institute's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Institute's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Institute's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Institute to cease to continue as a going concern.

Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

Report on Other Legal and Regulatory Requirements Based on our audit, we further report that in our opinion:

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

The engagement partner on the audit resulting in this independent auditor's report is Zulfikar Ali Causer.

KARACHI

DATED: 18 SEP 2021



BDO EBRAHIM & CO.
CHARTERED ACCOUNTANTS

KARWAN-E-HAYAT (INSTITUTE FOR MENTAL HEALTH CARE)
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2021

	Note	2021 ------(Rupees)-----	2020
ASSETS			
NON-CURRENT ASSETS			
Property and equipment	4	11,231,019	10,533,742
Long-term deposits and advances		8,002,225	110,049
Long-term investments	5	52,310,000	52,310,000
		71,543,244	62,953,791
CURRENT ASSETS			
Inventory	6	6,837,450	6,551,532
Advances and prepayments	7	2,235,684	1,410,041
Short-term investments	8	60,000,000	31,500,000
Contribution receivable		15,404,756	15,615,065
Interest accrued on investments		1,951,568	2,064,228
Cash and bank balances	9	3,347,218	24,138,911
		89,776,676	81,279,777
TOTAL ASSETS		161,319,920	144,233,568
FUNDS AND LIABILITIES			
RESERVES			
General Fund		59,241,132	51,064,058
Endowment fund		55,000,000	55,000,000
		114,241,132	106,064,058
NON-CURRENT LIABILITY			
Liabilities against assets subject to finance lease	10	516,073	783,629
CURRENT LIABILITIES			
Accrued and other liabilities	11	24,034,282	22,708,345
Current portion of finance lease		188,128	371,365
Deferred grant	12	22,340,305	14,306,171
		46,562,715	37,385,881
TOTAL FUNDS AND LIABILITIES		161,319,920	144,233,568
CONTINGENCIES AND COMMITMENTS	13		

The annexed notes 1 to 28 form an integral part of these financial statements.

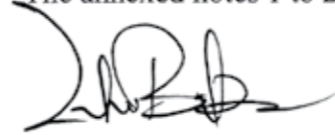

CHIEF EXECUTIVE OFFICER


DIRECTOR

KARWAN-E-HAYAT (INSTITUTE FOR MENTAL HEALTH CARE)
STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED JUNE 30, 2021

	Note	2021 ------(Rupees)-----	2020
INCOME			
Donations	14	43,693,034	40,166,511
Zakat	15	34,099,951	30,117,087
Income from fund raising event	16	-	12,605,925
Receipts from patients	17	57,660,857	46,198,285
Grant income	18	13,568,408	9,186,153
Investment income		7,121,432	6,375,921
Other income	19	921,550	1,196,606
		157,065,232	145,846,488
EXPENDITURE			
Operating expenses	20	130,921,150	126,922,974
Administrative and general expenses	21	17,967,008	18,308,083
		148,888,158	145,231,057
Excess of income over expenditure for the year		8,177,074	615,431

The annexed notes 1 to 28 form an integral part of these financial statements.


CHIEF EXECUTIVE OFFICER


DIRECTOR

KARWAN-E-HAYAT (INSTITUTE FOR MENTAL HEALTH CARE)
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED JUNE 30, 2021

	Note	2021 ----- (Rupees)	2020 ----- (Rupees)
CASH FLOWS FROM OPERATING ACTIVITIES			
Excess of income over expenditure for the year		8,177,074	615,431
Adjustments for non cash and other items:			
Depreciation	4.3	3,490,334	3,636,323
Interest income on investments		(7,121,432)	(6,375,921)
Finance Cost		129,671	186,694
		<u>4,675,647</u>	<u>(1,937,473)</u>
Increase in current assets			
Inventory		(285,918)	(3,155,028)
Advance and prepayments		(825,643)	199,249
Contribution receivable		210,309	(3,223,109)
		<u>(901,252)</u>	<u>(6,178,888)</u>
Increase in current liabilities			
Accrued and other liabilities		1,325,937	6,514,506
Deferred grant		8,034,134	1,081,171
		<u>9,360,071</u>	<u>7,595,677</u>
Net cash generated / (used in) from operating activities		<u>13,134,466</u>	<u>(520,684)</u>
CASH FLOWS FROM INVESTING ACTIVITIES			
Additions to property and equipment		(4,253,164)	(2,795,313)
Proceeds from disposal of property and equipment		65,553	-
Short term investments		(28,500,000)	40,500,000
Long-term deposits and advances		(7,892,176)	-
Long term investments		-	(35,000,000)
Interest received on investments		7,234,092	5,776,243
Net cash (used in) / generated from investing activities		<u>(33,345,695)</u>	<u>8,480,930</u>
CASH FLOWS FROM FINANCING ACTIVITIES			
Liabilities against assets subject to finance lease		(580,464)	419,536
Net cash (used) in / generated from financing activities		<u>(580,464)</u>	<u>419,536</u>
Net (decrease) / increase in cash and cash equivalents		(20,791,693)	8,379,782
Cash and cash equivalents at the beginning of the year		24,138,911	15,759,129
Cash and cash equivalents at the end of the year	21	<u>3,347,218</u>	<u>24,138,911</u>

The annexed notes 1 to 28 form an integral part of these financial statements.


CHIEF EXECUTIVE OFFICER


DIRECTOR

KARWAN-E-HAYAT (INSTITUTE FOR MENTAL HEALTH CARE)
STATEMENT OF CHANGES IN FUND BALANCE
FOR THE YEAR ENDED JUNE 30, 2021

	General fund	Endowment fund	Total
	----- (Rupees)		
Balance as at July 01, 2019	50,448,627	55,000,000	105,448,627
Surplus for the year	615,431	-	615,431
Balance as at June 30, 2020	<u>51,064,058</u>	<u>55,000,000</u>	<u>106,064,058</u>
Surplus for the year	8,177,074	-	8,177,074
Balance as at June 30, 2021	<u>59,241,132</u>	<u>55,000,000</u>	<u>114,241,132</u>

The annexed notes 1 to 28 form an integral part of these financial statements.


CHIEF EXECUTIVE OFFICER


DIRECTOR

**KARWAN-E-HAYAT (INSTITUTE FOR MENTAL HEALTH CARE)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED JUNE 30, 2021**

1. STATUS AND NATURE OF ACTIVITIES

Karwan-e-Hayat (Institute for Mental Health Care) (the Institute) is a not for profit organization incorporated in Pakistan in 1983 as a company limited by guarantee under the provisions of the repealed Companies Act 1913, (thereafter repealed Companies Ordinance, 1984 and now Companies Act, 2017). The purpose of the Institute is to establish and run institutions in Pakistan for treatment and rehabilitation of psychologically distressed persons on a non-profit basis. Its founding members included Begum Rana Liaquat Ali Khan, Begum Abdul Kadir, Prof. Anita Ghulam Ali, Dr. Zaki Hasan, Dr. Abdullah Hussaini and Dr. M. Zafar Quraishi. Its registered office is situated at Room No.101, First Floor, Al-Noor Arcade, C-5/6, Khayaban-e-Jami Karachi.

The institute has a multi-disciplinary approach involving psychiatrists, psychologists, neurologists, sociologists and social workers who help, not only with free treatment and rehabilitation, but also organize day camps in low income areas to spread public awareness about curability of mental illnesses and availability of free treatment and health care services provided by the Institute.

1.1 Particulars of the operational units in the name of Institute are as follows:

Location	Owned/Rented	Usage
KPT & Karwan-e-Hayat Psychiatric Care and Rehabilitation Centre, Plot #SC-54, Darusalam Housing Society	Rented	Psychiatric and Rehabilitation Center
The Jami Clinic at Punjab Colony	Rented	Community Psychiatric
	Owned	Outpatient Clinic

1.2 Significant transactions and events affecting the company's financial position and performance

1.2.1 There were no significant transactions which occurred during the year.

1.2.2 In March 2020, the World Health Organization ("WHO") declared the outbreak of the novel coronavirus (known as COVID-19) as a global pandemic. The rapid spread of the virus has caused governments around the world to implement stringent measures to help control its spread, including, without limitation, quarantines, "stay-at-home" or "shelter-in-place" orders, social distancing mandates, travel restrictions, and closures or reduced operations for businesses, governmental agencies, schools and other institutions. The industry, along with global economic conditions generally, has been significantly disrupted by the pandemic.

The management of the Institute is closely monitoring the situation, and in response to the developments, taking all possible precaution and measures to safeguard health and safety of employees and other stakeholders. The operations of Institute remained suspended as per notification of Sindh Health Care Commission (SHCC) during lockdown period due to which Revenues from Donations and In-Patients were affected for the short period of time. However, the management has evaluated and concluded that there is no long term implication of COVID-19 on assets, liabilities, income and expenditures of the Institute.

2. BASIS OF PREPARATION

2.1 Statement of compliance

These financial statements have been prepared in accordance with approved accounting and reporting standards, as applicable in Pakistan. The approved accounting and reporting standards comprise of:

International Financial Reporting Standard for Small and Medium-sized Entities (IFRS for SMEs) issued by the International Accounting Standards Board (IASB) as notified under the Companies Act, 2017;

Accounting Standard for Not for Profit Organizations (Accounting Standard for NPOs) issued by the Institute of Chartered Accountants of Pakistan as notified under the Companies Act, 2017; and

Provisions of and directives issued under the Companies Act, 2017.

Where provisions of and directives issued under the Companies Act, 2017 differ from the IFRS for SMEs or the Accounting Standard for NPOs, the provisions of and directives issued under the Companies Act, 2017 have been followed.

2.2 Basis of measurement

These financial statements have been prepared under the historical cost convention except as stated otherwise in financial statements.

2.3 Functional and presentation currency

These financial statements are presented in Pakistani Rupees which is the Institute's functional and presentation currency.

2.4 Significant accounting estimates and judgments

The preparation of financial statements is in conformity with the approved accounting and reporting standards requires the use of certain critical accounting estimates, judgments and assumptions that affect the reported amounts of assets, liabilities, income and expenses. It also requires management to exercise its judgment in the process of applying the Institute's accounting policies. Estimates and judgments are continually evaluated and are based on historic experience and other factors including expectations of future events that are believed to be reasonable under the circumstances. Revision to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

In the process of applying the Institute's accounting policies, management has made estimates and judgments in the following areas which are significant to the financial statements:

- (i) Useful life of property and equipment (note 3.1)
- (ii) Impairment of non-financial assets (note 3.2.1.2)
- (iii) Inventory (note 3.3)
- (iv) Revenue recognition (note 3.6)
- (v) Provisions (note 3.7)

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies adopted in the preparation of the financial statements are set out below. These policies have been consistently applied to all years presented, unless otherwise stated.

3.1 Property and equipment

Owned

Property and equipment, except for freehold land, are stated at cost less accumulated depreciation and accumulated impairment losses, if any.

Depreciation on property and equipment is charged to statement of income and expenditure applying the straight line balance method whereby the cost of an asset is reduced over its estimated useful life at rates specified in note 4 to the financial statements. Depreciation on additions is charged from the month in which an asset is acquired or capitalised while no depreciation is charged for the month in which the asset is derecognized / disposed off.

The assets' residual values, useful lives and depreciation methods are reviewed and adjusted if appropriate, at each reporting date.

Subsequent costs are included in the asset's carrying amount only when it is probable that future economic benefits associated with the item will flow to the entity and its cost can be reliably measured. Cost incurred to replace an item of equipment is capitalized and the asset so replaced is retired from use and its carrying amount is derecognized. Normal repairs and maintenance are charged to the statement of income and expenditure as and when incurred. Gain or loss on disposal or retirement of operating fixed assets is taken to statement of income and expenditure.

Leased

Leases that transfer substantially all the rewards and risks of ownership of assets to the Institute are accounted for as finance lease. At the inception of a finance lease, the cost of the leased assets is capitalized at the fair value of the leased assets or, if lower, at the present value of minimum lease payments. Lease payments are apportioned between the finance charges and reduction of the lease liability so as to achieve a constant rate of interest on the remaining balance of the liability. Finance charges are charged to the statement of income and expenditure. The lessor gives as option to purchase assets at the end of lease term.

3.1.1 Contributed property and equipment

Contributed property and equipment received as donation in kind are recognised at fair value and subsequently stated after deducting accumulated depreciation and impairment losses, if any.

3.2 Financial instruments

All financial assets and financial liabilities are recognized at the time when the Institute becomes a party to the contractual provisions of the instrument. At the time of initial recognition, all the financial assets and financial liabilities are measured at cost, which is the fair value of the consideration given or received for it. Subsequently, these are stated at their nominal values as reduced by appropriate allowances for estimated irrecoverable amounts, if any. All the financial assets are derecognized at the time when the Institute loses control of the contractual rights that comprise the financial assets. All financial liabilities are derecognized at the time when they are extinguished i.e. when the obligation specified in the contract is discharged, cancelled, or expired. Any gain or loss on derecognition of financial assets and financial liabilities is taken to the statement of income and expenditure.

3.2.1 Impairment

3.2.1.1 Financial assets

A financial asset is assessed at each reporting date to determine whether there is any objective evidence that it is impaired. A financial asset is considered to be impaired, if objective evidence indicates that one or more events have had negative effect on the estimated future cash flows of that asset.

3.2.1.2 Non - financial assets

The carrying amounts of non-financial assets are assessed at each reporting date to ascertain whether there is any indication of impairment. If any such indication exists then the assets' recoverable amount is estimated. An impairment loss is recognized, as an expense in the statement of income and expenditure, for the amount by which the asset's carrying amount exceeds its recoverable amount. The recoverable amount is higher of an asset's fair value less cost to sell and value in use. Value in use is ascertained through discounting of the estimated future cash flows using a discount rate that reflects current market assessments of the time value of money and the risk specific to the assets. For the purpose of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash flows (cash generating units).

An impairment loss reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortization, if no impairment loss had been recognized.

3.3 Inventory

Inventories comprise of medicines, consumables and general supplies such as surgical supplies, stationary and grocery items. These are valued at lower of cost and current replacement cost. Cost is determined on first in first out (FIFO) basis. Cost comprises of the purchase cost and other related costs incurred in bringing the inventory to their present location and condition. Donated inventory are carried at a valuation equivalent to the cost, which would have been incurred in bringing such inventories to their present location and condition had these inventories being purchased.

3.4 Accrued and other liabilities

These are stated at cost which is the fair value of the consideration to be paid in the future for goods and services received, whether or not billed to the Institute.

3.5 Deferred grant

Grant received for the specific purpose is recognized as "deferred grant for property and equipment and intangible assets" and is amortized over the useful life of the asset. Whereas other grant received from the donor are recognized as "deferred operational grant" and is transferred to the income and expenditure account to the extent of the expenses incurred by the Institute, in accordance with the terms of the grant.

3.6 Revenue recognition

Income from Donation, Zakat, and Inpatients (other than restricted donation) are recognised as income as and when received or when the amount to be received can be reasonably estimated and ultimate collection is reasonably assured. Amount received from Inpatients for the next financial period is treated as advance income and recognized as income in the year it pertains to.

Donations in kind are recognized at fair value determined at the time when the donations are received. Donations restricted in its use by the donors are utilized for the purpose specified.

Income on bank deposits and term deposits are recognised at effective yield on time proportion basis.

Gains / losses arising on sale of investments are included in the statement of income and expenditure in the period in which they arise.

3.7 Provisions

Provisions are recognized in the statement of financial position when the Institute has legal or constructive obligation as a result of past events and it is probable that out flow of economic benefits will be required to settle the obligation and a reliable estimate of the amount can be made. However, provisions are reviewed at each date of financial position and adjusted to reflect current best estimate.

3.8 Cash and cash equivalents

Cash and cash equivalents comprise cash in hand and balances in bank and short-term liquid investments with original maturities of three months or less.

3.9 General fund

General fund is the accumulated fund earned from surplus of income over expenditure. This fund is retained for use in the Institute's operational activities.

3.10 Restricted funds

Funds received for specific purposes are classified as restricted funds with separate accounting records being maintained for each fund.

Restricted funds representing donations and other related income and cost recoveries are classified as restricted funds. Expenses incurred out of restricted funds are reflected in the income and expenditure account. Funds utilized for capital expenditure are transferred to deferred capital grant account, with an amount of equal charge for depreciation on assets so purchased being transferred to deferred capital grants.

3.11 Endowment fund

Endowment fund represents surplus set aside by the Institute for meeting unforeseen expenses. The interest earned on this fund is transferred to the General fund through statement of income and expenditure.

3.12 Foreign currency transactions and translation

Transactions in foreign currencies are translated in Pakistani Rupees at the exchange rates prevailing on the date of transaction. Monetary assets and liabilities in foreign currencies are translated into Pakistani Rupees at the rates of exchange prevailing at the reporting date. Exchange gains and losses from the settlement of foreign currency transactions and translations of monetary assets and liabilities at the reporting date rates are included in statement of income and expenditure.

3.13 Taxation

The Institute's income is taxable under the provisions of the Income Tax Ordinance, 2001 (the Ordinance), however, the Institute, being a charitable organisation, is also entitled to a tax credit equal to one hundred percent of the tax payable under the Ordinance, in view of provisions contained in section 100C of the Ordinance.

3.14 Contingent Liability

A contingent liability is disclosed when the Institute has a possible obligation as a result of past events, whose existence will be confirmed only by occurrence or non-occurrence, of one or more uncertain future events not wholly within the control of the Institute; or the Institute has a present legal or constructive obligation that arises from past events, but it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation, or the amount of the obligation cannot be measured with sufficient reliability.

3.15 Allocation of Expenses

Expenses are allocated between operating and administrative expenses based on the percentages according to the respective nature of expenses as duly approved by the Board of Directors.

4. PROPERTY AND EQUIPMENT

Particulars	Note	(Rupees)				--%--					
		Cost as at July 01, 2020	Additions during the year	Disposal during the year	Cost as at June 30, 2021	Accumulated depreciation as at July 01, 2020	Depreciation for the year	Disposal	Accumulated depreciation as at June 30, 2021	Written down value as at June 30, 2021	Rate
Owned											
Building on leasehold land	4.1	10,356,005			10,356,005	7,632,502	950,053	-	8,582,555	1,773,450	10
Electrical fittings and equipments		9,174,360	243,835	4,187,282	5,230,913	6,390,959	605,896	4,123,432	2,873,423	2,357,490	15
Reverse Osmosis plant		1,246,170	2,900,000		4,146,170	1,204,692	234,809	-	1,439,501	2,706,669	20
Furniture and fixtures		6,211,906	42,500	423,178	5,831,228	4,676,110	274,743	421,558	4,529,295	1,301,933	10
General equipments		2,922,408	380,284	567,303	2,735,389	1,716,636	323,849	567,223	1,473,262	1,262,127	15
IT equipments		5,493,436	686,545	27,671	6,152,310	4,809,827	632,929	27,668	5,415,088	737,222	33
Leased											
Vehicle		2,340,275	-	-	2,340,275	780,092	468,055	-	1,248,147	1,092,128	20
Total Rupees - 2021		37,744,560	4,253,164	5,205,434	36,792,290	27,210,818	3,490,334	5,139,881	25,561,271	11,231,019	
Owned											
Building on leasehold land	4.1	10,356,005	-	-	10,356,005	6,678,159	954,343	-	7,632,502	2,723,503	10
Electrical fittings and equipments		7,157,946	2,016,414	-	9,174,360	5,854,377	536,582	-	6,390,959	2,783,401	15
Reverse Osmosis Plant		1,246,170	-	-	1,246,170	955,458	249,234	-	1,204,692	41,478	20
Furniture and fixtures		5,924,831	287,075	-	6,211,906	4,245,680	430,430	-	4,676,110	1,535,796	10
General equipments		2,785,434	136,974	-	2,922,408	1,383,251	333,385	-	1,716,636	1,205,772	15
IT equipments		5,138,586	354,850	-	5,493,436	4,145,533	664,294	-	4,809,827	683,609	33
Leased											
Vehicle		2,340,275	-	-	2,340,275	312,037	468,055	-	780,092	1,560,183	20
Total Rupees - 2020		34,949,247	2,795,313	-	37,744,560	23,574,495	3,636,323	-	27,210,818	10,533,742	

4.1 This represents cost incurred by the Institute on building situated at Plot No.14 - A Keamari, Karachi, leased by Karachi Port Trust (KPT) to the Institute for a period of 25 Years. The lease is renewable after expiry of that period as per Joint Venture Agreement between the two parties. In case of any deviation of any conditions mentioned in Joint Venture Agreement, KPT shall reserve the right to cancel the Joint Venture Agreement and take possession of land and building without any compensation to the Institute.

4.2 The additions during the year include additions amounting to Rs. 3 million (2020: Rs. 2.79) attributed to the contributed fixed assets donated to the Institute.

	Note	2021 ------(Rupees)-----	2020 ------(Rupees)-----
4.3 Allocation of Depreciation			
Operating expenses	19	3,280,914	3,418,144
Administrative and general	20	209,420	218,179
		<u>3,490,334</u>	<u>3,636,323</u>

5. LONG TERM INVESTMENTS

Special saving certificates	5.1	<u>52,310,000</u>	<u>52,310,000</u>
-----------------------------	-----	-------------------	-------------------

5.1 Rate of return on these certificates ranges from 11% to 11.4% (2020: 9.75% to 12%) whereas month of maturity is January, 2022 to January 2023 (2020: January, 2022 to January, 2023).

6. INVENTORY

Balance as at July 01		6,551,532	3,396,504
Purchased		9,079,704	9,068,910
Received in kind		4,519,547	4,441,313
		<u>20,150,783</u>	<u>16,906,727</u>
Consumed		(13,313,333)	(10,355,195)
Balance as at June 30		<u>6,837,450</u>	<u>6,551,532</u>

7. ADVANCES AND PREPAYMENTS

Advance to suppliers		983,168	751,285
Advance to staff		53,882	13,882
Prepaid insurance		930,960	295,874
Prepaid Fee & Subscription		174,000	348,000
Advance from patient		92,674	-
Shelter service payable		1,000	1,000
		<u>2,235,684</u>	<u>1,410,041</u>

8. SHORT-TERM INVESTMENTS

Term Deposit Receipts			
Less than 3 months maturity	8.1	60,000,000	6,000,000
More than 3 months maturity	8.1	-	25,500,000
		<u>60,000,000</u>	<u>31,500,000</u>

8.1 These represents term deposits carrying mark-up rates ranging from 4.67% to 6% (2020: 6.31% to 7.61%).

9. CASH AND BANK BALANCES

	Note	2021 ------(Rupees)-----	2020 ------(Rupees)-----
Cash in hand		166,558	256,017
Cash at bank			
current account		2,087,156	10,413,622
savings account	9.1	<u>1,093,504</u>	<u>13,469,272</u>
		<u>3,347,218</u>	<u>24,138,911</u>

9.1 These savings accounts carry profit rates ranging from 5.5% to 8.5% (2020: 6.75% to 12.60%) per annum.

10. LIABILITIES AGAINST ASSETS SUBJECT TO FINANCE LEASE

The liabilities against assets subject to finance lease represent the leases entered into with financial institution for vehicle. The periodic lease payments include rate of markup ranging from 13.6% to 15.25% per annum. In case of termination of lease, the Institute has to pay the entire outstanding liability for unexpired period. The Institute's obligation under the arrangement is secured by the lessors' title to the leased assets.

	2021		2020	
	Minimum Lease Payment	Present Value	Minimum Lease Payment	Present Value
Not later than one year	580,464	188,128	483,720	371,365
Later than one year and not later than five years	870,695	516,073	870,695	783,629
	<u>1,451,159</u>	<u>704,201</u>	<u>1,354,415</u>	<u>1,154,994</u>
Less: Future finance charges	(746,958)	-	(199,421)	-
Present value of minimum lease payments	<u>704,201</u>	<u>704,201</u>	<u>1,154,994</u>	<u>1,154,994</u>
Less: Current portion of finance lease	<u>(188,128)</u>	<u>(188,128)</u>	<u>(371,365)</u>	<u>(371,365)</u>
	<u>516,073</u>	<u>516,073</u>	<u>783,629</u>	<u>783,629</u>

11. ACCRUED AND OTHER LIABILITIES

	Note	2021 ------(Rupees)-----	2020 ------(Rupees)-----
Provident Fund		14,026,542	9,500,829
Accrued expenses		1,350,480	7,058,627
Withholding tax payable		322,627	446,601
Payable for medicines purchased		559,862	186,853
Contribution payable to Employees' Old-Age Benefits Institution (EOBI)		881,275	633,415
Miscellaneous		6,893,496	3,067,415
		<u>24,034,282</u>	<u>20,893,740</u>

	Note	2021 ------(Rupees)-----	2020
12. DEFERRED GRANT			
Deferred grant for property, equipment and intangible assets	12.1	21,858,607	16,070,776
Receipt from donor - restricted		481,698	50,000
		<u>22,340,305</u>	<u>16,120,776</u>
12.1 This includes the grant amounting to Rs. 7.892 million received from Government of Japan for purchase of 7 vehicles through funding in Grass Root Human Project. This is a community based mental health treatment approach to overcome the economic barriers of a family to reach for treatment of their mental health patient.			
13. CONTINGENCIES AND COMMITMENTS			
There are no contingency and commitments of the Institute as at June 30, 2021 and June 30, 2020.			
14 DONATIONS			
From domestic sources			
Donations from corporates		14,371,071	15,320,052
Donations from other NGO's		-	300,000
Donations from individuals		14,683,906	9,608,840
Donations in kind		14,638,057	13,264,723
		<u>43,693,034</u>	<u>38,493,615</u>
From foreign sources			
Donations in kind		-	1,672,896
		<u>-</u>	<u>1,672,896</u>
		<u>43,693,034</u>	<u>40,166,511</u>
15. ZAKAT			
Zakat from domestic resources		<u>34,099,951</u>	<u>30,117,087</u>
16 INCOME FROM FUND RAISING			
Fund Raising Event Income		-	12,605,925
Less: Fund Raising Activity		-	(2,214,973)
Net Income		<u>-</u>	<u>10,390,952</u>

	Note	2021 ------(Rupees)-----	2020
17 RECEIPTS FROM PATIENTS			
Consultation fee		3,329,556	2,733,815
Day care unit		383,751	613,340
Medicine recovery		6,301,572	5,117,306
Workshop Income		-	3,860
Receipt from in patient		47,583,248	37,683,214
Registration fee		62,730	46,750
		<u>57,660,857</u>	<u>46,198,285</u>
18 GRANT INCOME	18.1	<u>13,568,408</u>	<u>-</u>
18.1 This represents the grant received for the two projects with DAI Global, LLC (the Donor). The grant had been provided by virtue of the contract of 'Fixed Amount Award' under which the amount of grant is fixed in local currency.			
Following are the details of projects:			
- Psychosocial Support for Victims of Violence.			
- Provision of medical services to victim of violence through providing basic hospital equipment to major Public services Hospitals in Karachi, as well as provide training to the paramedic staff of emergency department.			
19 OTHER INCOME			
Members fee		47,500	33,000
Tender / registration fee / renewal registration fee		116,000	50,500
Income from World Mental Health Day conference - net		16,755	73,500
Miscellaneous income		741,295	1,039,606
		<u>921,550</u>	<u>1,196,606</u>
20 OPERATING EXPENSE			
Salaries, wages and other benefits		66,847,573	72,862,627
Medicine consumed		13,313,333	10,355,195
Fee and subscription		2,153,567	1,626,726
Patient food		7,986,490	5,757,519
Marketing and advertisement		7,088,827	7,085,308
Travelling and conveyance		3,273,584	4,482,006
Utilities		6,141,490	6,436,321
Printing and stationery		969,292	773,804
Repair and maintenance		4,398,837	1,349,269

	Note	2021 ------(Rupees)-----	2020
Consumables		5,181,012	3,116,975
Internet charges		877,126	871,559
Laundry		946,649	862,905
Uniform		-	873,000
Day care and rehabilitation		182,733	60,185
Education and training		218,181	546,426
Fund raising activity	16	-	2,214,973
Depreciation	4.3	3,280,914	3,418,144
Bank charges		70,105	127,459
Insurance		1,169,883	1,579,640
Rent, rates and taxes		1,634,487	1,228,885
Clearing and forwarding charges		-	20,586
General provision		3,167,604	-
Other expenses		2,019,462	1,273,462
		<u>130,921,150</u>	<u>126,922,974</u>

21. ADMINISTRATIVE AND GENERAL EXPENSES

Salaries, wages and other benefits		14,618,999	15,688,773
Fee and subscription		293,668	221,826
Utilities		392,010	398,570
Printing, stationery and postage		242,323	188,723
Repairs and maintenance		280,777	86,124
Depreciation	4.3	209,420	218,179
Travelling and conveyance		553,146	491,489
Auditor remuneration	21.1	378,000	355,800
Insurance	21.2	74,673	100,828
Rent, rates and taxes		16,510	12,413
Internet charges		219,281	85,250
Members meeting expenses		44,442	16,240
Bank charges		313,804	130,346
Other expenses		329,955	313,522
		<u>17,967,008</u>	<u>18,308,083</u>

21.1 Auditor Remuneration

Audit fee		310,000	290,000
Out of pocket		40,000	40,000
Sindh sales tax		28,000	25,800
		<u>378,000</u>	<u>355,800</u>

21.2 Insurance

	Note	2021 ------(Rupees)-----	2020
Life insurance		1,079,450	1,633,567
Other insurance		165,106	46,901
		<u>1,244,556</u>	<u>1,680,468</u>

22. CASH AND CASH EQUIVALENTS

	Note	2021	2020
Short-term investments	8	60,000,000	6,000,000
Cash and bank balances	9	3,347,218	24,138,911
		<u>63,347,218</u>	<u>30,138,911</u>

23. REMUNERATION OF CHIEF EXECUTIVE AND OTHER EXECUTIVES

The aggregate amounts charged in the financial statements for remuneration, including all benefits to the Chief Executive Officer and other Executives of the Institute are as follows:

	2021			2020		
	Chief Executive Officer	Executives	Total	Chief Executive Officer	Executives	Total
Salary and other allowances	7,658,840	7,092,172	14,751,012	6,648,087	8,661,015	15,309,102
Number of persons	1	3		1	4	

23.1 Directors of the institute have not charged salary / meeting fee during the year ended June 30, 2021 and June 30, 2020.

24. RELATED PARTY TRANSACTIONS

Related parties of the Institute comprise key management personnel. The transactions with related parties are in the normal course of business at agreed terms. Detail of transactions with related parties, other than those disclosed elsewhere in the financial statements, during the year are as follows:

Membership fee received from directors during the year	<u>15,000</u>	<u>13,500</u>
--	---------------	---------------

	2021	2020
	------(Rupees)-----	
25. FINANCIAL INSTRUMENTS BY CATEGORY		
Assets		
Financial assets measured at amortised cost		
Long-term investments	52,310,000	52,310,000
Contribution receivable	15,404,756	15,615,065
Short-term investment	60,000,000	31,500,000
Interest accrued on investments	1,951,568	2,064,228
Cash and bank balances	3,347,218	24,138,911
Total Assets	<u>133,013,542</u>	<u>125,628,204</u>
Liabilities		
Financial liabilities measured at amortised cost		
Accrued and other liabilities	<u>23,711,655</u>	<u>22,261,744</u>

26. NUMBER OF EMPLOYEES

	2021	2020
Operational	133	107
Head office	27	33
Total number of employees of the institute as at year end	<u>160</u>	<u>140</u>
Average number of employees as at year end	<u>150</u>	<u>155</u>

27. DATE OF AUTHORIZATION OF FINANCIAL STATEMENTS

These financial statements were authorized for issue by the board of directors on 18 SEP 2021.

28. CORRESPONDING FIGURES

Corresponding figures have been re-arranged and re-classified, where ever necessary for the purpose of comparison and better presentation. Accordingly, the grant income amounting to Rs. 9.186 million and operating expenses amunting to Rs. 9.186 million has been grossed while previously it was netted.

29. GENERAL

29.1 The figures have been rounded off to the nearest rupee.

29.2 Corresponding figures have been rearranged and reclassified, wherever necessary, for the purpose of better presentation, the effect of which is not material.


CHIEF EXECUTIVE OFFICER


DIRECTOR



Our Supporters and Sponsors

ORGANIZATIONS

HBL Foundation

Gul Ahmed Textile Mills Ltd.

Hilton Pharma (Pvt.) Ltd.

Coca Cola International

Cowasjee Foundation

Engro Foundation

Security Papers Ltd.

Al-Naseer Charitable Trust

Imdad Foundation

IFFCO Pakistan (Pvt.) Ltd.

TPL Properties Ltd.

Pak Kuwait Investment Co. (Pvt.) Ltd.

International Steels Ltd.

INDIVIDUALS

Nigar Alam

Amir Naseer

Murad Alam



Pakistan Centre for Philanthropy

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

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

Karwan-e-Hayat

is certified as per NPO evaluation standards notified by FBR.


Executive Director



PCP-R3/2020/163
Certification No.

21-07-2020

Issued on

21-07-2023

Valid up to

Islamabad

Place of issue



ALHAMD SHARIAH ADVISORY SERVICES

(PVT) LIMITED

Dated: May 23rd, 2021

SHARI'AH PRONOUNCEMENT

TITLE

Shariah ruling on payment of Zakat through delivery of solar panels or its value

QUESTION

One of the donors of Karwan-e-Hayat (KEH) wishes to pay Zakat to KEH by delivering solar panels to KEH, it shall help KEH to generate electricity from own sources as well. Furthermore, if he pays Zakat amount equivalent to the value of solar panels to KEH for subsequent purchase of the solar panels, is it permissible for KEH from Shariah perspective to receive from the donor the solar panels or its equivalent value under Zakat?

ANSWER

It is permissible for KEH to receive solar panels or its equivalent value from the donor under Zakat subject to the following steps are fulfilled:

1. KEH shall receive the solar panels or its equivalent value from the donor being agent of the Zakat eligible patients.
2. In case KEH receives solar panels from the donors under Zakat, then the donor shall transfer the ownership of the solar panels to KEH. This shall be done through verbal or written offer and acceptance (i.e. the donor shall offer to KEH to receive the solar panels under Zakat and KEH shall accept the said offer and take the same into the ownership of KEH).
3. In case KEH receives the Zakat amount equivalent to the value of solar panels for the purchase of the solar panels, then the donor shall transfer the Zakat funds into the Zakat account of KEH. KEH shall transfer the funds from the Zakat account to general account with the approval of the Shariah Advisor, and subsequently purchase the solar panels.
4. In future at any time, if KEH sells the solar panels due to any reason e.g. solar panels do not remain in working condition or etc., then the sale price received shall be transferred into the Zakat account of KEH.



MUFTI MUHAMMAD IBRAHIM ESSA
For and on behalf of
Alhamd Shariah Advisory Services Private Limited



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Phone: +92 322 2671867



ALHAMD SHARIAH ADVISORY SERVICES

(PVT) LIMITED

Dated: August 11, 2021

نحمده و نصلی علی رسولہ الکریم

**SHARI'AH PRONOUNCEMENT FOR PAYING ZAKAT TO
KARWAN-E-HAYAT (KEH)**

INTRODUCTION OF KEH:

KEH is a not for profit, philanthropic and welfare organization, established in 1983. It is certified by Pakistan Centre for Philanthropy, Islamabad. KEH provides treatment and rehabilitation services to poor and underprivileged mentally ill patients. It is the NGO which provides free or significantly subsidized OPD and inpatient facilities.

FRAMEWORK FOR UTILIZATION OF ZAKAT AT KEH:

At KEH, each patient is assessed as to whether he/she is Zakat deserving or not, as per the Shari'ah principles. If the patient is confirmed to be Zakat deserving then he/she, through an Agency Agreement, appoints the management of KEH to receive Zakat on the patient's behalf and utilize the same in treatment of the Zakat deserving patients, as per the terms of the Agency Agreement. The management of KEH receives Zakat on the patients' behalf and utilize the same. The tasks involved in the framework are performed by the staff of Medical Social Work Department and Finance Department. An arrangement has been made to separate the Zakat fund from the Donations. Alhamd Shariah Advisory Services Private Limited (ASAS) has been appointed to supervise the whole framework.

OPINION OF SHARI'AH ADVISOR (ASAS):

ASAS is of the opinion that the funds that are received under Zakat are utilized in conformity with the principles of Shari'ah. Therefore, it is permissible to pay Zakat using the channel of KEH.

MUFTI MUHAMMAD IBRAHIM ESSA

For and on behalf of

Alhamd Shariah Advisory Services Private Limited



RICI
CERTIFIED



ISO 14001:2015
ENVIRONMENTAL
MANAGEMENT
SYSTEM

The management system of

Karwan-e-Hayat, Institute for Mental Health Care

Building No. KV-27 & 28, Adjacent to KPT Hospital, Keemari, Karachi, Pakistan.

has been assessed and certified as meeting with the requirements of

ISO 14001:2015

Under the Scope:

"Mental Health Care and Rehabilitation Services."

Certificate Number : PK210014

Issue date : 18-07-2021

Valid till : 17-07-2022.

Authorized Signature

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Karwan-e-Hayat, Institute for Mental Health Care

Building No. KV-27 & 28, Adjacent to KPT Hospital, Keemari, Karachi, Pakistan.

has been assessed and certified as meeting with the requirements of
ISO 45001:2018

Under the Scope:

"Mental Health Care and Rehabilitation Services."

Certificate Number : PK210014

Issue date : 18-07-2021

Valid till : 17-07-2022.

Authorized Signature

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The management system of
Karwan-e-Hayat – Institute for Mental Health Care

Building No. KV. 27&28, Adjacent to KPT Hospital, Keemari, Karachi, Pakistan

has been assessed and certified as meeting with the requirements of
ISO 9001:2015

Under the Scope:

"Mental Health Care and Rehabilitation Services."

Certificate Number : PK200022

Issue date : 15-09-2021.

Valid till : 24-05-2022.

Original issue date : 25-05-2020.

Authorized Signature

RICI CO W.L.L.
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**Pioneer in Psychiatric
Healthcare and Rehabilitation**



DONATION / ZAKAT PLEDGE FORM

CONTACT INFORMATION:

Name:
 Address:
 City: Province: Postal Code:
 Phone #: Cell #: E-Mail Address:

DONATION / ZAKAT PLEDGE INFORMATION:

Amount: Rs. Donation Zakat
 I would like to make a One-time Donation Recurring Donation Pledge
 Frequency: (For Recurring Donations and Pledges) Monthly Quarterly Annually
 Start Date: End Date:
 I would like to donate towards (Please select your option)

HOW YOU CAN DONATE (PAYMENT OPTIONS):

Cheque Enclosed (Payable to Karwan-E-Hayat)
 Cheque #: Date: Bank:
 Amount Rs. (Amount in words:)

Donation Accounts

United Bank Ltd
 Account no: 162001016135 - Branch code: 1620
 IBAN: PK98 UNIL 0112162001016135
 Swift code no: UNIL PKKA
 Sunset Boulevard DHA Branch, Karachi

Allied Bank Ltd
 Account no: 0010010804500014 - Branch code: 0141
 IBAN: PK 64 ABPA 0010010804500014
 Swift code: ABPA PKKA
 Sunset Boulevard Branch, Phase II, DHA, Karachi

Zakat Accounts

Dubai Islamic Bank
 Account no: 0288385001 - Branch code: 009
 IBAN: PK57 DUIB 0000000288385001
 Clifton Branch, Karachi.

Meezan Bank Ltd
 Account no: 0102224427 - Branch code: 0105
 IBAN: PK44 MEZN 0001050102224427
 Swift code: MEZN PKKA
 Marriott Hotel Branch, Karachi

For USA Donors

Tax Exemption donations can be made to Karwan-e-Hayat via i-Care Fund America Inc. by visiting <http://www.i-care.foundation.org> and by clicking donate.

Donations through check:
 Write a check in favor of i-Care Fund America Inc. and write Karwan-e-Hayat on the memo line & your email at the bottom of the check. Deposit in nearest branch of Bank of America (account# 4636612240) or send to i-Care Fund America Inc. 139 Charles Street, Suite #348, Boston, MA 02114, USA.



Shariah
Compliant
Organization

Karwan-e-Hayat (Institute for Mental Health Care) Psychiatric Care and Rehabilitation Centre, Building No. KV.27 & 28, Adjacent to KPT Hospital, Keamari - Karachi. UAN: 111 534 111 - Telephone: (+92) 21 32856774/5 - (+92) 21 32856879 - E-mail: donate@keh.org.pk

Sponsorship and Donation Packages

Sponsor Inpatients	Treatment of 1 inpatient with Hospitalization, Consultation, Medication, Daycare, Rehabilitation & Meals	Monthly Rs. 75,000
		Annually Rs. 900,000
Inpatient Beds	100 beds required for inpatients	Cost of 1 bed Rs. 18,000
		Total cost of 100 beds Rs. 1,800,000
Bed Sheets	100 bed sheets required every month	Cost of 1 bed sheet Rs. 450
		Total cost of 400 bed sheets Rs.180,000
Mattresses	100 Mattresses required every year	Cost of 1 mattress Rs. 7,500
		Total cost of 100 mattresses Rs. 750,000
Patients Admission Pack	100 packs per month which Includes consumable items like toothbrush, toothpaste, soap, towel, tissue, comb etc.	Cost of 1 pack Rs. 600
		Annual Cost Rs. 600,000
Medicine for Patients	Psychiatric Medicines for OPD and Inpatients	Monthly Cost of 1 Patient Rs. 2,000
		Monthly Cost of 100 Rs. 200,000
Food for Patients (Meals)	1 Patient per day x 3 meals	Cost of food per month Rs. 16,000
		Cost of food per month Rs. 480,000
Patient Uniforms	100 Uniforms per month	Cost of 3 uniforms per patient Rs. 4,500
		Total cost of 300 uniforms Rs. 450,000

Note:

Karwan-e-Hayat is approved for donations u/s 2(36) (c) of I.T. Ordinance 2001. We are an ISO 9001-2015 Certified Company and PCP Certified (Pakistan Centre for Philanthropy). We are a Shariah-Compliant Organization. All Zakat collected is approved by our Shariah Advisory Board.




Designed & Edited by: Communications Department, Karwan-e-Hayat



Karwan-e-Hayat, Institute for Mental Health Care

Psychiatric Care & Rehabilitation Centre (PCRC)

Building # KV 27 & 28, Adjacent to KPT Hospital, Keamari, Karachi.

 UAN: (021) 111 534 111

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