



Serving.
Uplifting.
Empowering.
THE KAFALAH SPIRIT.



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www.kafalah.pk

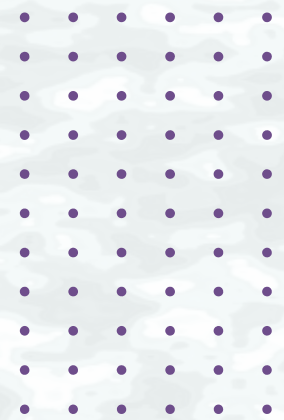


Office # 1 Mezzanine Floor Marina Mall Ghouri Town Phase 4-B, Islamabad, Pakistan

KF Social Media



ANNUAL REPORT 2024-2025



بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

In the name of Allah, the Most Gracious, the Most Merciful

شروع اللہ کے نام سے، جو بڑا مہربان،
نہایت رحم والا ہے



Vision

Our mission is to create a climate-resilient, sustainable economic ecosystem in every village of Pakistan that supports local farmers, entrepreneurs, and small businesses through innovative financing



Mission

Our mission is to create a climate resilient sustainable economic eco-system in every village of Pakistan by empowering farmers, entrepreneurs, and small businesses through innovative financing and socially responsible projects that promote sustainable agriculture, environmental sustainability, and social equity with the intention of seeking the pleasure of Allah, and to uphold ethical values & principles in all of our endeavors.



Core Values

Honesty and Integrity



Accountability



Empowerment



Mutual Respect



Consistency

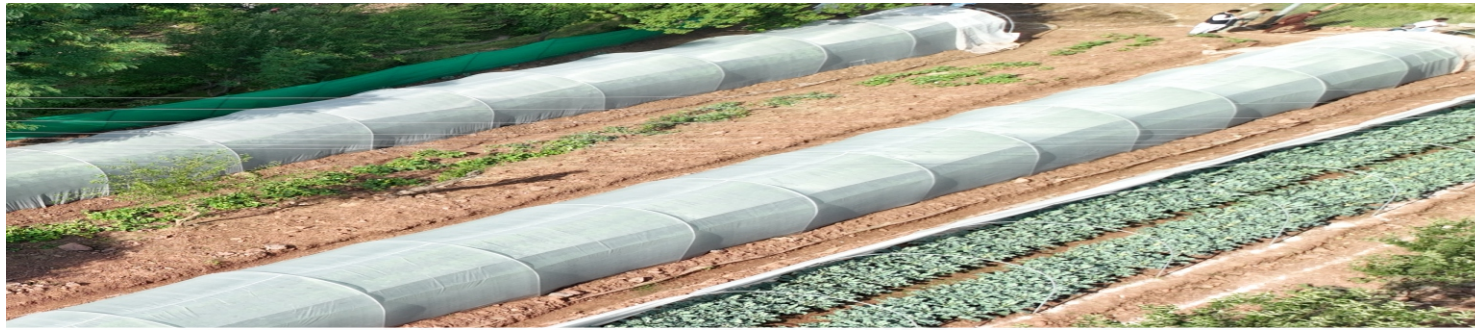


Ethical and legal



Recognize that all people are born free and equal in dignity but

CREATE CHOOSERS, NOT BEGGARS



According to the Hadith Ref (Sunan Abi Dawud 1641) Prophet (PBUH) is the encouragement to work diligently and avoid begging, as the Prophet (PBUH) asked the one begging, to purchase an axe and start his own enterprise. Prophet (PBUH) exemplifies self-reliance and teaches the importance of earning a living through honest enterprise.

Inspired by this prophetic wisdom, Kafalah Foundation launched the Financial Enterprise Empowerment program. This initiative identifies the specific needs of beneficiaries and equips them with tools, resources, or marketable skills tailored to their circumstances. The aim is to enable individuals to establish sustainable income sources, shifting them from dependency toward self-sufficiency.

Kafalah Foundation is committed to serving people from all walks of life—regardless of race, gender, religion, color, or social background. By empowering individuals with dignity and opportunity, we strive to lift communities out of poverty and unemployment and lead them toward a future of independence, growth, and lasting prosperity.



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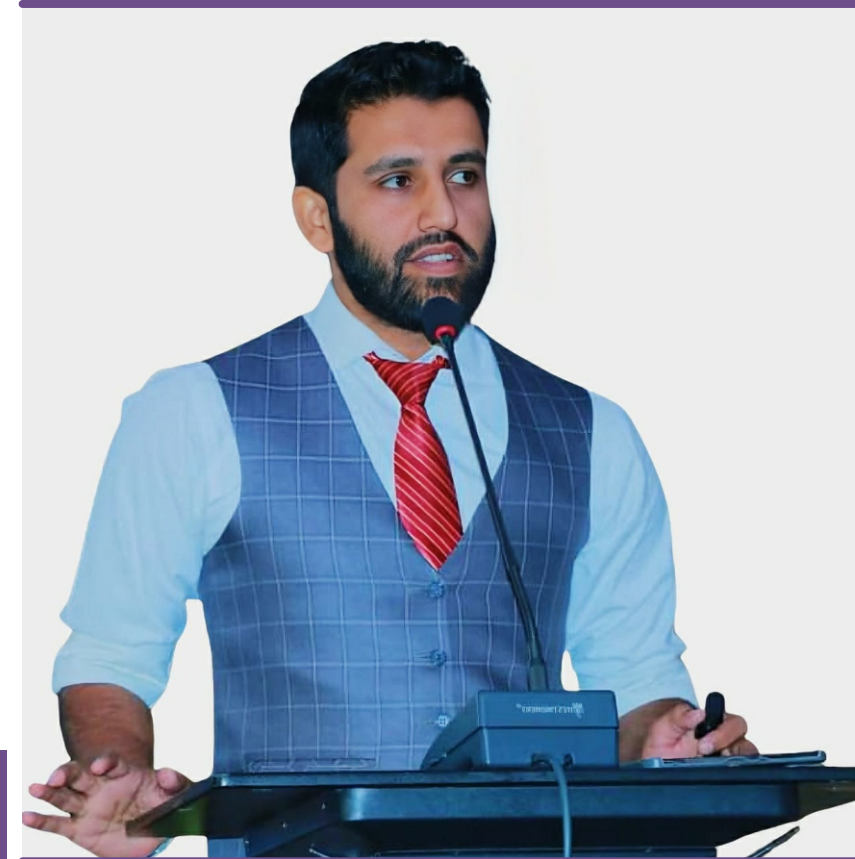
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Arif Khalil

PHILANTHROPIST - SOCIAL SECTOR EXPERT

Chief Executive Officer (CEO)



Jamal Anees Abbasi

CA (PAKISTAN), MICROECONOMIC DEVELOPMENT EXPERT

Operational Supervisor

Our efforts remain firmly rooted in our mission to uplift and empower local communities through sustainable, need-driven solutions. Over the past year, our teams have actively implemented projects in Financial Enterprises, Skills Enterprises, and Agricultural Enterprises, focusing on village-level development as the foundation for long-term impact.

By working directly with communities, local leaders, and farmer groups, we have built inclusive models that promote self-reliance, economic participation, and sustainable growth. Our operations continue to reflect our belief that real change happens when people are given the tools and opportunities to transform their own lives.

I am proud of the dedication shown by our field teams and grateful for the trust of our partners and communities. The unwavering support from volunteers, especially the BOD members, remains the spirit and driving force for us. Together, we are shaping resilient local economies and contributing to a more inclusive future for Pakistan.

May Allah Almighty continue to guide us in serving humanity with sincerity, wisdom, and purpose.

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STRATEGIC IMPLEMENTATION OF KAFALAH FOUNDATION'S ECONOMIC MODEL

Vision and Objectives

The Kafalah Foundation is dedicated to driving sustainable economic growth and poverty alleviation across Pakistan under a Village Centric Approach by transforming selected villages into self-sufficient, model communities. Our objectives include boosting GDP productivity, creating jobs, raising incomes, ensuring transparency and accountability, promoting social responsibility, and incorporating climate resilience through innovative livelihood initiatives.

Climate-Resilient and Sustainable Livelihood Initiatives

Climate resilience and sustainability are the core of our economic empowerment efforts. By introducing innovative livelihood programs, we aim to boost agricultural productivity, diversify income sources, and enhance market access. Our initiatives are designed to be environmentally sustainable, socially acceptable financially viable, and ensuring they endure the climate change.

Collaborative Partnerships and Stakeholder Engagement

Our success is built on strong partnerships with local communities, government bodies, and private sector entities. We emphasize collaboration at every stage, fostering a sense of ownership and shared responsibility among all stakeholders. This inclusive approach ensures that our initiatives align with local needs and have the support necessary for sustained impact.

Regional Focus and Village Selection

Our strategy begins with a targeted approach across the Tehsils of Pakistan in all of the provinces, AJK and GB. Within each selected Tehsil, we concentrate on a specific Union Council (UC) or Village, serving as the epicenter for implementing our economic and livelihood demonstration model. This focused approach ensures that our interventions address the unique needs and opportunities of each region, making scalability and replication possible.

Demonstration Model Projects in Villages

In each selected UC/Village, we establish demonstration model projects that integrate all aspects of our economic model including but not limited to Skills Enterprise Empowerment (SE2), Agri Enterprise Empowerment (AE2), Financial Enterprise Empowerment (FE2). These projects not only drive GDP growth, job creation, and community upliftment but also serve as prototypes for Climate Smart Villages. By showcasing tangible results through these demonstration projects, we set the stage for the transition towards Permaculture Villages, where sustainable agricultural practices and eco-friendly living are harmoniously integrated.

Transparency, Accountability, and Social Responsibility

Transparency, accountability, and social responsibility are the pillars of our strategy. We employ rigorous monitoring and evaluation processes to track progress, measure outcomes, and ensure our initiatives deliver the intended benefits. By upholding these principles, we build trust with our partners and the communities we serve.

Expansion Strategies Within UCs/Villages

To scale our impact within each UC/Village, we employ a multi-faceted approach that includes:

- Social Mobilization:** All our expansion activities will be driven by robust and efficient social mobilization, guided by our experienced team.
- Financial Inclusion:** Offering small loans to empower local entrepreneurs and facilitate economic growth.
- Community Partnerships:** Engaging with the community to co-create and co-manage projects, ensuring sustainability and local ownership.
- Technical Guidance:** Providing expert advice and technical support to enhance productivity and efficiency in various sectors.
- Management Services:** Offering management expertise to optimize operations and ensure successful project execution.
- Advocacy and Awareness:** Raising awareness and advocating for best practices in areas like health, education, and environmental sustainability.
- Skill Development:** Equipping youth and women with essential skills, including IT, IoT, and agriculture-related courses such as entomology, biotechnology, and farm management.
- On job training:** Since we would have an efficient model already established, we are aiming to provide on-job training to targeted community members.

These varied models allow us to adapt our approach based on the specific needs and potential of each community, ensuring that our interventions are both relevant and impactful.

Future Outlook and Expansion

As we continue to refine and expand our economic model, our focus remains on scaling our efforts to reach more villages and Tehsils across Pakistan. Our vision includes creating a network of self-sufficient, model communities that evolve from Adopter Villages into Climate Smart Villages and ultimately Permaculture Villages, contributing to national GDP growth and sustainable development. We are committed to learning from our experiences, adapting to new challenges, and innovating for greater impact.

CONCLUSION:

Kafalah Foundation's strategic approach to implementing and expanding our economic model under Village Centric Approach reflects our deep commitment to transforming lives and uplifting communities. With the guidance of Allah Almighty and the support of our partners, we are confident in our ability to serve Pakistan and humanity with excellence and integrity.

AGRI ENTERPRISE EMPOWERMENT (AE2)

INTRODUCTION

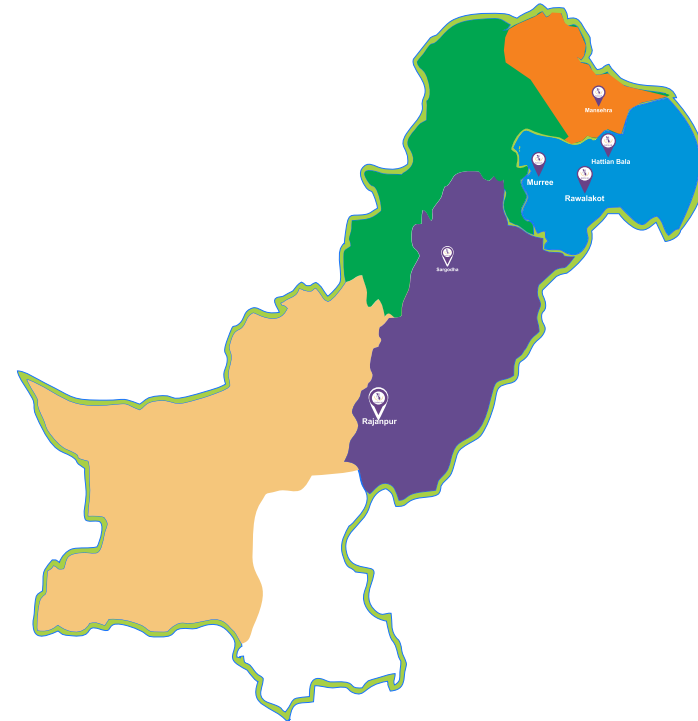
AE2 aims to strengthen climate-resilient agricultural livelihoods through a village-centric model. By promoting farmer training, access to finance, agro-processing, and climate-smart practices, AE2 empowers rural communities to enhance productivity, income, and sustainability.

Success Stories : Seeds of Change in Rural Communities



Working Locations

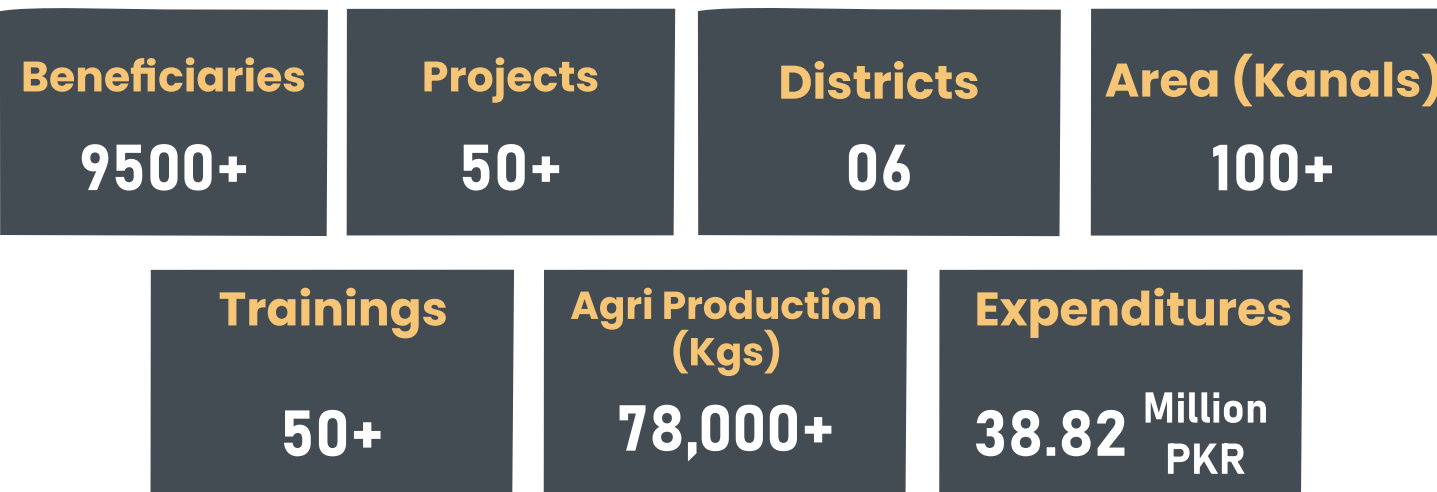
Under the Agri Enterprise Empowerment (AE2) program, Kafalah Foundation is actively working in key agricultural regions including Mansehra, Murree, Hattian Bala, Rawalakot, Sargodha, and Rajanpur. These locations were strategically selected based on their potential for climate-resilient agriculture, community engagement, and sustainable development impact.



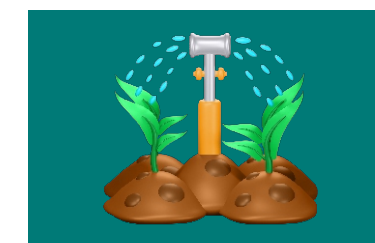
Kafalah Foundation's Agri Enterprise Empowerment (AE2) program has successfully supported rural farmers in adopting sustainable agricultural practices across multiple regions this year. The program focused on empowering smallholders through localized interventions that promote climate resilience and economic growth.

AE2 provided farmers with technical consultancy, hands-on training, and Shariah-compliant financial assistance, enabling them to shift from traditional low-yield methods to productive and eco-friendly techniques such as tunnel farming, composting, and small-scale agri enterprises.

These efforts resulted in multiple success stories where ordinary farmers improved their yields, secured steady incomes, and built resilience against environmental and market challenges. The positive outcomes reflect AE2's commitment to transforming agriculture into a dignified and sustainable livelihood option for rural communities.



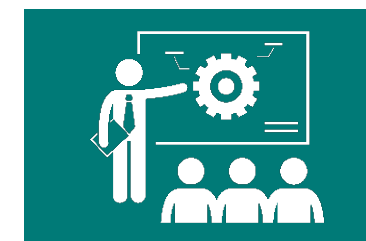
Climate-Smart Farming



Drip Irrigation Support



Income Growth



Farmer Training



Islamic Microfinance

IMPACT STORY

Cultivating Future Farmers at JHTQ

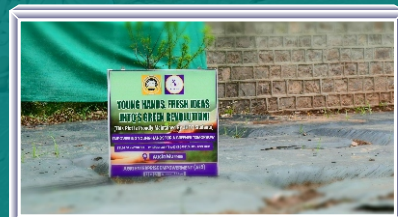


As part of the Agri Enterprise Empowerment (AE2) program, Kafalah Foundation launched an inspiring student-led agricultural learning initiative at JHTQ. A dedicated training plot was handed over to students to manage entirely on their own from soil preparation and crop selection to planting, nurturing, and harvesting.

This hands-on experience allowed students to go beyond textbooks and apply agricultural knowledge in a real-world setting. Along the way, they cultivated more than just crops they developed leadership, teamwork, and a sense of ownership.

“We learned how to work like a team, and how hard work in the field brings results. Now we know how to grow our own food,” shared one of the participating students.

This initiative reflects AE2’s commitment to nurturing the next generation of climate-smart farmers. The JHTQ Learning Plot stands as a replicable model for youth-centered agri education across Pakistan.



“AGRI REVIVE & LIVELIHOODS SYMPOSIUM”

A Milestone in Agricultural Empowerment:

In 2024, Kafalah Foundation successfully organized a comprehensive symposium under Agri Enterprises initiative, with the goal of promoting agricultural awareness, innovation, and community-led solutions in rural Pakistan. The event brought together a diverse group of stakeholders including farmers, agri-business professionals, development experts, community leaders, and government representatives, all united by a shared commitment to rural development and sustainable agriculture.

The symposium focused on sharing agriculture-related knowledge, modern farming techniques, value chain development, water conservation, organic practices, and small-scale agri-enterprise models. Participants were also introduced to climate-resilient practices, access to agri-financing, and market linkage strategies—key areas that directly impact smallholder farmers and rural youth.

One of the key strengths of the event was the open dialogue and knowledge-sharing platform, where participants were encouraged to contribute their thoughts, ask questions, and offer feedback on Kafalah Foundation's ongoing initiatives. The input shared by attendees proved invaluable, providing fresh perspectives, highlighting regional challenges, and opening the door for future collaborations.

The feedback received from participants was overwhelmingly positive. Many farmers and field workers appreciated the practical nature of the information shared and expressed a strong interest in applying the knowledge to their own agricultural practices. One attendee remarked, “Kafalah Foundation is not just offering support, it is building futures by educating and equipping people with tools that last.” Another participant from the private sector stated, “It’s rare to see an organization working at the grassroots level with such focus on sustainability and empowerment.”

Kafalah Foundation remains committed to continuing such platforms in the future to strengthen its relationship with the community, increase knowledge access, and help transform rural potential into real progress.

PICTORIAL GLIMPSES OF "AGRI REVIVE & LIVELIHOODS SYMPOSIUM"



AGRI ENTERPRISE EMPOWERMENT (AE2) PICTORIAL GLIMPSES



SKILLS ENTERPRISE EMPOWERMENT (SE2)

INTRODUCTION

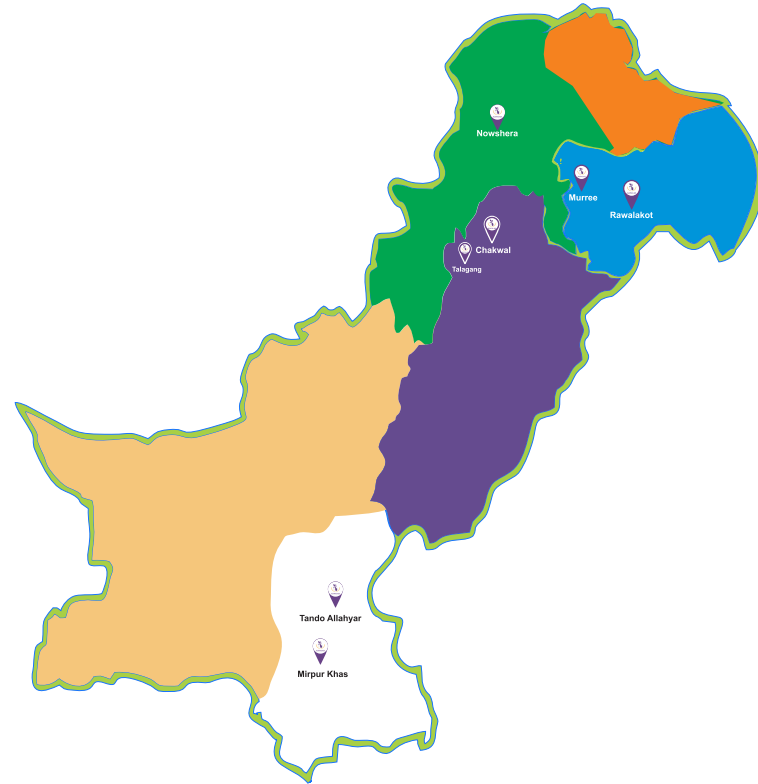
SE2 Empowers Women And Youth With Practical Skills To Earn A Dignified Livelihood. From Sewing To Product Design, We Provide Hands-on Training And Support For Small Home-based Enterprises Fostering Independence, Creativity, And Social Inclusion Within Underserved Communities.

Success Story : THREADS OF DIGNITY



Working Locations

Kafalah Foundation's SE2 program empowers women and youth across Pakistan by equipping them with practical, income-generating skills. From sewing to small-scale enterprise development, SE2 promotes self-reliance and social dignity. The program is actively running in multiple regions, including Rawalakot (AJK), Tando Allahyar (Sindh), Talagang (Punjab), Nowshera (KPK), and Ausia, Murree (Punjab) transforming lives, one skill at a time.



In the past year, Kafalah Foundation's SE2 program empowered 75 women from underserved communities by providing them dignified livelihood opportunities at our SE2 Home Industry Centers. These centers have become vibrant hubs of skill, sisterhood, and sustainability where women engage in school bag making, suit stitching, and seasonal knitting work with professional tools and training.

These women many of them sole breadwinners received regular work orders, and together, they collectively earned over PKR 5 million. This was not charity, but rightful income earned through skill, effort, and resilience.

What began as a skill development program turned into a movement of empowerment. SE2 didn't just support 75 women it strengthened 75 families, helped children stay in school, kept homes running, and turned aspirations into achievable goals.

For these women, every stitch be it a bag, a suit, or a warm knitted item was a step toward dignity, self-reliance, and a brighter tomorrow.

Beneficiaries

13,000+

Projects

14

Districts

14

Expenditure

30.43 Million PKR

In House Training

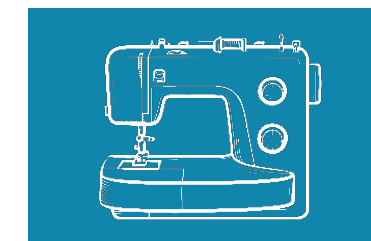
552

Out source Training

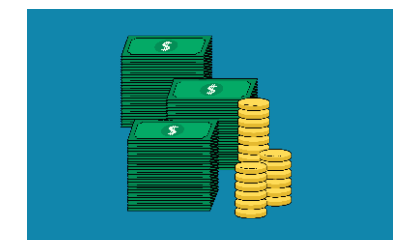
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100+ Children Enrolled and Continuing Education



30,000+ Bags, Suits, and Knitted Items Made



PKR 5 Million Earned Collectively



75 Households Supported



75 Women Empowered

Skills Training



SKILLS ENTERPRISE EMPOWERMENT (SE2) PICTORIAL GLIMPSES



In House Trainings

Under the Skills Enterprise Empowerment (SE2) initiative, Kafalah Foundation provided vocational training across its centers in Tando Allahyar, Nowshera, Talagang, and Rawalakot, aiming to equip individuals especially women and youth with marketable skills. Over 600 participants successfully completed various programs including basic and advanced dressmaking, professional and basic IT training, and vocational courses such as beautician training. These efforts have played a vital role in promoting self-reliance, enhancing household incomes, and fostering community-based economic resilience.

Out Source Trainings

In addition to in-house training programs, Kafalah Foundation also extended its skill development efforts through strategic partnerships with other organizations. In collaboration with Taleem Foundation, training sessions were conducted in Kharan, Balochistan for school bag making, and in Sui, Balochistan for handicrafts. Similarly, with the support of AKRSP Chitral, school bag making and knitting product trainings were carried out in Chitral. These outsourced initiatives enabled the Foundation to reach remote communities, empowering local populations with livelihood skills tailored to their regional contexts.

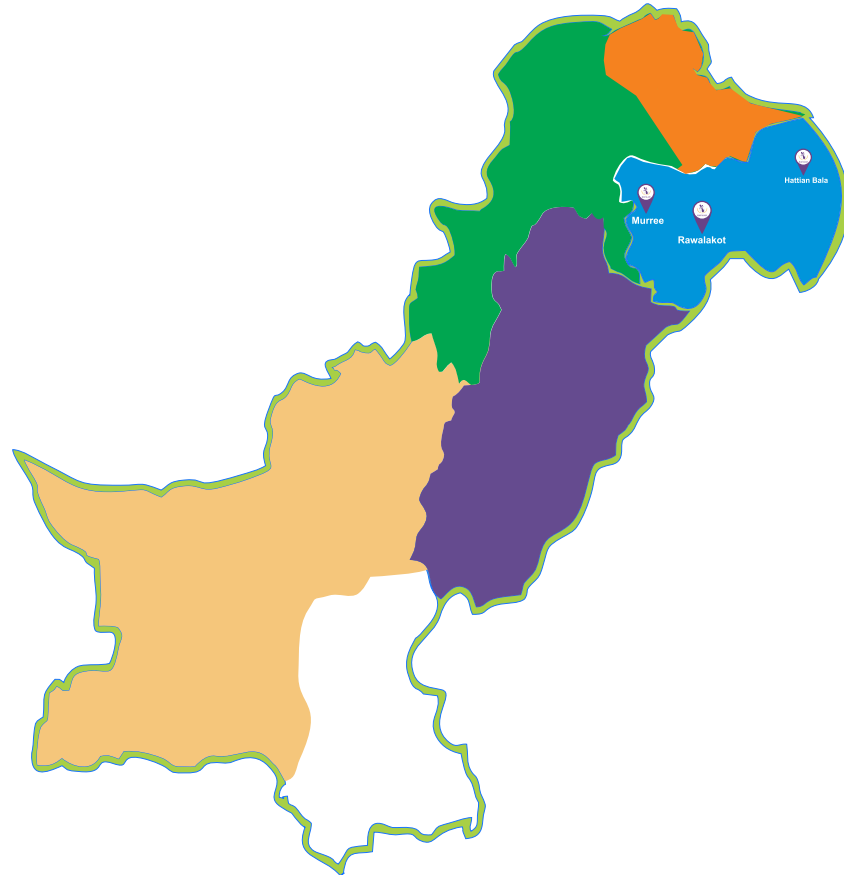
FINANCIAL ENTERPRISE EMPOWERMENT (FE2)

INTRODUCTION

Kafalah Foundation's FE2 program offers interest-free, in-kind support to help individuals start or expand small businesses or income-generating activities. This initiative promotes financial stability, self-reliance, and sustainable livelihoods in underserved communities.

Working Locations

Kafalah Foundation is actively implementing its Financial Enterprise Empowerment (FE2) and other livelihood support initiatives in Hattian Bala, Rawalakot, and Murree. These key locations serve as operational hubs where communities are being supported through interest-free, in-kind assistance to promote sustainable livelihoods, financial stability, and self-reliance.



Beneficiaries

100+

Projects

01

Districts

03

Expenditure

01 Million
PKR

SKILLS ENTERPRISE EMPOWERMENT (SE2) PICTORIAL GLIMPSES



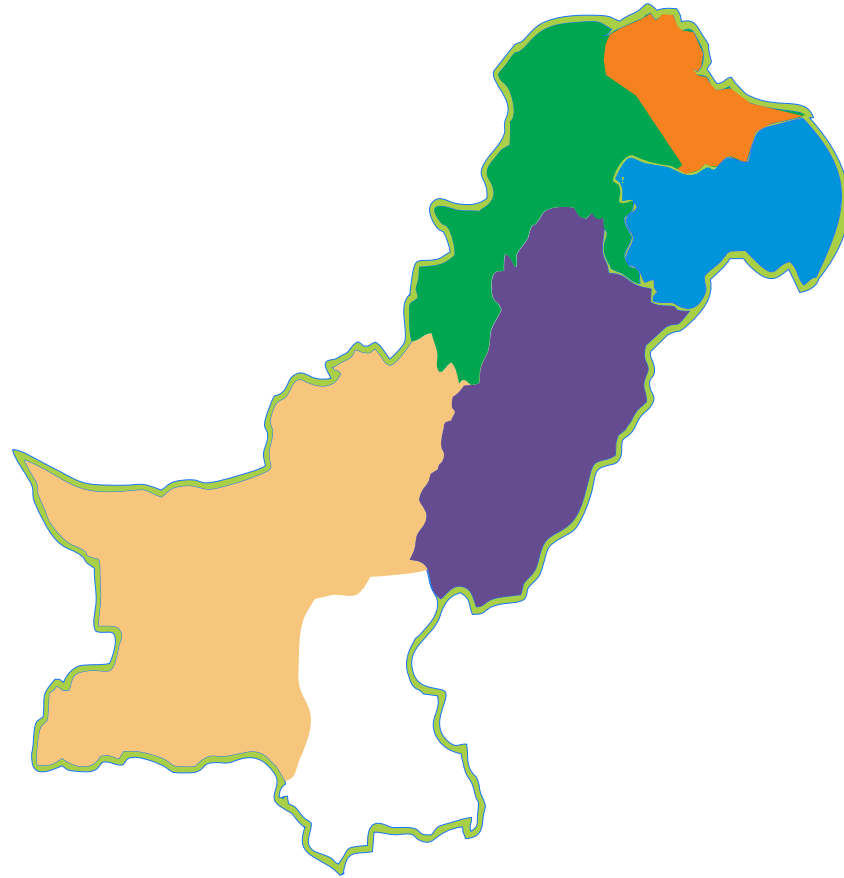
OTHER SOCIAL PROJECTS

INTRODUCTION

Kafalah Foundation's Other Social Projects program focuses on seasonal and community-based initiatives such as solar energy installations, Eid gift distributions, skill development trainings, and emergency support drives. These projects aim to address immediate needs, promote sustainability, and empower underserved communities through timely, impactful actions.

Working Locations

Kafalah Foundation's Other Social Projects are implemented across Pakistan, guided by community needs and donor directions. Whether it's a solar energy installation in remote areas, Eid gift distribution in underserved districts, or skill development training in urban slums, these initiatives are tailored to address local challenges. The flexible nature of this program allows timely interventions wherever support is most needed.



Beneficiaries

11,000+

Projects

04

Districts

60+

Expenditure

67.92 Million
PKR

OTHER SOCIAL PROJECTS PICTORIAL GLIMPSES



RESEARCH & DEVELOPMENT – KAFALAH FOUNDATION

Kafalah Foundation’s Research & Development (R&D) Unit plays a pivotal role in evidence-based planning and innovation. The department undertakes diverse activities including data collection, proposal writing, monitoring, profiling, and publication development to support and scale up community-centric interventions.

Data Collection

The R&D team has gathered 15 Area Secondary Data Reports along with data through ODK Forms focusing on KPIs, Village Profiles, and Area General Survey Forms, enabling real-time monitoring and needs assessments.

Research Proposals

To foster academic collaboration, research proposals were submitted to prestigious institutions such as:

- Quaid-i-Azam University (QAU)
- South Asian Network for Development and Environmental Economics (SANDEE)
- Sustainable Development Policy Institute

Area Profiling

Detailed village profiling was conducted for:

Rawalakot (FE2)
Murree (FE2)

These profiles aid in customized intervention planning under the Village-Centric Approach.

Field Initiatives

The R&D unit has initiated several innovative pilots:

- On-Farm and Off-Farm Initiatives
- Soil texture evaluation through Manual Methodology
- Ambassadorship Kafalah a grassroots mobilization and research dissemination

Databases

Soil health and fertility are key indicators of agricultural productivity. The foundation developed a Soil Lab Report Database, which includes soil texture analysis — guiding our agronomic planning and capacity-building modules.

Booklets and Publications

Kafalah produced knowledge resources to enhance community understanding and engagement. These include:

- AE2 Initiative Booklets (Murree & Rawalakot)
Area Research Books covering various regions:
- Sargodha
 - Attock
 - Mansehra
 - Mandi Bahauddin

Monitoring Tools

The monitoring framework includes:

- Plant Monitoring Reports
- Crop Disease Charts
- Rainwater Pond Calculations for Murree
- Rajanpur Production Analysis

“OUR CONTRIBUTORS/COLLABORATORS”



Kafalah Foundation Contributes to 12 SDGs



SECURITIES AND EXCHANGE COMMISSION OF PAKISTAN

Company Registration Office



CERTIFICATE OF INCORPORATION

[Under section 16 of the Companies Act, 2017 (XIX of 2017)]

Corporate Unique Identification No. 0227911

I hereby certify that **KAFALAH FOUNDATION** is this day incorporated under the Companies Act, 2017 (XIX of 2017) and that the company is **limited by guarantee**.

Given at **Islamabad** this **Fourteenth** day of **April**, Two **Thousand** and **Twenty Three**



Saila Jamshaid
Joint Registrar



https://eservices.secp.gov.pk/eServices/ControllerServlet?request_id=VERIFY_ONLINE_INCORP_CERT&id=0227911

Disclaimer: This certificate of incorporation is not a permission to accept deposits from the general public by offering fake jobs/investment packages and return thereon, indulge in leasing/ financing of vehicles and household products etc., MLM, Pyramid and Ponzi Schemes, Lottery Business, trading in forex and virtual currencies or any other unlawful business activities.

THIS IS A DIGITAL CERTIFIED COPY AND NEEDS NO STAMP/SIGNATURE. CTC ISSUED DATE : 14-04-2023 (VALIDITY 1 MONTH)

A091201



SECURITIES AND EXCHANGE COMMISSION OF PAKISTAN

LICENCE

UNDER SECTION 42 OF THE COMPANIES ACT, 2017

Whereas it has been proved to the satisfaction of the Securities and Exchange Commission of Pakistan (the "Commission") that an association to be named as-

KAFALAH FOUNDATION

is to be formed as a public limited company under the Companies Act, 2017, with the primary object "To establish, maintain run manage and administer Livelihood, Qard e Hassan, small scale interest free loaning and Microfinance services to the poor, needy and the destitute people directly or indirectly, and thus to help them and their families out of the poverty with a view to provide them sustainable livelihood enhancement of their living conditions based on their needs, skills and traditional livelihood occupations and to carry on the business of microfinance." and other objects mentioned in Memorandum of Association and it (a) intends to apply its profits and income towards those objects and (b) prohibits the payment of any dividend or profit to its members (c) ensures that its objects and activities are not and shall not, at any time, be against the laws, public order, security, sovereignty and national interests of Pakistan.

2. Now, therefore, in pursuance of section 42 of the Companies Act, 2017, the Commission is pleased to grant licence to the said Association and direct that it may be registered as a public limited company without addition of the words "Limited" or "(Guarantee) Limited" to its name.

3. This licence is granted subject to conditions as mentioned in the Associations with Charitable and Not for Profit Objects Regulations, 2018 or any other additional condition(s) where mentioned overleaf or imposed by the Commission from time to time.

4. Given under my hand at Islamabad this 22 day of February, 2023.

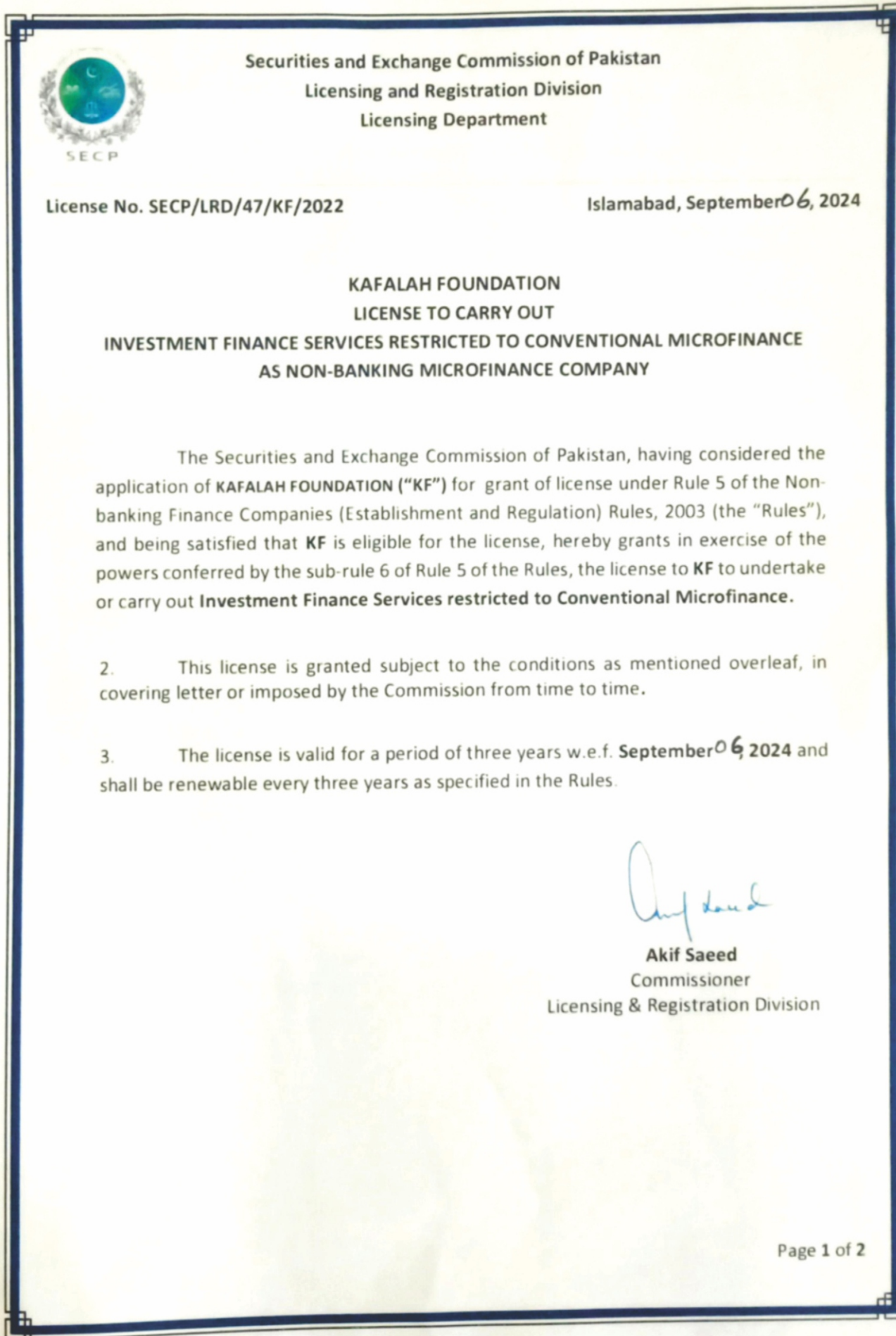
(AKIF SAEED)
COMMISSIONER
(LICENSING & REGISTRATION
DIVISION)



Licence No. 1732

No. CLD/CCD/Co.42/31/2019

Page 01 of 02



PCP/2025/1547
Certification No:



Certifies

Kafalah Foundation

For demonstrating excellence and leadership as per NPO evaluation standards notified by FBR


Executive Director
Shazia Maqsood Amjad



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Kafalah Foundation (KF)

Annual Report, 2024-25

Compiled & Design By : KF Media & Communication Department