







































21/	EXPANDING THE SOCIO-POLITICAL AND DIGITAL DECENTRALIZATION OF RURAL ECONOMY
39 /	TRANSCENDING CRAFT INTO CULTIVATING CREATIVITY LONDON DESIGN BIENNALE
53 /	DATA FOR MARKET INNOVATION RANDOMIZED CONTROL TRAILS WITH CENTRE FOR ECONOMIC RESEARCH IN PAKISTAN
61 /	CONSTELLATION OF CHANGE LOCALIZING THE SDGS THROUGH SOFT SKILLS WORKSHOPS
97 /	KALEIDOSCOPE OF CRAFTS AND ENTREPRENEURSHIP WOMEN ECONOMIC EMPOWERMENT PROGRAM
117/	SUSTAINABLE RURAL ECOSYSTEMS HOME-BASED LIVESTOCK PROGRAM
135 /	DIRECT CONNECT SKILLS FOR MARKET LINKAGES PROGRAM
153 /	UNTOLD TALES WOMEN'S STORIES



CHAIRMAN'S MESSAGE

Performance Overview

On behalf of the Board, it is my pleasure to present the Chairman's review report for the year ended December 31, 2018 – Kaarvan Crafts Foundation (KCF).

I am delighted to share that the Foundation has continued to deliver commendable results despite economic, security and compliance challenges. We have maintained our position of leadership across our outreach areas because of our global connectivity, sound expertise in the field, a professional approach, timely resource mobilisation and a proud history of community trust combined with increasing location-presense underlined by our sense of purpose.

The Board's role was instrumental in steering the Foundation forward in an increasingly difficult environment whilst discharging its statutory responsibilities for the benefit of all stakeholders. The Board has remained cognisant of its strategic role in achieving Foundation's key objectives and enhancing the desired outcome for all its partners in general and for the women associated with our projects in particular. Additionally, the Board continued to monitor financial results on a quarterly basis, throughout the year.

In 2018, the overall spend showed a healthy growth rate of 15%, through an increased engagement with national and international donors. Kaarvan's journey of commitment to empower both, rural and urban women of Pakistan, continues. The endeavour is to impart skills with business

prowess and provide market connectivity to our women, especially from the far-flung rural areas, in order to ensure their social upward mobility and that of their respective families under their new assumed role of family-leadership. The year 2018 saw KCF successfully delve into many innovative fields. These included Home based Livestock programs, reaching out to the London Design Biennale and establishing a comprehensive data bank of Kaarvan entrepreneurs to help: intraconnectivity: maintain a trail of their real time progress; and to put them directly in touch with the end customer or in some cases, even the end user. In addition to partnering Samsung, City & Guilds, Crestex and DFID, the foundation also expanded market linkages network with British Asian Trust, CERP, PSDF, PCP, MEDA, UK-aid and Homenet South Asia.

Board Performance and Effectiveness

In accordance with the Code of Corporate Governance and the Companies Act 2017, the

evaluation of the Board, its committees and individual Directors, stands complied with in order to ensure transparency and professionalism. The Board was assisted by sub-committees, i.e. Audit Committee and the HR Committee These sub-committees held meetings during the year as per the stipulations of the code of corporate governance. Ms. Aysha Bagir heads both the committees consisting of Board Members who specialize in the respective committee fields. It is also important to highlight the key role played by these committees in highlighting areas of improvements and in recommending practical solutions. Going forward, we will continue our efforts to adopt and implement best governance practices.

Future Prospects

The Foundation aims to deliver strong growth in its activities through greater outreach to Pakistan's backward areas, better professional services and devising even more innovative ways to empower

our women. Though the economy in the shortterm is likely to remain under stress with high inflationary pressures, we are hopeful that the medium to long-term indicators will be positive as a result of the current government's policies. This will address structural imbalances, improve the law and order situation, and lead to an increased funding for skill development cum social sector projects. Kaarvan naturally plans to InshaAllah partner the Puniab Government in an even more meaningful manner in 2019. We remain committed to our vision of aiding sustainable upward social mobility and in ensuring an equitable distribution of national growth in the society. This by gaining society's trust and by providing effective economic solutions that connect aspiring households directly with the market

Acknowledgements

On behalf of the Board of Directors, I would like to express our sincere gratitude to all our stakeholders for their continued support and encouragement. I would also like to appreciate the

valuable services rendered by the employees of the Foundation. I also acknowledge the dedication and diligence of my fellow directors during 2018 and thank our CEO and his Executive Team for their valuable contribution towards ensuring continued growth of the Foundation and in making 2018 an outstanding success!

Kamal Monnoo
Chairman Board of Directors
Kaaryan Crafts Foundation





CEO'S MESSAGE

Dear Friends,

Devoted to examining the ways in which gender roles and all forms of human inequality are embedded in culture and society. Expanding the space of experimentation around complex issues — crafting an emergent practice of social innovation that shapeshifts in subversive yet expansive ways.

2018 has been a year of strong collaborative voice to reduce gender difference by providing life skills opportunities to marginalized women living in low-income communities across Pakistan.

This is an ongoing effort towards inclusivity that sheds away gender marginalization and focuses on building capacity of individual, family and community. By striving towards individual betterment, everything around becomes better too — as boundaries blur in network of collaborative kinship.

With belief that the representation and participation of women will pave the path for a culture of peace in Pakistan — presenting you our annual report for 2018.

Danish Khan
Chief Executive Officer
Kaarvan Crafts Foundation



OUR PARTNERS























Every woman has the opportunity to earn a dignified livelihood.

OUR MISSION

To create opportunities for income generation among women in poor communities, by strengthening their skills, business capacities and market linkages. Economic capacities, that enables an individual to contribute to self-development, family and community.





EDUCATE IN LIFE SKILLS OUR THEORY OF CHANGE

EMPOWER TO DECIDE ENABLE TO EARN LIVELIHOOD

INCREASING THE STAKES: INWARD TO OUTWARD

A STEP TOWARDS COLLECTIVE MOVEMENT

Today, the organization is an elastic changemaker that creates a lasting impact on the grass-roots level. With our work spanning across local and international development networks through the help and guidance of our partners, we have been able to become a dynamic organization that is helping the global agenda become local, become relevant. STRENGTHENING THE MANDATE: PROJECTS TO PROGRAM

THE EVOLUTION: CRAFTS TO CRAFTING LIVELIHOODS

VOCATIONAL SKILLS & PRODUCT DEVELOPMENT

Comprehensive skill development of sketching, fashion illustration, color combinations, modern cuts & trends and various embroidery techniques. Institutes in Bahawalpur and Gujranwala. Community based centers spread throughout Punjab and KPK.



CONVENTIONAL MARKET LINKAGES

Engage in market network — from locating where are the best raw materials sold to where are the exhibitions, expos, career fairs or job advertisements happening. These women are taking their gifts and talents to next level. Building a creative commerce community through the market interaction.





































Kaarvan Crafts Foundation celebrated **2018** as the year for expansion of market linkages across three programs — 1) Women Economic Empowerment Program (WEE), 2) Skills for Market Linkages (SFML), 3) AanganPK. Kaarvan in partnership with The British Asian Trust (BAT) & UK Department for International Development (DFID), Punjab Skills Development Fund (PSDF) and Samsung has connected Rural Micro-Entrepreneurs to the market both digitally & conventionally. 500 female stitchers have attained tools of social mobilization via Business Management Trainings and Portfolio Development along with facilitation of Market Exposure and Market Orders.



WWW.AANGANPK.COM

Eighty Pakistani female artisans from far-flung villages of Lahore, Bahawalpur, Vehari, Lodhran, Multan Kasur, Gujranwala, Nankana, Sheikhupura are tapping into opportunities and global economy via Aangan, a customized digital multivendor portal. Kaarvan Crafts Foundation and Samsung are taking technology to the grassroots! Kaarvan has created an online shop with, by and for rural artisans — digital courtyard where female artisans can upload their crafts — take orders, sell, and receive payments from national and international customers through Android Mobile Devices provided by Partner Samsung.

DIGITAL ENABLEMENT IMPACT



80

Micro-Entrepreneurs were provided Digital Literacy Trainings and Market Linkages Training.



86

number of micro-entrepreneurs increased, as more Pakistani women nationwide showed interest & joined the Multi-Vendor Portal – categorized as 'New Entrepreneurs'.

OF AANGANPK



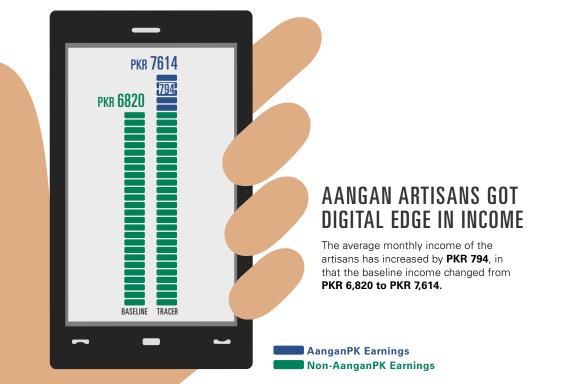
PKR 187,050 of total sales within three months for 78 products sold.



62%
(55/86) of the micro-entrepreneurs are now earning an additional income through the Multi-Vendor Portal.



PKR 2,382 average amount earned by each Micro-Entrepreneur through AanganPk.



19 BAHAWALPUR DISTRICT-WISE SALES PERFORMANCE 16 MULTAN Most orders were placed from MEs working in Bahawalpur & Multan. *2018 Market Linkages Impact (Jun-Dec) 9 NANKANA **8** KASUR 7 HARIPUR 5 LODHRAN 4 SHFIKHIIPIIRA 1 GUJRANWALA 1 LAHORE

45 LAHORE



CUSTOMER ORDERS CITY WISE

The wider markets that were reached through the intervention were truly national, even though the project was rolled out for the first instance. Most number of orders were placed from Lahore, with 45 orders being placed. This was followed by 13 orders being placed from Karachi and 8 being placed from Islamabad. Other cities included Faisalabad, Rawalpindi, Hyderabad, Peshawar and Gujranwala.





8 ISLAMABAD



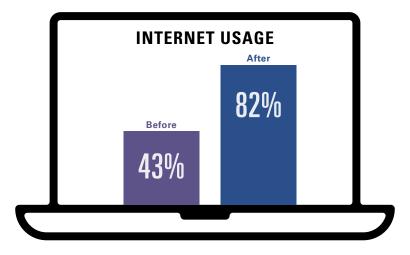




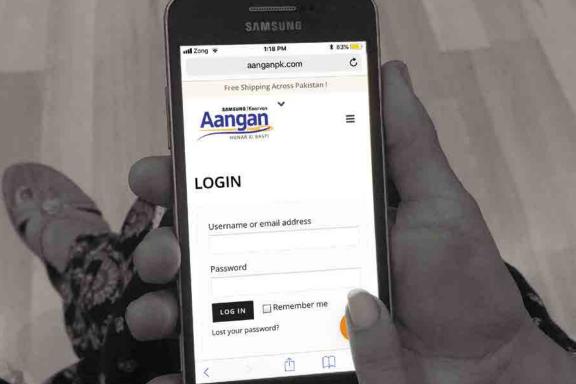


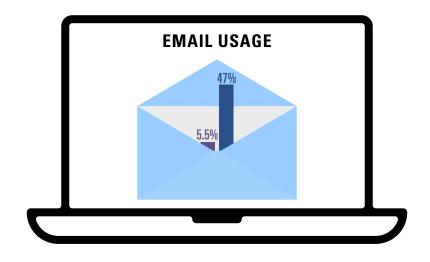






The Digital Literacy Trainings were not solely a means to an end, but were an end in themselves wherein the female micro-entrepreneurs' knowledge and usage of internet increased. Before the trainings, 43% (31/72) of the micro-entrepreneurs had used the internet. After the trainings, 82% (59/72) of the micro-entrepreneurs' report using internet regularly.





Likewise, only 5.5% (4/72) of the micro-entrepreneurs had used email before the trainings. This increased to 47% (34/72) of the micro-entrepreneurs using emails after the trainings.

69% AFTER

19% BEFORE

COURIER SERVICE USAGE

Only **19%** (14/72) of the female micro-entrepreneurs had reported using courier service for their business before the introduction to multi-vendor portal intervention. Almost **69%** (50/72) of the micro-entrepreneurs have now used courier service to deliver atleast one product to a customer in Pakistan.





- 1 Customer places order on <u>aanganpk.com</u> or from Aanganpk Mobile App
- 2 An automated email is sent to Kaarvan, Artisans and Customer
- 3 Kaarvan's team makes call to the customer to confirm the order
- Artisan reaches out to the nearest Pakistan Post office and dispatches the package using their Cash-on-Delivery (COD) service paying the charges according to the tariff slab
- Pakistan Post's Service agent delivers the order to the customer within 2-5 business days
- Customer pays the price of the product and services charges to the same service agent to send the money to the artisan using Pakistan Posts "Money Order" Service. Service charges comprise of "commission plus special fee" and are based on the value of the product(s) and geographical distance.
- Pakistan Post sends in cash the price of the product from the Customer to the Artisan's home address
- Artisan receives the price of her product in cash from the customer in 3-7 days through Pakistan Post money order service





AVERAGE EARNINGS FROM AANGAN PER ARTISAN BY PROGRAM

The average increase in income from AanganPk was delineated for both programs; WEE and SFML. The women artisans from **WEE show a higher increase (PKR 2309)** in additional monthly income **than those from SFML (PKR 820)**. This divergence is primarily because of nature of products being produced by women artisans from each project. The women trained in WEE are micro-entrepreneurs who are skilled in hand-made, value-added embellished unstitched products. Whereas, women stitchers from SFML are trained in a different skill, i.e. commercial training, which is a service for the apparel market. Generally, it was observed that craft-based unstitched products did relatively better on AanganPk. There is hence a need for continuous Product Development & Skills Enhancement trainings to ensure quality supply.







TRANSCENDING CRAFT INTO CULTIVATING CREATIVITY

The Artisans, Rural Women, Seamstress, Tailor... or Born Makers. See the gifts of incorporation, of collective identity in Aangan, (The Courtyard) installation at **London Design Biennale**, a cascade of garments — made of over one hundred garments, hand embroidered and hand stitched by 60 women part of Kaarvan Crafts Foundation's collective kinship. Aangan is an invitation to explore the inner worlds of the Pakistani artisans through film projections and computerized art. See how these women imbue cloth with secret dreams, visions and hopes of the future.

















TRANSCENDING CRAFT Crofling Livelinoods CRAFT UNTO

CULTIVATING CREATIVITY

These women fuse their generalist experiences with specialist's inowledge gained at Koorvan to lespond to big issues by creating cloth, a fangible gift as well as pathway to entreprenerating. In Angar, (The Courtpord insolations of Indon Design Beenole, a caucatie of garment — made of oue one hundred garment, hard earlier one hundred garment, hard earlier one hundred payment, hard earlier of head statched by 60 women part of Kannen Crafts Foundation (a colored kinkle). Angargan are invention to explore the inner works of the Potakhani crainson strough film procession and computerized and See how those women intoke ofth with secret denors, visions and happes of the future.

he Artisons, Rural Women,

Seamsness, Tailor,, or Born

Makers. See the gifts of incor-

poration, of collective identity

Acrigan is representation of collective commons, of integration, of transformative gifts — came to life through collaboration between Konruan Crafts Foundation - an ergonization dedicated to empowering rural waren by providing life skits shat could open doors to apportunities towards attaining economic and material goods - and Wagging Tengue Productions - a UK based company dedicated to building bridges through cits, design, performance and filter projects.

Defying categorization! These warren one representation of suithvides, of being both generalists and spacialist. It is this space between the two extrames of specialism and generalism that these warren claim and bend lived experiences and knowledge of hand-embroid day, feshion and technology to give me to a spectrum of possibilities. They are transcen sharing their the world. Clothing is p ded in the cl

of likes, value

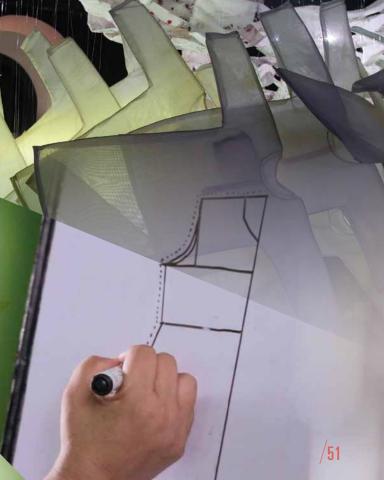
choose and l there in forge external skin. do not seek cultivating on mitted to rea home. It is he develops alte judgment; the space for est their vocation talents, Koars - passing of generalist ex gained at Ka limitation, edi cloth, a tangi

Cultivating or talents, in the of vocation, a article of clot cass their son talents in mot which awake mation as the ground them.

Come receive tance and be interlocking h













KAARVAN'S TRAINING OF TRAINERS AND BUSINESS LITERACY TRAINING WITH RURAL MICRO-ENTREPRENEURS

Kaarvan Crafts Foundation in partnership with Center for Economic Research in Pakistan, The British Asian Trust and Lahore University of Management Sciences conducted training sessions on business and entrepreneurship with female micro-entrepreneurs at the grassroots level.



/55





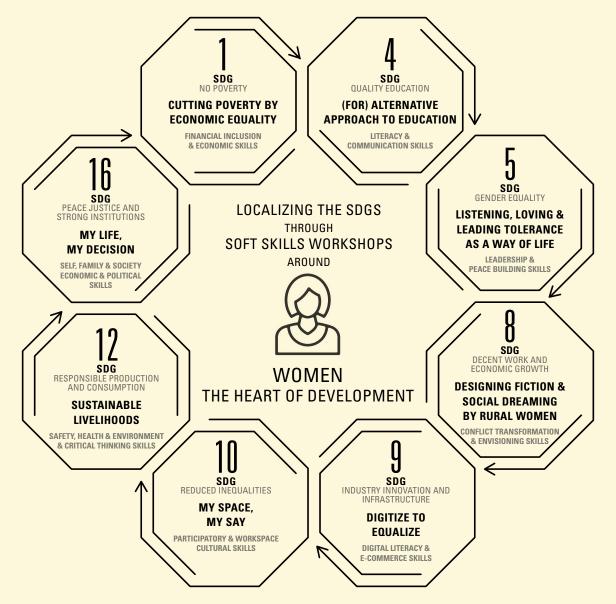


DEMAND ELICITATION ACTIVITY

Under demand elicitation activity, stitchers and DPs are trained on eliciting rural preferences for fabrics, designs and colors and are motivated and provided with forms to collect this data themselves. This provides them with opportunity to step out and make connections with other rural women to develop their customer base within and outside their villages.

As part of the activity, the data collected by DPs also helped CERP and Kaarvan to cater toolkit order as per rural demand for upcoming round of stitching to ensure high rural sales before Eid-ul-Fitr 2019.





THINKING GLOBAL, ACTING LOCAL!

Constellation of Change aims to provide a series of soft skills/ social skills in alignment with the International Sustainable Development Goals (SDGs) to expand Pakistani Female Artisans personal capacities to act with others for socially constructive purposes. Constellation of Change is part of Kaarvan's integrated holistic developmental approach that caters to both human dignity and individual integrity. We must honor the sacredness of human life — dignity. Also be steadfast to integrity — to multiple aspects of a person that include physical, intellectual, aesthetic and spiritual life. To attain happiness — economic resources, equal opportunities, democratic participation, self-freedom, and sustainable environment must be distributed. It is time to reclaim our imaginations. Not too be constrained by patriarchal worldview but to look beyond the allotted structures. We need to reexamine our lives, our homes, our work and our standards. To be aware that gender like any social construct is dynamic and changeable concept. We need to be wary of pre-determined dispositions of what it is to be a woman or a man. Lets be thoughtful in our every action, gesture and attitude — to be a little more gender sensitive and respectful of our biological and cultural di erences. Everyone has a right develop their own bodies, minds and spirit.

INTEGRATED DAYS

UN CALENDAR, SDG & PEACE EDUCATION WORKSHOPS

WORLD DAY OF SOCIAL JUSTICE



20 February

INTERNATIONAL WOMEN'S DAY



8 March

WORLD CREATIVITY AND INNOVATION DAY



21 April

MICRO-, SMALL AND MEDIUM-



27 June

INTERNATIONAL DAY OF PEACE



21 September

INTERNATIONAL DAY OF RURAL WOMEN



15 October

INTERNATIONAL DAY FOR TOLERANCE



16 November

HUMAN RIGHTS DAY



10 December





creativity and innovation

There is strong evidence that showcases the importance of play inspire mindsets of growth and learning. American research professor Brené Brown states that "play shapes our brain, helps us foster empathy, helps us navigate complex social groups, and is at the core of creativity and innovation." There are many other international intellectuals who assert the importance of creative expression and play to hold space for difficult subject matters. To name a few of these intellectuals or institutions are Wendy Ewald who uses photography for collaboration and reflection tools; Theatre of the Oppressed; Peter Brook using improv and theatre as total immersion into the creative process; Roger Manix using Play to develop non-cognitive skills in Stanford University MBA students.

Kaarvan believe in using this potential of play to confront and selfreflect on habits that may be constraining their connection to themselves and others. Through "play" participants experience a sense of joy and wonder, using creativity, empathy, and collaboration to problem solve complex issues and pave a deeper connection to the world around them.











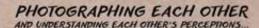




SOCIAL JUSTICE CAMPAIGN

Engaged in a month long critical literacy campaign on the topic of social justice, beauty and empathy. The workshops spanned a week of looking at our locality with a sense of humility, wonder and respect utilizing varied means of expression ranging from photography, writing and drawing.

What exactly is this quest for justice? The need for justice arises when something goes array, when something ceases to exist. Justice stands opposed to injury: "injustice." A series of workshops were held at Head Office in Lahore, with Beaconhouse National University and Kaarvan Gujranwala Training Institute with the aim to seek out what is absent from human community, become aware of daily unmindfulness of the aliveness of others, seek beauty in the ordinary things and thereby bring into being new beauty, new hope, new way of living.





Decamer



thinking ...



cute and helpful



GUARDED



CONFIDENT



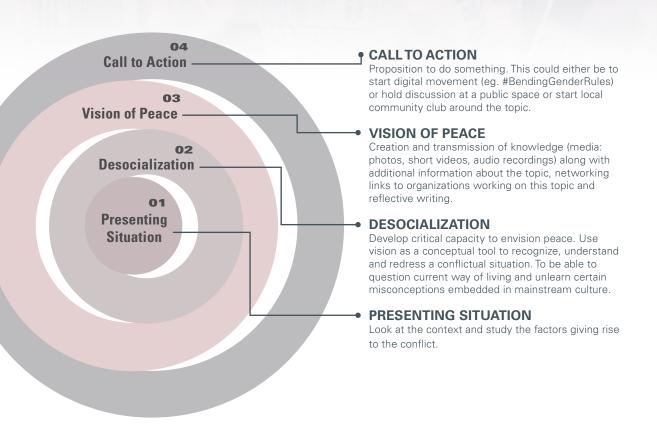


Lock at those wavy locks



FUNNYI

PACKAGE MEDIA FOR TRANSFORMATION





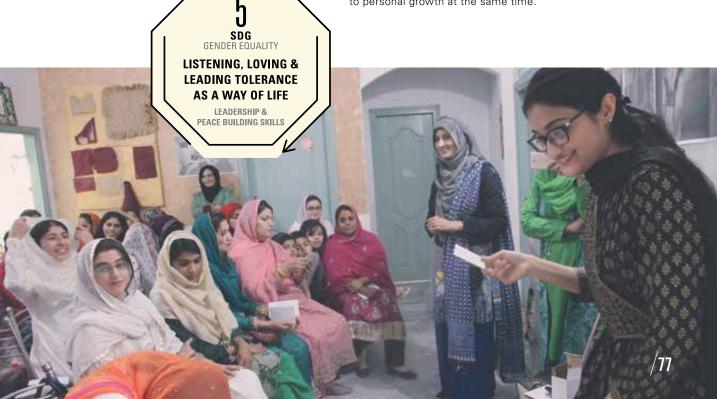






INTERNATIONAL WOMEN'S DAY

Kaarvan honored and celebrated the resilience of its Trainees in overcoming personal/ structural/ cultural barriers in their life. Celebrated the day with interactive learning sharing activities at Kaarvan's Gujranwala Training Center with 110 trainees. Trainees through interactive activities of empathy card game, renaming objects and measuring silence — highlight the paradoxical nature of gender and how it presents opportunities and limitations to personal growth at the same time.



I AM TOMORROW

I Am Tomorrow is an international festival that brings forward local and international female role-models in all walks of life from business, arts, education, tech, sports, science, politics and beyond. Danish Jabbar Khan, CEO Kaarvan Crafts Foundation, shared his experience on the Change Makers Panel of expanding the boundaries of gender roles by building human capacities of marginalized rural women and bridging the gap between urban and rural populations.





KAARVAN CRAFTS FOUNDATION





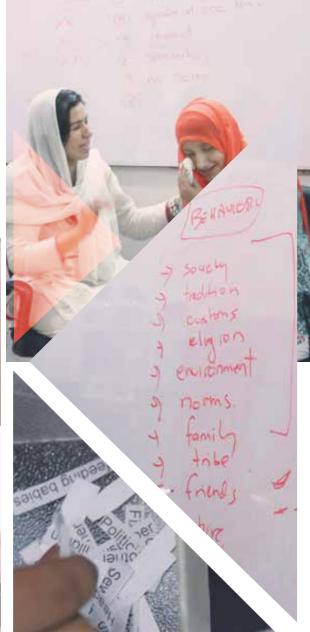
UNIVERSITY OF CENTRAL PUNJAB KAARVAN INTERACTION SERIES











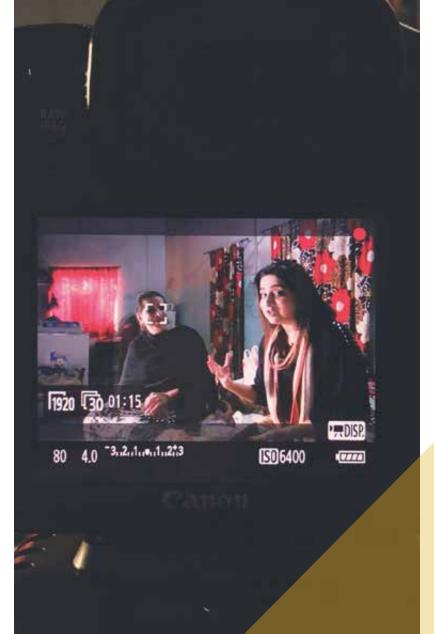


Founding Director Aysha Saifuddin held gender responsive workshop at Kaarvan Head Office with aim to disseminate learning to take democratic responsibility for personal development. Talking about the difference between socially constructed definition of gender and our biological difference of being a man or woman. Gender is much more nuanced than one's sexual orientation or physical differences. The need to understand that gender is a dynamic and changeable concept. Through role-play activities of how males and females would respond or act in certain situations we discussed how gender roles and stereotypes become culturally conditioned ideas. For a preferred future, for peace, we must first and foremost become aware of our own personal biographies and biases. It is only when we look inward and understand self — self identify the social roles we have adopted that are restricting our possibilities that we can break away and step into our true selves. It is when we connect with the other that we can make both our lives ethically better.









RJ SOPHIE FROM FM 91 #STEPPINGOUT CAMPAIGN

Sophiya Anjam – RJ Sophie from FM91 Pakistan is Kaarvan's Goodwill Ambassador. Sophiya helps to further bridge the urban and rural understanding, bring the resilient village micro-entrepreneurs to the forefront, emotionally connect and empathize with one another. Through the partnership Sophiya shares and inspires millions of her fans with her experience of meeting the courageous trainees through electronic and digital media.

Watch the full episodes on The "S" Stories!

www.youtube.com/watch?v=NENN177lxAl www.youtube.com/watch?v=I6pWdI52nDw www.youtube.com/watch?v=c68lIJMWsM8









IMAGE OF PUBLIC SPACES AND HUMAN RIGHTS WORKSHOP AT LUMS HUMAN RIGHTS SERIES

Kaarvan and LUMS's society Hum-Aahang collaborated and discussed the interaction between public spaces and human rights. How do we, THE CITIZENS, utilize, transform and reclaim spaces in our daily lives? What are the commonalities and differences of "claiming" space in urban & rural areas?

During the workshop the rural women surprised the LUMS students with their candid speech. Despite traveling from Gujranwala and not to mention the late hour 7 pm workshop all five ladies enthusiastically expressed themselves, challenged stated perceptions and sang with joy.

One of the unspoken insights that materialized is that it is not the place itself that is welcoming or unwelcoming — it is the familiarity — it is the people. It is about intimacy that is the exclusionary factor. Being part of the community.

Whether we exist inside or outside the storyteller's circle. Through interactive activities of photo studies and reweaving the Article 37 of the Pakistani Constitution the notion of overcoming the savior mentality — being overly dependent on the state was refuted. Discussion ensued on our role to amplify community driven solutions and resource the ability of people to gather together around a collective vision of preferred future.

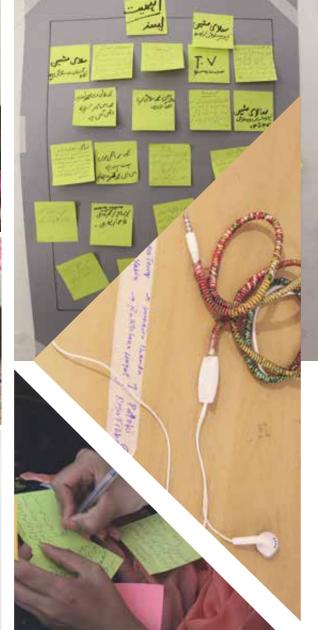






















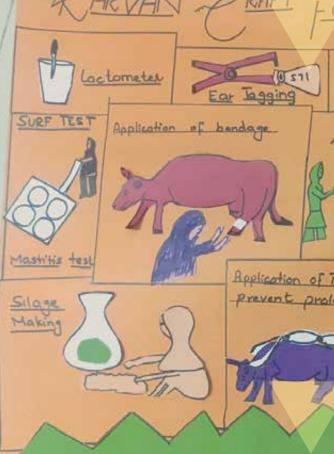




The Women Training for Home-Based Livestock 2017 program by Punjab Skills Development Fund (PSDF) aimed to support rural economy through provision of skills therefore enabling the women to increase their participation in livestock-related economic activities and increase household income. Kaarvan Crafts Foundation trained 3038 women from May 2017 to December 2017 in 3 districts as part of the program. The trainings imparted comprehensive, best-farm practices and complemented theoretical knowledge with practical application in order to ensure that the women are skilled in livestock care. The trainings also encouraged women to participate in decisions regarding their nutrition, reproduction, sale and products etc. The ultimate aim was to augment household income contributed through better livestock management practices.









LIVESTOCK





Farm Management







CARING SKILLS







Care and Management of Pregnant Animals









3,038
FEMALES MOBILIZED
TRAINED & EMPOWERED



107 VILLAGES

DISTRICT: OKARA, NANKANA, KASUR



INVOLVEMENT IN LIVESTOCK

Female involvement in livestock increases from 79.66% to 82.2%. Whereas a number of women reported being less involved in livestock based activities in their households, a higher number of women reported to be involved in livestock based activities, thereby resulting in a slight increase in the percentage.







LIVESTOCK OWNERSHIP

The trainees were asked both before and after the training whether their household owns livestock at that point in time. It was found that the households owning livestock has declined after the training. For a sample of 218 individuals, before the training 59.633 % own at least some livestock. The percentage after the training declines marginally to 55.04%.

The number of animal owned and type of holdings owned by the household before and after the training are noted. It is observed that while on average the households that own livestock has declined, the average number of animals owned by the households has risen: from 5.74 to 6.69. The holdings of livestock were categorized and is presented in the table on the following page. It is also noted that the preference for owning poultry, small ruminants, small ruminants and poultry and, large and small ruminants increases after the training while preference for the rest declines.

Type of Holding





Small Ruminants and Poultry

Large Ruminants, Small Ruminants and Poultry

Large Ruminants

Poultry

Small Ruminants

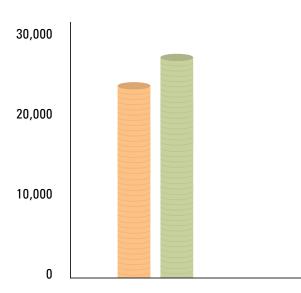
Total



Before Average # of Animals	After Average # of Animals
7.3125	9.97
13	8.57
8.8	9.89
10.67	9
5.32	3.83
4.92	6.29
2.85	2.92
5.74	6.68
. Or . Oh. man.	13.00



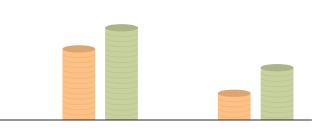
CHANGE IN INCOME



HOUSEHOLD

Trainees report their household income both before and after the training. Over all households income increases by Rs. 3,105 moving from Rs. 25,674 (before: n =218) to Rs. 28,779 (after: n=218).







Similarly livestock income also increased overall by Rs. 931, moving from Rs. 9,235 (before: n = 90) to 10,166 (after: n=84).

PERSONAL

Personal income increases as well by Rs. 3,336 moving from Rs. 2,650 (before: n = 107) to Rs. 5,986 (after: n=96).





SELL IN LOCAL MARKET (MIDDLE MAN)



SUPPLY TO MILK COLLECTION UNIT/PROCESSING UNIT



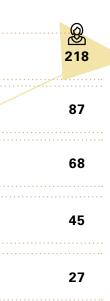
SELL IT THEMSELVES

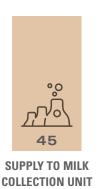




MARKET LINKAGES

The women participating in our project in the endline survey are asked about what kind of livestock businesses they would like to run. Most of the trainees wish to own a dairy shop, which makes sense in the light of the fact that in the previous section: Products, most of the trainees sold milk.







SELL IT
THEMSELVES

The impact evaluation of the program reveals that female involvement in livestock increases after the training. All three types of income: household, livestock and personal increase after the training. In fact, personal income increases under all conditions: generally, when the households being compared are only those which owned livestock before and after the training and when households being compared must own livestock and have women involved in livestock rearing. The average number of animals owned by the households also increases. This is despite the fact that the number

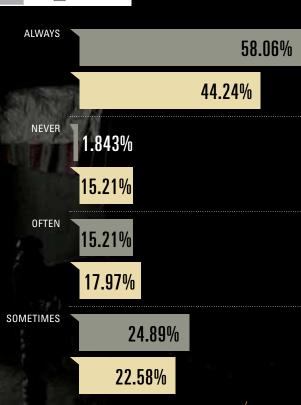
Before Training	After Training				
	Always	Never	Often	Sometimes	
Always	0	3	0	5	
Never	0	1	0	0	
Often	0	0	0	2	
Sometimes	1	12	4	40	
After Training Total	1	16	4	47	



of households owning animals has declined. Both the training and the increase in number of animals owned may be linked to the increase in number of women involved in livestock rearing.

When it comes to market related indicators, it is found that households sell more milk and fewer poultry products after the training. They also diversify in the types of buyers they have. After the training the majority of the women report that they would like to open a milk shop and they think they would run into capital constraints related problems while trying to open their businesses.

Before Training Total
9
1
2
61
@ 73

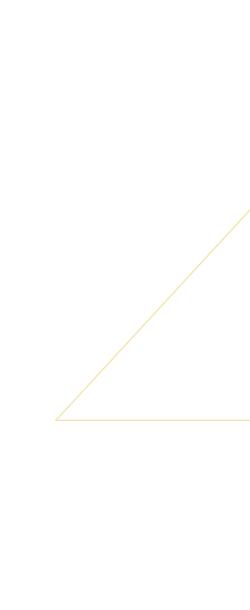


After

■ Before









WOMEN ECONOMIC EMPOWERMENT PROGRAM (WEE)

The WEÉ program aims to develop skills of 1320 women through Skills Enhancement and Product Development trainings in rural areas of the Punjab. Moreover, it shall capacitate 120 women Micro-Entrepreneurs in Business Management & Communications skills. The project provides market linkages, both conventional and digital in nature, to these Micro-Entrepreneurs thus achieving an increase in their earnings, reporting higher control over economic resources and increased savings.

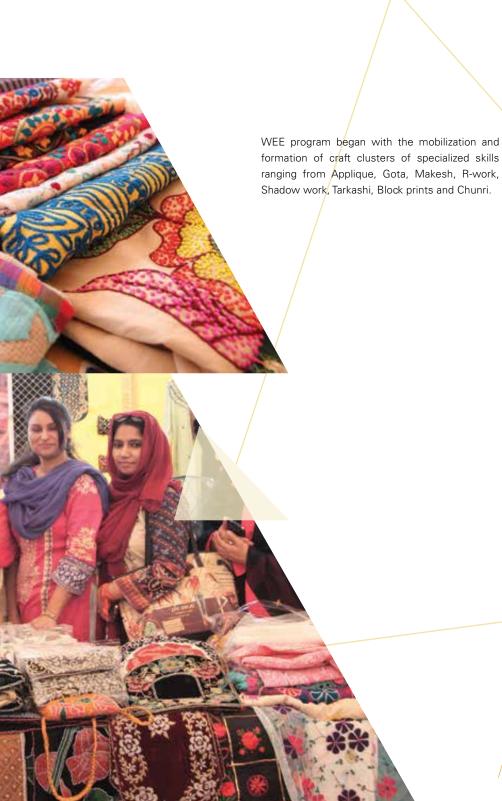






Phase I of the project has seen completion of skills enhancement trainings of 660 women, while 60 Micro-Entrepreneurs have been trained in both conventional and digital market linkages, these Micro-Entrepreneurs thus have an increased edge in their earnings, reporting higher control over economic resources and increased savings.

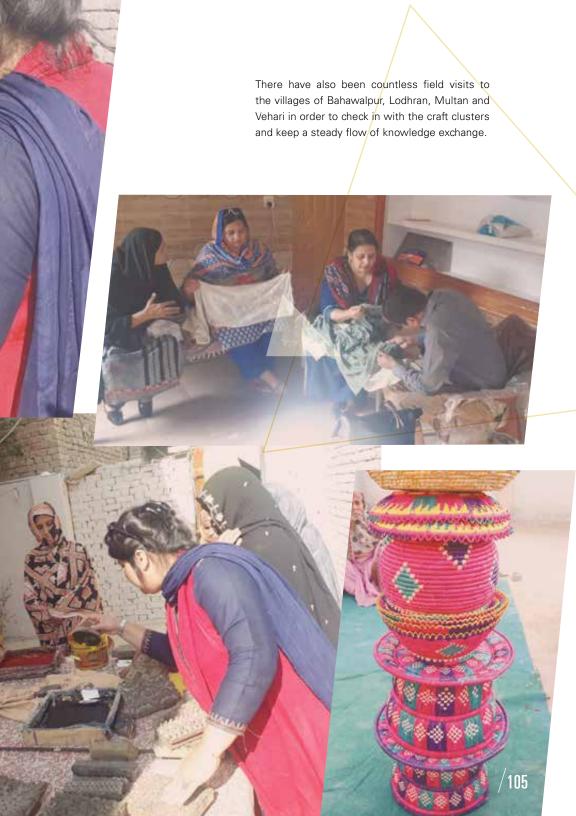








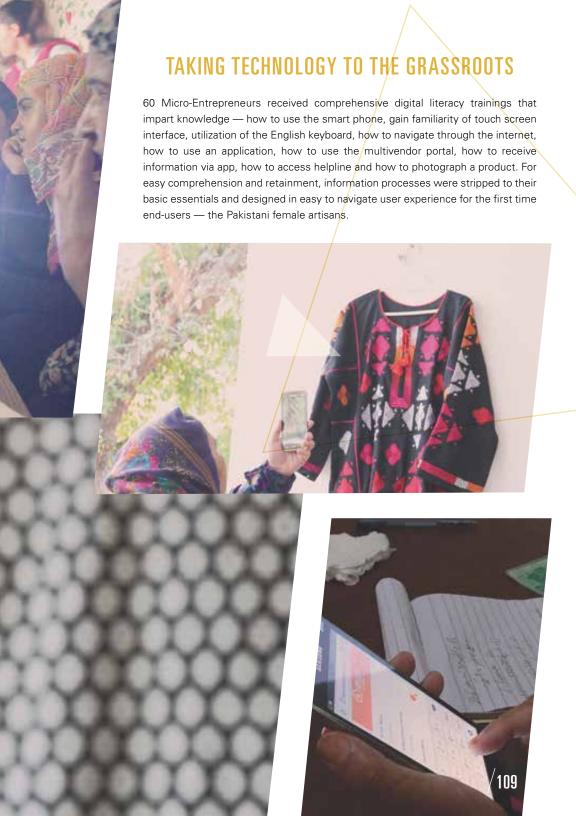




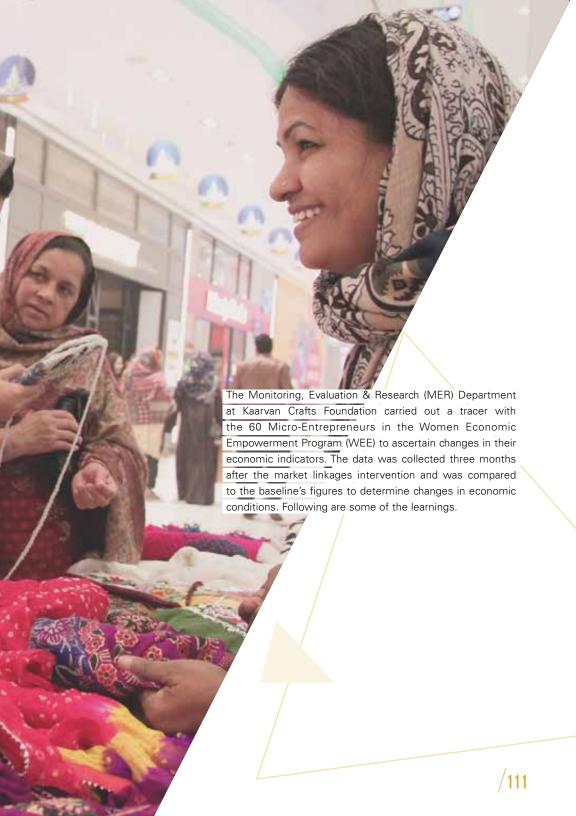














PERCENTAGE OF WOMEN EARNING AN INCOME THROUGH SKILLS EMPLOYMENT

The percentage of women earning an income through employment of skills increased from **76.6% to 80%** between the baseline and tracker.



It was found that the average number of orders being made by Microentreprenuers has increased from 5 to 10 in a month. Consequently, this has had a positive income impact on the trainees through employment of skills, as the average monthly income shows a rise from PKR 4245 to PKR 7425, a percentage increase of 75%. The number of women whose skill-based income increased from the baseline to tracker is 37 (61%).

Rs. 4,245



BASELINE

Rs. 7,425



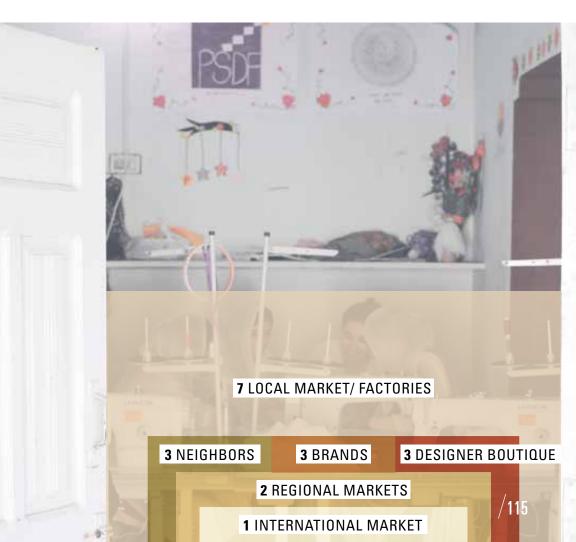
3 MONTHS AFTER WEE PROGRAM



Participation in four **exhibitions** led to an aggregate sales of **PKR 905,520** and an average additional income of **PKR 15,092** for each micro-entrepreneur.

OPENING DOORS TO NEW MARKETS

To asceratain the effects of **buyer-seller meetings**, the MEs were asked if they approached new markets for their products. 19 (31%) Microentrepreneurs confirmed they approached newer markets. The markets were categorized broadly, and it was concluded that local markets/factories were most approached followed by brands, designer boutiques and neighbours. Regional markets and international markets were approached by 2 and 1 ME respectively as well.









SKILLS FOR MARKET LINKAGES

The Skills for Market Linkages (SFML) 2018 project aims to support unemployed women from low income families by training them for a year to be self employed in the textiles and garment sector. For this project, Kaarvan Crafts Foundation is currently training 500 women in three districts: Kasur, Nankana Sahib and Sheikhupura in commercial training as a part of the program.



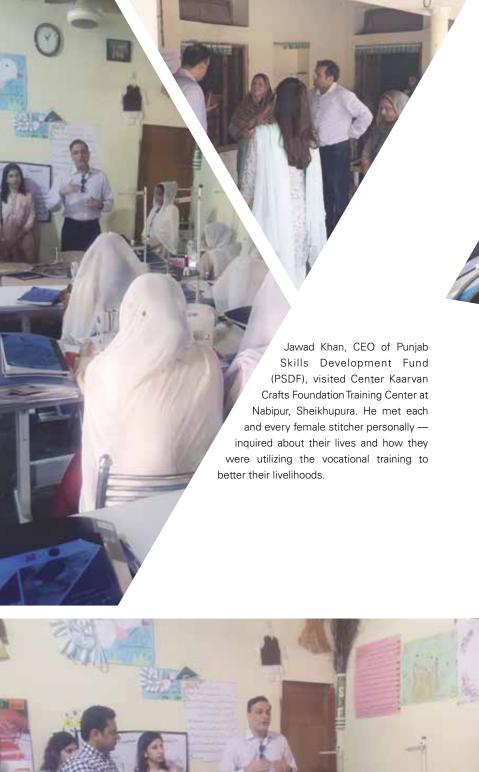




































The Monitoring, Evaluation & Research at Kaarvan Crafts Foundation has conducted a tracer study to track the progress of the trainees' for this project. The aim of the tracer is to determine the impact of the training so far. The study comprised of a baseline survey conducted at the start of the training and the tracer survey conducted in the middle of the training, six months after the program was rolled out. The tracer survey also serves as the baseline for the market linkage building phase of this project. The statistics regarding income and number of products stitched are informed by tallying up the numbers in a daily register kept at every center where a trainee logs in the total number of orders she has completed and the total amount she has received for them. Following are some comparison statistics to track the trainee's income change and some summary statistics to determine the extent of trainees' exposure to the market.



3
BEFORE AFTER (n=500)

AVERAGE PRODUCTS STITCHED IN A MONTH

The average **number of products stitched** by a stitcher before the training **increases almost by 6 times**, six months after the training. This is because the stitchers' improved skills and the market linkages created by Kaarvan and the stitchers themselves.

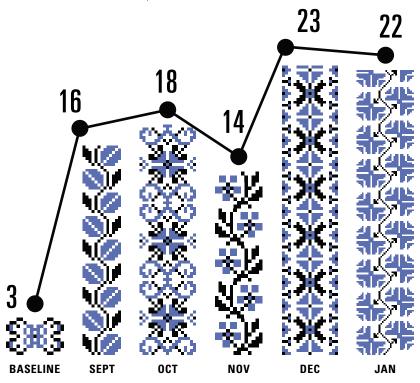
CHANGE IN AVERAGE MONTHLY INCOME

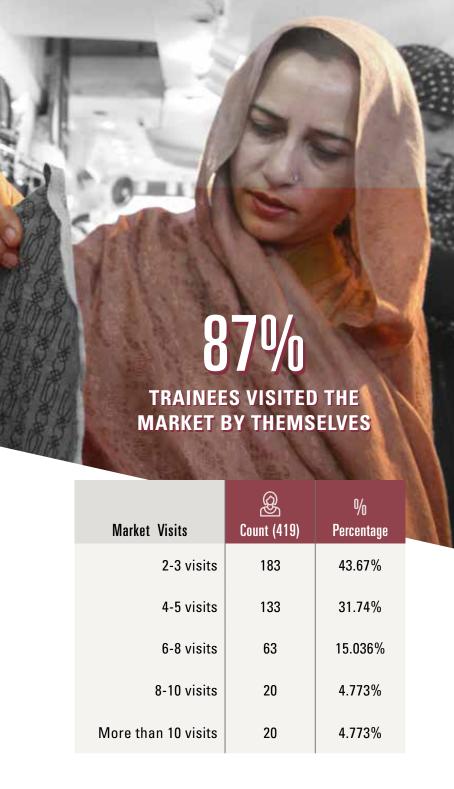
The **average income** of a stitcher before the training **doubles**, six months after the training. This is because of the stitcher's improved skill in stitching and designing and market linkages created by Kaarvan and the stitchers themselves.



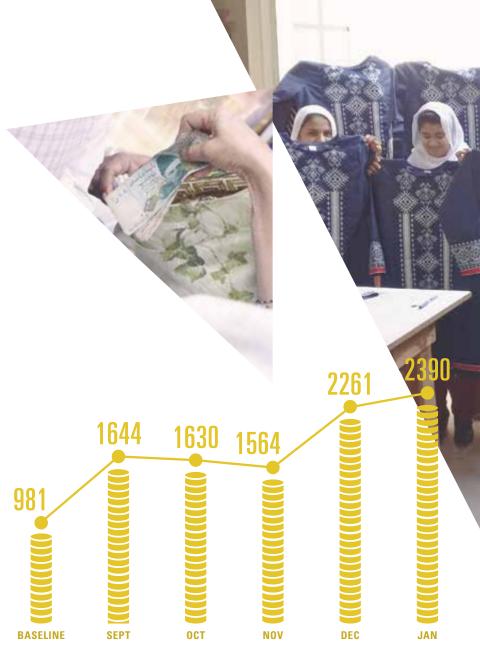


Comparison of the average orders received by an stitcher in a month. The number increases overall and takes a big jump in the month of December as stitchers start receiving orders from local vendors as well. Previously (September-November) they only experienced an increased number of orders from their community.





Whereas **87%** (419/477) trainees report that they have visited the relevant market by themselves, the frequency of visits in market is relatively less as 26% report to have gone more than five times in the last three months.

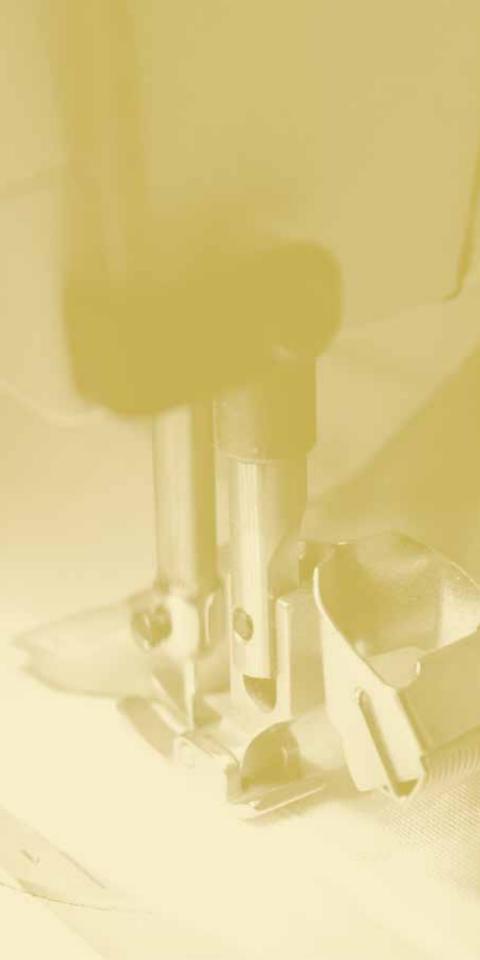


AVERAGE INCOME

Comparison of the average income earned by a stitcher in a month. The income increases overall and takes a big jump in the month of December as stitchers start receiving orders from local vendors as well, previously (September-November) they only experienced an increased number of orders from their community.



The market linkage activities in terms of Market Exposure, Buyer-Seller Meetings in the second half of the intervention are designed specifically to increase engagement with retailers & sales agents, and to increase horizons of the trainees to wider markets. Moreover, a successful introduction to a sample of 20 SFML stitchers on Digital Literacy Trainings and application of Multi-Vendor Portal has paved the way for scaling up Digital Market Linkages for these stitchers.







UNTOLD TALES

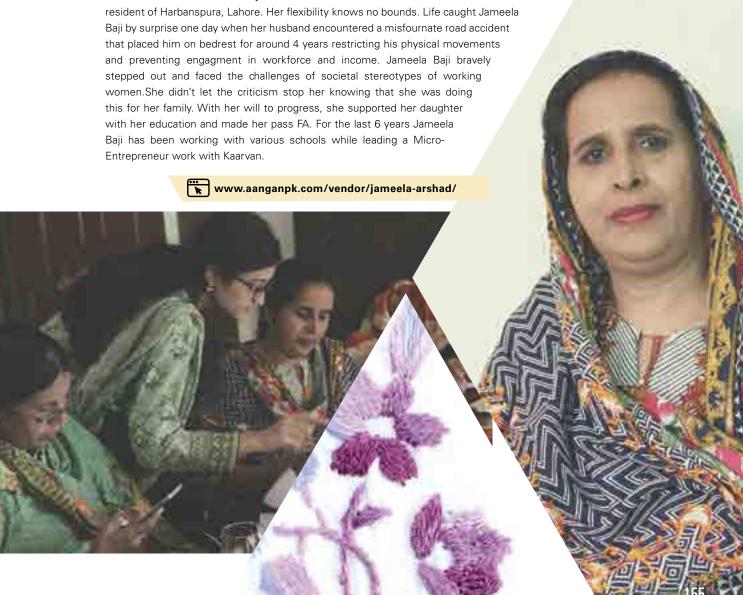
This is an invitation to unfold the untold inner worlds of the Rural Pakistani Artisans part of Kaarvan Crafts Foundation's collective kinship. These women do not seek fame or glory rather they are invested in cultivating creativity and meaning. They are committed to realizing a future of education, honor and home. It is here — resilient spirit — shifts with context, develops alternate routes, gives and receives without judgment. In the villages of Pakistan, women are blurring the edges of vocation, of crafts into gifts. They are sharing not only tangible article of clothing but also mobilizing their local community to access their specialized knowledge, to teach, to add, to keep gifts/talents in motion.

Together with these female artisans we are on a journey to understand where we are, what we're up against and where we need to go.

A salute to women









FALMINA SAMOON,

lives in the suburbs of Lahore near Mughalpura. She is working tirelessly to fill the void of her husband's untimely demise leaving her with almost nothing but good wishes. Falmina baji lives life wholeheartdly by compassionately exterting herself in hostiptal work from 3 – 10 pm and balancing it with administering stitching centers and schools. Her magnanimous heart doesn't wish to trouble her 9th grade educated son as he underwent a backbone surgery that prevents him from strenuous physically labor work. She heals social and physical wounds with love and care. While being a Micro-Entrepreneur with Kaarvan, Falmina baji, relentlessly manages her time with school engagement and overseeing 7 stitching centers – seeking out market opporunities for herself and the women working alongside her.











SAMRA MIRAJ,

is the personfication of wholehearted living. Residing in village of Waniawala, Gujranwala. Looking at Samra you wouldn't think she was born with polio. That is because she carries herself with courage, compassion and connection in the air. Her presence lights up the room and makes it animated. It is her comfortability of giving and receiving help with an open heart that doesn't let her illness define her. She interacts with treatments and medication with such grace that they simply becomes tools of self-sufficiency. Samara confidently walks through life. From time to time she relies on a little support from her parents, especially when it comes to walking in congested market areas. Samara is full of praises and love for her family for always being there for her. Filling her childhood with such profound love and care that she now celebrates each and every moment of life. Samra's philosophy in life is "To not let your weakness, be your weakness. Instead, make it your strength". She says that happiness is self created and cultivating joy that comes from within. "I think I am the creator of my own happiness." She says that "I have faith in Allah and that everything that happens in our life is for a purpose and brings out sense of perspective and appreication of life." She says that "everyday when I get up I promise myself that I will be a useful member of the community and will contribute towards the betterment of society." Samra dreams of pursuing MSC in IT degree.

www.aanganpk.com/vendor/samra-meraj/

YASEEN TARIQ.

is a self-taughter embroidery artisan living in Bilal Town of Gujranwala. Prior to joining Kaarvan Crafts Foundation she had about 30 years of home based work experience in her neighborhood of Haripur. After her marriage she moved to Gujranwala. Connection begets connection. Yaseen is humbled that life's dots connected beautifully — supportive husband, space for personal and intellectual growth in Kaarvan's Gujranwala Institute. Yaseen feels completely at home in Training Institute after completing the training program session and becoming familiarized with process. Yaseen is now a Trainer as well as the admin for the Kashmir Road Gujranwala Center. Yaseen says that 'self-condidence' is key to walking through life and not being hindered by social road bumps that come in your path. She dreams of better education — a better future for her children and doesn't want them to rely on any one. Her heart fills with joy seeing her children making the most of their lives.





ZARA IQBAL.

lives in Rakhkikerawali, a village in Gujranwala. She is a Trainer at Kaarvan Kaarvan's Gujranwala Institute and also community leader for youth and local rights. In 3 years time, Zara scored multiple diplomas of arts and crafts, fashion designing and makeup. Zara shares that she is — who she is today — because of the profound love of her mother. Smiling she remembers how her mother always pushed towards the edge in any given situation to gain confidence and come out of her shy shell. It was this experience of feeling one's way through uncertainity and learning from life's encounters that now Zara is able to interact with any hardships with tenacity and tact. Zara's intentions and actions are guided by spirituality as keeps moving forward with a sense of perspective, meaning and purpose — entrusting fate in Allah's hand. Deeply connected, Zara wishes to share all that she has received by openning her own institute. For Zara, happiness is the ability to give and receive care. To help each other out. "We don't have to do all of it alone," says Zara.

www.aanganpk.com/vendor/zahra-iqbal/

NIMRA ILYAS,

the youngest of three siblings, lives in Waniawala, Gujranwala. With the support of her father she is first female member of her family to step outside of home and pursue her passion for fashion design. After finishing her FA education and on the look out for developing fashion design skills is where Nimra's path crossed with Kaarvan Crafts Foundation. With humility and dedicated passion Nimra soon became a Trainer from Trainee at Kaarvan. Nimra wishes that every female taps into her inner power of courage and preservance because community is always wary of women and education. Nimra shares how initially she also faced a lot of pushback from relatives and neighbors but she stood firm to jeering statements of "never good enough" and "who do you think you are?" Nimra didn't exchange her dream and worthiness for society's approval. Knowing that she could give and receive care through capacity building of skills. Through courage and understanding Nimra has slowly transformed the mindset of her neighborhood by being the change she wished to see. Showcasing that given the opporunity women can work side by side with men in a dignfied manner.

www.aanganpk.com/vendor/nimra-ilyas/



MISBAH ISHAQ

lives in the village of Bujke, Kasur. While growing up there were no schools in her community so Misbah's wish for learning was unfulfilled until she joined Kaarvan's Kasur Training Institute. Love of learning is reflected in every fiber of Misbah — excited voice, shiny eyes to the curving of mouth into a smile. Misbah's heart is full of gratitude and that is reflected in her actions, as she doesn't waste a minute. Making time for children, family, and the Training Institute. Talk of education makes her remember the days she used to wait for her brother to return from boarding school. Brother come friend, Misbah says that they did everything together from playing bat & ball, cricket, roaming the village. Misbah says that either it was Bhai or Abu (father) with whom she shared everything with. Father was more like a best friend, on wedding day he asked me "do you want to marry this man?" relates Misbah. Happiness is spending quality time with family where everyone is gathered together to sit, relax and enjoy. Married at the age of seventeen, Misbah is humbled to have a companion with whom she can have open communication and dialogue with. The couple shares each and every mundane expenditure or activity with one another. Misbah hopes to become a Trainer at Kaarvan and giveback to the community as much







FAKHRA KHALIL,

resides in the village of Bujke, Kasur. Growing up she wished to study and become a doctor. But she received only silent negligence from her siblings when their mother passed away. Realizing that things were going to remain the still and unmoving, unless she took reality in her own hands. Fakhra Baji enrolled herself in public school where she learnt quite a bit and received ample support from the school. She says it wasn't until she became part of Kaarvan that she felt like she had returned home — a safe and supportive space where she learnt how to create a business and innovate. Living with her elder entrepreneurial sister who creates home-based chutneys from various fresh herbs. Fakhra Baji shares how she wishes to continue to be part of Kaarvan and become Micro-entrepreneur that brings business to her community members.

www.aanganpk.com/vendor/fakhra-khalil/

SAJIDA PARVEEN,

resides in the village of Bhojkay, Kasur. Having done a Masters in Islamic Studies, she holds tuition sessions educating the children in her neighborhood. Before joining Kaarvan, Sajida Baji used to assist her two elder sisters with; Ada hand embroidery. Sajida Baji says life is made of the small moments eating one's favorite dish, buying new clothes and helping people — are just some of her favorite things to do. Sajida Baji is looking forward to perfecting her embroidery technique and becoming a savvy micro-entrepreneur.





SOFIA BIBI,

leads a life of fairness and peace in the village of Johar, Kasur. Married at the age of seventeen. She and her husband pay equal attention to each other's needs. The couple defies conditioned gender roles as Sofia Bibi's husband assists her in cooking vegetables curries in the kitchen, ironing clothes and washing dishes. Each child goes to school and is given space to develop their own identity. Her nineteen year old daughter just completed FA and is now applying for BSC. Sofia Bibi shares her childhood memory of enjoying the river with siblings and neighborhood kids. She and her next-door-neighbor use to rally all the community children together, pack rotis and curry and spend the entire day until sunset playing at the river close to home. Sofia Bibi says that one must enjoy every phase of life. Being female artisan and micro-entrepreneur, Sofia Bibi is excited to dwell into digital domain and play business.

www.aanganpk.com/vendor/sofia-bibi/

SHABANA ZULFIQAR,

leads a life of resilience and tact in the village of Johar, Kasur. With a temperamental husband Shabana Baji dances around confrontations. When she senses that things are about to spiral out of control she holds the space for tension by temporarily extracting herself from contentious space and visiting her parents home. She does this so that things can cool down and not escalate with heated emotions. Demure and daring at the same time, Shabana Baji resourcefully feels her way through any situation. In order to work she described the benefits of increased income to her husband. Prior to joining Kaarvan she use to do hand embroidery Ada work to support herself and contribute to the household. Now she is stretching herself to learn the digital platform and lead an entrepreneurial life.



www.aanganpk.com/vendor/shabana-zulfiqar/



KANWAL MUBASHRA,

lives in the main city, Kasur. Before joining Kaarvan she had ample work experience both as coordinator and teacher. She has taught in various areas such as Chakwal, Kallar Kahar Mianwali, Sargodha and Sialkot. Meeting different people and sharing her knowledge gives her joy. Especially when the student surpasses the teacher. Kanwal Baji says that Mianwali has such untapped potential as Mianwali women had limited mobility outside of their homes. Teaching there, Kanwal Baji could feel the female students passion and dedication as she taught them one step and they would take that step 10 paces ahead. Kanwal Baji taught them stitching, cutting, jewelry design using ribbons and gota work. Even making clutch purses. Another site of zealous memory was in Sargodha, during heavy rainfall Kanwal Baji was on her way to the classroom when she was flagged down by two girls. Upon closer inspection, she saw that they were her students. Kanwal Baji says her heart was overwhelmed by their dedication relating how the two girls were concerned of missing class had they not run into her because their father was all set to take them back home. After such years of travel and teaching, Kanwal Baji wishes to stay in one place and work at an institution.





NUSRAT BIBI,





ASIYA RAMZAN

is a resident of college road, Pattoki. A life long learner, Asiya baji continued to pursue her education after marriage, she did BA and B.Ed. With 5 kids and a husband engaged in furniture business. Asiya baji wishes to lend a hand by starting a home-based clothing venture. For this she has attained a two year diploma of DDM (Dress Designing Making) and became a part of Kaarvan as a trainer. Together with her husband, Asiya baji works wholeheartedly for childrens' future.

www.aanganpk.com/vendor/asiya-ramzan/

SHAMEEM BIBI,

a resident of a village Bhaikot, near Pattoki. With primary education Shameem Bibi is an industrious wife with five kids and home-based clothing establishment within her neighbourhood and also caters to orders from other villages. Shameem Bibi draws strength from her husband's confidence and support. Together, they wish to create community where their children can attain good education and above all, be better human beings.

www.aanganpk.com/vendor/shameem-bibi/





ASIFA HUSSAIN

lives in Pattoki, a village in Kasur. Upon hearing about Kaarvan Crafts Foundation, she transitioned from being teacher at private school to becoming a regional coordinator at Kaarvan. Asifa baji says that although she enjoyed teaching her heart is embedded in interweaving lines of stitching. Encourgement and support from her family gives Asifa baji strength to keep moving forward. Asifa baji has immense respect for her teacher who showed her that opporunities are hidden with her grasp — all she had to was extend her hand and grab hold of her dreams.

www.aanganpk.com/vendor/asifa-hussain/





SHABANA HAMID,

a resident of Mubarak Town Qasim Baila, Multan. Due to an untimely death of her father Shabana baji left her kid shoes of school behind and stepped into adulthood when she was in 3rd grade. Early mastery of cutting, stitching, and designing has led Shabana baji to exhibit her work in various districts of Pakistan. She relates that her first exhibition was in Gujranwala, where she was up against leading Brand names of fashion industry. Despite the tough compeition, Shabana baji's detailed hand embroidery could not be compared to machine work. Shabana baji's confidence was bolstered to see that her stall made the most profit that day. With five kids and a loving husband, Shabana baji wishes to give her children everything she didn't have and more. They are all enrolled in schools and colleges. Shabana baji has full faith in Allah and says that you only need to look inward to find him. In this journey of life, Shabana baji says that one must keep moving steadily forward and things fall in place when you work with passion and dedication.









RIFFAT SULTANA,

lives near Pathan Market in Multan. After completing her matriculation, she acquired a beautician diploma. During the course of her marriage Riffat baji shifted career paths to stitching, designing and embroidery. In the realm of fashion design Riffat baji wishes to excel. She sees Aangan as a beautiful opportunity to further flourish her clothing business — e-shop at home.

www.aanganpk.com/vendor/riffat-sultana/

NUSRAT SULTANA,

a resident of Mumtazabad, Multan. After completing her FA, she pursued her passion of cutting, stitching and designing. Nusrat baji feels a tremendous sense of accomplishment and purpose by sharing her talents with other females from various locations such as Quetta and other parts of the country. Nusrat baji hopes that her students pick up various social skills such as communication skills, collaborative teamwork skills and peace-building skills as well as the vocational skills from her. Nusrat baji has crafted a beautiful balance between family and work. With backing from family she exhibits her work all over Pakistan and India.





RUBINA JAVED

lives near Timber maker in Multan. The phrase "I'm still learning" perfectly encapsulates Rubina baji as having completed her bachelors in arts, inspired by her Husband's eloquent english she enrolled in a spoken English course. Creativity knows no boundaries, says Rubina baji, wanting to expand her artistic mastery in the realm of cutting, stitching, designing she became part of Kaarvan Crafts Foundation. Rubina baji finds happiness, courage and solace in her work. Sharing her work with the world is the most powerful source of connection, says Rubina baji.

SHAHNAZ HANIF

lives in Hanifpura, Multan. She and her husband share equal responsibility of running the household. Her husband being a tailor master at a large boutique in Multan, they both work side by side. Shahnaz baji, loves finding and creating new designs. She says she mixes; matches various stitches, prints and patterns together, to give customers unique designs that they won't find elsewhere in the market. "My mind is a home for new ideas" Shahnaz baji said with a laughter. Market may be challenging but that doesn't stop Shahnaz baji from pursuing her dreams. "For what use is a dream if we don't work towards it," says Shahnaz baji.







SHAHJAHAN BEGUM

is a resident of Khudadad basti, Multan Cantt. She is resilient spirit who shifts with the changing context. She attended school up to eighth class and then got married. Then one day in a rickshaw accident her husband passed away leaving her a six months old son. With the aid of stitching Shahjahan baji provided her son education. Come adulthood, her son parted ways with Shahjahan baji. On her own, Shahjahan baji sought refuge in her beadwork — it provides a stillness & calm and also means to a living. In pursuit of companionship, Shahjahan baji married again to a man who already had a wife and children. Shahjahan baji is now part of a family, yet not fully part of it. There are rifts to bridge, hearts to accept one another. That doesn't stop Shahjahan baji from loving the children of the other wife. With her detailed beadwork, she supports both herself and her husband's family as well. Shahjahan baji is spiritually connected to Allah and her community. It is this faith that gives her the courage and strength to let go of the fear of uncertainty.













SAEED BIBI

lives in the village of Melsi, District Vehari. She learnt the art of dressmaking and hand embroidery from her mother. With 10 years of work experience in the textile industry. Saeed Bibi interweaves compassion, courage and connection in her everyday life as she crafts a future of education for her four children. She lives vicariously through her children making sure that they have multiple paths to choose from. Dreams are nothing without effective effort says Saeed Bibi. She is fully committed to the path that would lead to bright future of her children. It is this tenacity, this zeal and energy that Saeed Bibi brings forth to Aangan.

www.aanganpk.com/vendor/saeed-bibi/



MISBAH NADEEM

is a resident of Melsi, District Vehari. She an aura of humble enlightenment about her that must come from her years of calm perseverance as she pursued and completed her Masters in English along with B.Ed, computer diplomas and vocational trainings in arts and crafts. A teacher of life she has taught in a school for 5 years in Multan. Continues to share her gifts and talents even after marriage. Together with her husband's hand she started to take part in exhibitions — travelling from city to city, sharing her creative expression of Vehari work with onlookers. Through Aangan, Misbah baji would like to pay homage to her mother who single handedly raised her and instilled in the virtues of tenacity, resilience and calmness. It is with these tools that Misbah baji stitches a beautiful path for her children.

www.aanganpk.com/vendor/misbah-nadeem/



SHEHNAZ RAFIQUE

lives near Haveli Naseer Khan road in Basti Abbaspur, Lodhran. Her resilient spirit never gives way to negativity as she says when one door close, the universe presents another. Shehnaz baji relates how she has walked through many such doors starting from when she completed her FA and her father passed away leaving the family in a financial bind. Shehnaz baji navigated through this time with great care and compassion finding the door to role of a teacher and later the door to her soulmate and husband. She says that she finds happiness and courage in her husband who wholeheartedly believes in her and her dreams. "We complement, complete each other, paying equal attention to each other's wishes," says Shehnaz baji. With Aangan, Shehnaz baji wishes to share her gifts and talents with the world — to add beauty not just to her livelihood but allover, to be global.

www.aanganpk.com/vendor/shehnaz-rafique/



KOUSAR KHADIM

is a resident of Basti Essaywala, Lodhran. Her vibrant energy is all encompassing and touches the hearts of her community members as she shares her gifts and talents — of 3 years diploma in dress making, dress designing & hand embroidery — by teaching in a non-profit school. "Teaching is so invigorating, you feel reconnected with meaning and purpose of your work," says Kousar baji. She also works with an NGO for women rights and says that it brings her inner peace to work for a cause that focuses on equality and helps gets a woman, her rights. Having completed her I.com, Kousar baji is currently doing B.com form Allama Iqbal Open University and she dreams to get a desk job in a bank one day. Aangan is a market link towards her dream of professional job.



NAZIA FAREED

lives near CIA Stop road in Lodhran. Since childhood, Nazia baji has been drawn to the world of colors and patterns. Her teenage years were quite turbulent as Nazia baji completed her FA and had to fill the void of her mother's death. During this time that Nazia baji stepped into the realm of clothing, stitching and designing by taking short courses in Multan, Lahore and Islamabad. Her passion also led her to Dubai where she further diversified her skill set by taking courses of beautician. A true generalist and specialist at heart — Nazia baji has spectrum possibilities at her disposal — for seven years she immersed herself as a teacher in an English medium school. With a strong bond of love and kinship with her husband, together they take care of the children and handle the household chores. To Aangan, Nazia baji is bringing her diversity, a creative community of 50 female artisans and her unwavering dedication to expand her business to the next level — digital domain.







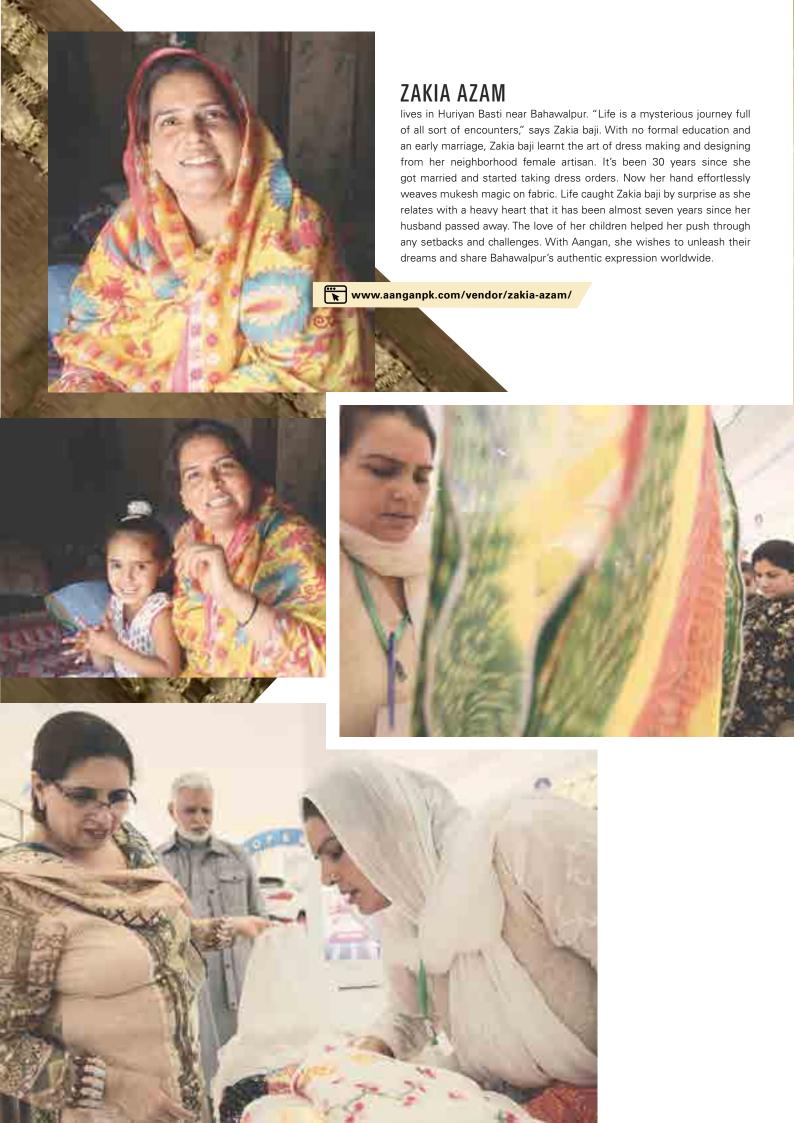
FARZANA BILAL

is a resident of Pathanwala, District Lodhran. Farzana baji is in tune with soul of world — she is receptive to lessons hidden both in the local environment as well as the learning from the gifts of people and experiences. During 9th grade her brother passed away and amid the family confusion she let go of her formal education. But soon found herself picking up secret ways of thread and needle — tarkashi, kacha tanka, pakka tanka and hand embroidery. Thread and fabric have simply become part of Farzana baji's life. It is something she has continued to do after marriage as well. Love of the craft distills down to contributing to the well-being of her family, children and society. With Aangan, Farzana baji is ready to take her work to the next level of global economy.

www.aanganpk.com/vendor/farzana-bilal/

I CHOSE NOT TO DISPLAY MY IMAGE

/181







SUGHRAN MAI

lives near Khanqah Shareef in Bahawalpur. "Life is an act of faith, of finding courage to accept mystery of life, of humbly dwelling in the Universe we will never understand," says Sughran Mai. A single mother to four children, Sughran Mai hasn't let her children feel the void of their father's untimely demise. Letting go of the fear of uncertainty Sughran Mai has been working resolutely for 20 years to craft bright futures for her children. Today, two of her children are pursuing a Bachelor's degree, one is completing his Masters degree and her daughter is currently in FSC. With Aangan, she wishes to continue crafting beautiful paths for her children and share authentic expressions with the larger community.

www.aanganpk.com/vendor/sughran-mai/

RAZIA BIBI

lives in Huriyan Basti, Bahawalpur. "Life is a beautiful hand woven quilt when one string breaks off, it is how you tie the loose ends that makes all the differences," says Razia Bibi. Having to let go of her studies in primary due to financial restraints, Razia Bibi learnt the secret knots of life from her mother. Now, its been almost 25 years since Razia Bibi is working with textile industry and takes care of her six children's education both financially and intellectually. With her husband's continued encouragement and trust Razia Bibi steps into the digital domain of Aangan to present them with infinite strings of life and multiple future paths they can pick and choose from.

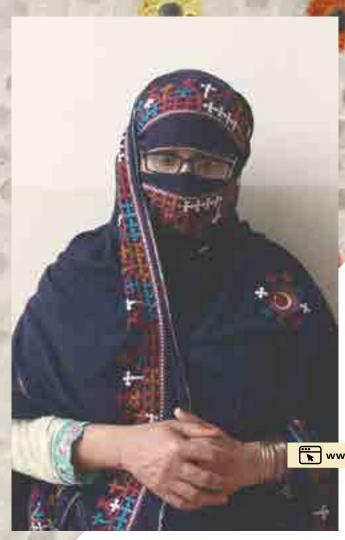






with the melody of life — she never stops at all — no matter how sore the storm is. Safia bibi did not go to a school since it was very far away from her home. So, initially, she learnt stitching techniques from her mother. Safia bibi was married at the age of 18. She has great faith in the hand of the universe that everything happens for a reason. It is such faith and strength to let go of fear and uncertainty — of what will happen next — that provided Safia Bibi inner strength to confront her husband's early demise due to neck brakeage caused by lifting strenuous weight. Safia Bibi is working profusely to accumulate funds to get a space of her own and not to be overly dependent on her brother's home comforts. Safia bibi has 5 children. Her eldest daughter is in 7th grade whereas two sons, Irfan and Rizwan, are in 4th grade. Safia, along with stitching clothes, works at other people's homes as well in order to keep the income, somewhat stable. Safia Bibi, feels happiness while stitching clothes and also in the company of her children. She envisions her children going to school and working at big offices. Safia Bibi sees the digital portal as one of the tools to realize this dream.

www.aanganpk.com/vendor/safia-bibi/



NASERA ZULFIQAR

belongs to Basti Shareefabad in Bahawalpur. She has immense respect and love for her mother who took hold of every unforeseen opportunity available. She shares how her mother did not let her father's addiction dictate their future. Nasira's mother taught Nasira and her three sisters all the techniques of stitching including kacha tanka, karahi, and shadow work so they'll be self-sufficient. Nasira says that stitching and designing enthralled her from an early age, so much so that she left school to fully pursue her passion of embroidery full-time. Looking back, she wishes she had been a little wiser as an education would have given a stronger grasp of numbers, language and business practice. Nevertheless, after marriage Nasira began a home-based work of stitching clothes for herself, her children and neighbors. Nasira lives everyday courageously and compassionately for herself, for her children and supportive husband — working towards a future where all her children are happily settled and she can go for Umrah.

www.aanganpk.com/vendor/nasera-zulfiqar/

HASEENA NAZ

belongs to Basti Muhammad Pura near Bahawalpur. Haseena baji has personal knowledge mastery, of both stitching and farming. Haseena baji shares how she learned agriculture from her father and has now started her own humble home-based livestock enterprise. Haseena baji goes where the action is, and also inspires fellow community members to take action for themselves. She says she doesn't pay much attention to gossipmongers and critics. She works from a place of worthiness and her efforts have always born fruit. Haseena baji believes that a person must always try to be optimistic and try to see the good in things and thank Allah, no matter what. Cultivating such a resilient spirit, Haseena baji is sensitive to contextual shifts, seeks opportunities while facing complex problems. A multi-practitioner, she hopes to sow a bright future for her children and community.





MARIAM MAI,

a resident of Bahawalpur Basti Khalilabad. A resilient spirit with great sensitivity of seeing, listening and responding to omens present in situations that guide her to create future for her family that is full opportunities. Financial family constraints led to an early marriage to 16-year-old boy who was still finding his own footing in life. Not to let things fall apart, Mariam Mai responded to the situation with care and compassion by beginning a home-based venture of stitching clothes and working with livestock. The generated income helped her support her son up to matriculation. Mariam Mai shares how livestock is a huge asset which helped her in buying books for her son's education and compiling 1 lac rupees for her husband's deteriorating health operation. Omens were waiting to be seen and materialized. It was during this time that Mariam Mai came in contact with Kaarvan Crafts Foundation and slowly expanded her existing home based embroidery further. Now, Mariam Mai has 16 girls working for her at her home. She makes 15 products for income on monthly bases and sells it to retailers.







KALSOOM BIBI

lives in Basti Abdullah Jahaniya, Bahawalpur. She is a single mother to two sons. Fate is unpredictable says Kalsoom Bibi. Her husband passed away when her elder son was only 6 years old and younger one was just an infant. She always wished for a daughter as little companion, therefore, adopted her sister's daughter — with whom she is sharing her secret skills and tricks of the trade. "I have been doing this embroidery work forever, I can't remember from when exactly because this is what I have been doing since my childhood," says Kalsoom Bibi. She is a resilient spirit who never looks back on petty details and steadily moves forward. Even after a head injury that affected her eyesight, Kalsoom Bibi simply took to wearing glasses and continued working. Her love for her children propels Kalsoom Bibi to stretch herself and accomplish incomprehensible things.

www.aanganpk.com/vendor/kalsoom-bibi/

TASLEEM BIBI

is a resident of Basti Jaan Mohammed, Bahawalpur. Having experienced life's slippery slope from staying within the confines of home to being hurtled outside to work thanks to poor health of her husband. Tasleem Bibi wishes to fully apply her expertise of stitching. Especially at Arkey (Tilla Work), her hands weave magic on white cloth. Its such a pure color says Tasleem Bibi. "A color I rarely get a chance to wear," she says. Given this opportunity to work with Kaarvan Crafts Foundation, Tasleem Bibi wishes to obtain the education of her youth and also support her household by covering the medical expenses, children education and home maintenance. Her aim in life is to gift her children education. She doesn't wish for materialism, or properties etc, she lost all interest in them as she has seen that all and now acknowledges that education is the key for everything.



www.aanganpk.com/vendor/tasleem-bibi/



MEHWISH BANO

lives in Nurpur Virka village at Lahore on Sheikhupura road. Journey of life is full of learning and Mehwish baji hasn't let go one single moment. With her great humility she shares how she obtained double master's degree in Urdu and Education. She has also acquired a diploma in stitching and dressmaking. Mehwish baji shares how her husband is her source of happiness, comfort, courage and strength. Now a Trainer at Kaarvan's center in Sheikhupura, Mehwish baji with full heart and courage wishes to help expand her husbands business. With hope, dreams and faith she steps into digital platform of Aangan.

www.aanganpk.com/vendor/mehwish-bano/

REHANA RASHID

is a resident of 4 Chak GB, District Nankana. She has acquired a Bachelor's degree along with a diploma of stitching, fabric painting and woolen sweaters. With a strong supportive kinship of family and husband — Rehana baji works wholeheartedly during the day and loves to spend the evenings with her children. Rehana baji has a presence of quiet serenity about her as she shares how she finds courage and strength through and from Allah. Having visited Mekkah and Medina Rehana baji says that spirituality is practice of connecting and opening up to people and playing your part without judgment or criticism. Through Aangan she wishes to flourish her business of fabric painting.



www.aanganpk.com/vendor/rehana-rashid/

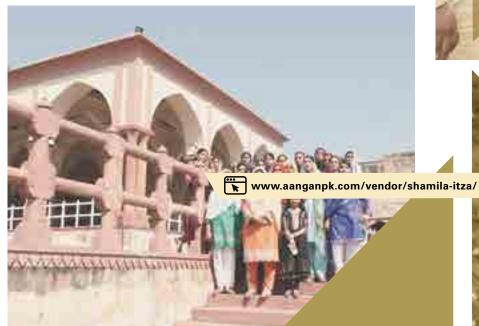


SAMIA NAZ

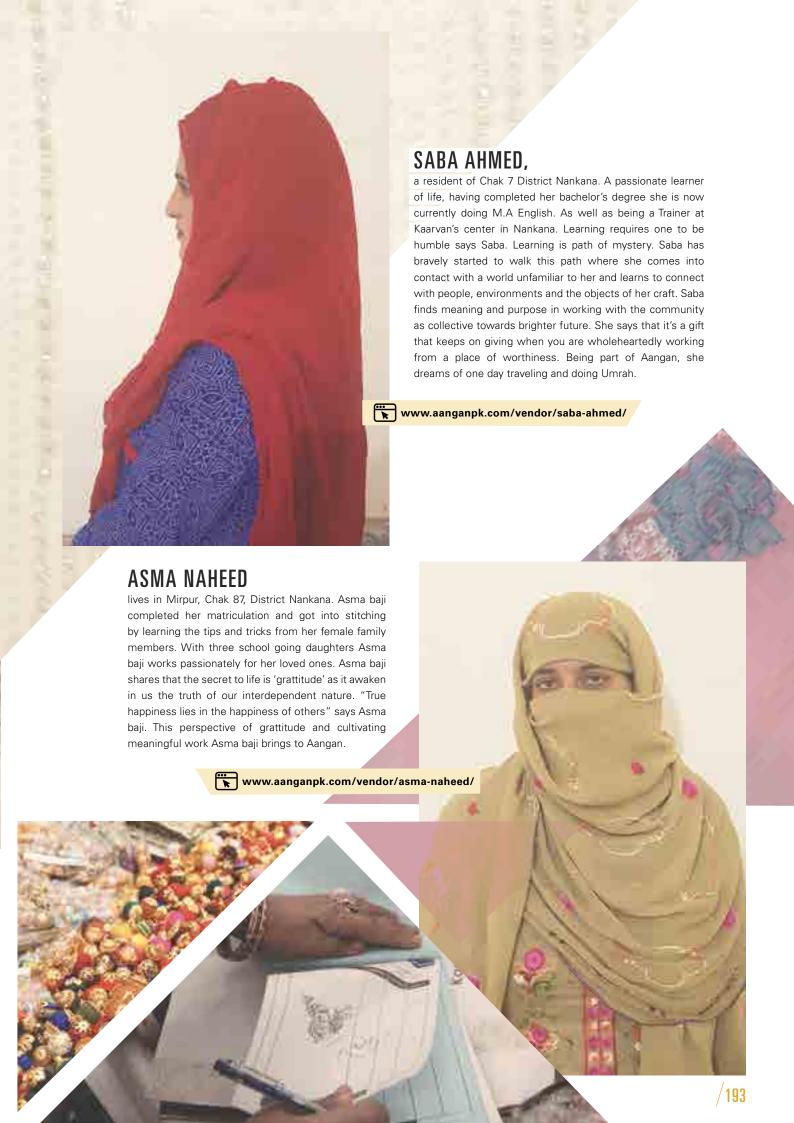
lives in the surrounding area of Sheikhupura. Her compassionate soul continues to strive forward even with hurdle of divorce due to unfortunate circumstances. Samia baji has an aura of enlightenment about her that is 'acceptance of what is' — she shifts with the changing circumstances. Stretching herself and her capacity for her two young daughters. Samia baji shares that being part of Kaarvan as a Trainer has been transformative experience. With tools of courage, compassion and connection — Samia baji's daughters are attending good schools. Samia baji hopes to continue weaving a path of kinship for herself and her daughters through Aangan.

www.aanganpk.com/vendor/samia-naz/













SAMINA KAUSAR

lives in Chak 85 RB, Dallah Chanda Singh Lahore on Faisalabad Road, Sheikhupura. With a Bachelors degree and a diploma in stitching and embroidery, Samina works as a Trainer at Kaarvan. Her eyes reflect a warmth and kindness — a quality she says she gets from her parent's open hearts and minds that cultivated trust and compassion into her everyday life. Her brother is like a best friend with whom she can unwind and create moments of joy. Samina, finds courage and strength through her mother, as her mother has always encouraged her to step out, explore and not to be daunted by setbacks. With energetic spirit Samina joins Aangan, ever ready pursue her dream of stitching and embroidery business.

www.aanganpk.com/vendor/samina-kausar/

AYESHA KHUBAIB

is a resident of Kiribhkit, District Nankana. Stitching since she was in 5th grade, Ayesha baji finds the act of stitching both calming and source of income. Before marriage, Ayesha baji completed a 3 years DDM (Dress, Designing and Dress-Making). She is currently enrolled in MA Urdu and also M.Sc Librarian. Has recently completed a 1 year textile designing diploma. Ayesha baji relates how her husband is a teacher but more than that he is her soulmate. They do everything together whether that is working professionally to generate household income to taking care of the children and creating recreational ambience at home. Ayesha baji confides that it was her husband who encouraged her to take hold of the digital literacy training and become part of Aangan.





Provide skill-based training to women in low-income communities in female friendly environment

- **▼** Vocational Skills Training + Certification
- **▼** Soft Skills Training
- **■** Basic Literacy

Increase productivity/ business investment of skilled low-income women

- Basic business and enterprise education and resource directories
- Advice and mentorship on product sourcing; design and innovation
- On-site community mobilizers for field supervision







PROGRAM SERVICE DELIVERY STRATEGY

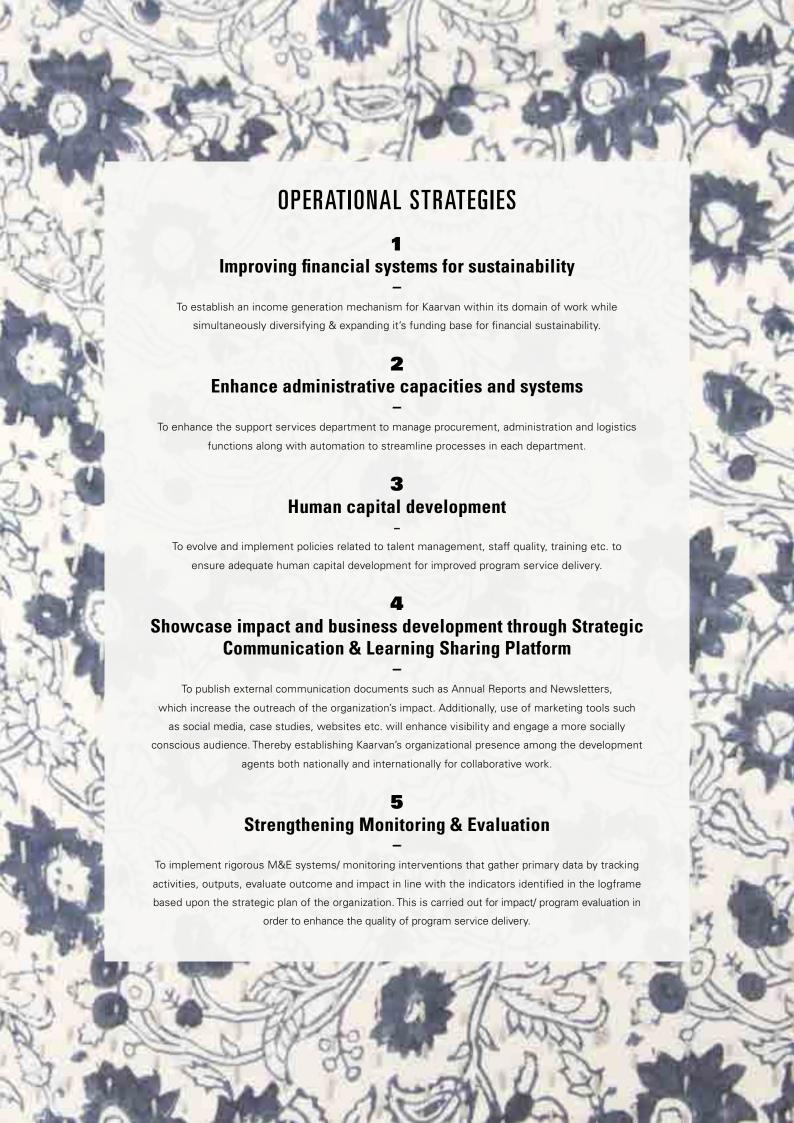


Build linkages to value-added markets

- **Market** exposure visits, exhibition
- Develop and promote sales agents who serve as go-betweens
- Negotiations and relationship building with value chain players

Build and sustain a program based approach for long term growth

- Engage in research and advocacy
- **▼**Strengthen monitoring & evaluation
- Apply for general purpose funding to strength organizational capacity and pilot new initiatives





Kamal Monnoo

Dr Kamal Monnoo is the Chairman of the Board of Directors of Kaarvan. He is a leading Industrialist & Economic Analyst. With extensive industry experience and exposure, he sits on boards of various corporate and public sector entities. He is serving on the boards of Unilever Pakistan Ltd, Samira Fabrics (Pvt) Limited, Samira Industries (Pvt) Limited, Institute of Public Policy & Islamabad Policy Research Institute (IPRI), among others.

Dr Kamal Monnoo is also the Honorary Consul General for the Czech Republic. He has also authored Understanding WTO (published by Ferozesons, 2011).

Having done his schooling from Aitchison College, Dr Kamal Monnoo holds a Doctorate in Business Administration with graduation from Syracuse and Yale University.

Aysha Saifuddin

Founder CEO of Kaarvan Crafts Foundation, Aysha Saifuddin brings with her immense experience in the field of women empowerment. She started her career in development sector with the aim of helping the poor and needy people. She envisioned opportunities in training and capacity building for the poor and remained active in different initiatives. Aysha felt that organizing women in the low income communities and linking them with the mainstream market required an entity dedicated to that task alone. Since the inception of Kaarvan Crafts Foundation, Aysha has remained an active member providing leadership and advisory as board member.

Ms Aysha Saifuddin completed her undergraduate from Mount Holyoke, USA and Masters from Lahore University of Management Sciences (LUMS).

Salima Hashmi

Salima Hashmi is an artist, curator and contemporary art historian. Professor Hashmi was the founding Dean of the Mariam Dawood School of Visual Art and Design at Beaconhouse National University, Lahore. She was Professor of Fine Art at National College of Arts [NCA] Lahore and was also Principal of the College. The Australian Council of Art and Design Schools (ACUADS) nominated her as Inaugural International Fellow, for distinguished service to art and design education in 2011. She was awarded an Honorary Doctorate by Bath Spa University in 2016.

She is Council member of the Human Rights Commission of Pakistan.

Roshaneh Zafar

Ms. Zafar is the Founder and Managing Director of Kashf Foundation. She holds a Masters degree in International Development from Yale University and BSc Degree in Finance from the Wharton Business School, University of Pennsylvania in the United States. Roshaneh has a wide range of development experience; she started her career with the World Bank and then went on to set up Kashf Foundation. Ms. Zafar has won many awards and recognitions for her contributions to the field of social entrepreneurship and women's development.

Saleem Sethi

Mr Saleem Sethi is a Retired Civil Servant, Government of Pakistan with over 35 years of progressive experience in policy formulation and implementation. During these long years of public service, he has held diverse positions managing finance, administration and human resource development at different tiers in the government.

Mr Sethi has served as Secretary Economic Affairs Division under the Ministry of Finance. By virtue of the position was the Alternate Governor of ADB and the WB. He represented the Government at various national and international economic forums.

He has also served as Senior Advisor to Executive Director (ED) at the Executive Board, International Monetary Fund (IMF) Washington DC.He holds a Masters in Development Administration from Western Michigan University (WMU) Michigan, USA and a Diploma in Public Finance, focus on 'Budgeting in Public Sector', Kennedy School of Government, (HIID) Harvard University, USA.

Mr Sethi is currently doing versified translation of Masnavi of Moulana Rumi from Persian to Urdu.

Fareeha Bagir

Ms. Fareeha Baqir has been a force in the educational sector of Pakistan. Her education includes a Masters in Education and her time abroad at the University of Arkansas and Trenton State College have made her a pioneer in understanding how the world works. With her time as the principal at the Lahore American School, and currently serving as the Principal at Lahore Grammar School, Ms. Baqir is a force to reckon with. Her direction and guidance to Kaarvan has been crucial in making the organization a high functioning body of change.

Fatima Asad-Said

Fatima Asad-Said is the Executive Director, Human Capital Capital Excellence at Abacus Consulting – a leading management consulting firm in Pakistan. She has extensive experience in the areas of change management, organizational structuring, corporate governance and Human Capital Development through strategic and project management positions. She has worked with national and international clientele in private and public sectors and has advised business managers, leaders as well as boards in development of organizational strategies that effectively integrate human capital practices with long-term strategic business plans and capacity building. She also is a member of various HR Board Committees of leading organizations, and serves as advisor to international associations and entrepreneurial ventures.

Ms Fatima Asad-Said is an MBA from Lahore University of Management Sciences (LUMS) and currently serves as the President of LUMS Alumni Association.

Rabia Khan

A multidimensional development professional having sound exposure and experience in women empowerment. Ms Rabia Khan, an active Board member with Kaarvan Crafts Foundation has reviewed and audited different projects and initiatives related to women empowerment. She has a track record in handling projects with a results-based management approach and is an expert in undertaking short-term research activities as well. She has worked in different capacities with various development sector organizations including Sungi Development Foundation, Aahung, Kashf Foundation and Delta Education Trust.

Ms Rabia Khan holds a degree in law, LLB as well as Masters of Public Management from Carnegie Mellon University.

Zia Uddin Syed

Zia Uddin Syed joins the board with an experience in finance that spans over many years. His current work with Kansai Paint as their Chief Financial Officer, and his previous work with ICI, Azko Nobel make him a great fit in terms of making Kaarvan a more financially robust organization.

Razia Monnoo

Razia Monnoo holds an LLB Honours degree from the School of Law of University of Manchester, England and is a Barrister-at-Law. She was called to the bar of England & Wales from Lincoln's Inn in 2013. At present she is High Court Advocate working as an associate Hassan Qureshi and Mamdot Advocates and Legal consultants. She is also a visiting lecturer at the Nadira Hassan Law Department of Kinnaird College, Lahore.



COMPANY INFORMATION

Kaarvan Crafts Foundation is registered under section 32 and licensed under section 42 of the Companies Ordinance, 1984. Has established a culture of transparency evident in our practices and social projects.

Finance Committee

The finance committee comprises of the following Board Members:

Dr. Kamal Monnoo

Mr. Zia Uddin Syed

Ms. Roshaneh Zafar

Ms. Aysha Saifuddin

Human Resources Committee

The HR committee comprises of the following Board Members:

Ms. Rabia Khan

Ms. Fatima-Asad Said

Ms. Aysha Saifuddin

Ms. Fareeha Baqir

Mr. Danish Khan

Registered Head Office

137 -1, C Block, Model Town, Lahore, Pakistan

T: +92 42 35857485

External Auditors

Grant Thornton Anjum Rahman (GTAR) 1-Inter Floor Eden Center43 Jail Road Lahore

T: +92 (42) 37423621-23, 37422987-88

F: +92 (41) 37425485

E: iafzal@gtpak.com

Tax Consultants

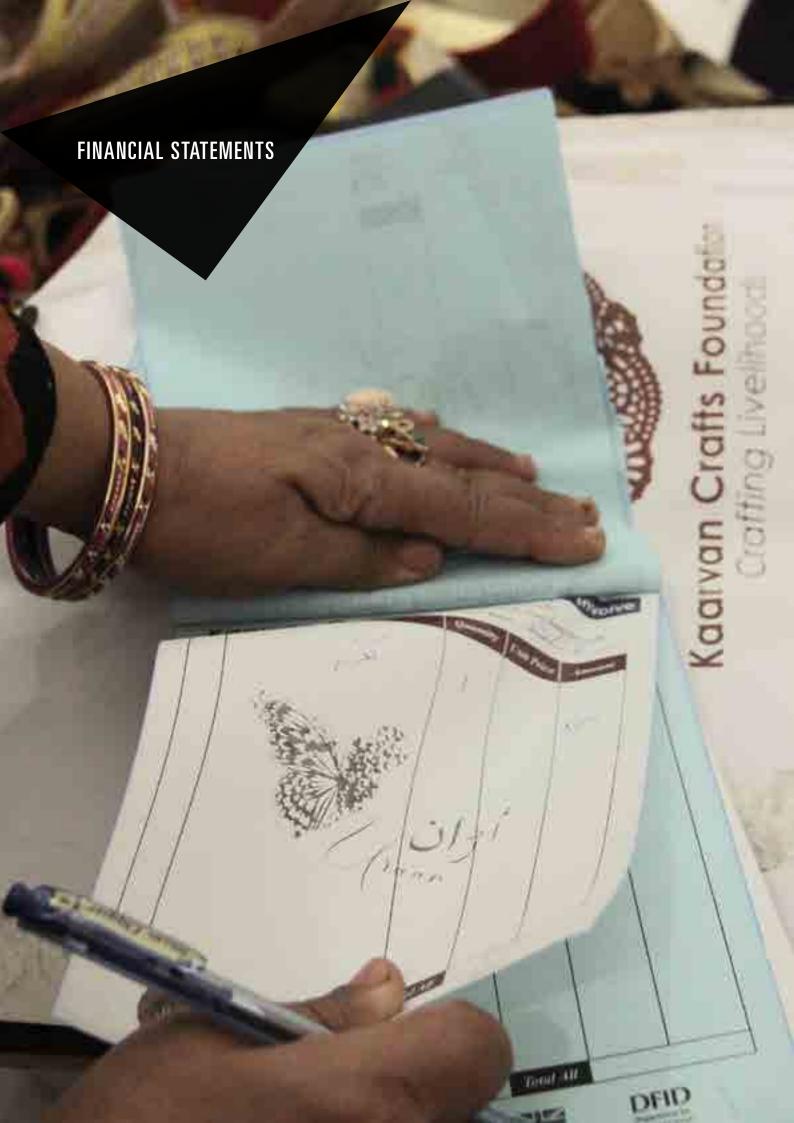
Salman Arshad Chartered Accountants 561 G Block, Johar Town, Lahore

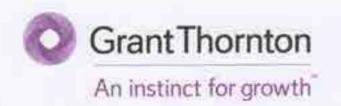
T: +92 (42) 35240628

E: salman@salmanarshad.com

Legal Advisors

HQM Law Advocates & Legal Consultants 36/3-G, Gulberg II, Lahore 54660 T: +92 (0) 42 35788444-45





Grant Thornton Anjum Rahman

I-Inter Floor, Eden Centre, 43-Jail Road, Labore 54000, Pakistan. T +92 42 37423 621/23, 37422 987-88 F +92 42 37425 485 www.gtpak.com

INDEPENDENT AUDITOR'S REPORT

To the members of Kaarvan Crafts Foundation

Report on the Audit of the Financial Statements

Opinion

We have audited the annexed financial statements of Kaurvan Crafts Foundation (the Company), which comprise the statement of financial position as at December 31, 2018, and the income and expenditure statement, the statement of changes in fund, the statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information, and we state that we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of the audit.

In our opinion and to the best of our information and according to the explanations given to us, the statement of financial position, income and expenditure statement, the statement of changes in fund and the statement of cash flows together with the notes forming part thereof conform with the accounting and reporting standards as applicable in Pakistan and give the information required by the Companies Act, 2017 (XIX of 2017), in the manner so required and respectively give a true and fair view of the state of the Company's affairs as at December 31, 2018 and of the surplus, the changes in fund and its cash flows for the year then ended.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs) as applicable in Pakistan.

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

Emphasis of Matter

As explained in note 1.2 of the financial statements, the Company is in process of renewal of its license granted u/s 42 of the repealed Companies Ordinance, 1984 so as to comply with circular No. 02/2015 dated January 01, 2015. NOC from Ministry of Interior has been received during the year which is valid from January 1, 2014 to December 31, 2017. The Company has also filed application for renewal of license for three year with Commission under S.R.O 733 (1)/2018 dated June 7, 2018 on November 27, 2018 which is in process. In accordance with such regulations, existing license shall be deemed valid up-till renewal of such license. Accordingly, the company had not discontinued its activities and these financial statements have been prepared on going concern basis.

Out opinion is not modified in respect of the above matter.

MPZ

Grant Thornton Anjum Rahman Chartered Accountants



Information Other than the Financial Statements and Auditor's Report Thereon

The Board of Directors are responsible for the other information. Other information comprises directors' report but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Board of Directors for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

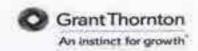
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs as applicable in Pakistan will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, marepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that, are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

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Grant Thornton Anjum Rahman Chartered Accountants



- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the
 disclosures, and whether the financial statements represent the underlying transactions and events in a
 manner that achieves fair presentation.

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

Report on Other Legal and Regulatory Requirements

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

- proper books of account have been kept by the Company as required by the Companies Act, 2017 (XIX of 2017);
- the statement of financial position, the income & expenditure statement, the statement of changes in funds and the statement of cash flows together with the notes thereon have been drawn up in conformity with the Companies Act, 2017 (XIX of 2017) and are in agreement with the books of account and returns;
- investments made, expenditure incurred and guarantees extended during the year were for the purpose
 of the Company's business; and
- d) no zakat was deductible at source under the Zakat and Ushr Ordinance, 1980 (XVIII of 1980).

The engagement partner on the sudit resulting in this independent auditor's report is Imran Afzal.

Argan Coleman

Lahore.

Dated: April 30, 2019

(A Company set up under section 42 of the repealed Companies Ordinance, 1984 - Now Companies Act, 2017)

Statement of Financial Position

As at December 31, 2018

	Note	2018 (Rupees)	2017 (Rupees)
Assets			
Non-current			
Property and equipment	4	6,240,857	6,768,813
Intangible assets	5	222,703	378,087
Long term security deposits		589,027	587,527
Non-current assets		7,052,587	7,734,427
Current			
Grants receivable	6	46,470,287	30,847,364
Advances, prepayments and other receivables	7	871,241	1,165,725
Stock in trade		62,832	-
Income tax refundable - net		17,585,538	11,685,521
Short term investments	8	38,000,000	29,000,000
Cash and bank balances	9	3,741,932	17,716,999
Current assets		106,731,830	90,415,609
Total assets		113,784,417	98,150,036
Equity and liabilities			
Equity			
General fund	10	93,541,686	80,067,815
Total equity		93,541,686	80,067,815
Liabilities			
Non-current			
Deferred liabilities	11	9,541	11,533,815
Non-current liabilities		9,541	11,533,815
Current			
Trade and other payables	12	20,233,190	6,548,406
Current liabilities		20,233,190	6,548,406
Total liabilities		20,242,731	18,082,221
Total equity and liabilities		113,784,417	98,150,036

Contingencies and commitments

13

The annexed notes 1 to 29 form an integral part of these financial statements.

CHIEF EXECUTIVE OFFICER

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(A Company set up under section 42 of the repealed Companies Ordinance, 1984 - Now Companies Act, 2017)

Income and Expenditure Statement

For the year ended December 31, 2018

	Note	2018 (Rupees)	2017 (Rupees)
Grants	14	118,245,083	102,422,301
Other income	15	2,042,678	1,552,492
Total income		120,287,761	103,974,793
Project Expenditure:			
Punjab Skills Development Fund (PSDF)	16,17 & 18	65,861,139	50,955,989
Other projects expenses	19	36,072,506	11,491,301
	_	101,933,645	62,447,290
Administrative expenses	20	4,871,309	7,765,163
Other expenses	21	8,936	1,211,050
Surplus before taxation		13,473,871	32,551,290
Provision for taxation	22	-	800,156
Surplus for the year		13,473,871	31,751,134

The annexed notes 1 to 29 form an integral part of these financial statements.

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CHIEF EXECUTIVE OFFICER

(A Company set up under section 42 of the repealed Companies Ordinance, 1984 - Now Companies Act, 2017)

Statement of Changes in Fund Balances For the year ended December 31, 2018

	General fund (Rupees)
Balance as at January 01, 2017	48,316,681
Surplus for the year ended December 31, 2017	31,751,134
Balance as at January 1, 2018	80,067,815
Surplus for the year ended December 31, 2018	13,473,871
Balance as at December 31, 2018	93,541,686

The annexed notes 1 to 29 form an integral part of these financial statements.

CHIEF EXECUTIVE OFFICER

DIRECTOR

(A Company set up under section 42 of the repealed Companies Ordinance, 1984 - Now Companies Act, 2017)

Statement of Cash Flows

For the year ended December 31, 2018

	Note	2018 (Rupees)	2017 (Rupees)
Cash flows from operating activities			
Surplus for the year		13,473,871	31,751,134
Adjustments for non cash items:			
Depreciation	4	1,658,318	1,360,472
Provision for gratuity		1,080,651	833,679
Loss on disposal of property and equipment		8,936	1,211,050
Grants amortization		(36,359,186)	(11,715,003)
Amortisation of intangible assets		155,384	140,812
Operating (deficit) / surplus before working capital changes		(19,982,026)	23,582,144
Working capital changes:			
Increase in advances, prepayments, other receivables and grant receivable		(17,891,117)	(31,994,555)
Increase in trade and other payables		13,347,264	3,816,599
Total Changes		(4,543,853)	(28,177,956)
Cash used in operations		(24,525,879)	(4,595,812)
Gratuity paid during the year		(743,130)	(899,711)
Deferred grant received		21,434,741	22,258,468
Net cash (used in) / from operating activities		(3,834,268)	16,762,945
Cash flows from investing activities			
Proceeds from disposal of property and equipment		25,820	1,035,291
Purchase of property and equipment		(1,165,119)	(2,560,836)
Purchase of intangible assets			(58,288)
(Increase) in long term security deposits		(1,500)	(198,000)
(Increase) / decrease in term deposit certificates - net		(9,000,000)	2,000,000
Net cash (used in) / generated from operating activities		(10,140,799)	218,167
(Decrease) / Increase in cash and cash equivalents		(13,975,067)	16,981,112
Cash and cash equivalents at the beginning of year		17,716,999	735,887
Cash and cash equivalents at the end of year	9	3,741,932	17,716,999

The annexed notes 1 to 29 form an integral part of these financial statements.

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CHIEF EXECUTIVE OFFICER



- +92 423 585 7485
- www.kaarvan.com
- 137-C-1 Model Town Lahore
- ¶ www.facebook.com/KaarvanCraftsFoundation
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