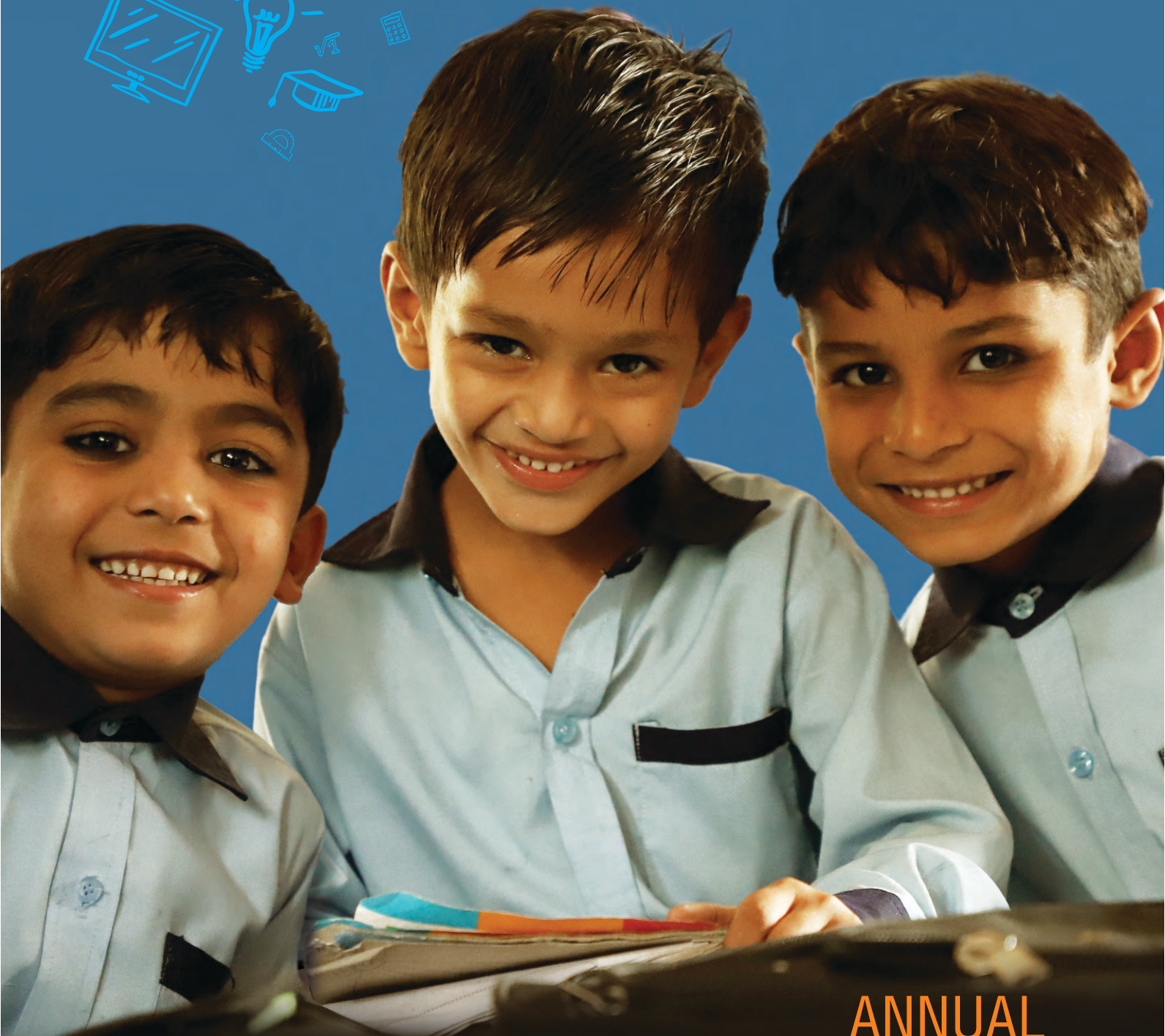




**GHAZALI  
EDUCATION  
TRUST**



**ANNUAL  
REPORT**  
2021 and 2022



## Vision

“Better society  
through value  
based  
education”

## Mission

Dedicated to exploring and strengthening the potential of students through formal education and training with the active participation of the community

## Values

- Transparency at all levels
- Commitment with cause
  - Mutual respect
  - Excellence

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# Executive Summary

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**Every trial leaves behind a story adaptability unleashing new potential and surviving through hard time through commitment and collaboration.**

**The report in hand outlines the progress of Ghazali Education Trust during 2021 and 2022. These years were of restoring and recovering from the unprecedented Covid crisis and its challenges that were put forth in the post Covid world.**

Indeed, this journey of covid-19 was highly challenging in every manner. But Ghazali Education Trust (GET) has surmounted every challenge and obstacle with inspiring commitment and dedication. The entire GET team is resolved to work for the creation of a better society through spreading quality education.

The manifestation of this commitment is the expansion and growth of Ghazali network against all odds. Currently, Ghazali network has risen up to more than 800 schools in which number of children increased to 110,000. Earlier in the year 2020, it was less than 100,000. The percentage of deserving students among them increased to 41 percent. These children are enjoying fee concessions, scholarships and other facilities. Among the 41% deserving students there is a significant number who need support other than scholarships and fee concession. So, presently GET is providing such 5000 students with school uniforms, bags, shoes, books, stationery, and winter kits under its "Orphan and Needy Support Program".

Another feather in GET's cap is provision of opportunities for children with special abilities. For this purpose, GET has opened 28 resource rooms for 711 children and a dedicated school of special education in Kushtera Manserah.

Ghazali Education Trust has remarkable progress in public private partnerships during 2021 and 2022. Now, Ghazali is collaborating with Sindh Education Foundation (SEF), Punjab Education Foundation (PEF) and Punjab Education Management Authority (PEIMA). Under these partnerships 200 government schools are working in district Muzaffargarh while 275 other schools are also operational in 12 other districts of Punjab. Ghazali Education Trust also runs 11 schools in Sindh. GET has also opened up eight schools in Baluchistan, where 45 teachers are educating 1150 children and polishing their talent. Ghazali has improved its infrastructure, brought back "out of school children", improved educational facilities, enhanced enrollment of girls and trained teaching staff.

Due to hard work, consistency and constant improvement Ghazali bagged top position in quality assurance tests of schools conducted by Government of the Punjab. In addition to it, Ghazali is also collaborating with international organizations like TIKA, JICA, Herat Foundation for educating children.

Considering unemployment and economic difficulties of people in the rural areas of Pakistan, Ghazali has also initiated Rural Vocational Training Program. Currently, this program is in pilot testing phase in which 8 centers have been made operational where courses for three different skills are being offered. Two hundred girls have enrolled for these courses and first batch has been completed successfully. Observing the success of pilot testing, GET is planning to add more skills expanding it to more diverse areas.



Ghazali is fully aware of under privileged minorities living in rural areas of Pakistan. For this segment of society, Ghazali is running Education for All Program. Currently, 6 schools for Hindu community are working in Bahawalpur, Sadiqabad, and Raheem Yar Khan districts. In these schools specially designed curriculum for the Hindu community. Moreover, the teaching staff in these schools is hired from the same community.

To illuminate the hearts of children with the verses of the Holy Quran, GET has a dedicated program of Hifz-e-Quran in its schools. Until now, 17 centers of Hifz-e-Quran have been opened up, where 269 young boys and girls are memorizing the verses of the Holy Quran.

The teachers in these centers, try their level best to improve the social and moral behavior of children keeping in view the commandments of Almighty Allah.

The best part of this project is that we educate children with school education while English, and Mathematics are taught regularly. To develop these children as productive members of the nation and world leaders our special focus is to provide them quality education and enhance their intellectual abilities.

Ghazali Education Trust gives special consideration to inculcating leadership qualities in students. For that regular co-curricular activities and leadership camps are conducted in Ghazali schools. The record of students with special talents is maintained regularly.

For the students with the extraordinary academic record and leadership qualities, Ghazali has established state of the art boarding Ghazali Premier College. Here students are provided with the special environment and facilities which help their qualities nurture and expand their horizon.

Ghazali believes that transparency is a fundamental ingredient to run any organization effectively and productively. Thereby, strict check and balance is ensured in the system of Ghazali. Management makes sure that resources have been spent properly and efficiently. Teams of external and internal audits also assess working in Ghazali and prepare their independent reports. Transparency is a key to our success and we will continue our efforts to retain this destination.

# Executive Director Message

**Dear Friends,  
Supporters, and  
Partners of the  
Ghazali Education  
Trust,**

I find myself thinking about the bigger picture of education as we start the process of putting up our annual report for the years 2021–2022, both internationally and within the particular context of Pakistan. Education has historically been a source of inspiration, a means of empowerment, and a propellant for societal advancement. But it's also a field full of difficulties, injustices, and inequality that have an impact on millions of people all over the world.

Significant educational issues have been plaguing the world in recent years. Millions of students had their study interrupted by the COVID-19 epidemic, which exposed the digital divide and underlined the urgent need for creative, inclusive, and resilient educational solutions. Additionally, the ongoing global education crisis, characterized by poor access.

The world has been grappling with significant educational challenges in recent years. The COVID-19 pandemic disrupted learning for millions of students, exposing the digital divide and highlighting the urgent need for innovative, inclusive, and resilient educational solutions. Moreover, the persistent global education crisis, marked by inadequate access to quality education, poses a grave threat to our shared vision of a just and prosperous world.

In the context of Pakistan, we face unique educational challenges. Despite commendable progress in increasing enrollment rates, disparities persist, and the quality of education remains a concern. Many of our children still lack access to schools, and those who do often find themselves in overcrowded classrooms with limited resources. The need for transformative education reform in our nation cannot be overstated.

At the Ghazali Education Trust, we have always recognized the vital role education plays in shaping the destiny of individuals and nations. It is our unwavering belief that education is the key to breaking the cycle of poverty, fostering tolerance and inclusivity, and building a brighter future for Pakistan. In the face of these challenges, our commitment to the cause of education remains resolute.



In response to the pressing issue of unemployment and economic difficulties in rural areas, we have initiated the Rural Vocational Training Program. With pilot centers operational and plans for expansion in progress, this program is set to empower more young individuals with essential skills for a better future.

Our efforts have not stopped at education alone. The Ghazali network now includes over 700 schools, reaching more than 100,000 children. We are proud to note that 41% of these deserving students receive scholarships and fee concessions, with additional support provided under our "Orphan and Needy Support Program."

With 25 years of dedicated service to the cause of education, Ghazali Education Trust remains steadfast in its mission to explore and refine the potential of students. Our vision is to create a healthy society through value-based education, instilling values of transparency, commitment, mutual respect, and excellence in our students.

Our organization continues to be a beacon of hope, dedicated to transforming the educational landscape of Pakistan. Through our tireless efforts and the generosity of our supporters, we have reached thousands of students, providing them with access to quality education, mentorship, and opportunities for personal growth. We have embraced innovation, from digital learning initiatives to teacher training programs, ensuring that we adapt to the evolving needs of our education system.

I want to extend my heartfelt gratitude to each and every member of the Ghazali Education Trust community—our dedicated staff, our passionate volunteers, our generous donors, and our enthusiastic students. Together, you have been the driving force behind our success. Your unwavering commitment and shared vision for a brighter future inspire us daily.

As we look ahead to the challenges that await us, I am filled with optimism. With your continued support, we will not only meet these challenges head-on but also create transformative change in the education sector. Let us work together to build a future where every child in Pakistan has access to a world-class education, regardless of their background or circumstances.

In the coming year, we will forge new partnerships, explore innovative solutions, and redouble our efforts to make quality education a reality for all. Together, we will write a new chapter in the story of education in Pakistan—one where hope prevails, opportunities abound, and dreams are within reach.

Thank you for your unwavering support, and I look forward to meeting the challenges of the Ghazali Education Trust alongside each one of you. Together, we will empower futures and shape a brighter tomorrow for our nation.



# Introduction

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**With the grace of Allah Almighty now it's been twenty-seven years Ghazali Education Trust is on a mission to explore and refine the potential of students through formal education and effective training.**

To ensure active participation in society, we struggle to make the educational environment productive, creative, and effective. Our vision is to form a healthy society through the provision of value-based education. For that, we try to train a child with the values of transparency, commitment, mutual respect, and excellence.

Ghazali always tries to deliver quality education and help students cultivate impeccable character. With full dedication, its entire workforce remains active to contribute in this regard. That's why the story of Ghazali, started with the humble initiative of educating children in small villages in 1995, is now extended to all four provinces of Pakistan.







We thank our Lord who enabled to declare that GET is now running more than 800 schools, mostly for underprivileged children in remote areas of Pakistan. At the moment more than 100 thousand children are part of our network. Among them are the needy, orphans, special and privileged. We are committed to provide a basic right to education to every child regardless of his or her background. Through our 13 different programs, we are creating learning opportunities for the children living in different circumstances

**For out-of-school children:  
OSCP Program**

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**For the Hindu community:  
Education for All Program**

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**For special children: Rural  
Inclusive Education  
Program**

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**For orphans and needy:  
Orphan and Needy Support  
Program and so on.**

We also acknowledge the reality that government alone cannot solve all deep-rooted problems. The private sector has also to come forward. That's why under the banner of the Public-School Support Program and Sindh Education Program we are working with the Governments of Punjab and Sindh. At the moment 276 government schools in Punjab and 12 in Sindh we are managing and providing students with quality education.

Ghazali has not only opened up new school, vocational centers, resource centers for special children but also contributed to satisfy the educational and daily life needs of deserving and orphans. Every year more than 5000 orphans and needy students get new uniforms, school shoes, bags, stationery, books, and winter kits from Ghazali. Through our Higher Education program, we also facilitate students in getting admission abroad and well-reputed universities within Pakistan. When we hold students' hands for a better future, we make every possible effort to clear hindrances coming their way.

# How Ghazali Recovered from Covid Crisis?

Like rest of the world, the crisis of Covid-19 hit hard to the system of GET. The sudden shutdown of everything left no room to think and develop a strategy to manage the situation. At that time, the biggest challenge for Ghazali's management was the thousands of children who were Ghazali's responsibility. Manager of the Resource Mobilization Department Mr. Imran Khalil recalled the situation by saying, "we were clueless about what would happen next. Either the crisis will be over soon or it will prolong. Thereby, we were in a position to give any direction or form a solid policy. Adding fuel to fire, due to the lockdown we were unable to do any fund-raising campaigns and generate resources. But on the other hand, more and more children were applying for need-based scholarships". Human Resource manager also said, we were trying our level best; to avoid layoffs and keep our staff motivated, but the pressure was huge. It was really a tough time.

Anyhow, time passed and the situation has much improved. For Ghazali Trust, the years 2021 & 2022 were of restoration from the crisis. By the grace of Almighty Allah, we have made remarkable improvements. For instance, we have built an entirely new school in Manserah, added more than 200 schools through PSSP, started new partnerships with Sindh Education Foundation, established a special education school and much more.

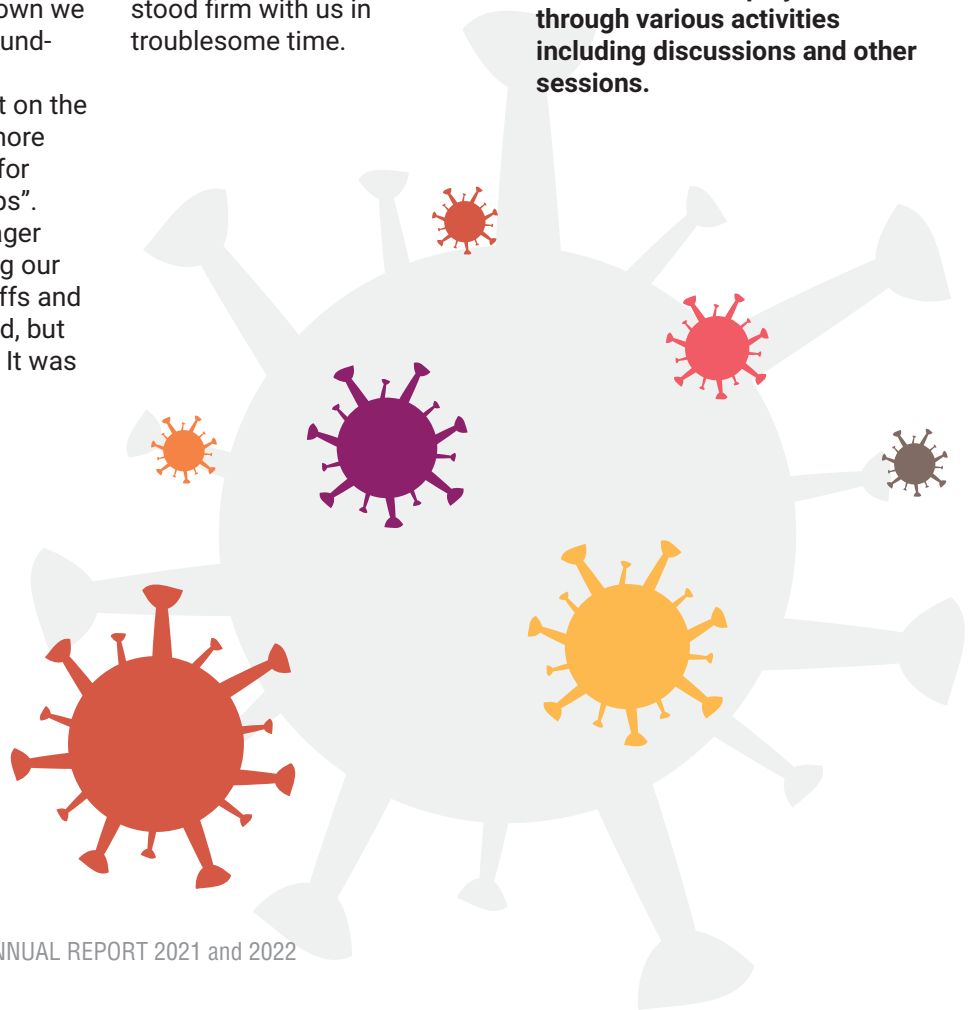
These achievements were not possible without blessings of Allah and support of our philanthropist partners, who stood firm with us in troublesome time.

**Credit also goes to the entire workforce who showed extraordinary patience and commitment. Despite all these facts, some small to bigger steps were also taken to mitigate crises in operational, financial and other areas.**

**Developing instant and long-term recovery plans.**

**Communicated organizational compulsions to each stakeholder to inform them about our steps of recovery.**

**Motivated the employees through various activities including discussions and other sessions.**



# Section-A

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## GHAZALI PROGRAMS IN 2021 and 2022

# Ghazali Premier College

**Ghazali Premier College is a state-of-the-art boarding college for selected talented students in Lahore. The college covers education from matriculation to intermediate. For this premier institution, every year management of Ghazali scrutinizes hundreds of students based on their physical health, intellectual capacity and educational record. Selected students are provided with specialized opportunities for learning and development**

Needy talented students from remote areas are preferred for admission in college because talented students often withdraw their studies due to lack of resources and educational facilities. Once a student is inducted, the management of Ghazali Premier College makes every possible effort possible to take care of his educational needs. Ghazali Premier College also provides a fully funded scholarship that covers tuition fee, residence, meals, and laundry costs of students. Currently, out of 114 enrolled students, 37 are enjoying fully funded scholarships. It doesn't mean that rest of the students have no such facility. They also enjoy scholarships up to Rs. 12000 per month.

In addition to all these facilities, GPC gives special consideration to the character building of the students. Sessions like Quran lectures after Fajar prayer are the part of their daily routine. GPC also encourages its students to study beyond their formal curriculum. For the said purpose, 20 computers are installed in computer lab and library and 1200 books are placed for students to study and expand their horizon.

These facilities are available for students round the clock. Focusing on sports, GPC has state of the art courts for badminton, table tennis and sports grounds.





## GPC in 2021 and 2022

GPC started a spoken English course for students in 2022

GPC designed a specialized course in MS Office. 27 students are enrolled in this course in 2022

114 students are studying with the guidance of 8 teachers of different subjects

Agreement with Bright Pakistan which offers free preparation of E-CAT and M-DCAT to GPC students.

Installation of management software.

70% plus students took A+ grades in board exam.

The student team from GPC took part in the competition of Enterprise Challenge Pakistan conducted by Seed Ventures. There their entrepreneurial idea took the eighth position and earned a prize money of 72,000 rupees

## Challenges

The principal of GPC reported the following challenges.

Due to the industrial area around, the concentration of metal is very high in the water. Partially situation is solved by the installation of a filtration plant, but still, more is to be done.

College is very far from the city. Thereby, the constant problem of internet availability is there. Also, college management faces difficulty in provision of newspapers to students due to remoteness.

Pressure on the financial resources of college is also reported.

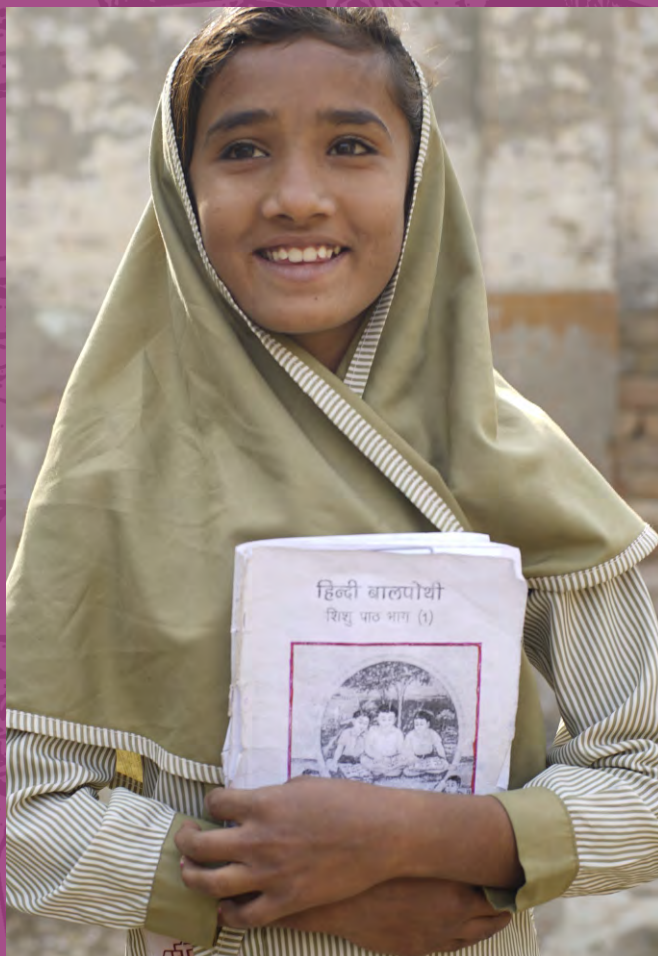
## Goals

College management is looking for some changes in the model of admission in college which it hopes to implement in 2023.



# Education for all (Hindu Community)

GET believes societies develop when minorities come forward along with the majority population. For this purpose, GET is making efforts to uplift the Hindu minority in Pakistan. Its Education for All program is an initiative in this regard. Under the banner of EAP Ghazali has opened up schools exclusively to the Hindu community in the southern districts of the province of Punjab. These 6 schools are in Bahawalpur, Sadiqabad, and Raheem Yar Khan. In these schools, the exclusively designed curriculum is for the Hindu Community is taught. Also, the teaching staff is hired from the same community. 600 children including significant number of girls are studying in these schools.



## Challenges

**Trust deficit in the local community for the Muslim organizations. Partly this issue is resolved due to the implementation of Hindu exclusive curriculum and hiring of Hindu teaching staff, but more measures are required.**

**Program is facing difficulty due to financial resources**

**6 schools and 600 students  
33% increase in number of students from 2020**

## GOALS

**Increase in the number of schools up to at least 8.**

**Increase in the number of female students up to at least 50%.**

# Vocational Training Program

Pakistan Labor Force Survey 2020-2021 estimates the unemployment rate in Pakistan at 6.3%. The same survey indicates that the unemployment rate in women is much higher than that of men. Participation of women in the labor force of rural areas stood around 15%. To contribute making these numbers better, GET initiated a Vocational Training Program in 2022. For pilot testing, GET opened up training centers in its 8 schools across 5 various districts of Pakistan. These schools are located in rural areas where girls from local communities are taking admission and learning skills. Among them, some girls are also students of GET schools. Currently, courses are being offered for three various skills, that are stitching, beautician and handicrafts.

So far 200 girls have enrolled in these courses and the first batch of 125 students has passed out successfully. Some girls from the first stitching course, stitched school uniforms for special children as gift. Alhamdulillah, it's the success of our training program that some students have initiated their own small set up, so they can earn their livelihood. We remain successful in providing the vocational skills required to become a master tailor. That's the reason we are planning to expand this program further.

## Challenges:

**Program struggles due to load shedding of electricity.**

**Master trainers were not available in remote areas. Moreover, those available were not willing to join for low wages. The program requires more financial resources to retain such master trainers.**

**Lack of infrastructure and equipment.**

## Goals

**After observing the success of pilot testing, GET is hoping to build a state of the art vocational training center at divisional level.**

**To add more courses like bag stitching and embroidery to current courses.**



# Orphan / Needy Support Program

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Currently, GET is providing education to 110,000 students. GET is offering scholarships or other financial aid to 41% of students among them. These students are those who either afford little or no school fee. Besides them, we have plenty of students who are either orphans or too deserving that they require help beyond it. GET is running Orphan and Needy Support Program for them. Every year Ghazali provides school uniforms, bags, shoes, books, stationery, and winter kits to them. Currently, 5000 students are registered with us in this program. Out of which 40% are needy and 60% are orphans. This is one of the flagship programs of Ghazali. Through this program, we try to help students complete their education and control the dropout rate. Going beyond the extent of the Orphan and Needy Support Program, we have also started fulfilling other daily needs of students.

In this regard food packages in Ramazan, daily lunch, and related facilities have been arranged for students. Presently 70 students are being served, but we want to expand the number of students. The manager of the Orphan and Needy Support Program Mr. Abid Husain reported that through these types of initiatives Ghazali manages to lower down dropout rate of students in rural areas. For instance, a poor widow working at a brick kiln wants her child to earn due to the desperate conditions under which she and her children are living. If her child works, at least the child could bare expenses at his own. When GET provides this sort of support and shows parents the beam of hope, they agree to send their children to school. This is how Ghazali lowers the dropout rate and keeps the light of education on

## ONSP in 2021 and 2022:

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**5000 students were provided with school bags, school uniforms, school shoes, books, stationery, and winter kits each year.**

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**70 children got support beyond educational needs like ration, stipend and so on.**

---

**Recovered from the Covid Crisis.**

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**Expanded the spending amount in the program from 3 million rupees to 3.5 million rupees.**

## Challenges

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**This Orphan and Needy Support Program was hit hard due to the pandemic. Funding was dropped down suddenly and unexpectedly. At that time our responsibility was the enrolled 5000 children while more were applying for help. We struggled a lot to keep things moving smoothly. Till now Ghazali is managing the needs of more than 50% of children from its own resources. Currently, we are in need of generous support for not only sustaining this program but also to expand its range.**





# Rural Inclusive Education Program

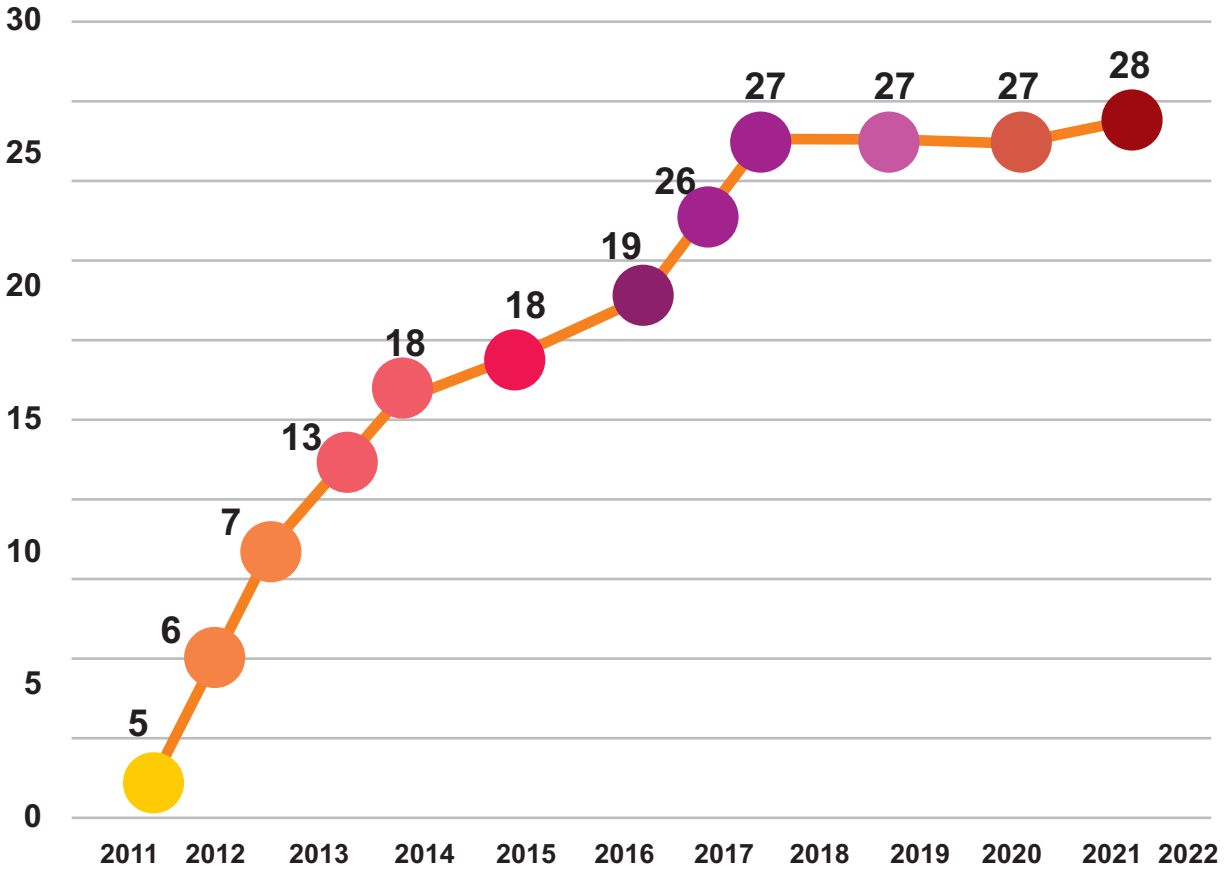
Education and well-being are the fundamental rights of every child regardless of creed and class. So, is the case of children with special abilities. Believing in rehabilitation of special children through education and training GET is fully committed to dedicate its resources and energies for the cause. Programs like Rural Inclusive Education and Community Rehabilitation are expression of this commitment.

In Rural Inclusive Education Program, GET is providing formal education and special training to children with special abilities in rural areas of Pakistan. For this purpose, 28 resource centers have been setup so far in various schools of Ghazali. In these resource centers,

special children are provided with special learning materials, dedicated teachers and other facilities required for their effective learning. At present, 711 special children are getting education and training under RIEP. Figure below illustrates the progress of resource rooms since the inception of RIEP.



# Graphical View of Resource Rooms



| Program                           | Number of Disable |
|-----------------------------------|-------------------|
| Rural Inclusive Education Program | 711               |
| Public School Support Program     | 195               |
| Out of School Children Program    | 226               |
| Ghazali Owned School              | 502               |
| <b>Total</b>                      | <b>1634</b>       |

In the years 2020, 2021 and 2022 the management of RIEP conducted disability surveys in all GET schools to check the numbers, type, and severity of disabilities in Ghazali students. This survey revealed that 1.48% of students in Ghazali schools were facing some kind of disability. The table below indicates the survey results. RIEP management is working hard to rehabilitate children with special abilities under its domain. With the blessing of Almighty Allah and RIEP teachers' efforts, conditions of several children have improved by now.

## Challenges

**Lack of resources.**

**Sometimes parents show reluctance in sending their special children to schools.**

For example, an autistic child Mohammad Khubaib Ahmed was admitted to the Ghazali school of Kamra. Now with special school training, Khubaib started sitting in class and used to do wonderful coloring. His teacher Ms. Basra Nawaz deserves special appreciation in this regard. Similarly, a child in school of Addapul 93 is now studying with normal children after training for more than a year. These stories with multi disabilities are just the tip of iceberg. We have hundreds of similar stories. In the school of Herdaiv, Sheikhpura, we came to know about two hearing impaired children, to whom doctors suggested hearing-impaired kits. We arranged kits for both of them and now their speech therapy is underway in our school.

## Goals

**To Improve learning material**

**Reassessment of children learning and set their goals.**

**Record maintenance**

**2 new resource rooms in Muzaffargarh**

## RIEP in 2021 and 2022:

**2 new resource rooms have been built.**

**Compilation and data analysis of disability surveys in 2020 and 2021.**

**Distribution of winter packages to special children.**

**Renovation of resource rooms.**

**Establishment of a dedicated special school in Kushtera Mansehra, where 55 to 60 special children are studying.**

**Disability survey camp in Faisalabad.**

**Home community rehabilitation campaign in various schools.**

**Implementation of petty cash service**

**Third-party validation of RIEP.**

**App creation for data management.**

# Punjab Public School Support Program

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On the concept of public-private partnership, in 2016 Ghazali Education Trust started its Punjab Public School Support Program. Under banner of this initiative, GET took over the management of 30 government schools in district Mianwali and Bhakkar initially. These schools were completely in shambles and two of them were nonfunctional. The Government of the Punjab was struggling hard to overhaul the conditions there. At that time the government put trust in GET to restore these schools.

Government' confidence in our ability is the evidence of our professionalism, credibility, and commitment to the cause of spreading education across Pakistan. Previously only 1600 students were studying in those 30 schools with 2 completely non-functional schools. We not only made these 2 schools functional within a year but also increased exceptionally the number of students there. Now, 5500 students are studying in these schools. GET managed to increase student enrollment more than 3 times within span of 6 years only.

The great leap forward between the partnership of GET and PIEMA comes in 2022 when 193 more schools in 11 various districts of Punjab were given to Ghazali. With this agreement number of government schools under GET management rose to 275.

So far, GET has not only increased the number of students in schools but also renovated the infrastructure there. We constructed 69 classrooms, revamped school buildings and brought tables, chairs and other materials. We have also recruited subject specialists and provided them with training. Every year we conduct level 1 and level 2 training programs for teachers in schools. To bring back the children out of school we regularly hold parent counseling sessions and convince them to send their children to schools.

Currently 23,000 students are studying in the schools which we hope to increase at a phenomenal rate in future.

Keeping in view our performance within a year PEIMA handed over 50 more government schools in districts Mianwali and Bakhar in 2017. With the blessing of Almighty Allah and our hard work GET again come up to the expectations of government.



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## PSSP in 2021 and 2022

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**Got 193 more schools in 11 districts from PIEMA.**

**Scored first position in school quality assurance test of Government of the Punjab.**

**Enrolled 12,000 more students in the last couple of months**

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## Challenges

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**Out of 193 schools handed over recently, 180 schools required basic infrastructure. Local criminals or powerful persons have trespassed school land and buildings in certain areas.**

**Trained subject specialists are not available in remote areas**



# Sindh Education Program

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GET is committed to spread light of education to every nook and corner of the country. Ghazali Sindh Education Program is manifestation of this determination. For this purpose, Ghazali is collaborating with Sindh Education Foundation in couple of its programs.

**Foundation Assisted Schools (FAS)**

**People Assisted Schools (PAS)**

Under FAS partnership GET opened 9 new schools in remote areas of various districts where 2700 students have been enrolled and learning activities have started. The agreement for this program was signed in June 2021. Within a span of only a year, GET managed to establish purpose built campuses of 5 schools, while rest of 4 schools own campuses that will be established later. We have a target of establishing all 9 schools' own campuses till the end of 2023.



Out of 2700 students enrolled here 90% were out of school children. We are also actively working to increase the enrollment of female students in these schools. At present the enrollment rate of female students is quiet encouraging. As far as People Schools Program is concerned Ghazali Education Trust joined SEF in July 2022. Under this initiative, SEF handed over 2 English medium comprehensive schools in urban areas of Sindh to manage and innovate conducive learning environment for the children in different districts across Sindh. These schools are free of cost under the public private partnership modality of SEF. Currently, 600 students are studying in these schools. Considering the quality indicators of GET, SEF is planning to hand over another PSP school to GET.



## Challenges Faced

**Difficulty to find qualified teaching staff in remote areas of Sindh. GET tackled this challenge by providing competitive salary packages and conveyance facility to female graduated teachers from city areas.**

**Local population remains reluctant in sending girls to schools. Formulated Local Schools Committees and engaged community members to realize the value of education for growing generation.**

## Goals

**To establish all 9 own purpose-built schools' campuses under FAS program.**

**To introduce formative assessment in the system and its weightage in comprehensive assessment.**

**To shift learning practices from lecture/reading method of teaching to activity-based teaching and learning.**

**To provide career path to its teaching staff by providing them facilities of subject based and skills oriented trainings workshops.**

**To increase attendance of female students to 50 percent .**



To cultivate seeds of education across Pakistan, GET is making efforts to reach every corner of the country. Since 2010 Ghazali is running Baluchistan Literate Program in remote areas of Baluchistan where children remain illiterate due to lack of educational facilities. GET strongly believes in provision of basic right of education for everyone and everywhere. So far under BLP Ghazali has opened up 8 schools where 1150 students are getting education. These schools are located from Lorelai Quetta and Ziarat to other districts of Baluchistan.

# Baluchistan Literate Program

## Challenges Faced

Ghazali is facing significant challenges to continue this program. Among them, a few are mentioned below.

**180 more students were enrolled in schools**

**2 new schools are being opened up.**

**One school got closed**

**10 new teachers are being inducted in program.**

It's very hard to find teachers in Baluchistan. Those who agree, demands 3 to 4 time higher salary as compared to average salary in Punjab and other provinces.

Rented buildings are too costly.

People show significant hesitation in sending their daughters to schools.

## Goals

**Increase number of students up to at least 1500 students.**

**Take charge of schools up to 10.**

**Upgradation of 3 schools from primary to middle level**

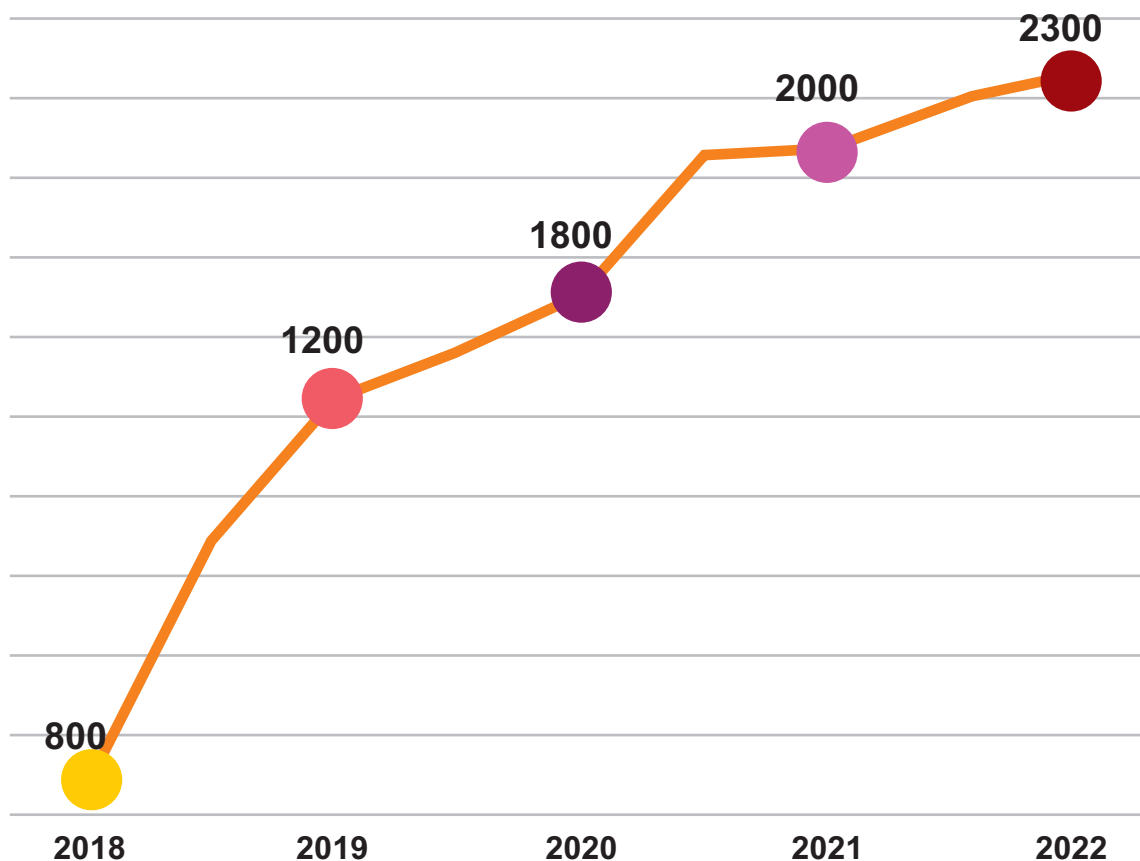
# Ghazali College for Women



Ghazali College for Women is another state of the art girls' high secondary school of GET in the city of Islamabad. Consisting of seven campuses, the college has been providing education to girls from playgroup to intermediate since 1998.

GCW is an expression of Ghazali's endeavors to educate and empower women so they can form a healthy and vibrant society.

**Annual Growth Of Students In GCW**



At present 2300 girls from playgroup to intermediate are getting education and becoming learned part of society. Over last five years, number of girls in college has increased by an average of 30 to 33 percent per year. This graph illustrates the growth.







# Hifz-E-Quran Project

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To enlighten the hearts of our students with the verses of the Holy Quran, GET has a dedicated program of Hifz-e-Quran in its schools. Until now, 17 centers are fully functioning where 269 young boys and girls are memorizing the verses of the Holy Quran. Teachers in these centers try their level best to nurture the social and moral behavior of students following the commandments of Almighty Allah.

The specialty of this project is that we keep children connected with school education along with their course of Hifz-e-Quran. The courses of Science, English, and Mathematics are taught regularly. We want these children to be great leaders of the nation. Thereby, we give special attention to develop their intellectual abilities. By now, 216 boys and 56 girls are enrolled in this program. Out of 17 centers 14 are for boys and 3 are dedicated for girls.

## Challenges

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**Program is facing issues due to lack of resources. Parents do not show due diligence in taking care of their children in Hifz-e-Quran centers.**

## Goals

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**Open up at least one new center in 2023**

# Character Building Program

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Competent persons with impeccable character are assets of nations. To produce such ideals for Pakistan, Ghazali is taking various initiatives under its banner of Character-Building Program. Holy Prophet Muhammad Peace Be Upon Him is the role model for inculcating all the traits of ideal man.

Ghazali is working in a couple of areas to attain its goals.

Making students learn the Holy Quran with translation.

Familiarizing students and teaching staff with the personality of the Holy Prophet Peace Be Upon Him

Three various types of activities are designed in CBP to make students learn the Holy Quran. The first activity is for the children under primary level. For them, Nazira of Holy Quran as a part of curriculum was implemented before the government made it compulsory. The second activity is designed for those who are above primary level.

For them, a whole Quran manual has been developed. Teachers try to enhance the understanding of the Holy Quran learners through this manual. Besides, other curricular and co-curricular activities are arranged to familiarize students with the teachings of the Holy Quran. To make teachers of Ghazali familiarize with the personality of the Holy Prophet Peace Be Upon Him. We have distributed three various biographies of the Holy Prophet Peace Be Upon Him in 50 schools. Later on, a competition on the personality of the Holy Prophet Peace Be Upon Him was conducted among teachers.

Ghazali is also working to polish leadership qualities in students and create an entrepreneurial mindset in them. The development of Math Club is a step in this direction.

## CBP in 2021 and 2022

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**Conducted a competition between teachers on the personality of the Holy Prophet.**

---

**Conducted leadership camp of selected students.**

---

**Conducted an online competition organized by Ghazali Forum, Europe in which 114 children participated from 7 different countries**

## Goals

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**To expand the domain of CBR to all schools working with Ghazali Education Trust.**



# Teacher Training Program

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Ghazali believes in constant upgradation and skill development of its employees. Thereby, under its human resource department, Ghazali arranges up to date training for its teachers. This training helps in boosting teachers' overall performance and familiarizes them with modern teaching materials and strategies. GET believes that training activities are mandatory for teachers as they have to prepare future generation.

**Ghazali conducts two types of training under its Teacher Training Program.**

**General training  
Subject Based Specialized Training.**

Keeping in view a massive number of teachers, Ghazali has adopted model of "Master Training" to reach out every teacher in GET. Ghazali selects particular teachers and principals and trains them in head office as master trainers. These master trainers return to their schools and provide training to other teachers. In this way, entire human resources of teachers became resourceful and deliver to their maximum capacity. Ghazali also forms school clusters where master trainers provide training.

Highly productive results are being observed by application of this model with limited resources. GET believes in taking optimum results with limited resources. A training booklet is prepared to make teachers learn how to teach with limited resources.

To facilitate students and teachers, Ghazali is also running a YouTube channel E-Taaleem. Hundreds of videos have been uploaded on various topics till now.

To motivate teachers after depressing period of Covid-19, Ghazali conducted exclusive motivational training for teachers. This training session was conducted by the members of Ghazali board of trustees. More than 700 teachers participated in this training

**Training to mitigate the challenges posed by the implementation of a Single National Curriculum, especially for the teachers of rural areas.**

**Motivational training for teachers**

**Leadership camp of selected principals and teachers.**

## Challenges

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**Challenge to retain trained teachers, especially females due to some social and cultural issues.**

**Lack of resources.**

## Goals

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**To upgrade activities of training.**



# Section-B

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GHAZALI  
DEPARTMENTS  
2021 and 2022



# Pakistan Rural Education Program

Department of Pakistan Rural Education Program (PREP) is the mother of all programs in Ghazali. Initially Ghazali started its operations by this name in 1996. Emergence of GET to a network where more than 110,000 children are benefiting with the light of education and making their future is the credit of this department and management.

Management of PREP owes to Almighty Allah whose blessing has made this it all happen. Once again, PREP reiterates its determination of working with same vigor and dedication in this annual report.

Currently, following programs are directly managed under PREP: Rural Inclusive Education Program Rural Vocational Training Program Out of School Children Program Education for All (For Hindu Community)

As mentioned earlier 711 special children in 28 resource centers are getting their education through Rural Inclusive Education Program. Similarly, through Out of School Children Program 200 schools are being opened up in rural areas of Muzaffargarh where 21000 out of school children are now enrolled in schools.

## PREP in 2021 and 2022:

**(The performance of each program under PREP is shared in table)**

# Projects In PREP

| Projects Name                 | Total Schools | Total Students |
|-------------------------------|---------------|----------------|
| Ghazali Schools (Punjab)      | 214           | 53,652         |
| Ghazali Schools (KPK)         | 18            | 3,125          |
| Ghazali Schools (Balochistan) | 7             | 992            |
| Ghazali Schools For Hindu     | 6             | 578            |
| Govt. Schools PSSP Project    | 82            | 11,595         |
| Ghazali Schools NSP Project   | 29            | 3,088          |
| TAOTAL                        | 416           | 73,030         |





## Projects Performance

| Projects          | Schools    | Opened    | Closed    | Schools    |
|-------------------|------------|-----------|-----------|------------|
| GET (PUNJAB)      | 274        | 8         | 8         | 274        |
| GET (KPK)         | 16         | 3         | 1         | 18         |
| GET (BALOCHISTAN) | 6          | 2         | 1         | 7          |
| GET (HINDU)       | 6          | -         | -         | 6          |
| PSSP              | 82         | -         | -         | 82         |
| NSP               | 30         | -         | 1         | 29         |
| <b>TOTAL</b>      | <b>414</b> | <b>13</b> | <b>11</b> | <b>416</b> |



# Higher Education Department

To facilitate students beyond school education Ghazali Education Trust runs a dedicated department of higher education. Under the parasol of this department, Ghazali is running a couple of colleges, facilitating students to get admission in well-known universities within the country and abroad.

Moreover, it's also establishing a state of the art academy for preparation of competitive exams like CSS, PMS, PPSC and others.

Higher education department helps students in preparing entry and admission tests to facilitate in seeking admission

in well-known universities within the country and abroad. In the year 2021 agreement was made between Ghazali Premier College and Bright Pakistan, through which the later-mentioned coaching center is helping GPC students prepare for E-CAT and M-DCAT for free.

HED is running Islah International program where students are offered graduation degree programs, affiliated with the Government College of Faisalabad.

Hundreds of students are being served through HED to actualize their educational goals. HED also tracks students' career paths and provides consultancy

## HED in 2021 and 2022

**Installed management software in its degree colleges**

**Recovered institutes from effects of Covid Crises**

**Revamped the entire system of one of its degree colleges**

## Goals

**Establish an academy for preparation of competitive exams like CSS, PMS, PPSC and others Bring changes in model of Ghazali Premier College**



# Land Acquisition and Construction Department

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Ghazali Education Trust has a dedicated department of experienced professionals that look after acquisition of land along with construction, maintenance and renovation of schools. Department also handles record maintenance of the property and issues related to it. So far, the department has constructed 27 school buildings for Ghazali in various districts of Pakistan.

While constructing and renovating schools, this department makes sure that international standards of the school building are observed as much as possible. The land acquisition department of experts indicates Ghazali's resolution to gain expertise in every matter around establishing schools.

As Ghazali is a not-for-profit organization, thereby, most of the land on which schools are established is donated land. Constant new donations show public trust in Ghazali. Recently, in Sheikhpura, three brothers donated 1.5 acres land to Ghazali for establishing school. Currently, Ghazali holds 14 lands in various districts, on which LACD has a plan to establish a school. But construction plan is getting slow down only due to a lack of resources.

In 2021 land acquisition department started the construction of a school in Darrah 3, Tehsil Balakot District Mansehra. The area for this school was hilly and

rugged land. The entire terrain was very tough. But the engineers and workers made this dream happen within a year. The construction of a school in such an area shows the professionalism and commitment of the people with whom LACD is working. Now 105 children are studying in this school.

## LACD in 2021 and 2022

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**LACD purchased land of 3 Kanal in Gujrat.**

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**3 canals and 1.5 acres land are donated to Ghazali at two separate places of Sheikhpura.**

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**A school is built in Darrah-3 Mansehra.**

## Challenges

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**Constant escalation of inflation caused a significant challenge in estimating the costs of construction.**

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**Lack of resources, as 14 places are laying vacant on which construction is require.**

# Research and Development Department:

R&D a mainstay of organization, helps in developing strategies that keep them looking ahead and moving forward.

Importance of this department enhances especially when Ghazali had to devise new ways for learning opportunities for children especially for those who belong to rural districts of Pakistan and are struggling with limited resources. Being mindful of the responsibility, R&D works hard to fulfill goals and objectives.

Currently, R&D is contributing in couple of areas in Ghazali.

Development of curriculum where it needs and prepares teaching aid material for the facilitation of curriculum.

Controls examination throughout GET schools system.

Recently, R&D department has developed the Quran manual, which helps children in understanding translation and explanation of the Holy Quran in a very easy manner. The manual is developed in a way that meanings of the words in the Holy Quran unconsciously become part of children's memory. R&D also set the assessment criteria for the children studying in GET.

Moreover, when the "Single National Curriculum" was implemented, a challenge was posed due to the compulsion of English medium subjects in schools. Teachers in rural areas faced significant difficulty in teaching at that time because they used to teach subjects in Urdu. Research and Development department arranged training for those teachers and formed strategies to cope up with this challenge.

## R&D in 2021 and 2022

**Developed Quran manual**

**Conducted examinations in all schools working under Ghazali.**

**Developed ways to adapt changing environment in post Covid world.**

## Challenges

**Lack of resources.**

**Lack of research culture in organizations, so that partnerships can be made.**

**Lack of research technologies.**

**Enhance research activities.**



# Human Resource Department

To uphold the quality of human resource and humanistic environment in Ghazali, HR department is serving with its commitment to global standards and organizational vision of GET. Along with tracking the productivity of employees HR also ensures employee satisfaction and wellbeing. That's why retention rate is very high in Ghazali. HR department tries best to retain finest practices in Ghazali system that meets the international standards.

## Talent Acquisition

## Training and development

## Performance Management

## Organizational development

## Compensation and benefits

## Health and Safety

Semi centralized system of selection and recruitment is being practiced in GET. Hiring of employees in department is entirely managed by HR but for the programs, top managerial positions are managed by head office. Rest of the recruitments is done by local officers of Ghazali. For instance, district managers and principals in schools are appointed by the head office but appointment of teachers and lower staff is managed by local authorities of GET.

HR shows utmost carefulness during recruitment and selection as it has to ensure smooth functioning of system and retention of employees after selection. HR manages proper system of testing and assessment is maintained at recruitment level.

As far the training and capacity building is concerned, HR focuses enhancing productivity. Various sessions are conducted to keep employees motivated and satisfied. Daily Quran class also proves very effective in this regard. HR also manages Ghazali Forum on which lectures of different experts and scholars are arranged for employees. There is also a 'Reading Club' which help employees connecting with books and expand their knowledge.

Keeping in view the capacity needs of employees, HR arranges need based trainings. For instance, a training was arranged for the finance officer of data management software SAP. Similarly, training for YouTube channel management was also arranged.

In Ghazali, employees also enjoy a lot of perks and privileges. A comprehensive health and life insurance is provided to there for employees. Employees can have loan in need; also pension funds are made active for those who serve at least a year in Ghazali. In addition to paid vacation, recreational tours and healthy entertainments are also being provided by HR.



GET proudly declares that due to friendly policies in our organization the employees' satisfaction rate is very high. Results of recent surveys are the evidence of the claim.

## HR in 2021 and 2022

**20 laptops are distributed among employees.**

**Around two million rupees have been spent on providing employees personal loan**

**Surveys related to HR practices are conducted**

**Installation of biometric attendance system.**

**Certifications and third-party validations.**

**Establishment of Readers club**

## Challenges

**Significant challenge towards keeping the retention rate high after covid period in comparison to the prior years.**

**Challenge in keeping the morale of employees high during uncertain time of crises.**

**Facing difficulty in keeping the needs of employees fulfil due to high inflationary pressures**

## Goals

**To move towards automation of HR system.**

**More third-party validations**

# Program Development Unit

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**Program Development Unit is a department of Ghazali Education Trust. Its purpose is to develop a liaison with donor organizations and making professional relation with donors through uniform project management. It also includes:**

- Research planning, data collection, project management and monitoring
- Find new support sources for Ghazali Education Trust
- Establishment of liaison with new development partners
- Developing relations with corporate donors.
- Community mobilization

## PDU in the year 2021 and 2022

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- Accelerated Learning Program, Non-Formal Basic Education centers (Primary and Middle tech) in KPK and Punjab (in collaboration with JICA and AIOU)
- Sindh Education Program
- FAS (9 Schools in collaboration with SEF)
- PSP (3 Schools in collaboration with SEF)
- English Medium Schools
- Orphan Care Project (in collaboration with Hyrat Foundation)
- NSI (New School Initiative KPK)

## PDU Partner Organizations

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- Sindh Education Foundation (SEF)
- Hyrat Foundation
- Japan International Cooperation Agency (JICA)
- Allama Iqbal Open University (AIOU)

## Challenges

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- The main challenge for PDU is to maintain relations with corporate donors and organizations.
- To find new sources and opportunities for Ghazali Education Trust. As dealing with corporate partners and running projects is a time taking process so consistency, commitment and patience is required

## PDU Goals

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- To work more efficiently with hard work and passion for development of Ghazali Education Trust.
- To enhance the number of corporate organizations and donor network.
- To enhance number of schools and students in our running projects.

# Resource Mobilization Department:



Resource mobilization department is a specialized unit in Ghazali that is responsible for securing the funding and resources needed to attain the organization's goals and objectives. This department is key for developing and implementing fundraising strategies, building relationships with donors, and identifying new funding opportunities.

The department works closely with other teams within the organization to ensure that all activities align with the organization's mission, vision, and values. It also tracks the use of resources and provides regular reports to the management and board of directors.

Our resource mobilization team is a dynamic group of professionals dedicated to developing and implementing innovative strategies to secure funding from a variety of sources. From grants and philanthropy to corporate partnerships and individual donations our team is skilled at identifying and providing funding opportunities to support Ghazali's mission of spreading light of education.

Despite covid crisis, functioning of programs like Orphan and Needy Support in Ghazali depicts efficient working of Resource Mobilization Department.

## RMD in 2021 and 2022:

**Successfully conducted virtual fundraising campaigns within the country and abroad**

**Organized virtual sessions to engage with potential donors and supporters**

**Leveraged the help of showbiz celebrities to send across compelling appeal messages**

**Despite the sudden shift to lockdown, played a crucial role in ensuring resources for the education of 100,000 children studying in trust schools**

**Adapted quickly by forming creative strategies to connect with donors and charitable partners during the lockdowns**

**Implemented a door-to-door approach for sending appeal letters, replacing face-to-face meetings to ensure safety during the pandemic**

**Utilized digital platforms and technology to enhance donor engagement and facilitate resource mobilization**

**Successfully maintained and strengthened relationships with existing donors and charitable partners**

**Continuously explored new avenues and partnerships to expand the reach of the trust's fundraising efforts**

# Finance Department



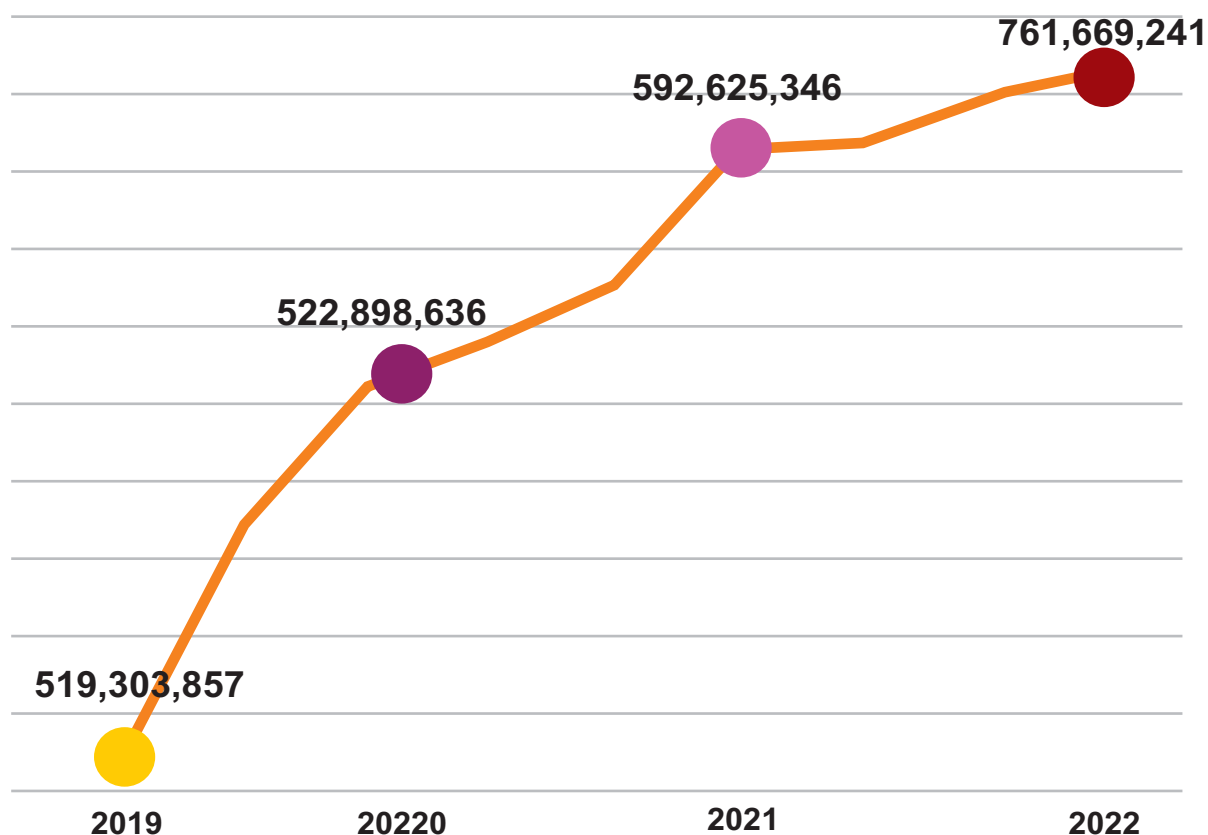
Ghazali Education Trust has a centralized system of finance managed by a dedicated team of professionals in head office. Entire budget strategies and other policies are regulated in transparent and efficient manners with strong check and balance. The fiscal year in Ghazali, like many other organizations begins on 1st July and concludes 30th June. The plans are defined on annual basis. Internal and external highly reputed teams of auditors audit the system of Ghazali on annual basis and produce their independent

reports. Executive board members make sure teams of auditors work in a free and independent environment.

As Ghazali is committed to a nonprofit noble cause of creating educational facilities for every child and everywhere, therefore, finance department makes sure that maximum resources will be spent on community service limiting the administrative and managerial costs to minimum range, that is 13 to 13.5 percent in our organization.

Every year new schools and beneficiaries add to the ambit of Ghazali. Despite the fact, finance department keeps monitoring that expenditures do not exceed the available resources. Years 2021 and 2022 were of great challenges for GET because the organization was recovering from the Covid crisis. Keeping in view all the circumstances and needs the budget for the fiscal year 2023 is estimated around Rs. 800 million.

## BUDGET REVENUE CHART



# Financial Statements For the year ended June 30, 2021

| INCOME  |    |                    |                    |
|---|----|--------------------|--------------------|
| Donations   | 13 | 384,563,237        | 361,664,085        |
| Income from schools   | 14 | 156,815,857        | 166,137,096        |
| Other income  | 15 | 4,896,931          | 1,719,811          |
|   |    | <u>546,276,025</u> | <u>529,520,992</u> |
| EXPENDITURE   |    |                    |                    |
| Direct expenses   | 16 | 477,521,292        | 499,004,685        |
| Administrative and general expenses                             | 17 | 34,348,481         | 38,041,805         |
|   |    | <u>511,869,773</u> | <u>537,046,490</u> |
| Taxation  | 18 | -                  | -                  |
| Net surplus/(Deficit) for the year transferred to general funds |    | <u>34,406,252</u>  | <u>(7,525,498)</u> |

The annexed notes from 1 to 18 form an integral part of these accounts.

Date :  
Place :Lahore

  
Finance Secretary

  
Chairman

## Ghazali Education Trust Statement of Financial Position As at June 30, 2021

| FUND AND LIABILITIES                 |  | 2021               | 2020               | ASSETS                                      |        | 2021               | 2020               |
|--------------------------------------|--|--------------------|--------------------|---|--------|--------------------|--------------------|
| Note                                 | Rupees                                   | Rupees             |                    | Note  | Rupees | Rupees             |                    |
| <b>Fund</b>                          |  |                    |                    |   |        |                    |                    |
|                                      | General fund                             | 251,518,338        | 217,112,086        | <b>Non-current assets</b>                   |        |                    |                    |
|                                      | Restricted Designated Asset Fund         | 32,702,467         | 33,148,666         | Property and equipment                      | 7      | 169,415,593        | 176,162,529        |
|                                      |  | <u>284,220,805</u> | <u>250,260,752</u> | Intangible assets                           | 8      | 141,502            | 176,877            |
|                                      |  |                    |                    | Long term deposits                          | 9      | 1,247,000          | 1,197,000          |
|                                      |  |                    |                    | Long term investment                        | 10     | 3,492,459          | 1,536,351          |
|                                      |  |                    |                    |   |        | <u>174,296,554</u> | <u>179,072,757</u> |
| <b>Non Current liabilities</b>       |  |                    |                    |   |        |                    |                    |
|                                      | Long term payable                        | 2,000,262          | 3,036,689          | <b>Current assets</b>                       |        |                    |                    |
| <b>Current liabilities</b>           |  |                    |                    |   |        |                    |                    |
|                                      | Creditors, accrued and other liabilities | 5                  | 48,247,611         | Advances, prepayments and other receivables | 11     | 73,681,132         | 91,199,746         |
|                                      |  |                    | 53,673,410         | Cash and bank balances                      | 12     | 86,490,991         | 36,698,348         |
|                                      |  |                    |                    |   |        | <u>160,172,123</u> | <u>127,898,094</u> |
| <b>Contingencies and commitments</b> |  |                    |                    |   |        |                    |                    |
|                                      |  | 6                  | <u>334,468,678</u> | <u>306,970,851</u>                          |        | <u>334,468,678</u> | <u>306,970,851</u> |

The annexed notes from 1 to 18 form an integral part of these accounts.

Date :  
Place : Lahore

  
Finance Secretary

  
Chairman



# Financial Statements For the year ended June 30, 2022

## Ghazali Education Trust Income & Expenditure Account For the year ended June 30, 2022

|  | Note | 2022<br>Rupees     | 2021<br>Rupees     |
|--|------|--------------------|--------------------|
| <b>INCOME</b>  |      |                    |                    |
| Donations  | 15   | 207,700,289        | 151,941,434        |
| Grant from organizations                                     | 16   | 320,966,550        | 232,621,803        |
| Income from schools  | 17   | 244,521,166        | 156,815,857        |
| Other income   | 18   | 10,201,696         | 4,896,931          |
|  |      | <b>783,389,701</b> | <b>546,276,025</b> |
| <b>EXPENDITURE</b>   |      |                    |                    |
| Direct expenses  | 19   | 648,719,101        | 477,521,292        |
| Administrative and general expenses                          | 20   | 62,228,908         | 34,348,481         |
|  |      | <b>710,948,010</b> | <b>511,869,773</b> |
| Taxation   | 21   | -                  | -                  |
|  |      | <b>72,441,691</b>  | <b>34,406,252</b>  |
| <b>Net surplus for the year transferred to general funds</b> |      |                    |                    |

The annexed notes from 1 to 21 form an integral part of these accounts.

Date :  
Place :Lahore

  
Finance Secretary

  
Chairman

## Ghazali Education Trust Statement of Financial Position As at June 30, 2022

| FUND AND LIABILITIES                     | Note | 2022<br>Rupees     | 2021<br>Rupees     | ASSETS                                      | Note | 2022<br>Rupees     | 2021<br>Rupees     |
|--|------|--------------------|--------------------|---|------|--------------------|--------------------|
| <b>Fund</b>                              |      |                    |                    | <b>Non-current assets</b>                   |      |                    |                    |
| General fund                             |      | 323,960,029        | 251,518,338        | Property and equipment                      | 9    | 203,007,332        | 169,415,593        |
| Restricted designated asset fund         | 5    | 32,153,287         | 32,702,467         | Intangible assets                           | 10   | 113,202            | 141,502            |
|  |      | <b>356,113,316</b> | <b>284,220,805</b> | Long term deposits                          | 11   | 1,382,000          | 1,247,000          |
|  |      |                    |                    | Long term investment                        | 12   | 49,924,501         | 3,492,459          |
|  |      |                    |                    |   |      | <b>254,427,035</b> | <b>174,296,554</b> |
| <b>Non Current liabilities</b>           |      |                    |                    | <b>Current assets</b>                       |      |                    |                    |
| Long term payable                        |      | 1,962,662          | 2,000,262          | Advances, prepayments and other receivables | 13   | 114,101,505        | 73,681,132         |
| Liabilities against leased assets        | 6    | 2,638,222          | -                  | Cash and bank balances                      | 14   | 36,704,266         | 86,490,991         |
|  |      | <b>4,600,884</b>   | <b>2,000,262</b>   |   |      | <b>150,805,771</b> | <b>160,172,123</b> |
| <b>Current liabilities</b>               |      |                    |                    |   |      | <b>405,232,806</b> | <b>334,468,678</b> |
| Liabilities against leased assets        | 6    | 2,028,666          | -                  |   |      |                    |                    |
| Creditors, accrued and other liabilities | 7    | 42,489,940         | 48,247,611         |   |      |                    |                    |
|  |      | <b>44,518,606</b>  | <b>48,247,611</b>  |   |      |                    |                    |
| <b>Contingencies and commitments</b>     |      |                    |                    |   |      |                    |                    |
|  | 8    | -                  | -                  |   |      |                    |                    |
|  |      | <b>405,232,806</b> | <b>334,468,678</b> |   |      |                    |                    |

The annexed notes from 1 to 21 form an integral part of these accounts.

Date :  
Place : Lahore

  
Finance Secretary

  
Chairman



## GHAZALI EDUCATION TRUST

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🐦 : [twitter/ghazali\\_trust](https://twitter.com/ghazali_trust)



ISO 9001:2008 Certified Trust