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Branch Code 0896

Account Number 89001107-03

For Overseas Contributions

Swift Code **HABBPKKA**

Correspondence Bank **Habib Bank Limited. New York**

Swift Code HABBUS33

Address 60 East, 42nd Street, Suite 535, New York, NY 10165, USA

Soneri Bank Ltd

Account Title The Patients' Behbud Society for AKUH Bank

Soneri Bank Limited, Islamic Banking,

Cloth Market Branch

Branch Code 0048

Account Number 1520002293

For Overseas Contributions

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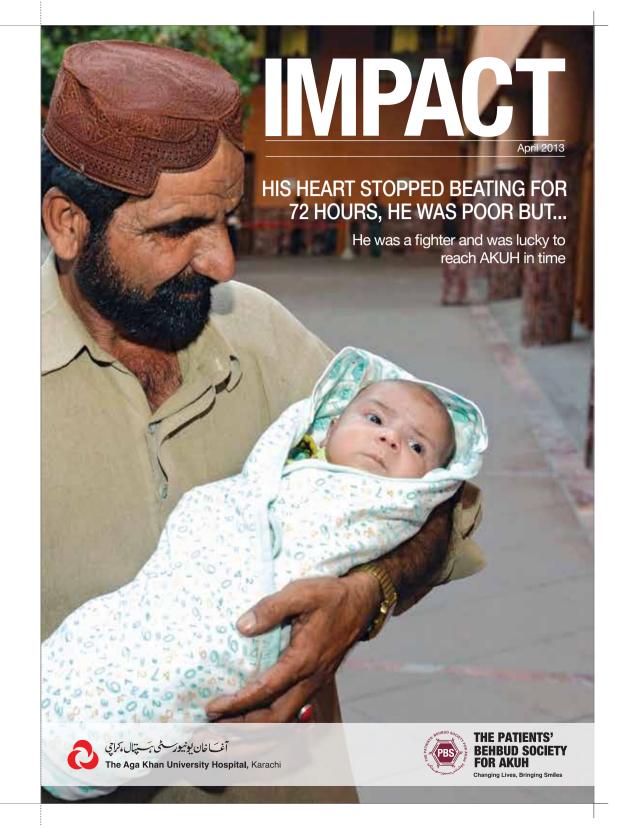
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Update From The Chairman's Desk



M. R. Monem

As poverty levels in Pakistan escalate, and the cost of living and medical treatment continue to rise, a number of people are unable to afford reliable, good quality healthcare for themselves and their loved ones.

The Patients' Behbud Society for AKUH (PBS) is an independent society which collects *zakat* and disburses it for the treatment of *mustehiq* patients, in accordance with shariah, at Aga Khan University Hospital (AKUH).

AKUH is a holistic medical facility, providing specialised medical services in many areas, including cardiology, oncology, paediatrics, ophthalmology and emergency care. As such, AKUH and PBS together reach out to a broad spectrum of patients across the economic strata in Pakistan.

One case where PBS is particularly proud of its contribution and assistance

is that of baby Ahmed Baloch, who received the first ECMO procedure in the country in September last year. Details of the case are given in this newsletter.

Overall in 2012, PBS received *zakat* of over PKR 92 million and in-kind support of PKR 15.54 million. During this period, 2,696 patients were assisted with over PKR 81 million.

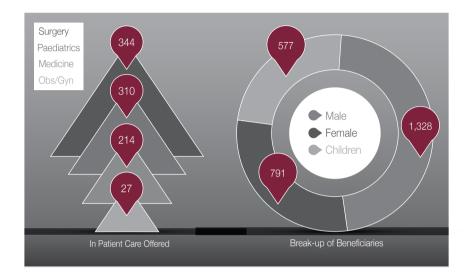
We would like to thank our *zakat* contributors and donors for their generosity and support, which has enabled us to keep alight the lamp of hope for so many needy patients. By using our resources to assist those less fortunate than ourselves, we not only fulfil our religious obligations and earn the goodwill of Allah, but also help to make the world a better place for those less privileged than we are.

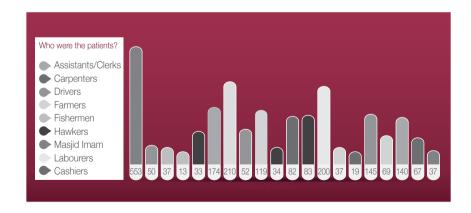
In the words of Albert Pike "What we have done for ourselves alone dies with us; what we have done for others and the world remains and is immortal."

Gratefully yours,



The Difference We Made in 2012





2.696 Patients assisted in 2012

Cover Story Assisting in a Miracle

In a country where the vast majority of the population has limited access to basic medical facilities and high quality healthcare is available to only a select few, baby Mohammed Ahmed Baloch's story is little short of a miracle.

Ahmed from Dera Allah Yar, Balochistan was born with a serious abnormality in his heart. It affected the amount of oxygen in his blood, and resulted in severe breathing difficulties that manifested themselves from the day he was born. Doctors in Quetta diagnosed that he had cardiac problems, and his parents were advised to take him to Aga Khan University Hospital (AKUH) in Karachi.

Paediatric cardiologists at AKUH diagnosed that the two major blood vessels that carry blood away from the heart were misconnected. As a result,



Mohammad Ahmed Baloch

he was a 'blue' baby, with inadequate oxygen in the blood. Corrective surgery was his only hope of survival. He required an operation that would switch the heart's blood vessels back to their normal position and permanently correct the problem.

The operation was performed successfully at AKUH, but after the surgery Ahmed's blood pressure started to drop and it soon became evident that his heart was failing. His doctors realised that artificial heart support was necessary to give his heart time to rest, recover and function properly.

For this purpose, Ahmed would have to be placed on a heart-lung bypass system for a few days, which would function as a substitute for his heart. This was an extremely demanding procedure in terms of technical expertise and skill, and had never been performed in Pakistan, where even the systems and equipment necessary for the procedure are unavailable.

The medical teams at AKUH set up a customised heart-lung bypass system that acted like an ECMO (Extra-Corporeal Membrane Oxygenation) machine, and placed Ahmed on it for 72 hours. This period was critical for Ahmed as well as for the medical team.



Physiotherapy at AKUH

As the 72 hours wound down, a wave of relief and triumph swept through the medical team as the ECMO system was switched off and Ahmed's heart began to beat on its own.

The total cost of Ahmed's treatment, including the surgery, hospital stay and ECMO, was over PKR 1.5 million. For Ahmed's family, this amount was well beyond their extremely limited means. They would have been compelled to give up hope of Ahmed's survival if the Patients' Behbud Society for AKUH (PBS) and the Hospital's Patient Welfare Programme (PWP) had not covered a major portion of the cost of his treatment.

Little Ahmed's long journey, from birth to health through a major surgery

and the pioneering ECMO procedure in Pakistan would not have been possible without the courage and persistence of his family, the dedication and expertise of the medical team at AKUH, and the financial support provided by PWP and PBS.

"If AKUH had not assisted us, it would have been impossible for us to raise the funds required for his treatment, and we would have been compelled to take our baby back home."

Ahmed's Father

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By Helping Another, Our Own Burden Is Lightened Mrs Talat Dehlavi. Executive Member. PBS



Talat Dehlavi

The course of each life follows an individual path and makes a fascinating story. Yet the average humdrum leaves little time for reflection.

If we pause to think we discover that sadqa is not only of maal. It also has many other forms. To forgive, respect, counsel and help, encourage, guide in someone's difficulty, share happiness and sorrow, protect from harm, show someone the way, remove obstacles in their path, giving a silent dua, a smile, affection, nursing an ailing person, or quite simply giving time. All these are easy to do and where there is a will, the way is soon found.

I knew what zakat meant but with my own interpretation. Having had to overcome many restraints which circumstances imposed, I feel that the human spirit can conquer all.

As the wife of a diplomat, I was not permitted to work abroad. But there was no bar on volunteering. So my studies in child psychology were not wasted. I had a group of willing volunteers introduce play-therapy to hospitalised children with serious illnesses in the Children's Hospital, the Neurological Clinic and an orphanage in Yugoslavia. Later in Paris, I spent four years as a volunteer with the French Red Cross at a hospital for autistic and schizophrenic children. Thus I felt fulfilled as I found a useful occupation that satisfied my desire to follow my father and grandfather's path who took a medical mission of the Hilal-e-Ahmer to support our Turkish brothers during the Balkan War (1912-13).

We hear that Pakistanis are known for being generous givers of charity but I knew little about how to tap into these hearts when I joined the Patients' Behbud Society for AKUH (PBS).

Over the short time that I have been with this comparatively young PBS (people are only beginning to connect it with *zakat* and not petrol!), I have seen many committee members from different walks of life, but one prevailing element is the cheerful atmosphere at the meetings where the agenda is very serious with the senior members splitting hairs while discussing the approximately 300 cases reviewed each month.

How can that be possible? Over the years that I have been involved in helping the ailing, my observation is that we all have a desire to do good, and are taken by surprise at how infectious this feeling is, and how rewarding. By helping another, our own burden is lightened and we are astonished to discover that they have actually helped us.

The importance of a caring person in our life is like the importance of our heart beat ... our heart beat is not visible but silently supports our life. I am fairly convinced that all those associated with the PBS are drawn to it by that heart beat like a silent drum.

I want to record here deep appreciation to our donors for their generous and whole hearted support which has permitted approximately 18,000 patients to regain their health over eleven years.

I cannot stress enough the importance of the PBS *zakat* programme at AKUH, because patients can access the best treatment in the finest professional medical environment.

Patients who are assisted through *zakat* come from some of the most deprived areas of the country. They often come after exhausting all other centres of care, and their meagre means. The reputation of AKUH as their last hope, because it is justifiably considered the best, (and, mistakenly, unaffordable) can be estimated by a glance at the

courtyard filled with patients who are not the elite.

The most serious surgical and medical problems affecting patients of all ages, from every walk of life, and every area of the country are treated at AKUH, while the 'elite' keep the hospital running, the generosity of those who believe in sharing their blessings allows the deprived to get the same treatment through financial assistance.

On an average around 300 in and out patients per month receive treatment at AKUH through the PBS *zakat* fund. An amount of approximately PKR 7 million per month is disbursed for such deserving cases.

With your continued and, *inshallah*, increasing support, greater numbers of needy patients will be cared for.

May Allah bless you and increase your happiness and give you amal ki taufeeg.

Ameen

"Had it not been for the financial assistance and high quality care provided at Aga Khan University Hospital, my nephew would have died."

A Patient's Uncle

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Feature Story All I Want is to Go Back to School



Muzaffar

Six months ago, 11-year-old Muzaffar, a resident of Lyari, Karachi, kept suffering from bouts of high fever and an upset stomach. His mother dragged him from one neighbourhood physician to another, determined to restore him to health. But every doctor made a different diagnosis and prescribed a new medicine, which made him even more ill.

"I simply wanted to see my son back in school," says Kulsum.

Deprived of an education herself and washing dishes her only route to a monthly income, she knew the importance of an education for her young son.

Even with mounting loans and a family of six to support on her and her elder son's meagre salaries, Kulsum continued her struggle to find a cure for Muzaffar. She eventually admitted him to a private hospital where even after a month of treatment, there was no improvement in his condition. Luck was with her as one of the doctors at the hospital bluntly advised Kulsum to take him to a consultant at Aga Khan University Hospital (AKUH), her only real hope of diagnosing the illness and treating it before it was too late.

It was not until Muzaffar had a serious bout of nausea that Kulsum summoned up the courage to rush him to the Emergency Room at AKUH. Here, he underwent a battery of tests for proper diagnosis and was visited by teams of doctors to understand what was happening. He was diagnosed with ulcers of the large intestine. Having lost a lot of blood and very uncomfortable by now, he had to be admitted to the Intensive Care Unit. A week later, he was shifted to the general ward where he stayed for a month before his scheduled surgery.

"Had Muzaffar not received treatment at AKUH, he would not have survived," said his grateful mother, having lost two sons earlier due to inadequate care.

Muzaffar has since returned home and is now well enough to go back to school. He still requires another round of surgery and comes to AKUH for regular consultation and tests.

"I am a bit of an outlier but I actually go through all the documents I receive and research the methods by which zakat or other funds are handled by various organisations. I think it is important to know and be sure that your funds are treated correctly."

An Anonymous PBS Donor



Main Entrance, Aga Khan University Hospital

Financial Need Assessment Process*



Patient arrives at Aga Khan University
Hospital and is seen by a doctor.
Treatment is suggested and the patient is informed of the cost.



Patient expresses inability to pay to the financial counsellor and is then assessed for eligibility to receive assistance from welfare and *zakat* funds.



There is a detailed interview to check the eligibility of the patient to receive funding. Documents like salary slips, utility bills and any papers pertaining to financial liabilities are requested and reviewed.



If the patient is deemed eligible, financial assistance is provided and the patient undergoes treatment at AKUH.



The patient recovers at AKUH after treatment and returns home. Post discharge, the patient visits AKUH for check-up if required.

*In life threatening cases, the patient is first provided treatment and subsequently goes through this process.

Our Members

M. R. Monem, Chairman

Zahir Janmohamed, Honorary Secretary

Anwar Rammal S. M. Pervez
A. Raheem Tariq Talat Dehlavi
Aslam Jindani Yasin Malik
Ebrahim Sidat Yasin Siddik
Nadeem M. Khan Zahid Khan

PBS is Grateful to its Partners























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We Give Zakat Purely to Please Allah

Interview of Mr S. M. Muneer, PBS Donor



S. M. Muneer

Din Group of Industries is among the largest donors of The Patients' Behbud Society for Aga Khan University Hospital (PBS). The Chairman of the Group, Mr S. M. Muneer, is not only a dynamic industrialist but he is also a philanthropist and humanitarian. He is the Chairman of the Chiniot Anjuman-e-Islamia Pakistan and in that capacity he is involved in the management of various hospitals and a school that provides subsidised services to the needy and deserving.

In this issue, we interview Mr S. M. Muneer to find out more about him, his family and his perspective on AKUH and the PBS.

Q: Tell us something about yourself and your family.

▶ I am the eldest of my siblings. My family migrated to Pakistan from Sholapur, India in 1947. My father was a businessman, but had to leave his business and assets behind when the family migrated to Pakistan. My father started a leather business in Karachi.

We exported raw skin and by 1960 we were the biggest exporters of leather in Pakistan.

I joined my father's business in 1963. Soon after I joined, the leather industry in Pakistan went through a crisis, and we had to close down our business and begin afresh. Those were difficult days, and I had to work very, very hard. However, I am a good salesman and I managed to generate many international orders, despite poor market conditions. Over time, the business expanded, and my brothers and children joined it. We are now one of the biggest exporters of leather in Pakistan.

- Q: Muneer sahib, you are a renowned philanthropist, and donate generously to various charities, including PBS. What motivates you to do this? And why specifically PBS, when there are so many other charitable institutions?
- I give zakat properly and completely. Due to this, there has been a lot of barakah in my home and my business, despite many odds. We give zakat purely to please Allah, and not to show off, as I know that Allah recompenses us manifold for it.

I give my zakat to PBS because it is well-reputed, shariah compliant and enables mustehiqeen to avail high quality medical treatment at the Hospital. AKUH is an excellent hospital. Furthermore, its system for disbursing zakat and donations is extremely disciplined and organised. As a family, we are confident that your systems are transparent, and there is zero pilferage. For this, we salute you.

In fact, because of this faith in PBS, we are now its single biggest donor and we are very proud of our association with this organisation.

Q: What particularly did you like about the *zakat* system at AKUH?

▶ Primarily, the fact that it is very well organised and transparent. The procedures in place are in accordance with shariah. There is experienced staff to verify information given by patients and to ascertain that a candidate is eligible for zakat. At times when there

is a doubt, your office also makes phone calls or sends officers to the field to do a brief background check on patient/family details. This ensures that only genuinely deserving people get *zakat*, which is important.

Q: Can you tell us something about the other charitable institutions that you are involved in?

- ► I am the Chairman of Chiniot Anjuman-e-Islamia Pakistan. We have two maternity homes operating in Karachi, where most of the patients are offered subsidised treatment. We also run a big school and college with approximately 2,000 students, of whom many students are exempt from paying fees.
- Q: There is a perception that AKUH is a hospital for the rich, and is not accessible to the public or common man. Do you agree with this perception?



First and foremost. I have to sav that the perception is that AKUH is the best hospital in the country. This is the perception that I have, that my family has, and that other people have too. My family and I have been to the best hospitals in Canada, Singapore. London etc., but we all acknowledge that AKUH is among the finest. However, there are people who feel that it is for the affluent only. This, I believe, is an incorrect perception. High quality medical treatment is expensive, but AKUH has a very effective Patient Welfare Programme that enables needy patients to apply for and receive welfare or zakat support. The number of rickshaws that are parked outside AKUH at any given time, as well as the range of social strata that may be seen among the patients and attendants in the hospital courtyard are testament to the fact that AKUH is truly a hospital accessible to all.

However, one issue that I have observed is that you are unable to entertain every application for *zakat* funds. I am sure that this is partly because of limited funds available, and partly because you adhere strictly to shariah regulations when determining a patient's eligibility for *zakat*. Otherwise, your systems are all very good.

Q: You have been associated with the health sector of Pakistan for quite some time, and run a charity hospital. With all this experience, what do you think are the most important issues that

need to be addressed immediately?

◆ The quality of medical care available at most local hospitals that are accessible to the common man is not good. Their medical facilities and infrastructure, as well as the calibre of their medical staff are inadequate. There is an urgent need for funding to be provided to these hospitals so that they may upgrade their facilities and hire and retain competent, dedicated medical staff.

Due to this dearth of adequate comprehensive tertiary healthcare facilities, many more patients visit AKUH, which puts a lot of pressure on their resources and facilities.

- Q: Finally, we would like to have your advice and a message for your fellow philanthropists.
- ▶ In Pakistan, you have many sincere philanthropists but they have to be convinced of the worthiness of your cause. Anybody who donates money, checks whether it is being rightly utilised.

I have complete faith in AKUH and the work that it is doing. So much so that I have recommended it to other people who look for avenues to give *zakat* and donations to, and many people have given their donations to the hospital on my recommendation.

You can deposit your Zakat

as zakat to

Send your zakat contributions to:

The Patients' Behbud Society for AKUH

Stadium Road, Karachi.

Tel: +92 21 3486 2961/2903; Cell: +92 332 314 2060

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