



# ANNUAL REPORT

2018-19

KASHMIR EDUCATION FOUNDATION

150, Westridge 1, Rawalpindi

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## About Us

Kashmir Education Foundation (KEF) is a not-for-profit and non-government charitable educational trust, having its head office in Rawalpindi. It is registered under ‘The Societies Registration Act, (Act XXI of 1860) of Government of the Islamic Republic of Pakistan vide registration No. RP 1708 of 1994/1995’.

KEF aims at providing quality schooling to children particularly from the underprivileged communities living in rural areas of Pakistan and Azad Jammu & Kashmir; with emphasis on female children paving the way for them to break through socio-economic bonds for becoming leaders of tomorrow.

## KEF History & Philosophy

Youth in any nation represents the ‘Future’ of the country but in countries like Pakistan where the demographic statistics reveal major proportion of youth in population, youth is to be considered as ‘Present’ of the country and that their potential can be utilized “Today & Tomorrow”. Recent studies have established a fact that the demographic structure, deeply affects development opportunities in the society and youth population plays a very significant role in security, development and prosperity.

Pakistan currently has the fifth largest youth population in the world. The youth needs to be properly harnessed for national development and to avoid any critical socio-economic implications. It is also an established fact that besides component of youth, strength and prosperity of the nations is founded on the access and the quality of the education provided to their youth as it is widely recognized that a nation’s most vital asset is its well-educated youth. Unfortunately, since inception of Pakistan in 1947, education remained at low priority of various governments. As a result, the sector failed to provide quality education to its masses and resultantly Pakistan has to face problems of low economic growth, rising poverty and social injustice.

Generally speaking, large numbers of Pakistani boys and girls are denied access to quality education mainly due to their financial hardships. Therefore, Maj. Gen. (Retd) M. Rahim Khan along with his and friends founded ‘Kashmir Education Foundation (KEF)’ on 14<sup>th</sup> August 1994 aiming at supporting talented poor children to become a vital component of the nation’s vanguard for imparting knowledge and providing leadership in diverse fields.

## KEF's Vision

“To see the emergence of a critical mass of future young citizens of Pakistan who will have education, intellectual ability, knowledge and character to meet the challenges facing the country in the 21<sup>st</sup> century.”

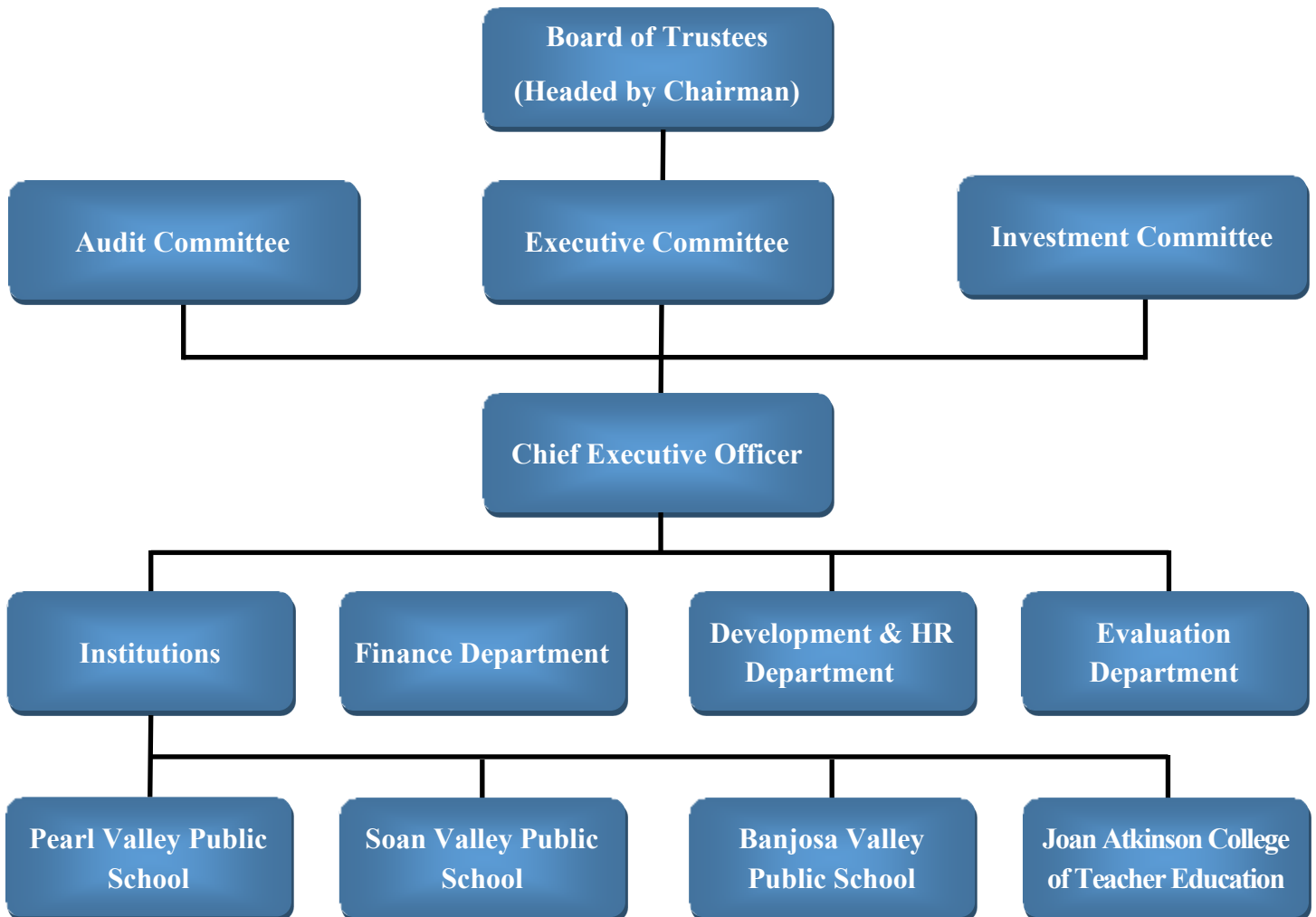
## KEF's Mission and its Core Objectives

In this age of knowledge, to provide modern quality education to the bright children of the marginalized sections of Pakistan's rural society in particular, with a view to producing able leaders in various fields of human endeavor. The core objectives of KEF's mission are that its schools which will be few in number, will be 'Gold Standard Schools' and not common run of the mill type. They will nurture and produce students of high caliber who:

- Become role models with enquiring minds, have zest for knowledge, possess self-confidence and character and who
- Attain academic excellence and believe in the value systems embracing universal human values particularly those enshrined in Islam.

KEF's motto is quality and excellence and not numbers. It is a part of its mission that its schools will produce each year around 100 students who not only meet the criteria mentioned above but they are also at par with their counterparts in the advanced countries of the world in terms of their knowledge of Physics, Chemistry, Biology, Mathematic, English and advanced I.T. The turnout of such students by KEF's schools as well as highly qualified teachers of junior and senior classes of international standard by Joan Atkinson College of Teacher Education (JACTE) and the other institute will be KEF's modest contribution each year to the realization of its vision of Pakistan.”

## KEF Organisation Hierarchy



## Board of Trustees

KEF's Board consists of following 14 trustees, who elect their Chairman.

- Lieutenant General (Retired) Taufiq Rafiq, HI (M), Former Managing Director, Askari Cement Limited.
- Mr. M. R. Khan, Former Executive Director, Asian Development Bank, Manila; Former Chairman, Pakistan Banking Council and Former Chairman, United Bank Limited.
- Mr. Pervez Sufi, Chartered Accountant and Business Executive.
- Mr. S. M. Nadim Shafiqullah, Business Executive.
- Haji Mussadhik Hussain, Business Executive and Chairman, KEF UK.
- Mr. M. Akram Khan Cheema, Educationist and Trustee, KEF UK.
- Mr. Mir Muhammad Ali, Former Chief Executive, UBL Fund Managers Limited.
- Brigadier (Retired) Muhammad Jamil Khan, Social Worker.
- Engr. Asif Habib Khan, Social worker.
- Mr. Muzaffar Mehmood Qureshi, Former Secretary, Ministry of Women Development, Social Welfare and Special Education, Government of Pakistan.
- Maj Gen (R) Najeeb Tariq, Former Principal of Hassanabdal Cadet College.
- Iffat Ferdinand, An experienced secondary school Electronics Teacher in UK.
- Ms. Sobia Maqbool, Chief Risk and Compliance Officer, Pakistan Microfinance Investment Company, Islamabad Pakistan.

## Board Committees

### Executive Committee

The Executive Committee helps the Board in devising strategic goals and keeping the trustees updated on all the projects and progress of operations. The Executive Committee is comprised of the following:

Lieutenant General (Retired) Taufiq Rafiq	Chairman
Mr. M. R. Khan	Member
Mr. S. M. Nadim Shafiqullah	Member
Mr. Mir Muhammad Ali	Member
Engr. Asif Habib Khan.	Member
Brig (R) M. Jamil Khan	Member
Maj Gen (R) Najeeb Tariq	Member

## Audit Committee

Audit Committee assists the Board in fulfilling its financial reporting responsibilities and for overseeing that there is a sound system of internal control and audit process. It also monitors KEF's compliance with applicable regulations and laws. The Audit Committee is comprised of the following:

Mr. Mir Muhammad Ali	Chairman
Mr. M. R. Khan	Member
Mr. S. M. Nadim Shafiqullah	Member
Mr. Mir Muhammad Ali	Member
Engr. Asif Habib Khan.	Member
Mr. Muzaffar Mehmood Qureshi	Member
Chief Executive Officer	Secretary

## Investment Committee

This Committee advises the Board in matters relating to the investment of its surplus funds from time to time and also about the long-term investment of KEF's Donors' Endowment Fund.

Mr. Mir Muhammad Ali	Chairman
Mr. M. R. Khan	Member
Mr. S. M. Nadim Shafiqullah	Member
Mr. Mir Muhammad Ali	Member
Engr. Asif Habib Khan.	Member
Mr. Muzaffar Mehmood Qureshi	Member
Chief Executive Officer	Secretary

## External Auditors:

M/S Riaz Ahmad & Company, Chartered Accountants, Blue Area, Islamabad.

## Internal Auditors:

M/S Obaid Associates.

## Legal Advisor:

M/S Azfar Law Associates, Advocates and Corporate Counsel, Lahore.

## Management:

Chief Executive Officer (Acting)	Ms. Saira Said Ahmad
Director Evaluation & Counseling	Ms. Saira Said Ahmad
Manager Development	Mr. Imran Arif Khan
Manager Finance	Mr Ahmed Afzal (Assistant Manager)
Manager Administration	Mr. Yasir Basseer
Assistant Accounts Officer	Mr. Adeel

## KEF Institutions

KEF has remained engaged in the education sector since its inception. Currently, it operates the following four institutions:

- Pearl Valley Public School & College (PVPS) at Rawlakot, AJ&K
- Banjosa Valley Public School (BVPS) at Banjosa, AJ&K
- Soan Valley Public School (SVPS) at Basali, District Rawalpindi
- Joan Atkinson College of Teacher Education (JACTE) at Basali, Rawalpindi

## Pearl Valley Public School (PVPS)

Pearl Valley Public School is an English medium school located at Rawalakot in Azad Jammu & Kashmir. It was the pilot project of KEF. In order to establish the school, a piece of land measuring over 3 acres was donated by the Khan family. It started functioning on 14<sup>th</sup> August 1996 and currently has classes up to 10<sup>th</sup> grade. It is a non-residential day school where children from Rawalakot (*covering an area of 200 square kilometers with a population of over 500,000 people*) are enrolled on merit basis with girls comprising 50% of the total number. According to KEF's philosophy, once a child gets selected on merit, he/she becomes entitled to have financial support to the extent his/her parents are unable to meet the school expenses. Because of low income levels of the parents, tuition fees are heavily subsidised by KEF. For those who can afford, KEF is following a policy of charging very low fee as compared to other private schools in the country. PVPS has all the modern educational facilities for students including a library (*with over 15,000 books*), science labs, computer lab, language lab, audio-visual facility, arts & crafts room, gymnasium/auditorium and playgrounds.

A large number of individuals and organisations have helped KEF in setting up and running the PVPS. These include British Council and the United Kingdom Voluntary Services Overseas (VSO). VSO provided the school with highly qualified British teachers and trainers. The first three Principals of the school were volunteer lady teachers from UK. In addition, Australian Volunteers International has also provided volunteers for the School. As part of Global School Partnership Scheme, PVPS has established links with Acklam Grange




School and Valentines High School in UK. Since 2008, two of its students visit these schools on a four-week study tour every year.

PVPS has proved to be a great success. In the Federal Board Examination of 2019, in SSC I examinations 31 students appeared, out of which 28 students got A+ grade (Over 80%) and 3 secured A grade (over 70%). In SSC II examination, 30 students appeared, out of which 27 students got A+ grade (over 80%) and 3 secured A grade (over 70%).

So far, 404 students have graduated from the school. Out of which, 331 have successfully completed their higher education from leading institutions of the country, wherein, the bright students had been admitted on merit and were also granted scholarships. They are presently rendering services in various capacities in different organisations. A major chunk of remaining students are either pursuing their studies in Intermediate Colleges or in institutions of higher learning. KEF is pleased that many of its graduates, after completion of their

<b>Professions</b>	<b>Number of students</b>
Working in corporate sector as managers or self-employed (MBAs)	49
IT Sector (Software Engineer, Web Developer)	29
Government/Civil Servants	4
Geologist	4
Chartered Accountants	8
Lecturers/Professors(MScs/M.Phils/Phds)	68
Lawyers	4
Architects	4
Engineers	47
Doctors	91
Media	1
Army	15
Air force	4
Navy	1
Fashion Designing	2
<b>Total In Profession</b>	<b>331</b>

higher studies are presently working in the institutions of great fame.



It will not be out of place to mention here that 4 graduates of the school, who have completed their higher education, have earned great distinction.

- Mr. Uzair Aziz won the ‘Sword of Honour’ at Pakistan Air Force Academy, Risalpur in 2014.
- Mr. Furrukh Rafique represented PAF for special foreign course of BS Aircraft System and Operation held in the Air Force Aviation University of Changchun, China.
- Ms. Pizwak Imitiaz graduated from LUMS and selected for Special Exchange Semester Programme by the University of Wisconsin, USA. Thereafter, she served as Research Associate in LUMS. Later on, she was selected by Central European University, Budapest, Hungary, from where she got Master’s degree in Political Science. She is currently pursuing her Ph.D from Tsinghua University in Beijing, China.
- Ms. Sara Javad did her BS (Hons) in Economics from Columbia University, New York. She is currently pursuing a degree in law from Harvard University.

## 2018-19 at PVPS

### **Academic Achievements**

PVPS has got excellent Results of SSC in Federal Board Examination 2019. The GPA for class 10<sup>th</sup> in 2019 was 5.90 securing 9<sup>th</sup> position out of 1035 schools.

### **School Improvement Plan**

The Founding Trustees and the Board envisages that KEF’s schools must always rank on top of all the affiliated schools located in Rawalakot area or in Azad Kashmir as a whole in terms of their ranking based on the annual results of their IX<sup>th</sup> and matric examinations, in the coming two years. In terms of annual ranking KEF’s schools must be on top or near the top viz. a. viz. all the schools affiliated with FBISE whether located in Pakistan or overseas.

In the second phase i.e. around 2024 the students of KEF's schools will be expected to achieve parity with their counterparts in advanced countries of the world in terms of their knowledge of Physics, Chemistry, Biology, Mathematics, I.T. and English. To this end PVPS and all other KEF institutions have taken the following steps towards the achievement of Gold Standard:

- Promotion of English-speaking culture is ensured.
- Evening classes are conducted.
- Extra coaching classes for slow learners are conducted.
- Zero Period is conducted.
- Online school directory has been prepared and shared with KEF Trustee in UK, Ms. Iffat Ferdinand.
- Syllabus has been exchanged with Ms. Iffat Ferdinand, who provides valuable education curriculum consultancy to KEF.
- Text books of Physics, Chemistry and Biology have been donated by Valentines High School in UK and are being taught in KEF schools at secondary level as an additional resource.



## Renovation & Beautification at PVPS

The following Renovation work has been carried out at PVPS during 2018-19:

- The Auditorium has been renovated.
- All School Washrooms have been upgraded and renovated.
- Guest House has been renovated, repaired and painted.
- Science Labs in School have been upgraded and furnished as per requirement.
- PVPS has upgraded its ambiance in terms of beautification through plantation of evergreen and flowering plants.

## Career Counselling and Motivational Sessions

PVPS has started inviting Alumni in different professions for Career Counseling and Motivational Talks. A Career Counselling Session was organised by PVPS on 27<sup>th</sup> June, 2019 for students of class 9<sup>th</sup> & 10<sup>th</sup>. The session was aimed at increasing the awareness of the audience about the multiple career options available to them. The session was conducted by Mr. Bilal Nazar, a PVPS alumni currently studying in Army Medical College, Lahore



PVPS alumni Ms. Kashmine Khan had an interactive session with female teachers and girls of senior section to develop awareness of gender harassment and child abuse amongst female students.



## Soan Valley Public School (SVPS)

After gaining immense inspiration and phenomenal success of the pilot project of PVPS, the KEF established another school on the model of PVPS by the name of Soan Valley Public School (SVPS). The school was established in May 2005 at Basali (District Rawalpindi), in the outskirts of Islamabad. Despite having rich history, most people of this area belong to lower income group. Entire funding of the school was provided by KEF UK. The school building (covering an area of over 51 Kanals) also serves as an adjunct to ‘Joan Atkinson College of Teacher Education (JACTE)’, which is basically a resource center for initial teaching practices. Mrs. Joan Atkinson, the pioneer Principal of PVPS and the first Director of JACTE returned voluntarily from UK to steer the school during its formative period. With the passage of time, faculty of the school has been replaced by local teachers. Currently, Ms. Rubina Khadim (Principal) is heading the school.

Like PVPS, the SVPS is also equipped with all present day modern educational facilities. It has a computer lab, a language laboratory, a library with almost 17,000 books, an arts and crafts room, a multipurpose hall and a big playground. Its library, named after Miss Anna Finn, a London schoolteacher (who ran seven consecutive marathons on seven consecutive Sundays in UK and France to promote the cause of KEF in 2007). Two interactive boards were installed in SVPS to make teaching and learning process more effective and interesting.



## 2018-19 at SVPS

### Academic Achievements

In the Federal Board Examination of 2019, in SSC I examinations 15 students appeared, out of which 9 students got A+ grade (Over 80%) and 6 secured A grade (over 70%). In SSC II examination, 17 students appeared, out of which 9 students got A+ grade (over 80%) and 7 secured A grade (over 70%), 1 secured B grade (over 60%). The GPA for class 10<sup>th</sup> in 2019 was 5.47 securing 36<sup>th</sup> position out of 2196 schools.

### Teacher's Training Sessions:

A session on Coaching, Mentoring and Performance Assessment was conducted at SVPS by educationalists



Ijaz Ahmed Khan and Abid Ishaq on 24<sup>th</sup> April, 2019.



## Banjosa Valley Public School (BVPS)

Banjosa Valley Public School (BVPS) was constructed at Banjosa in Azad Jammu & Kashmir. The school is about 2 kms away from the famous 'Banjosa Lake'. This school was established with generous funding of Mr. Hassan Askari, Mr. George Goulding and other philanthropists from UK and other countries. Regular classes commenced from 24<sup>th</sup> March 2009. Teaching faculty for BVPS was trained in Joan Atkinson College of Teacher Education and employed in PVPS to give them required teaching experience prior to joining.



### 2018-19 at BVPS

#### Academic Achievements

In the Federal Board Examination of 2019, in SSC I examinations 22 students appeared, out of which 11 students got A+ grade (Over 80%) and 9 secured A grade (over 70%), 1 secured B grade (over 60%), 1 secured C grade (Over 50%). In SSC II examination, 17 students appeared, out of which 16 students got A+ grade (over 80%) and 1 secured A grade (over 70%). The GPA for class 10<sup>th</sup> in 2019 was 5.94 securing 6<sup>th</sup> position out of 1035 schools.

## Construction of Secondary Block of BVPS

Ground breaking ceremony of construction of the secondary block of Banjosa Valley Public School was held on 27<sup>th</sup> April, 2019. Pakistan State Oil has funded the project (Rs 8.2 million) through its Corporate Social Responsibility Trust (CSR Trust). The Chairman PSO CSR trust Mr. Yacoob Suttar was invited as chief guest for inauguration of the construction project. Construction work on the secondary block of Banjosa Valley Public School started in June, 2019.



## Kashmir Issue Awareness Session

During 2019, PVPS Alumni Mr. Umair Pervaiz and Ms. Madiha Shakeel were invited to conduct an awareness session on the Kashmir Issue for the students of Banjosa Valley Public School and Pearl Valley Public School.




## Joan Atkinson College of Teacher Education (JACTE)

In any society, role of a teacher is the most critical and vital for a child's education and development. A motivated and well-trained teacher can inspire, encourage and stimulate a child by transforming the most insipid and dull subjects into magical texts. A number of examples can be quoted for individuals who have achieved laurels in their lives with the help of a teacher. A dull and uninspiring teacher is detrimental and retards development in a child's life. Therefore, improving teacher's effectiveness and imparting modern skills of teaching is the need of the hour. Thus, quality education necessitates quality teachers.

During early days of KEF, volunteer teachers from UK staffed Pearl Valley Public School. They extended their support for development of local teachers. As the teacher's education in Pakistan is still in its infancy, therefore, provision of quality teachers for the KEF's schools was a major challenge. To address this issue, Institute of Teacher Education (ITE) was set up. In December 2011, it was upgraded to College level and renamed as 'College of Teacher Education' (CTE). In loving memory of late Mrs. Joan Atkinson, the teacher training college name was changed to Joan Atkinson College of Teacher Education (JACTE) in 2018.





JACTE has well-equipped buildings with highly motivated and trained staff. It also has a practice primary school on its doorstep where trainee teachers can try out their newly honed skills. Traditionally, primary and secondary school teaching in Pakistan relies on rote learning and examinations that test a student's ability to recall, even if they did not understand what they write. The principle feature of diploma course in primary education at JACTE is that teaching should be interactive and that children may be taught to understand their world. Using English as a medium of study is of course a barrier for some youngsters, as it serves as their third language. Many of the students in JACTE arrive with little experience of spoken English.

A large number of female JACTE 'trained' teachers have since opened their own schools to provide quality education in their respective rural and remote areas. Some of them are serving in other schools established by NGOs and private sector.

JACTE has its own residential accommodation for 42 trainees and regularly conducts a number of short courses and workshops to raise education standards particularly in private and government schools around Rawalpindi and adjoining areas. It also prepares plans and provides bespoke professional development programs by NGOs and other like-minded educational organisations. This service is provided at a negotiated fee with mutual benefits and is recognised by KEF Board of Trustees as part of an ambitious educational reform within Pakistan and AJ&K which could have a radical impact on improving the quality and standards of educational services provided in the country.

JACTE, in association with the University of Gloucestershire UK and the prestigious Bahria University in Islamabad developed award bearing B.Ed. Diploma and Certificated courses. These accredited professional courses are validated and have allowed JACTE to create the structural framework of its overall quality assured educational program based on UK standards for Qualified Teacher Status (QTS). All JACTE programs promote an approach to professional development which takes into account the latest research findings on how children learn. JACTE has successfully trained a large number of female teachers including those from interior Balochistan, Sindh, Mianwali, Hafizabad, Rawalakot and other places whilst making a significant impact on in-house capacity building and long-term sustainability.

Following table shows the detail of 357 graduates of JACTE:

<b>Graduates of JACTE</b>	<b>No. of Teachers</b>
Teaching in KEF schools in Pakistan and Azad Jammu & Kashmir	31
Teaching in private schools in Azad Jammu & Kashmir	151
Teaching in government schools in Azad Jammu & Kashmir	17
Teaching in private schools in Pakistan	40
Teaching in government schools in Pakistan	5
Teaching in schools run by NGOs / Trusts in Pakistan	27
Running their own schools in Azad Jammu & Kashmir	2
Working as teachers overseas	6
Settled abroad	7
Pursuing higher studies	15
Career information not available	19
Previously working as teachers but presently not working due to health issues	37
<b>Total</b>	<b>357</b>

## 2018-19 at JACTE

### **Renovation and Beautification Work at JACTE**

During 2018-19 the Bassali complex building was painted and beautification work was also carried out in its gardens.

### **Teachers Training Workshops**

KEF's Teacher training workshops are designed to equip prospective teachers with the knowledge, attitudes, behaviors and skills they require to perform their task effectively in the classrooms, school and wider community. This year JACTE conducted teacher training on the basis of following pattern:

- Initial teacher training, a pre-service course before entering the class room.
- Continuing Professional Development (CPD), an in-service training process for practicing teachers.

Teacher training workshops are conducted under the management of JACTE every year. Subject wise workshops were conducted in Feb, 2019 for KEF's school teachers. General Workshops (Lesson planning, classroom management) were also conducted.



## Visits

Mr. Nazir Khan (An eminent educationist of Birmingham UK) visited Joan Atkinson College of Teacher Education (JACTE) & PVPS in April, 2019. He appreciated the efforts of teachers and support staff in uplifting the standard of the institutions. He was inspired by the high standard of teaching and training in such remote areas.



Mr. Mahmood-ul-Hassan, Director of FIA Cyber Crime Wing visited Joan Atkinson College of Teacher Education on 8<sup>th</sup> February, 2019. He conducted a session on Character Building and Cyber Crime which was attended by all KEF School's teachers.



Mr. Asjad Sheikh (Senior Trainer at Right Vision Academy UK, Mentor and Life Coach) visited JACTE on the 19<sup>th</sup> of March, 2019. He talked to the trainees and had a fruitful discussion with them relating to modern teaching needs of the present generation





## KEF During 2018-19

### **Evaluation**

For improvement in quality of education, evaluation has been recognised universally as an essential tool. A dynamic, conceptually sound and well-designed system of internal and external evaluation is in place at KEF schools.

### **Attendance Management System**

Biometric attendance management system was installed in the KEF Head office as well as all the institutes of KEF.

### **KEF's Counseling Sessions for Parents & Students**

In all its institutions, KEF organises counselling sessions for its students and parents. These sessions are held once every year in all institutions aiming to provide career guidelines to the students about emerging fields of study and professions. They also give feedback to parents about their children. These sessions also provide awareness to the parents about higher educational institutions and their admission criteria and procedures.

## Resource Mobilization FY 2018-19

Contributions Received from Overseas.

S #	Overseas Chapter	Amount Anticipated in FY 2018-19 (Rs)	Amount Received in FY 2018-19 (Rs)
1	KEF UK	3,990,000	2,300,000
2	QFE	2,128,000	926,280
	Total	6,118,000	3,226,280

## Contribution made by the Khan Family

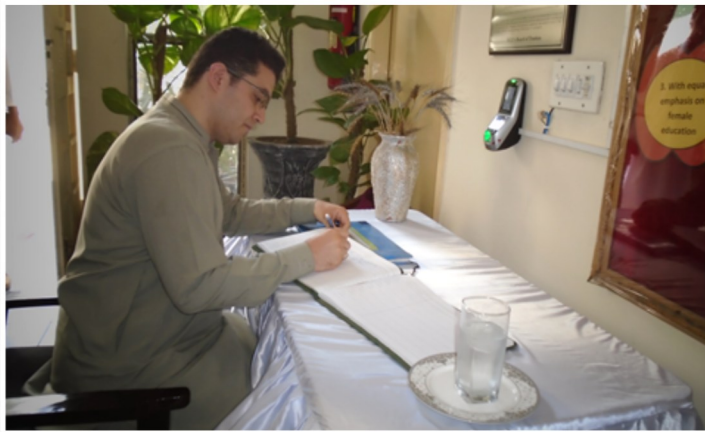
During financial year 2018-2019, the Khan Family arranged contributions of Rs. 6.9 million through their efforts from corporate entities, friends and acquaintances.

KEF Support a Child Scheme				
Categories	No. of Persons Mobilized 2017-18	Donation Received 2017-18 (Rs)	No. of Persons Mobilized 2018-19	Donation Received 2018-19 (Rs)
Khan Family	976	3,514,624	431	1,549,814
Non-Khan Family	240	863,184	480	1,729,500
<b>Total</b>	<b>1,216</b>	<b>4,377,808</b>	<b>911</b>	<b>3,279,314</b>

## Networking and Collaboration

### Visit by TIKA

Turkish Cooperation And Coordination Agency (TIKA) Country Head accompanied by members of the organisation visited KEF's Basali Complex on 21<sup>st</sup> June, 2019. KEF's CEO briefed the visitors about the Soan Valley Public School and Joan Atkinson College of Teacher Education. She also highlighted the impact the college has had in raising the standard of teaching in schools across Azad Kashmir and Pakistan. The TIKA team admired the efforts, standard, quality and professionalism of JACTE faculty. They also appreciated the keenness of students to learn modern teaching methodology.




## Important Schemes at KEF

### **Establishment of KEF's Merit Scholarship Fund**

KEF established a Merit Scholarship Fund for students showing outstanding results in their matriculation and intermediate examination and joined reputable institutions of higher learning in the country. This fund is managed by UBL Fund Managers Limited to which a sum of Rs. 1.5 to 2 million will be contributed annually by KEF for a period of three to four years beginning 1<sup>st</sup> July 2017. It is anticipated that within a period of three to four years or so the fund will have a corpus of about Rs. 7 million giving KEF an annual income of around Rs. 0.8 million to Rs. 1 million for award of merit scholarships to its outstanding students. General Rahim Khan Trust (GRKT) and Kamla Rahim Khan Memorial Trust (K RKMT) have agreed to pool together with KEF Merit Scholarship Fund and transfer each year a certain percentage of their annual income to KEF for award of merit scholarships. To this end an MOU between KEF, GRKT and K RKMT was signed.

### **Establishment of KEF Special Fund**

A special fund has been established by Mr. M.R. Khan, KEF's Founder Trustee to incentivize KEF's schools, Joan Atkinson College of Teacher Education (JACTE), their faculties, students and merit bonus to principals of schools, Director JACTE and senior personnel of KEF's Head Office, for showing excellence in their performance. KEF's mission is to produce students and teachers of excellence who are imbued with self-confidence, discipline and are believers in upholding of ethical and universal human values as enshrined in Islam. To incentivize KEF employees, Founding Trustee KEF Mr. M.R. Khan has set up a fund called KEF's Special Fund with an initial capital of Rs. 5 million which will grow to Rs. 10 million or more in due course. On request of the Founding Trustee Mr. M. R. Khan, UBL Fund Managers Limited agreed to contribute Rs. 500,000 annually so that the amount of prize money given to prize winners could be doubled.



This fund is managed by UBL Fund Managers Limited and 75% of its income will be used by KEF's Board and management for award of prizes annually to teachers, students, KEFs institutions and merit bonus to principals, Director JACTE and senior personnel of KEF's head office, for showing excellence in their performance.

Merit certificate signed by the Chairman of the Board will also be given to each prize winner along with the prize. To produce the desired impact the prizes and the merit certificates will be given in each school and JACTE on the occasion of Annual Day by the Chief Guest.

### **Introduction of Employees' Old-Age Benefit Scheme for all KEF employees and culmination of RSBS scheme**

KEF has introduced Employees Old-Age Benefit (EOBI) Scheme for all its employees. This scheme was introduced by the Government of Pakistan in 1976. The scheme involves contribution of Rs. 650/- per employee per month by KEF and Rs. 130/- per month by the employee himself or herself. As a special concession, KEF would be paying employees' portion of contribution partially for 2018-19 and also for 2019-20 & 2020-21 involving an amount of Rs. 557,830 which together with the normal contribution of KEF works out to Rs. 3,346,980 during 2019-21. The old scheme called Retirement / Separation Benefit Scheme (RSBS) in which KEF contributed 10% and so did the employees, has been withdrawn with the introduction of EOBI scheme and contributions credited to the employees' individual accounts has been refunded to them.

## **Sponsor A Child Scheme**

To fund partially the cost of modern quality education that is being imparted to the poor but gifted children of the society, KEF introduced “Partnership Scheme” in 2011. This scheme was renamed in 2019 as “Sponsor a child Scheme”. Although the cost of providing quality education to a child in rural environment is much higher (Rs 5190) as compared to the school fee paid. Currently KEF is providing an average subsidy of Rs 1,465 per child per month to its 898 students.

This scheme is to attract the members of Pakistani society belonging to middle and upper middle classes to participate in the above scheme, which envisages contribution of Rs. 1465 per individual per month on a continuous basis to enable KEF to carry out its mission. Those who can afford more are welcome to do so. Likewise, a proportionate response is requested from country’s institutions conscious of their corporate social responsibility. Contributions to Sponsor a Child Scheme can be made on monthly, quarterly, half-yearly or annual basis according to the convenience of the donor. The idea behind this scheme is that each supporter of KEF’s mission and his or her friends and in turn the latter’s friends and their friends will form a sort of human chain, each contributing Rs. 1465 a month so that small drops could turn into a big stream.

All contributions to KEF are exempt from payment of income tax in Pakistan in terms of FBR’s letter No. CTI (C)/J.Br/App-128/2219 dated 30-11-2006. In other words, KEF’s supporters/partners in Pakistan will be getting a tax credit for their contributions.

## **Our Donation Account**

Bank Name: MCB Bank Limited  
Branch Name: The Mall Branch, Rawalpindi  
Branch Code: 0890  
Account Title: Kashmir Education Foundation  
IBAN: PK92-MUCB-0089-0020-1004-0311

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