



# Annual Report 2023–2024

**KARAKORUM AREA  
DEVELOPMENT ORGANIZATION**

[WWW.KADO.ORG.PK](http://WWW.KADO.ORG.PK)





**K**arakorum Area Development Organization (KADO) is a hybrid (Indigenous-Modern), not-for-profit organization (NGO), working for sustainable community-driven development in the Karakorum-Hindukush-Himalayan region of Pakistan. KADO has been working with international development agencies, national development institutions, and the government of Pakistan for the last two decades.

The focus has remained on socially, economically, and environmentally underprivileged communities. Building on the concept of self-reliance and collective actions, KADO became a pioneer organization in Pakistan through its inclusive practices, such as inclusion and rehabilitation of special persons, access to IT, environmental management initiatives, social and economic empowerment of women by reviving cultural identities through skills and product development interventions.

KADO was formally registered in 1998 with a joint Stock of Companies under the Companies Act 1984. In April 2020, KADO successfully acquired its licence from the Securities and Exchange Commission of Pakistan (SECP) under the Companies Act amended in 2017.



**Karakorum Area Development Organization**

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# ACRONYMS

AKRSP	Aga Khan Rural Support Programme
BODs	Board of Directors
PWDs	Persons with Disabilities
DFF	Dhanani Family Fund
EDF	Export Development Fund
GB	Gilgit-Baltistan
GBC	Gilgit – Baltistan & Chitral
GBRSP	Gilgit Baltistan Rural Support Program
GRSO	Gojal Rural Support Organization
HCCI	Hunza Chamber of Commerce & Industry
ICT	Information & Communication Technology
ILDp	Indigenous Leadership Development Program
KADO	Karakorum Area Development Organization
LSO	Local Support Organization
MASO	Mountain Area Support Organization
PCP	Pakistan Centre for Philanthropy
MOI	Ministry of Interior
P&DD	Planning & Development Department
SECP	Securities and Exchange Commission of Pakistan
SMs	Social Mobilizers
SMES	Small and Medium Enterprises
SCO	Special Communication Organization
WAF	Women Activists Forums
AP	Accelerate Prosperity
NUST	National University of Sciences and Technology
IRP	Islamic Relief Pakistan
DHH	Digital Hub Hunza

# MESSAGE FROM CHAIRMAN/CEO

## Dear Friends and Supporters,

As Chairman of the Karakoram Area Development Organization (KADO), it gives me great pleasure to present the accomplishments of the past year. 2023–2024 has been a year of tremendous progress and resilience for KADO, as we continue to drive sustainable development in the Karakoram region.

Our initiatives in climate resilience, social protection, cultural preservation, and future skills training have positively impacted the lives of countless individuals. This would not have been possible without the unwavering support of our partners, donors, and community members. Together, we are building stronger, more inclusive, and sustainable communities.

As we look to the future, we remain committed to our vision of fostering prosperity, resilience, and growth for the people of this extraordinary region. I extend my heartfelt thanks to everyone who has been a part of this journey, and I look forward to our continued work in the years ahead.

Sincerely,

Sultan Madad

Chairman

Karakoram Area Development Organization (KADO)



*“As we look to the future, we remain committed to our vision of fostering prosperity, resilience, and growth for the people of this extraordinary region.”*



# MESSAGE FROM COO



**Dear Partners, Stakeholders, and Community Members,**

As I reflect on the past year, I am filled with immense pride for the progress KADO has made, the challenges we have overcome, and the resilience shown by the communities we serve. The year 2023–2024 has been a pivotal period for us, one marked by meaningful advancements in our mission to foster socio-economic development, build climate resilience, and support sustainable livelihoods across the Karakoram region.

Through our Climate Resilience Initiative, **“Charting a Greener Tomorrow,”** we have deepened our commitment to environmental stewardship. We embarked on transformative projects aimed at addressing climate challenges through innovative financial solutions in a clean environment and sustainable agricultural practices. The climate resilience initiative piloted in collaboration with local communities are already showing promise in securing livelihoods while safeguarding the region’s fragile ecosystems.

Our Social Protection Initiatives, **“Inclusivity & Unified Development,”** have focused on leaving no one behind. By scaling up our programs in education, health, and women’s empowerment, we have expanded our reach to the most vulnerable. The introduction of skill development centers and vocational training programs has opened new avenues for economic independence, particularly for youth and women.

The Culture Development Initiatives under the banner **“Reviving Roots: Blending Tradition with Progress”** have seen an enriching revival of indigenous arts, crafts, and cultural heritage. We have empowered local artisans and cultural entrepreneurs by connecting them to broader markets, preserving traditions while ensuring sustainable livelihoods.

This year, our Future Skills Initiatives, **“Shaping Skillset and Empowering Communities for the World Ahead,”** have been especially impactful. The rapidly changing global economy demands that we equip our communities with skills for the future, and we have responded by launching digital literacy programs, entrepreneurial training, and technological upskilling under Digital Hub Hunza.

We have also continued our efforts in Civil Society Support, **“Amplifying Change and Elevating Civic Engagement,”** to nurture strong, engaged communities. Through capacity-building workshops and partnerships with local organizations, we are enhancing grassroots leadership and community-driven development.

Our Public Diplomacy Initiatives, **“Partnerships that Power Progress,”** have forged strong collaborations with national and international partners. These relationships have been instrumental in mobilizing resources, expertise, and innovation for sustainable development in the region.

Looking ahead, KADO remains steadfast in its mission to build a resilient and prosperous future for all. Our strategic vision for the next five years is more ambitious than ever, and it is only through continued collaboration, innovation, and community engagement that we will achieve our shared goals.

I extend my deepest gratitude to our partners, donors, and community members for their unwavering support. Together, we are building a brighter future for our communities.

**Regards**

**Mr. Faheem Baig**

**Chief Operating Officer**



# BACKGROUND

The Karakoram Area Development Organization (KADO) was established in 1998 as a not-for-profit organization with the mission of improving the socio-economic well-being of the communities in the Karakoram region, with a focus on the marginalized and vulnerable groups. Over the years, KADO has evolved into a pioneering development institution, working across multiple sectors to address the unique challenges of the region and to unlock new opportunities for sustainable development.

Located in the remote and mountainous areas of northern Pakistan, the Karakoram region faces a range of challenges, including economic isolation, limited infrastructure, and vulnerability to climate change. KADO's programs are designed to address these issues by fostering inclusive growth, promoting environmental sustainability, and empowering communities through capacity building and skill development.

## **Vision:**

To create a healthy society which is socially , culturally and economically balanced.

## **Mission:**

To develop human and institutional capacities for equitable and sustainable development.

## **Key Focus Areas:**

### **1. Climate Resilience Initiative – “Charting a Greener Tomorrow”**

KADO is at the forefront of promoting sustainable development through clean energy solutions, climate-smart agriculture, and environmental conservation efforts to address the growing challenges of climate change in the region.

### **2. Social Protection Initiatives – “Inclusivity & Unified Development”**

KADO actively works towards providing education, healthcare, and women's empowerment programs, with a special focus on reducing poverty and increasing access to basic services for the most vulnerable populations.

### **3. Culture Development Initiatives – “Reviving Roots: Blending Tradition with Progress”**

In an effort to preserve the rich cultural heritage of the Karakoram region, KADO supports artisans, cultural enterprises, and initiatives that integrate traditional knowledge with modern market opportunities.

### **4. Future Skills Initiatives – “Shaping Skillset and Empowering Communities for the World Ahead”:**

KADO’s emphasis on equipping youth and communities with digital literacy, entrepreneurship, and technical skills has helped prepare the region’s population to participate in the global economy and meet future challenges.

### **5. Civil Society Support Initiatives – “Amplifying Change and Elevating Civic Engagement”**

KADO is committed to strengthening the capacity of local civil society organizations and promoting grassroots leadership to foster sustainable, community-driven development.

### **6. Public Diplomacy Initiatives – “Partnerships that Power Progress”**

KADO works with national and international partners to mobilize resources, share expertise, and bring innovation to the region in order to achieve lasting development outcomes.

## **Looking Ahead**

As KADO embarks on its next phase of growth, the organization remains focused on scaling its impact through innovative programs and strategic partnerships. With a strong foundation and a clear vision for the future, KADO is poised to continue driving meaningful change in the Karakoram region for years to come.

# BOARD OF DIRECTORS



**CHAIRMAN**  
MR. SULTAN MADAD



**DIRECTOR / CEO**  
MR. ATA ULLAH BAIG



**DIRECTOR**  
MS. LAL BANO



**DIRECTOR**  
MR. IZHAR ALI HUNZAI



**DIRECTOR**  
MS. NAJMA FARMAN



**DIRECTOR**  
PROFESSOR SHER ALI



**DIRECTOR**  
MR. TEHZEEB HUSSAIN



**DIRECTOR**  
MR. SHER ZAMAN



**DIRECTOR**  
PROF. SHER BAZ KHAN



**DIRECTOR**  
MS. SHAHANA SHAH



**DIRECTOR / EX. CEO**  
MR. KHAYAM BEG

# SUMMARY OF PROJECTS

PROJECTS DESCRIPTIONS	DONOR	STATUS	BUDGET (PKR)
Women Economic Empowerment	UN Women Pakistan	Completed in Sep 2024	13 Million
Climate Adaptation and Resilience	GIZ Pakistan	Ongoing	23 Million
Advancing Gender Equality Through Civil Society	GAC-AKF and AKRSP	Ongoing	58 Million
Empowerment of SMEs in 5 Districts of GB	Export Development Fund Government of Pakistan	Ongoing	64 Million
HIMAT Indigenous Leadership Development Program	Four Worlds for Development Centre	Ongoing	5 Million
Sustainable Production of Bags	Gilgit Baltistan Government	Ongoing	60 Million
Digital Hub Hunza	AKF and Core	Ongoing	50 Million
Community Development Initiatives	Individual Philanthropists through I Care Foundation	Ongoing	4.1 Million

## SHORT TERM PROJECTS/EVENTS

PROJECT/EVENT DISRICTION	PARTNERS	AREA OF ENGAGEMENT	TOTAL BENEFICIARIES
Hackathon	NICL & BOB	Start Ups	30
Women Techpreneur	Accelerate Prosperity	Business Training	55
Eco Tourism	Islamic Relief & NUST	Climate Action	200
Flood Preparedness Proj- ect	Welfare Associate Jared (WAJ)	Disaster Prepared- ness	125
Hospitality Management Training	I Care Foundation	Hospitality Management	30

## HUMAN RESOURCE

Human Resource	Core staff	Project Staff	Interns/social Mobilizer	Consultants/ Master Trainers	Total
2023-2024	13	43	19	9	84

## GEOGRAPHICAL COVERAGE





# PROGRAMMATIC AREAS AND PROJECTS

## 1. Advancing Gender Equality Through Civil Society (AGECS):

### Project Description

The project 'Advancing Gender Equality through Civil Society' (AGECS) is a component of Foundations for Health and Empowerment (F4HE), funded by the Aga Khan Foundation (AKF) and Global Affairs Canada (GAC) with the support of Aga Khan Rural Support Programme (AKRSP). It aims to enhance equitable development of women, girls and their communities through a Gender Transformative Approach. The project is based in Gilgit and Chitral regions. It addresses Gender-Based Violence (GBV) in the mentioned geographies. The aim is to engage and sensitize multi-level stakeholders in an effort to change regressive gender norms and gender stereotypes. The primary beneficiaries will be communities, law enforcement agencies and policy makers.

The themes of gender empowerment and GBV are so complex that they require the involvement of multiple stakeholders at multi-level to address them. This includes Civil Society Organizations (CSOs); community, political and religious leaders; policy makers, law enforcement agencies, and other government organizations and the media. Such an issue requires an integrated effort of all alliances at local and regional levels to be successful.

Karakorum Area Development Organization (KADO) —the implementing partner in this project will ensure a gender integrated approach, as specified under F4HE, in implementation of the project at all levels.

## Target Areas, Groups and Themes:

5 DISTRICTS	21 UNION COUNCILS	THEMES	GROUPS
Gilgit	City Town, Rahimabad, Danyore, Nomal, Sharot Shakyot	<ul style="list-style-type: none"> <li>• Gender Equality</li> <li>• Gender-Based Violence (GBV)</li> </ul>	<ul style="list-style-type: none"> <li>• Men and boys</li> <li>• Women and girls</li> <li>• Police officers and law enforcement agencies</li> </ul>
Hunza	Ganish, Khanabad, Altit, Sost & Gulmit	<ul style="list-style-type: none"> <li>• Women's Rights</li> <li>• Mental Health</li> </ul>	<ul style="list-style-type: none"> <li>• Community leaders (religious, political, and traditional)</li> </ul>
Ghizer	Thous, Hundur, Thoi, Chaktorkhan, Immit & Phandar	<ul style="list-style-type: none"> <li>• Gender-Responsive Governance</li> <li>• Advocacy for Women in Leadership</li> </ul>	<ul style="list-style-type: none"> <li>• Policy makers</li> <li>• Media persons</li> </ul>
Nagar	Hoper, Chalt, Asqurdas	<ul style="list-style-type: none"> <li>• Social Support</li> </ul>	<ul style="list-style-type: none"> <li>• Civil Society Organizations (CSOs) and Local Support Organizations (LSOs)</li> </ul>
Chitral	Yarkhun & Laspur	<ul style="list-style-type: none"> <li>• Access to information, and Legal Rights</li> </ul>	

## Key Milestones and Targets:

- o Signed an MOU with the Police Department and established a formal relationship to address GBV, launch a helpline, and provide training on psycho-social support for survivors.
- o Conducted training for the police department including women officers across multiple divisions.
- o 5 WAFs formed, involving 50 women.
- o 82 media persons trained on gender-sensitive reporting in GB and Chitral.
- o Over 40 PSMs produced and aired in Urdu and regional languages (Wakhi, Burushaski, Shina, Khuwar).
- o 4 documentaries showcasing local women's success stories shot and showcased

## Key Beneficiaries (Men, Women, PWDs, CSOs, LSOs, etc.)

REGION	MEN	WOMEN	PWDS	CSOS	LSO'S	UNDER 18	TOTAL
Hunza	217	189					406
Nagar	100	102					202
Gilgit	133	99					232
Ghizer	97	110					207
Chitral	95	70					165
Total	642	570					1212

## Major Outcomes:

- Strengthened engagement of community leaders on gender-inclusive governance.
- Enhanced capacity of law enforcement agencies to handle GBV cases.
- Increased community trust in law enforcement, improving reporting of GBV.
- Promotion of women's leadership and decision-making roles through Women activists' forum WAFs.
- Successful collaboration between KADO and media houses for gender-sensitive reporting.
- Empowered women activists trained and exposed to national advocacy institutions.

## Media Coverage:



## Targets for the Year 2024-25

- Increase community engagement sessions on gender equality.
- Conduct gender equality and GBV awareness sessions for men and boys.
- Train additional police personnel on GBV case handling and psycho-social support.
- Expand the number of Women Activist Forums (WAFs) in targeted districts.
- Continue collaboration with media houses to address the GBV.
- Train more community leaders on gender-inclusive governance.

## 2. Strengthening Climate Adaptation and Resilience Building in Upper Chitral:

### Project Description

The “Strengthening Climate Adaptation and Resilience through Index-based Climate Risk Insurance” project, funded by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), aims to enhance the resilience of communities in the Upper District of Chitral, Pakistan, to climate change. Implemented by the Karakoram Area Development Organization (KADO) in partnership with Jazz Mosafir, the project combines local expertise with innovative digital solutions.

The cornerstone of the initiative is Index-based climate risk insurance, supported by awareness campaigns and capacity-building programs. These efforts are being rolled out in nine villages across two Union Councils in Upper Chitral – Charun and Owir – focusing on educating communities about climate change, climate change adaptation, and the importance of insurance as an adaptation strategy. By improving understanding of climate risks and strengthening local capacities in risk assessment and insurance management, the project ensures long-term sustainability and builds proactive resilience. This integrated approach not only helps communities cope with immediate climate challenges but also prepares them for future uncertainties, making SAR a potential model for similar efforts in other mountain regions of Pakistan.

### Target Areas, Groups and Themes:

5 DISTRICTS	TARGET AREAS / UCS	THEMES	GROUPS
UPPER CHITRAL	Charun	<ul style="list-style-type: none"><li>• Climate Change Adaptation</li><li>• Community Capacity Building and Knowledge sharing</li><li>• Climate Risk Assessment</li><li>• Climate Insurance Management</li></ul>	<ul style="list-style-type: none"><li>• Households</li><li>• Climate Action Forums</li><li>• Local Climate stakeholders</li></ul>
	Owir		

## Key Milestones and Targets:

- Conducted awareness campaigns across all nine villages to enhance understanding of climate insurance.
- Conducted capacity-building sessions focused on climate change adaptation, climate risk insurance management and risk assessment for households.
- Collaboration with Jazz Mosafir for the technology driven climate awareness and adaptation initiatives.
- Establishment of risk management frameworks within the local communities to ensure sustainability.

## Key Beneficiaries (Men, Women, PWDs, CSOs, LSOs, ect)

REGION	MEN	WOMEN	PWDS	CSOS	LSO'S	UNDER 18	TOTAL
Chitral Upper	6847	6491	294	10	2	8349	21698
Total	6847	6491	294	10	2	8349	21698

## Major Outcomes

- The project successfully raised awareness about the importance of climate risk insurance, particularly among vulnerable groups, by conducting widespread campaigns.
- Enhanced access to index-based climate insurance for 250 households ensuring broader coverage and inclusion of vulnerable beneficiaries.
- Conducted capacity-building workshops aimed at strengthening community resilience through knowledge of risk assessment and insurance management
- Local capacities in managing climate risks were enhanced, ensuring the communities are better prepared to handle future climate-related challenges.
- Established Climate Action Forums at community level to strengthen the climate resilience and disaster preparedness.



## Media Coverage:



## Targets for the Year 2024-25:

- Expansion or extension of the project to broaden climate risk insurance coverage to additional Union Councils in Upper Chitral and neighbouring districts.

### 3. Empowerment of SMEs/Artisans through E-Commerce, Business Development, Developing & Managing Value Chain in Gilgit Baltistan

#### Project Description

The project titled “Empowerment of SMEs/Artisans through E-Commerce, Business Development, and Value Chain Management in Gilgit-Baltistan” is funded by the Export Development Fund (EDF) through the Hunza Chamber of Commerce & Industry (HCCI) and implemented by the Karakorum Area Development Organization (KADO). It aims to enhance Gilgit-Baltistan’s business landscape by training artisans, small and medium-sized enterprises, and businesses seeking to connect with larger markets.

The overall goal of the project is to develop at least five products into recognizable brands from Gilgit-Baltistan within three years. This will

be achieved by conducting training on product development, business growth, financial inclusion, quality assurance, e-commerce, and value chain management using Information and Communication Technology (ICT). The project will also establish artisan platforms for improved product marketing, thereby contributing to the



#### Target Areas, Groups and Themes:

5 DISTRICTS	TARGET AREAS / UCS	THEMES	GROUPS
GILGIT	Women Chamber of Commerce & Industry (WCCI)	<ul style="list-style-type: none"> <li>• SME Empowerment</li> <li>• E-Commerce Development</li> <li>• Value Chain Management</li> <li>• Business Development</li> <li>• Financial Inclusion</li> <li>• Quality Assurance</li> <li>• Product Branding</li> <li>• Artisanal Skill Development</li> <li>• Market Access and Expansion</li> </ul>	<ul style="list-style-type: none"> <li>• Artisans &amp; Small and Medium-sized Enterprises (SMEs)</li> <li>• Local Businesses</li> <li>• Youth Entrepreneurs</li> <li>• Women Entrepreneurs</li> <li>• Trade Bodies in GB</li> <li>• Export oriented entities</li> </ul>
HUNZA	Hunza Chamber of Commerce & Industry (HCCI)		
GHIZER	Ghizer Chamber of Commerce & Industry (GCCCI)		
NAGAR	Nager Chamber of Commerce & Industry (NCCI)		
BALTISTAN	GBRSP		

## Key Milestones and Targets:

- Conducting training in 5 districts on Product development, Business development, Value chain management, financial Inclusion and quality assurance to enable SMEs and artisans to get a better understanding of market dynamics, improve their product quality, enhance business operations, and increase their competitiveness in local and international markets.
- The initial target was to train 500 SMEs/artisans, but we successfully trained 2,194 artisans (531 males and 1,663 female).
- Organized two Networking Sessions with international partners.
- Formed Business Clusters in each district and selected 5 successful brands from the five districts.
- Registered potential businesses in each district with their respective chambers.
- Conducted 2 regional-level exhibitions to showcase products.

## Key Beneficiaries (Men, Women, PWDs, CSOs, LSOs, etc.)

REGION	MEN ARTISAN/ SMES	WOMEN ARTISAN/ SMES	PWDS	CSOS /LSO'S	TOTAL
Hunza	110	784		1	895
Nagar	87	330		1	418
Gilgit	29	297		1	327
Ghizer	62	128		1	191
Baltistan	243	124		1	368
Total	531	1663		5	2199



## Major Outcomes:

- Signed (MOUs) with 4 chambers of commerce across four districts.
- Hosted two international delegations aimed at fostering networking and coordination with Small and Medium Enterprises (SMEs).
- Organised and hosted two exhibitions dedicated to showcasing the products and services of local SMEs.
- KADO signed a significant MOU with the Gilgit-Baltistan Rural Support Programme (GBRSP) in Baltistan for capacity building of SMEs/Artisans
- Supported SMEs in improving product quality or developing new products for national and international markets.

## Media Coverage:





## Targets for the Year 2024–25:

- Enable existing SMEs/Artisans to develop new products or improve product quality to meet market demands.
- Conduct more networking sessions and exhibitions to showcase products with national and international partners.
- Facilitate at least 100 SMEs to sell products through e-commerce platforms.
- On-board at least 300–500 SMEs and artisans onto e-commerce platforms.
- Provide more training on business development and digital literacy.
- Conduct quarterly monitoring and evaluation to assess progress and impact.
- Engage 500 more SMEs and artisans across Gilgit Baltistan in the program by the end of 2025.



## 4. Digital Hub Hunza (DHH)

### Project Description

Digital Hub Hunza (DHH) is a state-of-the-art coworking and incubation centre in Hyderabad Hunza. The flagship project of the Karakoram Area Development Organization (KADO) was inaugurated on 18th of March, 2023.

Under the coworking model, the Hub aims to facilitate the region's emerging startups and high-growth potential businesses by offering key services to startups, techies, and companies. Putting community first, the vision is to promote entrepreneurship and bolster the gig economy in the region, while also celebrating individual talent and expertise.

Digital Hub Hunza caters to the work's changing nature in the future of the work's model. While providing the local region with a much-needed space for networking, the hub also provides a dynamic environment for its members to grow and flourish. At the heart of the Hub is its drive towards creating a healthy community of individual professionals, startups, and companies who can come together and collaborate under one roof, and hopefully scale up.

**The Hub has three modules that work together to realize its vision. The modules are:**

#### 1. Coworking Module

The coworking space hosts a diverse pool of professionals who have come together as a community. Each coworking member thus is a node in a wide web of individuals who help each other out and learn from one another. The coworking module also caters to groups working on their projects, companies, and potential startups.

#### 2. Business Co-Incubation Services and Technical Assistance

This module caters to companies, project-specific organizations, and startups that aim to expand and work within the region. This module provides customized and high-quality business training to the local business community.

#### 3. Future of Work Skills Training and Development

This sector focuses on training programs in tech-oriented skills, aiming to prepare local resources for the local and global markets. The training module space caters to outside individuals and members of the Digital Hub Hunza.



## Target Groups and Themes ( \*as of August, 2024)

MODULE	TARGET GROUP	THEMES	BENEFICIARIES
<b>Coworking</b>	Remote Professionals and Freelancers: Individuals seeking reliable Internet and 24/7 power to work efficiently from the region.	Workspace & Professional Networking	870 Individuals
	Digital Nomads: Travellers turning Hunza into a work destination, including both international visitors and those from outside Gilgit-Baltistan.		
	Local Students and Gig Workers: Community members in Hyderabad looking for professional workspaces and growth opportunities.		
	Networkers and Collaborators: Those seeking connections, talent, and partnerships with professionals in the region.		
<b>Co-incubation</b>	Early-Stage Startups: Founders developing ideas or MVPs, needing workspace and business support to scale	Entrepreneurship & Business Development	15 companies and startups.
	Growth-Stage Companies: Startups ready to scale, seeking mentoring, funding, and market expansion.		
	Product-Focused Entrepreneurs: Innovators working on products, benefiting from mentoring and funding opportunities.		
	Freelancers to Founders: Independent professionals expanding into teams and launching their own companies.		
<b>Training and Digital Learning</b>	Tech-Savvy Professionals: Individuals looking to upskill in future-focused areas like Data Analytics, IoT, and AI. The Hub plans to bring such opportunities to the members through organizational partnerships.	Skills Development & Future of Work	400+ Individuals

	Aspiring Developers: Those interested in seeking hands-on training to enhance their coding skills, these include training for school kids as well.		
	Continuous Learners: Members aiming to expand knowledge through free access to MOOCs like Coursera and CodeCamp, provided by the Hub from time to time.		
<b>Events and Services</b>	Startups and Small Businesses: Early-stage businesses looking for training and growth programs to develop skills and expand networks.	Event Hosting & Community Engagement	1000+ Individuals
	Artists and Creatives: Individuals or teams seeking to showcase work or gain training in creative arts.		
	Local Organizations: Groups needing a reliable venue to host events, workshops, and training sessions.		
<b>Overall</b>		<b>2300+ Individuals</b>	

### Key Milestones and Targets:

- 18th March, 2023: Inauguration.
- 15th May 2023: Start-up Spaces reached max capacity.
- 15th July 2023: Coworking Space at Maximum Capacity.
- September 2023: Expansion plan for Outpost 2.0 approved.
- January 2024: Work started on expansion space.
- January 2024: Cumulative Revenue crossed PKR 2,500,000.
- February 2024: Social Media handles launched.
- July 2024: Outpost 2.0 Inaugurated. Rentable square footage raised from 52% to 61%.
- July 2024: Revenue crossed PKR 5,000,000.
- August 2024: Digital Nomads crossed the 50 mark.

## Major Outcomes:

- Facilitated the formation of 5 companies, transitioning individuals from solo workers to formalized teams.
- Reversed brain drain, attracting around 50 professionals back to the region to contribute to the local economy.
- Attracted digital nomads to work from Hunza, providing local professionals with exposure to national and international talent.
- Hosted the first-ever business training programs in Hunza, leading to the incubation of local startups.
- Partnered with leading incubators such as AP and NICL, offering local businesses and startups the opportunity to compete on a national level.
- Created a collaborative ecosystem, gathering professionals in one place to network, exchange ideas, and support each other in professional matters.
- Provided 24/6 uninterrupted power and fast internet, boosting productivity in a region known for power and internet issues.
- Empowered over 200 individuals through skill-building programs in tech, finance, and entrepreneurship.
- Offered global learning opportunities via partnerships with platforms like Coursera and CodeCamp, enhancing skills aligned with the Future of Work.
- Achieved operational sustainability and successfully expanded the coworking space to meet growing demand for professional workspaces in Hunza.

## Media Coverage:



## **Targets for the Year 2024–25:**

### **Financial Perspective**

Achieve operational sustainability by maximizing space utilization and ensuring steady revenue from coworking memberships.

Diversify income streams by expanding event hosting services, offering private office spaces, and providing premium training programs.

Increase membership to at least 70% occupancy across all workstations.

Implement additional revenue sources, such as a café and outdoor seating, to enhance the coworking experience and generate supplementary income.

### **Customer Perspective:**

Attract and retain digital nomads through targeted marketing efforts and partnerships with travel platforms.

Increase membership satisfaction by improving amenities and offering tailored services for both local professionals and digital nomads.

Host at least 10 major business and skill development events, attracting a wide range of professionals from Hunza and beyond.

Strengthen community engagement, fostering collaboration and knowledge-sharing among members.

### **Internal Process Perspective:**

Expand rentable spaces by converting non-rentable areas into fully functional coworking and event spaces.

Optimize operational processes to improve efficiency, including the installation of a robust Access Control System, CCTV, and an upgraded solar power solution.

Upgrade the event hall's sound system to enhance the quality of events and workshops hosted at the hub.

Launch a professional website to streamline membership applications, bookings, and event registrations.

Work towards establishing Nomad Residencies so to capture more Digital Nomads as most have trouble with lodging and travelling.

### **Learning and Growth Perspective:**

Continue building partnerships with incubators and accelerators like ScaleX and AP to offer more growth opportunities for startups.

Launch new skill development programs, including advanced topics like AI, Data Analytics, and IoT, to position DHH as a leader in the Future of Work.

Strengthen the social media and communications team, focusing on broader digital outreach and branding to attract new members and partners. Mostly through aggressive marketing campaigns.

Expanding the team, including a Hub Assistant and a Program Officer to handle daily operations and marketing efforts, freeing management to focus on partnerships and funding opportunities.



## 5. Sustainable Bags Production Project (Plastic free initiative) for Climate Change Actions:

### Project Description

The Sustainable Bags Project was initiated in response to the district-wide ban on single-use plastic bags in Hunza, introduced in April 2019 by the Deputy Commissioner of the district. The goal was to support the Prime Minister’s national “Clean and Green Pakistan” campaign and protect the pristine environment of Hunza from plastic pollution. This project aims to provide a sustainable alternative to plastic bags by training local communities to produce eco-friendly bags, empowering local support organizations (LSOs) and beneficiaries in the process.

### Target Areas, Groups and Themes:

DISTRICT	TARGET AREAS /UCS	THEMES	GROUPS
HUNZA (CENTRAL HUNZA)	LSOs	<ul style="list-style-type: none"><li>• Environmental protection</li><li>• Women empowerment</li><li>• Local economic development</li></ul>	Women , PWDs, and LSOs



## Key Milestones and Targets:

TIMELINE	MILESTONES	TARGETS
2019-2021	PM's Clean and Green Pakistan Campaign Plastic Free Hunza Initiative	<ul style="list-style-type: none"> <li>• Nation-wide Mass Plantation</li> <li>• Minimise Use of Polythene Bags</li> <li>• In April 2019 Local Administration Hunza imposed ban on single use plastic bags</li> </ul>
2021	KADO signed an MOU with Local Administration Hunza	<ul style="list-style-type: none"> <li>• Provide alternative of plastics to the local population and businesses</li> </ul>
2021-2023	Implementation of Phase-I of Eco-Friendly Bags Project	<ul style="list-style-type: none"> <li>• Identification of 500 beneficiaries from most vulnerable families including 100 PWDs</li> <li>• Setup 8 PPUs at village level throughout the District.</li> <li>• Mobilisation and Awareness sessions for the stakeholders.</li> </ul>
2023-2025	Revised and Extended the Project	<ul style="list-style-type: none"> <li>• Procurement and Installation of Automated Bag Making Unit.</li> <li>• Cater the demand of single use shopping bags throughout the district</li> </ul>

## Key Beneficiaries (Men, Women, PWDs, CSOs, LSOs, etc.)

REGION	MEN	WOMEN	PWDS	CSOS /LSO'S	TOTAL
Hunza	0	371	17	8	388
Total					388

## Major Outcomes :

- 17 trainers have been inducted to provide 3-month training to the beneficiaries, including women and PWDs identified under the project. 391 beneficiaries were trained in bag designing, cutting and stitching.
- 8 PPUs identified and established in partnership with LSOs to serve as centres for production.
- A dedicated building for automated bag manufacturing unit has been built for mass production of non-woven bags to cater the demand of single use shopping bags in Hunza District
- 9 women social mobilizers (WSMs) were engaged to assist in project implementation and community outreach and additional 27 women artisans including 7 PWDs were directly engaged under the project at 2 PPUs including KADO Craft-Loop and PPU Karim Abad, where they are being paid on monthly basis.
- After installation of an automated bag making machine for the production of eco-friendly bags during the second phase of the project we will be able to cater the demand of single use shopping bags in the district which will play a significant role in minimising the use of polythene bags and contribute to the local economy.

## Media Coverage:

Extensive media coverage of the district's ban on plastic bags has drawn attention domestically, increasing awareness of KADO's environmental initiatives and the importance of transitioning to sustainable alternatives like eco-friendly bags.



## 6. HIMAT Indigenous Leadership and Development Program:

### Project Description

The HIMAT Indigenous Leadership and Development Program is a collaborative initiative launched in 2009 by the Karakoram Area Development Organization (KADO) and Four Worlds Centre for Development Learning, Canada, in Hunza. The program aims to build the capacity of remote rural communities, institutions, and leaders to promote sustainable peace, prosperity, and well-being.

The initiative is implemented through Local Support Organizations (LSOs) to engage grassroots communities and organizations. A key focus of the program is empowering women in the region, enabling them to become equitable partners in decision-making processes and community development efforts. These initiatives aim to enhance both the economic and social well-being of individuals, households, villages, and communities at the regional and national levels.

### Target Areas, Groups and Themes:

DISTRICT	TARGET AREAS /UCS	THEMES	GROUPS
HUNZA (CENTRAL HUNZA)	Upper Hunza Central Hunza Lower Hunza	<ul style="list-style-type: none"><li>• Women entrepreneurs</li><li>• LSOs</li><li>• SMEs/Artisans</li></ul>	<ul style="list-style-type: none"><li>• Capacity Building and Leadership Development.</li><li>• Community Engagement and Empowerment.</li><li>• Women's Empowerment and Gender Equity.</li><li>• Economic and Social Well-Being.</li></ul>

## Key Milestones and Targets:

- The project successfully achieved its targets through a series of capacity-building training, the establishment of a revolving loan fund, and effective facilitation of Annual General Meetings (AGMs) for community organizations.
- A total of 18 training sessions were conducted on various topics such as bookkeeping, stitching and sewing, innovative plastic reuse, handicrafts, wool processing, effective governance, financial literacy, communication skills, and advanced Excel skills. These sessions engaged a total of 709 participants, enhancing skills and knowledge across the community. Specialized training was also provided to the managers of Women's Organizations (WOs), equipping them with advanced skills to improve organizational efficiency and governance.
- The project established 43 revolving loan funds across 6 Local Support Organizations (LSOs), providing financial support to 61 active businesses. This initiative aimed to promote entrepreneurship and economic development in the region. Each LSO received multiple funds to support local businesses, enabling them to become operational and sustainable.
- The project team facilitated AGMs for various LSOs and WOs, engaging a total of 308 participants. These meetings focused on strengthening community institutions and improving governance practices, ensuring effective decision-making and active community involvement.

## Key Beneficiaries (Men, Women, PWDs, CSOs, LSOs, etc.)

REGION	MEN	WOMEN	PWDS	CSOS /LSO'S	SMES/ARTISANS	TOTAL
Hunza	15	230	0	6	61	275
Total						275



## Major Outcomes:

- A total of 709 participants were trained in HIMAT leadership and development series and particularly in key skills such as financial literacy, communication, and management, enhancing the community's governance capacity and operational efficiency.
- The revolving loan fund initiative supported 61 businesses, creating sustainable income-generating opportunities for local entrepreneurs and encouraging economic development.
- The facilitation of AGMs ensured active participation and decision-making by 308 community members, strengthening the capacity of LSOs and WOs to manage their affairs independently.
- Specialized training programs equipped women leaders and managers of WOs with the skills necessary to improve organizational governance, contributing to greater gender equity in decision-making role

## Media Coverage:



## **Targets for the Year 2024–25:**

- Training 1,000 members of LSOs/WOs in key skills such as financial literacy, communication, and management, enhancing the community's governance capacity and operational efficiency.
- Institutional development and strengthening of LSOs/WOs.
- Training 500 women in livelihood generation and empowering them to enhance their economic independence.
- Mobilizing and strengthening Women Activists' Councils within LSOs.

## 7. Women Economic Empowerment (UN WEE):

### Project Description

The Women's Economic Empowerment (WEE) project, funded by UN-Women, is dedicated to enhancing the socio-economic standing of women within the Gilgit District. This initiative endeavours to bolster women's position in the economic sphere by implementing a range of impactful capacity-building programs. With a specific focus on District Gilgit, UN-WEE aims to catalyse positive transformations in various facets of women's economic life.

The core objectives of the project encompass multifaceted improvement in women's empowerment aspects. The project is a comprehensive initiative that aims to enhance income security for women through skills training, market linkages, access to resources, and fighting discriminatory practices contributing to a more stable economic and social foundation for women in the district. By fostering greater financial autonomy, UN-WEE seeks to enable women to assert more control over their economic circumstances and decision-making.

The Women's Economic Empowerment" (WEE) project aimed to address the significant gender disparities and economic challenges faced by women in Pakistan, particularly in the Gilgit-Baltistan region. By working directly with women workers (WWs) and women-owned businesses (WOBs), the project seeks to create an enabling environment that enhances women's agency, access to essential services, and skills. The project will span across Districts Gilgit of Gilgit Baltistan, mobilising and forming functional groups of women, and connecting them with a variety of resources, including access to finance, markets, skills development, and enterprise support.

Additionally, the project focused on financial inclusion, digital literacy, and awareness of Ending Violence Against Women and Girls (EVAWG). Through these efforts, UN Women aims to empower women economically and socially, foster inclusive and sustainable economic growth, and contribute to the achievement of the UN Sustainable Development Goals (SDGs).

The project is implemented in partnership with Karakoram Area Development Organization (KADO) in Gilgit, which allows UN Women to tap into the expertise and community networks of the organisation to reach more women and have a greater impact.

## Key Components:

This project has several components, including:

### Skills Training:

The project provided women with skills training in a variety of areas, such as handicraft making, embroidery, hospitality management and computer skills. This training helped women to develop the skills they need to get jobs or start their own businesses.

- **Market Linkages:** The project helped women to connect with markets for their products and services. This includes working with businesses to purchase products from women-led businesses and helping women to market their products and services online.

- **Access to Resources:** The project helped women to access resources such as credit, financial services, and land. This helps women to start and grow their businesses.

- **Fighting Discriminatory Practices:** The project worked to challenge social and cultural norms that discourage women from participating in the economy. This includes working with communities and religious leaders to raise awareness of the importance of women's economic empowerment.

## Target Areas, Groups and Themes:

DISTRICT	TARGET AREAS / UCS	THEMES	GROUPS
Gilgit	Nageral, Danyore , Sultanabad, Nomal, Gilgit Main Town, Rahimabad, Oshikhundas,	<ul style="list-style-type: none"><li>• Women's Economic Empowerment</li><li>• Financial Inclusion</li><li>• Ending Violence Against Women and Girls (EVAWG)</li><li>• Skills Development</li><li>• Digital Literacy</li><li>• Gender Equality and Social Justice</li></ul>	<ul style="list-style-type: none"><li>• Women entrepreneurs</li><li>• Women workers</li><li>• LSOs</li></ul>

## Key Milestones and Targets:

- Train 216 women in vocational skills to enhance employability and entrepreneurship.
- Provide 280 women with digital literacy and tech skills to help them thrive in the digital economy.
- Sensitize 141 community members on EAWG, involving local stakeholders, religious leaders, and CSOs.

## Key Beneficiaries (Men, Women, PWDs, CSOs, LSOs, etc.):

PROJECT COMPONENTS	NO OF BENEFICIARIES
Business Forum	39
EAWG Sensitization	141
Vocational Trainings	216
Women in Business	241
Women in Leadership	165
Women in Tech	280
Women Nanopreneuers	902
Women Networking Sessions	401
Hospitality and Tourism Management	60
Overall	2387

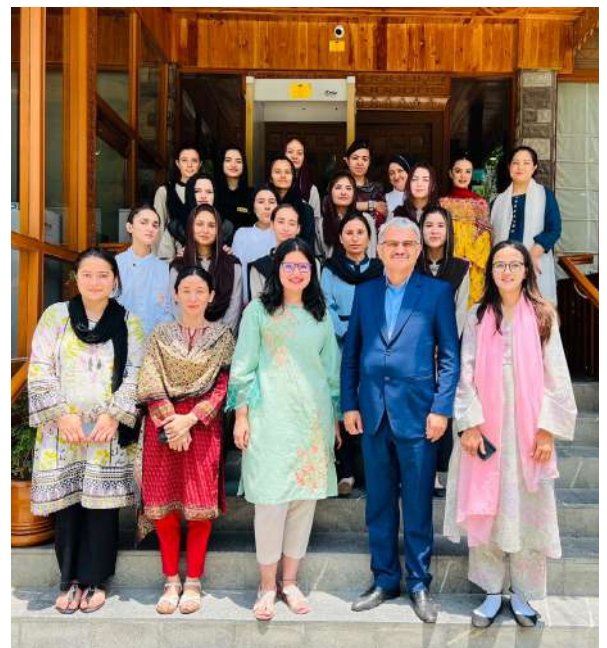
## Major Outcomes

- Training provided in handicrafts, embroidery, hospitality management, and computer skills to improve employability and entrepreneurship.
- Connected women with market opportunities, including online sales and partnerships with local businesses.
- 15 Nano grants to innovation business ideas.



- Facilitated access to credit, financial services, and land to support women in starting and growing their businesses.
- Awareness programs involving communities and religious leaders to promote women's participation in the economy.
- Promoted awareness of Ending Violence Against Women and Girls through sensitization sessions.

## Media Coverage:



## **8. Sharma and Physical Therapy Center(SPTC):**

### **Project Description**

The Sharma Center and Physical Therapy is a flagship initiative of KADO, launched with initial funding from SDC between 1996 and 1998. During this period, 85 people with disabilities (PWDs), including 50 men and 35 women, were trained in various traditional crafts. The core objective of the initiative was to empower PWDs and provide them with opportunities to create sustainable sources of income. Upon completion of the project, a dedicated Center for traditional rug-making (Sharma) was established, which has been successfully sustained to this day.

### **About the Center for Physical Therapy and Rehabilitation:**

The Center for Physical Therapy and Rehabilitation at KADO, located in Hyderabad, Hunza, is the only physiotherapy center in Hunza and is well-equipped compared to other facilities in the entire Gilgit-Baltistan region. The Government of Gilgit-Baltistan provided a one-time grant for this clinic. The clinic has been operational since November 2022 and continues to provide services.

Initially, the core objective of the rehabilitation center was focused on enhancing the overall well-being of artisans. In addition to offering work therapy, KADO aimed to improve their physical health through physiotherapy. KADO also operates the Sharma Center in Chumarkhun, where specially-abled artisans create Sharma products. However, in response to the needs of the local community in Hunza, KADO decided to open the physiotherapy center to the public. This decision was made to ensure that more individuals could benefit from the services provided by the only physiotherapy center in Hunza.

## Target Areas, Groups and Themes:

DISTRICT	TARGET AREAS /UCS	THEMES	GROUPS
HUNZA	<ul style="list-style-type: none"> <li>• Upper Hunza</li> <li>• Central Hunza</li> </ul>	<ul style="list-style-type: none"> <li>• Rehabilitation for PWDs</li> <li>• Empowerment through skills development</li> <li>• Community health development</li> <li>• Affordable care for widows, orphans, and the underprivileged</li> </ul>	<ul style="list-style-type: none"> <li>• PWDs</li> <li>• Community Members</li> </ul>

## Key Milestones and Targets :

- MOU with NUST University: A Memorandum of Understanding will be signed with NUST by the end of October.
- Four medical camps are scheduled from October 20th to October 30th, offering community-based rehabilitation.
- Over 80 master trainers have been trained in Basic Life Support (BLS) across Hunza.
- Therapy services have been provided to PWDs, widows, orphans, and underprivileged community members.

## Key Beneficiaries (Men, Women, PWDs, CSOs, LSOs, etc.)

REGION	MEN	WOMEN	PWDS	TOTAL
Upper Hunza	10	30	20	60
Lower Hunza	20	40	30	80
Central Hunza	290	730	430	1450
Total				1590

## Major Outcomes:

- Conducted Regular health and hygiene sessions for PWDs.
- Community-based rehabilitation with home visits.
- Basic Life Support (BLS) training across Hunza.
- Organized medical camps and community outreach.
- Facilitated parents' advocacy session for special persons.
- Completed the CNIC and PWDs certifications.
- Annual Picnic-Networking events for PWDS.

## Media Coverage:



## **Targets for the Year 2024-25:**

- Increase the reach of physiotherapy services, especially focusing on people with disabilities, widows, orphans, and low-income groups.
- To conduct Free medical camps with other partners, offering free health check-ups and physiotherapy sessions.
- Organize quarterly workshops to educate parents of people with disabilities on health and hygiene.
- Ensure that all patient and artisan data is updated quarterly for better tracking and reporting.  
Introduce new therapy programs for people with disabilities.



# FINANCIAL OUTLOOK

## 2023-2024

**KARAKORUM AREA DEVELOPMENT ORGANIZATION**  
**(A COMPANY UNDER SECTION 42 OF THE COMPANIES ACT, 2017)**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT JUNE 30, 2024**

	Note	2024 Rupees	2023 Rupees
<b>ASSETS</b>			
<b>NON-CURRENT ASSETS</b>			
Property and equipment	4	93,095,457	91,361,692
Intangibles	5	-	-
Long term investments	6	5,000,000	25,000,000
		<u>98,095,457</u>	<u>116,361,692</u>
<b>CURRENT ASSETS</b>			
Inventories	7	208,554	1,162,290
Trade receivables	8	210,336	180,075
Receivable from donor	9	5,659,452	3,630,371
Advances, deposits, prepayments and other receivables	10	4,217,200	2,048,991
Bank balances	11	55,870,043	8,163,570
		<u>66,165,585</u>	<u>15,185,297</u>
		<u>164,261,042</u>	<u>131,546,989</u>
<b>TOTAL ASSETS</b>			
<b>FUND AND LIABILITIES</b>			
<b>FUNDS</b>			
Capital fund	12	30,163,603	30,163,603
Revaluation surplus	4.1	4,613,477	4,613,477
Accumulated losses		(2,983,156)	(11,829,372)
		<u>31,793,924</u>	<u>22,947,708</u>
<b>NON-CURRENT LIABILITIES</b>			
Restricted grant	13	36,851,812	5,685,447
Deferred capital grant	14	83,752,390	85,376,921
		<u>120,604,202</u>	<u>91,062,368</u>
<b>CURRENT LIABILITIES</b>			
Accrued and other liabilities	15	3,838,870	5,026,019
Short term loan	16	3,943,479	7,904,561
Staff retirement benefits	17	4,080,567	4,606,333
		<u>11,862,916</u>	<u>17,536,913</u>
		<u>164,261,042</u>	<u>131,546,989</u>
<b>TOTAL FUND AND LIABILITIES</b>			
<b>CONTINGENCIES AND COMMITMENTS</b>			
	18		

The annexed notes from 1 to 36 form an integral part of these financial statements.

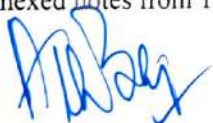
  
**CHIEF EXECUTIVE OFFICER**

  
**DIRECTOR**

**KARAKORUM AREA DEVELOPMENT ORGANIZATION**  
**(A COMPANY UNDER SECTION 42 OF THE COMPANIES ACT, 2017)**  
**STATEMENT OF INCOME AND EXPENDITURE**  
**FOR THE YEAR ENDED JUNE 30, 2024**

	Note	2024 Rupees	2023 Rupees
<b>INCOME</b>			
Amortisation of restricted grant	13	74,883,374	34,955,796
Amortisation of deferred capital grant	14	8,623,111	4,415,452
Grants and donations	19	10,484,661	2,768,931
Sales from programme activities	20	6,973,631	1,238,732
Interest income	21	8,588,501	4,125,592
Management charges	22	1,646,558	-
Other income	23	4,735,462	342,435
		<u>115,935,298</u>	<u>47,846,938</u>
<b>EXPENDITURE</b>			
Cost of sales from programme activities	24	2,364,622	188,030
Administrative costs	25	7,050,840	5,664,024
Programme costs	26	74,883,374	34,955,796
Other project costs	27	14,167,135	2,978,347
Depreciation on restricted assets	4.2	8,623,111	3,666,390
		<u>107,089,082</u>	<u>47,452,587</u>
<b>SURPLUS FOR THE YEAR</b>		<u><u>8,846,216</u></u>	<u><u>394,351</u></u>

The annexed notes from 1 to 36 form an integral part of these financial statements.



**CHIEF EXECUTIVE OFFICER**




**DIRECTOR**

# KEY PARTNERS IN DEVELOPMENT





SERENA HOTELS



Aga Khan Health Services



**MOUNTAINEERING**  
FOR CHANGE



**Jazz Mosafir**



### INDIVIDUAL DONORS

- o Dhanani Family (USA)
- o Ashak & Shenila Manji Family (USA)
- o Sher Ali (USA)

### KNOWLEDGE, TRAINING, AND OUTREACH PARTNERS

- o Accelerate Prosperity
- o Islamic Relief Pakistan
- o National University of Science and Technology
- o Serena Hotel
- o Macam Services
- o Hunza Darbar Hotel





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Hunza, Gilgit-Baltistan.

W W W . K A D O . O R G . P K