



ANNUAL  
REPORT  
2017-18

Development with Dignity  
ترقی عزت اور وقار کے ساتھ





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Indus Earth Trust (IET) is Pakistan based, not-for-profit organization working in the area of sustainable development. Established in 2000 to aid neglected coastal communities in Pakistan, IET realized the impossibility of pin pointing a single issue hindering development.

IET's approach to planned interventions has thus been of Integrated Development. Our Programs target the main underlying issues affecting these communities under the Eight program areas of: Safe Drinking Water, Renewable Energy, Livelihood Employment, Community Physical Infrastructure, Indigenous Housing Systems, Food Security & Nutrition, Climate Change Adaptation and WASH. Tackling these program areas simultaneously uplifts and benefits communities in a holistic manner. It is our belief that this methodology results in long lasting and sustainable change.

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## Mission

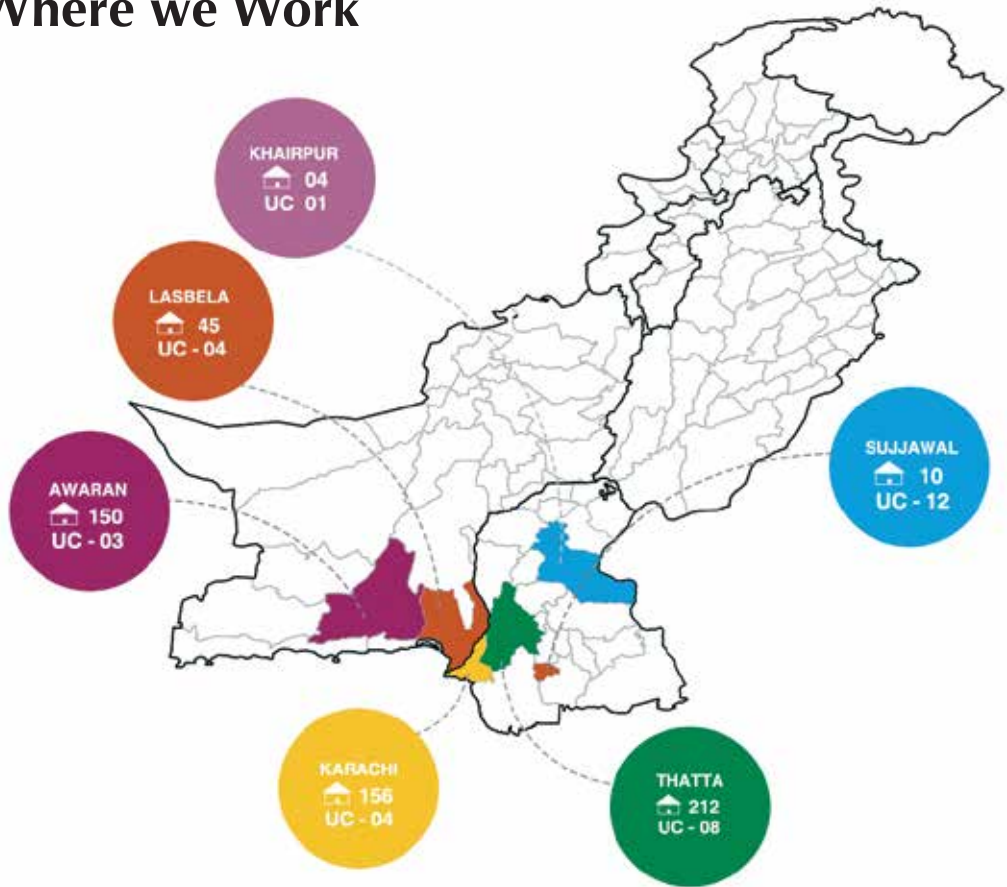
Indus Earth Trust's mission is to facilitate a movement to raise living standards by enhancing socio-economic conditions through an integrated development approach, which incorporates reduced use of fossil fuels, and Vision encourages the exploration of the Sustainable Development Goals while ensuring the protection of flora, fauna and marine life.

## Vision

**Development with Dignity**

ترقی عزت اور وقار کے ساتھ

## Where we Work



IET is an environment conscious organization ensuring Sustainability of its efforts wherever they may work. Environment impact assessment are conducted prior to initiation of any project to ensure that flora, fauna and Environmental processes are not disrupted by interventions.





## Chairperson's Message

It is my pleasure and privilege to write this letter for the Indus Earth annual report.

This year we have completed many successful projects but also faced few mishaps to learn and to reflect about our development work. At Indus Earth our core philosophy is to focus on the most under privileged population in Pakistan and to bring them up from below poverty line. However over the years we have learn from own social mobilization and social development work that poverty is not only income-related but it is multidimensional. It's subject to people having access to education, access to banking and affordable healthcare, for example. Thus Poverty is a complex social and development problem and we need a systemic approach to understand and manage this complex challenge. Indus Earth social development team always used an integrated approach which is the most suitable approach to manage complex problems. However the solution must be specific to the community needs and their inspirations. There is no single universal or global model which can be applied to every community and social development program, we need local solutions to the local problems because every community is unique and special for us.

Indus Earth has now successfully developed its own assessment tools for poverty assessment methodology and integrated approach to develop community across Pakistan.

We have built those communities through job skills, business management, small startups with projects funding.

We conduct training and education programs for adult and young females to learn and design their own individual

development paths for themselves and help their family and community.

In order to achieve our social development mission every village and every community we worked were assessed through very thorough surveys and evaluations, to understand where and how are they poor, what they lack, what they need to lift themselves out of poverty." people don't only have material needs but also desire better lives. So, you have to balance material needs with the environment, culture and various means of personal expression.

I would like to thank my Indus Earth team and our CEO Mr Shahid Khan for outstanding work they have done, thank you all. I have full trust on Indus earth team's commitments and hard work. Our team at head office in Karachi and our many field offices doing most important an exciting work for social transformation at grassroots levels. They have done a wonderful job despite many complex and unprecedented challenges.

I would like to thank our donors and partners working with us during the most difficult and challenging time of our life. Finally I would like to thank our board members and most importantly the soul of Indus Earth our CEO Shahid Khan for the support and the commitments towards the mission of Indus Earth and his magnanimous work to uplift the poor communities in Pakistan. Without the CEO Shahid Khan and the Indus Earth Board members help and strategic support, Indus Earth would not be able to achieve the success and the objectives we set in the year 2018.

My best regards and best wishes

**Dr. Nasir Afghan**

**Karachi**

**Pakistan**

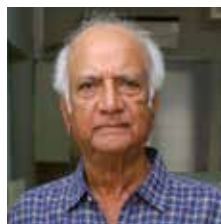
# Board of Trustees



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Group Practices



**Shahid Sayeed Khan**  
CEO and Managing Trustee  
Indus Earth Trust



## CEO's message

It is now imperative that as a country, we continue to reduce our carbon footprint and take cognizance of the water crisis that is slowly becoming the major issue for all of us.

To that end IET has built 25 reservoirs containing 21 million litres of water in Sindh Kohistan funded by the Coca-Cola Foundation; six solar water pumps funded by HBL and lessons being imparted to communities in the conservation of water.

In the energy sector IET has built 4 solar mini grid stations in different locations of Thatta providing a total of 40 Kws of power. This programme was called "Light is just not Enough (JLINE). Each of the 4 communities pay for the electric power depending on their individual consumption. Within this system, extra power and separate metering system has been provided for local enterprise where energy is needed to start small scale businesses. These enterprises are being monitored so ascertain the true value in the provision of solar power.

IET has an ongoing policy of encouraging enterprises and we are very pleased to say that one of IET's beneficiaries Ms Saima Khatoon won the PPAF Amtul Razeed Award 2018 as the best Rural Entrepreneur, competing with all the civil partners of PPAF throughout Pakistan.

IET is indebted to PPAF, Coca Cola Foundation, USAID, Rotary Club, HBL Foundation, Mehran University of Engineering & Technology for initiating various projects that supported communities in Sindh Coastal Belt. These are perhaps the most affected by the poverty cycle and recently where 1000s of acres of land has been destroyed owing to sea level rise. I am thankful to the Chairman and Indus Earth Trust Board for continuous guidance and support, which played pivotal role in IET's growth and successful implementation of the programs. The entire IET team, including those who work directly with the local communities; deserve my heartfelt gratitude for their dedication and belief in what they are doing. Success of the program would not have been possible without continued support of community activists, particularly women members who have worked tirelessly.

I owe them special thanks and I am confident that we will continue our efforts with same enthusiasm and passion in future.

**Shahid Sayeed Khan**  
**CEO and Founder**  
**Indus Earth Trust**



## Success of 2018

### Water

**26,000**

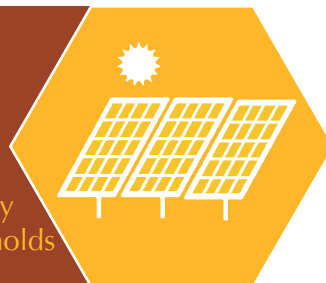
Water access to  
26,000 households



### Energy

**15,000**

Renewable energy  
to 15,000 households



### Wash

**26,000**

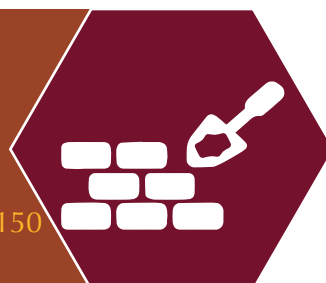
WASH facility to  
26,000 households



### Housing

**150**

Indigenous  
Earth housing to 150  
households



### Livelihood

**4,000**

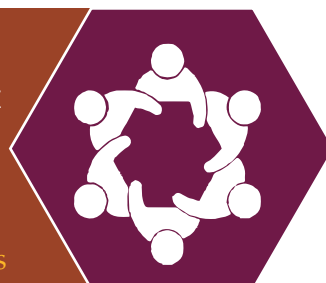
Livelihood  
opportunities to  
4,000 households



### Traing & Development

**7,000**

Training and  
Development to  
7,000 households



## Indus Earth Trust Field Visits



Appraisal Visit of Abid Rafiq Ghazi - CEO of HBL Foundation, Thatta.



Coca-Cola team distributed water wheels among local women in Kohistan, Thatta



Team of PPAF along with IET member Visited different villages for analyzing the livelihood opportunity in Thatta.



Federal secretary with UNDP regional head visit site.



PCP Conducted meeting with board of trustees of IET.



HBL Foundation visited field to analyze the condition of villages in order to install Handpumps.



Students of community Theater visited Ishaque Jokhiyo village after installation of Solar Mini Grid



Team of Pakistan Center of Philanthropy (PCP) visited field for verification and certification of all projects of IET.



CEO of IET Shahid Sayeed Khan inaugurated Solar Mini Grid project funded by USAID.



Monitoring the NMER-II feedback from residents of district Thatta



CEO of PPAF Qazi Azmat Isa and CEO of Reenergiz analyze the impact of Solar Mini Grid on the lifestyle of Households of Thatta.



Board Meeting of IET to discuss organization future goals.



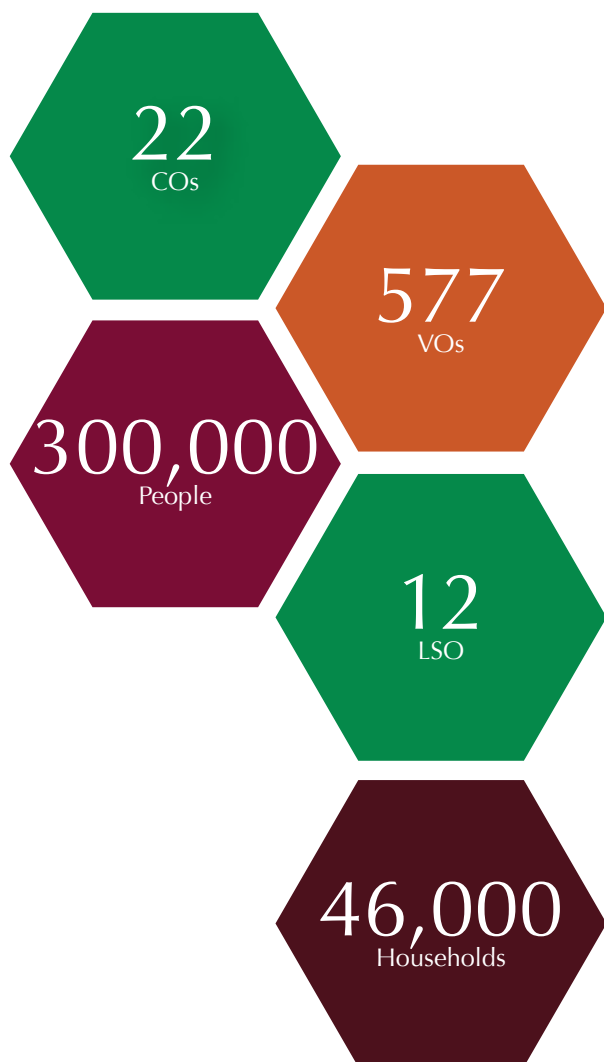


## Community mobilization

The aim of IET's Community Mobilization Program is to organize the poor segments of the society into their own community based platforms for inclusive and community development. This is accomplished through a three-tiered grassroots structure of community Organization i.e. formation of settlement level Community Organizations (COs), Village level Village Organizations (VOs) and Union Council Level Local Support Organizations (LSOs).

Community Mobilization and Organization process involves the poor households in grassroots level planning and implementation of community based projects. In addition, this is aided by the nurturing and training of community Resource Person CRPS. The model ensures community participation, ownership for development, capacity building and women empowerment. Moreover, it builds linkages between the rural communities and relevant government and non-government organizations, allowing them improved access to public services and local markets. Indus Earth Trust works to bring people out of poverty by helping them help themselves. All our projects have a sustainability component which is integral for long term and successful development of beneficiaries and community on the whole. Communities are developed through community

management skills training to generate savings for interventions. They contribute to the project through material, labor or funds. Community organizations are formed to ensure sustainability and capacity building of the locals. This process ensures that the community is equipped to manage their own affairs and stand up for their requirements in an organized manner. Community organizations consist of men, women, disabled and handicapped are also included to ensure inclusive representation of the population. The community is then trained to adapt and manage projects designed for their uplift. The savings generated by the members of COs form an essential component of the income generation process that is critical to the sustainability of the COs. In addition to these savings which are kept in their community bank accounts, the communities were also able to generate financial resources as community contribution to various community level interventions especially the physical infrastructure schemes. In order to effectively lead the community organizations, IET provides various kinds of trainings to the managers and leaders of the COs, VOs and LSOs; enhancing their knowledge and skills. These trainings help the community leaders to efficiently identify, prioritize and implement community driven interventions.



Team of IET mobilizing households of different villages of Thatta regarding the importance of Solar Mini Grid.



Educating resident of Kohistan about how to fill forms and providing awareness of Water for Women project.



Motivating women to participate in different project activity such as; billing, operations and maintenance of solar mini grid.



# Training and Development

Indus Earth Trust Community skills development program helps to empower local people to understand how their skills and knowledge can be enhanced and shared to improve the wellbeing of others in their communities. The purpose of community Training and development is to improve the capacity of individuals and groups of all ages through their actions, the capacity of communities, to improve their quality of life. Indus Earth Trust training and development program targets multiple groups including leaders of community organizations, youth, women, men and the disabled persons, to enhance their incomes by giving them skill training and teaching skills appropriate to their circumstances and social background for a better life and future.

**Community Management Skills Training (CMST):** The Community Management Skill Training (CMST) is designed for presidents, general secretaries and managers of Community Organizations for the purpose of mobilizing and consolidation their capacities to identify their challenges and decide priorities at their own. IET trained 200 individuals in CMST. CMST aims to enhance the knowledge, skill and capabilities of the participants in planning and managing their community organizations and resource mobilization at local level. It provides the participants an opportunity to build their capacities to break the vicious cycle of

poverty of the communities by undertaking the poverty reduction and income generating activities at their own according to the community needs. Indus Earth Trust emphasizes training for successful adoption of new technologies. It ensures ownership, responsibility and long term continuity of initiatives. Community management skills training is essential for community development interventions.

**Enterprise Development Training (EDT):** Entrepreneurial Skills are central to improving employability and livelihood opportunities, reducing poverty, enhancing productivity and promoting environmentally sustainable development. IET trained 80 individuals in Enterprise Development; EDT training taught self-assessment of individuals, business cycle, business Plan, business calendar, business feasibility, business financial record keeping, Marketing, Demand & Supply, market survey, business risk management and documentary on evolving of KFC and exposure visit of Syntech Fibers company at Korangi, Karachi. Participants were inspired by the humble beginnings and success of the organization. The take home message was that one can be successful without money if they are persistent.

**Financial Literacy Training (FLT):** State Bank Pakistan and Indus Earth Trust jointly trained 200 beneficiaries in financial literacy.



FLT educated preparation of domestic budget, Income and Expenses, savings, investments, national financial institutions and their products, Insurance, small loans (Micro Credit) and also included information on opening a bank account, helped open their accounts and shared benefits of maintaining an account. The individuals were from Karachi and various IET villages at Thatta district. These individuals were from diverse education and professional level. They were taught basic financial literacy to be able to manage their finances.

### **Water and Sanitation, Health & Hygiene Training (WASH): WASH**

training program aims to facilitate water resources management, water quality monitoring and promotion of good hygiene and sanitation practices. There is need in improving access to water, increasing community capacity to manage and better use water resources, improving water supply infrastructure in arid and semi-arid areas, improving water sanitation and hygiene practices, as well as protecting watersheds. Water related Initiatives that promote access to water resources and improve hygiene and sanitation through the construction of wells, water purification methods, water distribution networks and sewers. Indus Earth Trust trained 1000 women in WASH sector.



Energy CRPs training at ZEBTech, Gharo



Wash Training at schools of Kohistan, Thatta



Delivering financial literacy training by State Bank to beneficiaries.



## Livelihood

Indus Earth Trust Livelihood development program was designed to help improve the quality of life for marginalized people by providing them productive assets, livelihood opportunity and protection; thereby giving them hope to constructively contribute to their communities. IET divided livelihood development program in urban and rural areas, we realize that business dynamics, market, customer approach and business infrastructure and goods are different.

IET enhanced their skills, knowledge, education, ability to labor and good health that enable people to pursue different livelihood strategies and achieve their livelihood objectives. It encompasses people's capabilities, assets, income and activities required to secure the necessities of life.

The LDP comprised of four components: (i) investment in human capital, by establishing and strengthening village-level governance structures and training individual beneficiaries in off- and on-farm livelihood activities (ii); Investments at union council level, under which initiatives such as Production Centers, Community Livelihood Fund Center, Nokri ya Karobar Center (NyKs) and Youth centers. (iii) Market linkages development

through the common interest groups.

Livelihoods Development program targets multiple groups with focus on women, widows and the disabled to enhance income and sustain life. Increasing cost of living requires more than one source of income per household. With consideration to local situation and resources skills training and sustainable livelihood options are provided to help improve living standards. By diversifying their skill sets, communities and families are better prepared for future events and have a larger income coming into their homes. In the long run, such trainings are necessary for sustaining the future prosperity of these communities, as these skills will be passed onto future generations.

IET has an ongoing policy of gender balance in every project, program and activities and also encouraging rural women to participate in economic activities through developing enterprises at local level. We are very pleased to say that one of IETs beneficiaries Ms. Saima Khatoon Jokhiyo won the PPAF Amtual Raqeeb Award 2018 as the best Rural Entrepreneur in Sindh, competing with all the partners of PPAF throughout Pakistan.



'Appreciate certificate given to Saima (Household of Thatta) of Best Entrepreneur by CEO of PPAF Qazi Azmat Isa".

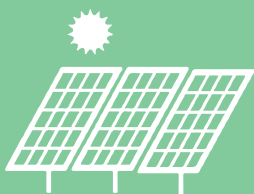


Exhibition was organized by team of PPAF and IET to showcase some best enterprise developed by villages of Thatta.



Group Picture of women who get best entrepreneur award with Rizwana Yasmeen Captain of Pakistan Women Hockey Team & Roshan Khursheed Bharucha Chairperson of PPAF in the Ceremony of Amtul Raqeeb Award inaugurated by PPAF.





# Energy

Pakistan suffers from massive energy deficits. Development is impacted due to lack of electricity. Rural areas have limited or no energy supply from the national grid. Indus Earth Trust focuses on providing off grid independent and local energy sources which can tap the local environment to fulfil the energy requirements. Coastal area of Pakistan is a prime location for the use of renewable energy technologies. Long-term viability with decreasing capital costs makes them an ideal source of energy.

Indus Earth Trust has pioneered Solar Mini-Grid Energy projects in Pakistan and has been working at community level in coastal areas of Sindh for many years. Indus Earth Trust implemented Solar Mini-Grids under the "Just Light is Not Enough" (JLINE) project, this project was funded by Pakistan Poverty Alleviation Fund (PPAF) and implemented in Thatta district, Sindh.

## Energy for Social Change

Indus Earth Trust (IET) implemented a 5-month project under the AFGP / USAID Energy Solutions Priority Area. This innovative project plans to provide a solar mini-grid for all of Haji Muhammad Ibrahim village in District Thatta. IET proposes to construct the foundational micro-grid with its own funds, and give complete control of the grid to the community through a village cooperative. The project aims to improve the

living standards of the village with a solar panel for each of 32 households (93 women and 82 men). Solar Mini-Grid will provide one light in each room, one light outside and one for the cooking area, as well as a fan and a mobile-phone charging point. The mini-grid also electrified other places in the village, including schools, community gathering places and shops, hotel as well as village roads. IET build the capacity of community members to operate and maintain the solar micro-grid equipment and ensure sustainability through an appropriate monthly billing system controlled and managed independently by the community organization.

## Nurturing & Mentoring, Evaluation and Research

### Awareness Sessions

As a part of the Nurturing and Mentoring phase Indus Earth Trust has successfully conducted the planned solar mini-grid awareness sessions in all four villages, namely, Bachoo Kolhi, Jaffer Jokhio and Ishaque Jokhio and Hamzo Sammo. The response of these sessions was astounding. The community actively participated in these sessions with great zeal and zest. They also realized the importance of duly payment of their monthly bills and now the look forward to pay their bills on time.

IET focuses on harnessing and using easily available renewable resources such as sunshine and wind in the coastal areas. IET ensures sustainability in its projects by empowering local community organizations. COs are responsible for saving funds for the operation, maintenance repairing and long term sustainability of interventions. The COs collect energy fee from users which goes to a bank account and is used by the community for maintenance of the solar power systems.

### Solar Energy Training Workshop

Pertaining to the ongoing social and technical challenges occurring at the four mini-grid in the four allocated villages, Indus Earth trust decided to arrange a training workshop, as a part of the nurturing and monitoring regime, to educate, facilitate and equip the local community with the necessary skills required to ensure the sustainability of the installed solar systems. Hence, we selected a team five individuals from each village on the basis of commitment, eagerness to learn new things, education and availability. A total of 20 villagers were selected for the

training workshop from all the four villages.

The second session was conducted on the mini-grid site where all the participants gathered in groups of five. They were physically demonstrated on how to operate and maintain all the key components of the system. Participants showed keen interest and as a matter of fact they were given the hands on opportunity to experience the cleaning and meter reading operations. Participants learned the right method to clean the solar panels, furthermore, they also learned how to take reading from energy meters effectively. Overall, the training workshop proved to be fruitful for the participants.

On site demonstration consisted of the following activities:

1. Solar panels' cleaning and maintenance hands on training
2. Batteries' cleaning and maintenance hands on training
3. Demonstration on how to effectively take meter reading and maintain log sheets
4. Practical demonstration of safety measures to be needed during maintenance.

### Community Theater

The goal of these performances was to make the community aware about the importance solar mini-grids and to educate them how to take care of the mini-grids. A local enthusiastic performing Awaz arts group was consulted to convey the message to the community through a performance in a convincing and effective way. Community attendance to the theater was more than expected. Women, children and men all took part in the activity with great excitement. The basic plot of the play was a setup of a small off-grid village where people use candles or kerosene oil for their energy requirements and pay hefty amounts to barely meet their energy needs. Then, the village was introduced to solar technology that changed their lives. Through role playing they were also informed where the fund from monthly bills would be collected and how that amount will be utilized. An emphasis was on consequences if they stop paying bills and stop taking care of the solar mini-grids.



Solar Mini Grid Installed in Ishaque Jokhiyo.



CEO of IET Shahid Sayeed Khan Inaugurating Energy solution- Solar Mini Grid project in Thatta.



# Water



Water is a basic need of life and is in fact, life itself. Pakistan is one of the most water-stressed countries in the world. There is a drop in groundwater levels in coastal areas as well as deteriorating quality with raising salinity levels. This has a negative impact on overall life in the region. Pakistan has the world's fourth-highest rate of water use. This suggests that no country's economy is more water-intensive than Pakistan's. According to the IMF, Pakistan's per capita annual water availability is 1,017 cubic meters perilously close to the scarcity threshold of 1,000 cubic meters

## **Water for Women Program - Water Replenishment**

The Water for Women program aims to provide access to water through replenishment of ground water and rainwater harvesting. The major components of the project are rain water harvesting, Installation of hand pumps, water wheels and women training program on water, sanitation, health and hygiene (WASH) and water purification techniques. An integral part of the project is to train the community regarding better practices in WASH. After over-achieving targets for water replenishment with Coca Cola Foundation in 2017, the

Foundation has collaborated with IET for a second consecutive year. The 'Water for Women' project, seeks to replenish 200 million liters of water in the freshwater starved, arid area of Kohistan, district Thatta of Sindh.

The aim of this project is to replenish ground water by harvesting rainwater for about 5,500 inhabitants of 25 villages covered by the project area. "Water for Women" project implemented in semi-arid area of Jhampir district Thatta, Sindh, Pakistan. This project focusing on women water related issues, especially fetching water from the long distances, carry jars and cans on their shoulders which very painful in high temperature.

## **Water Wheels**

Water for women program will facilitate through 'H2O wheels' that will remove the burden from their shoulders during fetching water from long distance. It is a simple and effective product that will help transport safe water. This saves time and alleviates the physical strains that the underprivileged experience as a result of water collection.

Indus Earth Trust has a women centered approach to water provision as women are responsible for providing water to their households and villages.



On average every day, women walk from one to five kilometers to get water. Water containers are 10-20 liters' capacity. These containers are carried on their head. Water wheels for transporting water, these have a capacity of 30-35 liters, twice the capacity of their containers. The women do not need to make more than one trip to the water source. Women need to push the water wheel so the weight of carrying the water container has been reduced off

their shoulders and head, resulting in better health. Indus Earth Trusts participatory approach to development process the program identifies, prioritizes and implements projects with prior consultation of communities through community organizations. This community ownership is integral to sustainability. The communities are responsible for maintenance of operations water supply schemes.



Sand filtration training was given to women of Jhimpir, Thatta.



Water Wheel distributed among women of Jhimpir.



Educating women how to use Water Wheel



## Community Physical Infrastructure - CPI

IET Community Physical Infrastructure CPI program is mainly focusing on small infrastructure projects; which includes drinking water supply, link roads, culverts, small bridges, check dams, water channels, land development, flood protection, micro irrigation system, solar home lighting, bamboo schools, rain water reservoirs, cause way, tube wells and hand pumps. These schemes have been benefited approximately 50,000 households at Sindh and Baluchistan.

Indus Earth Trust nurtured Community Organization (CO) to prepared a village development Plan (VDP) which identified and prioritized the common needs of people. They communicate these needs to IET field staff through a resolution duly signed by a majority of the CO members.

### Rain Water Reservoirs

The arid areas of jhampir (Thatta, Sindh) have a diversity of ecosystems, habitats, and species. Due to overgrazing, degradation of soil cover and frequent droughts, the ecosystem and habitats of wildlife of the arid zone is badly affected.

Indus Earth Trust has excavated 25 reservoirs with close consultation of

local people. The total water holding capacity measured was 218.65 million. Winter rains season have been filled these reservoirs, 25 reservoirs were built and connected with natural streams to ensure feed into the reservoirs, which will also help recharge underground water. These reservoirs will help to balance within the echo system especially habitats and wildlife and migratory birds in winter season.

Main objective of construction of earthen rain water reservoirs is to retain water for a year and to increase moisture regime in the area. Water for women project – II provided 21 million liters for local population to use their domestic purpose, washing, bathing, drinking, livestock and kitchen gardening at household level. These reservoirs can hold the rainwater for the year, because rain comes in winter season, there is water evaporation is very low for six months.

### Check Dams

"Check dams" are small barriers built across the direction of water flow on shallow rivers and streams for the purpose of water harvesting.

## Community heroes

Case study: Production center launch  
Saima 2018 women's day

Saima wins Amtul Raqeeb Award for her energy based livelihood in a remote village On International Women's Day, March 8, 2018, Saima won Pakistan Poverty Alleviation Fund's national award 'Amtul Raqeeb' given to appreciate significant increase in economic living standard of households.

Saima a 24-year-old married with four daughters comes from an ultra-poor household. She lives in Jaffar Jhokio, a village five kilometers from a town in Thatta. Her husband was the only bread winner of the family working as a helper at a compressed natural gas (CNG) filling station earning PKR 6,000 a month. This was the only income for the family.



The small dams retain excess water flow during monsoon rains in a small catchment area behind the structure. Pressure created in the catchment area helps force the impounded water into the ground. The major environmental benefit is the replenishment of nearby groundwater reserves and wells. The water entrapped by the dam, surface and subsurface, is primarily intended for use in irrigation during the monsoon and later during the dry season, but can also be used for livestock and domestic needs. Most of the year, the residents of Kohistan (Thatta, Sindh) experience acute scarcity of water for agricultural and domestic use. Water sources are varied and often seasonal, ranging from ponds, tanks, lakes and streams to open

wells, bore wells and irrigation canals radiating out from large-scale dams.

Availability of water in the Kohistan region varies from season to season. Here, agriculture is confined to a single crop in the entire year, rain-fed with supplementary water from private open irrigation wells. Thus, a large number of farmers are highly dependent on the monsoon rains to recharge these wells.

Indus Earth Trust constructed 4 check dams in the different locations of Kohistan, which helps Recharging groundwater reservoirs and well, increasing soil humidity, promoting growth of surface vegetation, capturing runoff rainwater and silt.



Construction of check dam in Kohistan.



Initial construction view of check dam development.

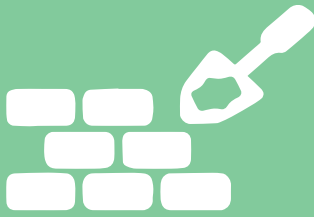


Water reservoir constructed by IET in Thatta.



Construction of check dam in Jhimpir, Thatta.





## Housing

Indus Earth Trust has considerable experience in building using earth, stone and bamboo as materials to build secure and resilient houses. The structures built have survived several years of heavy rain, strong winds and are earthquake resistant. The later training was undertaken in Tokyo University as a grant from the Japanese government.

By designing shelters that are made using local materials and training communities in proper construction methods, Indus Earth Trust can equip villagers with tools for long term sustainable shelters. Indus Earth Trust helps protect the key assets of family and income such as animals and poultry, as they are essential for development and poverty alleviation.

Concrete and make shift construction methods and materials employed have a number of drawbacks in terms of climate suitability, ventilation, long-term durability, and cost.

Indus Earth Trust partnered with world leaders in earth housing: CRATerre. Together they built three different two-room house types with a verandah each. Indus Earth Trust and CRATerre also trained masons and carpenters to build earthquake resistant houses using salvaged material from the earthquake destroyed houses in Bagh,

Azad Kashmir.

Indus Earth Trust trains masons to build indigenous material structures. They build their own houses as well as building for others as a means of income. They are using earning a decent living by providing their building acumen to others.

Pakistani villages have two basic shelter types: Pukka cement structures and Katcha (mud and thatch). Families choose their dwelling type based upon income level. The current methods and materials employed in these shelters have a number of drawbacks in terms of climate suitability, proper ventilation, long-term durability, and cost.

IET sees protecting the key assets of family and income like animals and poultry, as a necessary component of successful development intervention and poverty alleviation.

IET has considerable experience in building using earth, stone and bamboo as materials to build secure houses. The structures built have survived 3 years of heavy rain and strong winds. IET has also trained 20 masons and carpenters. These trained masons have built their own houses and are earning a good living by providing their building acumen to others.

A Mosque was completed in 2019 thanks to donations from various individuals....

### **Adobe shelters**

Adobe structures are extremely durable, and account for some of the oldest existing buildings in the world and are used extensively throughout the Middle East and Asia. The technique of sustainable use relies on the proper specification in the mixture of sand, clay and silt. In hot climates, compared with wooden buildings, adobe buildings offer significant advantages due to their greater thermal mass, providing a cool environment in the summer and warmth in the winter.

### **Compressed Earth Block – CEB Shelters**

Compressed Earth Block – CEB, is a type of manufactured construction material formed in a mechanical press that makes an appropriate mix of dirt, non-expansive clay, and an aggregate into a compressed block.

### **Bamboo Shelters**

Bamboo is one of the most underestimated materials, especially in Pakistan. It is used extensively in Bangladesh, India, Sri Lanka and nearly all the far east countries, culminating in an extremely artistic format in Japan and China. Bamboo is an excellent replacement for the use of timber which is a

depleting source in our country. It has a tensile strength greater than steel and is used from making simple baskets to major construction. IET is convinced that in combination with earth building techniques this is a perfectly sustainable system for house building. And to that end IET has built 20 houses in Sujawal which have survived the extensive rains of 2011 without a single drop penetrating the interior of the dwelling.

### **Cob Shelters**

Cob is an indigenous building material consisting of clay, sand, straw, water and earth, similar to adobe. Cob is fireproof, resistant to seismic activity, and inexpensive. It has been revived in recent years by the natural building and sustainability movements.

### **Rammed Earth**

This is a specific technique in using earth as a building material. It is becoming popular worldwide owing to its ability to withstand the unpredictable weather conditions and extreme climate changes that are occurring owing to Global Warming. To authenticate this building concept IET are using the same system to build a Prayer place at the MHIDC.



Mud Bamboo Mosque was constructed as pilot project in Gharo.



The Pilot Project of Mud House was established in Gharo by IET.



## WASH

Indus Earth Trust works to bring communities out of poverty. Improving health, hygiene and living standards is an essential area to enable economic growth in remote coastal villages of Pakistan. Indus Earth Trust provides holistic services from provision of water, construction of sanitation facilities, community outreach and training in health and hygienic practices to improve well-being. Indus Earth Trust has a women centered approach. Women are the fabric of society, responsible for passing on values. IET provides training to women and children for better health and hygiene. Indus Earth Trust provides a range of services from technical expertise on infrastructure development from roads to sanitation facilities. WASH Sessions at Schools IET conducted WASH awareness program for school children in Thatta. Students from two schools attended the session. The participants watched an awareness video in Sindhi. It highlighted important actions children should take to maintain

healthy and hygienic lives. Shah Sons partnered with IET as a Stationary partner for this activity. They provided color pencils for all participating students.

**Health Hygiene Sessions**  
IET has strongly believed in capacity building of the local communities for e.g. local people must be equipped with Skills, knowledge about their health challenges. IET design a comprehensive training program for women "Prevention from the Water Borne Diseases" is designed for the coastal communities focusing on women.

The training aims to enhance the knowledge, skill and capabilities of the of local women in preventions from the water borne diseases and how can the reduce rate of water borne diseases, preventive measures, local method of water purification, safe store of the water. It provides the participants an opportunity to build their capacities to improve their, health especially children. Six training sessions will benefit the women of 5 villages.



Implications of Unsafe Water, poor Sanitation and unhygienic (WASH) conditions 88% of diarrheal disease is attributed to unsafe water supply, inadequate sanitation and hygiene, in Pakistan every year 39,000 children under the age of five years die due to diarrhea.

Improved water sources reduce diarrhea morbidity by 21% and simple act of washing hands at critical times can reduce the number of diarrhea cases by the 35%. Improvement of drinking water quality, such as point of use disinfection, can lead to a 45% reduction of diarrhea episodes.

WHO estimates that 50% of malnutrition is associated with repeated diarrhea or intestinal worm infections as direct result of inadequate WASH. 30% children under five years underweight, 45% are stunted and 11% suffer from wasting.



WASH training were given to children of Thatta.



IET team member was giving wash training to households of Jhimpir.



IET conducted WASH training in different schools of Thatta.



Women practicing WASH training activities.

## Partnerships, Events and Outreach

### PCP

Pakistan Center for Philanthropy (PCP) visited IET's project sites, regional and head office to provide third party review of internal processes, finances, verification of projects and procedures. The visit was a preliminary requirement to receive certification from PCP which verifies NGOs are able to perform projects meticulously and up to a good standard.

IET speaks at School of Tomorrow Shahid Khan was invited as a guest speaker at World of tomorrow reimagined – School of tomorrow, an initiative by the Beaconhouse School System.

### Zabnival

IET setup a stall to engage and inspire youth to work for the less privileged individuals of society. Several students signed up with IET to offer their skills voluntarily to help develop communities.

### Rotary club

IET was invited to the Rotary Club Karachi to inform its members about rainwater harvesting as a practical solution of utilizing existing resources in a sustainable manner. Harvesting rain water prevents drying and compacting of the soil by replenishing aquifers.

### CSR Club meeting

IET attended CSR Club meeting organized by National Forum for Environment and Health (NFEH). Representatives from corporate, NGOs, and other organizations attended the meeting. Discussions about Karachi's requirements were highlighted.

### HBL Foundation Appraisal visit

HBL conducted an appraisal visit of four villages in Thatta. Abid Rafiq Ghazi, Head of HBL Foundation and Beena Raza, CSR Head at HBL were present at the visit.

### Urban Forest Spring Plantation

Minister Forest and Wildlife department invited various NGOs, private, public and civil society organizations to discuss strategy for Spring tree plantation campaign urban plantation. It was held at the Sindh Secretariat in Karachi.

### Naeem Zamindar

Energy Consultant visit

## Partners





# Events



Event at Rotary Club International Conference



MOU Signing between Indus Earth Trust and ZEBTech



Indus Earth Trust participated in Rotary CSR Club



Field visit on solar mini grid by Naeem Zameendar leader advisor of world bank and Reengeria consultants



Inauguration Ceremony of Solar mini grid Project in Thatta.



Indus Earth Trust won Amtul Raqeeb Award conducted by PPAF



IET Organized Kashmir solidarity rally in Thatta.



Amtul Raqeeb Award organized by PPAF.



Science Exhibition Organized by IET in Thatta.



Community Leaders participated in Agriculture Expo.



IET participated in Baluchistan Agriculture Expo.



Coca-Cola team distributed water wheels among local women in Kohistan, Thatta.



# Media and Communications









# Audit Report 2017-18

**Junaidy Shoaib Asad**  
Chartered Accountants



## INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF INDUS EARTH TRUST

### Opinion

We have audited the financial statements of Indus Earth Trust ("the Trust"), which comprise the statement of financial position as at 30 June 2018, and the income and expenditure account, statement of changes in general fund and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Trust as at 30 June 2018, and its financial performance and its cash flows for the year then ended in accordance with approved accounting and reporting standards as applicable in Pakistan.

### Basis for Opinion

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

### Emphasis of matter

We draw attention to Note 1.2 in the financial statements, which indicates that the Trust has accumulated deficit amounting to Rs. 23,809,852 as at 30 June 2018 and as of that date, the Trust's current liabilities exceed its current assets by Rs. 25,469,149. As stated in the Note 1.2, these events or conditions indicate that a material uncertainty exists that may cast significant doubt on the Trust's ability to continue as a going concern. However, during the financial year ended 30 June 2018, the Trust earned a surplus of Rs. 3,202,170 (2017: 2,663,918). The management has formulated plans as explained in note 1.2 to the financial statements and is confident that the Trust will be able to reverse the deficits in the foreseeable future. Keeping in view these facts, these financial statements have been prepared on going concern basis. Our opinion is not modified in respect of this matter.

### Responsibilities of Management and Those Charged with Governance for the Financial Statements

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

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

Those charged with governance are responsible for overseeing the Trust financial reporting process.

### Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that

*JSA*

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Other Offices: Lahore, Islamabad & Multan

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Trust's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Trust's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Trust to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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



Junaidy Shoaib Asad  
Chartered Accountants

Date: **11 APR 2019**

Karachi

Engagement partner: Pervez



**INDUS EARTH TRUST**  
**Statement Of Financial Position**  
*As At 30 June 2018*

	Note	2018 ----- (Rupees) -----	2017 -----
<b>NON-CURRENT ASSETS</b>			
Property and equipment	3	1,321,861	1,593,394
Capital work in progress	4	260,000	260,000
Intangible assets	5	77,436	115,577
		<u>1,659,297</u>	<u>1,968,971</u>
<b>CURRENT ASSETS</b>			
Micro credit loan portfolio	6	-	-
Advances, deposits, pre-payments and other receivables	7	2,301,340	2,739,145
Cash and bank balances	8	101,109	8,923,441
		<u>2,402,449</u>	<u>11,662,586</u>
		<u>4,061,746</u>	<u>13,631,557</u>
<b>FUNDS</b>			
Accumulated deficit		(23,809,852)	(27,012,022)
<b>CURRENT LIABILITIES</b>			
Deferred grant	9	1,114,684	15,292,414
Borrowings under mark-up arrangements	10	3,454,479	4,669,570
Creditors, accrued expenses and other liabilities	11	17,592,335	14,353,751
Due to related parties		3,765,580	2,037,590
Short term loan	12	1,944,520	4,290,254
		<u>27,871,598</u>	<u>40,643,579</u>
<b>CONTINGENCIES AND COMMITMENTS</b>			
	13	<u>4,061,746</u>	<u>13,631,557</u>

The annexed notes from 1 to 21 form an integral part of these financial statements.

  
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**INDUS EARTH TRUST**  
**Income and Expenditure Account**  
*For The Year Ended 30 June 2018*

	Note	2018 ----- (Rupees) -----	2017
<b>INCOME</b>			
Funds from donors	14	29,230,538	9,166,241
<b>EXPENDITURE</b>			
Cost of projects	15	(19,824,440)	(8,833,369)
		9,406,098	332,872
Administrative expenses	16	(8,652,135)	(9,000,684)
Finance cost		(6,755)	(9,968)
		747,208	(8,677,780)
Other income	17	2,454,962	11,341,698
Surplus for the year before taxation		3,202,170	2,663,918
Taxation	18	-	-
Surplus for the year after taxation		3,202,170	2,663,918

The annexed notes from 1 to 21 form an integral part of these financial statements.

  
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# Friends of Indus Earth Trust (Donors and Volunteers)

## LIST NAMES OF ALL DONORS AND VOLUNTEERS

### Donors

- A special thank you to the donors of Mehran Mosque (International Industries Limited).
- Murtaza Y. Mandiwalla  
(5 mosque donors)

### Friends of IET

- Shahzad Hooda, NVP
- Humayun Qureshi, Rotary Club of Karachi
- Muhammad Naeem Qureshi, NFEH
- Awaz Theatre group
- Syntech Fibres

### Volunteers

- Hunza Mukadam
- Mohammad Arhum
- Khizer Durrani
- Abeeha Iqbal
- Mahmooda Qaisar
- Atta ur Rehman
- Munesh Kumar
- Syeda Samra Hussain  
(all Habib university and other volunteers)

## Future Endeavors

### Increase geographical outreach

- Sujawal
- Badin
- Jamshoro
- Malir

### Enhance Thematic and Programmatic outreach

- Health
- Education
- Construction of school building
- WASH Programs
- Linkages with health oriented organizations
- Climate Change Adaptation Programs
- Nutrition and Food Security
- Waste water Treatment Program







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