



KHWENDO KOR

PROGRESS REPORT

2015-16



A Compassionate Society Where Women live with Dignity and Self-Reliance



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A compassionate society
where women live with
dignity and self-reliance

Vision

MISSION

Strengthening of institutions
for the inclusion of women
and the creation of sustainable
opportunities through partnership
with stakeholders.

Our Values

Commitment

Accountability

Mutual Respect

Integrity

List of Acronyms

ACD	Association For Community Development
ALC	Adult Literacy Center
BCC	Behavioral Change Counseling
CBGPS	Community Based Girls Primary Schools
CBO	Community Based Organization
CEDAW	Convention on the Elimination of all forms of Discrimination Against Women
CFS	Child Friendly Space
CGPA	Center for Governance and Public Accountability
CHBC	Centre for Home Based Care
CHC	Community Health Centre
CLC	Community Learning Center
CNIC	Computerised National Identity Card
CRP	Community Resource Person
CRM	Child Rights Movement
DCWG	District Coordination Working Group
DDMO	District Disaster Management Officer
DIL	Development In Literacy
ECG	Effective Citizens Group
EVAW-G	End Violence Against Women - Girls
FDMA	FATA Disaster Management Authority
GDP	Gross Domestic Product
HIV	Human Immunodeficiency Virus
HR	Human Resource
IEC	Information Education and Communication
KK	Khwendo Kor
KP	Khyber Pukhtoonkhwa
KPCPWC	Khyber Pukhtoonkhwa Child Protection and Welfare Commission
LHVs	Lady Health Visitors
MO	Men's Organization
NGO	Non Government Organization
NWA	North Waziristan Agency
PCE	Pakistan Coalition for Education
PDMA	Provincial Disaster Management Authority
PLHIV	People Living with Human Immunodeficiency Virus
PTC	Parent Teacher Council
PTI	Pakistan Tehreek Insaf (<i>Pakistan Movement for Justice</i> , a political party founded in 1996)
SDG	Sustainable Development Goal
SRHR	Sexual Reproductive Health Rights
TBA	Traditional Birth Attendant
TDPs	Temporarily Displaced Persons
UNESCO	United Nation Education Scientific and Cultural Organization
UNICEF	United Nations Children Fund
WGGEI	Working Group For Girls Education Initiative
WHO	World Health Organization
WLCs	Women Learning Centers
WO	Women Organiz

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Chairperson's Message

Completion of another reporting year has added to the richness of experiences of the entire KK family, involved directly or indirectly, in its multiple developmental activities. KK has kept its tradition of working with a missionary spirit in the most challenged areas of the country. Along with doing justice to its regular thematic areas of Education, Health, Economic Development and Civil Rights in the targeted communities of Khyber Pakhtoonkhwa and FATA, KK also served TDP women and children with great zeal and enthusiasm.

KK managed to achieve many milestones. Involvement of the community at the grassroots level through 'viable village' experiment proved very successful. Well-coordinated system of community involvement enabled it to educate out of school children, particularly girls, and develop the capacity of teachers and heads of thirty-five schools through professional training. It also succeeded in mainstreaming numerous students in to regular government schools. Along with education, it facilitated the establishment of youth forums in schools to develop a sense of responsibility and abilities in students to assist the staff in effective school management. It actively worked upon policy advocacy to raise political awareness in women of its target areas and facilitated them in acquisition of CNICs. Through its microfinancing component it economically empowered many females through financial support and relevant entrepreneurial training. It also successfully developed a network of artisans by linking them up with each other at provincial level. Through health interventions it extended medical support to mentally ill patients, mothers with newborns, and to public about reproductive health awareness and rights. This year witnessed also the construction of custom built office of the organization to adequately meet its present and future needs.

Some progress has also been made towards the long-desired goal of self-reliance. Apart from regular international donors' funding, KK was successful to mobilize local philanthropists and managed to generate a handsome amount of PKR. 2.5 Million through appeals and spend this amount on meeting the basic needs of vulnerable women and children. It not only distributed food and non-food items but also offered emergency education for children and psycho-social support to females by establishing women facilitation desks and free medical camps. Seventh strategic planning has highlighted many new venues and strategies for effective implementations of plans, which is hoped to be materialized under the guidance of competent board of directors and committed employees of the organization in the years to come.



Dr. Salma Masood Khan
Chairperson
Board of Directors Khwendo Kor

2. About Khwendo Kor

Khwendo Kor (KK) (Pashto for "Sisters Home") is a non-profit, non-partisan, non-governmental organization. It was established in 1993, registered under the Pakistan Societies Act 1860 and works in KP and FATA. Since its inception KK has been working to empower women, especially women in the rural areas, through programs of Education, Health, Civil Rights and Economic Empowerment. In 2005 a devastating earthquake hit northern areas of Pakistan. Continuing military action causes further displacement of persons. KK actively engages in Humanitarian Response, attending to the emergency needs of people struck by these natural and man-made disasters across KP and FATA.

KK Vision: *A compassionate society where women live with dignity and self-reliance*

To achieve this, KK's Mission is the ***Strengthening of institutions for the inclusion of women and the creation of sustainable opportunities through partnership with stakeholders.***

Due to efficient service delivery and professionalism KK has earned the confidence of donors and expanded geographically as well as thematically. With the support of all the leading national and international donors operating in Pakistan, KK now works with federal, provincial and local government departments and structures, successfully implementing multi-sectoral programs. Under the supervision of the Chief Executive, KK staff include a range of professionals, supported by the Directors of Programs, Human and Institutional Development and Finance. Thematic and resource sections are: Education, Health, Civil Rights, Economic Empowerment, Humanitarian Response; and Finance, HR & Administration, Internal Audit and PMER (Planning, Monitoring, Evaluation and Research). Each section is headed by a Program Manager. A Board of Directors with eleven elected members is the governing body of the organization while a twenty-five member General Body constitutes the second tier of the governance structure.

KK currently has seven regional offices working with the main office in Peshawar to implement action throughout KP and FATA (Kohat, Karak, D I Khan, Bannu, Dir Upper, Dir Lower and Mansehra) and a liaison office in Islamabad. Each office has a full administrative setup to support activities planned for their area. Approximately 250 staff members work within the areas on a variety of projects. Each regional office has a Regional Manager, a Regional Administrator, a Finance Officer and a Community Facilitator in addition to administrative and support staff. Each office is provided with separate vehicles for monitoring and support of activities in their respective areas.

KK's vision and mission are implemented through various programs and strategies. All follow a principled approach defined by the values of *Commitment, Accountability, Mutual Respect and Integrity*. These values are held by KK team members and are inherently reflected in the work done with communities. They form a solid foundation for the "Viable Village" approach by which interventions and programs are implemented in complementarity with local culture and community development. KK has now begun Deen Dunya [faith and world], a support system based in education and training to further strengthen the Viable Village approach.

3. Overview 2015-16

3.1 Intervention Strategies: Viable Village and Deen Dunya

A “viable village” is a community where all, including the women, can own and take a lead in identifying, prioritizing and developing potential partnerships that address their issues and needs sustainably. Men and women are considered equal partners in planning, decision making and implementation, are encouraged to form community based organizations and are given the skills that enable them to have not only increased access to essential basic services like education and health but also the capacity to take part in the implementation of these services in their areas.

To create this participatory community involvement KK has evolved social organization and intervention strategies that bring influential community members, sister organizations and the relevant government line departments together in a co-operative way. Long-term partnerships and donor commitment are sought. KK intervenes so that villages have access to rudimentary services but also forms local groups to identify needs and evaluate actions, so that the groups become able to develop services on their own. While executing developmental projects a vital element of the approach is to restore peace. Conflict resolution skills of negotiation and dialogue are imparted to individuals, local peace movements are initiated and links with national movements enabled.

As nearby villages demand similar intervention, one aspiration is that the approach will spread 'virally' and further work with politicians and government will build on successes so that viable village communities become widespread. The impact so far is evidenced by the number of villages actively involved in activities, increased contacts between villages, other NGOs, government departments and politicians, and the effectiveness of locally based groups taking responsibility for supervising and furthering their village development.

“Deen Dunya” means faith and world. After KK's years of working and learning at the grass root level with remote and marginalized communities, especially women and children, strategic planning in 2013 recognized the importance of reporting, documentation and communication to address baseline development impact and staff capacity. Also, experience had shown that misinterpretation of Islam further marginalizes and discriminates against women. Particularly, in the traditional educational system, it was seen that corporal punishment, a lack of character building and religious intolerance, led to pervasive factors in communities that inhibited development in society. KK initiated Deen Dunya, a support system aimed to strengthen the viable village approach.

The Deen Dunya model at Peshawar has five “centres” offering education, health, handicraft development and promotion, computer literacy, and organizational training. The core focus of each is on character building, basic human values, harmony and religious tolerance, and respect for Islam consonant with community needs. Methodologies concentrate on learning practices beyond the traditional, so that each centre is an exemplar of practice. As well as being a place for learning, teaching, and training, Deen Dunya is a resource for staff, trainers, students, teachers, the training needs of KK itself, and other civil society organizations as needed. All its programs function from the basic philosophy of community participation and contribution.

3.2 Thematic Programs

KK's vision is of a compassionate society where women live with dignity and self-reliance. As outlined in the Strategic Plan of 2013-15, KK has continued in its mission to strengthen institutions for the inclusion of women and the creation of sustainable opportunities through partnership with stakeholders in KP and FATA. In 2015-16 the thematic areas were Education, Health, Economic Empowerment and Civil Rights. Humanitarian Response, a social responsibility, gave priority to temporarily displaced women and children [TDP]. The principles of KK Viable Village approach was used to implement all programs, while Deen Dunya improves support systems.

KK's responses to humanitarian crises energetically mobilized resources to reach out to the maximum number of people in urgent need. Apart from regular donor funding and securing funding from international donors for undertaking relief activities, KK appeals succeeded in obtaining PKR. 2.5 Million donated by local philanthropists. The desperate needs of vulnerable women and children [TDP] were addressed by distributing food and non food items, offering psycho-social support and emergency education for children and establishing women's facilitation desks and free medical camps.



Annual result and prize distribution ceremony at Deen Duniya primary school Mathra, Peshawar



Health awareness session with community members at Barawal Bandai, Dir Upper

KK Education programs continued to enable education for out-of-school children, mainly girls, in its partner villages using a coordinated system of community involvement alongside induction and training to ensure well qualified teaching staff. In 2015-16 KK maintained 35 schools providing education for 3,495 children, 75% of whom were girls. 7 head teachers and 163 teachers provided supervisory and teaching services to these schools and children from the KK education system were mainstreamed into government schools. KK continued working with children's parliaments and youth forums at school level to enable children to participate, learn responsibility and assist in the administrative management of schools. Policy advocacy for the enactment/legislation of Article 25-A (free and compulsory education) of the constitution of Pakistan also continued.

In 2015, under its Health Program, KK initiated interventions for supporting persons suffering mental illness, adding to the scope of the health program that includes maternal newborn and child health (MNCH), trainings, free medical camps, health facilitation points, psychological support, health education and advocacy at local levels, especially regarding Sexual and Reproductive Health Rights (SRHR) and HIV/AIDS. In the reporting period, KK also advocated for policy to bring life skill based education into the school curriculum. Three District-level power-mapping exercises were arranged by KK with teachers, government officials and civil society organizations taking part. Community Resource Persons (men and women) in Dir Upper were identified and trained in various aspects of education and health needs of the local population. These CRPs will serve as change agents within the community, creating awareness and advocating knowledge with all stakeholders.

Under Economic Empowerment, in 2015-16 KK disbursed 14 million Pakistani rupees (PKR) serving 936 women entrepreneurs through microfinancing. KK achieved self-sufficiency in microfinance, covering the salary of 7 staff including support staff salaries and operational expenses. KK helps women acquire the skills to produce quality products, price them for marketing and keep business records. Enhancement of literacy and numeracy skills is part of the program. Women are given the basic technical knowledge that enables management of their finances. During the reporting period, 200 skilled artisans from the KP and FATA have been helped to modernize. They have been given exposure and product display opportunities, and had training in entrepreneurship and advocacy skills. An Effective Artisans Group at provincial level was established enabling further coordination and advocacy.



KK new office under construction.

KK Civil Rights program continues to help women acquire CNICs and register to vote. As well as offering psycho-social and legal support to the survivors of gender based violence, three women's complaint cells have been established at police stations in Mansehra. The Police department at provincial level signed a Memorandum of Understanding to support this initiative.



A KK artisan doing Wax Painting (one of the dying arts of Mughal dynasty)



A view of the Women Complaint Cell (WCC) established by KK in Mansehra

3.3 Networking, Promotional and Other Developmental Activities

KK houses the secretariat of Takra Qabailee Khwendy (TQK), an advocacy network for the rights of women in FATA which is gaining recognition at all levels. Seminars and press conferences at provincial level were organized to communicate the concerns of FATA women to the government. KK has also remained an active member of provincial and national level networks such as Aman Ittehad (United for Peace), Ending Violence Against Women, National Humanitarian Network, Pakistan CSOs Coalition for Health Immunization and the Provincial and National Commission on the Status of Women.

Recognizing KK's expertise and contribution to women's empowerment, a new project was funded by the JA Clark Trust. The Trust, KK and Afghan Aid have designed a peer learning cross-border project In which KK will build the capacity of AA in gender inclusive programming and AA will support KK in program development for institutional funding. This opens new avenues for KK.

In 2015-16 KK has developed and launched Health and Education documentaries [see annex 8c] to showcase its efforts/impact in these program areas and the challenges faced in this work in the most difficult and conservative areas of KP and FATA.

Girls' education being a priority, KK initiated the "KK Education Fund" donated by various individual philanthropists and organizations. Income from this fund enables the running costs of community-based schools in tribal and settled areas where already 250 girls are being educated.

Particular challenges faced in 2016 included acquiring support for long term projects, staff retention and capacity building, as the preference of funders for short-term activity based projects leads to high turnover of staff and loss of institutional development. Also, responding to the deteriorating security situation, new security protocols [NOCs] make registration or renewal for organizations working in KP and FATA more difficult. The result is that timely responses to emergencies and access for beneficiaries are hindered.

During 2015-16, five KK staff members have had opportunity for international exposure and have attended exchange programs and capacity building trainings. In 2016, with the financial support of FROK and the support of the BoD, KK purchased 2.5 kanal of land in a non-residential area of Peshawar. Construction of purpose-built offices is expected to be completed in the first quarter of 2017.

In the last quarter of 2016, using in-house capacity, involving staff in reviews, and expertise gratefully received from two volunteer experts Ms. Shahnaz and Dr. Andrea, KK began its seventh Strategic Planning Process. Unlike previous three-year planning cycles, the Board of Directors will recommend a five-year plan, for 2017-21.



Khyber Medical University Peshawar students visit KK Deen Dunya Center Mathra Peshawar



A view of staff review with KK staff in Karak.

4. Program Progress Details

Viable Village Participatory Process

Following KK's vision, a viable village approach aims to:

- Form local village groups which can identify needs for development and help with recruitment. The members of these groups need staff help to monitor and supervise procedures that may be unfamiliar to them. In some areas it is possible for groups to include both men and women' in the same group, in others it is necessary to form gender separate groups. But in all areas the participation of women is essential, and the objective of each kind of group is to identify needs for women as well as for men.
- Set up a minimum of basic services in each village (maternity services, education, including education for women, microcredit or village banking, again with priority given to women) and disaster management plans which are sensitive to women's needs.
- Increase local voter registration and help local people to use their political voice in order to sustain services after Khwendo Kor withdraws (again the priority is to reach women who are traditionally grossly under-represented).
- Show community groups how to access other NGOs or government agencies for developing services (e.g. road building) which do not fall within Khwendo Kor's area of expertise (these initiatives will benefit all and are useful in getting all committed to the work).
- Provide examples of successful practice from nearby villages. The impact of the work will remain restricted unless demands for similar work follow as the vision appeals and spreads.
- Work with politicians and the line departments in local government to ensure better receptivity to local demands. A development of official response is essential to ensure that KK interventions are neither short-lived nor limited to particular areas.

In this social organization technique, the skills of conflict resolution, negotiation and dialogue are exemplified by KK staff and essential to enabling participation. The impact is evidenced by the number of villages actively involved, by increased contacts between villages, by cooperation with other NGOs,



Community meeting at Zurmandai Village, Dir Upper

government departments and politicians, and by the number of effective local groups now taking responsibility for furthering their community development. To ensure governance is participatory, efforts are made to include women, particularly those who have skills, knowledge and information, so they can also have decision-making roles, and responsibilities for implementation at grassroots community level. Similarly, to create peace, KK initiates local peace movements and links them with national movements, again using the elements of social organization. A viable village becomes self-sustaining.

Since its inception KK has reached out to communities in its areas of operation in KP and FATA, working rigorously to build and strengthen social organization. The first step made is the formation of Men, Women, Gender Based and Special Groups (MO, WO, GBO, SO). (Special groups are thematically based groups/committees on education, health, gender based violence, etc.) Altogether KK has worked in 252 villages where 151 WOs, 149 MOs, 9 GBOs and 30 SO groups have been formed and trained. These organizations have 2,714 women and 3,427 men as members who have been actively involved in various interventions at village, UC, district and provincial levels. Also at community, district and provincial levels various forums and coordination committees have been created to initiate changes in policy and practice in coordination with authorities. During 2015-16, training/capacity building workshops (on the themes of education, health and civil rights) were conducted for WOs and MOs (177 women and 187 men) on social organization. For added support of long-term sustainability, KK also linked MOs and WOs with government departments.

The strategic plan of 2013 had recognized the importance of reporting, documentation and communication to address baseline development, impact and staff capacity. Also, experience had shown that misinterpretation of Islam further discriminated against women's rights to participate, thus Deen Dunya was formed, aiming to strengthen the viable village approach and enable KK further in its socially participatory techniques. In 2015-16, KK remains operational in 88 villages of KP and FATA, where 25 are "viable". In 19, Participatory Rural Appraisals (PRAs) have been conducted and Village Development Plans (VDPs) created. The VDPs help KK to address needs not yet met, and link the village with appropriate development streams of government or other NGOs. The viable village approach enables KK's vision, as it functions from the basis of community participation and contribution. It is applied throughout all its thematic work.



Training of female community resource persons on "Disease prevention and health seeking behavior" at Dir Upper.

KK Community based school in Alam Abad, Dir Lower



4.1 Education

From its beginning in 1993, KK has mobilized resources and communities to provide an environment to enable girls to learn and excel in education. Pakistan lags behind many developing countries in enrollment at primary school, adult literacy, gender equity and equality, equality in education and quality of education. KK believes that girl's education is one of the most important indicators of development and therefore contributes to Pakistan by its provision of primary and middle education to the children from the remote and under-developed areas of KP and FATA. This is a top priority. One of KK's major program interventions has always been the community based schools established with the technical and financial support of its long standing partner, Development in Literacy (DIL). However, sustaining schools is crucial but extremely difficult. Donors' projects are more often for a specific period of time but schools cannot close and interrupt the education of children. In 2016, to ensure that girls' education would be sustained, KK initiated a "KK Education Fund". This fund income, donated by individual philanthropists and organizations, covers the running costs of some schools in KP and FATA, enabling the continuance of education for 250 girls.

KK introduces and tests new ways to improve education both qualitatively and quantitatively. In 2015, two such innovations were made. To provide and sustain education to out-of-school children, mainly girls in its partner villages, groups of community members [Community Resource Persons, CRPs] were trained in "School Entrepreneurship". These CRPs learn how to create awareness, mobilize communities on Rights to Education, specifically for girls, and start a school. Also, in four government primary Schools at UC Brawal, Bandi and Dir-Upper KK initiated an Information and Communication Technology [ICT] Program so that a technology-assisted learning environment would provide interactive learning resources and build teaching capability. Altogether, a coordinated system of community involvement and training ensures 163 qualified teaching staff in 35 KK maintained schools that provide education to 3,495 children, 75% of whom are girls, and children from the KK system can mainstream into government schools.

KK is also committed to contribute to improving general literacy levels in KP and FATA. In its working villages, multiple approaches complement the existing systems. Communities and parents are involved in the formation of School Management Committees (SMCs) who monitor, record and evaluate to improve teaching and learning. In 2015-16, 32 school management committees/village education committees with 465 members were supervising schools' administration.

In 2014, KK introduced children parliaments/youth forums in 10 government primary and middle schools in Karak District. This intervention aimed to inculcate a sense of responsibility among children and improve school administration. Its success enabled replication in 2015-16 in 10 more Karak schools and 15 government schools in Dir-Upper. At present there are 35 children parliaments (20 male, 15 female) with a membership of 180 boys and 240 girls. They actively contribute to maintaining routine cleanliness of premises, reducing absenteeism, bringing back drop-out students, assisting teachers in school discipline, and conducting extracurricular activities (such as sports competitions, annual graduation ceremonies, enrollment walks and fund raising at school level).



Enrollment Campaign in Dir Upper

The military operations of 2014 displaced approx 800,000 individuals from North Waziristan Agency [NWA]. KK responded to the needs of the displaced population through the provision of food and non-food items from both its own resources and those donated by philanthropists and donor organizations. By November 2014, KK had secured formal funding from donors for the establishment of two Child Friendly Spaces (CFSs), one in Bakakhel Camp and the other in the host community of Bannu. In 2015-16, the CFSs continued to provide education and extracurricular activities. Trained and qualified teachers were hired, and books and stationery provided for both formal and informal education. Psychosocial support included play material and play space and sessions on health and hygiene. In 2016, the CFS established in Bakakhel Camp merged with the CFS set up in a school in the host community Domail (that had been established by one of KK's donors in Bannu). Here, KK successfully caters to the needs of all children from the previously separate child friendly spaces.



KK Friends of Khwendokor (UKFROK) members visit KK community model school, Mardan

The challenges faced at both government schools and those established in communities by KK, include but are not limited to: the identification and retention of qualified and trained teachers, missing facilities at government schools, hygiene issues, a lack of clean drinking water and lack of suitable space. At community level there is a lack of parental interest in schools' affairs, or in Parent Teacher Committees [PTCs]. PTC members themselves often have low capability. At government department level, lengthy procedures cause delays in planned activities. Policy makers lack interest in highlighting and lobbying for issues in the education sector. KKs efforts to ensure a quality teaching and learning environment in the community based schools and in government schools involve facing these challenges.

Communities lack information, are unaware of available health and education facilities and do not know their rights and privileges as citizens. Therefore part of the KK drive for enhanced female literacy in all areas is bringing awareness raising campaigns and sensitization sessions to the communities. KK also takes part in national and international literacy drives, with education walks, seminars, meetings, sessions, discussions on the importance of education, IEC material on development and discrimination, and short theatrical plays arranged from time to time at community and district level. In 2015, KK developed a video documentary to record its achievements in education for girls and the challenges encountered in bringing literacy to the girls of KP and FATA.

Since 2010, the Constitution of Pakistan, Section 9, Article 25A declares the Right to education: *The State shall provide free and compulsory education to all children of the age of five to sixteen years in such manner as may be determined by law.* KK campaigns to bring forward legislation at district level, advocates with stakeholders and parliamentarians at provincial level and at the same time helps local community members to become aware of and value their right to send their children to schools. Awareness sessions and campaigns have been conducted at district level in Peshawar, Karak, Dir Upper and Lower. The communities were made aware that all children, including girls, could attend school. KK activists in remote areas also conducted awareness sessions on governance, budget allocation and teacher absenteeism, and as a result local community based organization (CBO) members initiated follow up visits to schools to assess educational needs for their villages. 631 boys and girls at government schools and 1,126 (797 girls and 329 boys) at KK community based schools learned how to assess PTC activities in their respective schools.

Also in 2015-16, important collaborative activities for education were undertaken with other agencies: Alif Ailaan, Pakistan Coalition for Education [PCE] UNICEF, the Centre for Governance and Public Accountability [CGPA] and the Child Rights Movement [CRM].



Educating girls is our priority:

Due to Pakistan Army's counter attack on militants in North Waziristan Agency (FATA) in June 2014, the local people were forced to migrate to bordering districts. Later termed temporarily displaced persons (TDPs), who borne the scorching heat of the lower plains as they made their way into the unknown future and became the recipients of charity and aid.

In response to NWA TDPs' immediate needs, KK supported them for food and non-food items through its own resources and donations from generous philanthropists. KK also focused on continuation of the education of children TDPs especially girls with inclusion of boys and established one Child Friendly Space (CFS) in TDPs camp Baka Khel with the support of New Venture Fund in November 2014 .But it was closed in December 2015 due to non-issuance of permission to work status by the concerned public authorities.

Therefore, the new location of spontaneous TDPs camp Domail FR Bannu was proposed for the same activities because there were many TDPs families residing with host communities and their 3,000 children were out of school. Domail Spontaneous TDPs Camp was under administration of district administration and they agreed to support KK in its desire to educate children, mainly girls.

To support TDP children's education KK adopted a child friendly space (CFS) from another organization in spontaneous camp Domail- FR Bannu in March 2016 because their project was ended and they were unable to support it any longer. So KK equipped the CFS with required supplies and functionalized it as a Community Based School.

The CFS/CBS was successfully run by Khwendo Kor till the end of the project on Dec 31 2016 when the funding from the New Venture Fund concluded. There were 110 children enrolled including 52 girls and 58 boys. By the end of the project only 41 children (29 boys and 12 girls) needed to continue their education as 69 (40 girls and 29 boys) had returned to their native land and 41 children including 29 boys and 12 girls needed to sustain their education.

In this regard, KK continued its efforts and conducted several meetings with education department and UNDP for support. The education department was involved in CFS activities throughout the project so were aware of KK efforts for TDPs children access to education, safe and good learning environment, uniform and all required material like school bags, copies books and other stationery material and also to hire qualified and trained school teachers who maintained the school and class management very well.

In November 2016 the district education officer and assistant education officer FR Bannu participated in a function in the said school. They not only appreciated the students' performance and confidence but also promised to mainstream all children in govt. schools. They promised to mainstream all CFS children by functionalizing a ghost school of government in TITI Haji Gul in the same location of Domail FR Bannu.

KK also ensured them support by provision of CFS used assets to functionalize the ghost school of Haji Gul .For this purpose a MOU was signed between KK and education department on December 23, 2016. Students' data along with school assets were provided to education department to mainstream the children in govt. school before Dec 30, 2016. It was a great achievement for KK to sustain the 41 Children TDPs education in TITI Govt. school Haji Gul by signing a proper MoU with District Education Department Bannu.

KK established community health center for female in Barawal Bandai, dir Upper



4.2 Health

Pakistan does not achieve the indicators set globally and nationally for: the maternal and new born (under five) mortality ratio; the demand for family planning, antenatal and post natal care; enabling the prevention and treatment of HIV/AIDS; skilled attendants at birth, exclusive breast feeding and vaccine immunization etc. Overall, Pakistan accords less than 1% of the GDP to health against the global standard of 5%. According to UNICEF, despite significant improvements over the past two decades, Pakistan ranks towards the bottom among other countries for infant and neonatal mortality, having the third highest rate of infant mortality in the world. The poor state of the nation's health is shown by statistics: 44% of all children are stunted; 9.6 million experience chronic nutrition deprivation; deaths from pneumonia are approximately 92,000 children annually; ranking in the Maternal Mortality Ratio Index has slipped from 147 in 2014 to 149 in 2015, recording a staggering 276 deaths per 100,000 births. Excepting Afghanistan, all other countries in this region have better health indicators than Pakistan.

Mortality rates among children are often seen as a proxy for the level of social development of an area, as they reflect the level of nutrition, parent' education, and access to health services. The Benazir Income Support Program targets women living in chronic poverty and is the largest social protection intervention made. It has had considerable impact and made some positive improvement in the social development indicators of health and education. When the challenges to mother and child health in Pakistan in general and KP and FATA in particular, are considered, they can be seen as consequent on poverty, and are compounded by social exclusion and discrimination. Behind every statistic, there is a child in distress calling for the immediate attention of state and society.

KP and FATA have been of special concern compared to other provinces of Pakistan and natural and man-made disasters have created mass displacement of the population. The government gave attention to shelter and food needs but attention to health was lacking. Since its inception KK has strived to reach out to

communities in the remote area of KP and FATA where basic health care facilities, especially those for women and children, are not available. KK targets this most deserving and vulnerable population through a two-pronged grass roots strategy; disseminating valuable and easily understandable information and delivering direct services. KK deliberately selects areas that lack health services and infrastructure, intervening where facilities are either nonexistent or insufficient. The remote areas of KP and FATA suffer gender disparity, especially affecting mothers and children, with regard to availability and access to the health facilities that do exist. KK improves access for vulnerable women to maternal health facilities and enables them to link up with health establishments, for example through referral mechanisms. Also, an integral part of the KK Health Program is advocacy regarding all health issues.

KK's health programs aim to improve both awareness and direct services provision over the diverse range of health needs. In 2015, the needs of those suffering from mental illness were included. Other provisions are: maternal newborn and child health (MNCH); Traditional Birth Attendant [TBAs] and CMWs trainings; free medical camps; health facilitation points; psychological support; and health education and advocacy at local levels. Information is given about sexual health, sexual and reproductive health rights (SRHR) and care and support is available to people living with HIV and AIDS (PLHIV). For the latter, the first step among a package of support services (provided by outreach workers and counseling by a qualified psychologist) was the identification of individuals infected with HIV. KK's outreach workers have paid numerous visits to homes for pretest counseling so that individuals can be convinced of the need to attend Voluntary Counseling and Tests (VCTs). In 2015-16 these tests confirmed HIV infection in 1,305 patients to whom emergency support was extended as a priority. Counseling for the family members was also part of the intervention. In the reporting period, 281 PLHIV and their 972 family members/dependents were registered for support. Support included 42 Behavioral Change Counseling sessions, advocacy and post-test individual and families' counseling sessions, provision of nutrition packages to 1,353 adults, and school packages to 776 children. As an integral part of the support offered to registered patients and family members, individuals were also referred to other health facilities for specialized treatment, to vocational skills training, to language courses and to microcredit/loan facilities.

KK's health program information dissemination consisted of health education through awareness raising sessions, campaigns, dialogues with benefiting communities and community elders, advocacy with relevant government line departments and service providers. Direct service delivery included medical camps, care and support to those living with mental illness, other illness care and support, and food and living allowances to people with HIV/AIDS. Under the Deen Dunya program in Mathra village in the outskirts of Peshawar the Zoonash & Farhan (Z&F) Women and Child Health Centre (WCH) was established (in 2014) and equipped through generous support from philanthropists as well as KK's own resources. The centre provided basic health care awareness and medication and referral to relevant public health facilities in Peshawar. A well-qualified doctor and a Lady Health Visitor [LHV] gave free check-ups, medicines and therapeutic advice. The Z&F community health center was completely run using resources generated by FROK support, and by appeals to philanthropists and the corporate sector under corporate social responsibility. KK engaged local pharmaceutical companies who donated free medicines for the health needs in the Mathra community.

In Dir Upper in 2016, another new initiative involved training Community Resource Persons, especially women, [CRPs]. CRPs were trained as master trainers who could then bring knowledge regarding maternal and new born health care, health education, immunization and coordination to their communities, and who could advocate with all stakeholders about health. The CRPs participated in "district development forum" meetings at district level and raised their concerns directly with authorities about the lack of health facilities, of trained staff, and of medicines and equipment. KK also established two community health centers in the locality so that women and children could access basic health services.

In early 2015, KK adopted the "Community based Mental Health Care Program" from Friends of the Mind, Pakistan [FoM-P]. This program was incorporated into existing KK programs, using rights-based approach, to serve the poorest and most vulnerable men and women suffering from mental health problems in Peshawar.



Counselling by Psychiatrist at KK community based Mental Health Center in Peshawar

Under this initiative a community mental health centre located in Peshawar provided mental health treatment: free OPD check-ups, psychiatric consultation, individual counseling, family and group counseling, follow up and free medication. This service was provided to approximately 1,046 people. Seven medical camps were organized for the same communities in Peshawar benefiting 592 individuals; men, women and children. The services also created awareness about mental health (for example that the rate of anxiety and depressive disorders among women is 3 to 4 times higher than for men) and changed attitudes about seeking help. KK has developed 10 Mental Health Rehabilitation Committees consisting of 100 community members (both male and female) and 50 key opinion makers (teachers, LHVs, Nurses, Psychologists, LG representatives and government and private sector employees). These committees have continuously raised awareness about mental health issues and provided support to the individuals with mental disorders.

To raise awareness at grass roots level two types of "information, education and communication (IEC)" material were developed in the form of booklets. One booklet covered mental disorders, symptoms and support available, while the second was pictorial, showing psychological problems and coping mechanisms. The IEC material was disseminated among committee and community members. Radio Pakistan, channel 101.5S communicated messages on mental health and support to sufferers, and also messages regarding Gender Based Violence [GBV].

In the remote areas of KP and FATA, part of KK's humanitarian response to emergencies has been the creation of free medical camps that provide immediate basic health support with further referral as needed. KK conducts these camps alone or in collaboration with the public health department. The provision has proved to be a unique opportunity in which so far 194 free medical camps have benefited more than 31,500 people. In 2015-16, 48 medical camps in Bannu benefited 4,676 displaced persons some of whom were referred to local health facilities for further treatment. Women and children have less access to health facilities, and KK camps especially consider their needs. Malaria being epidemic in FR Bannu, KK signed an MoU with a local organization to spread awareness. 72 sessions conducted by KK trained community facilitators reached 1450 individuals.

In 2016, KK developed and launched a health documentary “Protecting Lives, Fulfilling Promises” to showcase its efforts and impact and the challenges faced in health work in the most difficult and conservative areas of KP and FATA [see annex].



KK marked World AIDS Day in Peshawar

Saving mother and her newborn:

Khwendo Kor is implementing a project "Program for Poverty Reduction" with the support of PPAF under Government of Italy's Program for Poverty Reduction at 10 villages of UC Barawal, Dir Upper. The project has five components i.e. Education, Health, Institutional Development, Community Physical Infrastructure and Economic Empowerment. Each component has its own separate activities, but integrated with other components and designed to address the needs of the women in particular.

Barawal Bandai is a scattered, mountainous and far flung Union Council of District Dir Upper consisting of over 27,000 inhabitants. Poverty ratio in the UC is very high and main source of income is farming. Even in this modern era the people of the area are deprived from the basic facilities of life like health, education, electricity and roads etc. In the entire UC there is only one government health facility which is a "Category D Hospital" covering the population of five surrounding UCs. For general illnesses, people of the village visit this Hospital, while in emergency situations they go to District Head Quarter hospital Dir which is 35 KM away. Though the Category D Hospital Barawal has been upgraded from the Rural Health Center (RHC) not a single room has been constructed in the new set up, nor enough staff has been deputed. There is also not any facility of night shift in the hospital. The old building and the previous staff are bound to serve health services to the entire population with very limited resources.

Keeping in view the needs of the area KK deployed four technical staff in category D hospital Barawal. One is LHV, two are Medical Technicians and one is Pathology Technician. It was decided to start night shift in the gynae ward of the hospital to facilitate the patients. So the hired staff started night shift duty and now the hospital is working 24 hours.

Mr. Zahid Ullah belongs to village Darikand. He shared that on 16 September 2016, it was midnight when labor pains started to my wife. Neither there was LHV nor any trained Birth attendants' in their surroundings. We also knew that this time there will be no one in the Category D Hospital Barawal as there is no night shift available. All of us were in extreme tension that at this time how we will go to DHQ Hospital Dir as it is so far away. Pain was surpassing with the passage of time. It was very crucial time for all of the family members as they were unable to decide anything. Finally it was decided to go Barawal for the search of any LHV. When we reached to Barawal Bandai, we visited Category D Hospital just to get any information for LHV. We were astonished to saw that LHV and other staff were available on duty in the hospital.

The LHV admitted our patient and asked for the required medicines. It was about 05 o'clock in the morning that my wife gave birth to our baby. Both the mother and her child were in safe condition and we left the hospital next day.



Additional IGP, KP signing MoU with KK for the establishment of three Women complaint Cells at three police stations in Mansehra

4.3 Civil Rights

Pakistan is a signatory to the Universal Declaration of Human Rights (UDHR), the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) and the International Covenant on Civil and Political Rights (ICCPR). ICCPR protects freedoms related to elections, including the right to take part in the conduct of public affairs, directly or through freely chosen representatives. Even so, by the time of General Elections in 2013, there were no marked improvement in women's participation in elections. KP and FATA is characterized by strict cultural traditions. It is male dominated and conservative. Women have minimal opportunity to exercise fundamental human rights in general and women's rights in particular. Their personal and social lives are governed by practices that severely curtail civil rights as well as to liberty and opportunities.

KK works to enable rights by enabling voting registration, by initiating social development and by collaborative work with other concerned groups.

Registration

In the 2013 general elections, 34% and 43% of voting age women in FATA and KP were registered. In 2015-16, KK helped women from KP and FATA to receive the Computerised National Identity Cards [CNIC] that are required before registration to vote. Since becoming involved in CNIC and voter registration drives, KK has facilitated 12,300 Pakistanis in obtaining this right of national identification.

Social Development

KK has initiated fellowship programmes to build social change through 'change-makers'. From different areas of KP and FATA a pool of 60 students, social activists, teachers, media persons and transgender persons joined a fellowship program on the concept of masculinity and peaceful and tolerant society in their respective communities. These change-makers had to design and implement activities to bring the learning from the fellowship into their communities. A project learning document and a short documentary highlighting best practices, challenges encountered and methodology of intervention were developed to help disseminate the

ideas. At provincial level in Peshawar a convention was arranged to give the fellowship change-makers the opportunity to share their experiences.

In a developing country like Pakistan, a first step towards good governance and thus progress for society and the state itself, is that the machinery of government and state is responsive. There are adequate laws enabling citizen rights, requiring accountability and transparent procedures, but due to bureaucratic inefficiency, public apathy and habit, the effects of the legislation are not yet widespread. KK joined others in initiatives that aim to enhance citizens' (especially women's) capacity to contribute to responsive governance. To successfully implement this, the tools of awareness, capacity building, advocacy / lobbying, campaigning and overall engagement with line agencies had to be employed. KK's previous understanding of forming and strengthening women and men through 'leaders' groups' was valuable. KK built on this idea forming and supporting five leader groups.

The groups, called Effective Citizens' Groups [ECG] were provided with trainings on constitutional rights, especially the Right to Information, Right to Services and Right to Education Acts, to build their knowledge regarding these acts, and worked steadily to advocate these issues at district level. KK facilitated the groups in identifying the gaps in policy and practice and learning ways to approach the relevant government line departments to demand these rights. Individual members attended various forums and highlighted developmental issues at their respective community levels. They sensitized government department officials by making joint visits to vocational training centers, schools, hospitals and basic health units and then referring issues identified to the relevant authorities for quick corrective action. KK also provided support to the groups by visiting public offices and putting their demands in written form. In contesting elections to local bodies in 2015, KK built the capacity of ECG women members. Some women from Karak district contested local government elections and succeeded. The local government women and the civil society organization formed in Karak district took an active role in demanding legislation as required by Article 25-A (free and compulsory education) of the constitution of Pakistan. They made several visits to the parliamentarians for the needed enactment of the legislation.

Women's Rights

In Mansehra, KK continued its support to the survivors of Gender Based Violence. The geographic area and scope of work was widened and more focus put on psycho-social counseling, mediation, free legal support and referral to relevant government line departments. Using the Viable Village approach, KK worked in 50 villages of the five Union Councils [Tehsils] in Mansehra. 50 men's organizations (1,006 members) and 50 women's organizations (1,160 members) were formed and awareness raised regarding three basic women's rights: *to inheritance, consent in marriage and to the end of domestic violence* [Gender Based Violence, GBV]. Various forums at district level were also formed: lawyers, journalists, youth, civil society



Cultural Event in Peshawar

organization, and religious leaders' forum. KK engaged the contribution of these groups in project interventions to combat GBV. Religious leaders were purposely involved to sensitize the public about these three women's rights. KK strongly focused on coordination with provincial and district government line departments so that public services to address GBV cases were strengthened. At provincial level, a Memorandum of Understanding was signed at the Police Department, to strengthen the available response service for GBV survivors, and Women Complaint Cells [WCC] have been established at three identified police stations in Mansehra. The Police Department has allocated space within the premises of the police stations and KK has provided basic equipment and female staff (at constable level) to facilitate women who visit the police station to registering complaints of violence. KK intends to streamline these facilities established within the government system so that they continue facilitating women even after the project concludes in 2018.

To complement the services of WCCs, three Community Facilitation Centers (CFCs) were established in the same target areas to enable referrals of women victims of violence to the public service concerned. Psycho-social counseling is also an integral activity of the CFCs. Field visits by the KK project team led to the identification of 210 GBV survivors who enabled to obtain legal aid. Coordination meetings were conducted with service providers, especially lawyers, to support GBV survivors in bringing legal cases. As a result a total of 68 GBV survivors have obtained legal aid support while 92 cases were resolved through counseling and mediation by the team. At December 2016, 49 cases were still in process. A number of trainings were also conducted for Police, Lady Health Workers (LHWs), Revenue officers, Local Government representatives and Marriage/Nikah registrars. These officials have committed to improve the quality of their services regarding gender, and GBV.

Takra Qabalilee Khwendy [brave tribal sisters]

In 2012, with KK's support, Takra Qabaili Khwendy (TQK) was established by the members of the civil society of KP and FATA to raise exclusively the problems faced by tribal women. Since 2013 KK has served as secretariat for the TKQ network. Until June 2015, TQK was striving for donor funding, but in July 2015, TQK successfully guaranteed funding and could thus begin a full range of activities with paid staff. The administrative support, office and logistics are still provided by KK. 2015 was a year of development for TQK in which most emphasis was on institutional strengthening: increasing membership, making rules of engagement, planning coordination with others and enabling the representation of TQK in relevant forums. Between January and December 2016, TQK membership had increased from 50 to 500. Support for tribal women has surged throughout Pakistan. 15 TQK people from FATA attended a TQK fellowship to build their capabilities, and they are now better able to raise their voices efficiently and effectively. To effectively lobby for tribal women's rights in FATA, TQK arranged press conferences, seminars and advocacy meetings with several stakeholders to raise their voice against the outdated (originating 1871) but still applicable Frontier Crimes Regulations and other issues faced by tribal women. In the wake of proposed FATA Reforms and merger with KP, TQK arranged press conferences and issued press releases to register their concern that FATA women were not included in the FATA reforms committee constituted by the Prime Minister of Pakistan.



Trade Facilitation
and Communication
Center (TFCC)
established by KK
in Peshawar

4.4 Economic Empowerment

Equipping rural women with livelihood skills is a way towards their long term empowerment and self-sustainability. It allows women to enjoy resources and opportunities previously unavailable. As women build their own resources and benefit, it also uplifts the rural economy in a sustainable way. KK has always emphasized enhancing the raw talents of rural women to enable economic self-sufficiency, and believes in the complementarity of efforts for maximum utilization of scarce resources and best results. Their Sustainable Livelihood Approach (SLA) is multi-pronged, attending to the factors that affect poor people's livelihoods and the relationships between these factors. SLA includes but is not limited to market need assessment, vocational skills training and the potential for the promotion of skill in that particular community. It offers microcredit financing, and helps marketing for products by making contacts with entrepreneurs, and organizations promoting handicrafts development, natural resource management etc. SLA works through three main components: Microfinance, Vocational Skills Training and Crafts Promotion.

Microfinance

The female population of Pakistan is approximately 48.63% of the total. Of this percentage, about 70% of women reside in rural areas characterized by low levels or no education, family income at subsistence levels, large household sizes and lack of basic facilities. To extend economic support to rural women is a prerequisite to improve both national income and other development indicators. Experience has shown that rural women are receptive and willing to be involved in economic activities. Microcredit helps these women begin enterprises that can generate considerable income for their families and help the economy. KK's experience is that of a positive relationship between credit availability and economic self-sustainability. They provide loans on easy terms without security to women who have a potential for business but cannot access formal financial assistance.

Since beginning, KK has disbursed 59.7 million PKR and 5,097 clients have benefited in Peshawar, Karak and Mansehra. The Pakistan Poverty Alleviation Fund (PPAF) loan financing has a recovery rate of 90%. KK has achieved self-sufficiency in microfinance, covering the salary of 7 staff including support staff salaries and operational expenses. Currently it has 813 clients and in 2015-16 disbursed 14 million Pakistani rupees (PKR)

serving 936 clients. KK microfinance clients have an average saving of 2,400 PKR per month and KK's investment is 478 PKR per household member in an average household size of 4 people. In 2013 KK for the first time offered a credit facility in an urban area and opened the Khwendo Kor Microfinance branch in Ramdas, Peshawar. In 2014 this branch provided loans to clients from the catchment areas of Peshawar, and thus reduced the operating cost of KK's branch offices. KK also caters to the needs of minorities. In Tail Guddam, Peshawar city more than 70% of the loan portfolio represents the Christian community who have a healthy credit history and value the availability of easy credit in their neighbourhood.

Vocational Skills Training

In addition to providing needed credit, KK helps women acquire the skills to produce quality products, price them for marketing and keep business records. To give women the basic technical knowledge to manage their finances the program includes enhancement of literacy and numeracy skills. During the reporting period, 60 vocational and skills enhancement centres were established under projects in KP and FATA. Various trade demands drove 74 different courses where 970 women with traditional skills were trained in literacy, numeracy and entrepreneurship.



Advocacy Skills training for Effective Artisans Network in Peshawar

Crafts Promotion

Previously KK had emphasized improving the quality of traditional crafts such as mazri products, hand embroidery and the cutting and stretching of dresses with new designs and better finish. [Mazri is a locally grown fibrous plant used to make woven items like caps, mats, rope, baskets and brooms.] In 2015-16, stress was laid on trainees developing contacts with businesses and entrepreneurs with business potential, and on promoting the work. KK developed connections and took part in exhibitions with the National



Hand embroidered cushion made by one of the KK artisans

Productivity Organization (NPO), Women Chamber of Commerce and Industry (WCCI) Islamabad, Church World Service (CWS), Nabeela Z, Fascino Couture, the Women Business Development Centre (WBDC), the KPK Women Entrepreneurship Centre, the EU and the Danish Embassy. Exhibitions in these various organizations showed the women's quality products, and their work was promoted in various business forums. The Vocational Skills Program has raised a total of 965,670 PKR from its marketing. KK also collaborates with the business development centers, WBDC and WCCI, Peshawar and Swat, to help women home-based workers. These women, mainly involved in handicrafts commerce, have been connected with female entrepreneurs and Microfinance loan facilities including that of KK.

However, in 2015-16, the bulk of KK work in this program was a combination of interventions aimed to enable the sustainability of artisans in KP and FATA. Through field data collection by trained researchers, KK conducted a baseline study of 455 women artisans. Centers were established in 7 districts of KP and one agency of FATA in which 200 women artisans had further training. The 200 women then took part in 'training of trainers' in 10 community centers. Artisans learned how to polish and modernize their skills to respond to market need and fashion, considering topics such as colour combination, prototyping, accessing and



capturing market orders, quality control and time management, finishing, pricing and packing etc. At provincial level an Effective Artisans Group (EAG) of 20 artisans from the 200 was formed, and their capacity to advocate, network and coordinate was built. In Peshawar, Lahore, Islamabad and Karachi, artisans were given various opportunities to participate, exhibit, develop market links and identify potential buyers. The most attractive products were jewelry, leather goods, mazri and embroidered apparel for both men and women. Exposure visits were arranged to famous market hubs in Islamabad and Swat so that the artisans could appreciate the prevailing market prices. Qualified consultants of sound profile and experience in enterprise development and advocacy were brought in to train the artisans as master trainers in gender and

community development and legal literacy (CEDAW and Sustainable Development Goals [SDGs]), as well as in entrepreneurship and business skills.

KK selected 28 women artisans with the best performance in managing sizable market orders, ensuring quality as per customer specification, and who had entrepreneurial skills, and gave an award of seed money of PKR 2.8 million. The purpose was to facilitate these skilled artisans in scaling up their existing small enterprises and enable them to meet market demand with improved quality products. A Trade Facilitation and Communication Centre (TFCC) was established in Peshawar to provide a free display facility to the women artisans to showcase their products and to provide easy access to microfinance clients for repayment. The TFCC gave an excellent opportunity to artisans who could not afford to display their products at commercial sites or who had received little profit when middlemen had been engaged. KK developed a website for TFCC so that the artisans associated with the centre could showcase their art and take online orders through TFCC. An online Management Information System [MIS] has been developed containing the personal profiles, skills, products, business details and loan history of the women in the economic empowerment program. The MIS will make data collection for timely decisions and progress reports more effective.



Free Medical Camp
for TDPs in
FR Bannu

4.5 Humanitarian Response

KK carries out humanitarian response as a social responsibility. 2014 witnessed a massive displacement from NWA due to the military operation in the area. KK mobilized resources and was able to secure both cash and in-kind support to enable response to the needs of Temporarily Displaced Persons [TDPs] moving from North Waziristan to Bannu. KK generated 13,750,462 PKR from philanthropists and secured project funding from national and international organizations: Oxfam GB, the FATA Development Authority, UNOCHA and the New Venture Fund. KK carried out the following humanitarian interventions.

Women and child friendly spaces

KK established two Child Friendly Spaces [CFSs] in Bakakhel camp to provide a physically safe area for children who have suffered trauma, are still afraid, and whose education has been interrupted. These CFSs enrolled 94 (28M and 66F) TDP children. Trained teachers were brought in to carry out educational activities with children, using child-friendly teaching methods, such as games, stories, creative plays, and group activities. Four Women Friendly Spaces (WFSs) were established, two in Bakakhel camp, Bannu, and two in Jalozai camp, Nowshera. Each WFS enrolled 20 TDP women. The women were given trainings in different vocational skills and the spaces were also used to provide services: direct health support, psychosocial counseling, and awareness of health and hygiene and needs for protection.

Establishment of women facilitation desks

Some women are their family head and have no male family member to represent them. To support these women and others who were thus not registered for relief assistance, three facilitation desks were established in coordination with the Provincial Disaster Management Authority [PDMA], the FATA Disaster Management Authority [FDMA] and the district government to assist TDP women in securing their CNICs, domiciles and nikah namas (marriage certificates). 837 cases were identified, 232 women and 605 men. All these cases were addressed through case management and referral, with 355 successfully resolved and 463 cases still in process. 19 failed resolution due to the FDMA registration closure. Apart from service at the desks, the team identified a further 111 cases of families who were not registered for any assistance. Their

papers were prepared and sent to the Protection Cluster, the UN Refugee Agency [UNHCR] and the District Disaster Management Officer.

Health Facilitation

Philanthropist support enabled the organization of 11 medical camps in Bannu, benefiting 1,074 TDP women and children (555 women and 519 children). Those with diseases were referred to the local health facilities for further treatment. KK facilities gave preference to women and children because of their vulnerability and access to other health facilities is much less available to them. Apart from direct health services in the medical camps, both counseling and health education (personal and domestic hygiene, awareness about infectious and contagious diseases) have been an integral part of KK health facilitation. KK's experience reveals that most TDPs, especially women, suffer from the psychological problems of post-traumatic stress, that is some or all of anger, outbursts, sleeplessness, loss of appetite, disinterest in daily activities, feelings of insecurity, despondency, weeping spells, nightmares and headaches. Relief emphasis is mostly on the provision of food, non-food items and medical assistance while health education, mental health and psychosocial support is overlooked. KK took the opportunity to promote support sessions in the camps. Psychologists and Lady Health Visitors [LHV's] conducted 629 individual and 95 group sessions.

Focus Group Discussions

Many people displaced by the conflict in NWA resided within and outside Bakakhel camp. To assess the needs of these TDPs and explore options for their immediate support Focus Group Discussions were conducted. Considering the gender sensitivity in the area, separate groups were organized for men and for women. Gender separation allows space where women can express their apprehensions and discuss their problems with more freedom. 30 groups were conducted, with 164 female and 71 male participants.

Distribution of food and nonfood items

KK distributed food and non-food items to meet the immediate needs of TDPs. As a result of an appeal launched by KK both the Eids in the year 2015-16 were celebrated among the TDPs. A Qurbani Appeal was launched and philanthropists generously donated PKR 2.5 million for TDPs. Eid gifts and Qurbani meat were donated and KK field teams visited the communities to assess need and organize the distribution.



Appeal for Eid-ul-Azha Sacrifice

KHWENDO KOR

In celebration of the coming Eid-ul-Azha, let us not forget the temporarily dislocated population (IDPs) of North Waziristan, especially women and children who were displaced as a result of Operation "Zarb-e-Azb" and have taken refuge in temporary shelters and camps.

On behalf of these vulnerable people, kindly donate to Khwendu Kor so that these IDPs can share in the Holy Sacrifice of animals on Eid day. Your sacrifice will be according to Shariah and will be distributed amongst IDPs with their fullest involvement.



Donation per head: Rs12,000/ (About US\$118-120/ based on [exchange rates](#))

You can donate in cash or transfer to the account below:

Title of Account: Khwendu Kor
Account Number: 1697-0005686201
Habib Bank, Sufaid Dheri Branch, (near KTH Hospital) University Town, Peshawar

For overseas transfers:
IBAN: PK HABB 0016970005686201

Please send us your details on the following email:
humanitariancoordinator@khwendukor.org.pk

Details: Give full name, bank name, transfer code, amount donated, date and your complete address (email & mailing).

We can be contacted on the following numbers too:

1. 00-92-91-5822044-477 (Khwendu Kor office)
2. +923339196522 (Finance Manager)

Donations accepted till 30th of September. Thank you!

4.6 Deen Dunya

Deen Dunya means faith and world. Having established the Viable Village strategy for interventions, in 2013 KK recognized the importance for sustainability of an integrated, holistic and area focused approach that included reporting, documentation and communication to address baseline development, impact and staff capacity. From its experience, KK had also realized that a misinterpretation of Islam further marginalizes and discriminates against women. In the traditional educational system KK has found that corporal punishment and a lack of character building lead to intolerance in society, particularly regarding religion, and these factors are pervasive in preventing development in communities. To address these matters, the KK strategic plan of 2013 initiated Deen Dunya, a support system to strengthen the viable village approach. The Deen Dunya model began in Peshawar at KK's own building located at Warsak Road, Mathra, with components in each of education, handicraft development and promotion, computer literacy, health and training. The core focus of approach to each topic aims to build character, basic human values, harmony and religious tolerance, and a respect for Islam consonant with community needs. Methodologies concentrate on learning practices beyond the traditional, so that each centre is an exemplar of practice, and the learning is founded on KK's basic philosophy of community participation and contribution.

Primary Education for girls and the Zoe Bibi (ZB) adult literacy centre for women

As the core focus of the Deen Dunya initiative is to build character, inculcate basic human values, harmony and religious tolerance and respect for Islam consonant with community needs, and also because of stigma associated with madrassa education, gender disparity and low female literacy, the Deen Dunya education component focuses on early child education, primary education for girls and adult literacy for women. Designated classrooms for school and adult literacy have been allocated in the Deen Dunya premises. Teaching methodologies concentrate on learning process, not memorization. The educational process from admission to graduation works through consultation and participation with the local community and all stakeholders. In one of KK's buildings, separate areas for adult literacy and a primary school have been established. In 2015, the primary school was registered with the Government of KP Department of Elementary and Secondary Education [DE&SE], so can access the government's free text books and facilitate the mainstreaming of children into other government schools. In 2015-16, the facility provided education to 88 children and 11 adult women and girls.

Elma Bibi Handicraft Development and Promotion

The "Elma Bibi Handicraft Development and Promotion Centre" (EHD) was (in 2014) established to support women in the enhancement of their vocational, entrepreneurial and business management skills. It is supported and managed by the KK Economic Empowerment program. EHD's main focus is the showcasing and marketing of women's handicraft products. It facilitates exhibitions, melas and other marketing efforts to link and promote women entrepreneurs in provincial, national and international markets. At the Deen Dunya premises a well furnished training lab and display centre has been equipped with sewing machines and other training aids. In 2015-16, vocational skills training was given to women in garment stitching and hand embroidery and market links were developed for these potential entrepreneurs.

Computer Literacy Centre

Deen Dunya initiated a computer literacy program so that literate women and girls can compete in the current era of computer technology. This centre helps the progress of women and girls both in their learning and in becoming income generating members of their families. A well-furnished computer lab has been established with a teacher providing basic computer courses for women. In 2015, fifteen KK and government teachers each had two weeks computer literacy training at the centre

Zoonash and Farhan (Z&F) Women and Children Health Centre

The Z&F Women and Children Health Centre focuses on health issues. Women and children of this area face primary health issues without an available support system. Thalassaemia, an inherited blood disorder and

Hepatitis, a viral borne blood infection, are pandemic diseases existing in the province. They can only be reduced through systematic programs of first aid, check-up, treatment and awareness, and much support is needed. Z&F was begun to improve women's and children's access to health services by offering a primary medical check-up after which complicated cases would be referred to doctors who volunteered their support, or are enabled by philanthropic donors. In 2015-16, Z&F out patient treatment was greatly enhanced as sufficient medicines were donated by pharmaceutical companies: Z Jans, Aries and Rakaposhi. The centre was able to treat 2,876 patients from the local community with check-ups, medicines and counseling. In 2016, the UK Friends of Khwendo Kor [FROK] donated funds to obtain a microscope for minor testing at the centre, a further help to the local community.



Doctor prescribing medicine to a community woman at Z&F community health center

Dr. Hazel Bines Training and Resource Center

Recognizing the need for organizational training, the Dr. Hazel Bines Training and Resource Center [DHBTRC] was established (in 2014) at Deen Dunya. This centre is responsible for all the training needs of KK itself. It conducts a training need assessment (TNA) of staff and teachers, and from this basis develops an annual training calendar and regularly conducts capacity building programs for KK staff and teachers. It develops materials and training modules for this purpose. DHBTRC is also responsible for housing all types of learning material whether developed by the centre or obtained from other organizations. It is therefore a resource centre for staff, trainers, students, teachers and other civil society organizations as needed and is equipped with library and material needs for future reference (e.g training modules, reports, text books etc.) The centre is managed by a full time staff-member under the supervision of the KK Human Resource Development unit.

As already stated, all Deen Dunya programs function from KK's philosophy of community participation and contribution. The Deen Dunya administrator makes every effort to generate funds and in-kind support from philanthropists and donors throughout the country, organizing fund-raising, writing proposals, and developing connections with philanthropists and government departments.



KK staff at Annual Review Workshop - 2015

5. Networking And Advocacy

Networking and advocacy are an important focus supporting KK's interventions. KK has joined new networks and created new forums to advance its advocacy efforts in the areas of health, education and human rights. Through trainings and awareness-raising sessions it has developed the capability of local organizations to effectively demand their rights. These efforts in turn help access to improved services. In 2015-16 KK remained an active member of the following district and provincial level networks:

1. **Aman Ittehad (United for Peace):** KK is the focal organization in the province for Aman Ittehad. KK mobilized civil society, youth, community, social activists, media etc, to join hands and show that the KP chapter addresses Aman Ittehad aims. KK organized peace walks in Peshawar, Bannu, Karak, Kohat and Dir districts. During these walks and rallies, speakers highlighted peace, solidarity and the purpose of the events. The participants brought slogans and recorded demands to the front of the Peshawar Press Club and also sent messages to media outlets.
2. **Ending Violence Against Women and Gender alliance (EVAW-G):** KK participated in all the meetings of EVAW-G and facilitated some meetings with logistics and documentation support.
3. **Taqra Qabailee Khwendy (Brave Tribal Sisters, TQK):** Established in 2012 by KK, TQK is an alliance of civil society, academia and enterprising individuals. TQK aims to empower tribal women. Its membership has 50% tribal men and women. In 2015-16, TQK members participated in TV and Radio, organized press conferences and seminars and raised concerns regarding the exclusion of women from the agenda of envisaged FATA reforms. KK chaired several meetings of TQK and held discussions exploring potential funding sources for the alliance. [See also section 4.3, Civil Rights]
4. **Provincial Commission on the Status of Women (PCSW):** In 2015-16, KK remained an active member of PCSW and attended several meetings of the forum. KK participated in several protests organized in solidarity with the 141 victims of the Peshawar Army Public School that was attacked in 2014.

KK also remains a member of the Women Chamber of Commerce and Industries, KP, the Insaaf Network, the Women's Business Development Centre, the Islamic Microfinance Working Group, the Pakistan Coalition For Education, the Pakistan Microfinance Network, the Pakistan National Committee, Beijing + 10 Violence Against Women, the Micro Summit, the Asian South Pacific Bureau of Adult Education and the International Network for Alternative Financial Institutions.



TQK members registering their viewpoint on FATA Reforms at Peshawar Press Club

6. Institutional and Organizational Development

6.1 Governance

A Board of Directors (BoD) is the lead body of the organization. The BoD members are experienced professionals from different professional backgrounds, who share a common passion for philanthropy and social work. The board completed its three terms in 2016, all the members stepped down and the new board of 11 members was elected, comprising new members and a few re-elected who had previously served. To enhance the BoD role and the engagement of BoD members in improving governance, three subcommittees have been formed: Finance and Audit, Human Resources and Programs. The members of these subcommittees are appointed BoD members and the relevant section managers within KK. In 2015-16, 12 meetings of the subcommittees were held prior to four BoD meetings. There is also an annual BoD meeting to review the



A view of KK General Body meeting at KK Head Office Peshawar

organization's performance and direct its course of action. A General Body (GB, having 25 members) consisting of the 11 BoD members and 14 other professionals constitutes the second tier of the governance structure. GB approves the annual audit, and the progress and financial plan of the organization. It supports KK in fund raising, in advocacy on a need basis and it provides technical and moral support to the organization.

6.2 Finance and Administration

The Finance and Audit section manages all financial, administrative and cost analysis aspects of the organization. The administration section ensures a suitable working environment for staff within the offices, and offers logistical support for field visits and meetings and workshops are arranged between or outside of the KK offices. In 2015-16, the section facilitated meetings in the KK head office and regional offices, outside meetings attended by KK staff and station visits for staff. The finance section is responsible for providing accounts and maintaining an audit trail. It is also responsible for the disbursement of funds, billing, invoice payments and the documentation of labor, materials and services used.

6.3 Human Resources

KK has invested time and thought in revising its HR policy and procedures and bringing them up to professional standards. The HR department at KK is responsible for recruitment, orientation, placement and staff appraisals. A HR manual was developed and is reviewed and updated annually to incorporate changes and revisions with the approval of the BoD and the Executive Committee of KK. The HR department ensures transparency in the recruitment of staff, using a procedure for staff hiring that involves advertisement, short listing, panel interviews of candidates, scoring and then hiring according to merit. Members of the interview panel includes members from other organizations for various posts and members of the Board of Directors (BoD) for senior posts. HR conducts staff appraisals for new staff after their probationary period and yearly appraisals for all staff. It has responsibility for contract renewal and issuance. HR also prepares an induction and orientation plan for new employees to familiarize them with organizational values, culture and job expectations and requirements. In December 2016, the total number of staff was approx 250 including 163 teachers.

6.4 Training

KK has provided both local and international training and capacity building opportunities for its staff. In previous years a number of KK staff members have had exchange visits and fellowship opportunities to USA and UK. In 2015 - 16 five staff members have had international exposure. The Dr. Hazel Bines Training and Resource Centre (DHBTRC) has been established at Deen Dunya, Mathra. The centre conducts a training needs assessment (TNA) for KK staff and teachers, and then develops an annual training calendar so that a regular capacity building program for KK staff and teachers is ensured. DHBTRC activity includes the development of training modules and other related materials. DHBTRC also works within each region conducting independent trainings. It aims to strengthen organizational and regional human resource development, and to have training and resource centres at both head office and regional levels.



Orientation session for KK Head Office staff on organizational policies and procedures

Some of the trainings conducted for KK staff during 2015-16 were:

- Three-day Training for KK program and regional managers on proposal writing.
- Two-day Training and Orientation on programs, policies, procedures regarding the Sexual Harassment Act 2010
- Two-day Training workshop on Report writing: Planned vs Actual Reports and Status Reports.
- Two-day Training workshop on Communication and Presentation Techniques.
- Four-day Training of trainers on Social Mobilization and Implementation Strategy.
- Three-day Training workshop on Gender mainstreaming and Case Management.

The following KK staff members attended exchange programs and capacity building trainings internationally:

- 1) Ms. Gul lalai, Director Programs attended general assembly and learning event of Core Humanitarian Standards (CHS) alliance in Geneva, Switzerland.
- 2) Mr. Khalid Usman, Director Human and Institutional Development (DHID) attended World Conservation Congress organized by International Unit on the Conservation of Nature (IUCN) in Hawaii, USA.
- 3) Ms. Huma Gul, [Planning, Monitoring, Evaluation and Research Manager] was selected as part of a delegation of "Women Rights Leaders from Pakistan" to visit USA. This interactive program involved exposure, experience sharing and learning from each other to develop advocacy skills to effectively respond to Gender Based Violence.
- 4) Mr. Aqeel Ahmad, Training Manager at KK was selected by the US State Department for the International Visitors Leadership Program (IVLP) on NGO Management in USA.
- 5) Ms. Yasmin Gul, Regional Manager Bannu at KK was selected by the US State Department for the International Visitors Leadership Program (IVLP) on "Community Problem Solving and Conflict Resolution".

6.5 Monitoring and internal audit

The KK monitoring section is based at the head office. KK management and monitoring and evaluation staff [M&E] provide the supervision during project implementation to facilitate the smooth working of program activities. M&E staff regularly visit activity sites and submit reports to the relevant Program Managers. Monitoring identify deviations, if any, from the work plan and report to management through submission of an evaluation form so that any corrective measures required can be carried out in good time. The reports also include photographic evidence and feedback from the beneficiaries of program activities. The KK M&E

system also monitors the use of funds, ensuring that resources are allocated properly and according to needs. The monitoring team reviews its reporting forms in co-ordination with regional and field staff so that the process is practical, user friendly and result oriented.

Regular internal audits are carried out by the KK internal auditor. 64 internal audits were carried out during the years 2015-16.

6.6 Information Technology

The IT unit at KK enables smooth communication between staff, managing all of the communication, documentation, networking, maintenance and user support infrastructure. Staff training on basic computer operation, trouble-shooting and the use of internet, email etc. is provided on a regular basis. Staff members have been allocated personalized email addresses to be used for official communications.

KK maintains a website that is regularly updated with the latest information about KK's programs, to reach out to the wider audience in Pakistan and abroad. KK issues a quarterly newsletter giving an insight into its work for the well being of vulnerable communities that is also circulated widely.

The IT unit also designs IEC material for awareness and advocacy campaigns under donor funded programs and KK's own organizational and promotional material. In 2015-16, separate documentaries on KK education and health programs, brochures, manuals, maps, the Annual Report of 2014, appeal flyers, diaries and school bags were designed, printed and disseminated.



Meeting of KK management and BoD members - KK Strategic Planning 2017-21

7. Challenges, Responses and Aspirations

7.1 Challenges and mitigating actions

Staff retention was one of the major challenges faced by KK during the years 2015-16. In order to mitigate this problem KK has introduced a gratuity for staff and plans to offer health insurance in the coming years.

Staff capacity building is an ongoing challenge. The Dr. Hazel Bines Training and Resource Centre will be strengthened to enable staff development.

Reporting: KK reports to all of its donors regularly but organizational reports have not been compiled on a regular basis. KK has introduced a reporting system consisting of two types of reports: Planning vs. Actual Reports and Status Reports and conducted a two-day training for staff. KK has also planned a management information system for program reporting.

Coping with emergencies: KP and FATA are disaster prone regions and KK responds to both man-made and natural disasters. The ongoing development work of KK in these circumstances is compromised. KK has developed program guidelines and standard operating procedures and is building staff capacity to cope with emergencies.

Acquiring long term sustainable projects: Currently most funding bodies are more interested in short term projects. This contributes very little to overall sustainable development and creates an environment of uncertainty among both staff and communities. Also funder support is directed towards project activities and thus contributes little to institutional development within KP and FATA. In its working districts KK has selected certain villages or Union Councils (UCs) and most of its projects are implemented in these selected villages and UCs in ways that create impact that will lead to development throughout the area.

Security and Certificates of No Objection: The deteriorating security situation and consequent increasing security protocols from the authorities hinder KK activities within the offices and in the field. KK is trying its best to follow all the security protocols prescribed by the authorities. Acquiring Certificates of No Objection [NOCs] is a clearance procedure from the relevant government department for a particular action. Appropriate registration or renewing registration is becoming increasingly difficult. KK is always open to scrutiny by the concerned authorities and is a transparent organization.

7.2. Aspirations for 2017

Governance

KK will strengthen its General Body in the year 2017, in order to improve governance within the organization. The general body is already formed and its meetings are scheduled in 2017. Most of its members belong to grassroots communities and are philanthropists.

Social enterprise

KK is planning to facilitate the establishment and functioning of social enterprises and cooperatives. These may be health facilitation centres, schools, clean drinking water facilities and/ or sanitation services etc. Although such basic facilities are the responsibility of the government, experience has shown that government is not able to provide these facilities in distant areas. Enabling communities to work for their own betterment is a worthwhile strategy.

Fund raising strategy

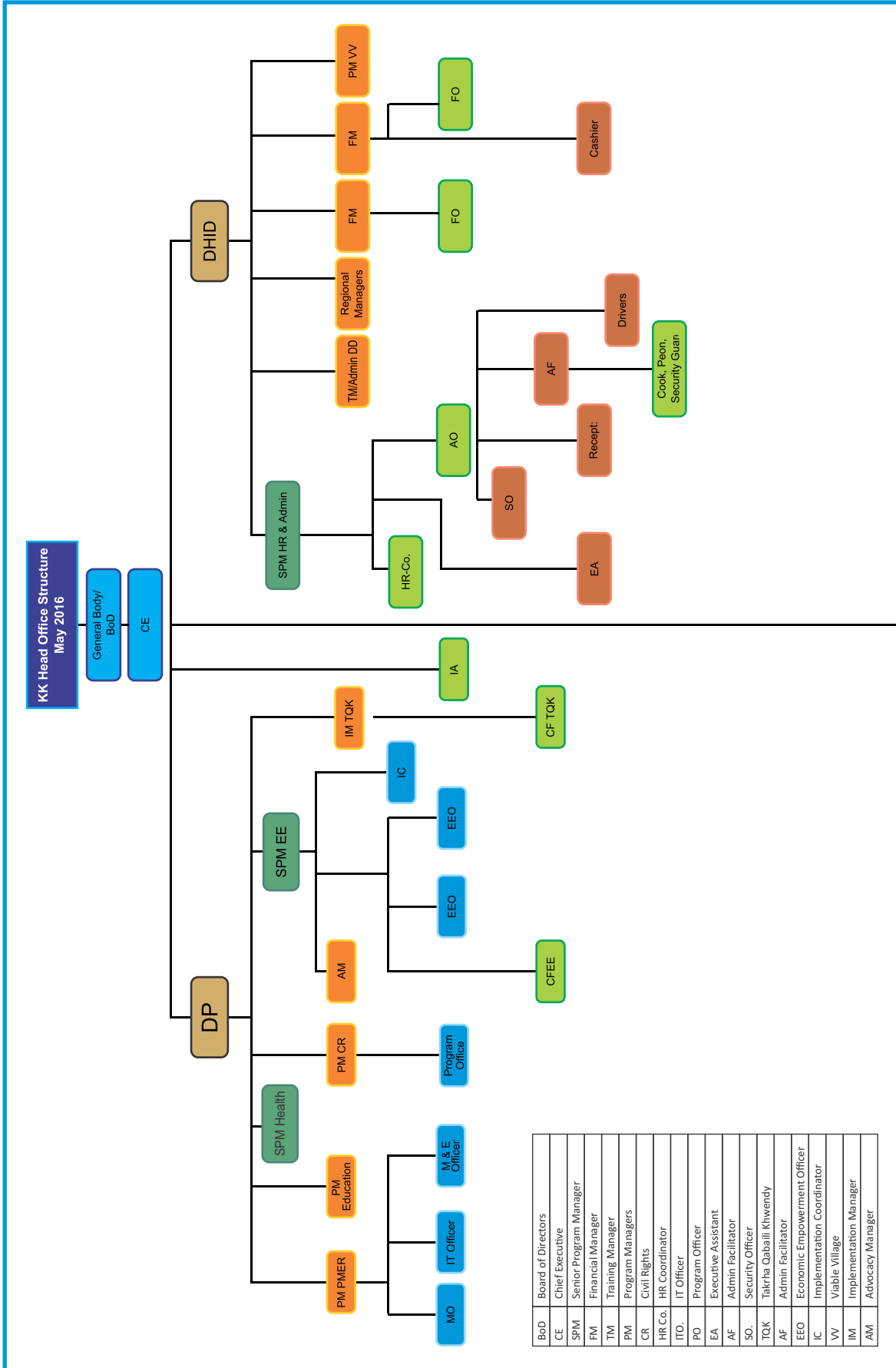
To raise funds on a sustainable basis, KK is developing a comprehensive funding strategy which will range from effective and efficient asset management to engaging philanthropists.

8. Annexure

A. Our donors and projects in 2015-16

S.No.	Project	Thematic Area	Geographic Area	Donor	From	to
1	Promotion of Girls Education	Education	Dir Lower	Development in Literacy	2001	Continued
2	Promoting improved livelihoods for informal sector workers	Economic Empowerment	Peshawar	The Asia Foundation/AF	2014	2015
3	Community Based Health Care	Health	Peshawar	Global Fund – SCF through National AIDS Control Program	2009	Continued
4	Community based rehabilitation and mental health services	Health	Peshawar	NCA Norad	2015	2016
5	Bridging gaps between the citizens and the state	Civil Rights	Peshawar	DAI/KPG	2016	2017
6	An innovative model for strengthening community based measures to curb violence against women (VAW)	Civil Rights	Mansehra	EU through NCA	2015	2017
7	Awaz-E-Haq	Civil Rights and Education	Karak	National Endowment for Democracy (NED)	2010	2016
8	Self Help	Civil Rights and Economic Empowerment	Khyber Agency and FR Bannu	JA Clark Trust	2013	Continued
9	Institutional support	Institutional support	Head Office	FROK	2002	Continued
10	Program for Poverty Reduction	Education	Dir Upper	Pakistan Poverty Alleviation Fund (PPAF)	2013	Continued
11	Empowering Urban Poor through citizen centered governance and influencing	Viable Village	Peshawar	Oxfam-GB	2014	2015
12	Responsive governance in rural and urban areas of KP	Civil Rights	Peshawar, Nowshera and DI Khan	Oxfam-GB	2014	2016
13	Kha Jwand (Better Life)	Economic Empowerment	KP and FATA	CKU (Center for culture and Development)	2015	2016
14	Running of Skills Centers	Economic Empowerment	Bannu, Khyber Agency and North Waziristan	FATA Development Authority	2013	Continued
15	Education in Emergency	Humanitarian Response - Education	FR Bannu	New Venture Fund	2014	2016
16	Mobile Health Service Unit	Humanitarian Response - Health	NWA -TDPs	Philanthropists	2014	2017
17	Deen Dunya	Health, Education, Adult literacy and Vocational skills training	Mathra	Philanthropists	2014	Continued
18	Supported Healthy and Enlightened	Humanitarian Response - Civil Rights	Kohat	International Rescue Committee	2014	2017
19	Strengthening public institutions in KP for improved GBV response	Civil Rights	Mansehra	NCA Norad	2016	2017
20	Peer learning partnership for inclusive development programming	Viable Village	Khyber Agency	JA Clark Trust	2016	2017
21	Deepening Democracy and Election Support Project (DESP)	Civil Rights	D I Khan	Trust for Democratic Education and Accountability (TDEA)	2016	2016
22	The change Makers	Civil Rights	KP and FATA	DAI-AAWAZ	2015	2016
23	Local Government Elections Observation	Civil Rights	Tank and D I Khan	Trust for Democratic Education and Accountability (TDEA) /EU	2015	2015

B Organogram



C Publicity and awareness material developed during 2015-16

Documentaries:

KK Education documentary - Make a difference to educate girls of KP and FATA

<https://www.youtube.com/watch?v=ChRTxFWXjaY&feature=youtu.be> KK Health documentary

<https://www.youtube.com/watch?v=ChRTxFWXjaY&feature=youtu.be>

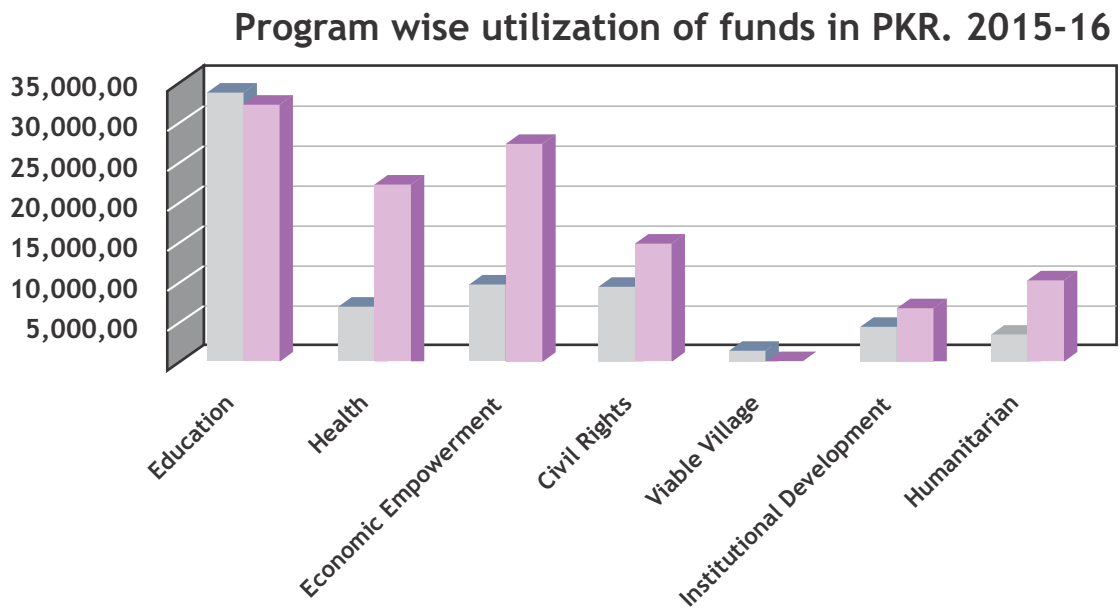
Information, Education and Communication material:

1. Adopt a Child Brochure
2. Mental Health Brochure
3. KK Short Profile.
4. Referral Pathways Brochure for TDPs in Bannu
5. Referral Pathways Brochure for GBV Survivors in Mansehra.
6. File folder depicting importance of girls education
7. Wall Calendar having illustrative messages on women and children protection under emergencies.
8. A table Calendar/planner having pictures from KK girls education.
9. Wall Calendar having illustrative messages on women right to inheritance, consent in marriage and prohibition of domestic violence.
10. Wall Calendar having illustrative messages on importance of formal justice system, women inclusion in decision making and repeal of FCR.
11. A set of 11 Posters on Health and hygiene practices for Maternal and Newborn Health Care.
12. A writing pad/diary having leaflets on RTI and RTS acts.
13. A writing pad/diary having leaflets on Right to Inheritance, domestic violence and consent in marriage.
14. We can do it Poster, carrying peace and harmony messages.
15. Tea mugs having illustrations and messages on peace and harmony, women inclusion in decision making, women right to inheritance, consent in marriage, prohibition of domestic violence.
16. 20 Case studies out of many - A handbook
17. Project learning document- showcasing some success stories from peace and harmony restoration. - A handbook
18. Showcasing success stories and lessons learnt from a drive to combat Gender Based Violence - A handbook.
19. Accelerating Change through Change Makers - A handbook.

Research Studies:

1. Political Parties Manifestos Analysis.
2. Research study for "Handmade products & existing markets in Khyber Pukhtoonkhwa".
3. Research and Mapping of art and craft producers in two regions of KP/FATA.
4. Urban Participatory Influencing Development and advocacy Plan (UPIIDP) 2016-17.
5. Status of women friendly legal frameworks and institutions in KP.

D Program wise utilization of funds in PKR. 2015-16



**Khwendo Kor
Financial Audit Report
2015**

AUDITOR'S REPORT TO THE BOARD OF DIRECTOR

We have audited the accompanying financial statements of "KHWENDO KOR, PESHAWAR", which comprise of the statement of financial position as at December 31, 2015, and the statement of comprehensive income and the statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

The Board of Director is responsible for the preparation and fair presentation of these financial statements in accordance with the approved accounting standards as applicable in Pakistan, and for such internal control as the Board of Director determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the approved auditing standards as applicable in Pakistan. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an

R. Mahesh

opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by Board of Director, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of "KHWENDO KOR, PESHAWAR" as at December 31, 2015, and of its financial performance and its cash flows for the year then ended in accordance with approved accounting standards as applicable in Pakistan.

Peshawar

Aug 30, 2016



RSM-Avais Hyder Liaquat Nauman
Chartered Accountants
Engagement Partner: Amjad Tajik

(2)
Khwendo Kor
Statement of Financial Position
As at December 31, 2015

	Note	2015 Rupees	2014 Rupees
<u>FIXED ASSETS</u>			
Property, Plant and Equipment's <i>(at less cost accumulated depreciation)</i>	3	41,940,641	39,911,116
<u>CURRENT ASSETS</u>			
Loan Receivable (Micro Finance)	4	7,725,074	3,625,944
Advances, Deposits and Other Receivables	5	2,801,838	1,842,773
Cash and Bank Balances	6	46,763,028	34,851,908
Cash and Bank Balances (Micro Finance)		1,791,116	3,418,795
		59,081,056	43,739,420
		101,021,697	83,650,536
<u>GENERAL FUND</u>			
General Fund	7	79,339,479	65,626,740
Revolving Fund (Micro Finance)	8	-	3,846,209
		79,339,478	69,472,949
<u>CURRENT LIABILITIES</u>			
Accrued Expenses and Other Liabilities	9	5,404,899	5,765,455
Gratuity Fund Payable		5,660,653	3,087,130
Loan Payable to PPAF (Micro Finance)		10,616,667	5,325,002
		21,682,219	14,177,587
		101,021,697	83,650,536

The annexed notes form an integral part of these account.
Auditors' report annexed.

Ramah


MANAGER FINANCE


CHIEF EXECUTIVE


CHAIRPERSON
 31.8.16

(3)
Khwendo Kor
Revenue and Expenditure Account
For the year ended December 31, 2015

	Note	<u>2015</u> Rupees	<u>2014</u> Rupees
REVENUE			
Grants and Funds	11	144,488,487	89,556,819
<i>Other Revenue</i>			
Misc. Income		1,764,115	6,604,833
Exchange Rate Fluctuation		146,794	-
Bank Profit		1,563,446	1,898,053
Rental Income		2,282,852	970,000
Staff Deductions		294,526	379,212
Donor's Institutional Support		6,263,239	876,890
Income From Training Resource		1,399,964	425,720
Service Charges From PPAF (Micro Finance)		2,267,177	-
Income From Mazri Products		14,150	14,550
		<u>160,484,750</u>	<u>100,726,076</u>
EXPENDITURE			
Program Management and Implementation Salaries		50,584,502	35,259,815
Program Activities		68,908,204	34,339,868
Program Support Cost		24,230,029	19,808,391
Exchange rate fluctuation		-	576,410
Gain / (loss) on disposal of assets		-	1,317,933
Depreciation	3	3,070,191	2,697,403
		<u>146,792,926</u>	<u>93,999,819</u>
		<u>13,691,823</u>	<u>6,726,257</u>
Grant Refunded		(352,279)	(629,257)
Bank Profit Recognized		-	(182,357)
SURPLUS / (DEFICIT) FOR THE YEAR		<u>13,339,545</u>	<u>5,914,642</u>

The annexed notes form an integral part of these account.


MANAGER FINANCE


CHIEF EXECUTIVE


CHAIRPERSON

Rumalulu

(4)

Khwendo Kor
Statement of Cash Flows
For the year ended December 31, 2015

	Note	2015 Rupees	2014 Rupees
<u>CASH FLOW FROM OPERATING ACTIVITIES</u>			
Excess of Income over Expenditure for the year		13,691,823	6,726,257
<u>Adjustment for Non-cash items</u>			
Depreciation		3,070,191	2,697,403
Bank profit recognized		-	(182,357)
Disposal (Gain) / Loss		-	1,317,933
Prior year adjustment		373,194	
Cash flow-Before working capital changes		<u>17,135,208</u>	<u>10,559,235</u>
<u>WORKING CAPITAL CHANGES</u>			
<u>(Increase)/Decrease in Current Assets:</u>			
Micro Credit Loan Receivables		(4,099,130)	(1,172,786)
Advances, Deposits and Other Receivables		(959,065)	1,399,640
		<u>(5,058,194)</u>	<u>226,854</u>
<u>Increase/(Decrease) in Current Liabilities</u>			
Accrued Expenses and Other Liabilities		2,212,966	699,250
Micro Credit Loan-PPAF		5,291,665	2,825,001
		<u>7,504,631</u>	<u>3,524,251</u>
<u>NET CASH FLOW- After Working Capital Change</u>		<u>19,581,645</u>	<u>14,310,340</u>
		-	
		<u>19,581,645</u>	<u>14,310,340</u>
<u>CASH FLOW FROM INVESTMENT ACTIVITIES</u>			
Proceed of sale of vehicle		-	4,800,000
Fixed Assets Purchased		(5,099,716)	(3,532,432)
<u>NET CASH FLOW FROM INVESTING ACTIVITIES</u>		<u>(5,099,716)</u>	<u>1,267,568</u>
<u>CASH FLOW FROM FINANCING ACTIVITIES</u>			
Micro Credit Revolving fund		(3,846,209)	2,422,634
Grant refunded		(352,279)	(629,257)
<u>NET CASH FLOW FROM FINANCING ACTIVITIES</u>		<u>(4,198,488)</u>	<u>1,793,377</u>
<u>NET CASH FLOW FOR THE YEAR</u>		<u>10,283,441</u>	<u>17,371,284</u>
Cash and cash equivalent at the beginning of the year		38,270,703	20,899,419
Cash and cash equivalent at the end of the year		<u>48,554,144</u>	<u>38,270,703</u>

The annexed notes form an integral part of these account.


 MANAGER FINANCE


 CHIEF EXECUTIVE


 31/12/15
 PERSON

Remalika

(5)
Khwendu Kor
Notes to the Accounts
For the year ended December 31, 2015

1. STATUS AND OPERATION

"Khwendu Kor" was formed in February 1993 and is registered under the society Act, 1860. Khwendu Kor is a Pashto word means "Sister's Home". KK is a non-profit, non-government organization working for the welfare and up-lift of women and children living in rural and less developed areas of KP of Pakistan. .

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

2.1 Accounting convention

These accounts are prepared under the historical cost convention.

2.2 Statement of Compliance

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

2.3 Property, plant and equipment

These are stated at cost less accumulated depreciation. Depreciation is charged by applying reducing balance method at the rate given in Note-3.

Full year's depreciation is provided on assets purchased during the year while no depreciation is charged on the assets sold/disposed off during the year.

Normal repairs and maintenance are charged to income and expenditure account as and when incurred whereas major improvements/modifications are capitalized.

Gain/(losses) on disposal of fixed assets if any, are credited to charge against current year's income.

2.4 Revenue recognition

Revenue from donation and other sources are recognized on actual receipts basis.

2.5 Expenditure recognition and measurement

Expenditure are recognized on payment basis. Khwendu Kor is also receiving donation from other donor organizations. There are certain expenses which are jointly incurred for other projects. Such expenses are allocated to other projects according to the ratio agreed on the basis of budgets approved with the respective donors.

2.6 Bank account

The organization is maintaining separate bank accounts for each project. However, one account is also maintained for the combine operational cost donated by all the donors and periodic adjustments are made to account for such common cost.

2.7 Staff retirement benefits

Monthly contributions are made to the EOBI scheme for employees who fulfil conditions laid down in and charged to income and expenditure account. Organization also deducts Gratuity Funds from Staffs and benefit them according to their organization GF policy as duly approved by KK Body.

2.8 Provisions

Provision against doubtful debts represents non performing advances and micro-credit loans overdue for more than 180 days and are written off by charging directly to profit and loss account.

Amended

3 PROPERTY, PLANT AND EQUIPMENT

PARTICULARS	C O S T				Rate %	D E P R E C I A T I O N				W.D.V As at Dec 31, 2015
	As at Jan 01, 2015	Addition	Deletion	As at Dec 31, 2015		As at Jan 01, 2015	Adjustment	For the period	As at Dec 31, 2015	
Land	17,425,150	-	-	17,425,150	-	-	-	-	17,425,150	
Land & Building	14,317,040	221,300	-	14,538,340	5	3,960,207	528,907	4,489,114	10,049,226	
Vehicles	15,109,642	2,612,000	-	17,721,642	20	9,316,345	1,681,059	10,997,405	6,724,237	
Office Equipment	2,777,138	1,322,826	-	4,099,964	10	1,502,733	259,723	1,762,456	2,337,508	
Computers	7,124,803	581,590	-	7,706,393	10	3,416,206	429,019	3,845,225	3,861,168	
Furniture and Fixtures	1,171,326	251,000	-	1,422,326	10	710,910	71,142	782,052	640,274	
Electric Equipment	680,896	111,000	-	791,896	10	252,147	53,975	306,122	485,774	
Other	741,621	-	-	741,621	10	277,951	46,367	324,318	417,303	
Dec. 31, 2015 (Rupees)	59,347,616	5,099,716	-	64,447,332		19,436,499	3,070,191	22,506,690	41,940,641	
Dec. 31, 2014 (Rupees)	63,441,984	3,532,432	7,626,800	59,347,616		18,247,965	(1,508,868)	2,697,403	39,911,116	

Remain

(7)

	Note	2015 Rupees	2014 Rupees
4 MICRO CREDIT LOAN RECEIVABLES			
4.1 Peshawar - PPAF			
Opening balance		3,625,944	2,453,158
Disbursed during the year		10,224,696	11,910,000
		13,850,640	14,363,158
Recovered during the year		(6,125,566)	(10,737,214)
Less. Provision against non-performing loans		-	-
		7,725,074	3,625,944
5 ADVANCES, DEPOSITS AND OTHER RECEIVABLES			
Advances	5.1	1,402,012	492,225
Security deposits	5.2	984,680	698,100
Other Receivables	5.3	415,146	652,448
		2,801,838	1,842,773
5.1 ADVANCES			
Official Advances		693,859	268,575
Official Advances of Micro Credit Staff		-	10,000
Personal Advances of Micro Credit Staff		-	22,500
Personal Advances		129,061	111,368
Staff Loans		579,092	79,782
		1,402,012	492,225
5.2 SECURITY, DEPOSITS AND PREPAYMENT			
Securities and Deposits		900,680	614,100
Prepaid Rent - Micro Credit		84,000	84,000
Other Prepayments		-	-
		984,680	698,100
5.3 OTHER RECEIVABLES			
UNDP - Mass		185,989	185,989
Miscellaneous Receivables		229,157	156,440
		415,146	342,429

Amrta

	2015 Rupees	2014 Rupees
6 CASH AND BANK BALANCES		
<u>Cash at Bank</u>		
Head Office	43,597,768	32,891,988
Peshawar Region	39,107	-
Micro Credit	1,791,116	3,418,795
Manshera Region	368,025	-
Dir - Lower Region	4,012	144,596
Karak Region	307,006	159,045
D-I-Khan Region	14,027	14,027
Dir - Upper Region	24,671	62,564
Bannu Region	988,262	110,718
Kohat Region	1,261,190	1,380,061
<u>Cash in Hand</u>		
Head Office	69,999	70,000
Peshawar Region	452	-
Mansehra Region	16,187	-
Dir-Lower Region	315	86
DI Khan Region	30,000	16,150
Dir-Upper Region	30,016	-
Bannu Region	-	94
Kohat Region	11,991	2,578
	48,554,144	38,270,703
7 GENERAL FUND		
Opening balance	65,626,740	59,712,098
Revenue over expenditure	13,339,545	5,914,642
	78,966,285	65,626,740
Prior Year Adjustment	373,194	-
	79,339,479	65,626,740
	7.1	
7.1 CLASSIFICATION OF GENERAL FUNDS		
Restricted Fund <i>(represents donors funds)</i>	22,367,567	15,967,445
Un-Restricted Fund <i>(represents KK funds)</i>	56,971,911	49,659,295
	79,339,479	65,626,740
8 MICRO CREDIT REVOLVING FUND		
Opening balance	-	1,423,575
Adjustment against PPAF	-	2,073,343
Net Surplus/ (Deficit)	-	349,291
	-	3,846,209

Amal

(9)

9 ACCRUED EXPENSES AND OTHER LIABILITIES

Note

	2015 Rupees	2014 Rupees
Miscellaneous Payables	2,789,817	1,388,010
Staff Salaries	1,192,430	2,900,790
Teachers Salaries	304,112	173,343
Income Tax	344,085	290,181
EOBI	54,660	137,315
Audit fee	-	97,500
KK's Own Generation	719,795	280,127
Micro Credit payables	-	498,189
	5,404,899	5,765,455

10 MICRO CREDIT PROFIT AND LOSS**INCOME**

Service Charges on Loan to client
Income From Mazri Products
Service Charges on Loan to PPAF
Bank Profit
Other Income

	-
	-
	2,044,162
	181,317
	24,079
	2,249,558

Financial Charges
Cost of product purchase

	144,411
	45,195
	189,606
	2,059,952

Provision against Non-Performing Loan

	-
	2,059,952

EXPENDITURES

Packing Charges
Vocational Skills
Other Operational Expenses

	-
	95,000
	1,615,661
	1,710,661

Net Operational Profit / (Loss)

	-
	349,291

Ramshik

(10)

	Note	2015 Rupees	2014 Rupees
11 GRANT RECEIVED FROM DONORS			
11.1 Development in Literacy - DIL	11.1	24,771,441	19,274,654
11.2 International Rescue Committee - IRC		9,317,040	4,015,324
11.3 Pakistan Poverty Alleviation Fund - PPAF			
<i>Education</i>		14,386,163	-
<i>Capacity Building Micro Finance Branch</i>		506,400	1,359,600
<i>Italy's Facility Programme for Poverty Reduction</i>		4,050,000	-
11.4 Humanitarian Philanthropist for TDPs		1,386,696	9,337,403
11.5 Engro Foundation		250,000	4,142,200
11.6 JA Clark Charitable Trust		8,170,000	7,943,841
11.7 Deen Dunya		287,179	2,319,239
11.8 National Endowment Fund For Democracy - NED		10,217,990	11,423,776
11.9 Oxfam GB			
<i>Humanitarian</i>		2,219,892	-
<i>Urban</i>		1,238,952	1,548,690
<i>Good Governance</i>		4,432,657	4,660,211
11.10 Malala Fund		1,363,800	1,004,445
11.11 Small Grants Funds		4,125,415	2,307,294
11.12 Save the Children - GFATM		1,570,709	7,682,213
11.13 National AIDs Control Programme - NACP		10,995,087	-
11.14 Norwegian Church Aid - NCA			
<i>NORAD under CBRM</i>		6,157,306	-
<i>European Union</i>		3,930,641	-
11.15 Danish Centre for Culture and Development - CKU		8,017,830	-
11.16 Aurat Foundation		2,819,718	13,839
11.17 Trust for Democratic Education and Accountability - CVP		136,214	863,335
11.18 DAI - AWAAZ Fund		5,148,194	-
11.19 UNOCHA		4,855,141	-
11.20 FATA Development Authority - FDA		6,829,168	3,591,300
11.21 World Vision		3,365,781	-
11.22 Henrich Boll		680,000	-
11.23 Inter-cooperation - IC		3,259,073	3,158,660
11.24 The Asia Foundation - TAF (STAEP)		-	1,185,778
11.25 Mercy Crops		-	1,183,623
11.26 FROK		-	26,265
11.27 Management Support		-	380,517
11.28 Creative Associates		-	413,300
11.29 UNICEF		-	1,492,062
11.30 HELP Age		-	229,250
		144,488,487	89,556,819



12 DATE OF AUTHORIZATION

These financial statements were approved by the board of directors for issue on _____.

13 GENERAL

The figures in these account have been rounded off to the nearest rupee and of the previous year have been re-arranged/ regrouped wherever necessary for the purpose of comparison.

Rounded


MANAGER FINANCE


CHIEF EXECUTIVE


31.8.16
CHAIRPERSON

111

(12)

Donor & Project Wise Reconciliations

REVENUE

	Engro Foundation	J A Clark	KK Deen Darya	NEED	OCIE Humanitarian	OCIE Uthman	OCIE Good Governance	FROX	Mada Fund	Small Grants	Open Generation
Grant / Funds Received	250,000	8,170,000	281,179	10,217,990	2,219,892	1,238,932	4,432,657	-	1,363,800	4,125,415	15,000
Other Assets											
Nice Income			49,800	126,348			25,029	20,446	31,416		435,992
Exchange Rate Fluctuation			55,834	38,770				4,981			2,282,852
Bank Profit	112,077	158,791									294,526
Rental Income											3,133,680
Staff Deductions											1,399,964
Donor's Institutional Support											
Income From Training Resource											
Service Charges From PPAF											
Income From Alzai Producers											

EXPENDITURE

362,877	8,328,791	406,963	10,383,108	2,219,892	1,238,932	4,437,686	25,427	1,395,216	4,125,415	7,561,904	
Salaries and Implementation											
Direct Staffs	2,738,557	225,468	1,097,770		380,379	1,523,750		347,004	205,297		
Indirect Staffs	464,000		5,205,245		50,955	838,635		42,839	5,000		
Security Services	254,800										
Programme Cost											
Education	363,900		395,887	500,250				646,610	3,388,952		
Health											
Economic Empowerment		1,428,407	96,000						5,500		
Crsl Rights		9,690		305,385		1,842,428			405,711		
Visible Village				95,980							
Humanitarian					238,333						
Institutional development			145,146	3,278,277				63,345	66,340		
Programme Support Costs	11,438	4,050,979	108,558	15,476				165,000	128,547	312,051	
Capital Cost		19,477	243,680								
Surplus / (Deficit) for the period	375,338	8,965,820	1,274,701	10,408,373	238,333	1,311,619	5,023,993	228,345	1,231,340	4,402,511	2,661,261

Grant Refunded
Bank profit recognized

Accumulated surplus / (Deficit) brought forward	4,142,200	6,301,573	1,073,997	539,578	1,651,537	286,664	377,660	112,471	927,118	516,830	8,639,285
Current Year surplus / (Deficit)	4,238,940	6,524,917	384,530	514,117		732,308	818,780	69,407	1,092,896	3,747,971	3,535,633

Remade

Donor & Project Wise Reconciliations

REVENUE

	SCF G/ATM	NACP	NCA+EU	NCA NORAD	Management Support	CRU	OSI	TAF-AF	TDEA CVP	TU AV/AMZ	UN-OCHA ERF
Grants / Funds Received	1,570,709	10,995,087	3,990,641	6,157,306	241,715	8,017,830		2,819,718	136,214	5,148,194	4,855,141
<i>Others:</i>											
Misc Income											
Exchange Rate Fluctuation		55,077	36,465							42,037	
Bank Profit											
Rental Income											
Staff Deductions					3,129,559						
Donor's Institutional Support											
Income From Training Resource											
Service Charges from PPAP											
Income From Maxzi Products											

EXPENDITURE

	716039	4038516	1608630	1034197	112801	1308158		661141	336544	1503105	2166843
Salaries and Implementation											
Direct Staffs	716039	4038516	1608630	1034197	112801	1308158		661141	336544	1503105	2166843
Indirect Staffs		23577		1301494	2939953						
Security Services		21641									
Programme Cost											
Education											
Health	898203	4742686		767052		1584301		2023682	116020	1841433	1739818
Economic Empowerment											
Civil Rights											
Visible Village											
Humanitarian											
Institutional development											
Programme Support Costs											
Capital Cost	158563	1419726	1387492	815660	29070	999110		297283	200	843012	678329

Surplus / (Deficit) for the period

	1,772,605	11,146,146	4,589,152	5,881,115	3,095,899	3,941,569	-	2,982,105	452,764	4,187,549	4,584,990
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Grant Refunded

116,282

Bank profit recognized

116,282

Current Year surplus / (deficit)

Current Year surplus / (deficit) brought forward	1,772,605	11,146,146	4,589,152	5,881,115	3,095,899	3,941,569	-	2,982,105	452,764	4,187,549	4,584,990
Current Year surplus / (deficit)	116,282	116,282	116,282	116,282	116,282	116,282	116,282	116,282	116,282	116,282	116,282

Ronald

11.1

(14)

Donor & Project Wise Reconciliations

REVENUE

Grants / Funds Received
Other Income
 Misc Income
 Exchange Rate Fluctuation
 Bank Profit
 Rental Income
 Staff Deductions
 Donor's Institutional Support
 Income from Training Resource
 Service Charges from PVAF
 Income from Mazra Products

	UNDP	FDA	World Vision	Heinrich Bull	IC	Micro Credit Income	Other (99)	TOTAL
Grants / Funds Received		6,829,168	3,365,781	680,000	3,259,073	1,457,600		111,488,487
<i>Other Income</i>						167,473	11,182	1,764,115
Misc Income		501						146,794
Exchange Rate Fluctuation								1,563,146
Bank Profit								2,282,852
Rental Income								294,526
Staff Deductions								6,264,239
Donor's Institutional Support								1,399,964
Income from Training Resource								2,267,177
Service Charges from PVAF								11,150
Income from Mazra Products								
EXPENDITURE		6,829,669	3,365,781	680,000	3,259,073	3,892,250	11,182	160,484,750

Salaries and Implementation

Direct Staffs
 In-direct Staffs
 Security Services

Programme Cost

Education
 Health
 Economic Empowerment
 Civil Rights
 Viable Village
 Humanization
 Institutional development
 Programme Support Cost
 Capital Cost

Direct Staffs	513,308	550,988	89,520	187,289	1,224,373	1,170,034		36,027,316
In-direct Staffs		896,865	166,126		338,377			11,237,907
Security Services								319,280
Programme Cost								33,785,931
Education								6,913,869
Health								9,672,977
Economic Empowerment		4,080,705		361,555		42,300		9,378,637
Civil Rights								1,389,077
Viable Village								3,388,849
Humanization	65,805		1,992,117		1,179,186	493,451		4,378,665
Institutional development			76,930	132,409				21,236,029
Programme Support Cost	26,065	61,104		181,080				5,099,716
Capital Cost	150,000							

Surplus / (Deficit) for the period

Grant Refunded
 Bank profit recognized

Surplus / (Deficit) for the period	755,178	5,589,662	2,324,693	862,253	2,741,936	1,705,784	-	148,822,451
Grant Refunded								352,279
Bank profit recognized								
Accumulated surplus / (deficit) through period		(1,327,688)			(398,423)	(2,537,819)	(4,162,233)	66,153,312
Current Year surplus / (deficit)						(535,827)		(535,827)
Accumulated Surplus / (Deficit) at Dec. 31, 2015		(17,889)	(1,123,533)	(22,253)	(872,300)	(1,608,709)		76,957,030

Romulo

KK Regional Offices:

Peshawar

Hidayat Astugna, Opp Farman Autos PCO, Behind Hotel Grand, Near Tambwano Mor, University Road Peshawar

Dir Upper

Chitral Road, Panakot Petrol Pump

Dir Lower

Balambut Colony, Timargera

Bannu

House of Shakirullah, Near Behrain Cafe, in front of Kohat Cantt Gate Bannu

Kohat

H No. 18, Sec E/1 , Hospital Road, , KDA, Kohat

Mansehra

H-22A, Ghazikot Township, Mansehra

Karachi

H- 247, block-6, RECHS Karachi

Khwendo Kor

Head Office

Malakandair Road, Shah Faysal Town, Opp Police Colony,
Nasir Bagh Road, Peshawar
Phone: 091-5710351-3
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From KK

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Friend of KK

