

# Transformation Beyond Imagination



Annual Report 2020-2021

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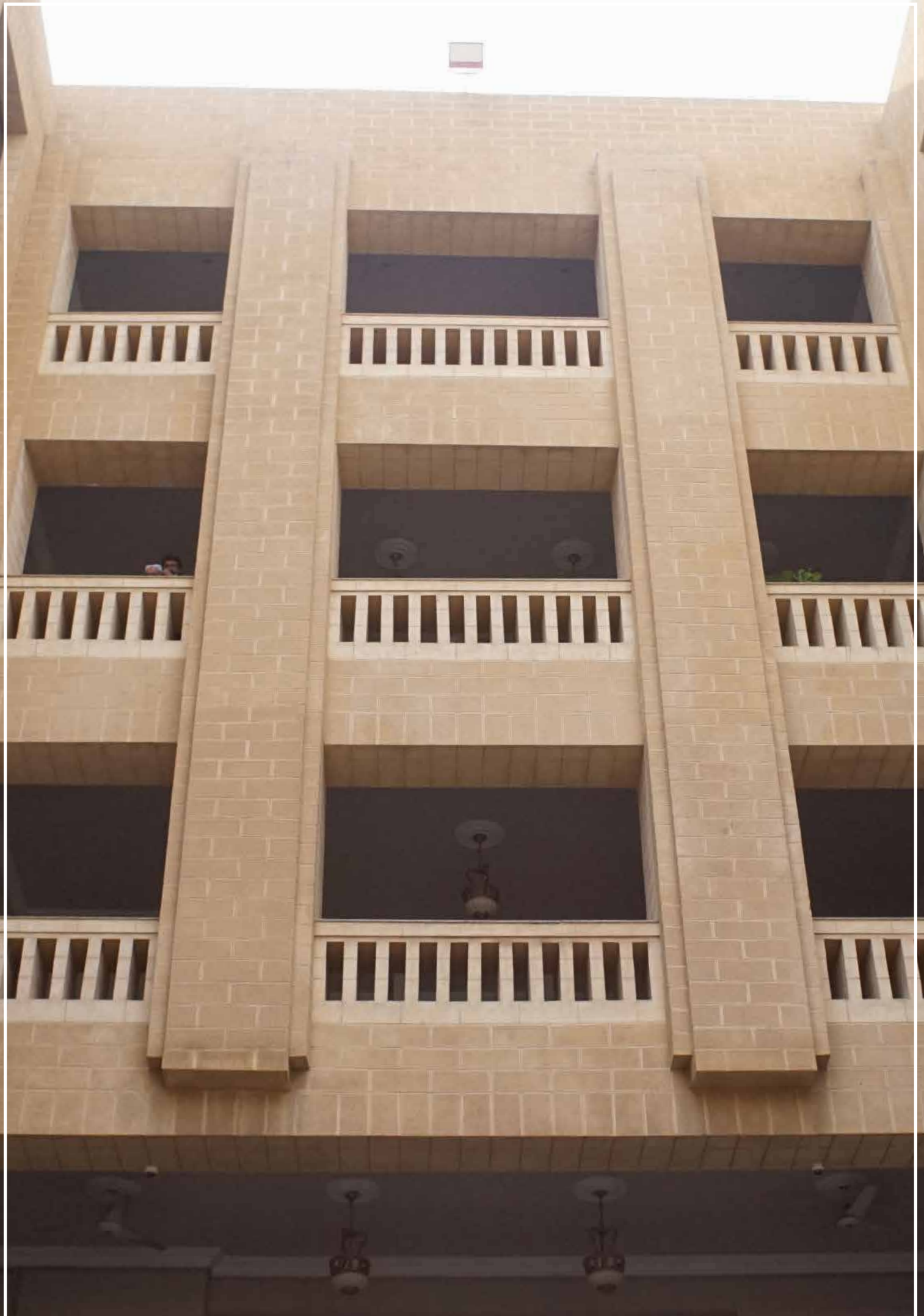
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# PEF's Impact on the Society.



## **Dr. Irfan Majeed**

Son of a motor mechanic from a village in Sindh. Did his MBBS from Dow Medical College. Went to USA and is now working in Columbus, Ohio. Was responsible for fighting Corona Virus. Now supporting his parents plus paying the education cost of his 12 siblings and 22 cousins, nephews and nieces.



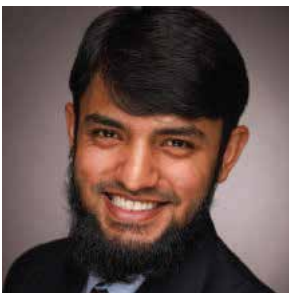
## **Dr. Zubair Qadir**

Son of farmer from Muzaffargarh in Punjab. Now a successful doctor offering free medical services to older people in his village.



## **Faisal Abbas**

Son of a gardener, did his BBA and in just 6 years, he owns a house and a car and is now running his own business providing employment to 8 people.



## **Hassan Nawaz**

An orphan, did his B.E. from UET Lahore, did his MS in Germany and is now working as Structural Engineer in Germany. Apart from supporting his family, he has helped many students in completing their studies and is also engaged in social work in his neighbourhood.

For Alumni videos please go to our webpage: <https://thepef.com/alumni-videos>

# Our Vision, Mission, Values & Beliefs.



## Vision

Poverty Alleviation through Professional Education.



## Mission

To change lives and promise a successful future to deserving and brilliant students who cannot pursue professional education due to lack of financial resources.



## Values

Courage  
Equity  
Optimism  
Transformation








## Beliefs

PEF believes that education is a universal and fundamental human right. It also maintains that by providing financial help to the aspiring and deserving students, the available human talent can be fully explored, and such students can go on to serve the nation with their capabilities.





# Our Strategy.

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## Student Selection Process:

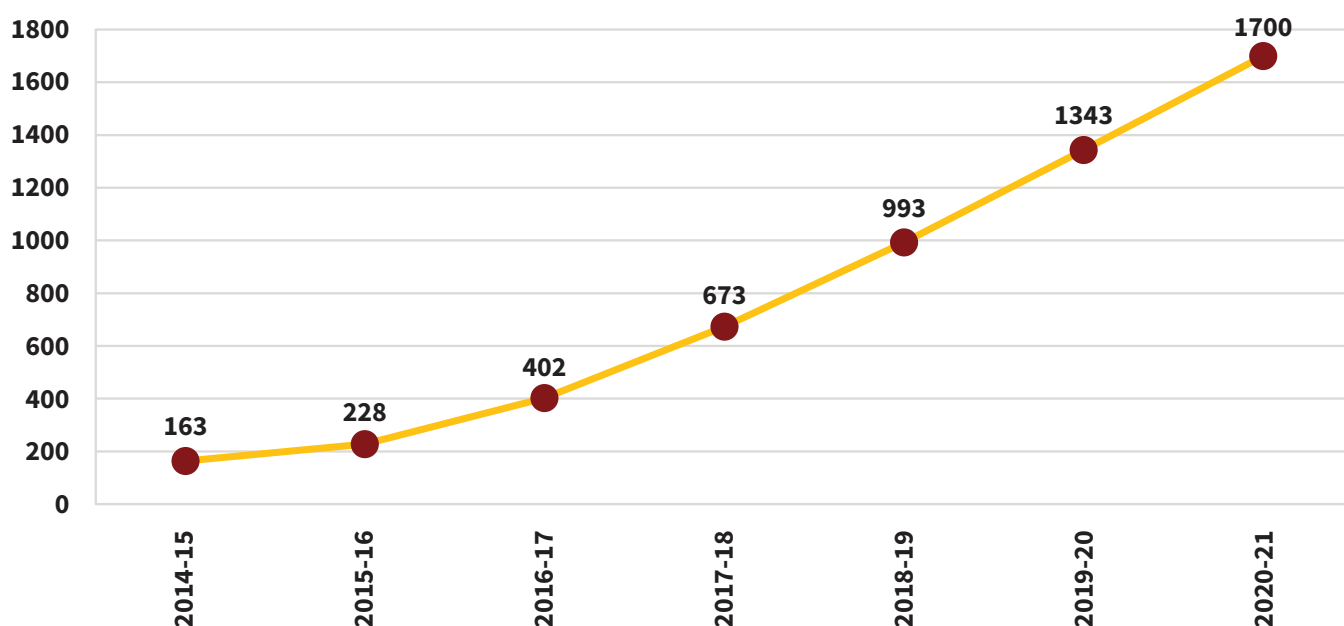
-  Students take admission in a professional institution on their own merit.
-  Check against PEF's criteria of need & merit.
-  PEF pays education cost and hostel fee to most deserving cases.
-  All fees are paid directly to the university.
-  No discrimination on any basis.

## Donation Process:

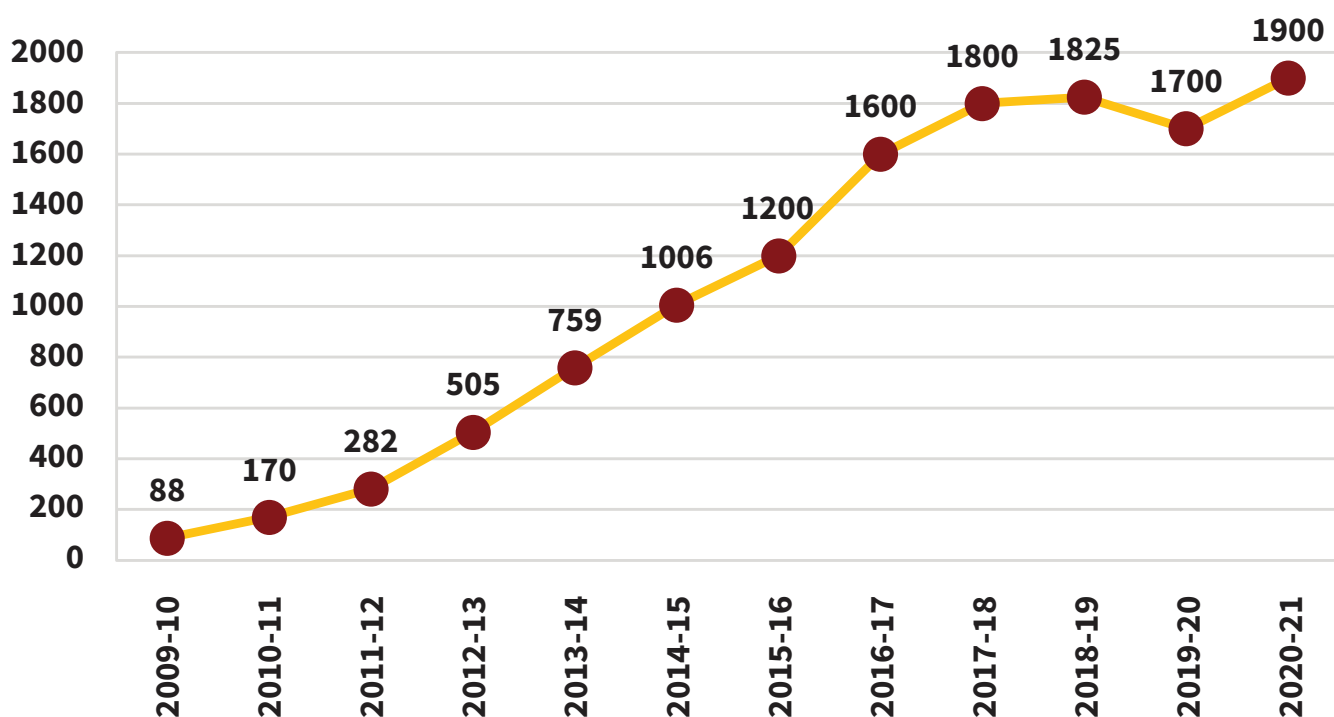
-  Student allocated to donors.
-  Donor kept informed about student progress annually.
-  Separate bank accounts for zakat and donation.
-  Collection and expenditure process is zakat compliant.

# PEF, The Largest Private Funder of Professional Education in Pakistan.

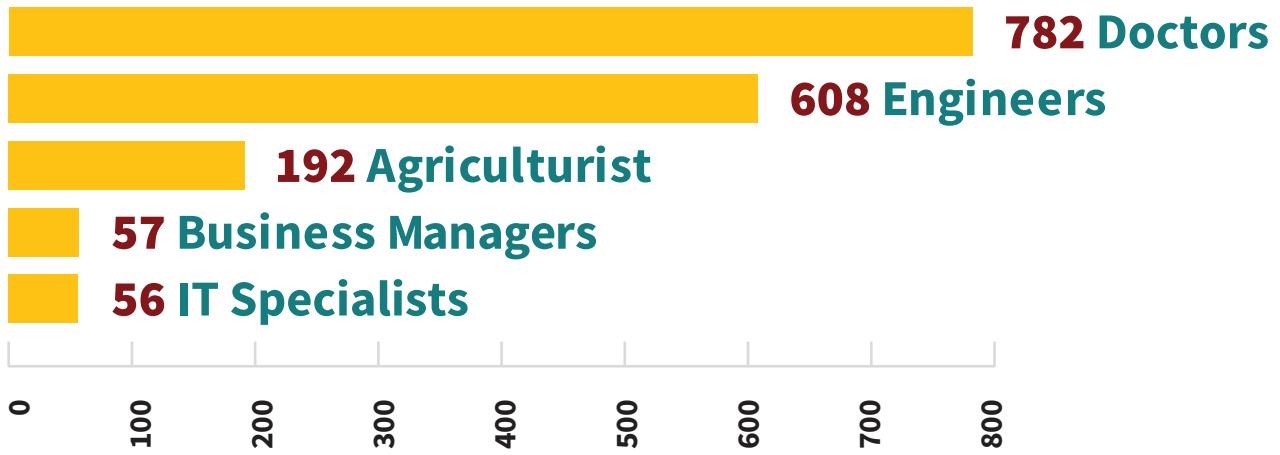
## Growth in Alumni from 2015 to 2021.



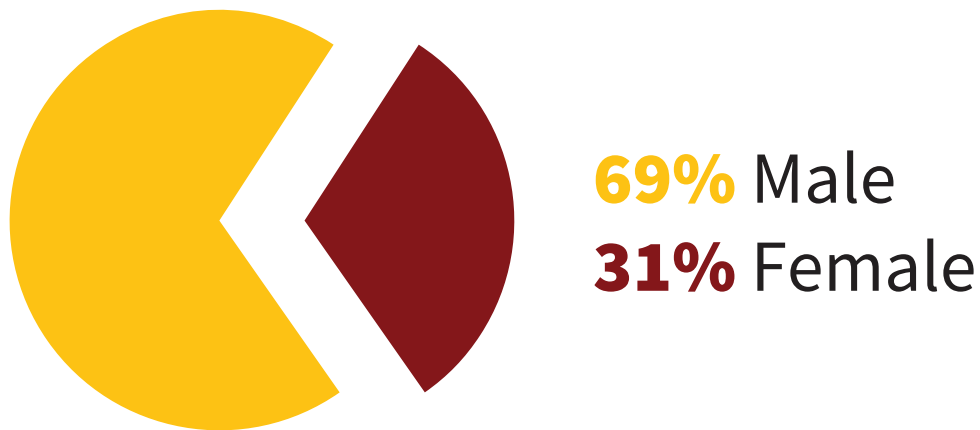
## Scholarships from year 2009 to 2021.



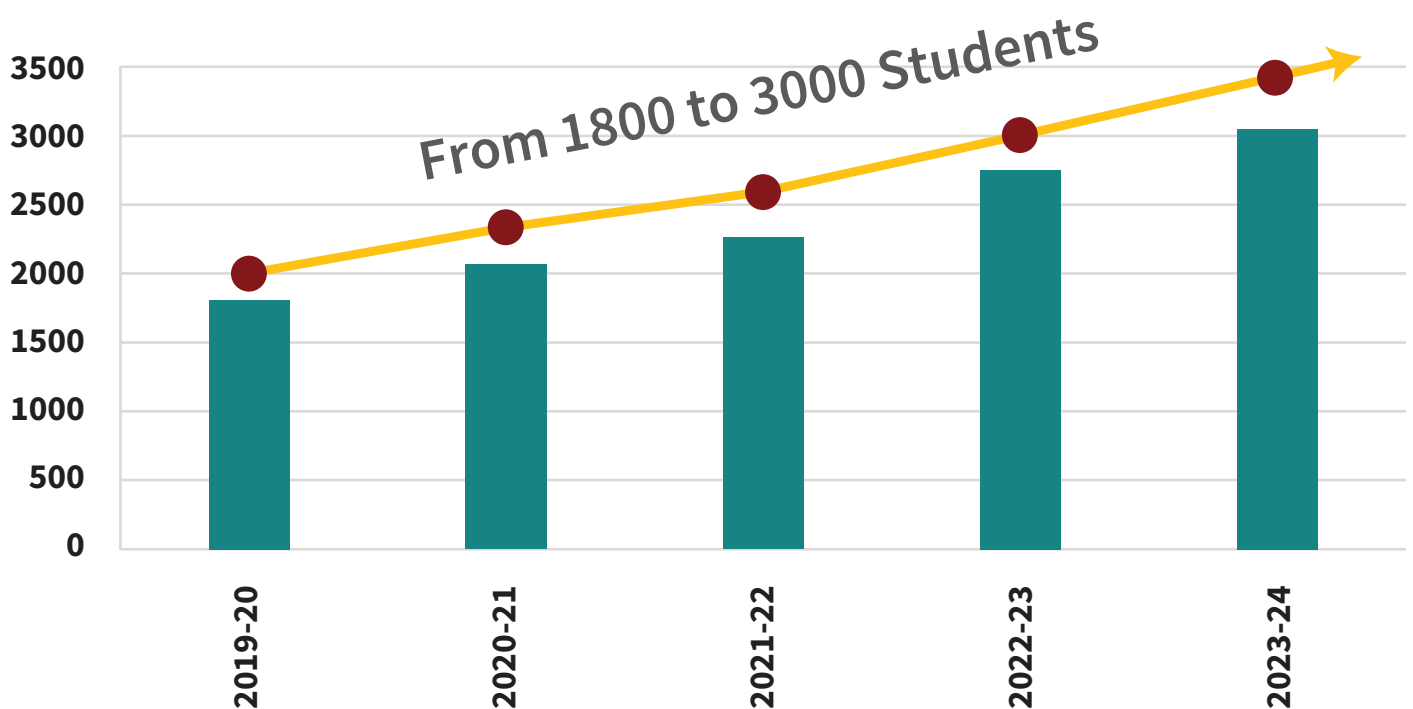
## 1700+ PEF Alumni's In The Professional World.



## Student Ratio.



## Our Ambition.



# Chairman's Message.



**Mr. Hafiz Haq**  
Chairman, PEF

- Our 1700 graduates are contributing approximately Rs 1 billion annually to our economy.
- PEF offers the fastest and the most measurable return to the society.
- Phenomenal impact on the whole family and community.

Economic growth, Poverty alleviation & Education are our key national priorities and PEF's focus is exactly that. Let me show how we contribute to these priorities:

## #1

To create jobs, the government and the private sector invest in infrastructure and industrial projects all of which needs professionals such as engineers, doctors, business managers, agricultural and IT specialists and that is what PEF produces as an output in the form of its alumni.

## #2

Upon graduation, our alumni start getting such salaries that now will have money to spend on housing, transport, household, and other products of daily use. This increased demand of products will create more jobs leading to an upward spiral of economic growth and simultaneously reducing poverty.

## #3

In PEF's case the impact our Alumni makes on their siblings and family is phenomenal. A professional graduate, earning good salary becomes a role model of economic success and an ambassador of spreading education within their families and communities. I invite you to watch some of our alumni videos on our website: <https://thepef.com/alumni-videos/> to get a feeling of the transformation these alumni are bringing in their communities.

## Our Performance in 2020-21 as compared to 2019-20:

Last year (2019-20) was a very difficult year for PEF. Due to the Covid Pandemic, PEF was faced with two very serious challenges:



Covid's negative impact on the economy resulted in an increase in poverty level and, as such, we saw an increase in demand of scholarships.



On the other hand, some of our donors shifted their donations to more immediate national needs like food and health services.

This resulted in a reduction of donations received in 2019-20 and we had to limit our scholarships to 1700.

In FY 2020-21, the Pandemic continued, and we faced an additional challenge of increasing education cost. However, we redoubled our efforts, and despite these challenges, we generated a record funding, which enabled us to fund 1900 scholarships. We now plan to grow to 3000 by 2025.

This year we went through our 3rd certification from Pakistan Centre of Philanthropy (PCP), which is an audit on the quality of governance, financial management and compliance of the government regulations. I am pleased to inform you that your PEF achieved 92 % marks, which puts it amongst the top 10 best governed NPOs in Pakistan.

All this has been possible because of your generous and continuous support for which I, and our Board of Governors are deeply grateful. I am thankful to the Board of Governors for taking an active part in fund-raising and in the policy making of PEF. I am also proud of the PEF Operational Team which has worked tirelessly in achieving these results over the years.

I look forward to your continued support.



**Mr. Hafiz Haq**  
Chairman, PEF

# Board of Governors.



## **Mr. Hafiz Haq - Chairman, PEF.**

**Former Senior Executive at Philips Electronics International.**

“While 33 of my 50 years working career has been abroad, I felt strongly that my success was due to fact that I was “Made in Pakistan”. The thought that thousands of poor but brilliant students are at the risk of losing their dreams for the lack of financial resources kept bothering me. This led to the idea of PEF and its mission: Poverty Alleviation through Professional Education.”



## **Mr. Abdul Aleem - Vice chairman, PEF.**

**Secretary-General, Overseas Investors’ Chamber of Commerce and Industry (OICCI) and former CEO of Pakistan State Oil.**

“Realizing the need to transform society and bring economic stability largely depends on the quality of education and human resource development, I have always supported professional education and skill development. This is what has benefited me in my life and this is what I want to promote in the country. PEF is therefore the right forum for all those who have a passion and the will to make a difference in this national cause”.



## **Dr. Saad Khalid Niaz - Member, BOG.**

**Specialist, Gastroenterology and Liver diseases.**

“The cause of social work and education runs in the family. My father Mr. Khalid Niaz was a well-known educationist and social figure. Helping humanity and sharing their pain has deep roots in my upbringing.”



## **Ms. Dilnaz X. Avari - Member, BOG.**

**Director Avari Group of Hotels.**

“I cannot put in words how satisfied I feel after helping the less-privileged, I believe everyone has the right to get an education. Unfortunately, most people in Pakistan are deprived of this right.”



## **Ms. Ayesha Tammy Haq - Member, BOG.**

“Education is what builds people, societies, and nations and I firmly believe that it is the right of every child to be educated. Financial constraints should not be an impediment and in Pakistan, we as people have risen to this challenge and seek to ensure that access to a good education is a right, not a privilege. It’s an honor to join PEF and to work for the betterment of society and to give back to the community.”



## **Mr. Mashkoor Hussain - Member, BOG.**

**Former Senior Executive of PTCL.**

“Professional discipline is the most important education in the economic growth of the country. Pakistan needs more and more professionals for national economic growth. We at PEF ensure that no student is deprived of the professional education they deserve.”



### **Syed Jawaid Iqbal - Member, BOG.**

**President, Corporate and Marketing Communications.**

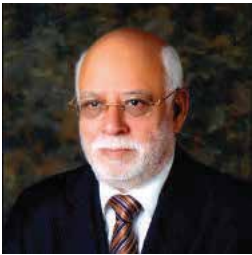
“What has motivated me to accept the position is the fact that the Foundation is dedicated to the promotion of professional education in Pakistan – a need that does not have many backers in this country.”



### **Mr. Tariq Kirmani - Member, BOG.**

**Former Chairman & CEO, Pakistan State Oil, and PIA.**

“My passion to help humanity and the underprivileged sections of society brought me to PEF; I believe Professional Education is one of the best methods to alleviate poverty in the long run.”



### **Sardar M. Yasin Malik - Member, BOG.**

**Chairman of Hilton Pharma (Pvt.) Ltd.**

“Education is my passion, and it has been my dream to provide a supportive environment and level playing field to the underprivileged students of our nation. I am indeed privileged to be associated with such a worthy cause.”



### **Mr. S.M Muneer - Member, BOG.**

**Chairman, Din Group of Industries.**

“Promotion of education, especially to the underprivileged, has been my lifelong commitment and passion. Nothing could give me greater satisfaction than to help PEF support needy students to become doctors and engineers.”



### **Mr. Ashraf Adamjee - Member, BOG.**

**CEO of Adamjee Corporation & Chairman of Adamjee Foundation.**

“My focus has always been on education for the less privileged, since I believe that education is a universal human right. I must say PEF is doing a tremendous job, in terms of providing the students this opportunity to educate themselves.”



### **Dr. Anum Jawed Akhai - Member, BOG.**

**Group Director Business Growth & Strategy, Martin Dow.**

“If you must identify the single most important investment a country can make for its future, it’s Education without any doubt. And its higher education that changes lives, contributes to social stability, and drives long-term economic growth. Over the past 11 years, PEF has delivered on dreams for the Pakistani youth, and seeing their success makes me proud to be a part of this team.”



**“The Roots of Education are Bitter  
but the Fruit is Sweet.”**

Aristotle



**Join us in keeping  
their hopes alive.**

# Transformation Beyond Imagination

## Our Alumni Stories.

They Dream

You Educate Them

Family Prosperity

“Professional education can be termed as the quickest way of lifting deprived communities from poverty to prosperity.”



### A Hidden Talent in Pakistan.

#### Muhammad Qadeer Altaf (PEF - Alumnus).

##### CS - IT University of Agriculture, Faisalabad.

We always look for hidden talents in a person and we found one in Muhammad Qadeer Altaf from Faisalabad.

Qadeer’s father is a security guard, having a limited income while carrying the responsibility of 3 children, who all want to acquire higher education. Qadeer is congenitally without left forearm and right finger. Despite his financial constraints, he got admission in Computer Science at the University of Agriculture, Faisalabad.

During his second semester, a financial crisis hit his family putting him in a situation where he wouldn’t be able to pay his fees. As such he would have had to abandon his education and start working to feed his family. It was then he was introduced to the PEF Scholarships program which took care of his educational expenses despite being a person of disabilities. Having disabilities does not take away anyone’s right to education.

Qadeer graduated in 2020 with flying colors, and received national and international awards in computer sciences. He even received a certificate of appreciation from the President of Pakistan, Dr. Arif Alvi.

He is currently working as a self-employed software developer. It was because of the PEF Scholarship that he was able to focus on his education. By going through this experience, he learned so much more about himself and how to overcome challenges in life.



### Becoming a Source of Other’s Confident Smiles.

#### Dr. Faisal Mansoor (PEF - Alumnus).

##### BDS – Khyber College of Dentistry, Peshawar.

In his early years, Dr. Faisal Mansoor grew up in Peshawar and ended up doing his F.sc. in Pre-Medical from Islamia College, Peshawar. Given his strong academics, he was successful in getting admission to a bachelor’s in dental surgery (BDS) at Khyber College of Dentistry, Peshawar. But due to his financial constraints, he wasn’t too sure if he’d be able to study dentistry. Fortunately, PEF stepped in and paid for his tuition fees and became a source of his smile and future success.

Today, Dr. Faisal Mansoor walks with his head held high with his numerous certifications from Germany, Turkey, and Ireland. He has also worked as a lecturer in Kohat and is practicing in his private clinic, specializing in various fields such as orthodontics, implant dentistry, and maxillofacial trauma and pathologies.

Recognising that his journey all began from the initial funding of PEF spreading a smile across his face, he decided to do the same for others. He has now become a source of others' confident smiles by providing free treatment to the handicapped and old at their doorstep with his portable dental unit.

He took his profession to spread smiles just like PEF spread his and he did not let his circumstances stop him and that is indeed very inspiring!



**Worries and Hardships Aren't Always Permanent.**

### **Insha Siddiqui (PEF - Alumna).**

#### **Software Engineer - NED University, Karachi.**

Insha Siddiqui, due to her admirable qualities and excellence got into one of the most reputable universities in Pakistan. However, she soon realized that she will not be able to sustain the financial burden of her education cost. Somebody's achievements and accomplishments being crushed by a lack of resources is heart-breaking, as well as a sad reality.

Insha, upon finding out about PEF, applied for the scholarship, and was accepted! That moment to her felt as if a burden had been lifted off her shoulders as she began to see a bright future through the dark clouds of financial struggles. It finally meant she could study like she always wanted to without money being her primary concern; and finally graduated with flying colors.

As of today, Insha Siddiqui walks with pride while earning a handsome living and witnessing stability in her life, and that is indeed a very beautiful ending of a tumultuous journey.



**The Great Duo of Being a Superwoman and an Entrepreneur.**

### **Ishrat Mehmood (PEF - Alumna).**

#### **Telecom – Engineering, UET Taxila.**

Women are underestimated in our society. They're conditioned to put their education second to everything else. But for those who want to progress further in life, PEF is there to support them.

At the age of 2.5 years, Ishrat Mehmood's father passed away, leaving her and her mother behind. Two women trying to build a life together is a rare sight in Pakistan, but adamant to educate and make a better living, the two fought through their difficulties. For a long time, both lived hand-to-mouth. At the back of her mind, Ishrat knew that if anyone could change their circumstances - it was herself.

Acing through matriculation and F.Sc. with 86 and 83 percent marks respectively, Ishrat's hard work got her into the renowned University of Engineering and Technology, Taxila. Due to their financial constraints, society discouraged Ishrat from going to university. However, seeing no other way to improve her lot, Ishrat went ahead and used all their savings to pay her first-year fee and soon realized that she had no more money left for the future. After going to university, she found out about PEF and was relieved to know that from then onwards, PEF would fund her education and she could focus on taking care of her mother who had several diseases.

Today, Ishrat is a successful entrepreneur and a business owner of 'Ad-dawah International' – a company that provides online classes across the globe. Ishrat has u-turned her difficult road to education to create a better experience for someone else. She is happy where she is now in her life, and points at PEF with pride for being the turning point in her life.



### **Dreaming Big, Big, and Bigger!**

### **Gohar Hussain (PEF - Alumnus). Mechanical Engineering, UET Taxila.**

Coming from a poverty-stricken small village in Lower Punjab, just dreaming of receiving an education seemed like a distant reality for Gohar Hussain. In his early years of education, Gohar went through the struggle of walking 3km away from home just to go to school. But Gohar Hussain did not let this come in the way. He defied all odds and dreamt bigger!

In matriculation, Gohar got 93% marks which allowed him to secure a full scholarship in a private college in Multan. In Multan, he did his F.Sc. in pre-engineering. Moving forward to university – Gohar got his admission in UET Taxila in B.Sc. Mechanical Engineering. But then again, poverty stood in his way.

Gohar needed to pay his tuition and hostel fees but had no means to do so. He worked hard to save money by teaching home tuitions, but even then, luck just didn't seem to be on his side. Surprisingly enough, nature has its ways! Gohar got a PEF scholarship to not only pay for his tuition fees, but his hostel fees as well to provide him a comfortable living.

Dreams did come true for Gohar after all, as he graduated from UET Taxila in 2019. He is currently doing his Master's from one of the best Pakistani universities, Ghulam Ishaq Khan Institute.

Gohar was too afraid to dream, but he still dreamt and look where it got him!



### **A Taxi Driver Faces Numerous Speed Breakers to Send His Son to University.**

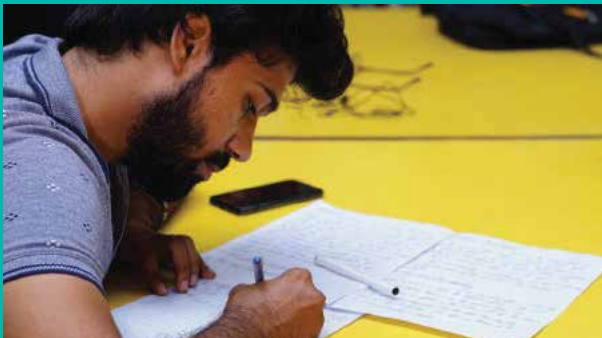
### **Haikel Jan (PEF - Alumnus). BBA – University of Peshawar.**

Haikel Jan is a son of a very loving father who happens to be a taxi driver. With his low salary, Jan's father took care of a family of 9, out of which, 6 went to different schools. Haikel Jan worked very hard to get admission into The University of Peshawar, but what would happen if he can't afford it?

Society tried telling Haikel Jan's father that it was not worth sending his son to a prestigious university when he could study something simpler, like doing a private M.A. But adamant to help his son achieve the best, Jan's father got him a loan from a bank to send him to Peshawar. However, during the first year of university, to Haikel it seemed like once the loan finished, his days at the institution would be over because he had no money to pay for the rest. And so, he started to count his remaining days on his fingers – and for an aspiring professional, that is very saddening.

Upon finding out about PEF, Haikel immediately applied for a scholarship even though he was very skeptical of his chances. Nevertheless, he did get the scholarship since he deserved it! Having financial constraints wasn't his fault and education was his right. Hence, he graduated from university with exceptional grades and has since worked at Faysal Bank and is now a Secondary School Teacher SST (BPS-16) in Upper Chitral.

The taxi driver is now taxiing through all of Haikel's victories. They are the ideal example of showing patience and perseverance through struggles and to keep fighting with integrity.



**“Give a man a fish and you  
feed him for a day; teach a man  
to fish and you feed him for a  
lifetime.”  
- Maimonides**

# PEF Alumni Academy (PEFAA).

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Professional Education Foundation (PEF), with its Vision of Poverty Alleviation through Professional Education, has funded over 3500 bright students at various established Public Universities across Pakistan, since 2009. Almost 1700 have already qualified and most of them are either employed or pursuing higher education.

While classroom education and qualifications are provided by the universities, the skills, and grooming required for employability are not available at most public universities. There is a definite need to fill this gap and offer opportunity to the final year students and the alumni of PEF to acquire specific skills and improve prospects of employment.

To achieve the above stated objective, PEF has established Professional Education Foundation Alumni Academy (PEFAA). We encourage the current Alumni to register and become members of PEFAA. PEF intends to partner with training organizations, industry, and HR firms to achieve the above afore-stated objectives.

- #1** | Training on how to prepare CVs and give interviews.
- #2** | Improve writing and speaking Business English.
- #3** | Presentation skills and Confidence Building.
- #4** | Basic training on Financial Management & IT Tools.
- #5** | Help Alumni with Jobs and Internship Placements.
- #6** | Coaching Alumni on how to become an Entrepreneur.
- #7** | Scholarships for further Education.



**Help us in realizing  
their dreams.**

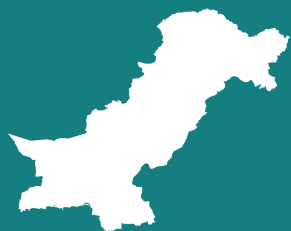


**“Education is not the preparation  
for life; Education is life itself.”**

John Dewey



# PEF Across Pakistan 2020 - 21.



## In total

38 Universities


1900 Students



Balochistan



Sindh


**Gilgit-Baltistan**

02 Universities Starting



**KPK**

06 Universities  
359 Students



**Punjab**

16 Universities  
850 Students



**Balochistan**

03 Universities  
212 Students



**Sindh**

11 Universities  
479 Students



**“Connecting the World to educate and empower the youth of Pakistan.”**

# PEF Across The Globe.

## Professional Education Foundation – US:

PEF in USA has been raising funds for deserving students of Pakistan for 5 years. Last year, PEF raised funding for approximately 450 professional students. The donations in US are tax exempted and we are approved as 501 (c) nonprofit organization by the US Internal Revenue Service.

In order to spread our message across and create awareness PEF-US held two events in 2019-20.

# #1

Our Chairman Mr. Hafiz Haq was invited by Organization of Pakistani Entrepreneurs in Chicago (OPEN-Chicago) to their annual conference, where 250 prominent entrepreneurs and businessmen from the Pakistani diaspora joined. OPEN-Chicago wanted to show PEF as a successful & outstanding example of Social Entrepreneurship because it has lifted thousands of deserving students from poverty to respectability.

# #2

PEF and the Organization of Pakistani Entrepreneurs in Houston jointly arranged a symposium highlighting the important role Professional Education can play in alleviating poverty from Pakistan. It also showed how PEF is directly contributing to the poverty alleviation project in Pakistan by changing the lives of thousands of deserving students. The event was held on 6th October 2019 at the prestigious location of Houston Museum of Natural Sciences. More than 125 people attended the event.

## Professional Education Foundation – UK:

Professional Education Foundation-UK was registered with the UK's charity commission under the registration number 1168078 and became operational in August 2018. It is also approved for the UK government's Gift Aid program, whereby the government remits an additional 25% of donations made by the UK Taxpayers.

The PEF-UK Board of Trustees comprise the following high-profile personalities from UK.



### Mr. Hafiz Haq - Chairman.

“I attribute my success to my acquiring my engineering degree, which opened attractive job and growth opportunities for me”. The thought that thousands of poor but brilliant professional students may not complete their education for the lack of financial resources kept bothering me. This led to the idea of PEF and its mission: Poverty Alleviation through Professional Education.”



**Naseem Amin MD MBA.**

**Executive Chairman of Arix Bioscience plc & former venture partner at Advent Life Science and Former CTO of Smith & Nephew.**

“I believe in the fundamental value proposition of PEF. It is providing thousands of brilliant students from the lowest socio-economic strata, scholarships to receive a university education, thereby giving them the opportunity to become successful professionals, uplifting themselves and their families out of poverty”



**Amir Mashkoor.**

**CEO, Egnaro Group.**

“We all understand that while primary and secondary education is the basis, of national development, but I believe that investment in Professional Education offers the fastest route to poverty alleviation. I decided to join PEF’s journey as it will lift thousands of people from abject poverty to respectability”



**Suniya Qureshi.**

**Senior Campaign Manager UK Government  
Former Senior Strategy advisor to U.K. government.**

“Inspired by the insight of the founding fathers of PEF, I realized there are many educational foundations serving the needy in Pakistan, but none of them plugging the gaping hole of ‘job ready, educated young adults, These young persons of post matriculate ages will be consigned to a lifetime of blue-collar work, when in fact they are capable of being tomorrow’s leaders. We cannot afford to ignore them”

**Launch Event:**

**250**

**participants attended the launch event in London.**

On 21st October 2018, a launch event of PEF-UK was arranged with purpose of informing the participants about the work of PEF. It was held at the prestigious location of Brunie Gallery at SOAS University (School of Oriental & African Studies) in London. It was attended by about 250 people. After the introduction of the mission and the work of PEF, participants enjoyed an excellent qawwali performance by Fareed Ayaz & Abu Mohammad.

**What PEF-UK Has Achieved So Far:**

**200** ↑  
**Students worth of funds raised so far.**

PEF-UK has been successful in raising funds for about 200 professional students in 2018-19 and in 2019-20 and is continuing its efforts to raise additional funding.

## PEF Canada Chapter.

PEF-Canada Chapter comprises a group of selfless volunteers with senior executive level experience in large international corporations. They believe in PEF's mission of Eradicating poverty through Professional Education.

PEF-CA Chapter started in 2018 and has since been growing every year reaching a funding of **25 Students** this year. Currently the Chapter in Canada is represented by 3 formidable personalities with a passion to spread the message of PEF throughout Canada.

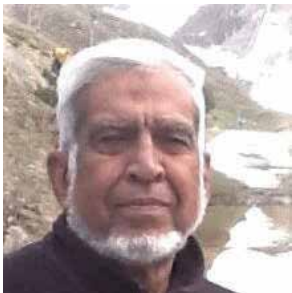


### Mr. Shaukat Rizvi

**President PEF-Canada Chapter**

**Former senior executive at Philips electronics, Panasonic, the founder of "Seniors Forum Canada," and vice chairman Ontario Society of Seniors Citizens Organizations (OSSCO)**

"After retirement, I became a seniors' enthusiast/advocate and dedicated to giving back initiatives. I firmly believe in the mission of PEF and its support to more than 3000 students over last 11 years has had a major impact on alleviating poverty in Pakistan. I also believe that it offers the best return on investment to society on a donor's investment. My ambition is to increase the funding from current 25 to 100 students from Canada within 3 years."



### Muhammad Farooq Farooqi

**Former CEO of Philips Refrigerator Company Ltd and Founding Trustee of Professional Education Foundation.**

I have always believed that Professional Education is the backbone of development in any country, after my retirement, I decided to serve the country by laying the foundation of PEF together with some other friends. Its sole mission being Poverty Alleviation by providing professional education to those brilliant students who can't afford to pay their fees for their professional education.



### Mr. Danysh Ahson Hashmi

**Financial Services & Consulting Professional.**

Over the last decade, I have had the privilege of being involved with multiple organizations supporting financial inclusion in Pakistan. What attracted me to PEF was their calling to respond to the cause of poverty alleviation through empowering individuals with professional education. Supporting deserving candidates to achieve professional education is the most powerful way to not only improve their lives but transform the lives of their family and society-at-large.



**“Education is a gift that none can  
take away.”**

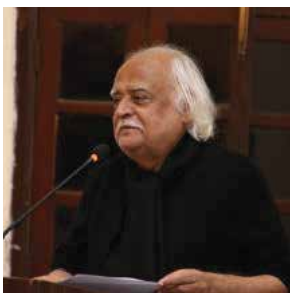
American Proverb





**Let us be a light in  
someone's night.**

# PEF'S Voice.

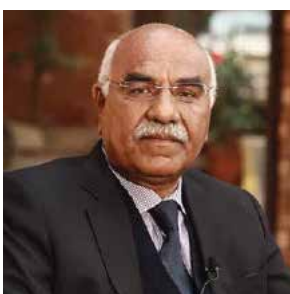


## **Anwar Maqsood - PEF's Brand Ambassador.**

**Anwar Maqsood is a Pakistani playwright, television host, and actor. He has received Hilal-e-Imtiaz and Lifetime Achievement award.**

*His message for PEF is:*

“For the last 11 years, all the directors of this organization have been trying to bring a change in Pakistan and this change can only happen because of education. I have never asked anyone for money but for this organization, I am saying that do whatever you can because all of these children belong to this country. These are all your children. These are my children. Pakistan Zindabad.”



## **Dr. Amjad Saqib – PEF's Friend.**

**Dr. Amjad Saqib, Akhuwat's Founder/CEO, World's largest interest-free micro finance program.**

*His message for PEF is:*

“Who is not aware of the importance of education? If there is one problem in Pakistan, it is the lack of education and its quality, all around the country in run-down streets, cities, and villages thousands of children are waiting for someone to come to them and hand them a pen, paper, and a book so they can head to school and change their future so they can go from being illiterate to competent.

Unfortunately, due to lack of facilities and many more reasons, this cannot be achieved but there are still a few sympathetic people out there who are working towards this cause and striving to bring the people of our nation out of illiteracy and exposing them to the light of knowledge. Professional Education Foundation is one such institution, it is full of compassionate people committed to bringing the light of education and hope to the people of Pakistan.

I am a huge ally of this organization and the work they are doing all around Pakistan in addition to the pledge they have taken to bring kids out of the darkness and into the light. With the purest of intentions, I pray that God increases their strength and His blessings towards them and I hope one day we can all work together and create a society where every child has the opportunity to go to school making us capable of reaching a level of education where the people of our society can compete with the most developed countries.

May God protect all those who are working for this organization from the donors and the employees to the facilitators, I hope the dreams that this organization has for the citizens of this country may come to fruition.”



## **Mr. Javed Jabbar – PEF's Friend.**

**Mr. Javed Jabbar is a Pakistani writer, politician, intellectual, scholar, artist, mass, and former federal minister.**

*His message for PEF is:*

“Professional Education Foundation's appeal for zakat donations has a special significance. PEF's services prove how zakat can be validly used to go far beyond immediate relief to enable vitally important transformation. How gifted, capable young individuals with proven merit but who do not have funds can be given crucial, timely support to achieve life-changing higher education.”

For the benefit of Pakistan and humanity, and their own lives. PEF deserves your invaluable support.

# Financials / Audit Report.

## Highlights of Annual/Audited Accounts:

### Schedule Of Income And Expenditure.

Year.	2020-21	2019-20	2018 - 19	2017 - 18	2016 - 17	2015 - 16
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### Income.

Receipts during the year.	99,449,651	83,802,761	109,521,467	91,044,870	77,511,330	48,848,294
HBL Endowment Funds.	-	-	5,000,000	-	-	-
<b>Total Income.</b>	<b>99,449,651</b>	<b>83,802,761</b>	<b>114,521,467</b>	<b>91,044,870</b>	<b>77,511,330</b>	<b>48,848,294</b>

### Expenditures.

Operational.	(97,380,094)	(90,335,570)	(87,850,161)	(84,273,004)	(62,483,555)	(42,893,428)
Administrative.	(13,139,929)	(10,551,464)	(9,022,491)	(10,489,268)	(8,907,436)	(4,907,224)
Deficit/Surplus for year.	<b>(11,070,372)</b>	<b>(17,084,273)</b>	<b>17,648,815</b>	<b>(3,717,402)</b>	<b>6,120,339</b>	<b>1,047,642</b>

Number of Students year wise.	1,900	1,700	1,825	1,800	1,600	1,200
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# Why Everyone Has Confidence In Us?



- 01** Certified by Pakistan Centre for Philanthropy (PCP).
- 02** Annual Audit by A.F. Ferguson & Co. financial information and all records are available on the PEF website for review by any donor.
- 03** People of Integrity: Trustees, Board of Governors, and Management are accomplished people of high repute.
- 04** The Board members and their immediate families funded 15% of PEF donations so far, which exceeds the administration cost of PEF.
- 05** The donations that we receive are not given to the students but directly disbursed to the university account.
- 06** Our student selection process is very transparent, and we don't discriminate on any basis.
- 07** We are Zakat Compliant and maintain a separate record for Zakat and Donations. Our donations and its utilization has been vetted by a reputed Sharia advisor.
- 08** We keep our donors regularly informed about our activities and donations.
- 09** Donors who are sponsoring a student are kept informed about the progress of the student.

# Fastest And Surest Return On Investment To Society:



Professional education is perhaps the quickest way of uplifting entire households above minimum poverty thresholds.

Return on investment on professional education is excellent because the average academic annual cost of a student ranges around PKR 80,000/year and the total investment until graduation of an Engineer is PKR 320,000 and for a Doctor is PKR 400,000.

Upon employment his /her first-year salary ranges between PKR 400,000 to PKR 600,000 which means that they will earn back the entire investment on their education in 9 months. This is just a start, and the life stories of our alumni show that as they grow in their careers, they will reach unimaginable heights.

# Universities We Support.

We are represented on an all-Pakistan basis and approved by the HEC.

The PEF has agreements with 38 universities across Pakistan. It does not discriminate among students based on gender, religion, creed, or cast. Students are thoroughly screened solely based on merit and need.

## PEF has signed memoranda with the following Government Institutions:

S #.	College/Universities	State	City	Discipline
01	Ayub Medical College	KPK	Abbottabad	Medical
02	Khyber College of Dentistry Peshawar	KPK	Peshawar	Medical
03	Khyber Medical College Peshawar	KPK	Peshawar	Medical
04	UET Peshawar	KPK	Peshawar	Engineering
05	University of Agriculture Peshawar	KPK	Peshawar	Agriculture
06	University of Peshawar	KPK	Peshawar	BBA/CS/IT
07	University of Agriculture Faisalabad	Punjab	Faisalabad	Agriculture
08	Allama Iqbal Medical College	Punjab	Lahore	Medical
09	Fatima Jinnah Medical College	Punjab	Lahore	Medical
10	King Edward Medical University	Punjab	Lahore	Medical
11	Nishtar Medical College	Punjab	Multan	Medical
12	Faisalabad Medical University	Punjab	Faisalabad	Medical
13	Quaid-e-Azam Medical College	Punjab	Bahawalpur	Medical
14	Rawalpindi Medical College	Punjab	Rawalpindi	Medical
15	Services Institute of Medical Sciences	Punjab	Lahore	Medical
16	UET Lahore	Punjab	Lahore	Engineering
17	UET Taxila	Punjab	Taxila	Engineering
18	Quaid-e-Azam University	Punjab	Islamabad	BBA/CS/IT

S #.	College/Universities	State	City	Discipline
19	Bahauddin Zakariya University	Punjab	Multan	Engineering
20	Gujranwala Medical College	Punjab	Gujranwala	Medical
21	NUST	Punjab	Islamabad	BBA/CS/IT
22	NAMAL	Punjab	Mianwali	BBA/CS/IT/Agri
23	Dawood UET	Sindh	Karachi	Engineering
24	DOW University	Sindh	Karachi	Medical
25	Liaquat University of Medical & Health Sciences	Sindh	Jamshoro	Medical
26	Mehran University of Engineering & Technology	Sindh	Jamshoro	Engineering
27	NED University	Sindh	Karachi	Engineering
28	Peoples University of Medical & Health Sciences	Sindh	Nawabshah	Medical
29	Sindh Agriculture University	Sindh	Tandojam	Agriculture
30	Jinnah Sindh Medical University	Sindh	Karachi	Medical
31	University of Karachi	Sindh	Karachi	BBA/CS/IT
32	IBA-Sukkur	Sindh	Sukkur	BBA/CS/IT/Agri
33	IBA Karachi	Sindh	Karachi	BBA/CS/IT
34	BUIITEMS Quetta	Balochistan	Quetta	BBA/CS/IT
35	Lasbela Agriculture University of Water & Marine Sciences	Balochistan	Lasbela	Agriculture
36	Bolan Medical College	Balochistan	Quetta	Medical
37	Karakoram International University	Gilgit Baltistan	Gilgit	BBA/CS/IT
38	University of Baltistan	Gilgit Baltistan	Skardu	BBA/CS/IT

# A Note Of Thanks to all Donors.

We are greatly honored and thankful to our sincere Donors who have always stood with us and contribute to our cause. We truly value this friendship and hope that it is going to continue forever.



GSK



Kohinoor Chemicals



Liberty Mills



Principal Builders



Lucky Cement



IMAGE



Atco



PSO



Lucky Mall



Engro Foundation



Pharma Tech



Getz



Siddiqsons



Habib Metro



Osaka



AKD



NBP Funds



Searle



ISL



Habibullah coastal



CMC

Tecnopack

Atlas Asset

Novartis



Pak Oman

Real jewelers

Paragon

NBP

SAPPHIRE



Sapphire

Go Gas & Oil

Chevron

Unilever



Abbott

Hubco

Tapal

Corrubox



JS Bank

TPL Insurance

OBS

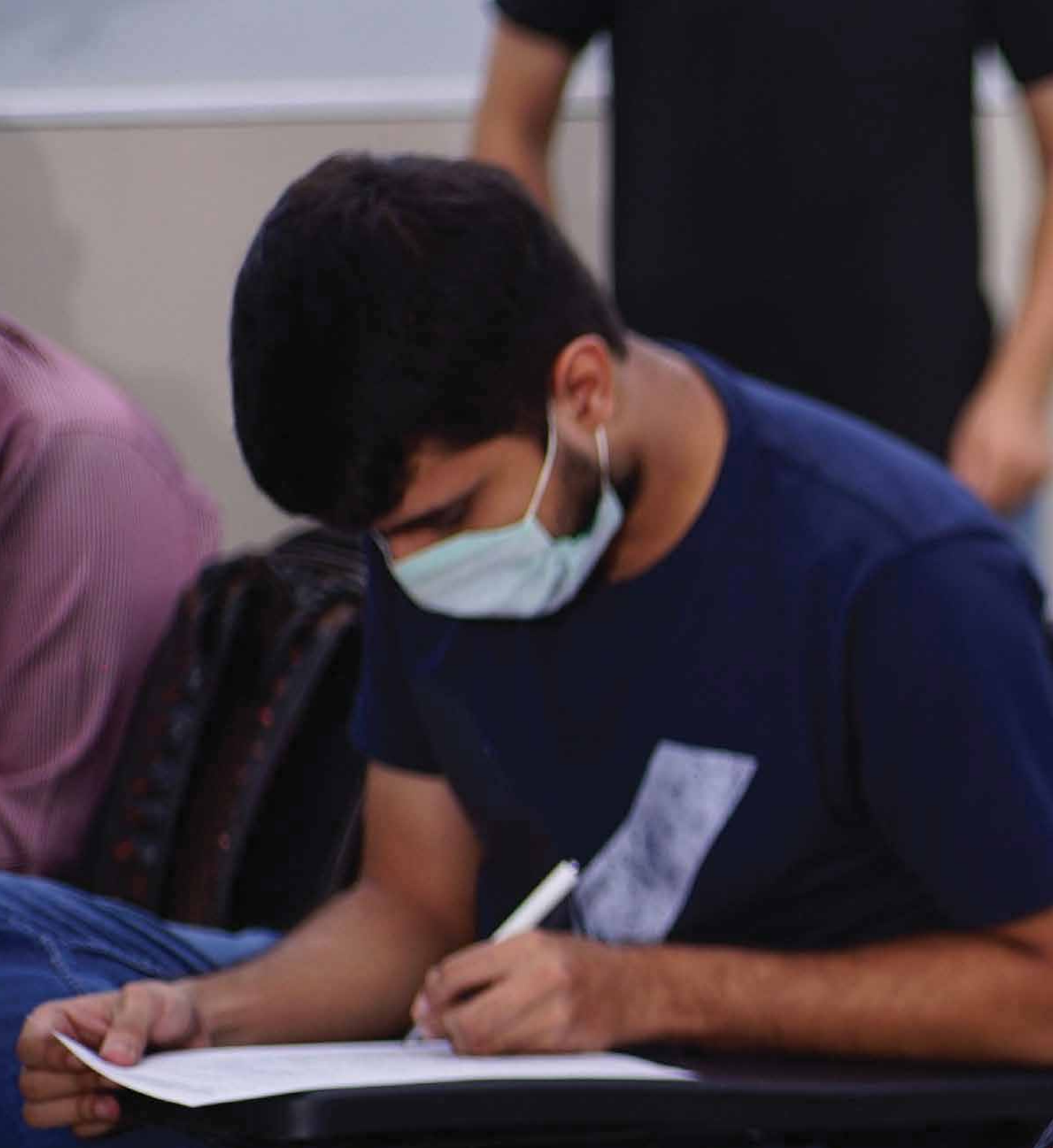
House of Habib



Dolmen Real Estate Management

Soorty Enterprises Pvt Ltd

Pfizer



**Be a part of the  
promise we make.**



**“An investment in knowledge pays  
the best interest.”**

Benjamin Franklin



# Sponsor A Student.

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“Every success story started from a Dream.”

Doctor.

**Rs. 400,000/-**

Engineer - CS Professional and  
Agriculture.

**Rs. 320,000/-**

Complete 1 Year Education.

**Rs. 80,000/-**

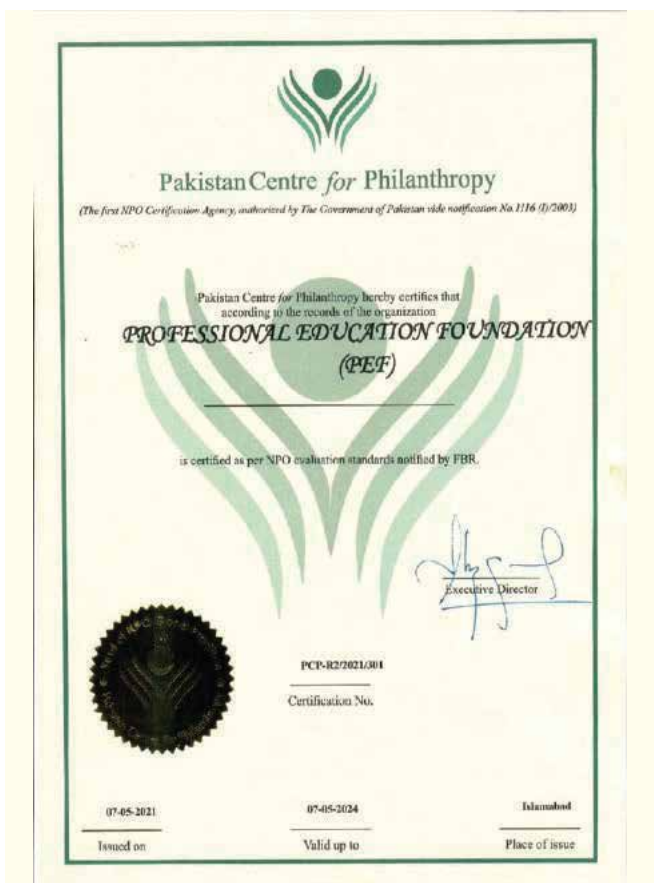




**“Help us secure their futures.”**



# PEF Certificates.



## PEF Certified:

PEF is Certified by the Pakistan Center for Philanthropy (PCP) as one of best governed Non-Profits on the following criteria:

- Legal & Regulatory aspects
- General Public Utility
- Tax Matters
- Financial Management
- Governance



## Tax Exemption Certificate:

All donations to the Professional Education Foundation (from Pakistan) are exempted under section 02(36) (C) of the Pakistan Income Tax Ordinance, 2001.

## Shariah Certificate:



June 22, 2021

### Shariah Certificate

This is to confirm that Professional Education Foundation collects and spends Zakat funds to deserving students in accordance with the instructions of Shariah.

And Allah Knows Best.



Mufti Mohib ul Haq

Shariah Board Member - ihdinaa

#### Note:

The responsibility for compliance with the Shariah lies with the Board of Directors and the management of the company. Our responsibility is to review, to the extent where such compliance can be objectively verified. A review is limited primarily to inquiries of the Company's workings and review of various documents prepared by the company to comply with the Shariah.

**UK Office :** 20-22 Wenlock Road, London, N1 7GU, United Kingdom

**Pakistan :** Plot # 14-E, The Hive Manzoor Plaza, Fazal-e-Haq Road,  
Blue Area, Islamabad Pakistan

**Contact :** +92 304 6010001

**Website :** www.ihdinaa.com

# How to Donate.



**“Join hands with us for an empowered Pakistan.”**



# “Just a percentage of your income could change a student’s fate.”



## Donate By Cheque:

Send us your donation cheque in favor of the Professional Education Foundation at **3rd Floor, 48-C, 1st Commercial Lane, Bukhari Commercial, Phase 6, DHA, Karachi, Pakistan.**



## Direct Deposit:

Deposit or transfer your Zakat or donations directly into our bank accounts. Details at <http://thepef.com/donate/>



## Doorstep Collection:

Call 0336 3338292 - 4 for the collection of your cheque and or/donation card right from your doorstep.



## Donate Online:

Donate online: <https://thepef.com/online-donation/>



## Donate From Pakistan:

### Meezan Bank Ltd.

Account No.: 0100007474, Branch Code: 0127 (Zakat)  
Account No.: 0100007471, Branch Code: 0127 (Donation)  
Swift Code: MEZNPKKAGR  
IBAN: PK39MEZN0001270100007474 – (Zakat)  
IBAN: PK23MEZN0001270100007471 – (Donation)

### Habib Metropolitan Bank Ltd.

Account No.: 29311-714-155878, Branch Code: 9964 (Zakat)  
Account No.: 29311-714-155885, Branch Code: 9964 (Donation)  
Swift Code: MPBLPKKA064  
IBAN: PK09MPBL9964267140155878 – (Zakat)  
IBAN: PK14MPBL9964267140155885 – (Donation)



## Donate to PEF-US:

1. Pay by cheque: Write a check in the name of PEF-US.
2. Write zakat or donation in the memo line & mail it to: PEF-US P.O Box #841 Katy, TX 77492 USA.
3. To make an electronic donation, please contact : [shaguftadahar@thepef.com](mailto:shaguftadahar@thepef.com). or Fahad Ansari, Tel : +1-734 956-0571, Email: [fahad@pef-us.org](mailto:fahad@pef-us.org). PEF-US will issue to you a Tax Exemption Certificate which you can use for tax claims. PEF USA: <https://thepef.com/pef-usa/>.

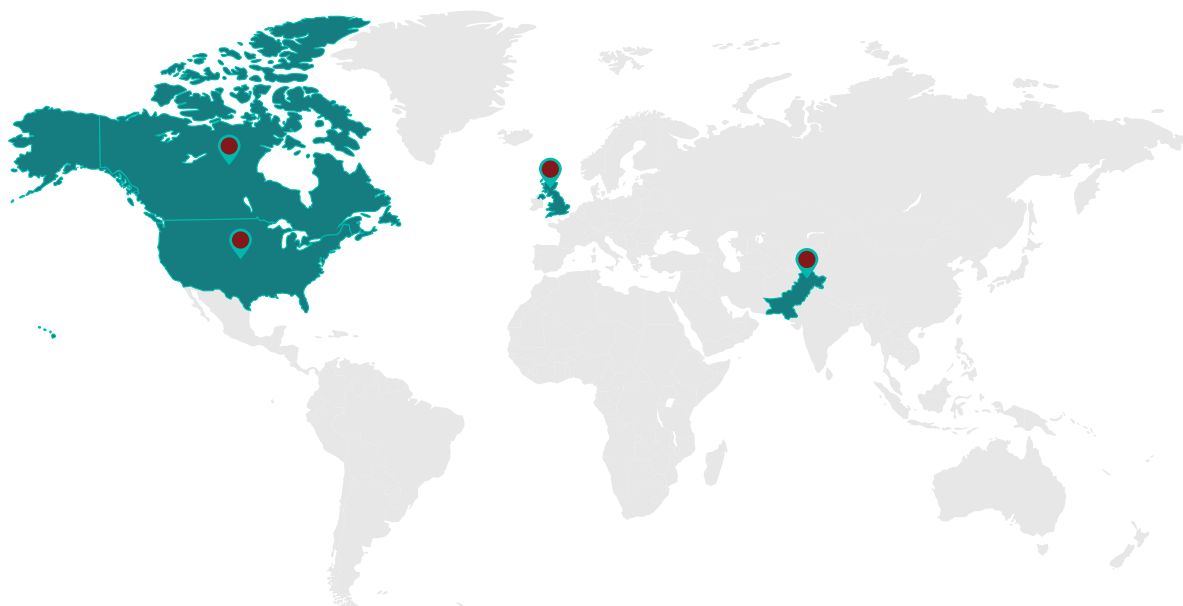
*Disclaimer: Tax relief on donations is only available to donors who are tax residents in USA.*



## Donate In The UK:

Beneficiary: Professional Education Foundation - UK  
LLOYDS BANK - Sort Code: 30-99-08  
Account Number: 23355260

# Contact Us.



Address	Contact number	Email Address
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## PEF Offices

### Pakistan

Karachi		
3rd Floor, 48-C, 1st Commercial Lane, Bukhari Commercial, Phase 6, DHA, Karachi, Pakistan.	+92-336-3338291-4 +92-21-35843925	contactus@thepef.com info@thepef.com www.thepef.com

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# Our Volunteer Program & Careers.



“The best way to find yourself is to lose yourself in the services of others.”

PEF is committed to providing each volunteer with a rewarding and productive experience. The objective is to offer meaningful volunteer experiences to individuals who want to make a real difference in the lives of the less-privileged students of Pakistan.

Do you want to make a positive impact on the future of Pakistan? You can help transform the lives of Pakistani students and alleviate poverty through professional education.

## Careers - Explore The Possibilities.

We are keen to encourage talented, passionate people to explore the possibilities of a career at the Professional Education Foundation. If you have the right mix of experience, discipline, and humility needed to help us accomplish our goals, we strongly encourage you to apply

To apply, send us your CV at: [info@thepef.com](mailto:info@thepef.com)

# Invitation to Join Movement.

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## Invitation to Join Movement to Eradicate Poverty in Pakistan

Professional Education Foundation invites you to join our mission to eradicate poverty in Pakistan. We strongly believe that primary education alone without professional skills and a professional degree, cannot lift entire marginalized communities out of poverty and make them financially independent. A strong middle class is a key to spurring economic activity in any society. By equipping committed students from marginalized communities to acquire a Professional Degree in Medicine, Engineering, Business, Information Technology, and Agricultural Sciences, we can together build a truly inclusive society of tomorrow within a span of 4-6 years.

PEF cordially invites you to join this mission as a Volunteer, Advocate, or Donor and adopt as many students as possible. The cost of adopting a student pursuing his/her professional education is only PKR 80,000 per year or less than PKR 7,000 per month, however upon graduation, the student's earning ability is on an average PKR 35,000 per month, which allows the student to help lift his/her entire family out of poverty.

50 % of our alumni are doctors and they were on the front lines of the fight against Covid 19. PEFs main objective is to provide education to the underprivileged and to give them the opportunity of being either doctors, engineers, or any other respected professional. This goal is aligned with the need of our time and hence by everyone's contributions to the PEF's cause, our nation will surely be better equipped to handle any other extraordinary circumstances in the future.

Sincerely,

**Professional Education Foundation.**



**“Join hands with us to bring the youth out of darkness.”**





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3rd Floor, 48-C, 1st Commercial Lane, Bukhari Commercial, Phase 6, DHA, Karachi - Pakistan.

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