



# Transformation Beyond Imagination



**Annual Report 2022-2023**



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# Contents

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■ Our Vision Mission, Values and Beliefs	02
■ PEF Strategy	03
■ Key figures of PEF	04
■ Economic and Academic Level of PEF students	05
■ The Difference Your Donations Have Made	06
■ Universities we Support	08
■ PEF Across Pakistan	10
■ Message from the Chairman	12
■ Our Board of Governors	14
■ Global Outreach: PEF's International Footprint	18
■ Alumni Success Stories	21
■ PEF Alumni Academy (PEFAA)	24
■ PEFAA Training Sessions	25
■ PEF's Event Highlights	26
■ Achievement Awards	27
■ PEF's Voice	28
■ Honoring SM Muneer Sahab's Legacy	29
■ Building Confidence: Why Choose PEF	30
■ Fastest and Surest Return on Investment to society	31
■ PEF Certifications	32
■ Financial Transparency: Audited Accounts	33
■ Sponsor Dreams: Empower a Student	34
■ Make a Difference: How to Donate	35
■ Get in Touch: Contact Us	36

# Our Vision, Mission, Values & Beliefs



## Vision

Poverty Alleviation through Professional Education.

## Mission

To offer a bright future to those brilliant students, who have been admitted to a professional institution on their own merit, but are unable to pay their fees.

## Beliefs

PEF believes that an investment in professional education for these deserving brilliant students will not only provide a respectable living standard for themselves and their families, but also create a positive impact on their communities.

## Values

- Courage
- Equity
- Optimism
- Transformation

# PEF Strategy

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## Student Selection Process:

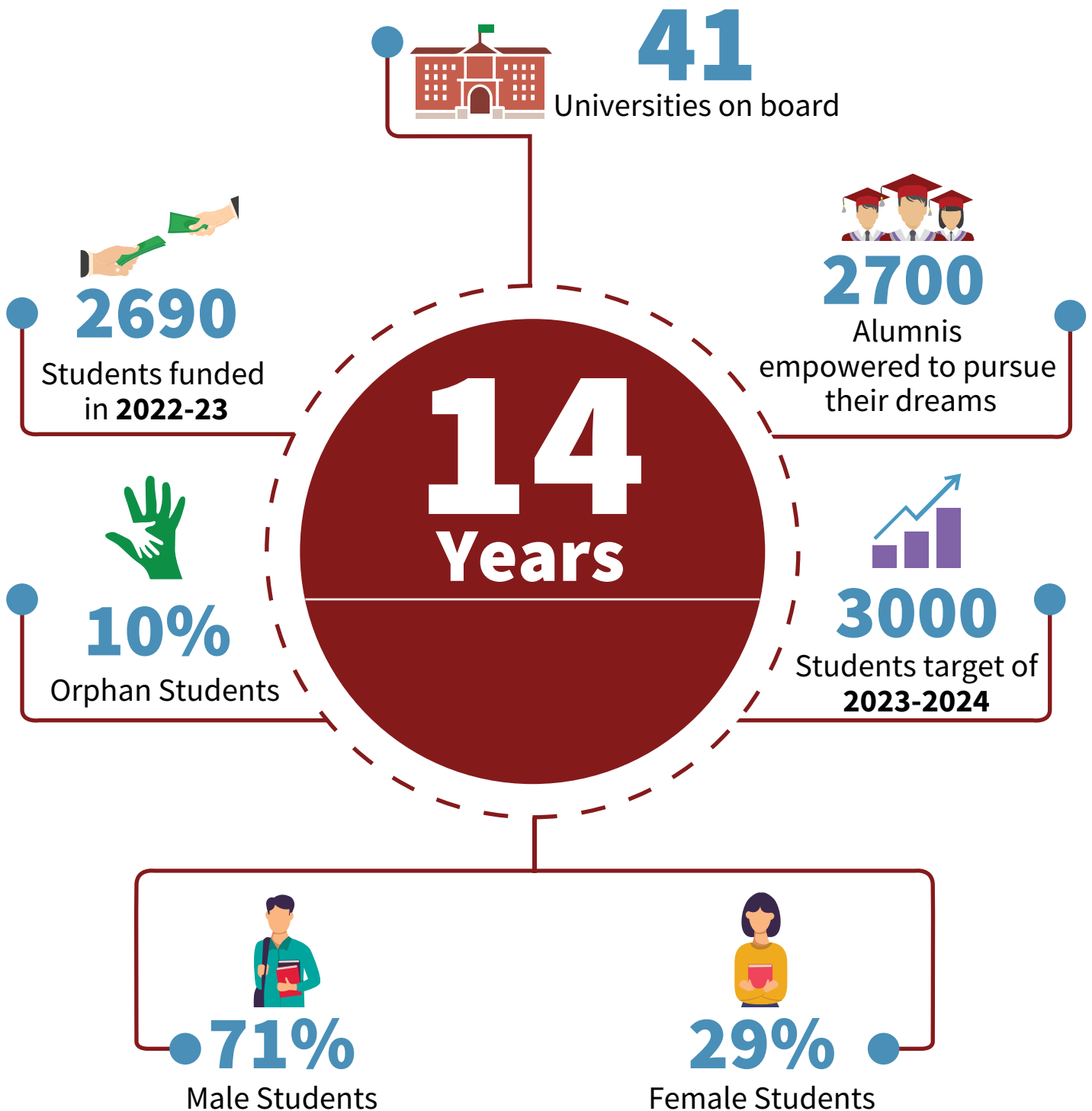
- Students take admission in a professional institution on their own merit.
- Thorough evaluation against PEF's criteria of need and merit.
- PEF offers financial support to the most deserving cases, covering education costs and, in some instances, hostel fee support.
- All fees are directly paid to the respective universities, ensuring transparent and efficient transactions.
- There is no discrimination on any basis in our selection process.

## Donation Process:

- Donations in Pakistan, Canada and USA are tax exempted.
- The donors who wish to sponsor one or more students are allocated students and informed about their profiles.
- Donors are routinely informed about the progress and achievements of the students they support, offering a sense of fulfillment and connection.
- We maintain separate bank accounts for zakat and donations, ensuring the proper allocation of funds.
- Our collection and expenditure processes comply with zakat regulations and have been audited by an independent Sharia advisor.

# Key Figures of PEF

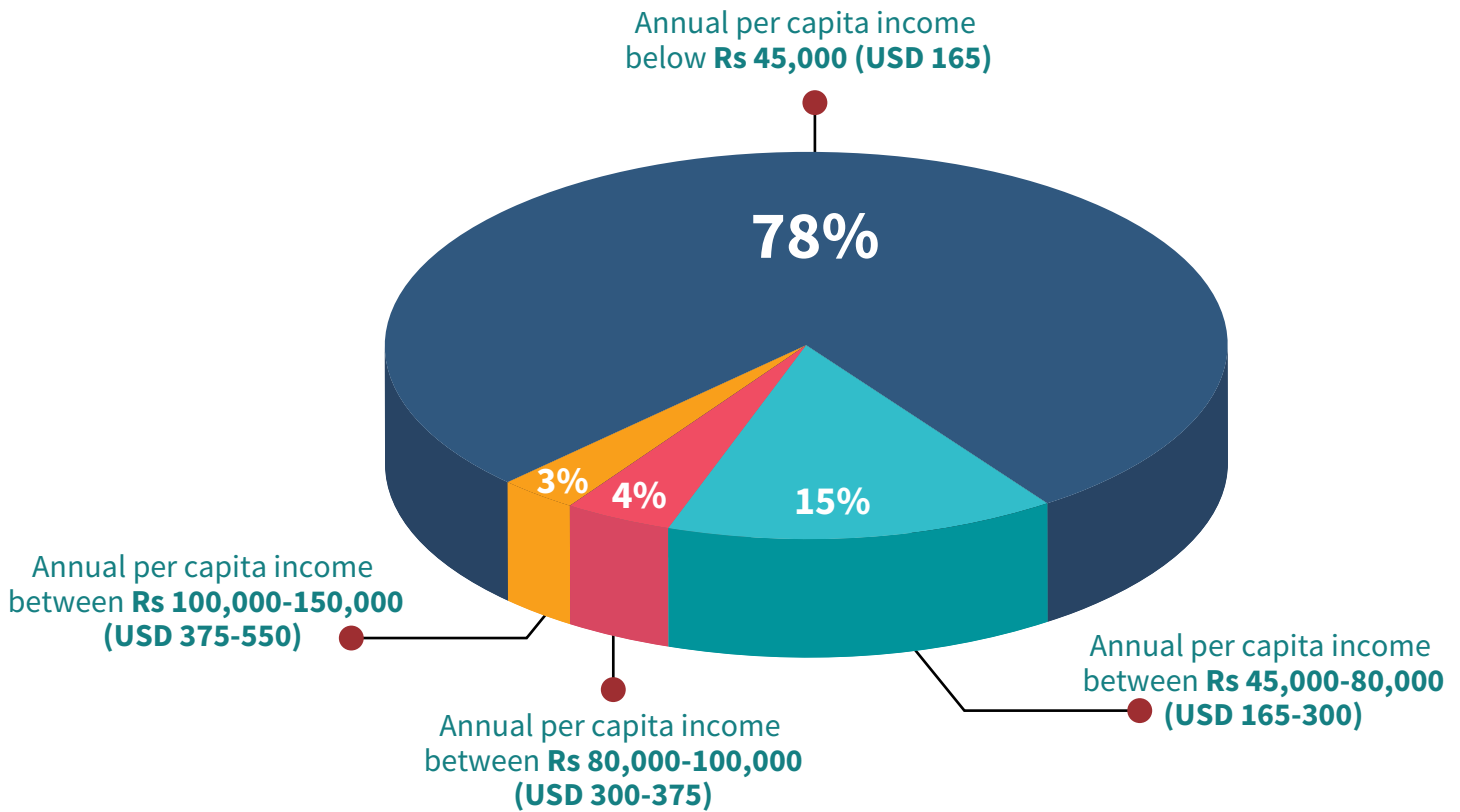
We have been working to provide quality and equal education to the students who cannot afford professional education, for the past **14 years**. The donations to these students' education have, in turn, provided them with better job opportunities, which have enabled them to sustain their families.



# Economic Profile of our current 2690 students

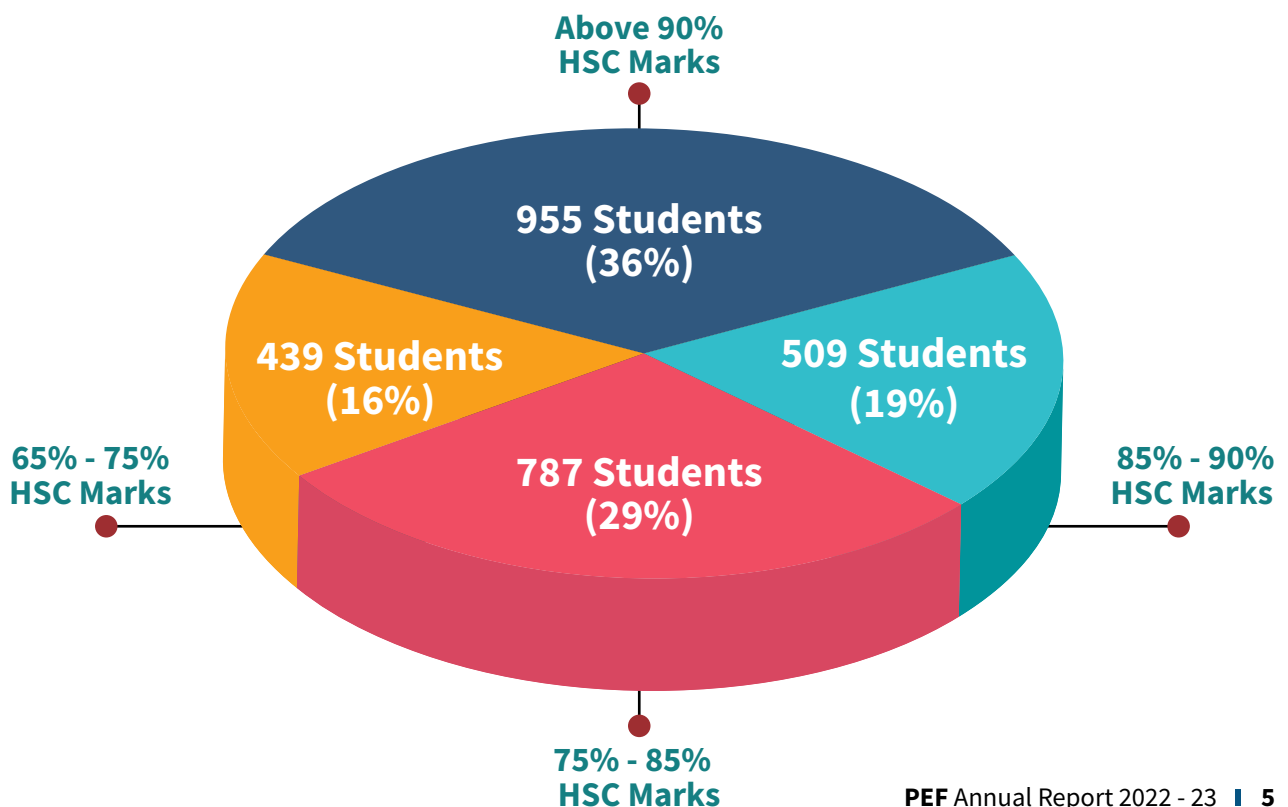
■ **The Per Capita income of Pakistan is Rs 500,000 (USD 1600)**

■ **Average per capita income of a PEF student's family: Rs 55,000 (USD 200)**



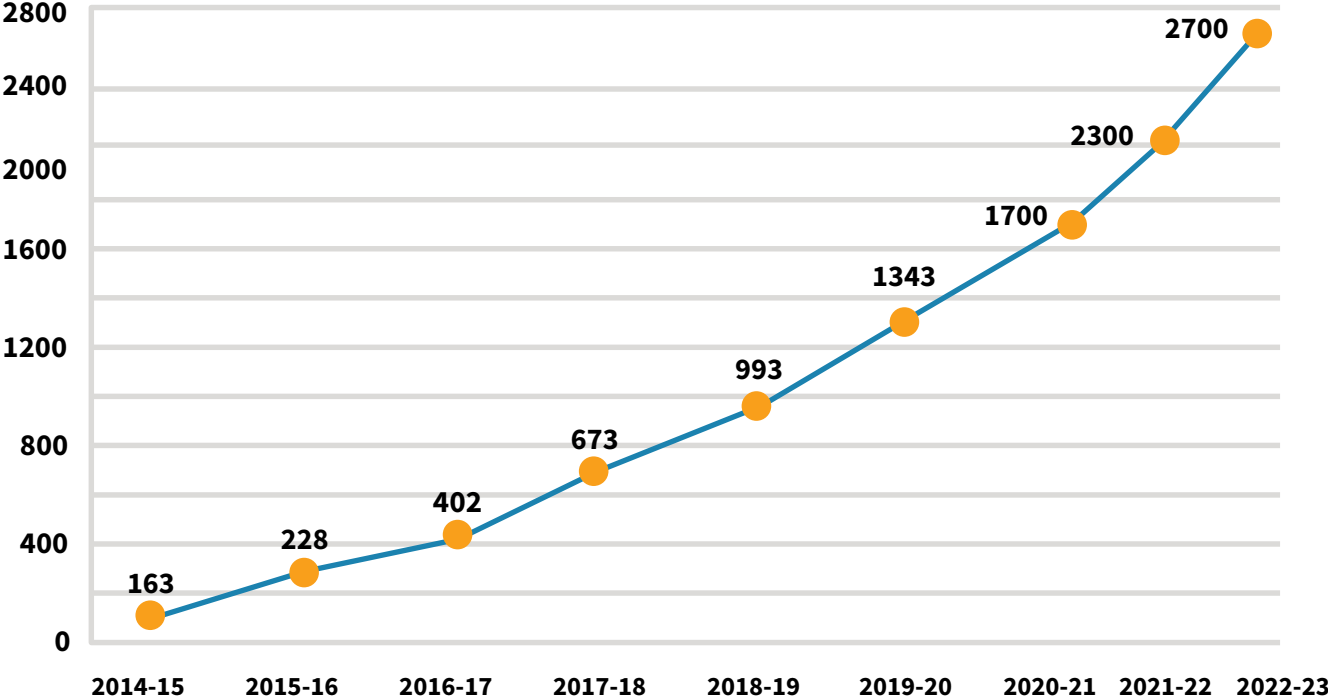
■ **Academic level of PEF Funded students**

■ **Average HSC Marks of current 2690 Student's : 82%**

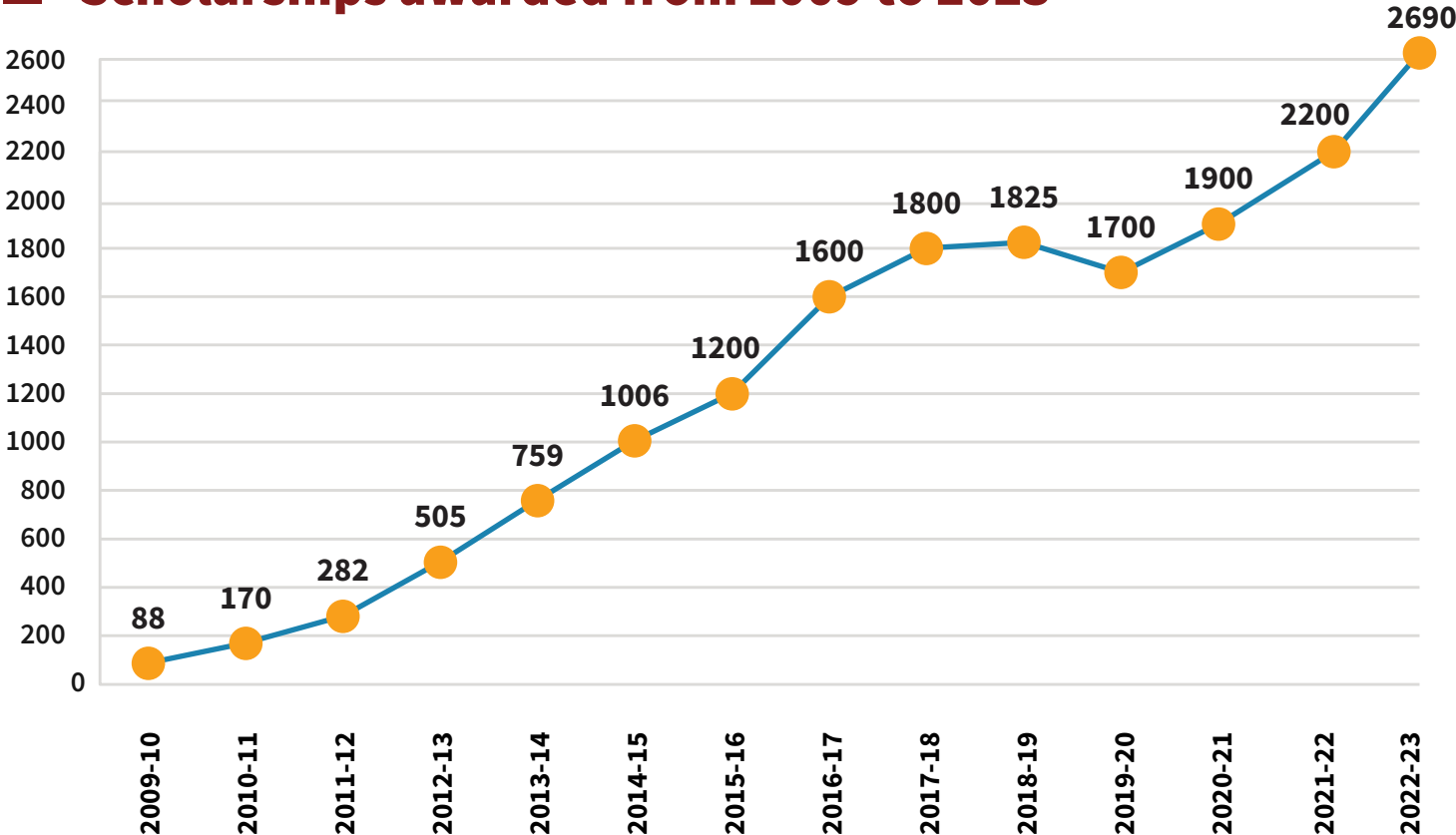


# The Difference Your Donations Have Made

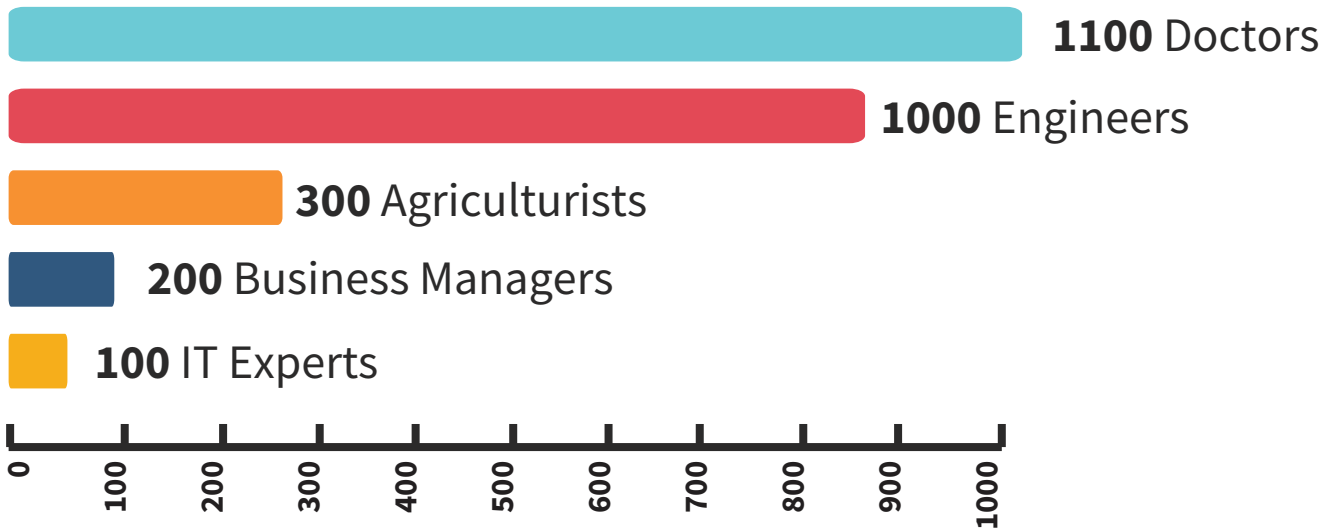
## Alumni Growth from 2015 to 2023



## Scholarships awarded from 2009 to 2023



## 2700 PEF Alumni in the Professional World

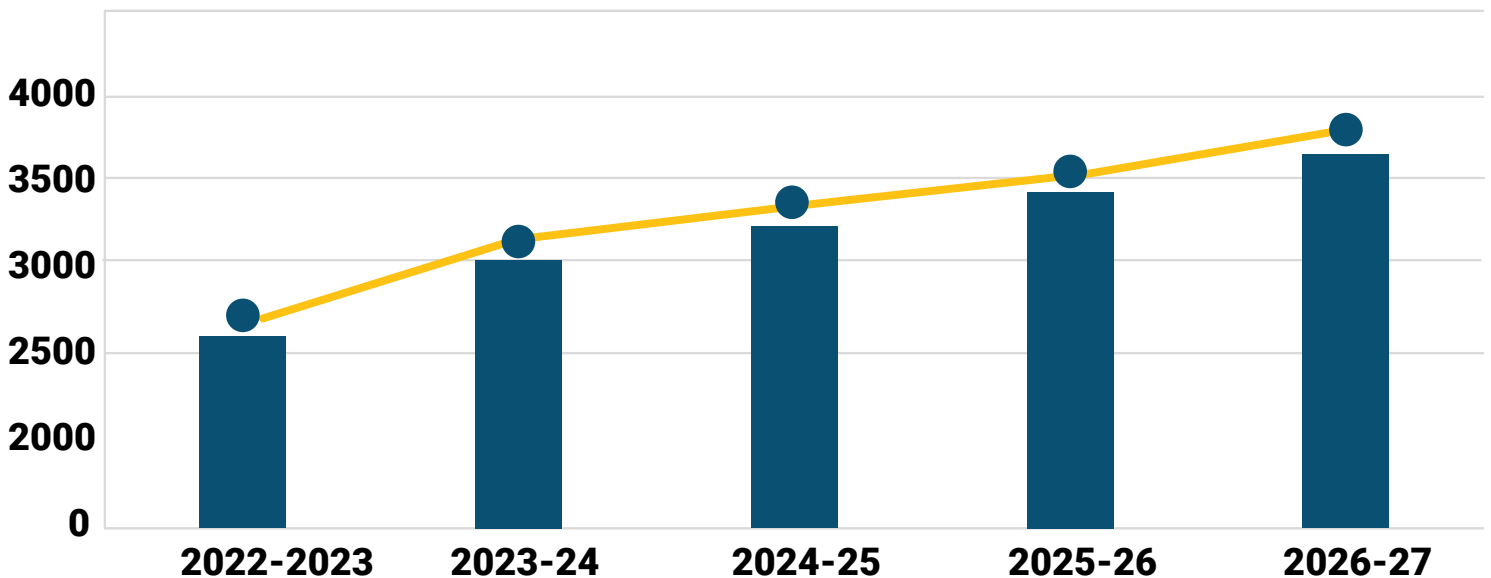


## Our 2700 Alumni add

**Rs. 1,400,000,000**  
to the national economy through  
their spending power

## ■ Our 5-Year Ambitions

From 2678 to 3600 students



# Universities We Support

We are represented on an all-Pakistan basis. The PEF has agreements with **41 universities** across Pakistan, which are approved by the HEC. It does not discriminate among students based on gender, religion, creed, or cast. Students are thoroughly screened based solely on merit and need.

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

*\*Agri: Agriculture; BBA: Bachelors of Business Administration; IT: Information Technology; CS: Computer Science*

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

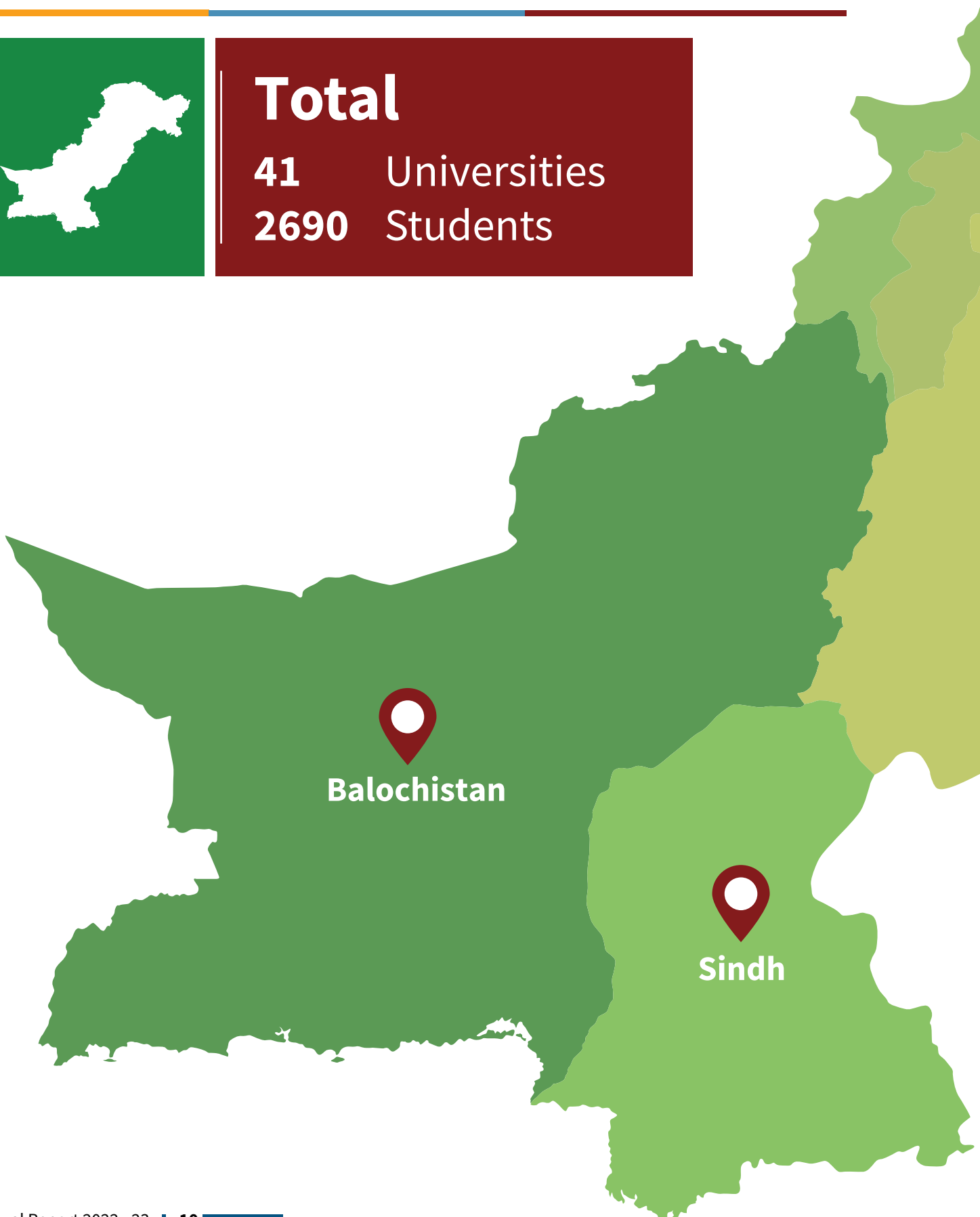
S #.	College/Universities	State	City	Discipline
19	Bahauddin Zakariya University	Punjab	Multan	Engineering
20	Gujranwala Medical College	Punjab	Gujranwala	Medical
21	NUST	Punjab	Islamabad	BBA/CS/IT
22	NAMAL	Punjab	Mianwali	BBA/CS/IT/Agri
23	University of Punjab (FCIT)	Punjab	Lahore	CS/IT
24	Dawood UET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

# PEF Across Pakistan 2022 - 23



## Total

41 Universities  
2690 Students





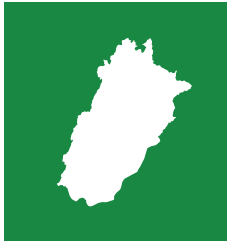
**Azad Jammu and Kashmir**  
 02 Universities  
 75 Students



**Gilgit-Baltistan**  
 02 Universities  
 42 Students



**KPK**  
 06 Universities  
 441 Students



**Punjab**  
 17 Universities  
 1135 Students



**Balochistan**  
 03 Universities  
 275 Students



**Sindh**  
 11 Universities  
 722 Students

# Message from the Chairman



**Mr. Hafiz Haq**  
Chairman, PEF

Against the backdrop of political and economic malaise, I have some good news to share with you. In **2022-23**, we supported **2690** students in **41 universities** across Pakistan, where competition is so tough that only **5%** of applicants succeed.

The data from these universities indicate that almost **60-65%** of the admitted students need some financial support.

The data of our **2690** students during **2022-23** show that they earned an average of **82%** marks in the HSC exams, while the average annual per capita income of their families is **Rs 55,000 (USD 200)**. This shows the resolve of our youth and their parents to break the shackles of poverty through education.

**With an average cost of education at Rs. 100,000/ year, you can enable a student to become a doctor in Rs 500,000 or an engineer/ BBA in Rs 400,000.**

**Where else will you find a better and more tangible return on investment in our society?**

**Upon graduation, they will earn back the entire investment in their education within 9 months.**

The day of graduation of these professional students is a proud moment for the Alumni and their parents, who have sacrificed tremendously to see this day. It not only brings about an immediate change in the economic structure of the family, but this successful example will create an upward spiral in the development of the whole family and, in most cases, even in the community at large.

This mushroomed growth is much more significant than an individual student's success. It is where your donations and zakat turn into Sadqa e Jariya, and rest assured that all our processes are zakat compliant.

All our funds are paid directly to the universities, leaving no chance of misuse. Pakistan Centre of Philanthropy ( PCP), in their audit, rated us among the top **5** Best governed NPOs in Pakistan. Furthermore, PEF was awarded the Best CSR Award from National Forum of Environment & Health while the National University of Science & Technology ( NUST) awarded PEF for being its largest matching fund award.

It is because of our compelling value proposition and trust, we, together with our overseas partners were able to raise **45%** more funds during **FY 2022-23**. We realized this despite the political instability and weak economy of Pakistan. I wish to thank our donors, our Board members, and the PEF Team for this outstanding achievement. 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 the fact that I was “Made in Pakistan”. The thought that thousands of poor but brilliant students are at the risk of losing their dreams due to 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)  
Former CEO of Pakistan State Oil**

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



## **Mr. Asad Jamal - Member, BOG**

**Chairman Good Planet Foundation and ePlanet Capital**

Education is the key catalyst for human development and societal change. Pakistan has a vast reservoir of talented youth who deserve the best education possible. I fully endorse and support PEF’s mission to provide scholarships to our deserving next generation.



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

**Specialist, Gastro-enterology 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. 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 honour to join PEF to work for the betterment of society and to give back to the community.



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

**Director Avari Group of Hotels**

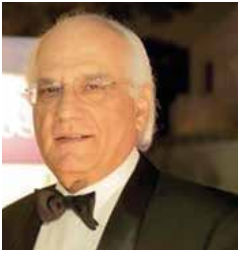
I cannot put into words how satisfied I feel after helping the less privileged. I believe everyone has the right to get an education. Unfortunately, the majority of people in Pakistan are deprived of this right.



## **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 providing the students with this opportunity to educate themselves.



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

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

My passion for helping 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.



## **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.



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

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

If you must identify the single most important investment a country should, make for its future, it's Education without any doubt. More specifically its higher education that changes lives, contributes to social stability, and drives long-term economic growth. Over the past 14 years, PEF has delivered on dreams for the Pakistani youth and seeing their success makes me proud to be a part of this team.



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

**Former Senior Executive of PTCL**

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

# Lahore Chapter

Professional Education Foundation-Lahore Chapter was established in 2012 and has contributed to substantial funding for the cause of PEF. It is managed by top reputed professionals and supported by a regional office in Lahore.



## **Prof. Mahmood Shaukat**

**President Lahore Chapter**

**Former VC UHS, Lahore**

**Former- Principal Allama Iqbal Medical College, Lahore**

I work for over half a dozen charities, out of them the most outstanding in terms of alleviating poverty is PEF, which believes in empowerment through professional education. Professional education is the most underrepresented investment in most developing countries and it is the most powerful tool in the economic game changers for a community. I pray that PEF can sustain and build upon this great innovative initiative with the help of the commitment of the donors.



## **Mr. Javed Iqbal**

**Senior Banking Executive**

Mr. Javed Iqbal has a diversified experience of over 30 years of working with multinational and large local banks. Mr. Iqbal worked in various senior positions in and outside Pakistan in the financial sector, and the mainstay of his professional banking career was with Deutsche Bank. Currently, he is engaged in freelance consultancy business, advising businesses and the financial sector.



## **Mr. Farhat Ali**

**Former President Overseas Investors Chambers of Commerce, and Industry**

**Chairman of the Board of Directors and Executive Managing Director of**

**Polygal AG Pakistan**

Farhat Ali is currently the chairman of the Board of Directors and Executive Managing Director of Polygal AG Pakistan, a fully-owned subsidiary of Polygal AG Switzerland. He served as the founding president of Swiss Business Council and is currently serving as the director and the chairperson dealing with Swiss Global Enterprise Zurich and Swiss Asian Chamber of Commerce Zurich. He is serving on the Board of Professional Education Foundation Lahore Chapter. He served as the President of the Overseas Investors Chamber of Commerce and Industry and the President of ABB PAKISTAN. He contribute a weekly column in the daily Business Recorder as its lead columnist.

# Islamabad Chapter

Professional Education Foundation-Islamabad chapter was established in 2018 by a group of dedicated professionals from the industry. Its objective was to introduce PEF in Islamabad and raise funds for its cause. The Chapter has made substantial progress especially over the last 5 years and continues to grow.



**Mr. Javed Iqbal**  
**President Islamabad Chapter**  
**Senior Banking Executive**

Mr. Javed Iqbal has a diversified experience of over 30 years of working with multinational and large local banks. Mr. Iqbal worked in various senior positions in and outside Pakistan in the financial sector, and the mainstay of his professional banking career was with Deutsche Bank. Currently, he is engaged in freelance consultancy business, advising businesses and the financial sector.



**Ms. Qurat-ul-ain Ahmed**  
**Founder of Quintessential Design**

With over two decades of professional work experience in the field of advertising and design, Ms. Quratulain has worked at prestigious organizations such as JWT, Orient McCann and GlaxoSmithKline Pakistan to name a few.

“PEF gave me a platform to contribute to a social cause close to my heart. It’s an honour volunteering alongside such an esteemed group of people committed to higher education in Pakistan”.



**Mr. Luqman Ali Afzal**  
**Chief Executive Officer, The Monal Group of Companies**

Mr. Luqman Ali Afzal is a graduate of Lahore University of Management Sciences (LUMS). He has vast years of experience in the field of hospitality and restaurants. He is the CEO of The Monal Group of Companies and has expanded the chain of Monal to Lahore and Rawalpindi, etc. Mr. Luqman is a volunteer in PEF as he is very passionate about education and believes that education is the right of every student.



**Mr. Saif ul Islam**  
**Former President & CEO of the Bank of Khyber**  
**Former EVP at Allied Bank**

I was impressed by the high impact of PEF's mission and its transparent business model. I have been associated with it for the last 7 years and it has been a very satisfying experience.

# Global Outreach: PEF's International Footprint

## Professional Education Foundation – US:



PEF in the USA has been raising funds for deserving students of Pakistan for 10 years. Last year, PEF raised funding for approximately **1000** professional scholarships. The donations in the US are tax exempted, and we are approved as a 501 (c) nonprofit organization by the US Internal Revenue Service.



### Fahad Ansari

**President PEF-US  
Entrepreneur/Technology Sales Leader**

Fahad is passionate about helping his fellow Pakistanis and is involved with multiple nonprofit organizations supporting low-income families in Pakistan.

“I believe that education is the surest way for poverty alleviation and found PEF’s mission fully aligned with my thinking”. It gives me profound satisfaction when I hear about the life changing stories of PEF’s alumni.”



### Maryam Haq Rahman

**Founder member of the PEF-Silicon Valley Chapter,  
Independent non-profit Consultant, and Marketer**

I left Pakistan at the age of 13, but my heart is still there. I want to see my country prosper, and I see that education is the best way to do it. I began to support DIL (Developments in Literacy) in Silicon Valley and later joined the PEF-Silicon Valley Chapter.

While DIL educates school going students, PEF ensures that the brilliant students from the under-privileged section of our society can complete their professional education despite their severe financial constraints.



### Zahid Rahman

**VP of Strategy and Analytics GCC and a board member at startup company  
GRIND Basketball**

**Former President of OPEN Houston (Organization for Pakistani Entrepreneurs)  
and an active member of APF (American Pakistan Foundation)**

“I give time to PEF because I see how the organization transforms the lives of its students and I can visualize that PEF model can generate change at a much bigger scale than any other organization. I look forward to helping the organization to create a generational impact and drive higher standards of living for millions of people.”

## 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. This year PEF-UK funded **300** students.

The PEF-UK Board of Trustees comprises the following high-profile personalities from the UK:



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

"I attribute my success to 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 because of 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 Mashkooor**

**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 the UK government**

Inspired by the insight of the founding fathers of PEF, I realised there are many educational foundations serving those in need in Pakistan still, none of them plug 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.

## Professional Education Foundation - CA:



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 funding of **80** students this year. Currently the Chapter in Canada is represented by three formidable personalities passionate about spreading 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 of Ontario Society of Senior's Citizens Organizations (OSSCO)**

After retirement, I became a seniors' enthusiast/advocate dedicated to giving back initiatives. I firmly believe in the mission of PEF and its support to more than 5400 students over the last 14 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 80 to 100 students from Canada within 3 years.



### Muhammad Farooq Farooqi

**Trustee of Professional Education Foundation**

**Former CEO of Philips Refrigerator Company Ltd**

**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 with some other friends. Its sole mission is Poverty Alleviation by providing professional education to those brilliant students who can't afford to pay their fees for their professional education.



### Mr. Riaz Ghani

**Vice-President, PEF Canada Trust**

**Ontario Real Estate Professional and former Executive of Philips Electronics International**

After hearing the life stories of PEF Alumni, I felt compelled to join PEF Canada as an obligation and a privilege ALLAH (SWT) has given me. I was excited by the opportunity to participate in a project that transformed the lives of these aspiring young men and women who have done whatever was in their hands, but needed just a little help to complete their professional education. This is what I call "charity at its best". It has given me a purpose and a true feeling of fulfillment.

# Journeys of Excellence: Alumni Success Stories

They  
Dream

You  
Educate  
Them

Family  
Prosperity



**Maheen Ansari**  
**Electronics Engineering**  
Dawood UET

**Floor Communicator**  
**TDF Magnifi science**  
**Centre, Karachi.**

## Unyielding Resolve: Maheen Ansari's Triumph Against All Odds

Meet Maheen Ansari, a tenacious young woman from a small town, whose ambitions soared as high as the sky. Despite financial constraints and initial objections from her father, Maheen was resolute in turning her dreams into reality.

The road was steep with financial challenges, but the Professional Education Foundation (PEF) recognized Maheen's boundless potential and unwavering dedication. With their support, she not only earned her Electronics Engineering degree from Dawood University but did so with flying colors an impressive 3.83/4.00 GPA and a prestigious Silver Medal to her name.

Today, Maheen is a Floor Communicator at the Magnifi Science Center, driven by the opportunity to contribute to something greater than herself. Her mission? To pay it forward, supporting her family and covering the monthly fees of three other aspiring students, much like herself.

Maheen's journey is a compelling testament to the transformative power of education and steadfast support. It reminds us that given the right opportunities, dreams can indeed become vivid realities.

You hold the key to change. Your contribution can help more students, like Maheen, actualize their dreams and, in turn, illuminate brighter futures for their communities. Stand with us in making a profound difference and transforming lives today.



**Dr. Javed Ahmad**  
**Bachelor of Dental Surgery**  
Khyber College of  
Dentistry Peshawar

**Trainee Medical Officer**  
**Fatima Memorial Dental**  
**Hospital Lahore.**

## Journey of a 3 year old child who lost his father

Dr. Javed Ahmad's story reflects unwavering determination in the most challenging conditions. He lost his father when he was just 3 years old. His uncle believed in this brilliant young boy and supported his early education, but later Javed took charge himself, earning scholarships up to his FSc Pre-Medical exam.

With hard work and dedication, he achieved remarkable scores gaining him admission to Khyber College of Dentistry Peshawar, but he had no money to pay his fees.

Professional Education Foundation supported him for the entire 4 year term, and he qualified as a Dentist. After graduating with a gold medal, Dr. Javed's journey continued through house jobs and completing his Fellowship of the College of Physicians & Surgeons successfully.

His heart moving story of being an orphan at the age of 3 and then reaching such heights is an inspiration for his whole family and community at large.



**Mamoonah Shafique**  
**Faculty of Food Science**

University of Agriculture  
Faisalabad

**Lectureship.**

## Find Light in Darkness

Mamoonah Shafique's journey embodies resilience and the transformative power of education. Growing up in the small town of Burewala, she faced adversity with unwavering determination. The loss of her father fueled her resolve to create a brighter future despite financial constraints. Mamoonah's family was committed to her dreams which became evident when her sister sold her earrings to fund her first semester at the University of Agriculture, Faisalabad. This sacrifice reflected her family's dedication not only to her aspirations but also to her family's hopes.

With her perseverance and the financial support offered by the Professional Education Foundation (PEF), Mamoonah excelled academically, achieving a GPA of 3.92/4 and the second overall position. Beyond academics, she engaged in R&D projects during her Bachelors, creating innovative food products.

Today, she is pursuing a master's in food technology while teaching part-time, showing that she is on the path of success and growth. Mamoonah's story underscores that with the right backing, one can achieve remarkable feats. Her journey resonates with Walt Disney's words, "All our dreams can come true if we have the courage to pursue them."



**Asif Ali**  
**Metallurgy & Materials Engineering**

Dawood UET Karachi

**Inspection Engineer**  
**at Velosi Integrity & Safety Pakistan.**

## Defying all Odds

Asif Ali's journey from a small village, Daharki, to becoming an Inspection Engineer at Velosi Integrity & Safety Pakistan is a testament to audacious dreams and determination. Despite limited resources, Asif aspired to leadership beyond plant operations.

Entering a local school marked his turning point. Excelling consistently, he secured admission at Dawood University, Karachi, in Metallurgy & Materials Engineering. Financial constraints were eased by the Professional Education Foundation (PEF), renewing his purpose and inspiring excellence.

Asif's top performance in one of the world's toughest engineering programs established him as a trailblazer. His story conveys that hard work, faith, and support lead to success, motivating others to dream big.



**Dr. Wania Afzal**  
**MBBS**

Jinnah Sindh Medical  
University - Karachi

**House Officer at Jinnah Postgraduate Medical Center.**

## From Struggle to Achievement

Wania Afzal is a recent MBBS graduate and House officer at Jinnah Postgraduate Medical Centre. She faced immense challenges from a young age. When she was in the 10th grade, her mother passed away, leaving her responsible for her home and her younger sister.

Her father, with a modest government job, struggled to make ends meet, but he was determined to see Wania through her education.

Wania managed to complete her intermediate education, but the financial burden remained daunting. Then, during her third year of MBBS, she received the PEF scholarship, a lifeline that transformed her life.

She is immensely grateful to PEF for their unwavering support, as well as her father, who stood by her side throughout her journey.



**Dr. Elizabeth James**

**MBBS**

Fatima Jinnah Medical  
University

**Medical Officer at  
Sir Ganga Ram Hospital  
Lahore.**

## Beacon of hope and determination

In a quiet village, far from bustling cities, Dr. Elizabeth James embarked on an extraordinary journey. Born into a modest family with limited resources, she faced immense challenges, caring for two mentally ill brothers while nurturing a dream of becoming a doctor.

In the face of adversity, Elizabeth's dream of becoming a doctor burned brightly. Her parents, despite their financial constraints, nurtured her ambition. She excelled in her studies, achieving exceptional marks in her Higher Secondary School Certificate against all odds.

Her determination shone through, and she excelled in her studies despite several financial struggles. However, the dream of medical school remained distant until the Professional Educational Foundation (PEF) extended a helping hand with a scholarship.

Grateful for the opportunity, Dr. Elizabeth James now aspires to help students like her and encourages us to join in celebrating her remarkable journey and supporting PEF's mission to empower more dreams like hers. Together, we can change lives.



**Mirwise Khan**

**Civil Engineering**

BUITMES University

**Site Engineer at  
Huawei Technologies  
& Telecommunication.**

## Triumph Over Adversity Through Education

Mirwise Khan's journey stands as a testament to professional education's transformative power. Overcoming economic challenges, he secured a merit-based seat in Civil Engineering at Balochistan University of Information Technology, Engineering and Management Sciences, Quetta.

Balancing his studies and personal responsibilities, Mirwise excelled academically, graduating with a remarkable CGPA of 3.80. His journey as a Civil Work Site Engineer at Huawei Technologies echoes the resilience-support interplay, inspiring others to surmount adversity through education.

Professional Education Foundation (PEF) financial support uplifted his determination to fight and realize his dreams. Mirwise now aspires to inspire others, especially those facing similar circumstances, to dare to dream and relentlessly pursue their aspirations.



**Dr. Muhammad Kaleem**

**MBBS**

Allama Iqbal Medical  
College Lahore

**Medical Resident at  
Jinnah Hospital – Lahore.**

## A Journey of Service and Determination

Dr. Muhammad Kaleem comes from a family of farmer located in a remote area of Punjab. His journey from a student to becoming a successful doctor is that of brilliance wrapped in severe financial difficulties.

Since he had been a good student all along, he got admitted to a premier institution, Allama Iqbal Medical College, but the real challenge now was that his family could not afford the fees.

Dr. Kaleem was about to abandon his medical education and start working to provide bread for the family, but the Professional Education Foundation relieved him of this burden.

Today, he is employed as a medical resident at Jinnah Hospital, Lahore, Dr. Kaleem feels a deep sense of gratitude, and he envisions opening a clinic in his hometown, to offer health services to the poor who can't afford it.

# PEF Alumni Academy (PEFAA)

Since its inception in **2009**, Professional Education Foundation (PEF) has enabled **2700** Alumni to become successful professionals earning decent salaries, thereby uplifting their whole family and very often impacting their communities.

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 PEF alumni to acquire specific skills that help improve their employment prospects.

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 this objective.

- #1** CV & Interview Preparation
- #2** Business English Proficiency
- #3** Presentation & Confidence Skills
- #4** Financial Management & IT Basics
- #5** Job & Internship Assistance
- #6** Entrepreneurship Coaching
- #7** Education Scholarships

# PEFAA Training Sessions

## Training Session on Resume Writing - IBA, Karachi



On **July 8th, 2023**, at the IBA Karachi University Campus, PEFAA hosted a dynamic training session on Resume Writing and Interviewing Skills.

PEF alumni and current students honed their career development expertise, mastering resumes and interviews. Our exceptional trainer, Mr. Syed Wasiuddin from Pharmaties, provided invaluable insights.

Mr. Ashraf Adamjee also contributed by conducting the certificate distribution, adding value to the event.

The overwhelmingly positive feedback from participants underscores the demand for more training sessions like this, helping pave the path to future success

## Training Session on Resume Writing, Interviewing Skills, Confidence Building, and Communication Skills - UET, Peshawar



On the **26th of August 2023**, PEFAA organized a comprehensive training session covering Resume Writing, Interviewing Skills, Confidence Building, and Communication Skills.

Alumni and current students gained invaluable expertise that will enhance their professional journeys. Mr. Danish Khan Yousafzai, our exceptional trainer, shared his expert knowledge and experience.

Special thanks to Mr. Jawaid Faruqui, COO of Professional Education Foundation, for facilitating the certificate distribution, and further enriching the event.

# PEF's Event Highlights

## The Evening of Poetry & Prose with The Legendary Zia Mohyeddin.



An Evening of "Poetry and Prose," was held on **November 10th, 2023**, in the vibrant city of Karachi.

The event featured the distinguished presence of Zia Moyeddin, a true legend in the realm of literature and art. Beyond its artistic significance, the event played a pivotal role in bringing together esteemed guests and providing them with a glimpse into the dynamic initiatives of PEF.

Through this captivating evening, we celebrated the beauty of the written and spoken word, fostering intellectual enrichment and a deeper appreciation for culture. As we share the highlights of this eventful year in this annual report, the memory of this enchanting evening continues to resonate.

## PEF Dinner & Musical Event To Honour Its Donors And Donees.



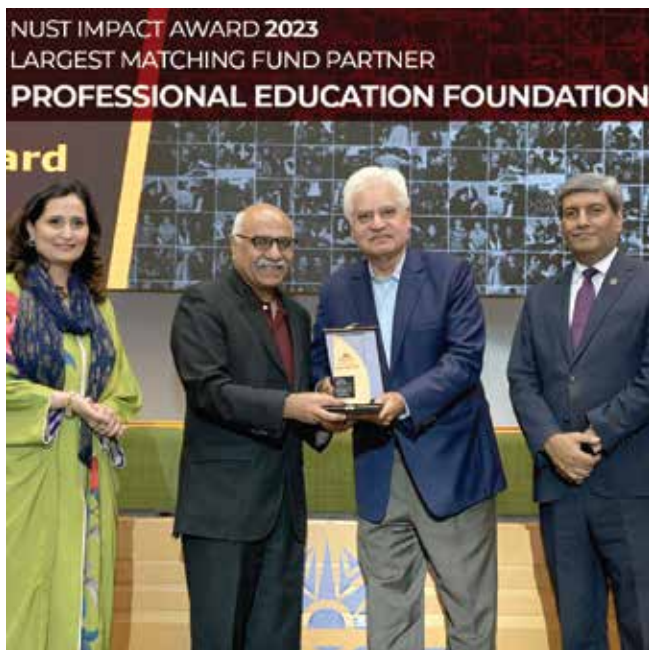
On the vibrant evening of **February 23rd, 2023**, Lahore came alive with the resounding melodies of gratitude and celebration at the "PEF Dinner & Musical Event To Honour Its Donors And Donees."

Held at the prestigious Avari Hotel Lahore, this event was a harmonious blend of appreciation and festivity. PEF orchestrated this grand occasion as a tribute to our invaluable donors and beneficiaries who have illuminated the path of education through their unwavering support.

Against the backdrop of joyous music and delectable cuisine, we gathered to express our profound gratitude and to share in the delight of many generous contributions.

# Achievement Awards

## National University of Science & Technology, Islamabad honoured Professional Education Foundation by awarding the "Largest Matching Fund Partner Award":



On June 19th, NUST, the National University of Science & Technology, Islamabad honoured, Professional Education Foundation by awarding the “Largest Matching Fund Partner Award”.

The award was presented by Dr. Amjad Saqib, Founder & Executive Director of Akhuwat and a distinguished nominee for the Nobel Prize. He has generously supported our organization and is also recognized as a friend of PEF on our website. The award has presented highlights PEF’s significant contributions and dedication towards achieving a common goal.

Currently, we are proud to have more than **379** students enrolled at NUST, with our numbers steadily increasing. Mr. Javed Iqbal, President of PEF-Islamabad Chapter, graciously accepted the award.

## NFEH’s 15th Annual Corporate Social Responsibility Award Winner 2023 :



We are pleased to share that Professional Education Foundation has been awarded the prestigious **15th Corporate Social Responsibility (CSR) Award 2023** by the National Forum for Environment and Health (NFEH).

Furthermore in 2021, we were audited by Pakistan Centre for Philanthropy(PCP), where we scored **92%** marks on governance and compliance. This puts PEF amongst the top 5 best governed nonprofit organizations out of the 450 organizations audited by PCP. Indeed, it is due to your continued support that PEF has been conferred with this esteemed honour.

Together we hope to achieve many more milestones while working towards our vision of poverty alleviation through professional education!

# PEF's Voice

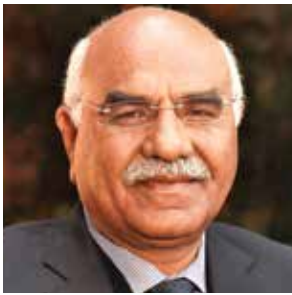


## **Anwar Maqsood - PEF'S Brand Ambassador**

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

His message for PEF is:

For the last **14** 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 you do whatever you can because all 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. However 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 expose 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 do all around Pakistan in addition to their pledge 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, 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. It shows, how capable young individuals with proven merit but who do not have funds can be given crucial, timely support in order to achieve life-changing higher education. For the benefit of Pakistan, humanity, and of your own lives, PEF deserves your invaluable support.

# Honoring SM Muneer Sahab's Legacy



With heavy hearts, we pay tribute to the noteworthy life and impactful contributions of Mr. S.M. Muneer, who has remained a visionary entrepreneur, dedicated philanthropist, and a guiding light in the business community. Mr. Muneer's passing on November 28, 2022, marked the end of an era and left an unforgettable void in the hearts of many.

As the Chairman of Din Group and a prominent businessman, Mr. Muneer not only achieved remarkable success but also exemplified ethical leadership and dedication to the growth of Pakistan's economy. His entrepreneurial spirit, resilience, and innovative approach inspired countless individuals to aim for greatness.

Beyond the boardroom, Mr. Muneer's commitment to social responsibility shone brightly. His involvement with the Professional Education Foundation showcased his belief in the power of education and its potential to transform lives. Through his efforts, he paved the way for countless aspiring individuals to access quality education and opportunities they might never have had otherwise.

Moreover, Mr. Muneer's philanthropic endeavors extended far and wide, touching numerous lives through initiatives focused on education, healthcare, and community development. His legacy of giving back to the nation serves as a constant reminder of the positive impact a single individual can have on an entire society.

And so, as we honor Mr. S.M. Muneer's memory, let us also recognize the importance of carrying forward his values of compassion, determination, and commitment to uplifting those in need.

Let his legacy be a source of encouragement for us to strive for excellence in both the business world and towards social responsibility.

**Rest in peace, Mr. Muneer.  
Rest knowing that your vision and contributions  
will continue to inspire the many generations to come.**

# Building Confidence: Why Choose PEF



- ▶ Certified by Pakistan Centre for Philanthropy (PCP), **92%** marks in the audit.
- ▶ Annual Audit by A.F. Ferguson & Co. Financial information and all records are available on the PEF website for review by any donor.
- ▶ People of Integrity: Trustees, Board of Governors, and Management are accomplished people of high repute.
- ▶ The Board members and their immediate families have funded **33%** of PEF donations so far, which exceeds the administration cost of PEF.
- ▶ Your donations are not given to the students but directly disbursed to the university account.
- ▶ Our student selection process is very transparent, free from any discrimination, prejudice, or bias.
- ▶ We are Zakat Compliant and maintain a separate record for Zakat and Donations.
- ▶ Our donations and their utilization have been vetted by a reputed Sharia advisor.
- ▶ We keep our donors regularly informed about our activities and donations.
- ▶ Donors who are sponsoring a student get routinely updated regarding their progress.

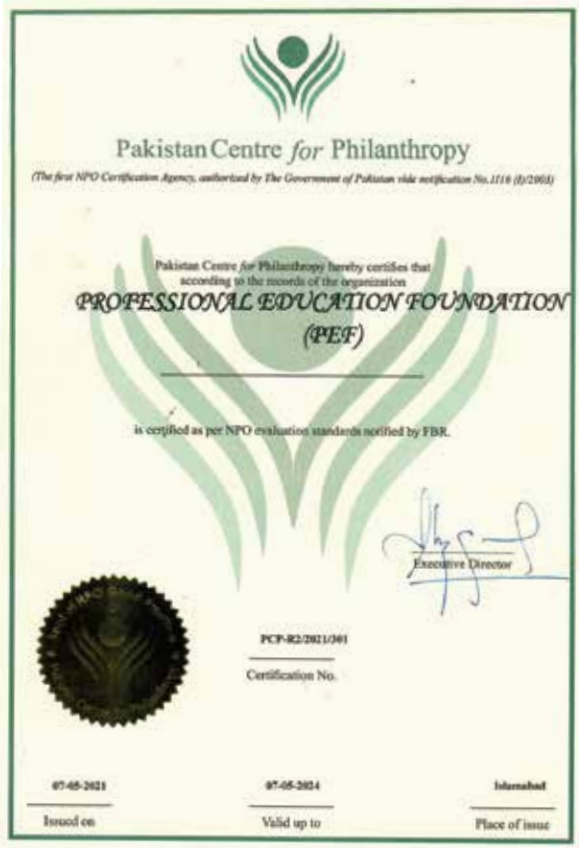
# Fastest and Surest Return on Investment to Society:



- Professional education is perhaps the quickest way of uplifting entire households above minimum poverty thresholds.
- Return on investment in professional education is excellent because the average academic annual cost of a student ranges around **PKR 100,000/year**, The total investment until an engineer graduates is **PKR 400,000**, and for a doctor, it is **PKR 500,000**.
- Upon employment the first year salary ranges between **PKR 600,000 to PKR 900,000**, meaning 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, nothing can stop them from reaching unimaginable heights.

# PEF Certifications

## ● PCP Certification:



## ● Tax Exemption Certification:



## ● Shariah Certification:



# Financial Transparency: Audited Accounts

## Highlights of Annual / Audited Accounts:

### Schedule of Income and Expenditure

Year	2022-23	2021-22	2020 - 21	2019 - 20	2018 - 19	2017 - 18
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### Income

Receipts during the year	231,151,794	187,742,073	99,449,651	83,802,761	109,521,467	91,044,870
HBL Endowment Funds	-	-	-	-	5,000,000	-
<b>Total Income</b>	<b>231,151,794</b>	<b>187,742,073</b>	<b>99,449,651</b>	<b>83,802,761</b>	<b>114,521,467</b>	<b>91,044,870</b>

### Expenditures

Operational	(200,604,652)	(145,511,346)	(97,380,094)	(90,335,570)	(87,850,161)	(84,273,004)
Administrative	(25,692,480)	(19,336,649)	(13,139,929)	(10,551,464)	(9,022,491)	(10,489,268)
<b>Total Expenditures</b>	<b>(226,297,132)</b>	<b>164,847,995</b>	<b>(110,520,023)</b>	<b>(100,887,034)</b>	<b>(96,872,652)</b>	<b>(94,762,272)</b>
<b>Deficit/ Surplus for year</b>	<b>4,854,662</b>	<b>22,894,078</b>	<b>(11,070,372)</b>	<b>(17,084,273)</b>	<b>17,648,815</b>	<b>(3,717,402)</b>

Number of Students year wise	<b>2,690</b>	<b>2,200</b>	<b>1,900</b>	<b>1,700</b>	<b>1,825</b>	<b>1,800</b>
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**\* Audited by: A.F. Ferguson & Co**

# Sponsor Dreams: Empower a Student



**Rs. 500,000/-**

will help educate a Doctor

**Rs. 100,000/-**

can help complete **1** year of  
Professional Education



**Rs. 400,000 /-**

can create an Engineer,  
Agriculturist, or  
a CS Professional



# Make a Difference: How to Donate



## Donate By Cheque:

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



## Doorstep Collection:

Doorstep Collection: Call +92-336-3338290-2 for the collection of your cheque and or/donation card right from your doorstep.



## Direct Deposit:

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



## 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: [www.pef-us.org](http://www.pef-us.org)

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



## Donate in the UK:

Donate online : (<https://thepef.enthuse.com/donate#!/>)  
Beneficiary: Professional Education Foundation - UK  
LLOYDS BANK - Sort Code: 30-99-08  
Account Number: 23355260

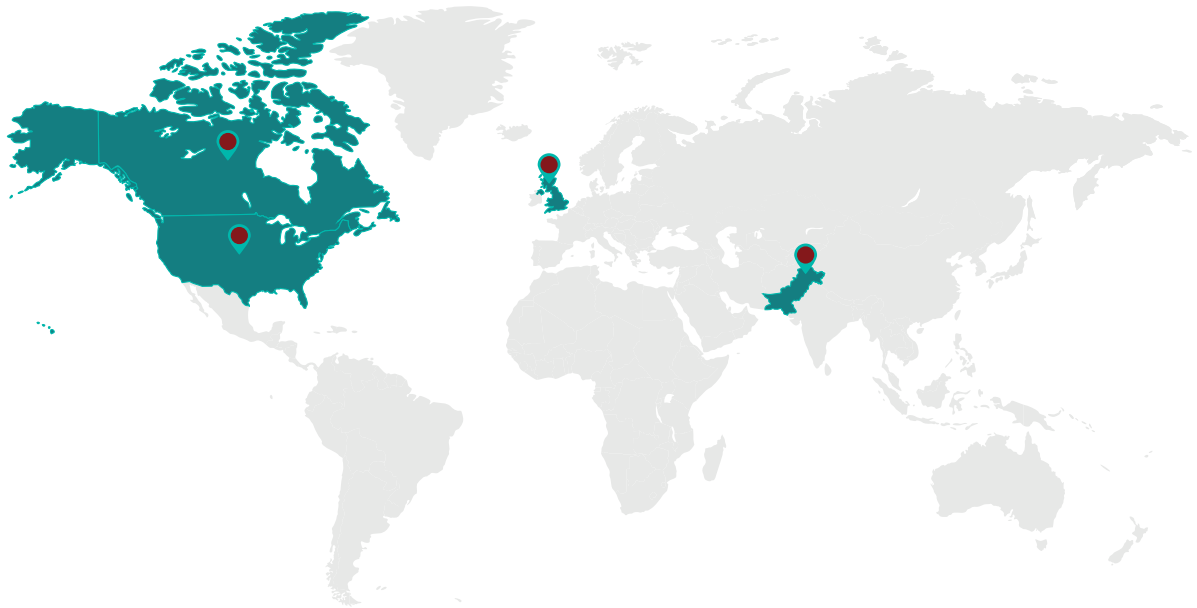
### PEF UK: [www.pef-uk.org](http://www.pef-uk.org)



## Donate in CANADA:

Donate online : (<https://idrf.ca/PEF>)  
Contact : Syed Shaukat Islam Rizvi (President PEF Canada Chapter)  
Tel : +16479225925 - Email : [Pef-ca@thepef.com](mailto:Pef-ca@thepef.com)

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