

Khushhali for everyone



**CORPORATE SOCIAL
RESPONSIBILITY**

REPORT 2021



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Re-Imagining the CSR in Pakistan

Re-Imagining the Corporate Social Responsibility in Pakistan



Corporate social responsibility (CSR) is a company's commitment to manage the social, environmental and economic effects of its operations responsibly, while ensuring sustainability, in line with public expectations. CSR programs are based on the idea that; businesses can make the world a better place, or at the very least, can reduce their negative environmental and social footprint on the world. CSR can be understood as being the mode of operation, through which a company achieves a healthy balance of socio-economic imperatives, while at the same time addressing the high expectations of its stakeholders.

Being the pioneer of Microfinance banking, 'Khushhali Microfinance Bank Limited' (KMBL) has clearly defined its CSR objectives that are also incorporated in its planning, through the CSR policy and strategy. KMBL has been actively engaged in CSR programs to enrich its business operations and performance, as it continues to take exemplary initiatives, particularly for community-development, women-empowerment and environmental-protection, over the years. KMBL acknowledges that stakeholders-engagement is key to the success of our business and participation of all the stakeholders, especially our employees and community, is critical for the success of our CSR strategy

Women Empowerment through Skill Trainings

Community Welfare and Drinking Water Initiatives

Inclusion and Reintegration of Persons with Disabilities (PWDs)

Education Support for students from underserved communities

Initiatives for a Clean and Green Pakistan

Taking a step further, this year, KMBL carried out a CSR need-assessment, with the help of its branches, to get a realistic picture of the community needs, as it strives to improve community engagement and encourage employee participation in this noble cause. CSR need-assessment proved instrumental for the identification of important CSR initiatives and for the development of an impactful CSR plan. KMBL believes that CSR need-assessments would prove pivotal in identifying the vulnerable communities and their needs, as well as improving employee-engagement in community development.

Identifying the CSR initiatives in the underserved communities through Khushhali's employees



Khushhali being a Responsible Corporate Citizen

Khushhali Microfinance Bank Limited (KMBL) defines its corporate social philosophy as “Khushhali for Everyone”. The bank aspires to create a society in which everyone lives and works together, in harmony with the Environment, to contribute positively in the development of the country.

This leading financial institution of Pakistan has thus been actively incorporating generous CSR programmes in its business-operations comprising of exemplary initiatives, particularly for the community-development, women-empowerment, rehabilitation of persons with disabilities, education, public-health and environmental protection.

This year alone, KMBL began several initiatives particularly in the rural areas of Pakistan, following a comprehensive CSR need-assessment.

Here are some of the highlights and achievements of KMBL’s CSR program:

CSR Highlights 2021



5000+
Drinking Water
Beneficiaries



3000+
Trees Planted



1500+
Students provided
Education Support



250+ Women
Trained through Skills
Development Program



90+ PWDs
Provided Prosthetics
/ Assistive Devices



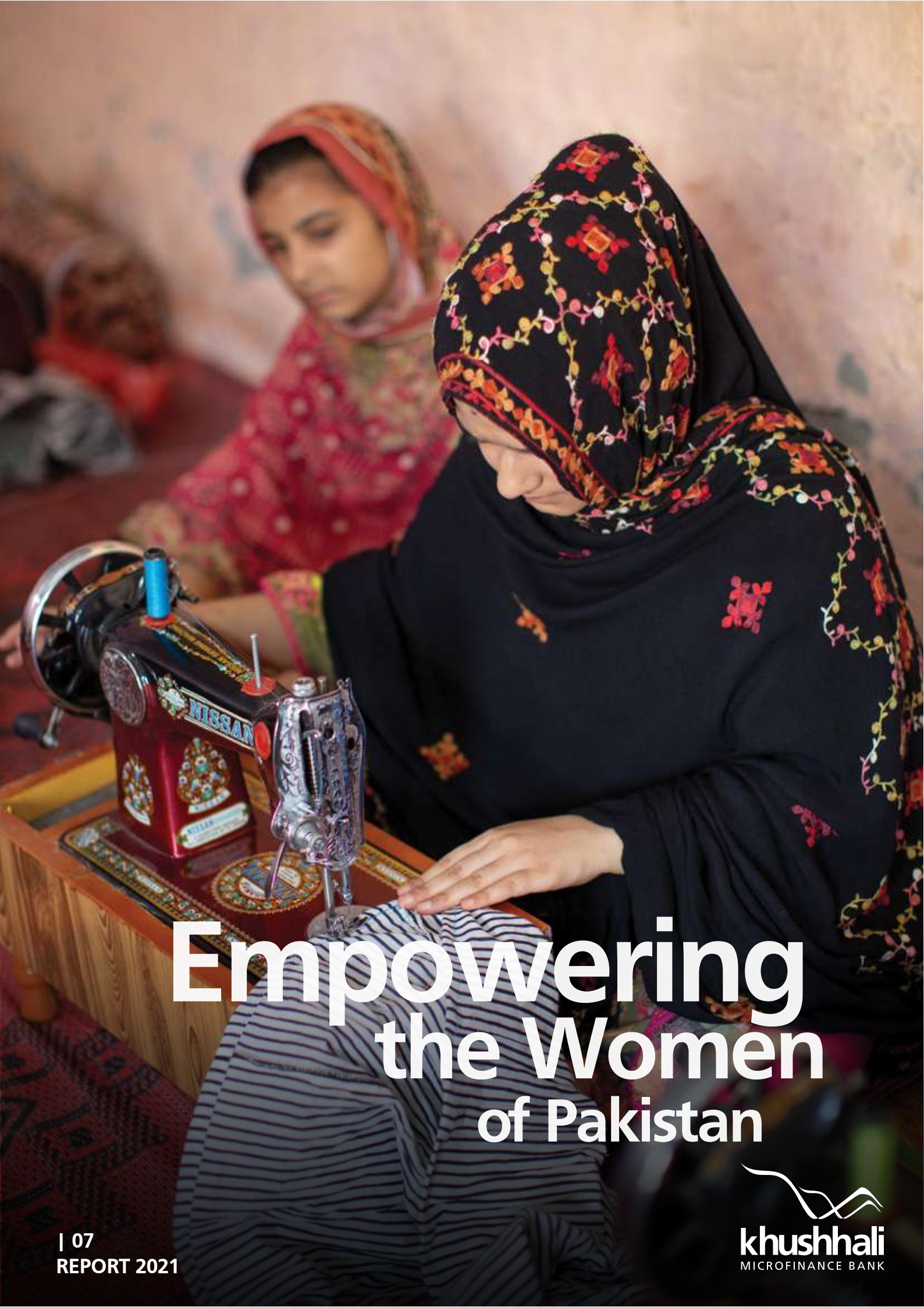
40+
CSR Initiatives



40+
Cities



06
SDGs Contributed



Empowering the Women of Pakistan

Empowering the Women of Pakistan

SDGs Contributed



For twenty years now, women-empowerment has remained a core focus area for KMBL's Corporate Social Responsibility initiatives. Over time, KMBL worked on various entrepreneurial projects for women, enabling them to learn valuable skills and equip themselves to become a part of the mainstream economic-ecosystem and industrial activities of Pakistan. With a vision to empower women through skill-development and earn sustainable livelihoods, for supporting their families, KMBL continues to organize a series of skill-development and training programmes, for women belonging to the underserved communities of Pakistan.

KMBL initiated a Livelihood Skills Development Program for the deprived women of Meerabad community in Islamabad. More than thirty women were provided a complete stitching-course in collaboration with Jamshed Akhtar Qureshi (JAQ) Trust. The stitching course was followed by an Enterprise Development Training by Mera Maan Pvt Limited, enabling the women to understand the key concepts, including; value chain analysis for their business, developing strong market linkages, tapping into the eco-system for the chosen business, identifying viable business opportunities, finding and retaining customers.

In another effort, KMBL in collaboration with Sindh Graduates Association (SGA), started a 'Skills Improvement Project for Women' in Bachal Goth, Malir, Karachi. The project was designed to provide a complete tailoring course to women from low-income households and equip them with the skills to earn sustainable livelihood and support their families.

KMBL also celebrated the International Day of Rural women by organizing another 'stitching' training programme for women, at Chak 367 Jalianwala, Tehseel Gojra of Punjab. The training was organized in collaboration with 'Society for Human Development' (SHD). The theme for this year's International Day for Rural Women was: 'Rural women - Cultivating good food for all'. The bank salutes the resilience and contribution of rural women and believes that women in rural areas can significantly increase their productivity and earnings, by simply learning and developing some new skills.

Continuing its role and efforts for women empowerment, KMBL in collaboration with the Society for Human Development (SHD) also organized a 'stitching training' for women, in Chak No: 1/10 L Harappa, Sahiwal District. The training was planned and conducted to provide a complete tailoring course to women from low-income households and equip them with the skills to earn sustainable livelihood to support their families.

KMBL also joined hands with the Rahnuma Family Planning Association of Pakistan (RFPAPAK) for the strengthening of 'KATO Women Development Center', in Haripur. Under this partnership, 220 women and girls from Haripur and nearby villages are being provided training in: tailoring, cutting, stitching, sewing, knitting and embroidery training in one year.

Through these series of training programs for women in Rural communities, KMBL is making direct contribution to United Nation's 'Sustainable Development Goals' #4 and #8, by substantially increasing the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship



Stitching and Sewing Training
at Meerabad, Islamabad

Stitching and Sewing Training
at Bachal Goth, Malir, Karachi







Women Empowerment through Skills Development



Stitching Training for Women at Chak No 1/10 L Harapa, Sahiwal



Empowering the Women to Earn Sustainable Livelihoods



Stitching Training for women at Chak 367 Jallianwala, Gojra Faisalabad



Stitching, Sewing and Embroidery Training for Women
at Kato Skills Development Center, Haripur



Investing in the Youth of Pakistan

Investing in the Youth of Pakistan

SDGs Contributed



KMBL believes that education, when done right, helps develop a solid foundation, enabling the young people to make better choices for their future. Although Pakistan's constitution promises free education to all school-age children, there are millions of children in Pakistan, who are unable to pursue education, primarily due to financial constraints.

Striving to support the children in the underserved communities of Pakistan, KMBL is helping them in getting education, to turn their dreams into reality. Through a comprehensive CSR need-assessment, KMBL is identifying schools in the remote areas of Pakistan, where students are in dire need of educational support. The bank is providing them with essential items, including; books, stationary, uniforms and bags, to continue their education and empower the deserving communities.

KMBL initiated its CSR program "Education for Khushhali" from Government Boys High School, North Colony, Mithi, Tharparkar and provided educational support to deserving students in the underserved communities of Zahir Pir, Chowk Shahbaz Pur, Faisalabad, Allahabad, Shorekot, Khudian Khas, Tando Muhammad Khan, Vehari, Kot Addu and Shahkot.

In another effort, KMBL provided its generous support to NOWA Child-Care Center & Primary School, Khairpur Mirs. KMBL appreciated the efforts of NOWA Child-Care Center for uplifting the underserved segments of the society. KMBL also presented electrical-equipment, including generator and fans, to assist NOWA in its daily operations and services.

Generous support was extended by KMBL to the Government Primary School, Soha, District Hattian Bala, Azad Jammu & Kashmir, where more than one hundred students were studying without any furniture and they had to sit on the ground, to pursue their education. KMBL provided furniture to this school, to support the operation and education of the deserving students and add to their comfort.

Khushhali Microfinance Bank believes that Education is instrumental to community development and poverty-alleviation. Through the "Education for Khushhali" program, KMBL promises to support thousands of students in underserved segments, enabling them to pursue quality education. Through such generous initiatives, KMBL is fulfilling its social commitments and making direct contributions to Sustainable Development Goals #4 and #8, by facilitating access to completely free, equitable and quality education, for both, primary and secondary level boys and girls, while trying to reducing the proportion of the youth, who are deprived of employment, education or training.





Government Shamla Langh School,
Zahir Pir, Rahim Yar Khan





Eilya Care Home for Differently-Abled Students, Faisalabad

Education for Khushhali | شحالی

A Khushhali Microfinance Bank
to support access to education
un-served areas





NOWA Childcare Center, Khairpur Mir, Sukkur

Government Elementary School, Ghag Bangladesh Shorekot





Government Primary School, Khuduan Khas Kasur

Government Primary School, Tando Muhammad Khan





Education Support for the Deserving Students of Cambridge Public School, Kot Adlu



Striving

for a Clean and

Green Pakistan

Striving for a Clean and Green Pakistan

SDGs Contributed



Being the leading Microfinance Bank in the country, Khushhali has taken a number of noteworthy initiatives, over the years, for the conservation of Earth's environment and sustainable development. KMBL acknowledges that the importance of environmental conservation cannot be understated in the overall development of a country. This year KMBL also took several initiatives, including; tree plantation drives and cleanup campaigns, in line with its commitment to contribute towards the global cause of environmental protection.

Proudly celebrating the International Day of Forests and the World Environment Day, KMBL has organized large-scale tree-plantation drives in Swat and Peshawar respectively. KMBL volunteers marked the international celebrations, by planting hundreds of trees to strengthen its commitment to this global cause, while it also took measures to raise environmental awareness among the public.

While climate change and deteriorating environment is a growing concern all over the world, Urban forests are being considered as a possible answer to pollution and high temperatures in the urban cities. Urban forests are being planted in almost all major cities of Pakistan. Khushhali Microfinance Bank also participated in this national effort by planting trees in the Clifton Urban Forest Karachi, a game-changing green lung in the center of Karachi, being developed with the aim to create evergreen, sustainable forests to restore Karachi's degraded environment. KMBL is proud to participate in this great initiative to improve the environment in Karachi.

Plant Khushhali Campaign 2021 was also organized in true spirit by planting thousands of trees in Muzaffargarh, Kot Addu and Rahim Yar Khan. KMBL volunteers joined hands with local stakeholders to plant trees for a greener Pakistan. Plantation drives are proving to be an ever growing evidence of KMBL's continued commitment towards environmental protection and conservation.

In another effort towards Environmental awareness and protection, KMBL partnered with District Administration Hunza and organized a cleanliness drive in subdivision Gojal of Hunza District, Gilgit Baltistan. The main objective of the campaign was to sensitize the public, especially the tourists, regarding the pollution caused by littering. KMBL volunteers, District Administration and a large number of community members participated in the campaign and emphasized the need to protect the environment and to promote responsible tourism.

Through these ambitious initiatives, KMBL is also making direct contributions to Sustainable Development Goals #11, #13 and #15 by reducing the adverse per capita environmental impact of cities, while improving education and awareness along with human and institutional capacity on climate-change mitigation, adaptation, impact-reduction and early-warning.



Plantation Drive to Celebrate International Day of Forests Swat, Khyber Pakhtunkhwa



Keep Hunza Clean and Green Campaign
Gojal, District Hunza, Gilgit-Baltistan



Plantation Drive to Celebrate World Environment Day
Peshawar, Khyber Pakhtunkhwa





Plantation at Clifton Miyawaki Urban Forest, Karachi



Annual Plant Khushhali Campaign, Kot Addu





Annual Plant Khushhali Campaign, Rahim Yar Khan



Inspiring an
Inclusive Society for
**Persons with
Disabilities**

SDGs Contributed

Inspiring an Inclusive Society for Persons with Disabilities



Persons with disabilities (PWDs) are often overlooked in discussions about a country's future. This is by no means peculiar to Pakistan: discrimination, exclusion and neglect of persons-with-disabilities, is common all over the world.

Mobility is the first and most critical hurdle faced by a physically challenged individuals, as it severely affects the lifestyle, education, livelihood and career of that person. Therefore, Khushhali Microfinance Bank Limited (KMBL) is working in partnership with multiple organizations, across Pakistan, to improve the mobility of PWDs by means of; prosthetics, assistive devices and other equipment.

In partnership with CHAL Foundation, Khushhali Microfinance Bank has provided prosthetics to ten patients in an effort to improve their mobility and to facilitate their reintegration into the society. Among these patients are little angels, who can now return to their school, continue their education and have fun with their friends. We also have inspiring stories of individuals who were struggling to support their families, but are now on their way to reintegrate in the society and earn sustainable livelihoods to support their families.

In partnership with CHAL Foundation, KMBL also sponsored thirty wheelchairs for physically challenged individuals in Gujranwala. KMBL believes that improved mobility can positively impact the lifestyle, education and livelihoods of PWDs.

In another effort, KMBL took a step forward and partnered with 'HANDS Pakistan' to provide fifty wheelchairs to physically challenged individuals, especially in rural areas of Pakistan. Wheelchair distribution ceremonies have been organized in Kotli Sattian, Rawalpindi and Farooqabad, Sheikhpura. Physically challenged persons from underserved segments of the society were identified and wheelchairs were provided to pave the way for their reintegration into the society.

KMBL is committed to promote full and equal participation of individuals with disabilities in all segments of the society, to enable accelerated development. KMBL salutes the courage and resilience of the 'Persons with Disabilities' and promises to continue its efforts for their inclusion in the society.

Through these initiatives, KMBL is making direct contributions to Sustainable Development Goals #8 and #10 by empowering and promoting the social, economic and political inclusion of everyone particularly the Persons with Disabilities and by facilitating their reintegration in the society.



Wheelchairs for Physically Challenged Persons of
Kotli Sattian, Rawalpindi





Wheelchairs for Physically Challenged Persons,
Farooqabad, Sheikhpura



Education Support and Gifts for Special Children at Eilya Care Home, Faisalabad





Drinking Water for Khushhali

SDGs Contributed

Drinking Water for Khushhali



Globally, millions of people lack access to clean drinking water. The impact of water scarcity is severely affecting the communities, as it can directly affect human health. Access to clean-water changes everything in their lives; it's a stepping-stone towards good health and social-development.

Availability and quality of drinking water is a huge concern for Pakistan. The country is not only suffering from a severe shortage of drinking water, there is also a growing concern over the quality of drinking water available for domestic use. The situation is further aggravated by heat waves and droughts driven by climate change.

With an ambition to provide safe drinking water to the underprivileged communities, KMBL has initiated the provision of clean Drinking Water, through the Khushhali Program. Under this program, KMBL has partnered with Human Development Foundation (HDF) and installed numerous water filters and coolers at hospitals, schools and public places across Pakistan.

In another brilliant effort, KMBL has installed hand pumps in: Malakand, Fort Abbas, Marot, Abbotabad and Chiniot, to provide clean drinking water to underserved communities. These communities were in distress because of unavailability of healthy water for drinking and domestic use. With KMBL's productive initiative, water is now easily available for these deprived communities.

with these initiatives, KMBL is making direct contributions to the Sustainable Development Goal #6, by facilitating equitable access to safe and affordable drinking water for all, through hand-pumps, filtration plants and water coolers.



Drinking Water for Khushhali



Helping our community to access safe drinking water because Water is Life.



- SINDH GOVT. BEHBEHANI HOSPITAL SAUDABAD KARACHI
- GPO KAHUTA
- LAND RECORD CENTER, LODHRAN
- THQ CHOWK AZAM, LAYYAH
- THQ KAROR LAL ESAN
- DHQ LAYYAH

- NEW JUDICIAL COMPLEX KOT ADDU
- GOVT. WOMEN COLLEGE KOT SULTAN
- TEHSIL OFFICE, TAUNSA
- BUS STAND TIBBI QAISRANI
- BADEH, TEHSIL DOKRI, DICTRICT LARKANA
- HUSSAIN SHAH DARGAH ROAD KAMBER
- SHAHDAD KOT, SINDH

- NADRA OFFICE LARKANA
- RANIPUR CIVIL HOSPITAL
- RATODERO, DISTRICT LARKANA
- CIVIL HOSPITAL MEHAR
- QAED GOVT. COLLEGE MUZAFFARGARH
- THQ HOSPITAL JATOI, MUZAFFARGARH



Hand pump for the community of Baraa Village, Malakand

A GIFT FOR THE COMMUNITY

DRINKING WATER FOR KHUSHHALI PROGRAM



Hand pump for the community of
Chak 291/HR Colony Cholistan, tehsil Fortabbas

Hand pump for the community of
Azafi Basti Mustafabad Chak No. 340/H.R, Marot





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