

# Bestway at the heart of the community



June 2013



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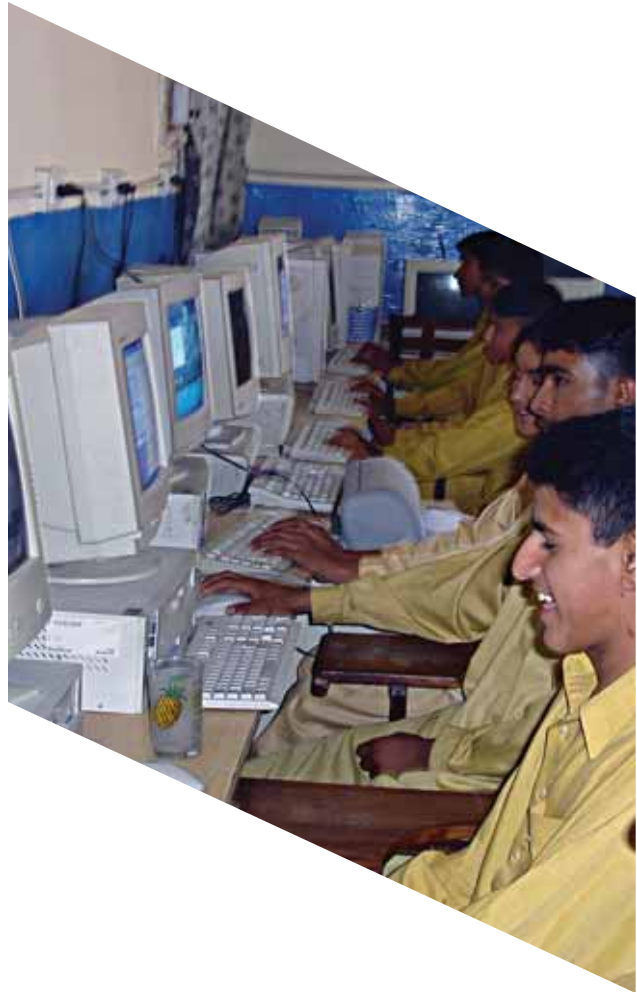
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## Legal and Administrative Information

### Bestway Group UK

#### Bestway Wholesale

##### Board of Directors:

Sir Anwar Pervez, OBE H Pk  
Chairman

Zameer Choudrey  
Group Chief Executive

Younus Sheikh  
Managing Director of  
Wholesale Businesses

A K Bhatti  
Director

A K Chaudhary  
Director

Arshad Chaudhary  
Group Operations Director

Rizwan Pervez  
Group Marketing Director

Dawood Pervez  
Director & Company Secretary

##### Head Office:

Bestway Group  
2 Abbey Road  
Park Royal  
London NW10 7BW

##### Auditors:

KPMG LLP  
8 Salisbury Square  
London EC4Y 8BB

### Bestway Group Pakistan

#### Bestway Cement Limited

##### Board of Directors:

Sir Anwar Pervez, OBE H Pk  
Chairman

Zameer Choudrey  
Chief Executive

Arshad Chaudhary  
Director

Irfan Sheikh  
Director Finance & CFO

Asif Shah  
Director Administration  
& Marketing

Ghulam Sarwar Malik  
Director Projects

Mehmood Afzal  
Director Works

##### Head Office:

Bestway Building  
19-A College Road  
Sector F-7 Markaz  
Islamabad 44000

##### Auditors:

KPMG Taseer Hadi & Co.  
6th Floor, State Life Building  
No. 5 Jinnah Avenue,  
Blue Area  
Islamabad

#### United Bank Limited

##### Board of Directors:

HH Sheikh Nahayan Mubarak Al Nahayan  
Chairman

Sir Anwar Pervez, OBE H Pk  
Deputy Chairman

Omar Z Al Askari  
Director

Zameer Choudrey  
Director

Amin Uddin  
Director

Arshad Ahmed Mir  
Director

Seerat Asghar  
Director

Rana Asad Amin  
Director

Atif Bokhari  
President & Chief Executive Officer

##### Head Office:

State Life Building No.1  
I.I. Chundrigar Road  
Karachi 74000

##### Auditors:

Ernst & Young Ford Rhodes Sidat Hyder  
601 Progressive Plaza  
Beaumont Road  
Karachi 75530

BDO Ebrahim & Co.  
2nd Floor, Block C,  
Lakson Square Building  
No. 1 Sarwar Shaheed Road  
Karachi 74200



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## Charitable Trusts

### Bestway Foundation UK

#### Board of Trustees:

Sir Anwar Pervez, OBE H Pk  
Chairman

Zameer Choudrey

Younus Sheikh  
Secretary

A K Bhatti

A K Chaudhary

#### Head Office:

Bestway Foundation  
2 Abbey Road  
Park Royal  
London NW10 7BW

#### Auditors:

Baker Tilly UK Audit LLP  
Springpark House  
Basing View  
Basingstoke RG21 4HG

### Bestway Foundation Pakistan

#### Board of Trustees:

Sir Anwar Pervez, OBE H Pk  
Patron-in-Chief

Zameer Choudrey  
Chairman

Younus Sheikh

A K Bhatti

A K Chaudhary

Irfan Sheikh  
Secretary & Treasurer

Ghulam Sarwar Malik

Arshad Chaudhary

Mazhar Rafi

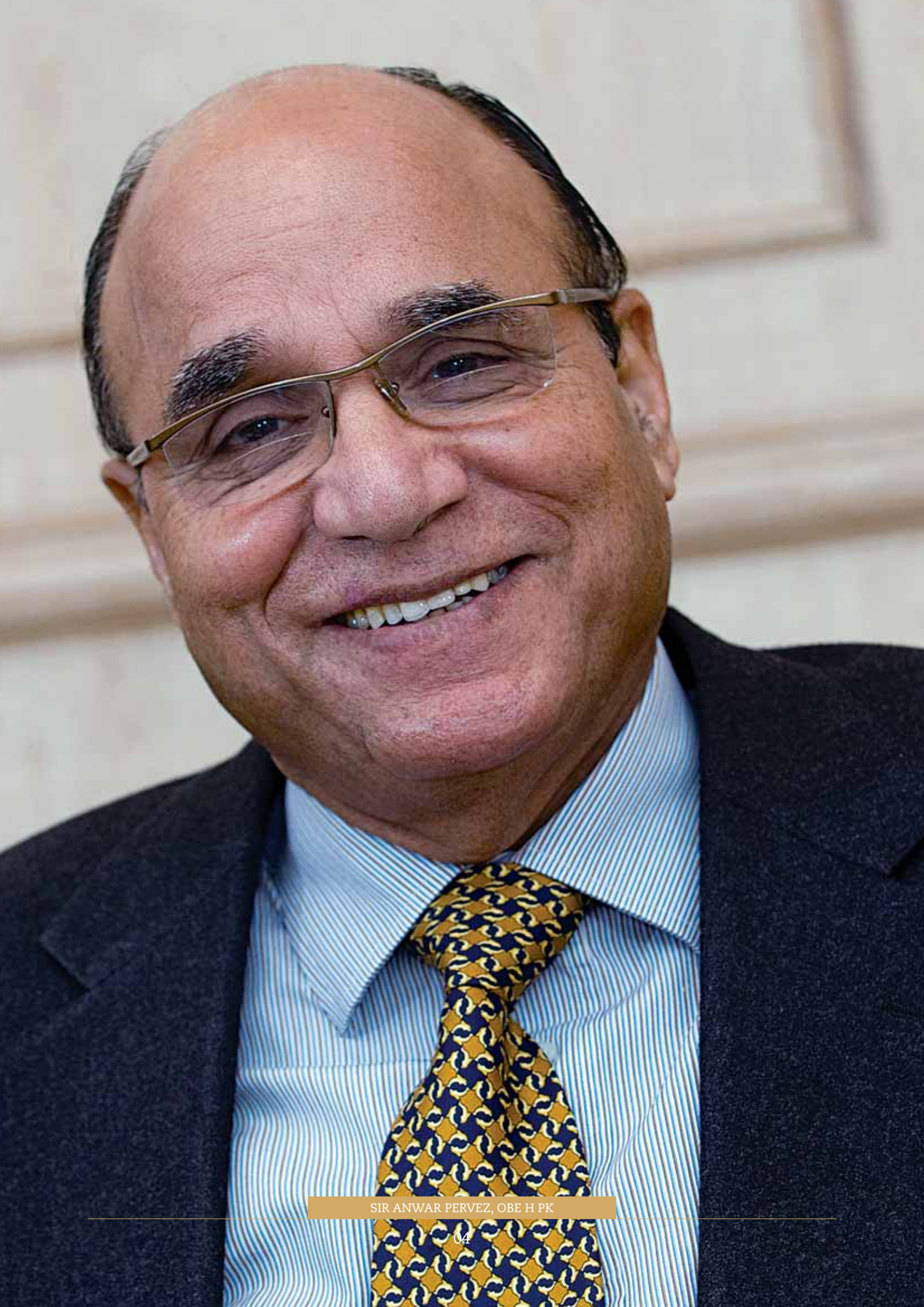
#### Head Office:

Bestway Building  
19-A College Road  
Sector F-7 Markaz  
Islamabad 44000

#### Auditors:

BDO Ebrahim & Co.  
3rd Floor Saeed Plaza  
22- East Blue Area  
Jinnah Avenue  
Islamabad 44000





SIR ANWAR PERVEZ, OBE H PK



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## Vision Statement

At the heart of Bestway Group's philosophy is the desire to help those less fortunate than others by supporting charities and empowering communities in United Kingdom and Pakistan.

It is my article of faith that Bestway Group companies and charitable trusts embody highest standards of corporate social responsibility by supporting local communities and stakeholders that have contributed towards the success of the businesses.

The emphasis on giving back to the community is part and parcel of the Board of Directors' well articulated corporate strategy. By focusing on the key sectors of education and health both independently as well as in partnership with specialist organisations, the Board believes that it can empower disadvantaged sections of the local community through economic regeneration and employment creation.

Sir Anwar Pervez  
OBE H Pk





ZAMEER CHOUDREY





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## Mission Statement

The advancement of education for public benefit in both the UK and overseas by providing assistance through promotion of local schools; provision of scholarships to university students; supporting education initiatives and endowing universities.

The relief of sickness and the preservation of health for public benefit in both the UK and overseas by way of grants and endowments to existing hospitals, clinics, medical research establishments; and by establishing new health facilities.

The provision of financial and material support to victims of natural disasters.

To have a significant impact on poverty reduction in Pakistan through strategic investments in affordable financial and social services catering to the poor.

The development of technical skills within the local communities in which we operate through structured apprenticeship and training programmes.

Zameer Choudrey





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## Key Facts

In 1987 Bestway Foundation UK was established by Sir Anwar Pervez. Each year the Group contributes approximately 2.5% of its profit to the Foundation.

Bestway Group has donated in excess of £13.5 million in the UK alone to fund the Foundation in its charitable activities.

In order to further enhance the grant giving mechanism, a sister organisation was established in Pakistan in 1997 and Zameer Choudrey was appointed Chairman of Bestway Foundation Pakistan.

In Pakistan, Bestway Cement and United Bank have donated over US\$9 million to charitable causes in Pakistan either directly or through the Bestway Foundation Pakistan.

Since 1987, over 450 students of South Asian origin have been provided scholarships to attend universities in the UK, USA and Canada.

In order to enhance the skill test of the local community, Bestway Cement has trained over 2,500 apprentices since 1998.

The Bestway Foundation Pakistan provides 300 scholarships annually to students across the country.

Bestway Cement has established four Basic Health Units in Thathi and Chakwal in Punjab and in Hattar and Farooquia in KP Provinces of Pakistan. These facilities provide free of charge treatment to over 20,000 patients on an annual basis.

In December 2005, Bestway Foundation Pakistan adopted 29 village schools under an innovative adoption and management programme. Today over 4,000 school children are provided free education.

To date over US\$2 million have been contributed by Bestway Group companies and charitable trusts towards natural disaster rehabilitation and relief efforts.

In April 2010, United Bank launched a home grown innovative branchless banking product 'Omni'. As of March 2013 Omni had a customer base in excess of 6 million, with over 3.4 million active cards in issue and 3.5 million monthly transactions valued at over US\$10 million.

Through the success of Omni 950,000 previously unbanked individuals have opened mobile bank accounts with UBL in Pakistan.

To further enhance its affordable financial solutions offering, in June 2012 United Bank acquired Khushhali Bank Limited, Pakistan's largest microfinance institution with over 1.5 million relationships and 109 branches in 72 districts.

By end of April 2013, Khushali Bank had cumulatively disbursed Rs 42.2 billion (US\$426 million) and serviced in excess of 3.2 million loans.



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## Education

### Championing Local Schools

#### **Crest Academies (Formerly John Kelly Colleges/Schools)**



Bestway Foundation has been closely associated with Brent's Crest Academies (formerly John Kelly Colleges/Schools) with Zameer Choudrey serving as Governor of the School from 1992 to 2002. The two academies are located in close proximity of our corporate head office in North West London's borough of Brent; which is Europe's most ethnically diverse borough.

During his time as governor, Zameer used his commercial acumen and professional training to improve the learning experience of the pupils and working environment for

the teachers. He encouraged the early adoption of new technologies; to this effect Bestway donated 300 computers to the schools and provided regular donations for institutional capacity building of the schools. These donations were subsequently matched by the Local Education Authority.

As a result of these efforts there was a considerable improvement in the academic results of the students of both the schools. Since 1992 the Bestway Foundation has donated over £139,000 to Crest Academies.

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*In 1987, Bestway Foundation UK  
was established by Sir Anwar Pervez.  
Each year the Group contributes approximately  
2.5% of its profit to the Foundation.*

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#### **Supporting Local Schools in Hattar & Chakwal**

Since October 1998, Bestway Cement has been providing material and financial support to schools within the vicinity of our four cement plants in the provinces of Punjab and KP.

Bestway Cement has facilitated the schools and the students through the provision of furniture, school uniforms and food stipends.





## Specialist Schools & Academies Trust



Between 1997 and 2011, Bestway Foundation worked in close cooperation with the Specialist Schools & Academies Trust (formerly Technology Colleges Trust). Over the 15 year period, in excess of £0.5 million were donated to 35 schools.

Sir Anwar who served as a trustee of the Specialist Schools & Academies Trust was particularly attracted by the idea of transforming local schools into specialist academies.



Some of the Bestway Foundation's sponsored schools include:

Bartley Green; Bordesley Green Girls & Kings Heath (Birmingham);  
Cressex Community (Buckinghamshire);  
Copley High (Cheshire);  
New Mills School (Derbyshire);  
Rhyddings (Lancashire);  
Enfield County School (London);  
John Ferneley (Leicestershire);  
Blurton High (Stoke-On-Trent);  
South Shields Community School (Tyne & Wear);  
Birchwood Community (Warrington);  
Health Park (Wolverhampton);  
Alexandra High & Ormiston Forge Academy (West Midlands);  
Belle Vue Boys (West Yorkshire);  
Baxter College (Worcestershire).

A vast majority of the schools acquired Business & Enterprise; Mathematics & Computing or Technology Specialist School statuses.

Sir Anwar Pervez, OBE H Pk at the bricklaying ceremony of Bordesley Green Girls School, Birmingham.



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## Education

### Supporting Education Initiatives

#### **Ancient India & Iran Trust**



Founded in 1978, the Ancient India & Iran Trust occupies a unique position in the UK. It is the only independent charity concerned with the study of early India, Iran & Central Asia, promoting both scholarly research & popular interest in the area. The Bestway Foundation

has been associated with the Trust since 1998. The Foundation plays a leading role in the Pakistan Visiting Fellowship Scheme. To date the Bestway Foundation has donated £69,000 to the Trust.

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#### **National Management Foundation**

In April 2006, Bestway Foundation contributed in excess of US\$300,000 to National Management Foundation (NMF) to help fund institutions of higher learning in the Province of Punjab, Pakistan. The NMF is the sponsoring body of the Lahore University of Management Sciences (LUMS), Pakistan.

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#### **Care Foundation Pakistan**



This charitable organisation provides quality free education to over 150,000 children in 225 schools in Pakistan. In June 2006, Bestway Foundation Pakistan donated US\$500,000 to Care Foundation and adopted two schools in Lahore for a period of one year.

*In the UK, £1.26 million  
have been spent on  
supporting schools and  
educational initiatives  
since 1987.*

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#### **Bestway Foundation Special Internally Displaced Persons Scholarships**

In July 2009, Sir Anwar Pervez announced a special scholarship package for students who had been affected by the displacement of their families in the summer of 2009 in the north western areas of Pakistan. The 50 special scholarships were designed to help students

who were currently attending universities in the UK as well as Pakistan.

[http://app.com.pk/en\\_/index.php?option=com\\_content&task=view&id=80748](http://app.com.pk/en_/index.php?option=com_content&task=view&id=80748)



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### **The Citizens Foundation Pakistan**



The Citizens Foundation (TCF) Pakistan is one of the leading organisations in the field of formal education. As of April 2013, TCF has established 910 purpose-built school units nationwide with an enrolment of 126,000 students.

In March 2013 UBL donated Rs 12.5 million (US\$127,000) to TCF and took the entire responsibility of financially supporting one school in Garho, Sindh from scratch –

involving its construction and further operational support over three years.

Since January 2007 United Bank Limited has donated in excess of Rs 19.4 million (US\$214,000) to TCF.

<http://www.nation.com.pk/pakistan-news-newspaper-daily-english-online/business/22-Mar-2013/ubl-s-csr-initiative>

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### **British EduTrust**

Between January 2007 and February 2009, Bestway Foundation donated £108,000 towards the establishment

of specialist academies in partnership with British EduTrust.

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### **LUMS National Outreach Programme (NOP)**



LUMS National Outreach Programme (NOP) is a LUMS initiative to promote and cultivate the local talent and potential of Pakistan, especially from the lowest income household. In 2011 UBL committed to provide Rs 2.0 million (US\$20,000) over a four year period to

LUMS NOP. In February 2013, UBL's Board of Directors led by Zameer Choudrey increased the bank's donated amount to Rs 12.0 million (US\$122,000) by approving an additional grant of Rs 10.0 million (US\$102,000).

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*Bestway Foundation is providing free education to over 4,000 school children in Thathi, Gujjar Khan, Pakistan.*



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## **Education**

### *Scholarship Programme for University Students*

#### **United Kingdom and North America**

Since 1987, the Foundation has provided scholarships to over 450 students of South Asian origin to attend universities in the UK, USA and Canada. Some of the major recipient institutions are as follows:

London School of Economics & Political Science University of London	£78,094
University of Pennsylvania	£54,437
University of Warwick	£51,681
Imperial College University of London	£51,360
City University, London	£44,185
University of Harvard	£39,901
School of Oriental & African Studies University of London	£38,637
University of Leeds	£36,650
University of Nottingham	£36,213
Kings College University of London	£34,680
Queen Mary University of London	£34,105
University of Manchester	£30,840
University of Cambridge	£30,466
University of Waterloo	£29,934
University of Liverpool	£29,100
Aston University, Birmingham	£26,000
University of Oxford	£25,393

As of May 2013, Bestway Foundation UK has donated £2.17 million in student scholarships and grants.

#### **Pakistan**

The Bestway Foundation Pakistan annually provides 300 scholarships to students throughout the country which enables them to attend institutions such as University of Engineering & Technology Lahore; University of Punjab; National University of Science & Technology Islamabad; University of Peshawar.

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*As of May 2013, Bestway Foundation UK  
has donated £2.17 million in student  
scholarships and grants.*





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## University Endowments

### Suleman Dawood School of Business LUMS, Lahore



Suleman Dawood  
School of Business

The Business School at Lahore University of Management Sciences (LUMS) was launched in 1986. Its unique teaching pedagogies, such as the case method of teaching, prepare students academically, personally and professionally for successful careers as managers and entrepreneurs.

at the Suleman Dawood School of Business (SDSB) and has provided in excess of £100,000. The donated funds are utilised towards six annual MBA scholarships on a perpetual basis. SDSB is the largest and best private business school in Pakistan.

<http://lums.edu.pk/giving/content/our-supporters-1409>

In 1991 Bestway Foundation established an endowment

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### University of Strathclyde



University of Strathclyde is the UK's first technological university receiving its Royal Charter in 1964. Currently there over 22,000 students attending the university.

In 2000 Bestway Foundation donated £140,000 to the University 2000 Alumni Fund.

<http://www.strath.ac.uk/alumni/giving/alumnifund/donors/2000>

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### University of Bradford



University of Bradford received its Royal Charter in 1966; however its origins date back to early 19th century. The student population includes over 10,000 undergraduate and over 3,000 post graduate students.

post graduate scholarships of £10,000 each. The University of Bradford will provide matching funding to the recipients of the Bestway Foundation scholarships.

In December 2012, Zameer Choudrey on behalf of the Bestway Foundation committed £250,000 over a five-year period to the University of Bradford. The first tranche of £50,000 was donated in May 2013. The donated funds are to be utilised for provision of five

<http://www.bradford.ac.uk/mediacentre/news-releases/title-90726-en.php>

<http://www.thetelegraphandargus.co.uk/news/10247560.print>

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## Education

### Capacity Building of Pakistani Universities

#### University of Engineering and Technology Taxila, Chakwal Campus



University of Engineering & Technology (UET) Taxila was established in 1975 as a campus of UET Lahore and chartered as an independent university in 1993.

In 2005, Zameer Choudrey as CEO of Bestway Cement made a financial commitment with UET Taxila to fund the construction of its Chakwal campus. In 2007 Bestway Cement donated Rs 25.0 million (US\$255,000) towards the establishment of the Chakwal Campus.

UET Chakwal Campus offers degrees in the fields of Mechatronics and Electronics. Since its establishment a large number of local students have been provided scholarships by the Bestway Foundation to attend UET Chakwal Campus.

Additionally, university students who wish to gain practical



University of Engineering & Technology Taxila, Chakwal Campus.

engineering experience are provided apprenticeships /internships at our two plant sites in Chakwal.

<http://web.uettaxila.edu.pk/uet/uetsub/directorMsg.htm>

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#### Northern University, Nowshera



Established in 2002 in Nowshera in the KP Province of Pakistan, Northern University is one the leading private universities of Northern Pakistan.

Since April 2007, Bestway Foundation has donated in excess of £90,000 to Northern University.

<http://www.northern.edu.pk/SirAnwarPervez-Visit-2008-04.aspx>

Sir Anwar Pervez, OBE H Pk being presented the University shield by Northern University's President Gen. Sawar Khan.



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### **Forman Christian College, Lahore**



**FORMAN CHRISTIAN COLLEGE**  
(A CHARTERED UNIVERSITY)

Forman Christian College, Lahore is one of the premier academic institutions of the Indian Sub-continent. Its alumni include former Prime Ministers of India and Pakistan. The College also fostered the work of a Nobel Laureate, Dr Arthur Compton, who won a Nobel Prize for Physics in 1927. The College has 20 academic departments and a student body of over 6,000.

Between December 2005 and May 2010 Bestway Foundation UK donated £40,000 to the College. In April 2012 Bestway Foundation Pakistan donated Rs 5.0 million (US\$51,000) to the matching gift Programme of

the Student's Tuition Scholarship Fund of the FC College. Between July 2011 and June 2012, 66 undergraduate students benefited from Bestway Foundation's donation to the College.

On Zameer Choudrey's initiative in February 2013 the Board of Directors of UBL gave its approval to make a donation of Rs 5.0 million (US\$51,000) towards FC College's Scholarship Programme.

<http://www.fccollege.edu.pk/giving-to-fcc/our-supporters/corporations-supporting-fcc>

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### **Syed Babar Ali School of Science & Engineering LUMS, Lahore**



**Syed Babar Ali**  
**School of Science and Engineering**

The Syed Babar Ali School of Science & Engineering (SBASSE) was initiated in 2008; it is the first private research school for science and engineering in Pakistan with a vision to carrying out world-class, multidisciplinary education and research. Between 2011 and 2012, the Bestway Foundation Pakistan donated US\$240,000 towards the building

and construction of SBASSE. UBL has also donated US\$380,000 to the SBASSE. These donations are in addition to scholarships provided to individual students attending SBASSE by the Bestway Foundation Pakistan.

[http://sse.lums.edu.pk/giving\\_to\\_lums.htm](http://sse.lums.edu.pk/giving_to_lums.htm)

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*Since 1991, Bestway Group companies and charitable trusts have provided in excess of US\$1 million to LUMS in endowments, student scholarships and funded the national outreach programme.*



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## Education

### **Karachi School for Business & Leadership, Karachi**



*The newly constructed state of the art Karachi School of Business & Leadership Campus, Karachi.*

Karachi School for Business & Leadership (KSBL) is a project of Karachi Education Initiative (KEI). The main objective of KEI is to advance higher education for public benefit in Pakistan by raising funds and providing assistance for the establishment of KSBL.

KSBL is a graduate management school that seeks to offer high quality programmes to the talented young men and women. The school seeks to upgrade Pakistan's commercial hub's business and management education infrastructure. KSBL is affiliated with the University of Cambridge Judge Business School.

Since 2008, UBL has been playing a leading role in the establishment of KSBL as a "Contributing Sponsor". UBL has committed US\$1.2 million to be spent over a four year period. The bank's president Atif Bokhari is a member of the Board of Directors of KEI.

<http://www.ksbl.org/about/karachi-education-initiative/bod/>

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### **Beaconhouse National University, Lahore**



Beaconhouse National University (BNU) was established in September 2003. It is Pakistan's first dedicated Liberal Arts University in the private sector.

Following a visit by Sir Anwar Pervez in December 2011, the Bestway Foundation UK made a donation of

£50,000 towards the establishment of the new state of the art campus of BNU in Lahore.

[http://www.bnu.edu.pk/index.php?option=com\\_content&view=article&id=555&catid=87](http://www.bnu.edu.pk/index.php?option=com_content&view=article&id=555&catid=87)





Currently the institution is addressing the academic needs of a diverse student population comprising of 1,600 students. The new campus is planned for a capacity of 3,000 students when it is complete.

Moreover BNU is the only private institution in Pakistan to host international students from all eight South Asian Association of Regional Countries (SAARC).



Sir Anwar Pervez, OBE H Pk with Sartaj Aziz Vice Chancellor Beaconhouse National University, during his visit to the University in December 2011.

### **Institute of Business Administration, Karachi**



### **UBL Students Sports Arena**



Institute of Business Administration, University of Karachi (IBA) is the oldest business school outside North America and was established in 1955 in collaboration with Wharton School of Finance, University of Pennsylvania and the University of Southern California. It is today Pakistan's leading publically funded business school.

UBL has committed US\$750,000 over a four year period to IBA; committed funds are to be utilised for the construction of the UBL Students Sports Arena.

Atif Bokhari, President UBL performing the ground breaking for the UBL Students Sports Arena.



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## Education

### **IBA Infrastructure Development Fund**

Following a visit to IBA in December 2012 by Sir Anwar Pervez, the Bestway Foundation Pakistan agreed to make a donation of Rs 100.0 million (US\$1.02 million) to IBA's Infrastructure Development Fund. This is by far the single largest donation to date by the Bestway Foundation to an educational institution.

The pledged funds would be provided over a period of two years with the first tranche of Rs 35.0 million (US\$358,000) donated in December 2012.

[http://www.iba.edu.pk/News/List\\_Major\\_Donors\\_Rev\\_12042013.pdf](http://www.iba.edu.pk/News/List_Major_Donors_Rev_12042013.pdf)

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*On behalf of Bestway Foundation,  
Sir Anwar Pervez OBE, H Pk, pledged US\$1.02 million  
to the Institute of Business Administration,  
University of Karachi, Pakistan in December 2012.*

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### **Ghulam Ishaq Khan Institute of Engineering Sciences & Technology, Topi**



Established in 1993, the Ghulam Ishaq Khan Institute of Engineering Sciences & Technology is one of Pakistan's leading engineering universities. In October 2012, the Bestway Foundation Pakistan made a donation of Rs 10.0 million (US\$102,000) to the Institute. The donated funds are to be utilised for infrastructure development and upgrading & augmenting of academic blocks, students' hostels etc.

<http://www.giki.edu.pk/News/View/29/GIK-Institute-receives-Rs-10-Million-in-donation-for-its-infrastructure-developments>

*An aerial view of Ghulam Ishaq Khan Institute of Engineering Sciences & Technology, Topi, Pakistan.*



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## Village School Adoption & Management Programme

### Providing Free Education to Over 4,000 School Children

Building on the experience of championing local schools in the UK, in December 2005 Bestway Foundation Pakistan decided to undertake a challenging task and adopted 29 government run schools in Gujjar Khan district which is the largest district in the Province of Punjab.

At the heart of this adoption programme was the crucial role for localised innovation as well as the productive possibilities of co-operative undertakings.

The adoption programme provides an opportunity to put to trial an exciting, innovative yet immediately practicable model of localised management of schools through the creation and development of institutions that are co-sponsored by the local District Government and Bestway Foundation.

The resulting shared educational enterprise brings together the complimentary strengths of the private and public sectors - organised philanthropy and public service respectively - to serve the local community in bringing forward the rising generation from the grass roots.

Consequently, the managerial efficiencies and flair of a commercially founded educational charity with an international track record were harnessed to the aspirations of the local government and the personal ambitions of every parent of school aged child in Union Council Thathi, Tehsil Gujjar Khan to provide a public school system fit for purpose and forward looking.

In short the purpose of this adoption programme has been to raise standards of achievement and levels of participation for all pupils attending public schools within Thathi.



Prior to Renovation: Jabbar High School, Thathi, December 2005.



Post Renovation: Jabbar High School, Thathi, June 2012.

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### Teacher Training Programme

In the village schools the Bestway Foundation has put in place a teacher training programme. The Board of Trustees believe that it is essential to have a qualified and properly trained teaching staff in the Bestway Foundation adopted schools.

In order to attract the best quality teachers, the

Foundation has put into place a special package of financial incentives.

During the post adoption period the Foundation has directly recruited 70 new teachers and has provided training to 128 teachers.





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## Education

### **Investment in Physical Infrastructure**

In the post adoption period a long term repair and maintenance programme was put into place that resulted in the renovation of 11 school buildings solely funded by the Foundation whilst the other 17 were

repaired through a Public Private Partnership model channelled through innovative School Management Committees (SMCs).



*Government Boys High School Jabbar which was completely rebuilt by the Foundation was declared the Best Model School of District Rawalpindi out of 293 High schools of the District in 2009.*

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### **Establishment of Computer Labs and Libraries**

Additionally, science & computer labs and libraries have been established for use of students, teachers and members of the local community.

Through the transformation of physical infrastructure, the Foundation has been able to enhance the learning experience for students and teachers alike.



*Students attending computer classes at Government Boys High School, Thathi, November 2007.*

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### **School Management Committees**

By making SMCs inclusive and effective the Foundation has given local communities a direct stake in the system. SMCs in turn have taken ownership of the reform process initiated by Bestway Foundation.

The SMCs are empowered to introduce the practice of renewable annual contracts of employment with an annual professional appraisal and performance review. The appraisals and review establish and determine appropriate progress and permanent appointment / promotion after completion of three years satisfactory performance, including professional development.

The Bestway Foundation has set up and provided in-service training and development to support classroom practice, school management and parent-teacher capacity building. Each school is required to provide opportunities for parent engagement including majority involvement on the individual SMCs.

Currently 4,256 students are enrolled in Bestway

Foundation managed schools, which is an increase of 32% from December 2005.

Subsequently, Union Council Thathi managed to accomplish Achievement of Universal Primary Education in 2009-10, two years in advance of the Provincial Government's target of 2012.

As a consequence of improvements brought through Bestway Foundation reforms, the local government once again invited the Foundation to renew the adoption agreement. The agreement was renewed in November 2011 for another five years.

To complement its efforts at the School level, the Board of Trustees have put in place a special scholarship programme for talented and deserving high school students to attend Cadet College Jajja; International Islamic University Islamabad; University of Engineering & Technology Taxila; Gordon College, Rawalpindi.





*HRH the Duke of Edinburgh presenting Sir Anwar Pervez, OBE H Pk with the commendation certificate at the Awards 50th Anniversary Celebrations in April 2006.*



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## Promoting Philanthropy Local and National Charities

### Age UK (Formerly Age Concern)



Founded in 1940 as Old People's Welfare Committee with a commitment to further the needs of older people, the Committee changed its public name to Age Concern in 1971. In 2008 Age Concern and Help the Aged merged to form Age UK.

The charity is dedicated to providing services to the elderly in the UK in five key areas: Money matters, health & well being, home & care, travel & lifestyle and work & learning. Between 1991 and 2000, Bestway Foundation donated over £131,000 to Age Concern.

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### Duke of Edinburgh's Award Programme



Founded in 1956 by His Royal Highness the Duke of Edinburgh, the Award is the world's leading achievement award for young people between the ages of 14 and 24. There are 11,000 centres that run these programmes.

Since 1994 Bestway Foundation has been associated with the Duke of Edinburgh's Award Programme (DofE).

In April 2006 His Royal Highness the Duke of Edinburgh honoured Bestway Foundation for its contribution towards the success of the Awards Scheme. In May 2012 the Foundation was awarded the Silver Standard Status by the Award Scheme.

The Award was the main beneficiary charity for the Bestway Royal Ascot Charity Race Day June 2001. To date the Foundation has donated in excess of £347,000.



HRH Prince Edward presenting Zameer Choudrey with the commendation certificate, 2009.



## Promoting Philanthropy

### Crimestoppers



Bestway Foundation has been associated with Crimestoppers since 1999 with Sir Anwar Pervez on its Advisory Board. He was replaced by Zameer Choudrey who became a trustee in April 2010.

Crimestoppers is a community-based organisation that provides vital support to various law enforcement agencies and voluntary neighbourhood organisations.

Historically the police in UK had faced difficulties in liaising with the Asian / Muslim communities. In order to bridge this gap and to create a better working relationship between the police and the ethnic minorities, Crimestoppers and Bestway commissioned a research project in 2005. In order to implement the findings of the research, a forum was organised which was chaired by Zameer Choudrey. The main purpose of this forum was to bring together communities and to help them overcome their insecurities and prejudices to create a safe and harmonious environment by involving more people particularly from the Asian / Muslim communities.

To further enhance the profile of the charity, in October 2005 Crimestoppers was the major beneficiary for the Bestway Charity Race day at the Arc de Triomphe



Sir Anwar Pervez with a representative of Crimestoppers at Bestway Charity Race Day, Paris October 2005.

Longchamps – Paris. The event was a resounding success with £60,000 being donated to Crimestoppers.

Once again in 2009 Bestway joined forces with Crimestoppers; this time to help fight increasing attacks on members of the independent retail trade.

Zameer Choudrey who was spearheading this effort wanted to reinforce Bestway's commitment to its customers. Hence this campaign focused on the safety and security of Bestway's customers i.e. the independent retailers. The campaign literature was widely distributed and posters were displayed throughout our warehouses and our retail symbol group member shops.

This proactive corporate social responsibility initiative was greatly appreciated by the customers. This also resulted in increased feedback from the communities regarding crimes in their respective neighbourhood







which has proved to be a useful tool for police as well as for policy makers for formulating future policing strategies.

Bestway is also one of the only four strategic national partners of Crimestoppers. In the last 14 years the

Bestway Foundation has donated in excess of £389,000 to Crimestoppers.

<http://www.crimestoppersimpact.co.uk/2012/funding-partners.html>

<http://www.crimestoppersimpact.co.uk/2012/team-advisory.html>

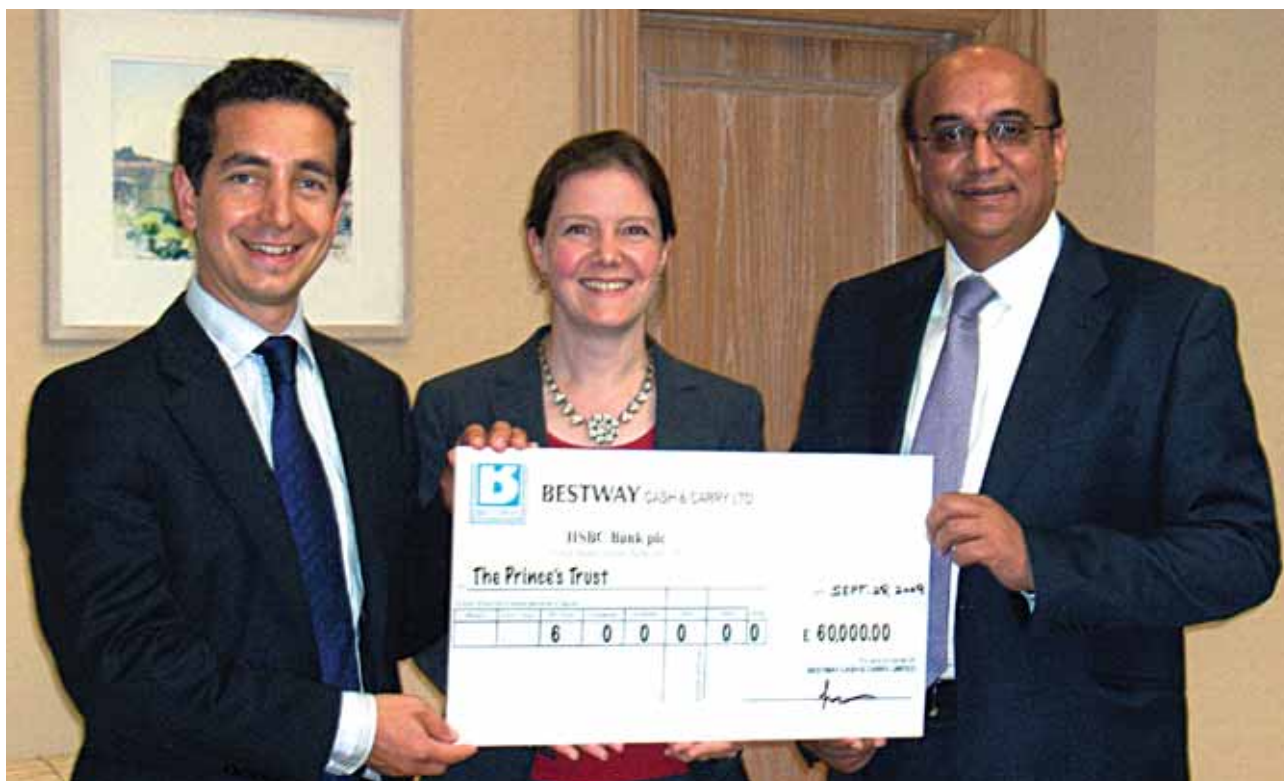
### The Prince's Trust



The Prince's Trust was founded in 1976 by His Royal Highness the Prince of Wales. Today, the Prince's Trust is the UK's leading youth charity which helps change young lives. It offers practical and financial support to 14 to 30-year-olds who have struggled at school, have been in care, are long-term

unemployed or have been in trouble with the law.

Since the early 1990s Bestway Foundation has been associated with the Prince's Trust and has contributed over £115,000. The charity was the Bestway Royal Ascot Charity Race Day main beneficiary charity for 2003 and 2009.



Zameer Choudrey presenting Julian Burrell and Caitlin Kennedy of the Prince's Trust, with the Ascot Fundraiser cheque, September 2009.



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## Promoting Philanthropy

### British Pakistan Foundation



The Bestway Foundation has been associated with the British Pakistan Foundation (BPF) since its establishment. The BPF works with governments, charities and philanthropists to ensure effective investment in the social sector in Pakistan.

The BPF's development partners include UK Aid from the Department of International Development and the UNICEF.

In February 2013, Zameer Choudrey on behalf of the Bestway Foundation signed a memorandum of understanding with BPF. The Bestway Foundation made a three year commitment to the BPF and agreed to donate £100,000. The donated funds are to be utilised by BPF towards the development of its charitable activities.

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### The British Asian Trust



The British Asian Trust (BAT) was founded in July 2007 with His Royal Highness The Prince of Wales serving as the Trust's President.

The Trust seeks to complement the efforts of high impact charities within the areas of education, enterprise and health in UK, Pakistan, Bangladesh, India and Sri Lanka. Since its inception BAT has touched the lives of over 1 million people across South Asia.

Having received recognition for his exemplary leadership skills for his work with the Prince of Wales Pakistan Recovery Fund, in April 2013 Zameer Choudrey was invited by the BAT to join their UK Advisory Council. This new appointment will allow Zameer to increase awareness of the Trust's work in the UK especially

within the independent retail trade as well as the wider Asian diaspora.

As part of this commitment Zameer has pledged £20,000 annually on behalf of the Bestway Foundation to assist the Trust in its various activities for the next 4 years.

Zameer Choudrey's personal and Bestway's charitable support is viewed by the Trust as critical in ensuring that the Trust is able to make a significant and meaningful impact across South Asia, aligned with its vision of touching 2 million lives across South Asia in the next 5 years.

[www.britishasiantrust.org/wp.../bat-5-year-impact-report-20131.pdf](http://www.britishasiantrust.org/wp.../bat-5-year-impact-report-20131.pdf)

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*Since 1987, Bestway Foundation UK has donated in excess of £4.11 million to local and national charities.*





## Royal Ascot Charity Race Day



The Foundation's yearly fundraiser event 'The Royal Ascot Charity Race Day' has raised funds for various worthy causes e.g. Royal Marsden Cancer Charity (2012); The Shaukat Khanum Memorial Cancer Hospital & Research Centre (2011 & 2002); National Hospital Development Fund (2010); Prince's Trust (2009 & 2003); Great Ormond Street Hospital Charity (2008); Barnardo's (2007); President of Pakistan Earthquake Relief Fund (2006); Crimestoppers (2005); Save the Children's Fund (2004); Duke of Edinburgh's Awards (2001); SportsAid (2000); Variety Club Children's Charity; The Macmillan Fund and many more national and international charities.

Thanks to the generosity of our stakeholders, over the last 18 years we have managed to raise in excess of £1.0 million at the annual Bestway Ascot Charity Race Day.

*Sir Anwar Pervez, OBE H Pk welcoming HRH the Duke of Edinburgh to the Bestway Charity Race Day at Royal Ascot, June 2001.*

## Save The Children



Established in London in May 1919, Save the Children is the foremost advocate of children's rights and has a presence in 120 countries.

The charity was Bestway Royal Ascot Charity Race Day's main beneficiary for 2004 and in October 2004 Bestway Foundation donated £50,000 to the charity.

For the year ending 31st December 2011, the charity has supported 4.9 million children through its health and nutrition programme and 3.3 million children and families were helped in emergencies.

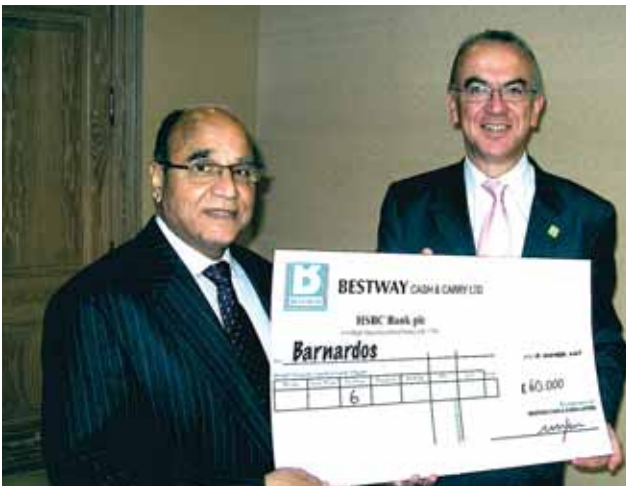
*HRH Princess Royal Patron of Save the Children speaking to Sir Anwar Pervez, OBE H Pk and Younus Sheikh, October 2004.*





## Promoting Philanthropy

### Barnardo's



Established in 1870 when Thomas Barnardo opened a home for boys in Stepney Causeway, today Barnardo's is the UK's leading children's charity and provides support to over 200,000 children and their families. Barnardo's transforms the lives of vulnerable children across the UK through the work of its projects, campaigning and research expertise.

In appreciation of its services to the community, Barnardo's was selected as the main beneficiary charity for the Bestway Royal Ascot Charity Race Day 2007 and the Bestway Foundation donated £60,000 to the charity in November 2007.

Sir Anwar Pervez, OBE H Pk presenting Martin Narey, Chief Executive of Barnardo's with the Ascot Fundraiser cheque, November 2007.

### The National Brain Appeal (Formerly The National Hospital Development Foundation)



The National Brain Appeal, formerly National Hospital Development Foundation (NHDF) is a charity dedicated to raising funds for The National Hospital for Neurology and Neurosurgery, Queen Square London.

The Hospital along with the Institute of Neurology is a worldwide leader in the research and treatment of brain disorders. These include brain and spinal cancer, dementia, epilepsy, multiple sclerosis, Parkinson's disease, stroke and head injuries.

The charity was established in 1984 and since its inception has raised £40.0 million to fund state-of-the-art equipment, major building programme and research. NHDF was the chosen charity for Bestway Royal Ascot Charity Race Day 2010. Due to the enthusiastic support of all our stakeholders £60,000



Sir Anwar Pervez, OBE H Pk with Theresa Dauncey, Chief Executive of NHDF; Dr Hadi Manji and John Francombe, Royal Ascot, June 2010.

were raised for Molly's Fund and The Centre for Neuro-muscular Diseases.

<http://www.nationalbrainappeal.org/sir-anwar-pervez>



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## The Great Ormond Street Hospital Charity (GOSHC)



The Hospital for Sick Children first opened its doors at 49 Great Ormond Street on Valentine's Day 1852 with 10 beds. Today, the Great Ormond Street Hospital treats many thousands of children each year who are suffering from the rarest and often life-threatening conditions.

The hospital's charity GOSHC seeks to raise funds for the Hospital in order to provide best-in-class care for its young patients and their families and to pioneer new treatments and cures for childhood illnesses.

GOSHC was the main beneficiary charity for the Royal Ascot Charity Race Day 2008. In September 2008 Bestway Foundation donated £60,000 to GOSHC.

Sir Anwar Pervez, OBE H Pk with Antonia Dalmahoy, Director of Fundraising at Great Ormond Street Hospital and John Francombe, Royal Ascot, June 2008.



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## The Royal Marsden Cancer Charity



The Royal Marsden is a world-leading cancer centre, providing treatment and care to more than 40,000 cancer patients every year. It is also at the forefront of cancer research. Its work influences how all cancer patients are treated and cared for, not just in its own hospitals but all over the world. The Royal Marsden Cancer Charity supports this pioneering work. Total funds donated to this charity to date are £60,000.

<http://www.talkingretail.com/news/independent-news/bestway-raises-60000-for-royal-marsden-charity>

Younus Sheikh and Zameer Choudrey presenting Rachael Reeve Director of Marketing and Communications of The Royal Marsden's with the Ascot Fundraiser cheque, January 2013.







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## Promoting Philanthropy

### The Shaukat Khanum Memorial Cancer Hospital and Research Centre



The Shaukat Khanum Memorial Cancer Hospital and Research Centre was founded by the world famous cricketer Imran Khan. The death of his mother and the personal experience of dealing with cancer in a loved one inspired Imran to build a state of the art cancer centre in her memory.

The hospital and research centre in Lahore, Pakistan is dedicated to providing first-class treatment of cancer to all its patients, irrespective of their ability to pay.

For the year ending December 2012 the hospital provided outpatient treatment to over 156,000 patients. Since 1993 the Bestway Foundation has donated over £196,000 towards the hospital and other charitable activities of Imran Khan. The hospital has been the beneficiary for Bestway Royal Ascot Charity Race Day for the years 2002 and 2011.



Imran Khan with Sir Anwar Pervez, OBE H Pk, Younus Sheikh & Zameer Choudrey at the Royal Ascot Charity Race Day, June 2002.



Zameer Choudrey & Younus Sheikh presenting Imran Khan with the Ascot Fundraiser cheque, September 2011.



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## Trade Charities

### GroceryAid



Bestway Foundation has been associated with GroceryAid since 1987 with Zameer Choudrey joining the board of trustees in March 2010. Over the years, the Foundation has donated in excess of £80,000 to the charity.

The under representation of the minority communities on the main board of trustees had created a misperception of GroceryAid being a grocery retail charity. Hence it was not well known in the wholesale sector and in the Asian independent retail sector.

Zameer Choudrey has therefore, taken upon himself the task to increase the profile of the charity within the wholesale sector in general and within the ethnic minority sector in particular.

The charity is provided adequate publicity through Bestway's branch network and through the multiple corporate websites of the Group. Consequently, this has raised the charity's profile as more and more independent retailers are becoming aware of its services.

In continuation of its efforts to enhance the profile of the charity, in November 2012 Bestway teamed up with GroceryAid to launch the charity's 24/7 free phone welfare helpline at an exclusive luncheon hosted by Zameer Choudrey at the Group head offices in London.

[http://www.groceryaid.org.uk/Whoweare/News\\_channel/Bestway\\_Backs\\_GA\\_Helpline.htm](http://www.groceryaid.org.uk/Whoweare/News_channel/Bestway_Backs_GA_Helpline.htm)

[http://www.groceryaid.org.uk/Whoweare/About\\_Us\\_channel/Trustees](http://www.groceryaid.org.uk/Whoweare/About_Us_channel/Trustees)



Zameer Choudrey launching the GroceryAid Freephone Welfare Helpline with Cathy Mercer GroceryAid Welfare Development Director, November 2012.

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### The Benevolent



Bestway Foundation has been associated with The Benevolent since 1991 and has donated in excess of £27,000. The charity plays a commendable role in assisting people from across the industry by providing one off or regular financial grants, sheltered

accommodation, care home facilities, advice, support and friendship.

<http://www.thebenevolent.org.uk/about-us/our-partners>





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## Natural Disaster Relief & Rehabilitation

### Pakistan Earthquake - October 2005



Zameer Choudrey presenting the Bestway Foundation donation cheque to Prime Minister Shaukat Aziz, October 2005.

Bestway Foundation and Bestway Group companies contributed US\$1.0 million towards disaster relief and rehabilitation efforts in the aftermath of unprecedented devastation caused by the October 2005 earthquake in Pakistan.

The President of Pakistan Earthquake Relief Fund was the chosen charity for the Bestway Royal Ascot Charity Race Day 2006. Backed by robust support from the supplier community the event was a resounding success, with over £130,000 being raised for the Relief Fund.

<http://www.paktribune.com/news/print.php?id=148402>

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### Pakistan Floods - August 2010

In August 2010 due to the unprecedented devastation caused by the floods in Pakistan, Bestway Foundation and Bestway Group donated US\$580,000 to assist the Government in rehabilitating the affected people. UBL's flood relief campaign contributed about US\$300,000.

In May 2011 in collaboration with the Hisaar Foundation, UBL launched a nationwide post flood relief programme aimed at providing support and resources for medium and long-term availability of safe drinking water.

*Distribution of food parcels by Bestway Cement for victims of flood.*



Atif Bokhari, President UBL speaking at the launch of UBL - Hisaar Foundation Project AAB.

Under the Clean Drinking Water Initiative, UBL provided flood victims with a unique 'lifestraw' filter, which has a dual function of purifying dirty water and preventing water borne diseases.

The portable water filters provided by UBL were able to effectively remove all bacteria and parasites responsible for causing common diarrhoeal diseases. As they require no electrical power or spare parts they are highly mobile and can be carried around for easy access to safe and clean water.

Through this initiative UBL provided relief to 70,000 affected people of 2010 floods in 19 locations within 8 districts of Pakistan. 59,000 gallons of safe drinking water was produced daily for about 5,000 families.



Furthermore, 19 Water Filtration Plants had been installed and made operational across KP, Punjab, Sindh and Baluchistan and 8 Kitchen Gardening Trainings conducted with drip irrigation kits distributed to all participants across the four provinces. As part of the intervention, 14 local awareness raising events on safe

drinking water, maintenance of water filtration plants, preventive measures against water-borne diseases, health & hygiene of families, have also been conducted.

<https://www.ubldirect.com/corporate/CorporateSocialResponsibility/CSR2011/ProjectAab.aspx>

*Over US\$2 million contributed by Bestway Group towards natural disaster rehabilitation and relief efforts.*

### **HRH Prince of Wales Pakistan Recovery Fund**



In October 2011 Bestway Foundation joined hands with His Royal Highness Prince of Wales Pakistan Recovery Fund. The Fund seeks to alleviate the suffering of communities that have been ravaged by the 2010 floods by rebuilding homes and providing health and educational facilities in the affected areas. The Foundation was the major donor to the fund with a donation of £50,000.

Zameer Choudrey is also part of the Pakistan Recovery Fund International Leadership Team.

<http://pakistanrecovery.org/who-we-are>



*Zameer Choudrey with HRH Prince of Wales at the Pakistan Recovery Fund fundraising dinner, October 2011.*

These contributions are in addition to donations made towards relief and rehabilitation works in the aftermath of the Gujarat Earthquake in India and the Tsunami

in Srilanka. Furthermore, Bestway Group companies have established relief camps and food banks for victims of natural disasters.



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## *Local Community Empowerment Provision of Free Health Care*

Bestway Cement has built and operates basic health units at four locations in Thathi & Chakwal in Punjab and Hattar & Farooquia in KP provinces, where local

people are provided with free medical care. The health units treat over 20,000 patients every year with all expenses being borne by Bestway Cement.



*Member of the public being treated at the Basic Health Unit, Chakwal, Pakistan, October 2012.*

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*In Pakistan, Bestway Cement Limited and United Bank Limited have donated over US\$9 million towards health, education and humanitarian causes either directly or through the Bestway Foundation.*



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## Donations to Hospitals, Specialist Health Institutes & Community Organisations

### **Sindh Institute of Urology and Transplantation (SIUT), Karachi**



SIUT started as an eight-bed ward in Civil Hospital, Karachi. In the years following its inception, it has progressed from a small ward to a centre of excellence.

In 1991 it was granted the status of an institute by an Act of the Provincial Assembly of Sindh and is one of

the leading nephrological and transplant centres in the world.

Between July 1991 and June 1996 Bestway Foundation provided £20,000 to the charity. During 2007 UBL also made a donation of Rs 3.0 million (US\$48,000) to SIUT.

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### **Friends of Burns Centre, Karachi**



The Burns Centre is established in the Jubilee Block, Civil Hospital, Karachi. The first Burns Centre in Pakistan to operate according to international standards is a state of the art project and a model of public-private participation. The Centre has modern operation theatres, emergency treatment facility, intensive care unit and a 24-hour clinical laboratory. All these diagnostic and treatment facilities are provided completely free to poor and needy burn patients who cannot afford the extremely high treatment costs.

The Centre manages approximately 20,000 patients per year with an annual average of around 500-600 in-patients with severe burns.

Between January 2007 and December 2012, UBL donated Rs 8.2 million (US\$95,000) to the Friends of Burns Centre.

<http://www.burnscentre.org/MajorDonors.aspx>

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### **Shalamar Hospital, Lahore**



In July 2008 Bestway Foundation UK donated £71,000 to the Businessman Hospital Trust managed Shalamar Hospital in Lahore.

Between April 2012 and March 2013 Bestway Foundation

Pakistan donated Rs 10.0 million (US\$102,000) to the Hospital's endowment fund. Shalamar with its 350 beds facility is one of largest private trust hospitals in the country.





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## Local Community Empowerment

### Marie Adelaide Leprosy Centre (MALC), Karachi



MALC was established in 1963 in Karachi by Dr. Ruth Pfau and social work for the leprosy patients and their family members was started by Dr I.K.Gill.

At the time small treatment centres were established in Karachi and all over Pakistan which also provided training and health education to paramedical staff and social workers.

Today, Marie Adelaide Leprosy Centre is the hub of 157 Leprosy control centres, with over 800 staff members.

In the aftermath of the October 2005 earthquake UBL adopted Leprosy-TB centre of Garhi Dupatta in Azad Kashmir and made a key contribution in restoring the suspended health facilities for the poor and needy population of the local area.

Between January 2007 and December 2012, UBL donated Rs 5.1 million (US\$61,000) to MALC.

<http://malc.org.pk/cdonors.html>

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### The Kidney Centre Post Graduate Training Institute, Karachi



The Kidney Centre was established in 1985. Today, the Kidney Centre is one of the largest up to date medical facilities providing comprehensive and quality renal care to thousands of patients – either entirely free or largely subsidized. Conceived as a not-for-profit institution, the actual fact is that over 40% of its patients fall into this non-affording category.

The Kidney Centre was initiated as a small dialysis unit

with just two machines. Presently it is a 100 bed, specialist institution providing complete care for nephrological diseases. It also serves as an excellent teaching, research and educational institution for nephrology, urology and related fields.

Between January 2011 and December 2012, UBL donated Rs 5.55 million (US\$57,000) to the Kidney Centre.

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### Real Medicine Foundation



In July 2012 the Bestway Foundation donated £10,000 to the Real Medicine Foundation (RMF). The donated funds have been utilised towards the operating costs

of a Healthcare Centre in Union Council Agra, District Charsadda, KP Province.





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### **Gulab Devi Chest Hospital, Lahore**



In October 2011 Bestway Foundation donated Rs 5.0 million (US\$51,000) to the iconic Gulab Devi Hospital in Lahore. This historical hospital was established in 1934. Gulab Devi is the biggest chest hospital in South East Asia with 1,500 beds giving free tertiary health care to patients with all

types of pulmonary diseases, especially tuberculosis.

In February 2013 the Board of Directors of UBL, on the recommendation of Zameer Choudrey approved a donation of Rs 5.0 million (US\$51,000) towards the Hospital.

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### **National Society for Mentally and Emotionally Handicapped Children (NSMEHC), Lahore**



Established in 1979 NSMEHC provides educational, vocational and rehabilitation services for children with learning disabilities all across Pakistan. Between July

1990 and June 2006 Bestway Foundation donated in excess of £20,000 to the Society to assist in its various welfare activities.

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### **SOS Children's Villages**



*SOS Children Village Multan.*

SOS Children's Villages in Pakistan provide orphans and abandoned children a home, good nurturing and a fair chance in life. The children remain in SOS care until they are able to lead independent lives.

Bestway Cement has also donated 700 tonnes of cement towards the construction of SOS Children village in Multan, Pakistan.

Since January 2007 UBL has donated Rs 3.85 million (US\$48,000) and has funded vocational training for 50 SOS students.

Between April 2011 and February 2013 Bestway Foundation UK donated £12,500 to SOS Children Villages.



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## Local Community Empowerment Community Welfare Activities

### Donations of Cement

Bestway Cement has actively facilitated local communities in Hattar and Chakwal in maintaining water supplies by providing technical expertise and donating cement for the construction of tube wells both for cultivation as well as for drinking water.

Between January 2010 and January 2013, Bestway Cement donated in excess of 2,900 bags of cement (in excess of 147,000 kilograms) to various local community projects and charitable organisations.



A Bestway Cement funded tube well Village Tatal, Chakwal.

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### Provision of Food Parcels to the Needy

Bestway Cement annually distributes 600 specially prepared food parcels amongst the most disadvantaged

inhabitants of the local villages in Thathi, Chakwal, Hattar and Farooquia.



Food Parcels being distributed amongst the needy at Farooquia.

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### Financial Stipends to Widows and Orphans

Bestway Foundation Pakistan and Bestway Cement support the most vulnerable people in the local communities by providing monthly stipends of Rs 1,000 each to countless local widows and orphans.

Bestway Cement has contributed in excess of Rs 2.7 million (US\$30,000) between January 2008 and January 2013 to local government projects such as the construction of a culvert at Chak Khushi, District Chakwal in the Punjab province.

In addition to these community welfare activities,



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## Enhanced Financial Inclusion

According to a World Bank Study only 14.3%<sup>1</sup> of Pakistanis have access to a financial product or service. The lack of financial inclusion has been identified as one of root causes of economic underdevelopment and high incidence of rural poverty.

Soon after UBL's acquisition Zameer Choudrey tasked the management of the bank to develop products and solutions that would enhance financial inclusion.

Zameer believed that greater access to financial services would encourage growth and help alleviate poverty, especially within the rural areas of the country, which remain excluded from the formal financial system.

Given its track record as financial innovator, UBL was uniquely placed to offer greater financial access to the unbanked majority.

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### UBL Omni



After five years of in house design and extensive trials, a pilot project was launched in July 2009. Following the Internally Displaced Persons (IDP) crisis of Swat, UBL approached the World Food Programme (WFP) to offer to pay out cash transfers of Rs 4,000/US\$47 each in two monthly payments using a simple Visa WFP card. WFP shortlisted a sample of approximately 12,000 beneficiaries, who could withdraw their money by presenting the Card and using their PIN at an Omni agent.

Subsequent feedback from WFP and the end customers led UBL to conclude that all parties involved in the process were extremely happy and confident in the process. As a result of the success of this pilot, WFP agreed a new cash transfer Programme with UBL in which 5,000 new beneficiaries would receive a similar amount for 6 months.

Consequently, in April 2010 UBL formally launched the pioneering branchless banking service under the umbrella of Omni. Omni aimed to develop a countrywide network of agents and a mobile payment platform to extend financial services to the poor and unbanked masses.

This is a purely home grown initiative that provides customers access through multiple channels including Net banking/WAP, SMS, Contact Centre, ATMs etc.

UBL has the distinction of being the pioneer in rolling out the first ever mobile wallet service in South Asia

that enabled customers with GSM mobile connections to carry out simple financial transactions using their mobile phones.

In the next phase UBL established a wide network of merchants to act as agents in order to facilitate both the account holders and the non-account holder walk-in customers to open accounts, deposit and withdraw cash, make utility bill payments, send or receive money, purchase mobile card vouchers and make post-paid mobile bill payments.

Within the first year of its launch Omni had successfully facilitated cash aid disbursements for several government and donor agencies, including more than 400,000 beneficiaries of the Benazir Income Support Programme (BISP).

As a result of its previous success and credibility in distributing Government to People Payments in case of IDPs in Swat, the Government of Pakistan chose UBL to route payments of Rs 20,000 each to 1 million households displaced in the aftermath of the August 2010 floods.

UBL made this possible by collaborating with National Database & Registration Authority and using the bank's established Omni platform to deliver payments to recipients via "Watan" – Visa debit cards.

In less than three months UBL distributed approximately

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<sup>1</sup> World Bank – 'Bringing Finance to Pakistan's Poor: A Study on Access to Finance for the Underserved and Small Enterprises', May 2009 – Tatiana Nenova; Cecile Thiro Niang with Anjum Ahmad.



## Enhanced Financial Inclusion



Governor State Bank of Pakistan Shahid Hafeez Kardar, UBL President Atif Bokhari, President SBI Ms. Laurie Spengler and other senior staff members at the Bill & Melinda Gates Grant Giving Ceremony, Karachi, Pakistan, January 2011.

1 million Watan cards with US\$223 million reaching the affected families. UBL successfully disbursed the funds in 70 districts of Pakistan in record time and with a transparency that has been appreciated by several international donor organisations.

The cost to the bank of this programme was US\$1.7 million. Despite no revenue proposition for the programme, UBL was able to position itself as a corporate citizen responsive to the needs of the communities in which it operates and which contribute to the bank's success – a cornerstone of Sir Anwar Pervez's corporate philosophy.

Recognising UBL Omni's efforts for financial inclusion of previously unbanked population, in January 2011 the Bill and Melinda Gates Foundation through Shore-Bank International Ltd (SBI) provided a grant of US\$6.9 million to scale up UBL Omni.

In June 2012 UBL launched UBL Omni ATM Debit Card. The unique No Name Debit Card has further facilitated the Omni customers by reducing transaction times and providing them with an extra layer of convenience.

In February 2013 UBL Omni was identified as a "Sprinter" in the GSMA's Mobile Money for the Unbanked (MMU) Programme. This status was assigned to UBL Omni in recognition of its rapid growth, along with 13 other mobile money or branchless banking deployments around the world.

As per GSMA's survey (as at June 2012), globally there are about 150 deployments with a total agent base of just over half a million. UBL Omni's agent base gave it a 2.4% share of the global agent market and it was the only bank to feature in the survey. The bank also had a 1.4% share of the global transaction count contributing towards making Omni a sizable player in the Mobile Money market.

As of March 2013 Omni had a customer base in excess of 6 million, with over 3.4 million active cards in issue and 3.5 million monthly transactions valued at over US\$10 million. Omni boasts an impressive network of over 11,000 retail business agents spread across 680 cities and towns. Due to the success of Omni over 950,000 previously unbanked individuals have now opened mobile bank accounts.

UBL is currently working towards launching Omni in the UK.

[https://www.ubl.com.pk/news/Branchless\\_Banking\\_Initiative.asp](https://www.ubl.com.pk/news/Branchless_Banking_Initiative.asp)  
<http://www.triodosfacet.nl/content/view/863/113/lang,en/>  
<http://www.pakistantoday.com.pk/2013/03/27/city/karachi/ubl-omni-identified-as-sprinter-in-global-survey>  
<http://www.gsma.com/mobilefordevelopment/hello-gsma-mobile-money-sprinters-telesom-zaad-telenor-easypaisa-ubl-omni-orange-money-announced-as-fast-growing-mobile-money-services>





## Khushhali Bank Limited



Khushhali Bank Limited (KBL) was founded in August 2000 in close collaboration with the Asian Development Bank (ADB). KBL was a result of the shared desire of the Government of Pakistan & ADB to enhance the financial outreach to the large unbanked majority in the country by offering microcredit financial solutions.

The aims and objectives of KBL were to raise the income levels of poor households; to enhance the financial inclusion of women especially from the rural areas and help create social capital. These aims and objectives were part and parcel of the poverty reduction strategy of the Government of Pakistan.

Since inception, KBL has achieved a great deal of success in establishing a sustainable platform of financial services to the poor accompanied with retail delivery mechanisms. KBL has facilitated in the establishment of an enabling environment where microfinance can prosper within the country.

It has collaborated with local NGOs in fields of Education, Health, Population Control, Empowerment, Social Mobilisation, Training and Development.

In turn these NGOs have also grown in line with KBL who has adequately addressed the microcredit requirement of the communities in which they operate. This is a unique model and KBL looks to continuously strengthen the ties between the formal microfinance sector and the development sector.

Backed by robust banking expertise and an in-depth knowledge of the emerging socio-economic markets, and driven by a deep and compassionate understanding of the poverty factor, KBL is today the largest microfinance institution in Pakistan in terms of coverage, with over 1.5 million relationships and 109 branches in 72 districts.

In June 2012, UBL led a consortium of European micro-credit funds to acquire a majority stake in KBL. Total funds invested were US\$26 million.

Members of consortium comprised of ASN-NOVIB Mikrokredietfonds (Triple Jump B.V), Credit Suisse Microfinance Fund Management Company (Responsibility Global Microfinance Fund), Rural Impulse Fund II S.A. SICAV-FIS (Incofin Investment Management Comm.VA) and ShoreCap II Limited (Equator Capital Partners LLC).

The Bestway Group believes that KBL's acquisition is a perfect fit for UBL Omni and the synergies between the two businesses will help to increase the access to financial services especially to the millions of Pakistanis living in the unbanked rural areas.

By end of April 2013, KBL had over 481,000 active borrowers and in excess of 527,000 depositor accounts. The bank had cumulatively disbursed Rs 42.2 billion (US\$426 million) and serviced in excess of 3.2 million loans.

[http://www.khushhali.com.pk/success\\_stories/index.php](http://www.khushhali.com.pk/success_stories/index.php)





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## Technical Skills Development

### Bestway Wholesale Training Programme

Bestway seeks to foster an environment which encourages learning and development for all employees, whilst recognising that the ultimate responsibility for personal development and growth must rest with the individual.

The Group seeks to assist every employee in understanding the personal strengths they can leverage whilst simultaneously providing the necessary assistance they need to grow and develop further, in line with the needs of our business.

For more than a decade the Group has nurtured the long-term aim of creating and sustaining a learning organisation which is now coming to fruition.

Building on carefully laid plans, Bestway established its Management Development Programme in 2004, using internal and external expertise. New models for the delivery of training from around the country have been developed with increasing involvement of serving managers. All the necessary research, as well as much reflection and planning, was undertaken in order to

facilitate the considerable expansion in provision and increase in participation rates throughout the Group.

At the same time and with similar success, specialist courses for experienced staff at middle management level have directly contributed to the Group's capacity to sustain its vigorous expansion programme.

Annually as many as 1,200 employees take part in courses held at our training centres in London, Nuneaton and Manchester. Subjects range from Health and Safety at Work, Operational Techniques, and Customer Service to Information Technology Skills, Employment Law and Total Quality Management.

Historically the Group's extraordinary commitment to investing in its staff had already been recognised thrice. For the first time in 1998, then in 2002 and in 2005 Bestway achieved the prestigious accolade of "Investor in People". In 2011 for an unprecedented fourth time in this industry, the Group attained the "Investor in People" accolade.

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## Bestway Cement Graduate Training Programme

Bestway Cement is committed to skill development and grooming of the country's talent. As part of this programme fresh graduates, engineers & associate engineers (diploma holders) in the fields of Mechanical, Electrical, Chemical, Mining and Auto Engineering are provided employment opportunities at our cement plants. These university graduates undergo a comprehensive and rigorous training programme which includes both theoretical training (lectures, presentations and group discussions) and on the job practical training at our three plant sites.

This training programme ensures that the trainees are equipped with all the necessary knowledge base, technical & managerial skills, hands on experience and confidence to become a skilled productive member of the Bestway's management team, other cement plants/industrial units in Pakistan or even overseas organisations.



Graduate Trainee at the Quality Control Lab at Bestway Cement Hattar.



## *Bestway Cement Apprenticeship Programme*

The Bestway Group firmly believes that it has the social responsibility to contribute towards the community and country. To accomplish this objective Bestway Cement has launched an Apprenticeship Programme for enhancement of skill levels of the local population for their better employment prospects.

Once Bestway Cement had established its physical infrastructure, the Board under Zameer Choudrey's leadership took the conscientious decision to leverage its state of the art workshops and laboratories for the wider benefit of the local population by introducing an apprenticeship programme.

Under the umbrella of a comprehensive apprenticeship scheme, individuals seeking technical grooming are provided extensive training in a systematic manner with the aim of broadening their comprehension on industry mechanisms and ultimately improving their employment prospects. Bestway Cement's Apprenticeship Programme seeks to develop vocational qualifications across a variety of sectors that help individuals develop their talents and abilities for the greater good of the society.

In the last fifteen years, over 2,500 graduates and apprentices (ranging from computer/laboratory technicians, auto mechanics/mechanical and electrical technicians to maintenance engineers and production



*Trainee apprentice at the Electrical Workshop at Bestway Cement Chakwal.*

technologists) have been provided all the necessary skills and training to enhance the supply of much needed qualified technical persons within the local economy. Equipped with skills and experience, on completion of their apprenticeship period, the majority of apprentices leave the company to gain employment and add value to the wider community.

*In 2011, Bestway Group achieved the prestigious accolade of "Investor in People" for an unprecedented fourth time in the wholesale industry.*

## *UBL Staff Training Programme*

UBL has invested heavily in staff training and development and has established state of the art training facilities in all the major cities of Pakistan. For the year ending December 2012, over 8,900 staff members

attended at least one bank sponsored training course. Through its Management Associate Programme the bank recruits the best and brightest graduates from leading management schools and universities.



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## Special Projects

### Memorial Gates Trust, London - November 2002

In August 2001, Her Majesty the Queen laid the foundation stone of the Memorial Gates on Constitution Hill in London. These Gates commemorate the armed forces of the British Empire from five regions of the Indian subcontinent (India, Pakistan, Bangladesh, Nepal, Sri Lanka), as well as Africa and the Caribbean, who served in the I and II World Wars.

In November 2002, Her Majesty officially inaugurated the Memorial Gates. They also celebrate the contribution that these men and women and their descendants, continue to make to the rich diversity of British society.

Sir Anwar Pervez served as a trustee of the Memorial Gates Trust and between June 1999 and May 2006 the Bestway Foundation donated in excess of £20,000 to the Trust.

<http://www.mgtrust.org/trustees.htm>



Sir Anwar Pervez OBE H Pk being introduced to HM the Queen at the Foundation laying ceremony of Memorial Gates in August 2001.

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## Royal Albert Hall, London - June 2003



In June 2003 Bestway Group and the Pakistan High Commission London organised a very special event at the majestic Royal Albert Hall. The cultural extravaganza was appropriately titled 'The Rhythm of Indus'. The event coincided with the state visit of the President of Pakistan General Pervez Musharraf to the UK.

The Group contributed £250,000 towards the event.

The main beneficiary charities were Al-Shifa Trust (Pakistan), the Citizen's Foundation (Pakistan), Red Cross and the Prince's Trust.

[http://www.junoon.com/articles/art\\_27.html](http://www.junoon.com/articles/art_27.html)

[http://www.telegraphindia.com/1030620/asp/frontpage/story\\_2086316.asp](http://www.telegraphindia.com/1030620/asp/frontpage/story_2086316.asp)





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## *Pakistan Room at the Oval Cricket Ground, London - May 2006*

In May 2006, Bestway Foundation joined hands with former Prime Minister Sir John Major and Oval Trust, to play a leading role in the creation of the Pakistan Room at the Oval Cricket Ground. The Foundation contributed £100,000 to the Trust.



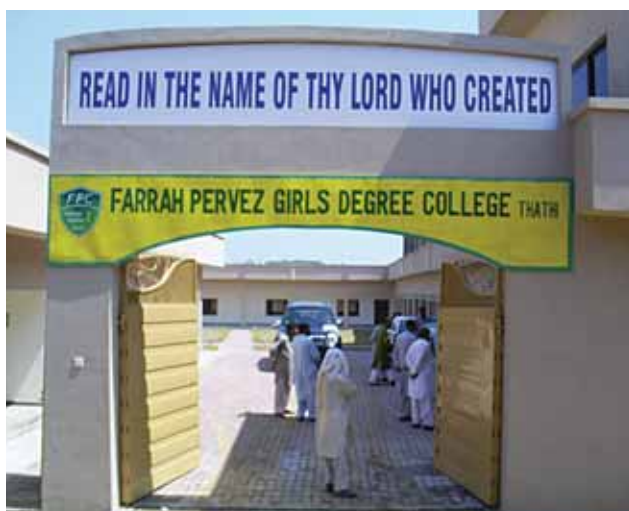
*Sir Anwar Pervez, OBE H Pk with Sir John Major at the opening of the Pakistan Room at Oval Cricket Ground, May 2006.*

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## *Farrah Pervez Girls Degree College, Thathi - September 2012*

Bestway Foundation has invested in excess of US\$300,000 towards the construction of a pioneering Girls College in Thathi, Gujjar Khan, Pakistan. The

construction was completed in August 2012 and the classes commenced in September 2012. The college provides free education to girls at their doorstep.



*Farrah Pervez Girls Degree College, Thathi, Pakistan*



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## Special Projects

### *Katas Raj Restoration, Chakwal - November 2005*



Prior to restoration



Post restoration

In June 2012, Bestway Cement in close collaboration with the Provincial and District Government initiated restoration of 'Katas Raj Temple'. The temple dates back to the 650 AD – 950 AD and Katas Raj is associated with the Hindu God Shiva.

Bestway Cement undertook restoration which involved cleaning the pond that had dried up due

to drought and huge quantities of silt and debris had accumulated over the years of neglect.

Our employees donated their time and provided their technical and professional expertise and our equipment was used to remove debris and garbage. Consequently, faces of many springs were opened and the water level in the pond was restored to its normal level.

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## *Bestway Foundation Schools, Tatal - April 2013*

In August 2012, Zameer Choudrey in his capacity as Chairman Bestway Foundation Pakistan instructed the field management to undertake a feasibility study for establishing dedicated boys and girls schools in Tatal, Chakwal.

After extensive research and feedback from the local community, the proposal for building Bestway Foundation School was approved in November 2012. It was also decided to commence classes at junior level at the earliest. Consequently, prep and class one sessions commenced in March 2013.

In March 2013, Zameer Choudrey further elaborated that the Bestway Foundation and Bestway Cement aim to invest in excess of US\$ 700,000 in the construction and development of two state of the art high schools which would provide free education to the local population of Chakwal.





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## Awards and Recognition

### Social Responsibility Award - November 2005

In November 2005 Bestway Group was honoured with the 'Social Responsibility Award' at the JP Morgan 2005 Family Business Honours in recognition of demonstrating excellent standards of philanthropy and good citizenship.

[http://www.london.edu/assets/documents/facultyandresearch/Case\\_reports\\_on\\_the\\_2005\\_Family\\_Business\\_Honours.pdf](http://www.london.edu/assets/documents/facultyandresearch/Case_reports_on_the_2005_Family_Business_Honours.pdf)

Zameer Choudrey accepting the award at the JP Morgan 2005 Family Business Honours. Also in the picture are Michael Oglesby and Rehmet Kassim-Lakha.



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## Sitara-e-Eisaar - June 2006

In recognition of Bestway Group's contribution towards the relief and rehabilitation work in the aftermath of the October

2005 earthquake, the President of Pakistan conferred upon Sir Anwar Pervez 'Sitara-e-Eisaar' in June 2006.



Sir Anwar Pervez, OBE H Pk being decorated by President of Pakistan General Pervez Musharraf with 'Sitara-e-Eisaar', June 2006.





## Awards and Recognition

### Annual Pakistan Corporate Philanthropy Awards

Pakistan Centre for Philanthropy (PCP) was established in December 2003. PCP seeks to raise awareness and encourage best practices of indigenous philanthropy; promote and strengthen civil society through sustainable philanthropy in Pakistan.

Through its research work PCP aims to generate informed discussions and enable informed philanthropy

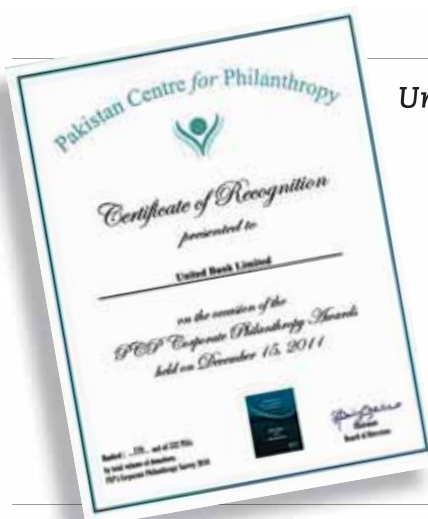
related policy decisions; encourage development work through corporate social responsibility; create a more enabling environment for philanthropy; assist grant givers by professionalising grant making; and enhance the grant recipients' effectiveness by building their capacity in forming and maintaining relationships with grant makers through Certification.

#### Bestway Cement Limited - April 2009

In April 2009, at the 3rd Annual Pakistan Corporate Philanthropy Awards, Bestway Cement received the 4th place award for volume of donations as a percentage of

profit before tax. The list included top 25 public listed companies at the Karachi Stock Exchange.

<http://archives.dawn.com/archives/147052>



#### United Bank Limited - December 2011

According to the PCP's Corporate Philanthropy Survey 2010, UBL achieved the 11th position, from a total of 532 Public Listed Companies for its philanthropic contributions. The award recognises UBL's efforts in the key areas of health, education and community development through its CSR initiatives.

At the Corporate Philanthropy Awards 2011, UBL achieved a Certificate of Recognition by PCP for its CSR agenda and amount of donations given out.

#### Honorary Doctor of Law Degree, FC College, Lahore - November 2011

In November 2011, at the 9th Forman Christian College Convocation, Sir Anwar Pervez was conferred an honorary Doctor of Law degree in recognition of his charity work in UK and Pakistan.



Sir Anwar Pervez, OBE H Pk accepting the honorary Doctor of Law Degree from Rector Dr Peter H Armacost, November 2011.





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## Best Use of Mobile in Emergency or Humanitarian Situations - February 2012



In February 2012, UBL won the 'Best Use of Mobile in Emergency or Humanitarian Situations' at the Global Mobile Awards 2012 for UBL Omni for the Transparent and Efficient Cash Disbursement Service in the aftermath of the 2009 IDPs and the 2010 flood crises.

<http://www.globalmobileawards.com/awards-history/winners-2012>

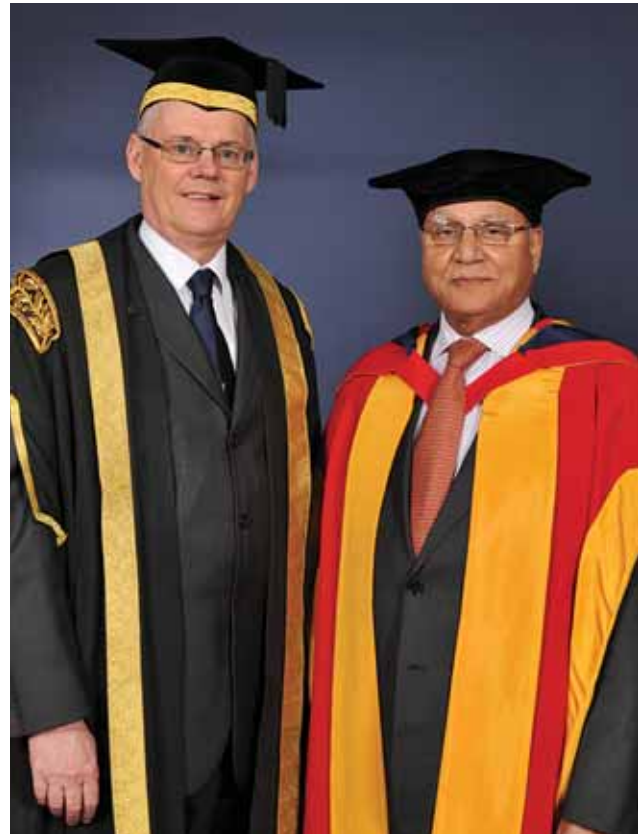
Abrar Mir, Group Head Branchless & E-Banking UBL receiving the Award from Azwan Osman Khan, Group Chief Strategy Officer, Axiata Group. Also seen in the picture is the host of the show Tim Minchin.

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## Honorary Doctor of Law Degree, University of Bradford - December 2012

In December 2012, the University of Bradford conferred upon Sir Anwar Pervez an honorary Doctor of Law degree in recognition of his charitable contributions to the wider community in the UK.

<http://www.guardian.co.uk/uk/the-northerner/2012/dec/06/immigrants-bradford-business-mumtaz-james-caan-sir-anwar-pervez>



Sir Anwar Pervez, OBE H Pk with University of Bradford Vice Chancellor Prof. Mark Cleary at the Graduation Ceremony, December 2012.



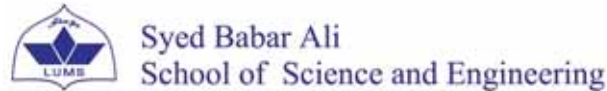
FORMAN CHRISTIAN COLLEGE  
(A CHARTERED UNIVERSITY)



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Prince's Trust



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