WAQAS AND CO.
CHARTERED ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF FARMERS DEVELOPMENT ORGANIZATION (Under Section 42 Of the Repealed Companies Ordinance 1984 Now Companies Act, 2017)

Report on the Audit of the Financial Statements

Opinion

We have audited the annexed financial statements of **FARMERS DEVELOPMENT ORGANIZATION, (Under Section 42 Of the Repealed Companies Ordinance 1984 Now Companies Act, 2017)** which comprise the statement of financial position as at June 30, 2025 and statement of income and expenditure, the statement of comprehensive income, the statement of cash flows and statement of changes in accumulated funds for the year then ended, and notes to the accounts, including a summary of significant accounting policies and other explanatory information, and we state that we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of the audit.

In our opinion and to the best of our information and according to the explanations given to us, the statement of financial position, statement of income and expenditure, the statement of comprehensive income, the statement of cash flows and statement of changes in accumulated funds together with the notes forming part thereof conform with the accounting and reporting standards as applicable in Pakistan and give the information required by the Companies Act, 2017 (XIX of 2017), in the manner so required and respectively give a true and fair view of the state of the Company's affairs as at June 30, 2025 and of income and expenditure and other comprehensive income/(loss), the changes in accumulated funds and its cash flows for the year then ended.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs) as applicable in Pakistan. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants as adopted by the Institute of Chartered Accountants of Pakistan (the Code) and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Board of Directors for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the accounting and reporting standards as applicable in Pakistan and the requirements of Companies Act, 2017(XIX of 2017) and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Board of directors is responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs as applicable in Pakistan will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs as applicable in Pakistan, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the board of directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on Other Legal and Regulatory Requirements

Based on our audit, we further report that in our opinion:

a) proper books of account have been kept by the Company as required by the Companies Act, 2017(XIX of 2017)
b) the statement of financial position, the profit and loss account, the statement of comprehensive income, the statement of changes in equity and the statement of cash flow together with the notes thereon have been drawn up in conformity with the Companies Act, 2017(XIX of 2017) and are in agreement with the books of account and returns;
c) investments made, expenditure incurred and guarantees extended during the year were for the purpose of the Company's business; and
d) zakat deductible at source under the Zakat and Ushr Ordinance, 1980 (XVIII of 1980), was deducted by the company and deposited in the Central Zakat Fund established under section 7 of that Ordinance.

The engagement partner on the audit resulting in this independent auditor's report is **Mr. Muhammad Waqas Khalid.**



WAQAS & CO.
(CHARTERED ACCOUNTANTS)

Place: **Multan**
Date: **October 07, 2025**
UDIN: **AR202510566cTD7CRFzW**

FARMERS DEVELOPMENT ORGANIZATION (FDO)
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2025

	Note	2025	2024
		Rupees	
FUNDS AND LIABILITIES			
General Funds-unrestricted fund	4	106,341,065	70,265,549
Loan revolving Fund-Restricted Fund		132,747,500	132,747,500
Donated Fund	5	90,869,933	90,869,933
		329,958,498	**293,882,982**
NON CURRENT LAIBILITIES			
Micro-credit revolving fund	6	-	-
		-	-
CURRENT LIABILITIES			
Account payables	7	14,902,397	8,152,621
Payable to PMIC and SBP	8	63,690,604	-
		78,593,001	**8,152,621**
Contingencies and commitments		-	-
TOTAL LIABILITIES		**78,593,001**	**8,152,621**
TOTAL EQUITY AND LAIBILITIES		**408,551,500**	**302,035,603**
ASSETS			
NON CURRENT ASSETS			
Operating fixed assets	9	27,048,240	27,865,417
Long term security deposits	10	1,516,338	1,603,338
		28,564,578	**29,468,755**
CURRENT ASSETS			
Advances, deposits and prepayments	11	15,798,907	410,553
Outstanding Loan Portfolio	12	63,953,884	80,355,715
Murabaha - Islamic Microfinance	13	130,084,863	28,525,612
Other receivables	14	6,177,953	52,075,189
Cash and bank balances	15	163,971,314	111,199,779
		379,986,922	**272,566,848**
TOTAL ASSETS		**408,551,500**	**302,035,603**

The annexed notes from 1 to 30 form an integral part of these financial statements.

CHIEF EXECUTIVE | **DIRECTOR**

FARMERS DEVELOPMENT ORGANIZATION (FDO)
STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED JUNE 30, 2025

	Note	2025	2024
		Rupees	
Income	**16**	**413,194,037**	**415,320,433**
Program cost:			
Microfinance Projects:			
Islamic Microfinance	**17**	49,101,589	40,084,406
Developing Projects:			
Livelihood Enhancement for Disadvantaged	**18**	111,376,219	111,510,129
Improved Governance of Social Services	**19**	119,567,365	126,677,177
Disaster/Emergency Response	**20**	61,079,274	34,743,081
Program Personnel Cost	**21**	39,626,500	79,447,974
Administrative and General Expenditures	**22**	45,173,571	24,698,741
		425,924,519	**417,161,508**
Operating Surplus/(Deficit)		**(12,730,482)**	**(1,841,075)**
Other income	**23**	43,539,915	16,092,090
Surplus before financial charges		**30,809,433**	**14,251,014**
Financial charges	**24**	-	(158,140)
Surplus before taxation		**30,809,433**	**14,092,875**
Taxation	**25**	-	-
Surplus for the year		**30,809,433**	**14,092,875**

The annexed notes from 1 to 30 form an integral part of these financial statements.

CHIEF EXECUTIVE | **DIRECTOR**

FARMERS DEVELOPMENT ORGANIZATION (FDO)
STATEMENT OF OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED JUNE 30, 2025

	2025	2024
	Rupees	
Surplus for the year	30,809,433	14,092,875
Other comprehensive income	-	-
Total comprehensive surplus for the year	**30,809,433**	**14,092,875**

The annexed notes from 1 to 30 form an integral part of these financial statements.

CHIEF EXECUTIVE **DIRECTOR**

FARMERS DEVELOPMENT ORGANIZATION (FDO)
STATEMENT CASH FLOW
FOR THE YEAR ENDED JUNE 30, 2025

	Note	2025	2024
		Rupees	
CASH FLOW FROM OPERATING ACTIVITIES			
Surplus for the year		30,809,433	14,092,875
Depreciation	9.1	3,562,435	3,211,684
Gain on disposal of vehicle		-	-
		34,371,868	**17,304,559**
Changes in working capital			
(Increase)/decrease in current assets			
Advances, deposits and prepayments		(15,388,354)	132,046
Outstanding Loan Portfolio		16,401,831	25,074,911
Murabaha - Islamic Microfinance		(101,559,251)	
Other receivables		45,897,236	(50,483,998)
Increase/(decrease) in current liabilities			
Account payables		6,749,776	1,358,829
Payable to PMIC and SBP		63,690,604	-
		15,791,842	**(23,918,212)**
Net cash generated from/(used in) operating activities		**50,163,710**	**(6,613,654)**
CASH FLOW FROM INVESTING ACTIVITIES			
Operating fixed assets	9.1	(2,745,258)	(5,566,217)
Projects Closed	4	7,533,142	1,583,398
Capital donation	4	-	(3,633,559)
Long term security deposits		87,000	(878,800)
Net cash generated from/(used in) investing activities		**2,607,825**	**(8,495,178)**
CASH FLOW FROM FINANCING ACTIVITIES			
Micro-credit revolving fund		-	-
Loan revolving Fund-Restricted Fund		-	-
Donated Fund		-	(7,752,500)
Net cash generated from/(used in) financing activities		**-**	**(7,752,500)**
Net increase/(decrease) in cash and cash equivalent		**52,771,535**	**(22,861,331)**
Cash and cash equivalent at the beginning of year		111,199,779	134,061,110
Cash and cash equivalent at the end of year		**163,971,314**	**111,199,779**

The annexed notes from 1 to 30 form an integral part of these financial statements.

CHIEF EXECUTIVE **DIRECTOR**

FARMERS DEVELOPMENT ORGANIZATION (FDO)
STATEMENT OF CHANGES IN ACCUMULATED FUNDS
FOR THE YEAR ENDED JUNE 30, 2025

	Capital Donation	Revolving Funds	General Funds	Donated Fund	Total
Balance at June 30, 2023	**20,993,151**	**140,500,000**	**37,229,684**		**198,722,835**
Revolving funds	-		-		-
Surplus for the year	-		14,092,875		14,092,875
Projects Closed during the year			1,583,398		1,583,398
Adjustment of Revolving fund		(7,752,500)			(7,752,500)
Funds received from PPAF				90,869,933	90,869,933
Reduction during the year	(3,633,559)				(3,633,559)
Balance at June 30, 2024	**17,359,592**	**132,747,500**	**52,905,957**	**90,869,933**	**293,882,982**
Surplus for the year	-	-	30,809,433		30,809,433
Prior year profit adjustment			(2,831,658)		(2,831,658)
Change during the year			564,600		564,600
Projects Closed during the year	-		7,533,142		7,533,142
Balance at June 30, 2025	**17,359,592**	**132,747,500**	**88,981,474**	**90,869,933**	**329,958,499**

The annexed notes from 1 to 30 form an integral part of these financial statements.

CHIEF EXECUTIVE **DIRECTOR**

FARMERS DEVELOPMENT ORGANIZATION (FDO)
STATEMENT OF CHANGES IN ACCUMULATED FUNDS
FOR THE YEAR ENDED JUNE 30, 2025

FDO Provident Fund Detail 2024-2025

Opening Balance 01 July,2024	**5,323,711**
Employee & Employer contribution Received	3,674,362
Investment Amount	(6,300,000)
Payment of Provident Fund to Ex employees	(1,101,059)
Bank Net Profit Received	41,355
Profit Received against investment	399,000
Closing Balance 30 June,2025	**2,037,369**

CHIEF EXECUTIVE

DIRECTOR

FARMERS DEVELOPMENT ORGANIZATION (FDO)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED JUNE 30, 2025

1 GENERAL INFORMATION

1.1 Farmers Development Organisation(the company) was incorporated on January 24, 2014 as a non-profit organization under section 42 of the repealed companies ordinance 1984 (now Companies Act, 2017) having its Registered office at New Shalimar Colony, Northern Bypass, Multan. The object for which the Company is established is to work for the development of farming community by undertaking, supporting and subsidizing measures, programs and schemes to improve socio-economic condition of the farmer through livelihood enhancement, social mobility, better farming methods, provision of agriculture inputs, seeds, breeding facilities, farming implements and training, development of roads, water courses and other civic amenities, education, health, hygiene, sanitation and quality of life of the farmers.The company has received its licence from SECP to carry out micofinancing interest free loan to needy people as a Non-Banking Finance Company under Non-Banking Finance Companies (Establishment and Regulation) Rules,2003. The Company has six loan centres under the Prime Minister Interest Free loan programme within the vicinity of Multan, Okara, Jhang, Toba Tek Singh and Lodhran.

1.2 The financial statements are presented in Pak Rupee, which is the organisation's functional and presentation currency.

2 STATEMENT OF COMPLIANCE

2.1 These financial statements have been prepared in accordance with approved accounting standards as applicable for Non Government/Profit organizations in Pakistan. Such approved accounting standards comprise of set of International Financial Reporting Standards (IFRS) issued by International Accounting Standard Board (IASB) and amended by Institute of Chartered Accountants Pakistan (ICAP) through guidelines issued in October 2009, to suit the operations and transactions of Non Government/Profit Organizations.

3 SIGNIFICANT ACCOUNTING POLICIES

3.1 Accounting convention

These financial statements have been prepared under the historical cost convention modified by financial instruments at fair value.

3.2 Grants / Donations

Grants/donations are recognized when it can be reasonably ensured that organization shall certainty comply with all conditions attaching to such grants/donations. Donors grants relating to operating fixed assets are treated as deferred income and released to income and expenditure account over the expected useful lives of the assets concerned.

3.3 Revenue recognition

Funds provided by donors to subsidize operating and administrative expenses are recognized as grant income as per term of agreement with donors.

Funds utilized for acquiring fixed assets are taken to deferred grant and amortized over the useful life of the assets.

Grants related to capacity building are taken to deferred grant and amortized as actual expenses incurred on account of capacity building.

3.4 Restricted funds

The restricted fund comprises the accumulated surplus and deficit of donations and grants for which the donor has specified an intention to support a particular aspect of activities together with income accruing directly to those restricted funds. Surpluses are held until they are fully expended or returned at the end of the respective grant period.

3.5 Unrestricted funds

The unrestricted fund comprises the accumulated surplus and deficit of united funds/ donation and grants which are used by organization for its various project activities, according to its other programs and plans.

3.6 Operating fixed assets

Owned

Operating fixed assets are stated at cost less accumulated depreciation and accumulated impairment losses, if any. Depreciation is charged to income applying reducing balance method to write-off the cost over the estimated remaining useful life of assets. The useful life and depreciation method are reviewed periodically to ensure that the method and period of depreciation are consistent with the expected pattern of economic benefits from items of operating fixed assets. Rates of depreciation are stated in respective note. In respect of additions and disposals during the year, depreciation is charged from the month of acquisition and up to the month preceding the disposal respectively.

Gain/loss on disposal of operating fixed assets is taken to income and expenditure account. Normal repairs and maintenance are taken to income and expenditure account as and when incurred. Major improvements and modifications are capitalized and the assets replaced, if any, other than those kept as stand-by, are retired.

All capital expenditure shall be capitalized provided that the useful life of the assets is more than one year. However, assets whose useful life is estimated to be more than a year but the price does not exceed Rs. 2,000/- would be charged to revenue expense. Major renewals and improvements are capitalized where normal repair and maintenance costs are charged to income as and when incurred. Gain or loss , if any, on disposal of assets is included current year's income.

The management assesses at each balance sheet date whether there is any indication that an asset is impaired. If any such indication exists, the management estimates the recoverable amount of the assets. If the recoverable amount of the asset is less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount by charging the impairment loss against income for the period / year.

Donated assets

Donated assets are stated at fair value of the asset at the time of acquisition.

3.7 Cash and cash equivalents

For the purpose of cash flow statement, cash and cash equivalents consisted cash in hand, balances with banks.

Allocation of common cost

Common cost are cost used by more than one activity and cannot be allocated to single project activity. Common costs are allocated to the activities on a basis consistent, to the extent possible, with the actual use of the resources by the activities from relevant project/ programs budgets.

3.8 Loans receivables

Loans receivable are recognized at amortized cost and measured at the principal amount outstanding, plus accrued interest. Interest income is recognized on an accrual basis. An allowance for doubtful accounts is estimated based on historical experience and current economic conditions. Impairment losses are recognized when there is objective evidence of impairment. Repayment terms vary, but all loans are due within 5 years. Related-party transactions are disclosed separately.

3.9 Loans payables

Loans payable are recognized at amortized cost and measured at the principal amount outstanding, plus accrued interest. Interest expense is recognized on an accrual basis. Repayment terms vary, but all loans are due within 5 years. Loans are classified as current or non-current based on their repayment terms. Related-party transactions are disclosed separately. Loan covenants are monitored and reported to management.

3.10 Contingent Assets and Liabilities

Contingent assets are recognized when their realization is virtually certain and measured at fair value. Contingent liabilities are recognized when their occurrence is probable and estimable, and measured at the best estimate of the potential loss. We assess probability using a likelihood scale and estimate amounts using historical data and expert judgment. Disclosures include the nature, amount, and potential impact of contingent assets and liabilities.

3.11 Contract Assets and Liabilities

Contract assets represent our right to payment for goods or services transferred to customers. We recognize contract assets when we have a right to payment and measure them at the amount of consideration to which we have a right to receive. Contract liabilities represent customer payments or receivables for goods or services not yet transferred. We recognize contract liabilities when we receive consideration or have a receivable and measure them at the amount of consideration received or receivable.

3.12 Provisions

Provisions are recognized when there is a legal or constructive obligation and can be measured reliably. We measure provisions at the best estimate of the expenditure required to settle the obligation. Provisions are discounted to their present value using a risk-free rate. Changes in provisions are recognized in the income statement. We disclose the nature, amount, and timing of provisions in the financial statements.

3.13 Provided Funds

Provided funds are recognized when received or when the right to receive them is established. We measure provided funds at fair value and classify them as liabilities or equity depending on the terms. We disclose the nature, amount, and purpose of provided funds, as well as repayment or settlement terms and any related interest or fees.

FARMERS DEVELOPMENT ORGANIZATION (FDO)			
NOTES TO THE FINANCIAL STATEMENTS			
FOR THE YEAR ENDED JUNE 30, 2025			

		Note	2025	2024
			Rupees	
4	**FUNDS AND LIABILITIES**			
	Balance as at July 01		52,905,957	37,229,684
	Projects closed during the year		7,533,142	1,583,398
	Prior year profit adjustment		(2,831,658)	-
	Balance as at June 30,		**57,607,440**	**38,813,082**
	Surplus for the year		30,809,433	14,092,875
	Balance after surplus as at June 30,		**88,416,873**	**52,905,957**
	Capital donation fund		17,359,592	17,359,592
	Balance after donation fund as at june 30,		**105,776,465**	**70,265,549**
5	**DONATED FUND**			
	Funds received from PPAF		90,869,933	90,869,933
			90,869,933	**90,869,933**

5.1 During the year **2023** to **2024 90,869,933** is permanently transferred to FDO against Islamic Microfinance.

6	**MICRO-CREDIT REVOLVING FUND**			
	Payable to PPAF			
		6.1		
6.1	**PAYABLE TO PPAF**			
	Original loan amounts		-	90,869,933
		6.2		
	Add: Loan Obtained during the year		-	-
	Less: Present value adjustment on initial recognition of loans		-	-
			-	**90,869,933**
	Less: Loan amount transfer to FDO during the year			**(90,869,933)**
	Add: Previous Years interest charged to Statement of income and expenditure		-	-
	Add: Interest charged to Statement of income and expenditure during the year		-	-
			-	
	Represented by:			
	Current Portion		-	-
	Long term portion		-	
	Total		-	

	Note	2025	2024
		Rupees	

6.2 This fund has been received from PPAF under Prime Minister Interest Free Loan Scheme aimed at the allevation of poverty through interest free loan to community. The PPAF has give this funds to Farmers Development Organizaton for a total amount of Rs. 90,869,933.
Operational Cost will be disbursed at the rate of 10.5 % of the total initial Loan Portfolio.

7 ACCOUNT PAYABLES

Employees against activity expenses	7.1	-	30,648
Withholding tax payable	7.2	1,892,951	787,140
Accrued expense	7.3	288,465	1,723,978
Other payables	7.4	8,379,631	1,958,681
Employees' Old-Age Benefits Institution(EOBI)	7.5	-	960
Bank Profit Payable to PPAF	7.6	2,595,129	2,135,213
Provident fund	7.7	24,548	171,823
Punjab Revenue Authority (PRA)	7.8	871,673	494,178
Audit fee payable		850,000	850,000
		14,902,397	**8,152,621**

7.1 EMPLOYEES AGAINST ACTIVITY EXPENSES

Ehsas Program	-	-
Building Resilience through Improved Food and Nutrition Security (BRIN)	-	580
Electoral Quality and Inclusiveness in Pakistan	-	2,321
FDO - Reserve Fund	-	978
She Feeds the World	-	26,769
CSO-BRIDGE PROGRAM	-	-
	-	**30,648**

7.2 WITHHOLDING TAX PAYABLE

Women Enjoyment of Rights Empowerment and Leadership		
Improving Hand washing behaviors	-	779,238
Reducing Gender Based Violence	-	7,902
She Feeds the World	1,892,951	-
	1,892,951	**787,140**

7.3 ACCRUED EXPENSE

Ehsas Program-IFL-2	-	202,000
Improving Hand washing behaviors	-	841,613
She Feeds the World	-	240,900
Improved resilience through food and nutrition security (IRFNS)	-	288,465
Election Observation in Punjab	-	151,000
FDO- Reserve Fund	288,465	-
	288,465	**1,723,978**

	Note	2025	2024
		Rupees	
7.4 OTHER PAYABLES			
Ehsas Programme		2,826,792	54,347
Electoral Quality and Inclusiveness in Pakistan		-	22,763
FDO- Reserve Fund		-	146,699
Emergency Relief Assistance		-	1,091,265
Improved resilience through food and nutrition security (IRFNS)		-	39,950
She Feeds the World		3,362,460	527,446
Restoring Social Services and Climate Resilience		41,976	7,500
Making Nutritious Food Available to the Poor Households		-	37,907
Promoting Social Cohesion in Punjab (PSCP)		1,023,070	24,804
Reducing Gender Based Violence		-	6,000
Reconstruction of Green Infrastructure in Flood Affected Areas of Punjab		180,373	-
Building Resilience through Improved Food and Nutrition Security (BRIN)		189,147	-
MUASH Support Program (MSP) Islamic Microfinance	7.4.1	5,415	-
Pakistan Youth Leadership Initiative		612,320	-
CSO-BRIDGE PROGRAM		18,973	-
Empowering Women Farmers (BULAND-2)		119,105	-
		8,379,631	**1,958,681**
7.4.1 MUASH Support Program (MSP) Islamic Microfinance			
HR Deduction		5,415	-
		5,415	**-**
7.5 EMPLOYEES' OLD-AGE BENEFITS INSTITUTION(EOBI)			
Reducing Gender Based Violence		-	960
		-	**960**
7.6 BANK PROFIT PAYABLE TO PPAF			
IFL-2		2,595,129	2,135,213
		2,595,129	**2,135,213**
7.7 PROVIDENT FUND			
Building Resilience through Improved Food and Nutrition Security (BRIN)		-	57,832
Electoral Quality and Inclusiveness in Pakistan		-	64,291
Promoting Social Cohesion in Punjab (PSCP)		-	7,360
Restoring Social Services and Climate Resilience		-	22,743
She Feed the World		24,548	16,986
Building Climate Resilience Through Rehabilitation/Reconstruction of Green Infrastructure in Flood		-	2,611
		24,548	**171,823**

	Note	2025	2024
		Rupees	
7.8 PRA			
Improving Hand washing behaviors		-	477,582
FDO- Reserve Fund		-	5,076
Reducing Gender Based Violence		-	11,520
She Feeds the World		871,673	-
		871,673	**494,178**
8 Muash Support Program (MSP)			
Payable to PMIC	8.1	19,000,000	-
Payable to SBP (Principal amount)	8.2	44,436,545	-
Payable to PMIC (Markup)		254,059	-
		63,690,604	**-**

8.1 Financing Arrangements
Mudarabah Financing Facility

FDO has availed a Mudarabah Financing Facility from Pakistan Microfinance Investment Company Limited (PMIC) amounting to PKR 50,000,000. As of June 30, 2025, FDO has received PKR 19,000,000. The facility carries an interest rate of KIBOR plus 4% and is maturing on December 31, 2026.

8.2 Line of Credit Facility

FDO has availed a Line of Credit facility from the Agriculture Credit and Financial Inclusion Department (AC&FID), State Bank of Pakistan, with a total amount of PKR 50,000,000. As of June 2025, an amount of PKR 44,436,545 has been released. The facility carries an interest rate of KIBOR plus 0.5% spread and is maturing on September , 2025.

Contingencies

There are no contigencies during the year.

Commitments

There are no commitments during the year

9 Property, plant and equipment	Note	2025	2024
		Rupees	
Operating fixed assets	9.1	27,048,240	27,865,417
		27,048,240	27,865,417

9.1 Operating fixed assets

	Owned assets									
	Land Donated	Building	Office equipment	Furniture and fixtures	Computer and accessories	Photocopier machines	Cameras	Solar System	Vehicles	Total assets
	Rupees									
Cost										
Balance as at July 01, 2023	8,000,000	8,821,634	1,142,997	1,402,892	6,295,884	618,000	912,432	969,500	8,962,697	37,126,035
Additions during the year	-	-	29,000	1,150,977	4,098,240	-	288,000			5,566,217
Revaluation surplus	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-		-
Balance as at June 30, 2024	**8,000,000**	**8,821,634**	**1,171,997**	**2,553,869**	**10,394,124**	**618,000**	**1,200,432**	**969,500**	**8,962,697**	**42,692,252**
Balance as at July 01, 2024	8,000,000	8,821,634	1,171,997	2,553,869	10,394,124	618,000	1,200,432	969,500	8,962,697	42,692,252
Additions during the year	-	-	288,000	495,340	1,476,790	100,000		385,128		2,745,258
Revaluation surplus	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-	-
Balance as at June 30, 2025	**8,000,000**	**8,821,634**	**1,459,997**	**3,049,209**	**11,870,914**	**718,000**	**1,200,432**	**1,354,628**	**8,962,697**	**45,437,510**
Depreciation										
Balance as at July 01, 2023	-	4,569,821	736,902	646,349	3,209,808	587,422	546,886	32,317	1,285,646	11,615,151
Charge for the year	-	425,181	65,264	286,128	1,436,863	6,116	130,709	93,718	767,705	3,211,684
Depreciation on disposals	-	-	-	-	-	-	-	-		-
Balance as at June 30, 2024	**-**	**4,995,002**	**802,166**	**932,477**	**4,646,671**	**593,538**	**677,595**	**126,035**	**2,053,351**	**14,826,835**
Balance as at July 01, 2024	-	4,995,002	802,166	932,477	4,646,671	593,538	677,595	126,035	2,053,351	14,826,835
Charge for the year	-	382,663	137,537	365,768	1,683,303	44,837	104,567	152,825	690,935	3,562,435
Depreciation on disposals	-	-	-	-	-	-	-	-	-	-
Balance as at June 30, 2025	**-**	**5,377,665**	**939,703**	**1,298,245**	**6,329,974**	**638,376**	**782,163**	**278,860**	**2,744,285**	**18,389,270**
Rate of depreciation	**0%**	**10%**	**15%**	**15%**	**20%**	**20%**	**20%**	**10%**	**10%**	
Written down value as at June 30, 2024	**8,000,000**	**3,826,632**	**369,831**	**1,621,391**	**5,747,453**	**24,462**	**522,837**	**843,465**	**6,909,346**	**27,865,417**
Written down value as at June 30, 2025	**8,000,000**	**3,443,969**	**520,294**	**1,750,964**	**5,540,940**	**79,624**	**418,269**	**1,075,768**	**6,218,412**	**27,048,240**

		Note	2025	2024
			Rupees	
10	**LONG TERM SECURITY DEPOSITS**			
	Electoral Quality and Inclusiveness in Pakistan (EQuIP)	10.1	-	15,000
	CSO-BRIDGE Program	10.2	200,000	200,000
	Improved Resilience Through Food and Nutrition Security	10.3	-	270,000
	Ehsas Program	10.4	407,000	491,338
	Building Resilience through Improved Food and Nutrition Security	10.5	408,000	100,000
	She Feed the World	10.6	-	527,000
	Building Climate Resilience Through Rehabilitation / Reconstruction of Green Infrastructure in Flood Affected Areas of Punjab	10.8	217,500	-
	ISLAMIC MICROFINANCE (MSP) Islamic Microfinance	10.9	122,338	-
	Promoting Social Cohesion in Punjab (PSCP)	10.10	1,500	-
	Restoring Social Services and Climate Resilience	10.11	120,000	-
	Empowering Women Farmers (BULAND-2)	10.12	40,000	-
			1,516,338	**1,603,338**
10.1	**ELECTORAL QUALITY AND INCLUSIVENESS IN PAKISTAN (EQUIP)**			
	Office security		-	15,000
			-	**15,000**
10.2	**CSO-BRIDGE PROGRAM**			
	Office security		200,000	200,000
			200,000	**200,000**
10.3	**IMPROVED RESILIENCE THROUGH FOOD AND NUTRITION SECURITY**			
	Fuel security		-	200,000
	Advance Security for TCS		-	30,000
	Office security		-	40,000
			-	**270,000**
10.4	**EHSAS PROGRAM**			
	IFL-1			
	Office security		-	88,338
	IFL-2			
	Office security		112,000	208,000
	Security Advance / M. Sabir		20,000	20,000
	Fuel Security (Naseem ll Petroleum Service)		100,000	100,000
	NADRA Security -Receivable		75,000	75,000
	Office Security- Shahnila rashid		100,000	-
			407,000	**491,338**
10.5	**BUILDING RESILIENCE THROUGH IMPROVED FOOD AND NUTRITION SECURITY**			
	Fuel security		-	100,000
	Fuel Security (Naseem ll Petroleum Service)		100,000	-
	Fuel Security - M.Shafiq		200,000	-

		Note	2025	2024
			Rupees	
	Office security		78,000	-
	Advance Security for TCS		30,000	-
			408,000	**100,000**
10.6	**SFTW**			
	Adv to Tara Petroleum Services		-	200,000
	OASIS PSO Shahzab Fuel pump security		-	200,000
	Office security		-	127,000
			-	**527,000**
10.8	**BUILDING CLIMATE RESILIENCE THROUGH REHABILITATION / RECONSTRUCTION OF GREEN INFRASTRUCTURE IN FLOOD AFFECTED AREAS OF PUNJAB**			
	Model Lubricant Services Security		120,000	-
	Office security		97,500	-
			217,500	**-**
10.9	**ISLAMIC MICROFINANCE (MSP)**			
	Khanewal Branch Security Advance		34,000	-
	Office security		88,338	-
			122,338	**-**
10.10	**PROMOTING SOCIAL COHESION IN PUNJAB (PSCP)**			
	Water Bottle Security Advance		1,500	-
			1,500	**-**
10.11	**RSSCR-DGK**			
	Fuel Security (Asif Petroleum Services)		120,000	-
			120,000	**-**
10.12	**EMPOWERING WOMEN FARMERS (BULAND-2)**			
	Full Security Zulfiqarabad Fuels Filling Station		40,000	-
			40,000	**-**
11	**ADVANCES, DEPOSITS AND PREPAYMENTS**			
	Advances to employees	11.1	420,157	410,553
	Advance against expenses	11.2	376,708	-
	Tax withhold	11.3	2,042	-
	Term Deposit Receipt (TDR)	11.4	15,000,000	-
			15,798,907	**410,553**
11.1	**ADVANCES TO EMPLOYEES**			
	Ehsas Program-IFL-2		6,084	164,764
	Building Resilience through Improved Food and Nutrition Security (BRIN)		414,073	3,091
	Improved Resilience Through Food and Nutrition Security		-	107,790

		Note	2025	2024
			Rupees	
	Electoral Quality and Inclusiveness in Pakistan		-	51
	She Feeds the World		-	27,857
	CSO-BRIDGE Program		-	107,000
			420,157	**410,553**
11.2	**ADVANCE AGAINST EXPENSES**			
	Building Climate resilience through rehabilitation reconstruction of green infrastructure			
	Adv. against exp. Rabia		9,331	-
	Adv. against expenses (M. Farooq)		35,000	-
	Advance against Ali Hassan (ENGR)		6,000	-
	Advance against expenses (Subhan Ahmad)		16,035	-
	Building Resilience through Improved Food and Nutrition Security (BRIN)			
	Adv against exp. Zahid Mehmood		2,071	-
	Adv. against exp. Ghulam Mustafa		73,408	-
	Advance Against Expense (Zain)		14,148	-
	Advance against Expenses Furqan Ahmad		53,700	-
	Restoring Social Services and Climate Resilience			
	Adv. against exp (Pervaiz Iqbal)		8,000	-
	Adv. against exp. Rabia		2,000	-
	Adv. against expenses (M. Farooq)		105,465	-
	Advance Against Expense (Zain)		3,050	-
	Advance against Expenses Furqan Ahmad		42,500	-
	Adv against exp (Hasnain)		6,000	-
			376,708	**-**
11.3	**TAX WITH HOLD**			
	Building Climate Resilience Through Rehabilitation / Reconstruction of Green Infrastructure in Flood Affected Areas of Punjab			
	Tax Withhold		2,042	-
			2,042	**-**
11.4	**TERM DEPOSIT RECEIPT (TDR)**			
	ISLAMIC MICROFINANCE		15,000,000	-
			15,000,000	**-**
12	**OUTSTANDING LOAN PORTFOLIO**			
	Interest free loan and islamic microfinance	12.1	63,953,884	80,355,715
			63,953,884	**80,355,715**
12.1	**INTEREST FREE LOAN**			
	Loan Amount - IFL II	12.2	63,953,884	80,355,715
			63,953,884	**80,355,715**
12.2	**LOAN AMOUNT - IFL II**			

		Note	2025	2024
			Rupees	
	Opening balance		80,355,715	86,940,436
	Disbursement during the year		129,640,000	173,595,000
	Recoveries during the year		(144,560,832)	(180,179,721)
			65,434,883	**80,355,715**
	Cancellation		(835,000)	-
	Less: Provision for bad debts		(645,999)	-
	Amounts written off as bad debt-Death		-	-
			63,953,884	**80,355,715**
13	**ISLAMIC MICROFINANCE**			
	Loan Amount - Islamic Microfinance	**13.1**	130,084,863	28,525,612
			130,084,863	**28,525,612**
13.1	**LOAN AMOUNT - IMF**			
	Opening balance		28,290,195	47,015,802
	Disbursement during the year		196,953,346	91,990,074
	Recoveries during the year		(93,844,689)	(110,480,264)
	Bad debts during the year		-	-
			131,398,852	**28,525,612**
	Less: Provision for bad debts		(1,313,989)	-
	Amounts written off as bad debt-Death		-	-
			130,084,863	**28,525,612**
	Male:		-	60,636
	Female:		-	80,604
			-	141,240
14	**OTHER RECEIVABLES**			
	FDO-Reserve fund		613,150	864
	Ehsas Programme		-	1,091,754
	Electoral Quality and Inclusiveness in Pakistan		-	78,176
	Improved Resilience Through Food and Nutrition Security		-	37,471
	Building Resilience through Improved Food and Nutrition Security (BRIN)		4,486,284	7,500
	She Feeds the World		311,297	275,928
	Improving Hand washing behaviors		-	84,567
	Receivable from Mush		-	50,000,000
	Receivable from WHH		-	347,560
	CSO-BRIDGE Program		-	151,369

		Note	2025	2024
			Rupees	
	Building Climate Resilience Through Rehabilitation / Reconstruction of Green Infrastructure in Flood Affected Areas of Punjab		112,490	-
	Promoting Social Cohesion in Punjab (PSCP)		60,000	-
	Restoring Social Services and Climate Resilience		594,732	-
			6,177,953	**52,075,189**
15	**CASH AND BANK BALANCES**			
	Cash in hand	**15.1**	45,403	78,543
	Cash at bank	**15.2**	163,925,911	111,121,236
			163,971,314	**111,199,779**
15.1	**CASH IN HAND**			
	FDO-Reserve fund		2,433	11,479
	Ehsas Program		-	13,372
	CSO-BRIDGE Program		-	10,100
	Electoral Quality and Inclusiveness in Pakistan		-	2,189
	Improved Resilience Through Food and Nutrition Security		-	2,879
	Building Resilience through Improved Food and Nutrition Security (BRIN)		9,860	5,890
	Heatewave Anticipatory Actions		-	3,368
	Restoring Social Services and Climate Resilience		9,720	6,480
	Improving Hand washing behaviors		-	5,996
	Promoting Social Cohesion in Punjab (PSCP)		4,850	5,840
	She Feeds the World		-	4,380
	IFL Phase 2		4,000	-
	Building Climate Resilience Through Rehabilitation/Reconstruction of Green Infrastructure in Flood Affected Areas of Punjab		10,000	6,570
	ISLAMIC MICROFINANCE (MSP) Islamic Microfinance		4,540	-
			45,403	**71,973**

		Note	2025	2024
			Rupees	
15.2	**CASH AT BANK**			
	Women Enjoyment of Rights Empowerment and Leadership		-	285,130
	Ehsas Program		-	64,469,745
	Building Resilience through Improved Food and Nutrition Security (BRIN)		6,419,991	175,595
	CSO-BRIDGE Program		-	3,847,212
	Improved Resilience Through Food and Nutrition Security		-	173,195
	FDO Reserve fund		44,125	164,731
	Heatewave Anticipatory Actions		-	3,712,090
	Improving Hand washing behaviors		-	135,507
	Making Nutritious Food Available to the Poor Households		-	37,907
	Electoral Quality and Inclusiveness in Pakistan		79,680	472,584
	Restoring Social Services and Climate Resilience		31,435,487	17,265,930
	Emergency Relief Assistance		-	1,091,265
	Promoting Social Cohesion in Punjab (PSCP)		323,862	5,144,173
	Election Observation in Punjab		-	151,000
	IFL Phase 2		74,832,904	-
	Building Climate Resilience Through Rehabilitation/Reconstruction of Green Infrastructure in Flood Affected Areas of Punjab		23,966,769	13,995,173
	ISLAMIC MICROFINANCE (MSP) Islamic Microfinance		21,834,187	-
	Pakistan Youth Leadership Initiative		21,649	-
	Risk Pool 4 Pakistan Flood		2,570,779	-
	Empowering Women Farmers (BULAND-2)		1,658,869	-
	She Feeds the World		737,608	
			163,925,911	**97,126,063**
16	**INCOME**			
	Grant from:			
	Pakistan Poverty Alleviation Fund (PPAF)	**16.1**	110,074,485	108,695,111
	Trust for Democratic Education and Accountability (TDEA)	**16.2**	3,562,041	12,826,203
	FDO Reserve Fund	**16.3**	-	4,206,000
	Welthungerhilfe (WHH)	**16.4**	172,513,527	185,047,836
	WAP Contribution	**16.5**	5,213,683	18,000,000
	The Asia Foundation (TAF) Contribution	**16.6**	21,257,239	11,545,837
	Care International Contribution	**16.7**	77,458,764	74,999,446
	Other income received	**16.8**	13,068,738	-
	SAAP Contribution	**16.9**	269,960	-
	Start Network Contribution	**16.10**	2,973,600	-

		Note	2025	2024
			Rupees	
	Engro Contribution	16.11	6,802,000	-
			413,194,037	415,320,433
16.1	**PAKISTAN POVERTY ALLEVIATION FUND (PPAF)**			
	Ehsas Program	16.1.1	13,938,488	29,492,160
	FDO	16.1.2	333,288	-
	Emergency Relief Assistance	16.1.3	-	32,824,451
	Making Nutritious Food Available to the Poor Households	16.1.4	-	13,800,000
	Building Climate Resilience Through Rehabilitation/Reconstruction of Green Infrastructure in Flood Affected Areas of Punjab	16.1.5	41,543,959	14,419,563
	Restoring Social Services and Climate Resilience	16.1.6	54,258,750	18,158,937
			110,074,485	108,695,111
16.1.1	**EHSAS PROGRAM**			
	PPAF Contribution-IFL-1		-	14,739,660
	PPAF Contribution-IFL-2		13,938,488	14,752,500
			13,938,488	29,492,160
16.1.2	**FDO**			
	PPAF Contribution		333,288	-
16.1.3	**EMERGENCY RELIEF ASSISTANCE**			
	PPAF Contribution		-	32,824,451
16.1.4	**MAKING NUTRITIOUS FOOD AVAILABLE TO THE POOR**			
	PPAF Contribution		-	13,800,000
16.1.5	**BUILDING CLIMATE RESILIENCE THROUGH REHABILITATION/RECONSTRUCTION OF GREEN INFRASTRUCTURE IN FLOOD AFFECTED AREAS OF PUNJAB**			
	PPAF Contribution		41,543,959	14,419,563
16.1.6	**RESTORING SOCIAL SERVICES AND CLIMATE RESILIENCE**			
	PPAF Contribution		54,258,750	18,158,937
16.2	**TRUST FOR DEMOCRATIC EDUCATION AND ACCOUNTABILITY (TDEA)**			
	EQuIP		3,562,041	9,096,190
	EOP		-	1,474,043
	WE'RE LEADERS		-	2,255,970
			3,562,041	12,826,203
16.3	**FDO RESERVE FUND**			
	Humanity in Need Contribution		-	4,206,000
			-	4,206,000

FARMERS DEVELOPMENT ORGANIZATION (FDO)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED JUNE 30, 2025

	Note	2025	2024
		Rupees	

		Note	2025	2024
			Rupees	
16.4	**WELTHUNGERHILFE (WHH)**			
	Building Disaster Resilience In Pakistan Sustainability		-	6,313,131
	CSO-BRIDGE Program		26,820,327	108,467,500
	Improved Resilience Through Food and Nutrition Security		144,828,128	58,996,580
	Heatwave		865,072	11,270,625
			172,513,527	**185,047,836**
16.5	**WAP CONTRIBUTION**			
	Improving Hand washing behaviors		-	18,000,000
	Pakistan Youth Leadership Initiative		5,213,683	-
			5,213,683	**18,000,000**
16.6	**THE ASIA FOUNDATION (TAF) CONTRIBUTION**			
	Promoting Social Cohesion in Punjab (PSCP)		21,257,239	6,602,697
	Reducing Gender Based Violence		-	4,943,140
			21,257,239	**11,545,837**
16.7	**CARE INTERNATIONAL CONTRIBUTION**			
	She Feeds the World		77,458,764	74,999,446
			77,458,764	**74,999,446**
16.8	**OTHER INCOME RECEIVED**			
	EQuIP - Other income received		151,000	-
	Other income (LPF & Pronote IFL)		4,998,400	-
	Other income Donation		1,870,460	-
	Other Income Received		302,791	-
	Other income Takaful IFL		526,050	-
	other income (LPF IMF)		1,269,500	-
	Other Income Received		92,928	-
	other income Takaful IMF		1,232,464	-
	Other income received - FDO		2,625,145	-
			13,068,738	**-**
16.9	**SAAP CONTRIBUTION**			
	Empowering Women through Social and Behavioral Change Campaign		269,960	-
			269,960	**-**
16.10	**START NETWORK CONTRIBUTION**			
	Risk Pool 4 Pakistan Flood		2,973,600	-
			2,973,600	**-**
16.11	**ENGRO CONTRIBUTION**			
	Empowering Women Farmers (BULAND-1)		4,402,000	-
	Empowering Women Farmers (BULAND 2)		2,400,000	-
			6,802,000	**-**
17	**ISLAMIC MICROFINANCE**			
	IFL-2			
	Management Cost		1,661,960	1,630,223

	Note	2025	2024
		Rupees	
DEOs/MIS officer		1,713,611	1,891,820
Loan & Credit officer		3,611,082	4,838,539
Office Boy		1,226,296	904,229
Staff Benefits		116,349	237,455
Staff Performance incentives		137,231	657,129
Admin & Logistic Officer		-	1,250
Branch Incharge IFL		1,801,533	1,321,157
Data Inquiry Officer		697,318	91,600
Finance Officer		800,841	985,620
Manager Operations & Compliance		1,600	576,400
Monitoring & Risk officer		953,296	940,380
Risk Management Coordinator		1,600	425,500
Office rent / Maintenance		714,470	680,380
Office Running Cost (Utilities, Office Supplies,		1,302,358	1,274,771
Printing & Stationery		286,290	717,619
Vehicle Rent, POL & Maintenance		1,269,174	1,179,828
CIB and NADRA Verisys		222,482	206,483
Death Claim / Write OFF		-	752,000
Head Office Cost		-	102,405
Networking & Management Visits		-	302,271
POL/Maintenance for Branch Incharge		309,581	227,682
POL/Maintenance for Loan / Credit Officer		584,583	951,122
POL/Maintenance for Monitoring & Risk Officer		176,638	219,840
Staff Capacity Building		513,764	827,192
Head of Programs		-	-
Internal Auditor		287,805	-
Head of Microfinance		1,600	2,356,254
Provision for bad debt		645,999	-
Driver		3,220	-
IEC Material		36,316	-
Firewall connection, NBFC & Legal Matters		668,912	-
HR Officer 1.8		275,250	-
		20,021,159	**24,299,149**
ISLAMIC MICROFINANCE PROGRAM (IMF)			
Management Cost		-	51,500
Staff Capacity Building		690,888	526,551
DEOs/MIS officer		1,405,635	992,469
Loan & Credit officer		-	2,306,567
Office Boy		1,242,647	555,141
Admin/Recovery Officer		777,426	621,431
Area Coordinator		1,173,149	977,754
Branch Incharge		918,392	759,700
Finance Officer		565,440	583,867
Manager Operations & Compliance		1,554,410	745,450
Risk Management Coordinator		1,164,307	551,050
Monitoring & Risk officer		637,301	608,856
Staff Benefits		96,918	59,878
Staff Performance incentives		309,387	565,908

		Note	2025	2024
			Rupees	
	Loan Loss Reserve		-	2,000,000
	IEC Material		100,068	53,340
	Office rent / Maintenance		676,113	569,191
	Office Running Cost (Utilities, Office Supplies,		1,084,984	948,207
	Printing & Stationery		357,411	253,704
	Vehicle POL & Maintenance		168,708	638,377
	Audit & Legal fee		1,024,835	370,000
	CIB and NADRA Verisys		32,904	221,641
	Death Claim /Write Off		-	144,500
	POL/Maintenance for Branch Incharge		157,854	105,342
	POL/Maintenance for Loan / Credit Officer		661,515	387,965
	POL/Maintenance for Monitoring & Risk Officer		177,859	186,868
	Head of Microfinance		2,667,210	-
	Head Office Cost		273,541	-
	Monitoring & Appraisal Officer		1,600	-
	Loan & Credit officer		3,772,789	-
	Interest Expenses		1,507,787	-
	Shariah Advisor Fee		442,480	-
	Asst. DEO/MIS Officer/Intern		157,800	-
	Driver		643,771	-
	Trainee Loan Officer/ Intern		69,667	-
	Chief Executive Officer (CEO)		2,633,646	-
	IFL-MIS Maintenance Cost		618,000	-
	Provision for Bad debt		1,313,989	
			29,080,431	**15,785,257**
18	**LIVELIHOOD ENHANCEMENT FOR DISADVANTAGED**			
	Seminars, trainings, sessions and meetings	**18.1**	111,376,219	111,510,129
			111,376,219	**111,510,129**
18.1	**SEMINARS, TRAININGS, SESSIONS AND MEETINGS**			
	Farmers Development Organization-Reserve fund	**18.1.1**	-	6,668,256
	Improved Resilience Through Food and Nutrition Security	**18.1.2**	-	41,634,204
	Building Resilience through Improved Food and Nutrition Security	**18.1.3**	111,376,219	1,494,099
	Making Nutritious Food Available to the Poor Households	**18.1.4**		12,837,209
	She feeds the world	**18.1.5**		48,876,361
			111,376,219	**111,510,129**
18.1.1	**FARMERS DEVELOPMENT ORGANIZATION-RESERVE FUND**			
	Event		-	225,000
	Training Fee		-	160,000
	Plantation		-	16,873
	Registration & Membership fee		-	167,860
	Repair & Maintenance		-	21,320
	Meeting expenses		-	179,606
	In Country Travel/Accomodation/Per diems		-	51,190
	Directors training		-	512,500

	Note	2025	2024
		Rupees	
Livelihood		-	5,333,907
		-	6,668,256

18.1.2 IMPROVED RESILIENCE THROUGH FOOD AND NUTRITION

Artificial Insemination (AI) of Large animal	-	670,553
Communal Hand Pump Installation	-	3,035,247
Capacity building trainings on food and feeding practices	-	521,519
Capacity development plan (staff and organization)	-	389,348
Baseline and Endline inculding Pre and Post KAP	-	347,000
BCC Strategy to promote implementation	-	224,550
Core Team Meetings	-	59,599
CSC (Community score card)	-	1,008,783
Curriculum for PLA Cycle	-	317,157
Demonstration of suggested models for climate smart food	-	123,200
Dissemination of results of the Research	-	741,556
Diversified Gardens to promote production through vegetables, fruits, & nutrition rich plantation	-	1,004,503
Employable Skills development	-	1,528,542
Enrichment of Land using 4WD Tractor and Rotavator in both the Ucs	-	466,394
Exit Plans	-	350,000
Farmer Field School on water management issues	-	112,836
Field visits	-	578,336
Food Production and Consumption	-	1,348,298
Food Production and Consumption Plans	-	629,728
IEC Products including audio video and print material	-	410,800
Implements /instruments	-	167,500
Improvement / Rehabilitation of land in UC Chack Frazi	-	3,748,223
Improvement / Rehabilitation of land in UC Chack Frazi - 100 Acre	-	5,978,672
Increase in Income Survey	-	586,709
Infant and Young Child feeding Practices	-	893,800
Internal Project reviews	-	1,193,893
MAHFP (Months of Adequate Household Food Provisioning)	-	1,022,568
Material transportation	-	41,400
MDDW (Minimum Dietary Diversity for Women)	-	311,969
Modelling of functional UMAC(s) in targeted union councils	-	1,541,693

	Note	2025	2024
		Rupees	
Monitoring and accountability in field (CRM etc)		-	26,512
Observances days (together with relevant stakeholders, events, weeks, etc)		-	462,444
Plant Nurseries		-	10,000
Post Distribution Monitoring (PDMs)		-	168,230
Preparation of Community Plans (SFNS, LANN+)		-	224,700
Preparation of Plots for Nutritious fodder		-	10,000
Promotion of Food Storage facilities		-	746,707
Provincial and Distric level Events/ Conferences /Conventions		-	1,675,205
Round-table conference National level		-	2,075,000
Semi annual Review Meetings		-	288,267
Sharing UC level learning with DMAC & Provincial P&D Nutrition Cell		-	635,754
Staff cross learning exposure visits		-	429,475
Staff recruitment		-	158,000
Traditional food demonstration models		-	448,673
Trainings & Sensitization of CSOs / SUNCSA		-	512,326
Trainings & Sensitization of Government Actors (Elected & Civil Administration)		-	455,177
Trainings & Sensitization of Local CS Networks		-	1,520,294
Visibility		-	490,295
Water Testing		-	1,376,234
Women support groups		-	367,584
Zero/minimum Tillage		-	198,951
		-	**41,634,204**

		Note	2025	2024
			Rupees	
18.1.3	**BUILDING RESILIENCE THROUGH IMPROVED FOOD AND NUTRITION SECURITY (BRIN)**			
	D101- Project Inception Workshop		81,080	934,870
	D102 Progress Review Meetings		298,845	16,374
	D105 Nutrition Survey(MAHFP)		311,346	197,365
	D107- KAP Survey(Pre-Post)		142,381	137,289
	D109 Establishment of Complaint Response Mechanism(CRM)		129,669	2,600
	D70 Screening of households for malnourished cases		2,968,900	15,167
	D77- Consultative workshops with early warning agencies, disaster management authorities		448,010	15,000
	B12- Workshop on Capacity building of relevant early warning agencies officials		1,063,187	-
	B5- Development and Review of Recipe Books(Meetings, Sessions)		32,925	-
	B6 Training of Facilitators (A2.3 PLA)		1,239,320	-
	B9- Trainings of BHU staff on screening and monitoring of malnourished cases (A3.2a)		341,582	-
	C4- Staff per diem		409,655	-
	D103- Mid-term Review Workshop		1,273,504	-
	D106- PDM Survey		504,547	-
	D108- MDDW Survey		504,776	-
	D27- Establishment of Food Diversified Gardens		10,002,950	-
	D28- Training on Nutrient rich vegetable production in diversification gardens		785,312	-
	D29- Field days on Promotion of Food Diversification Gardens		1,067,150	-
	D30- Farmer trainings on production of bio-fortified staple crops		495,120	-
	D31- Farmers Field Days (promotion of bio-fortified staple)		788,697	-
	D32- Round-Table(s) on Biofortified Staple Production in Arid Zones (District & Province)		1,106,051	-
	D33- Training on Food preservation, processing and storage at household level		3,395,231	-
	D34- Training on Adequate Staple Storage and Reduce Post Harvest Losses		2,169,011	-
	D35- Rehabilitation & promotion of resource-efficient irrigation systems (RDI, CPI schemes)		153,284	-
	D36- Rehabilitation of Irrigation Schemes		1,812,335	-
	D54- Awareness session on 1000 days window of opportunity		1,422,170	-
	D55- Training of Trainers (ToT) for facilitators of Peer-to-Peer Nutrition education		321,107	-
	D56- Training of Nutrition Promoters/NEW (A2.1b)		219,792	-
	D57- Peer-to-Peer Nutrition Education Sessions		1,657,990	-
	D58- Formation & activities of School Nutrition clubs in High Schools		60,744	-
	D59- Strengthening of School Nutrition clubs & SBCC products		318,196	-

	Note	2025	2024
		Rupees	
D62-Community PLA Actions with community groups		9,720	-
D69- Mapping of health & nutrition service providers (Coordination meetings)		22,760	-
D71- Provision of referral-vouchers and facilitation to access health/nutrition services		1,018,850	-
E4- Provision of Tarpaulin & sheets to demonstrate reduction of in-field post-harvest losses		1,796,000	-
E13- Demonstration plots for bio-fortified, high-yield staple crop production		5,749,799	-
E15- Procurement for Rehabilitation of Irrigation Schemes		15,749,001	-
E16- Construction of households latrines in communities		19,242,993	-
E17- SBCC products to promote adequate & optimum health, hygiene and nutrition practices		336,337	-
E24- Support packages for treatment of severely acute malnourished (SAM)		8,540,000	-
E26- Provision of basic screening kits to BHU staff for continued screening		2,699,332	-
E42- Printing and disbursement of IEC material		1,316,484	-
E5- Provision of grain/seed storage bins (hermetic)		5,939,843	-
A56- Social Mobilization Officer		8,071,356	
A52- Project Officer Agriculture		1,614,755	
A55- Project Officer MEAL		1,006,693	
A51- Project Officer Nutrition		1,472,901	
A53- Project Officer WASH		1,264,528	
F16 Advertisement for Procurement		-	49,850
D100 Project Planning Workshop		-	125,584
		111,376,219	**1,494,099**
18.1.4 Making Nutritious Food Available to the Poor Households			
Food ration packs		-	12,837,209
		-	**12,837,209**
18.1.5 She feeds the world			
Cross Learnings visits for Farmers		-	346,491
kitchen gardening Trainings		-	1,798,658
Seminars		-	692,699
Clean drinking water facility		-	3,134,364
community Mobilization costs (initial meetings with comunities)		-	1,864,314
Community trainings on VSLAs		-	4,972,756
CRPs per training remuneration		-	7,276,905
Extension workers trained		-	1,708,956
Farmer Mela (one per year oper district)		-	529,971
Financial Information charges (30%) HO		-	66,000
Formation and training of Farmer groups (FFBS)		-	2,305,227
Health Camp for farmers (women and children)		-	1,993,118
In Kind support for farmers, producer groups		-	4,670,911
Management meetings with donor and stakeholders in Islamabad/Lahore		-	256,437
Men Action Group trained by role model men (Men Engage)		-	897,250

	Note	2025	2024
		Rupees	
Monthly progress review meetings		-	103,235
Promote identified value chains (sessions/events,seminar/meetings)		-	1,322,964
Reporting & Comms Officer Care		-	713,000
Role Model men trained		-	2,085,304
Training on women leadership		-	2,066,716
Vehicle Rent and Fuel		-	9,911,085
water reuse and recharge trainings and infrastructure (Pilot Initiaves)		-	160,000
		-	**48,876,361**

19	**IMPROVED GOVERNANCE OF SOCIAL SERVICES**			
	Women Enjoyment of Rights Empowerment and Leadership	**19.1**	-	2,023,334
	Electoral Quality and Inclusiveness in Pakistan	**19.2**	2,636,780	4,045,016
	Building Resilience through Improved Food and Nutrition Security (BRIN)	**19.3**	-	-
	CSO-BRIDGE Program	**19.4**	26,520,977	100,591,527
	Improving Hand Washing Behavior	**19.5**	-	14,051,054
	Promoting Social Cohesion in Punjab (PSCP)	**19.6**	23,070,276	904,347
	Reducing Gender Based Violence	**19.7**	-	5,061,899
	Building Climate Resilience Through Rehabilitation / Reconstruction of Green Infrastructure in Flood Affected Areas of Punjab	**19.8**	-	-
	Empowering Women through Social and Behavioral Change Campaign	**19.9**	269,960	-
	Heatewave Anticipatory Actions in Pakistan	**19.10**	-	-
	ISLAMIC MICROFINANCE (MSP) Islamic Microfinance	**19.11**	-	-
	Pakistan Youth Leadership Initiative	**19.12**	4,425,374	-
	Restoring Social services and climate resilience	**19.13**	2,006,595	-
	Risk Pool 4 Pakistan Flood	**19.14**	-	-
	Empowering Women Farmers (BULAND 1)	**19.15**	2,297,660	-
	Empowering Women Farmers (BULAND 2)	**19.16**	286,790	-
	She Feeds the World	**19.17**	58,052,953	
			119,567,365	**126,677,177**

19.1	**WOMEN ENJOYMENT OF RIGHTS EMPOWERMENT AND LEADERSHIP**		
	Political workers training	-	60,900
	Training of journalists	-	80,930
	Women voter registration and Mobilization	-	1,822,304
	Meeting of Hum Nigran Groups	-	59,200
		-	**2,023,334**

19.2	**ELECTORAL QUALITY AND INCLUSIVENESS IN PAKISTAN**		
	Election related Advocacy Fund	-	355,101
	4 three-day planning meetings / workshops with 25 FAFEN and 15 CIP partner organizations	-	261,365

	Note	2025	2024
		Rupees	
Material Two Rounds of Training of Local Civil Society Organizations (Pro-Democracy Networks)		3,072	4,004
Meals Two Rounds of Training of Local Civil Society Organizations (Pro-Democracy Networks)		163,500	42,000
Observation of GE		-	2,900,994
Regional Advocacy Actions		309,042	174,762
Training of 15 women and marginalized citizens on processes for political candidacy		-	51,750
Travel Training of Observers of LG Elections- GE 2024		-	100,040
Travel Two Rounds of Training of Local Civil Society Organizations (Pro-Democracy Networks)		39,415	94,000
Travel/Training of 15 women and marginalized citizens on processes for political candidacy		-	45,000
Venue Two Rounds of Training of Local Civil Society Organizations (Pro-Democracy Networks)		42,000	16,000
Data Collection for Governance Survey		30,000	-
Materials Dialogues to reduce Political Polarization among Youth		56,760	-
Meals Dialogues to reduce Political Polarization among Youth		405,661	-
Monitoring effectiveness of local councils		47,200	-
Venue Dialogues to reduce Political Polarization among Youth		49,000	-
Project Cooordinator		880,972	
Senior Program Officer		610,158	
		2,636,780	**4,045,016**
19.3 BUILDING RESILIENCE THROUGH IMPROVED FOOD AND NUTRITION SECURITY (BRIN)			
Participatory development through exposure visits and involvement in the community		-	3,462,755
Participatory development through exposure visits and involvement in the community led pa		-	165,000
Field visits		-	2,829,699
Training on Poverty Score Card Approach		-	441,960
5.7.19.Liaison development of CSOs with line departments, local authorities and private sector:		-	136,578
5.7.20Supporting CSOs to develop 5 years Inclusive Community Development Plans		-	2,528,212
Apprenticeships (Semi-literate and illiterate youth)		-	8,474,685
CEngagement of CSOs with Relevant LAs in-Interface Dialogues		-	500,570
CSOs linkage development with Government and Non-Government COVID-19 Response		-	1,201,981
Effective communication and e-communication and dialogues, feedbacks and redressals mechanism.		-	570,161

		Note	2025	2024
			Rupees	
	Enterprise Development for Skilled or Small Business Owner Youth		-	631,027
	Establishment of Feedback and Citizens' Information Portal (CIP) in District Government Office		-	689,806
	FSTP: Project will support to 1 Project prioritized in UCDP		-	63,418,441
	Identification of 23 community-based organizations and other existing		-	63,110
	Improvement in Selected Value Chains		-	1,706,472
	Linkage Development Workshop		-	4,010
	Monitoring and evaluation cost		-	331,492
	Post action & satisfaction survey (FDO)		-	192,286
	Supporting LAs in mass awareness regarding RCCE for COVID-19		-	101,431
	Traineeship for trained youth will from A 3.1 & 3.2 will be placed at various workshops		-	1,143,748
	Training on Community Score Card approach for CSOs		-	493,350
	Vocational and Skills Education for youth, certification, accreditation & registration		-	10,864,753
	Workshop on findings sharing of Score Card Report		-	640,000
			-	100,591,527
19.4	**CSO BRIDGE PROGRAM**			
	Participatory development through exposure visits and involvement , Out side Province		1,181,447	-
	Participatory development through exposure visits and involvement in the community led pa		1,578,272	-
	Project cycle management, project designing, implementation and community led monitoring		2,494,709	-
	Relevant Government Laws (basic human rights, right to information-RTI, Right to services-RTS,		1,488,762	-
	5.7.20Supporting CSOs to develop 5 years Inclusive Community Development Plans		437,688	-
	Apprenticeships (Semi-literate and illiterate youth)		96,625	-
	CEngagement of CSOs with Relevant LAs in-Interface Dialogues		527,620	-
	CSOs linkage development with Government and Non-Government COVID-19 Response		668,880	-

	Note	2025	2024
		Rupees	
Effective communication and e-communication and dialogues, feedbacks and redressals mechanism.		909,105	-
FSTP: Project will support to 1 Project prioritized in UCDP		12,667,372	-
Identification of 23 community-based organizations and other existing		35,000	-
Improvement in Selected Value Chains		50,000	-
Linkage Development Workshop		285,497	-
Post action & satisfaction survey (FDO)		52,106	-
Sensitization & Orientation on COVID-19 SOPs, Risk communication and community engagement		4,320	-
Sign Boards		300,000	-
Project Coordinator		1,152,360	2,369,442
Community Mobilization Officers		2,399,363	5,609,710
Workshop on findings sharing of Score Card Report		191,851	-
		26,520,977	**7,979,152**

19.5 IMPROVING HAND WASHING BEHAVIOR

2.1.4 Activation and Training of WASH Clubs by Trained Teachers	-	2,155,729
2.1.5 Role plays and competitions	-	744,135
1.1.4 Installation/rehabilitation of 30 WASH Schemes	-	6,029,677
1.1.5 Operations and Maintenance Training of SMC	-	213,979
1.6 Inauguration Ceremony	-	146,700
2.1.3 Training of Trainers on Hygiene and Behavior Change	-	778,192
2.1.6 Development, printing and dissemination of IEC Material	-	739,300
2.1.8 Wall paint of H& H Messages in 30 Schools	-	581,000
2.1.9 Celebration of WASH-related International Days	-	307,530
2.2.1 Mass Media Campaigns	-	2,143,050
3.1.2 Design and Development of WASH Audit Fact Sheet	-	28,500
3.1.4 Planning and Organizing Exposure Visit	-	60,536
5.1 Monitoring Visits	-	61,926
5.2: Consultative Meetings for the Establishment of FCRM	-	960
5.3: Establishment of FCRM in Targeted Schools	-	59,840
	-	**14,051,054**

19.6 PROMOTING SOCIAL COHESION IN PUNJAB (PSCP)

2.1.1 Trainer's Fee	330,000	57,500
2.1.11 Refreshment for activity	807,430	560,401

	Note	2025	2024
		Rupees	
2.1.2 Trainer's Facilitator Fee		182,000	100,000
2.1.6 Road Travel Expense Duty station to Venue		52,655	41,863
2.1.9 Road Travel Expense		1,591,855	36,074
2.4.2 Mobility Charges		310,000	10,200
2.5 Refreshment for activity		341,178	20,000
2.7 Six quarterly CVE Campaigns and Cultural Event		1,101,808	78,309
2.1.10 M&IE		500,000	-
2.1.3 Venue Cost for activity		383,480	-
2.1.4 Lunch and refreshment for activity		487,218	-
2.1.5 Workshop material for activity		211,257	-
2.2 Independent Consultant to conduct VE Risk Analysis Survey		700,000	-
2.3.1 Trainer's Fee		1,190,000	-
2.3.2 Trainer's Facilitator Fee		685,000	-
2.3.3 Venue Cost for activity		758,570	-
2.3.4 Meals for activity		2,085,932	-
2.3.5 Workshop material for activity		1,527,207	-
2.3.6 Road Travel Expense Duty station to Venue		180,438	-
2.3.7 M&IE		400,000	-
2.3.8 Road Travel Expense		1,218,000	-
2.4.1 Monthly Remuneration		4,307,000	-
2.6 CVE Action Events		2,516,247	-
Project Officer		1,203,001	
		23,070,276	**904,347**
19.7 REDUCING GENDER BASED VIOLENCE			
Operational Cost		-	342,950
Project Coordinator GBV		-	601,250
Assistant Finance Officer GBV		-	226,000
Office Running cost (office supplies, utilities, rent)		-	66,170
Travel cost		-	834,260
Community Engagement Meetings		-	518,995
Mobile Legal Aid Camps		-	1,579,948
Program Costs		-	892,326
		-	**5,061,899**
19.8 BUILDING CLIMATE RESILIENCE THROUGH REHABILITATION RECONSTRUCTION OF GREEN INFRASTRUCTURE			
Behaviour change interventions for GBV prevention and raise awareness of government staff		-	-
		-	-
19.9 EMPOWERING WOMEN THROUGH SOCIAL AND BEHAVIORAL CHANGE CAMPAIGN			
Awareness Sessions at Districts level (one in each district)		237,424	-

		Note	2025	2024
			Rupees	
	Women Empowerment Forums Meeting (Total 10 Meetings)		32,536	-
			269,960	**-**
19.10	**HEATWAVE ANTICIPATORY ACTIONS IN PAKISTAN**			
	2.2 provision heatwave protection kits		-	-
			-	**-**
19.11	**ISLAMIC MICROFINANCE (MSP) ISLAMIC MICROFINANCE**			
	Audit & Legal Fee, NBFC License		-	-
			-	**-**
19.12	**PAKISTAN YOUTH LEADERSHIP INITIATIVE**			
	Digital Innovation Call		70,000	-
	Registration of young people from local community		166,702	-
	Young women and men are trained blended approach of PYLI		3,765,612	-
	Youth led action projects are carried out from selected thematic areas		423,060	-
			4,425,374	**-**
19.13	**RESTORING SOCIAL SERVICES AND CLIMATE RESILIENCE**			
	A56- Social Mobilization Officer		2,006,595	152,106
			2,006,595	**152,106**
19.14	**RISK POOL 4 PAKISTAN FLOOD**			
	Coordination meetings with Stakeholders		-	-
			-	**-**
19.15	**EMPOWERING WOMEN FARMERS (BULAND-1)**			
	03-Days Training of Trainers (TOT) of Agri-Resource Persons (Female)		72,375	-
	Honorarium of Agri Resource Persons		795,000	-
	Monthly Sessions of FFBS		1,430,285	-
			2,297,660	**-**
19.16	**EMPOWERING WOMEN FARMERS (BULAND-1)**			
	03-Days Training of Trainers (TOT) of Agri-Resource Persons (Female)		1,752	-
	Monthly Sessions of FFBS		253,338	-
	One day ToT of ARPs before start of each module		31,700	-
			286,790	**-**
19.17	**SHE FEEDS THE WORLD**			
	Monthly progress review meetings		237,524	-
	Seminars		1,849,125	-
	Kitchen gardening Trainings		267,477	-

	Note	2025	2024
		Rupees	
Awards for best Farmers and Women leaders, best performaing VSLA		593,170	-
Awareness creation by role model men (sessions, theater for development)		4,282,000	-
Clean drinking water facility		13,252,359	-
Community trainings on VSLAs		1,651,425	-
CRPs per training remuneration		1,219,095	-
Extension workers trained		(39,175)	-
Farmer Mela (one per year oper district)		855,266	-
Cross Learnings visits for Farmers		1,653,509	-
Formation and training of Farmer groups (FFBS) (stationary for record keeping, community meetings		3,999,630	-
Health Camp for farmers (women and children)		2,167,777	-
In Kind support for farmers, producer groups		613,120	-
Management meetings with donor and stakeholders in Islamabad/Lahore		271,702	-
Men Action Group trained by role model men (Men Engage)		1,366,102	-
Promote identified value chains (sessions/events,seminar/meetings)		2,514,561	-
Role Model men trained		1,027,010	-
Training on women leadership		1,641,798	-
Value chain actors trained and supported		1,180,570	-
water reuse and recharge trainings and infrastructure (Pilot Initiaves)		4,295,243	-
Project Manager Care		2,260,546	1,837,384
Social Mobilizers Care		7,175,899	7,478,603
Agriculture and Value chain Coordinator Care		2,639,702	2,846,867
WASH Officers/Civil Engineer/Social mobilizer Care		1,077,518	861,911
		58,052,953	**13,024,765**

20 DISASTER/EMERGENCY RESPONSE

Seminars, trainings, sessions and meetings	**20.1**	61,079,274	34,743,081
		61,079,274	**34,743,081**

20.1 SEMINARS, TRAININGS, SESSIONS AND MEETINGS

Building Disaster Resilience In Pakistan Sustainability	**20.1.1**	-	-
Building Climate Resilience Through Rehabilitation/Reconstruction	**20.1.2**	26,788,719	193,231
Restoring Social Services and Climate Resilience	**20.1.3**	29,735,952	65,741
Risk 4 Pool Flood	**20.1.4**	143,240	-
Emergency Relief Assistance	**20.1.5**	-	28,623,684
Heatwaves	**20.1.6**	4,411,363	5,860,425
		61,079,274	**34,743,081**

20.1.1 BUILDING DISASTER RESILIENCE IN PAKISTAN SUSTAINABILITY

Revision of disaster management plans (Phase I UC's)	-	-
	-	**-**

		Note	2025	2024
			Rupees	
20.1.2	**BUILDING CLIMATE RESILIENCE THROUGH REHABILITATION/RECONSTRUCTION OF GREEN INFRASTRUCTURE IN FLOOD AFFECTED AREAS OF PUNJAB**			
	Celebration of international days at local level, on average 5 events per UC		1,353,828	28,136
	Multi hazard vulnerability & capacity assessment		361,272	165,095
	Behaviour change interventions for GBV prevention and raise awareness of government staff		3,304	-
	Capacity-building of POs (6 trainings for 8 staff)		1,114,648	-
	Climate change and adaptation community resource persons (CRPs) 5 per UC for 12 months		1,970,000	-
	Climate resilient community infrastructure/ flood protection work		822,536	-
	Community based disaster risk management trainings to communities/ CIs/ LAs		1,282,648	-
	Emergency response teams identification and capacity building - 3 per UC for 12 months		2,100,866	-
	GBV prevention sessions for communities		1,468,758	-
	Need-based climate-Change Adaptation and Replication of Best Practices		1,163,028	-
	Provision of health services through health outreach camps/ vaccination drives		2,455,199	-
	Restoration of damaged irrigation channels		638,287	-
	Restoration of damaged/ installation of new water supply schemes		954,600	-
	Restoration/ retrofitting of educational		3,564,655	-
	School based disaster risk management		1,775,014	-
	Social mobilisation and capacity building training events		1,666,188	-
	Training & awareness on human rights		748,307	-
	Training on women rights & information on legal aid, entitlements/ rights		421,503	-
	Voice in leadership & decisions-making training for women		552,861	-
	4.1 Project Coordinator		871,442	-
	A56- Social Mobilization Officer		1,499,775	-
			26,788,719	**193,231**
20.1.3	**RESTORING SOCIAL SERVICES AND CLIMATE RESILIENCE**			
	Multi hazard vulnerability & capacity assessment		425,216	65,741
	Behaviour change interventions for GBV prevention and raise awareness of government staff		363,549	-
	Capacity-building of POs		1,480,115	-
	Celebration of international days at local level, on average 5 events per UC		1,036,639	-
	Climate change and adaptation community resource persons (CRPs) 5 per UC for 12 months		1,970,000	-

		Note	2025	2024
			Rupees	
	Climate resilient community infrastructure/ flood protection work		1,655,871	-
	Community based disaster risk management trainings to communities/ CIs/ LAs		1,826,259	-
	Emergency response teams identification and capacity building - 3 per UC for 12 months		1,649,381	-
	GBV prevention sessions for communities		1,828,938	-
	Need-based climate-Change Adaptation and Replication of Best Practices		717,672	-
	Provision of health services through health outreach camps/ vaccination drives		2,800,817	-
	Restoration of damaged irrigation channels		956,638	-
	Restoration retrofitting of health facilities		4,173,828	-
	Restoration/ retrofitting of educational		3,770,371	-
	School based disaster risk management		2,232,580	-
	Social mobilisation and capacity building training events		1,586,273	-
	Training & awareness on human rights		411,609	-
	Training on women rights & information on legal aid, entitlements/ rights		373,808	-
	Voice in leadership & decisions-making training for women		476,388	-
			29,735,952	**65,741**
20.1.4	**RISK 4 POOL FLOOD**			
	Coordination meetings with Stakeholders		48,704	-
	Formation and strengthening of Community Emergency Response Teams (CERTs)		92,136	-
	Pre-positioning Awareness Campaign on Hygiene, GBV and Early Warning		2,400	-
			143,240	**-**
20.1.5	**EMERGENCY RELIEF ASSISTANCE**			
	Non Food Items (Hygiene Kits & HH Items)		-	11,269,539
	Winterize Kits		-	17,354,145
			-	**28,623,684**
20.1.6	**HEATWAVES**			
	2.1 Establishing Cooling Stations and the Supply of clean drinking water		-	2,338,430
	2.2 provision heatwave protection kits		3,878,850	250,000
	2.3 Provision of kits / required material to Rescue 1122		-	935,278
	2.5 Designing and publishing of awareness message for protection from Heatwave (ICE Material)		10,500	375,900
	4.1 Monitoring Visits		216,013	21,550
	6.1 Coordination meetings with the stakeholders (Government departments, Rescue 1122 etc)		-	109,741

	Note	2025	2024
		Rupees	
6.2 Refresher of Paramedics for Healthcare Facilities		40,000	114,358
6.4 2 Days training of 4 youth group (20 members in Awareness sessions. Fist Aid, Emergency Response		80,000	347,750
6.5 Cascading of the youth group training to communities		170,000	49,270
6.7 Designing and publishing of ICE Material		-	2,000
6.8 Assistance for renovation for Heatstroke centers in RYK		16,000	1,296,700
CRM/FCRM		-	19,448
		4,411,363	**5,860,425**

21 PROGRAM PERSONNEL COST

Building Climate Resilience Through Rehabilitation/Reconstruction of Green Infrastructure in Flood Affected Areas of Punjab	**21.1**	-	217,270
Women Enjoyment of Rights Empowerment and Leadership	**21.2**	-	243,529
Ehsas Program	**21.3**	-	-
Building Resilience through Improved Food and Nutrition Security (BRIN)	**21.4**	11,417,894	2,522,237
Restoring Social Services and Climate Resilience	**21.5**	5,730,121	800,434
CSO-BRIDGE Program	**21.6**	3,258,374	16,569,660
Electoral Quality and Inclusiveness in Pakistan	**21.7**	896,562	3,893,319
Improved Resilience Through Food and Nutrition Security	**21.8**	-	26,528,979
FDO-Reserve Fund	**21.9**	1,906,297	602,600
Improving Hand Washing Behaviors	**21.10**	-	3,380,277
Election Observation in Punjab	**21.11**	-	1,474,043
Emergency Relief Assistance	**21.12**	-	1,701,299
Heatewave Anticipatory Actions in Pakistan	**21.13**	76,400	615,570
Promoting Social Cohesion in Punjab (PSCP)	**21.14**	1,312,931	439,490
She Feed the World	**21.15**	8,802,638	20,459,267
Building Climate resilience through rehabilitation reconstruction of green infrastructure	**21.16**	3,102,931	-
Pakistan Youth Leadership Initiative	**21.17**	887,075	-
Risk Pool 4 Pakistan Flood	**21.18**	259,001	-
Empowering Women Farmers (BULAND-1)	**21.19**	1,488,089	-
Empowering Women Farmers (BULAND-2)	**21.20**	488,187	-
		39,626,500	**79,447,974**

21.1 BUILDING CLIMATE RESILIENCE THROUGH REHABILITATION/RECONSTRUCTION OF GREEN INFRASTRUCTURE IN FLOOD AFFECTED AREAS OF PUNJAB

4.1 Project Coordinator	-	36,000
A56- Social Mobilization Officer	-	110,000
Admin Assistant	-	42,000
Finance Officer	-	29,270
	-	**217,270**

		Note	2025	2024
			Rupees	
21.2	**WOMEN ENJOYMENT OF RIGHTS EMPOWERMENT AND LEADERSHIP**			
	Project Coordinator		-	53,985
	Social Moblizer		-	116,264
	Finance Officer		-	73,280
			-	**243,529**
21.3	**EHSAS PROGRAM**			
	IFL-2			
	DEOs/MIS Officer		-	-
			-	-
	IFL-1			
	Risk Management Coordinator		-	-
			-	-
21.4	**BUILDING RESILIENCE THROUGH IMPROVED FOOD AND NUTRITION SECURITY (BRIN)**			
	A11- Manager Programs		25,756	30,256
	A12- Manager Operations		77,945	9,156
	A13- Manager Finance		361,696	34,156
	A50- Project Manager		1,859,445	252,656
	A57- Logistic/Admin Officer		1,261,697	124,012
	A58- Finance/Account Officer		2,601,267	220,323
	A59- Documentation & Reporting Officer		1,653,695	212,667
	A60- Office Assistant		952,850	144,396
	A61- Security Guard		2,010,171	142,419
	A9 Executive Director/CEO		491,526	54,656
	A15- Internal Auditor		72,620	-
	A16- Coordinator Log/admin/Security		49,226	-
	A51- Project Officer Nutrition		-	120,356
	A52- Project Officer Agriculture		-	140,156
	A53- Project Officer WASH		-	109,549
	A55- Project Officer MEAL		-	118,838
	A56- Social Mobilization Officer		-	808,641
			11,417,894	**2,522,237**
21.5	**RESTORING SOCIAL SERVICES AND CLIMATE RESILIENCE**			
	1.4 Finance Officer		1,300	44,267
	Admin Assistant		576,850	52,500
	Finance Officer		-	1,600
	Head Of Finance		980,531	130,051
	Head of Programs		523,594	159,080
	HR Manager		204,530	46,000
	Project Manager		874,472	103,500
	Support Staff		528,067	111,330
	CBDRM Officer / WASH Engineer		901,150	-
	Procurement Officer		486,163	-
	MEAL Officer		653,464	-

		Note	2025	2024
			Rupees	
	A56- Social Mobilization Officer		-	152,106
			5,730,121	**800,434**
21.6	**CSO-BRIDGE PROGRAM**			
	Driver		459,385	799,684
	Admin and Finance Officer		-	2,092,872
	Admin and Finance Manager		506,875	554,400
	Capacity Building Officer		974,220	1,497,706
	Head of Programs		-	560,227
	M&E Officer		888,982	1,452,037
	Office Attendant		-	1,061,892
	Security Guard		428,912	571,690
	Community Mobilization Officers		-	5,609,710
	Project Coordinator		-	2,369,442
			3,258,374	**16,569,660**
21.7	**ELECTORAL QUALITY AND INCLUSIVENESS IN PAKISTAN**			
	Finance and grant Officer		370,986	432,075
	Executive Director		525,576	825,350
	Program Officer		-	724,005
	Project Coordinator		-	853,106
	Senior Program Officer		-	1,058,783
			896,562	**3,893,319**
21.8	**IMPROVED RESILIENCE THROUGH FOOD AND NUTRITION SECURITY**			
	Finance/Admin & Logistic Officer		-	1,762,655
	Office Boy & Cleaner		-	704,617
	Executive Coordinator (EC)		-	1,363,314
	Manager (Finance)		-	357,850
	Manager Programs		-	1,052,650
	Manager/Officer (HR)		-	269,700
	Agriculture & Livlihood Expert		-	1,267,850
	Communcation and Stakeholder engagement Officer		-	966,950
	Project Manager		-	2,586,667
	Project Monitoring Visits		-	30,316
	Project Officer		-	1,380,278
	Security Officer		-	407,336
	WASH Officer		-	1,065,854
	Support Staff		-	1,662,090
	Social Organizer		-	4,443,141
	MEAL and Database Officer		-	1,276,468
	MEAL Assistant		-	926,486
	IT Assistant		-	231,600

		Note	2025	2024
			Rupees	
	Nutrition Officer		-	2,078,050
	Admin & Logistic Officer		-	2,695,107
			-	26,528,979
21.9	**FDO-RESERVE FUND**			
	Salaries and wages		1,759,690	195,500
	E.O.B.I		45,963	56,130
	Staff Benefits		56,244	331,530
	Employee social security		44,400	19,440
			1,906,297	602,600
21.10	**IMPROVING HAND WASHING BEHAVIORS**			
	Finance & Logistic Officer		-	562,030
	Head of Programs		-	276,000
	HR Coordinator		-	80,000
	WASH Engineer		-	501,000
	Manager Finance		-	184,000
	Project Coordinator		-	733,133
	Social Moblizer		-	851,823
	Support Staff		-	192,291
			-	3,380,277
21.11	**ELECTION OBSERVATION IN PUNJAB**			
	Training of Election Day Observers (Material)		-	156,383
	Training of Election Day Observers (Meal & Refreshment)		-	594,660
	Training of Election Day Observers (Travel)		-	438,000
	Training of Election Day Observers (Venue)		-	225,000
	Data Entry		-	60,000
			-	1,474,043
21.12	**EMERGENCY RELIEF ASSISTANCE**			
	Finance & Administration Officer		-	121,600
	Head of Finance		-	210,000
	Head of Organizations		-	225,000
	Head of Programs		-	210,000
	Procurement Officer		-	150,000
	Project Coordinator		-	233,334
	Social Moblizer		-	375,333
	Support Staff		-	176,032
			-	1,701,299
21.13	**HEATEWAVE ANTICIPATORY ACTIONS IN PAKISTAN**			
	Head of Programs		-	72,540
	MEAL Officer		-	54,000
	Project Coordinator		1,600	179,330
	Procurement Officer		1,600	84,400
	Admin and Finance Officer		1,600	111,700
	3.5 Field officers		71,600	113,600
			76,400	615,570

		Note	2025	2024
			Rupees	
21.14	**PROMOTING SOCIAL COHESION IN PUNJAB (PSCP)**			
	Project Manager		456,186	142,500
	1.4 Finance Officer		562,345	30,840
	Executive Officer		294,400	-
	Project Officer		-	266,150
			1,312,931	**439,490**
21.15	**SHE FEED THE WORLD**			
	Head of Finance & Admin 20% Care		531,088	464,000
	Admin Assistant Care		1,639,372	1,146,195
	Chief Executive Officer - 20% Care		709,450	812,000
	Finance Officer Care		1,012,904	856,674
	Gender and Inclusion / Coordinator Care		1,470,748	1,346,000
	Head of Program - IP - 30 % Care		300,000	870,000
	HR Officer - 30 % Care		343,390	226,448
	MEAL Officer Care		896,570	1,028,984
	Support Staff Care		870,216	684,201
	Reporting & Comms Officer Care		1,028,900	-
	Agriculture and Value chain Coordinator Care		-	2,846,867
	Social Mobilizers Care		-	7,478,603
	WASH Officers/Civil Engineer/Social mobilizer Care		-	861,911
	Project Manager Care		-	1,837,384
			8,802,638	**20,459,267**
21.16	**BUILDING CLIMATE RESILIENCE THROUGH REHABILITATION RECONSTRUCTION OF GREEN INFRASTRUCTURE**			
	Finance Officer		1,209,461	-
	Procurement Officer		745,005	-
	Admin Assistant		580,550	-
	Support Staff		567,915	-
			3,102,931	**-**
21.17	**PAKISTAN YOUTH LEADERSHIP INITIATIVE**			
	Project Coordinator		267,600	-
	Finance & Logistic Officer		157,290	-
	MEAL Officer		101,467	-
	Project Assistant		360,718	-
			887,075	**-**
21.18	**RISK POOL 4 PAKISTAN FLOOD**			
	Project Coordinator		105,000	-
	3.5 Field officers		56,000	-
	Finance Officer		32,667	-
	Procurement Manager		32,667	-

		Note	2025	2024
			Rupees	
	A14- Coordinator MEAL		32,667	-
			259,001	**-**
21.19	**EMPOWERING WOMEN FARMERS (BULAND-1)**			
	Management Cost/ HR/Finance Manager/MEAL		812,848	-
	Agriculture Expert		630,241	-
	Social Moblizer		45,000	-
			1,488,089	**-**
21.20	**EMPOWERING WOMEN FARMERS (BULAND-2)**			
	Management Cost/ HR/Finance Manager/MEAL		388,187	-
	Agriculture Expert		100,000	-
			488,187	**-**
22	**ADMINISTRATIVE AND GENERAL EXPENDITURES**			
	Building Climate Resilience Through Rehabilitation/Reconstruction of Green Infrastructure in Flood Affected Areas of Punjab	**22.1**	-	2,430
	Women Enjoyment of Rights Empowerment and Leadership	**22.2**	-	167,177
	FDO - Reserve fund	**22.3**	1,866,307	1,588,734
	Building Resilience through Improved Food and Nutrition Security (BRIN)	**22.4**	12,517,483	1,828,250
	Making Nutritious Food Available to the Poor Households	**22.5**	-	962,791
	CSO-BRIDGE Program	**22.6**	1,721,094	4,248,316
	Electoral Quality and Inclusiveness in Pakistan	**22.7**	578,644	740,963
	Improved Resilience Through Food and Nutrition Security	**22.8**	-	4,556,255
	Improving Hand Washing Behaviors	**22.9**	-	2,028,223
	Emergency Relief Assistance	**22.10**	-	1,426,468
	Heatewave Anticipatory Actions in Pakistan	**22.11**	220,204	1,111,300
	Promoting Social Cohesion in Punjab (PSCP)	**22.12**	2,624,739	141,011
	Restoring Social Services and Climate Resilience	**22.13**	2,542,416	50,595
	She Feed the World	**22.14**	16,247,331	2,634,544
	Building Climate resilience through rehabilitation reconstruction of green infrastructure	**22.15**	2,258,028	-
	Pakistan Youth Leadership Initiative	**22.16**	491,906	-
	Risk Pool 4 Pakistan Flood	**22.17**	580	-
	Empowering Women Farmers (Buland)	**22.18**	497,144	-
	Empowering Women Farmers (BULAND-2)	**22.19**	45,261	-
	Depreciation	**9.1**	3,562,435	3,211,684
			45,173,571	**24,698,741**
22.1	**BUILDING CLIMATE RESILIENCE THROUGH REHABILITATION/RECONSTRUCTION OF GREEN INFRASTRUCTURE IN FLOOD AFFECTED AREAS OF PUNJAB**			
	Travel cost		-	2,430
			-	**2,430**

		Note	2025	2024
			Rupees	
22.2	**WOMEN ENJOYMENT OF RIGHTS EMPOWERMENT AND LEADERSHIP**			
	Communication			-
	Mobility Cost		-	23,602
	Other Office Cost		-	143,575
			-	**167,177**
22.3	**FDO - RESERVE FUND**			
	Repair & Maintenance			-
	Office running cost		454,536	249,912
	Legal and professional charges		-	89,630
	Staff travel/vehicle rent		313,545	380,174
	Vehicle token		-	19,018
	AUDITOR'S REMUNERATION	22.3.1	862,800	850,000
	Bad debts		-	-
	Printing & Stationery		4,200	-
	Bank Charges		2,088	-
	Meeting Expenses		222,188	-
	Plantation		6,950	-
			1,866,307	**1,588,734**
22.3.1	**AUDITOR'S REMUNERATION**			
	Audit services			
	Annual audit fee		850,000	850,000
	Out of pocket charges		12,800	-
			862,800	**850,000**
	Non-audit services			
	Certifications for regulatory purposes		-	-
	Tax advisory services		-	-
			-	-
			862,800	**850,000**
22.4	**BUILDING RESILIENCE THROUGH IMPROVED FOOD AND NUTRITION SECURITY (BRIN)**			
	E33- Office Establishment Cost (Furniture, Laptops, Copiers, Set-up etc.)		1,918,808	180,000
	E34 Running Costs Vehicles incl. Insurance		6,495,096	976,370
	F11 Office Running and Maintenance Costs		2,051,109	288,442
	F12 Offices rent		538,000	80,000
	F13 HO Support Cost(Operational)		988,024	303,438
	F16 Advertisement for Procurement		526,446	-
			12,517,483	**1,828,250**
22.5	**MAKING NUTRITIOUS FOOD AVAILABLE TO THE POOR HOUSEHOLDS**			
	Operational Cost		-	962,791
			-	**962,791**
22.6	**CSO-BRIDGE PROGRAM**			
	Utilities and communication		95,960	1,720,560
	Office rent and running cost		120,000	715,000

		Note	2025	2024
			Rupees	
	Stationary		-	11,950
	Traveling and conveyance		-	1,693,797
	Generator fuel and maintenance		-	107,009
	Vehicle Rent, POL & Maintenance		1,117,331	-
	Bank Charges		100	-
	Field visits		7,900	-
	Consumable-Kitchen/Stationery		295,099	-
	Generator fuel and Maintenance		84,704	-
			1,721,094	**4,248,316**
22.7	**ELECTORAL QUALITY AND INCLUSIVENESS IN PAKISTAN**			
	Communication		75,340	75,177
	Office rent		175,000	215,000
	Postage cost		64,757	55,292
	Office supplies		143,737	261,743
	Staff travel		119,810	133,751
			578,644	**740,963**
22.8	**IMPROVED RESILIENCE THROUGH FOOD AND NUTRITION SECURITY**			
	Vehicle rent and running cost		-	1,827,221
	Office Running Cost		-	2,159,034
	Office rent		-	570,000
			-	**4,556,255**
22.9	**IMPROVING HAND WASHING BEHAVIORS**			
	Supplies		-	148,826
	Utilities		-	62,860
	Vehicle Rent & Fuel		-	1,685,737
	Office rent / Maintenance		-	130,800
			-	**2,028,223**
22.10	**EMERGENCY RELIEF ASSISTANCE**			
	Office Running Cost		-	456,515
	Office Rent		-	190,000
	Travel cost		-	779,953
			-	**1,426,468**
22.11	**HEATWAVES**			
	Utilities		70,001	128,552
	Office Rent		80,000	157,000
	Office supplies & Consumables		100	102,036
	Printing & Stationery		-	138,659
	Generator fuel and Maintenance		-	19,619
	Travel cost		41,103	514,356
	5.2 Project inception workshop for staff		29,000	51,078
			220,204	**1,111,300**

		Note	2025	2024
			Rupees	
22.12	**PROMOTING SOCIAL COHESION IN PUNJAB (PSCP)**			
	2.8 Travel Cost		1,779,020	82,888
	3.1 Rent		375,000	20,000
	3.2 Utilities		258,333	28,705
	3.3 Communication		212,386	9,418
			2,624,739	**141,011**
22.13	**RESTORING SOCIAL SERVICES AND CLIMATE RESILIENCE**			
	Office Running Cost (Utilities, Office Supplies,		715,493	20,478
	2.8 Travel Cost		978,352	30,117
	Printing & Stationery		72,671	-
	Office Establishment Cost		203,260	-
	Office Rent		569,600	-
	Staff Travel		3,040	-
			2,542,416	**50,595**
22.14	**SHE FEED THE WORLD**			
	Office Utilities - Field Office (2)		564,901	461,484
	Office Communications (landline, mobile, internet, etc.) Field Office		55,700	75,185
	Office Rent (20%) HO		403,000	260,000
	Office Rent - Field Office		1,220,447	826,875
	Office Supplies (30%) HO		449,840	153,679
	Office Supplies - Field Office		837,191	563,448
	Office Utilities (30%) HO		277,388	293,873
	Financial Information charges (30%) HO		157,750	-
	Audit Fee		150,000	-
	Vehicle Rent and Fuel		12,131,114	-
			16,247,331	**2,634,544**
22.15	**BUILDING CLIMATE RESILIENCE THROUGH REHABILITATION RECONSTRUCTION OF GREEN INFRASTRUCTURE**			
	Office Running Cost (Utilities, Office Supplies,		615,551	-
	Printing & Stationery		71,102	-
	Bank Charges		2,582	-
	Travel cost		938,893	-
	Office Establishment Cost		126,400	-
	Office Rent		503,500	-
			2,258,028	**-**
22.16	**PAKISTAN YOUTH LEADERSHIP INITIATIVE**			
	Vehicle Rent & Fuel		319,115	-
	Office Rent		54,000	-
	Office Supplies		31,640	-

		Note	2025	2024
			Rupees	
	Utilities		87,151	-
			491,906	**-**
22.17	**RISK POOL 4 PAKISTAN FLOOD**			
	Office Running Cost (Utilities, Office Supplies,		580	-
			580	**-**
22.18	**EMPOWERING WOMEN FARMERS (BULAND-1)**			
	Travel cost		497,144	-
			497,144	**-**
22.19	**EMPOWERING WOMEN FARMERS (BULAND-2)**			
	Office rent / Maintenance		10,062	-
	Printing & Stationery		10,750	-
	Travel cost		24,449	-
			45,261	**-**
23	**OTHER INCOME**			
	Ehsas Program	**23.1**	-	8,850,000
	FDO-Reserve fund	**23.2**	-	3,530,713
	Building Resilience through Improved Food and Nutrition Security (I	**23.3**	1,602,132	105,179
	She feed the world	**23.4**	518,367	309,713
	CSO BRIDGE Program	**23.5**	545,464	2,387,731
	Electoral Quality and Inclusiveness in Pakistan	**23.6**	-	-
	Improved Resilience Through Food and Nutrition Security	**23.7**	-	641,758
	Women Enjoyment of Rights Empowerment and Leadership	**23.8**	-	-
	Restoring social services and climate resilience	**23.9**	799,145	-
	ISLAMIC MICROFINANCE (MSP) Islamic Microfinance	**23.10**	39,153,489	-
	Rehabilitation of PHED Dysfunctional Water Supply Schemes	**23.11**	-	-
	Building Climate Resilience Through Rehabilitation/Reconstruction of Green Infrastructure	**23.12**	793,881	-
	Heatwaves	**23.13**	127,437	32,128
	Improving Hand washing behaviors	**23.14**	-	142,491
	Reducing Gender Based Violence	**23.15**	-	92,377
			43,539,915	**16,092,090**
23.1	**EHSAS PROGRAM**			
	FDO Contribution		-	8,850,000
			-	**8,850,000**
23.2	**FDO-RESERVE FUND**			
	Other income		-	3,530,713
			-	**3,530,713**

		Note	2025	2024
			Rupees	
23.3	**BUILDING RESILIENCE THROUGH IMPROVED FOOD AND NUTRITION SECURITY (BRIN)**			
	Profit from bank		1,602,132	105,179
			1,602,132	**105,179**
23.4	**SHE FEED THE WORLD**			
	Profit from bank		**518,367**	**309,713**
23.5	**CSO BRIDGE PROGRAM**			
	Profit from bank		**545,464**	**2,387,731**
23.6	**ELECTORAL QUALITY AND INCLUSIVENESS IN PAKISTAN**			
	Profit from bank		**-**	**-**
23.7	**IMPROVED RESILIENCE THROUGH FOOD AND NUTRITION SECURITY**			
	Profit from bank		-	641,758
			-	**641,758**
23.8	**WOMEN ENJOYMENT OF RIGHTS EMPOWERMENT AND LEADERSHIP**			
	Other Income		-	-
			-	**-**
23.9	**RESTORING SOCIAL SERVICES AND CLIMATE RESILIENCE**			
	Bank Profit		799,145	-
			799,145	**-**
23.10	**ISLAMIC MICROFINANCE**			
	Bank Profit		3,195,554	-
	Portfolio Profit		22,389,655	-
	Portfolio Profit PMIC		4,127,050	-
	Portfolio Profit SBP		9,441,230	-
			39,153,489	**-**
23.11	**REHABILITATION OF PHED DYSFUNCTIONAL WATER SUPPLY SCHEMES**			
	Community Contribution		-	-
			-	**-**
23.12	**BUILDING CLIMATE RESILIENCE THROUGH REHABILITATION/RECONSTRUCTION OF GREEN INFRASTRUCTURE**			
	Bank Profit		793,881	-
			793,881	**-**
23.13	**HEATWAVES**			
	Bank profit		127,437	32,128
			127,437	**32,128**

		Note	2025	2024
			Rupees	
23.14	**IMPROVING HAND WASHING BEHAVIORS**			
	Bank profit		-	142,491
			-	**142,491**
23.15	**REDUCING GENDER BASED VIOLENCE**			
	Bank profit		-	92,377
			-	**92,377**
24	**FINANCIAL CHARGES**			
	FDO-Reserve fund	24.1	-	10,064
	CSO BRIDGE PROGRAM	24.2	-	148,076
			-	**158,140**
24.1	**FDO-RESERVE FUND**			
	Bank charges and commissions		-	**10,064**
24.2	**CSO BRIDGE PROGRAM**			
	Bank charges and commissions		-	**148,076**
25	**TAXATION**		-	-

25.1 Tax credit equal to one hundred percent has been allowed Under Section 100C of income Tax Ordinance, 2001.

25.2 The company has not provided deffered taxation in these financial statements as the company is entitled to claim tax credits u/s 100C of the Income Tax Ordinance ,2001.

26 CAPITAL RISK MANAGEMENT

The company manages its capital structure in line with the requirements of Non-Banking Financial Companies (NBFC) Regulations and guidelines issued by the Securities and Exchange Commission of Pakistan (SECP).

The capital management framework ensures compliance with minimum capital requirements and maintenance of adequate risk buffers.

27 FINANCIAL RISK MANAGEMENT

The company principal business activities by their nature involve assuming certain financial risk in order to achive the desired

- Market risk
- Credit Risk

a) MARKET RISK

i) CURRENCY RISK

Currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates. Currency risk arises mainly from future commercial transactions in foreign currencies. The Company is exposed to foreign currency exchange risk in respect of commitments against letters of credit in foreign currency. The management does not view

	Note	2025	2024
		Rupees	

ii) OTHER PRICE RISK

Other price risk represents the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices (other than those arising from interest rate risk or currency risk, whether those changes are caused by factors specific to the individual financial instrument or its issuer, or factors affecting all similar financial instruments traded in the market. The Company is not exposed to equity price risk as it does not have any exposure in equity securities.

iii) INTEREST RATE RISK

Interest rate risk represents the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. Borrowings obtained at variable rates expose the Company to cash flow interest rate risk.

At the reporting date, the profit, interest and mark-up rate profile of the Company's significant financial assets and liabilities is as follows:

	2025	2024
	Rupees	
FINANCIAL ASSETS		
Cash at bank	163,925,911	111,121,236
	163,925,911	111,121,236

	2025	2024
	Rupees	
FINANCIAL LIABILITIES		
Micro-credit revolving fund	-	-
	-	-

b) CREDIT RISK

Credit risk is the risk that one party to the financial instrument will fail to discharge its obligation and cause the other party to incur a financial loss, without taking into account the fair value of any collateral. Credit risk arises from balances with bank, trade debts, advances, deposits and other receivables. The maximum exposure to credit risk before any credit enhancement is given below:

MAXIMUM EXPOSURE TO CREDIT RISK		
Advances, deposits and prepayments	15,798,907	410,553
Outstanding Loan Portfolio	63,953,884	80,355,715
Other receivables	6,177,953	52,075,189
Cash and bank balances	163,971,314	111,199,779
	249,902,058	**244,041,236**

	Note	2025	2024
		Rupees	

The Company attempts to control the credit risk by monitoring credit exposure, limiting transactions with specific customers and continuing assessment of credit worthiness of customers.

Based on the past experience, record of recoveries, the Company believes that the past due amount do not require any provision or impairment loss.

The credit quality of Company's bank balances can be assessed with reference to external credit ratings as follows:

Bank	Date of rating	Rating agency	Rating	
			Short-term	Long-term
The Bank of Punjab	Jun-25	PACRA	A1+	AA+
Faysal bank Limited	Jun-25	PACRA	A1+	AA
Habib Bank Limited	Jun-25	JCR-VIS	A1+	AAA
Habib Metropolitan Bank Limited	Jun-25	PACRA	A1+	AA+
JS Bank Limited	Jun-25	PACRA	A1+	AA
Meezan Bank Limited	Jun-25	JCR-VIS	A1+	AAA
Mobilink Microfinance	Jun-25	PACRA	A1	A

Set out below is the information about the credit risk exposure on the company receivables and contract assets using a provision matrix

	Carrying amount	Less than 30 days	31 to 180 days	181 to 365 days	More then 365 days
As at June 30, 2025					
Outstanding Loan Portfolio	194,038,748	194,038,748	-	-	-
As at June 30, 2024					
Outstanding Loan	108,881,327	-	-	485,622	1,709,380

28 TRANSACTION WITH RELATED PARTIES

The related parties comprise of major shareholder, associated undertakings, entities under common directorship and key management personnel.

Significant transactions with related parties are as follows:

Name of related party	Detail of transactions	2025	2024
		Rupees	
	Opening balance payable	-	-
	Payments made during the year	-	-
	Payments received during the year	-	-
		-	-

29 REMUNERATION OF CHIEF EXECUTIVE AND DIRECTORS

The aggregate amount charged in the financial statements for the year for remuneration, including certain benefits, to the Chief Executive and full time working Directors of the Company are as follows:

	Chief Executive		Directors	
	2025	2024	2025	2024
	Rupees		Rupees	
Fees	-	-	-	-
Managerial remuneration	4,489,224	3,900,000	-	-
Commission or bonus	-	-	-	-
Housing	-	-	-	-
Medical allowance	-	-	-	-
Other benefits	-	-	-	-
No. of persons	1	1	6	6

		Number of Persons	
		2025	2024
30	NUMBER OF EMPLOYEES		
	Number of employees at year end	100	120
	Average number of employees during the year	100	103

31 DATE OF AUTHORIZATION FOR ISSUE

The financial statements have been authorized for issue on Oct 7, 2025 by the board of directors.

32 GENERAL

32.1 Figures have been rounded-off to the nearest Rupee except stated otherwise.

32.2 Corresponding figures have been re-arranged or reclassified, where ever considered necessary, for the purpose of better presentation of the financial statements.

CHIEF EXECUTIVE **DIRECTOR**