



THE CIBC FOUNDATION FOR CANADA

Annual
Report
2025

Change begins with Education



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A young girl in a white hijab and yellow school uniform is smiling and looking to her right. She is sitting at a desk with an open book. Other students in similar uniforms are visible in the background, some smiling and some clapping. The setting is a classroom with wooden desks and a blue patterned carpet.

CEO's Message

Dear Friends and Supporters of TCF Canada,

This is my first letter to you as CEO, and I've thought a lot about how to begin it. I could open with a number — and I will, because it's a remarkable one — but the truth is that everything in this report starts somewhere quieter: a classroom in Pakistan, a child opening a book for the first time, a future quietly changing course. That is what we are really in the business of. Everything else is just how we make it possible.

Before I tell you about the year, I want to honour the transition that shaped it. For years, TCF Canada was led by Farhan Sadiq as our President — and remarkably, he did it entirely as a volunteer, giving his time, energy, and heart to this cause for no reason other than his belief in it. I have the privilege of stepping into a role he strengthened immeasurably, and I don't take that lightly. I'm also grateful that Farhan hasn't gone far: he remains a valued member of our board, and I'll happily admit that I still turn to him often for guidance, perspective, and the occasional steadying word. Thank you, Farhan, for everything you built — and everything you continue to give.

And in 2025, you made a great deal possible. Together, we raised \$6.4 million — the most in TCF Canada's history. I don't take a figure like that for granted, especially in a year when so many Canadians were feeling stretched themselves. It's a statement of trust, and we feel both the weight and the privilege of it. Every one of those dollars travels a long way: into teachers' hands, onto classroom walls, and into the lives of children who simply needed someone to bet on them.

A year like this doesn't happen by accident, and it certainly doesn't happen alone. Our small but mighty team grew in 2025. We also welcomed three new chapters this year — Halton (GTA West), London, and Windsor — each led by passionate, wonderful people we feel genuinely lucky to have on the team. Right across the country, our volunteers were nothing short of extraordinary: hosting, organizing, calling, cooking, pitching, and showing up again and again, turning their own communities into engines of generosity. They are the heartbeat of this organization and watching them work has been one of the real joys of my first year.

I also want to be honest about how a year like this actually comes together, because it was never about one big idea. We tried new things and took a few chances — some worked beautifully, others taught us something for next time.

We made smarter use of technology where it earned its place. But the real engine, as always, was people: our calling campaign volunteers alone made thousands of phone calls — thank-you by thank-you, conversation by conversation — reconnecting with supporters and rebuilding momentum one warm voice at a time. Through all of it, our goal never wavered: stay lean, so that as much of your generosity as possible reaches the children who need it. Being careful with your trust isn't a constraint we put up with; it's a promise we're proud of.

And it turns out we're not the only ones who feel that way. For the sixth-year running, Charity Intelligence Canada named TCF Canada one of its Top 10 Impact Charities and a Top 10 International Impact Charity — independent confirmation that your dollars are working about as hard as dollars can. We don't do this work for the accolades, but I won't pretend this one doesn't make us proud.

None of this happens without the people who carry it. To our Board of Directors and our staff — thank you for your tireless work this year, so much of it behind the scenes and all of it in service of something far bigger than ourselves. And to our volunteers, whom I've already celebrated and will gladly celebrate again: you are the heart of it all.

When I look back at 2025 — the record support, the growing team, the new chapters, the volunteers who give so freely of themselves — I don't just see a strong year. I see momentum. And I see it carrying straight into 2026: a year I believe will bring even more growth, powered by the strongest team we've ever had and a calendar of events designed to bring our community closer than ever. We have the people, the foundation, and the will — I'm genuinely excited about where we go from here.

Thank you for believing in this work, and in these children. We're only getting started.

With gratitude and a great deal of optimism,

Selin Jessani,
CEO
TCF Canada



Our Work (What, Why & How)

About TCF Canada

Established in 2005, founded on the bold mission to provide quality education to underserved children in Pakistan, TCF Canada began its journey fueled by passion and purpose. With TCF Pakistan as our operational partner, we reached out to generous Canadians who believe that every child deserves the right to learn, regardless of their socio-economic background.

TCF Canada now has four dedicated full-time staff members and 200+ volunteers spread across 11 city chapters. Our message has remained clear: every child has a right to education.

By 2025, TCF Canada, with the support of our donors and volunteers, made significant strides in advancing educational equity. We supported the ongoing operations of 160 schools across Pakistan, constructed 1 new school, and financially supporting 31 students with their undergraduate studies. In addition to our international efforts, TCF Canada remained committed to supporting students locally by awarding bursaries to Canadian students facing financial barriers to post-secondary education.

These achievements reflect the power of collective impact and the shared belief that access to education is a fundamental right with the potential to transform lives and communities.

A System Under Pressure, A Generation in Waiting

Education is more than access to a classroom; it is access to opportunity, dignity, and the ability to shape one's future. Yet in Pakistan, millions of children continue to face barriers that prevent them from receiving quality education. As of 2025, an estimated 25.1 million children aged 5–16 remain out of school, highlighting the scale and persistence of the challenge. Behind every statistic is a child whose potential risks being limited not by ability, but by circumstance.

This figure represents more than a lack of access; it reflects the widening gap between policy intent and lived reality for millions of children. This is the reality TCF Canada is responding to, one defined not by a single gap, but by a deeply interconnected set of systemic barriers that shape whether a child can access, remain in, and benefit from education.

The barriers to education are rarely singular – instead, they accumulate. In many communities, schools are physically inaccessible or lack essential resources. In others, families face the compounding pressures of rising living costs, informal employment, and food insecurity, forcing education to compete with immediate survival needs. Climate-related disruptions, including floods, displacement, and infrastructure damage further destabilize already fragile schooling pathways, often resulting in prolonged interruptions or permanent dropouts. For many children, education is not a linear journey, but one repeatedly disrupted by external shocks.

However, access alone does not capture the full picture of the challenge. Even within schools, learning outcomes remain uneven and often insufficient. Many children progress through primary education without mastering foundational literacy and numeracy skills, limiting their ability to engage with more advanced learning in later years. This reflects a broader systemic issue: education systems under pressure not only struggle to include children, but also to ensure that learning is meaningful, sustained, and cumulative.

The implications of these challenges extend well beyond the classroom. At a societal level, gaps in education constrain economic mobility, reduce workforce preparedness, and weaken long-term resilience. At the household level, they reinforce cycles of vulnerability, where limited educational attainment narrows future options for employment, income stability, and social mobility. In this way, education becomes both a consequence of inequality and a mechanism through which it is reproduced.

Yet even within this complexity, Pakistan's demographic reality presents a defining moment of possibility. With one of the largest youth populations in the world, the country's future trajectory will be shaped by whether this youngest generation is meaningfully supported today. The question is no longer only about expanding access to schooling, but about strengthening the conditions under which children can remain in school and learn once they are there. Building a more equitable education system requires not only infrastructure and enrolment, but sustained investment in quality, continuity, and resilience.

UNICEF Pakistan. (2025). UNICEF Pakistan Annual Report 2025. Retrieved from UNICEF Pakistan Annual Report 2025 | UNICEF Pakistan

UNICEF Pakistan. (N/A). Out-of-school children in Pakistan. Retrieved from Education | UNICEF Pakistan

World Bank. (N/A). Data for Pakistan. Retrieved from World Bank Data Pakistan | Data

TCF Education Movement

The Partnership Behind The Work

The Citizens Foundation (TCF) is a non-profit organisation addressing Pakistan's learning crisis. It was founded in 1995 by a group of friends, with a vision to drive positive change through quality education. Today, with 320,000 students enrolled in 2,261 school units, led by its 16,500 female faculty members, TCF is recognised by *The Economist* as 'perhaps the largest network of independently run schools in the world.'

Beyond developing 21st-century skills through its innovative education model, TCF is enabling access to higher education for its alumni and is collaborating with the State to improve outcomes in the public sector.

TCF is uplifting communities by empowering them with literacy, life skills and vocational competencies, particularly focusing on women. By sharing with other stakeholders, the programmes, experience and capabilities it has developed over the last 30 years, TCF is actively working to improve outcomes across Pakistan's education landscape.

The TCF education movement thrives on the commitment of a global community, whose support and efforts help make this impact possible.

TCF School, Capital Campus, Punjab

The Work in Practice

**320,000**
Students Enrolled

16,500
All-Female
Faculty Members



2,261
School Units



30
Years
in Education

**71,000**
Graduates

94%
Matriculation
Pass Rate

27%
Students
Scoring A/A+

Here's a break-up of our national footprint of school units.

Sindh **1065**
Punjab **989**
Balochistan **92**
KP **98**
AJK **17**



4,200
Vocational
Trainees



100,000
Beneficiaries receiving
clean drinking water
every day



293,000
Aagahi Adult
Literacy Learners



Vision

Positive Change

To remove barriers of class and privilege, to make the citizens of Pakistan agents of positive change.

Mission

Quality Education

Through the power of quality education enabling moral, spiritual, and intellectual enlightenment.

Better Future

Creating opportunities to improve quality of life.

Values

Sincerity

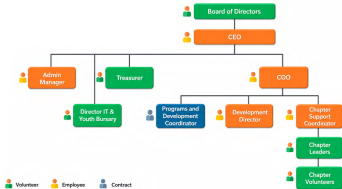
Service

Beauty

Positive Conduct



TCF Canada – Governance & Management



Board of Directors

This year marked an important leadership transition for TCF Canada. Following the conclusion of the outgoing President's tenure, the organization welcomed a new, salaried Chief Executive Officer, whose leadership will guide TCF Canada through its next chapter of growth and impact in support of quality education for children in Pakistan. In parallel, TCF Canada also strengthened its operational capacity with the addition of a full-time Chapter Support and Coordinator in August, enhancing support across its national chapter network.

TCF Canada benefits from a diverse and experienced Board of Directors whose members bring expertise from a broad range of professional sectors, including finance, banking, accounting, engineering, project management, business development, and entrepreneurship. The Board convenes quarterly, with at least one in-person meeting held annually in May or June. TCF Canada's Annual General Meeting (AGM) is held concurrently, providing members with the opportunity to review and approve the organization's audited financial statements for the previous fiscal year. To support effective governance and organizational stewardship, the Board is further supported by several active committees including Human Resources, Compliance, and Fundraising which meet periodically throughout the year to provide oversight, strategic direction, and specialized expertise.

Directors:

Mansoor Haq	Director and Chair of the Board
Abdullah Zafar	Director
Abdur-Rehman Muhammadi	Director
Farhan Saifiq	Director
Hyder Zaidi Masum	Director
Ravens Chaudhry	Director

Babar Saye	Director
Rajul Saliman	Director
Syed Shawal Ayub	Secretary to the Board

Management:

Batin Jissani	Chief Executive Officer (Jul 2023 onwards)
Farhan Saifiq	President (Jan-Jun 2023)
Aruna Khan	Chief Operating Officer
Babar Shalich	Development Director
Azifa Nazreen	Admin Manager
Rashida Shuhail	Chapter Support Coordinator
Haya Habib	Programs & Development Coordinator (Part-time)

National Volunteers:

Riaz Merchant	Director IT & Youth Bursary Program
Furqan Faruqi	Treasurer

Chapter Leaders:

Usman Nadeem	Vancouver
Wahid Wadi	Calgary
Amir Khan	Edmonton
Rafat Khan	Fort McMurray
Dr. Ahsan Zaidi	Regina

Key Volunteer Roles

Finance and Audit

TCF Canada's Finance team of volunteers and Administration Manager effectively manage all financial operations of TCF Canada. TCF Canada is annually audited by Ernst & Young LLP – financial statements for the past 17 years are available publicly on our website. We work with BDO for annual reviews of our financial practices in Pakistan.

National Volunteers

Our National Volunteers fulfil the role requirements for a minimum of one year. They currently hold two (02) key positions in Finance, IT and Youth Bursary Program teams.

Calling Volunteers

TCF Canada conducts two annual calling campaigns, one during Ramadan and another at year-end to thank donors for their support, share updates, and strengthen engagement with the TCF community. These campaigns are carried out by dedicated volunteers and play an important role in donor stewardship and relationship-building in support of quality education for children in Pakistan.

University Volunteers

In 2023, TCF Canada's University Clubs achieved major growth under the leadership of the TCF University Association. The association helped unify chapters across the GTA and beyond, strengthen collaboration, and support the launch of six new university chapters across Canada. Throughout the year, chapters hosted over 25 events, including fundraisers, cultural events, awareness booths, exhibitions, game nights, and social media campaigns. These efforts raised funds, increased donor engagement, and inspired more young Canadians to support TCF's mission.

A major highlight was the first large-scale inter-university Qawwali, organized by multiple chapters, which welcomed over 1,000 attendees and became the largest student-led TCF event to date.

Overall, the TCF Canada University Association strengthened unity, leadership, and collaboration among students, helping the university program grow as a powerful platform for fundraising, awareness, and youth-led service across Canada.



2025 in Review

In 2025, the global community continued to navigate economic uncertainty, geopolitical tensions, and the growing impact of climate-related challenges. These pressures disproportionately affected vulnerable populations around the world, including communities in Pakistan. Against this backdrop, TCF Canada remained steadfast in its mission to provide access to quality education for children in underserved areas, working alongside its supporters, volunteers, and partners to create lasting opportunities through education.

This year, we strengthened our internal operations by onboarding a full-time Chapter Support Coordinator in our team. This addition has helped streamline national operations, deepen support for chapters, and enhance our capacity to deliver more impactful events across the country in 2025.

TCF Canada's community engagement efforts expanded significantly in 2025. In addition to fundraising events, the organization hosted information sessions across Calgary, Fort McMurray, Edmonton, Vancouver, Saskatoon, Regina, Montreal, London, Windsor, Durham and the Greater Toronto Area. These sessions proved to be valuable opportunities to deepen understanding of TCF Canada's mission and impact, foster meaningful dialogue, and introduce new supporters to the organization's work in Pakistan. The year's flagship event, the Toronto Gala, featured TCF alumnus Asad Sajid as a special guest speaker. Asad shared his educational journey and professional experiences with attendees, offering a powerful firsthand perspective on the transformative impact of a TCF education. He is currently working as a Data Consultant at Perch Insights and obtained his Master's in Business Intelligence and Analytics as a Fulbright Scholar at Stevens Institute of Technology.

In total, our chapters hosted over 25 events across the country, including volunteer appreciation gatherings and fundraisers. On the ground in Pakistan, we successfully sustained support for the operations of 160 TCF Canada schools

across urban and rural regions, maintaining our commitment to the same number of schools as the previous year and ensuring uninterrupted access to quality education for thousands of students. In 2025, TCF Canada completed one infrastructure project, bringing the total number of schools supported through our build initiatives to 69. We also initiated the development process for 5 new school projects, which will increase this number to 74 in the coming year. Together, these schools are creating opportunities for thousands of children, providing access to quality education in communities where such opportunities would otherwise be limited.

Collaboration across the global TCF network remained an important part of our growth and learning journey in 2025. This year, TCF Canada's President (Fathan Sadiq) and COO (Aneeqa Khan) attended the TCF Global Community Conference in Pakistan, joining leaders and representatives from across the TCF ecosystem. The conference provided a valuable opportunity to exchange ideas, strengthen relationships, share best practices, and explore innovative approaches to advancing TCF's mission and deepening donor engagement.





We are also proud to have been named a Top 10 Impact Charity and Top 10 International Impact Charity by Charity Intelligence Canada for the sixth consecutive year, a recognition that speaks to our dedication to transparency, efficiency, and meaningful outcomes.

Thanks to the unwavering generosity of our donors, sponsors, and volunteers, TCF Canada raised over \$6.4 million in 2025. We are deeply grateful for your continued trust in our mission to transform lives through education.



Our local Youth Bursary Program also made a meaningful impact in 2025, expanding significantly from 10 to 25 bursaries awarded. 25 bursaries of \$3,000 each were granted to Canadian undergraduate students facing financial barriers not fully covered by provincial aid. This growth reflects TCF Canada's continued commitment to supporting youth both in Pakistan and in Canada.

TCF Model and Focus Areas



Catering to the Most Needy

TCF has an affordable free structure, we subsidise the cost of education which ranges between Rs. 10 to Rs. 500 (7 cents to \$4) so that it is affordable to all



Purpose-built School Units

We provide students with a stimulating learning environment with airy and well-lit classrooms, functional labs, resourceful libraries, art rooms and a playground.



Taking Schools to the children

We build schools in the heart of urban slums and rural communities for children to easily walk to school.



Quality Education

We conduct teacher training along with formal monitoring and evaluation of school activities to ensure a high-quality education.



Gender Balance

We employ all female faculty and strive to have girls make up most 50% of overall student strength.



Alumni Support

We ensure holistic student development through mentoring, career counseling and providing the alumni with the resources and guidance to pursue higher education.



Community Development

Our clean drinking water, adult literacy and vocational training initiatives are aimed at uplifting our school communities.



Professional Management

We have a professional organisational structure to oversee and monitor all operations to achieve high performance standards.

TCF Schools

A standard single-unit TCF Primary School comprises approximately 6,500 square feet of covered area and includes six classrooms, each designed to accommodate around 30 students. A standard single-unit TCF Secondary School spans roughly 9,000 square feet, featuring five classrooms with an approximate capacity of 36 students each.

Our school infrastructure is thoughtfully designed to create a learning environment with spacious, well-ventilated and naturally lit classrooms, along with an administrative block. Students benefit from access to playgrounds, libraries, and at the secondary level, dedicated computer and science laboratories that support hands-on and experiential learning.

Built with resilience in mind, our school structures are designed to withstand local climatic conditions and environmental stresses. In many communities, TCF schools stand as some of the most durable and prominent buildings, often among the few permanently constructed structures in the area. Their distinct and contextually designed architecture reflects our commitment to dignity, care, and aesthetic value in the spaces where children learn and grow.

It is important to note that TCF school designs are not uniform across all regions. They are adapted and customized across different provinces to account for varying climatic conditions, environmental challenges, and local needs.



TCF School in Punjab



TCF School in
Rhyber-Pakhtunkhwa



TCF School in Balochistan



TCF School in Azad Jammu & Kashmir

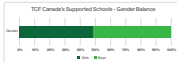
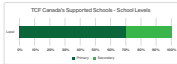


TCF School in Sindh

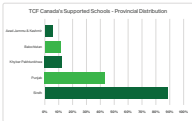
TCF Canada's Impact

Distribution of TCF Canada's Supported Schools

TCF Canada continued to support a diverse portfolio of schools in 2023, with 111 primary schools and 49 secondary schools, helping ensure students have access to quality education throughout their academic journey.



While the proportion of female students has declined slightly compared to last year, TCF Canada's supported schools continue to serve a nearly equal student population, with 12,740 girls and 13,105 boys enrolled. The shift highlights the continued challenges of convincing parents about the importance of girls' education, particularly in rural areas. However, teams on the ground are actively addressing this issue through sustained community engagement. Principals and teachers are conducting door-to-door outreach to build awareness and trust among families, and these efforts are already beginning to show encouraging signs of improvement.



Our Program: School Build and School Support

TCF schools are landmarks in their communities. The school buildings are well-equipped with airy and well-lit classrooms, an administrative block, playground, library, computer and science labs to provide students with a stimulating learning environment.

School Build Program

To further strengthen its impact and expand access to affordable, high-quality education in underserved communities across Pakistan, TCF-Canada continues to invest in the construction of both primary and secondary schools. Each project begins with a comprehensive needs assessment to ensure alignment with community priorities.

TCF school structures are developed using both vertical and horizontal designs, allowing flexibility in construction based on site conditions, land availability, and community needs. This approach ensures efficient use of space while maintaining safe, functional, and student-centred learning environments.

On average, the construction of a TCF school takes approximately 13–15 months to complete, with donors receiving quarterly progress updates throughout the construction project. A school is considered fully completed not only when the infrastructure is finished, but when it is fully operational in line with TCF standards.

This includes the installation of furniture and the full equipping of essential learning and development spaces such as libraries, playgrounds, science laboratories, and digital learning tools like tablets. It also covers the provision of uniforms, textbooks, learning materials, and other essential resources required to ensure students can begin their education in a fully functional and well-supported environment.



We are grateful to our dedicated Canadian school build donors whose support helps us lay down the foundation for long-term educational access in underserved communities.

Our commitment to education extends well beyond the construction of school buildings. Through our School Support Program, TCF Canada supports the continued, effective operation of both primary and secondary schools, enabling children to learn in stable, well-resourced, and nurturing environments. This ongoing support covers all key components required to maintain high-quality education, with operational costs carefully structured to balance impact, efficiency, and long-term sustainability.

The largest share of expenditure is allocated to School Staff Salaries & Benefits, covering teacher and staff compensation as well as associated benefits. This reflects TCF's continued investment in attracting, retaining, and supporting qualified educators who are central to delivering quality learning outcomes. A further quarter is directed toward Books, Uniforms and Supplies, ensuring that students have access to essential learning materials that directly support classroom engagement and academic progress.

Building Maintenance is dedicated to the upkeep of school infrastructures, ensuring that learning spaces remain safe, functional, and conducive to daily school activities. In parallel, Field Supervision & Monitoring enables regular oversight from on-ground teams to maintain quality standards across all schools and ensure effective implementation.

Administration Expenses support the core operational functions required to coordinate programs and sustain organizational efficiency, while Fundraising Expenses are used to help strengthen donor engagement, outreach, and resource mobilization efforts that make this work possible. A large portion of these expenses go towards payment of processing fees incurred to pay for credit card donations. Finally, Research & Development is invested in innovation and continuous improvement of programs and delivery models.

This balanced allocation of resources ensures that funds are used strategically across both direct educational support and essential enabling functions, reinforcing TCF Canada's commitment to transparency, accountability, and measurable impact in education delivery.

In 2025, TCF Canada successfully maintained its support for 160 schools across Pakistan, ensuring continuity in access to quality education for thousands of children in underserved communities. This included 111 primary schools (Kindergarten to Grade 5), where TCF's early years model continues to emphasize learning through play-based and activity-driven approaches that strengthen cognitive development and support holistic growth. This foundation not only promotes academic readiness but also helps children build essential social and emotional skills, laying the groundwork for long-term personal development. In many cases, access to school also provides a critical layer of protection and stability, keeping children engaged in safe learning environments rather than exposed to vulnerabilities such as child labour or life on the streets.

In addition to primary education, TCF Canada also supported the continued operation of 49 secondary schools (Grades 6 to 10) throughout the year. At this level, students engage in a more structured and enriched academic experience that includes textbook-based learning, science experiments in laboratories, collaborative arts and science projects, sports, and the use of digital learning tools such as tablets for literacy and coding development. Secondary education plays a pivotal role in shaping both individual trajectories and broader societal progress. Evidence consistently shows that access to quality secondary schooling is linked to higher lifetime earnings, improved employment opportunities, and increased economic mobility. It also contributes to important social outcomes, including reduced rates of early marriage and childbearing, improved health behaviours, and stronger educational attainment across generations.

Beyond academic outcomes, secondary education fosters active and informed citizenship while strengthening community cohesion and reducing vulnerability to violence and discrimination. Graduates emerge better equipped to navigate diverse pathways, whether pursuing higher education, entering the workforce, or contributing to community development. Many go on to become agents of change within their own communities, helping to break intergenerational cycles of poverty and reinforcing the transformative impact of education.

TCF Canada's Impact

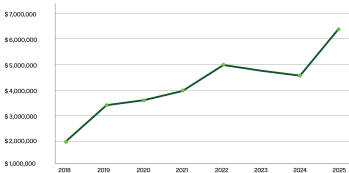
Category	2022	2023	2024
Number of Schools Supported	160	160	160
Number of Students	26,672	26,874	26,068
Number of Communities Impacted	160	160	160
Number of Bursar Scholarships Awarded	-	31	31
Number of Solar Panels Installed	-	5	-
Number of Canadian Youth Bursary Program Recipients	20	10	26
Number of Water Filtration Plants Built	2 communities	1 community	-

TCF Canada Financial Review

All # in CAD\$	2022	2023	2024	2025
Total Revenue	\$4,888,877	\$4,720,332	\$4,578,900	\$6,372,741
Donations	\$3,809,707	\$3,671,388	\$3,319,515	\$4,796,738
Grants	\$134,553	\$214,529	\$282,963	\$344,633
Events Tickets, Sponsorships & Others	\$900,643	\$755,038	\$902,469	\$1,213,833
Investment Income, Other	\$43,974	\$79,377	\$73,933	\$17,836

Total Spending	\$4,464,947	\$5,422,550	\$5,011,478	\$6,031,130
Program Costs	\$4,041,663	\$4,813,871	\$4,336,896	\$5,132,112
Administrative Costs	\$222,545	\$335,431	\$374,531	\$533,328
Fundraising Costs	\$200,739	\$273,248	\$300,051	\$430,802

Revenue Growth Over the Years



Impact Recognition

In 2023, TCF Canada was once again recognized by Charity Intelligence Canada as one of Canada's Top 10 Impact Charities and Top 10 International Charities, earning a five-star rating for the sixth consecutive year. This distinction reflects our continued commitment to maximizing the impact of every donated dollar while maintaining the highest standards of accountability and transparency.

Charity Intelligence's ratings are based on five key areas of assessment: donor reporting, financial transparency, funding need, cents to the cause, and demonstrated impact. Together, these measures evaluate not only how effectively a charity manages its resources, but also the tangible difference it creates for the communities it serves.

Being included among Canada's highest-rated charities is a testament to the trust of our supporters and the collective efforts of our volunteers, donors, staff, and partners who make our mission possible.

Independent Monitoring & Evaluation by IPSOS

As part of our ongoing commitment to accountability and continuous improvement, TCF Canada once again engaged IPSOS to independently assess the performance of our supported schools. This engagement, in place since 2019, provides an objective lens on school quality while helping surface opportunities for growth and improvement across the network.



IPSOG conducts comprehensive on-site evaluations using a multi-dimensional approach that includes classroom observations, interviews with teachers and school leaders, infrastructure and hygiene assessments, and financial record reviews. These evaluations offer critical insights into how effectively resources are being deployed and whether students are benefiting from equitable, high-quality learning environments.

In this year's cycle, 73 schools were assessed, offering a broad and representative picture of system-wide progress. Encouragingly, findings point to continued improvements in overall learning conditions. School leaders reported higher levels of satisfaction, alongside tangible gains in areas such as cleanliness, facility organization, and gender balance in student enrollment.

For TCF Canada, these third-party evaluations are more than a monitoring exercise; they are a cornerstone of our learning and improvement strategy. The insights directly inform our program decisions, ensuring that donor contributions translate into meaningful, measurable educational outcomes for children who need them most.

Performance Overview

Through its annual evaluation process, IPSOG examines a wide spectrum of indicators across TCF schools. These include teaching and learning quality, safety and usability of school infrastructure, attendance patterns among students and staff, availability of essential facilities, and adherence to key policies such as scholarship access, merit-based recruitment, and provision of learning materials. The assessment also captures overall satisfaction with educational quality and student outcomes.

This year's review placed particular focus on the condition and functionality of physical learning environments, including classrooms, libraries, computer labs, and recreational spaces. These spaces play a vital role not only in supporting academic engagement but also in fostering students' sense of safety, inclusion, and dignity within the school community.

Once evaluation findings are received, TCF Canada works closely with TCF Pakistan to thoughtfully review the results and identify areas for improvement. This collaborative process ensures that challenges are not only acknowledged but actively addressed through targeted interventions.

In this year's cycle, access to safe water filtration emerged as a key area of focus across several schools. Encouragingly, this has already been taken up by local teams, who have begun implementing practical solutions to strengthen water quality and ensure a healthier learning environment for students. This responsive approach reflects our shared commitment to continuous improvement and the well-being of every student in TCF schools.

Year	No. of Schools Inspected
2020	None (Due to Covid)
2021	100
2022	150
2023	160
2024	87
2025	73

Challenges & Learnings

Every strong year has its pressures, and 2023 was no exception. Being transparent about them is part of the trust we owe you.

Rising costs in Pakistan. Inflation in Pakistan continued to push up the cost of running schools — from teacher salaries and training to construction materials and school supplies. These are real increases that affect how far every donated dollar stretches. Rather than overextend, we made a deliberate, conservative decision: hold steady on the number of schools we support and focus on sustaining the quality of education in our existing network. It is a choice we'd rather explain honestly than paper over, and one we believe protects both the children in our classrooms and the trust of the donors who fund them. We continue to work closely with TCF Pakistan to monitor costs and will expand again when the economics support it responsibly.

Software and payment system transitions. Behind the scenes, 2023 was a year of significant technology change. We began migrating our donor management system to a new platform, transitioned our payment processing infrastructure, and strengthened our data security systems and protocols — all proactively, before any issue required it. None of this is glamorous work, and most of our donors will never see it directly. But it matters: these upgrades protect your personal and financial information, improve the reliability of your giving experience, and ensure we are operating on modern, supported systems rather than waiting for older ones to fail. We approached these transitions carefully to minimize disruption, and we're confident the investment positions us well for the years ahead.

A challenging giving environment. Like many Canadian charities, we navigated a year in which global uncertainty, geopolitical tensions, and domestic economic pressures weighed on charitable giving across the country. That our community responded with record generosity in the face of these headwinds is something we do not take for granted — it speaks to the depth of belief our donors have in this mission, and it motivates us to be even more careful stewards of that trust.

Goal & 5 Year Plan

Our Five-Year Plan

By 2030, tens of thousands more children will be learning because of TCF Canada and we'll have built an organization durable enough to sustain that growth for the next generation.

From 160 schools to 250. From ~27,000 children to 47,500. One classroom, one chapter, one community at a time.

How we get there

1. Grow from 160 to 250 schools, in communities where the need is greatest. We'll deepen our partnership with TCF Pakistan to send support where it changes the most lives, expanding secondary and early-years access in underserved regions and building schools where there are none.

2. Turn our chapter network into 20 chapters — a volunteer engine from coast to coast. Our chapters are how this cause becomes local. In 2025 we welcomed Halifax, London, and Windsor chapters; over the next five years we'll keep replicating what works, a proven chapter playbook, and real investment in the volunteer leaders who make it run.

3. Shift from one-time gifts to durable, recurring support. A child's education isn't a one-year commitment, and neither is ours. We're building recurring-giving programs, national partnerships, and modern, secure-giving options so that support compounds year after year, turning generosity into momentum.

4. Keep more of every dollar reaching the classroom — and prove it. Independent Ernst & Young audits, on-the-ground IPSOS school inspections, and six consecutive years on Charity Intelligence's Top 10 keep us honest, while lean, technology-enabled operations keep as much of your gift as possible where it belongs: with the children.

By 2030:

- Schools supported: 160 → 250
- Children reached: ~27,000 → 47,500
- New schools built, cumulative: 69 → 100
- Chapters across Canada: 20
- Of every dollar, to the cause: consistently 85¢

Behind every number, the outcomes that matter most: strong pass rates, more students moving on to higher study, and more gifts in classrooms.



School Visits

This year, many of our donors, volunteers, and supporters chose to move beyond reports and updates, visiting TCF schools in Pakistan to witness the impact of their support come to life. From lively classroom discussions to conversations with students, teachers, and school leaders, visitors experienced firsthand the transformative power of education. Throughout the year, TCF Canada's supporters visited schools across the TCF network, gaining deeper insight into both the challenges faced by underserved communities and the remarkable resilience, potential, and ambition of the students we serve.

These visits remain one of the most meaningful ways for supporters to connect with the impact of their generosity. They also create a sense of shared ownership in the journey allowing donors to move beyond the role of contributors and become active participants in the story of change they are helping to shape. By fostering personal engagement and shared learning, these experiences strengthen the bonds between our supporters and the communities they help empower. More importantly, they reinforce our collective commitment to ensuring that every child has access to a quality education and the opportunity to build a brighter future.



"So glad to see such hard work brought to life" - Khuzaimah Iqbal



"I observed a highly dedicated team of staff and students and really enjoyed the vocational training. Keep up the excellent work!" - Krish Varkhani



"Meeting the students, teachers and administrative staff opened my eyes to the level of commitment and professionalism TCF schools operate at – it is incredible!" - Selin Jessani

TCF Textbooks Spark Joy in Learning

When children open a book, they should step into a world that feels like their own. A world they recognize, understand, and can imagine. That is where the joy of learning begins. Yet in much of Pakistan, textbooks often tell distant - stories set in unfamiliar places and lessons written in languages children rarely speak at home.

TCF chose a different path. Our books are thoughtfully crafted to meet international standards and national curriculum benchmarks, yet every concept is seen through a distinct TCF lens. Over the years, this approach has created rich, high-quality learning material across subjects, now embraced not only in TCF schools, but in classrooms far beyond.



What Sets TCF Books Apart in Quality?

Rooted in Urdu

We use Urdu, the language of common use, as our medium of instruction so children can learn in a language they understand and connect with. English is taught as a subject.



Stories That Feel Real

Children deserve to see their own world reflected in what they read. Alongside being in Urdu, our stories, examples, and exercises are grounded in their everyday lives, making learning relevant and engaging.



Anchored in the 5 C's of Quality Education

Every subject is designed around the 5 C's of quality education - creative and critical thinking, communication skills, conceptual understanding, confidence, and core values. We bring these to life by combining concepts with hands-on activities, projects, and problem-solving exercises.



Teacher Guides Alongside Books

Every book is paired with a teacher guide, with built-in lesson plans based on the ABC (Anticipation, Building knowledge, Independent practice, Consolidation) framework. These guides help teachers prepare for and deliver lessons effectively, while keeping learning engaging and impactful.

A large group of school children in yellow uniforms and their teachers posing in front of a school building. The children are arranged in several rows, with some wearing green sashes. The teachers are standing behind them, some wearing headscarves. The school building has a sign that reads "THE HANADARA PRIMARY SCHOOL" and "HAKIM LAKSANA".

Three Decades of Nurturing School Leadership

At TCF, we strongly believe that school leadership is central to delivering quality education and a strong principal is the single most influential factor in student learning after teachers. Over the years, we have built a systematic framework to select, empower, and nurture TCF school leaders, ensuring they drive school culture, strengthen teacher performance, and boost student learning outcomes.

How TCF Develops School Leaders

Identifying the Right Leaders

The multi-stage, rigorous recruitment process begins with a thorough screening of applications and CVs, followed by a two-hour induction test to assess knowledge and skills.

Those meeting the threshold advance to the Principals Assessment Centre with problem-solving exercises, group discussions, and interviews, evaluated on defined metrics to ensure consistency and transparency.

Assessment: Measuring Leadership Quality

Every principal undergoes an annual evaluation through the Principal Quality Index (PQI), which assesses their leadership across academics, administration, teacher support, and culture-building. Trained evaluators spend a full day in schools, observing classrooms, reviewing records, and engaging with staff. Each principal receives a rating, ensuring accountability and identifying areas for growth.

Training & Mentoring

New principals undergo five days of pre-service training on TCF's mission, values, leadership principles, followed by a month shadowing experienced principals to see school culture, teacher support, and parent engagement in action. Each year, they attend the Principals' Academy, TCF's annual training where principals use classroom insights, learn best practices, and draft school improvement plans to strengthen their schools.

Performance Management: Driving Improvement

Based on PQI results, principals receive structured feedback, improvement roadmaps, and performance-linked support. These roadmaps are documented and monitored, while those needing support are guided through tailored development plans. This ensures that accountability is paired with growth, creating a performance-driven culture where principals are motivated to continuously take the lead. With rigorous systems and continuous support, TCF empowers principals to lead with purpose — shaping schools that change lives and futures.

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More Updates

TCF Alumni Pursue Higher Education Across Pakistan



This year, 148 TCF alumni began their journey at universities across the country. They are pursuing diverse disciplines – including medicine, engineering, business, and social sciences – at leading universities in Pakistan and abroad. With each enrolment, our alumni move closer to breaking barriers while setting a powerful example for younger students to follow.



Education in Times of Climate Catastrophe

In 2024, TCF, in collaboration with Dr. Marie Latif and Dr. Laila Piroozjo, published a study titled *Education in Times of Climate Catastrophe*. The research focuses on the impact of the 2022 floods – one of Pakistan's most devastating natural disasters – on education, livelihoods, and community resilience.

The study highlights how TCF schools became safe spaces, providing temporary shelter and cash support to affected families. Despite damage to many schools, rapid repair and rehabilitation enabled the continuation of learning, supported by teachers, students, and communities working together. Key findings underline the importance of early warning systems, inclusive aid distribution, and stronger disaster preparedness policies. The study also calls for integrating disaster education, trauma support, and resilience planning into curricula and community programmes.

By documenting these experiences, the report contributes to wider learning on how education systems can adapt and respond in times of crisis.

Summer Camp: Learning, Laughter & Lifelong Memories:



TCF's Summer Camp brought together more than 2,000 students from schools and colleges across (Punjab, Lahore, Faisalabad, and Rawalpindi) for two weeks of creativity, collaboration, and fun-filled learning. Through storytelling, games, arts and crafts, and interactive projects, students explored new ideas, built confidence, and formed meaningful connections. The camp was made possible by a dedicated group of volunteers from across Pakistan and around the world, who came together to create an enriching and memorable experience for every participant.

Water Filtration – (Aab – e – Rehmat)

Aab-e-Rehmat is a clean drinking water initiative under which TCF has installed water filtration plants with a goal to provide clean drinking water for the school as well as the larger community. Sustained supply of quality drinking water is ensured through a team of trained plant operators and technicians, responsible for carrying out regular plant repair and maintenance activities. Every day, 80,000 people in TCF school communities receive clean drinking water through this programme.



Solar Panels

This initiative aims to reduce reliance on conventional electricity sources in TCF schools, many of which operate in underserved areas where frequent power shortages significantly disrupt learning for already marginalized communities. By transitioning to renewable energy, the solar panel project supports multiple goals:

- It helps lower dependence on non-renewable power while contributing to the conservation of natural resources.
- The resulting cost savings from reduced electricity expenses are directed toward TCF beneficiaries, directly supporting students and their communities.

Beyond operational benefits, the initiative also serves as a learning opportunity by introducing students and local communities to clean alternative energy solutions, encouraging awareness and long-term environmental responsibility. Importantly, solar energy ensures a more stable and uninterrupted learning environment. It enables consistent use of digital learning tools, helping students develop essential digital literacy and future-ready skills, while also powering school infrastructure such as lighting, fans, and water systems, ultimately creating a safer, more comfortable, and more effective space for teaching and learning.

TCF Canada's Youth Program

Youthhood is not merely a stage of life, it is the heartland of change, the embodiment of idealism, hope, and the courage to dream differently. It is the stage of asking bold questions, and testing limitations, energy and fearless compassion. In this transformative phase, youth are not just learning about the world, they are reshaping it. At TCF Canada, we believe in the power of youth to rewrite narratives and dismantle barriers to education. With this belief at its core, the TCF Halifax Chapter launched our first Youth Peer-to-Peer (P2P) Fundraising Campaign during Ramadan 2025, an initiative that gave young volunteers the chance to take ownership of a cause greater than themselves.

60 youth collectively raised over CAD \$58,832, funding the support of 6 schools for one year, benefiting nearly 700 students.



TCF Canada's Youth Bursary Program

Rooted in the belief that education opens minds and enriches lives, TCF Canada's Youth Bursary Program supported 26 post-secondary Canadian students with bursaries, prioritizing financial need. The program empowers students to unlock their potential and contribute meaningfully to their communities by reducing mental stress and enabling students to invest in their future without compromising their present.

Beyond the numbers, the human stories speak volumes. One student shared: "Back when the first installment was given to me, I didn't have enough money to buy myself a laptop but all of my exams in Pharmacy are online. I was going to find a way or take loans but finally I didn't need to. It came at just the right time, huge relief."

"I received one part of the TCF Bursary right before I was about to buy plane tickets to go home and visit family for an upcoming break. Paying for that mental health break back with my parents became a much easier and far less stressful financial decision the moment the bursary landed in my account."

These stories reflect more than immediate financial relief. They illustrate how the bursary support is meaningful life choices without forcing trade-offs between personal well-being and academic obligations. In doing so, it not only supports skill-building, but also fosters emotional resilience, both of which are essential for sustainable income stability.

Changing Lives, One Story at a Time



Little Milkman with Big Dreams

Every morning before sunrise, 12-year-old Samar rides through the quiet streets of Landhi (Karachi), milk bags swinging from his handlebars.

He's only twelve, but the whole neighbourhood knows him as the doodhwalla - the little milkman - who never misses a day.

Samar finishes his milk deliveries just in time. He washes up quickly and heads out again with his little sisters - this time for school. He keeps a watchful eye on them - just enough to keep them out of trouble.

At school, he's a ball of energy and mischief - until Urdu class. That's when his hand shoots up for every question, hoping Ms. Mehvish picks him each time.

"She always tells me: 'You'll do something big one day, Samar,'" he says with a wide smile. And he believes it.

"I want to open my own shop. It will be even bigger than his abou's (father). He laughs when I say this. But we will see!" he grins.



Kainat Ansari's Journey from Orangi Town to Harvard

HARVARD



HARVARD
GRADUATE SCHOOL OF EDUCATION



When Kaiat Ansari first walked through the gates of a TCF school in Orangi Town, she wasn't even there for herself. Her father had come for her brother's admission. But something happened that day. She caught sight of young girls playing badminton, a library filled with books, classrooms alive with questions she had never heard before. For a moment, she forgot she was "just a girl" from a katchi abadi, where cousins her age were already being pulled out of school to marry young. She felt a stinging she couldn't name then - a sense that maybe this was where she belonged.

Admissions were closed for her grade. She insisted for a chance. The principal relented and gave her a test. Kaiat failed it miserably. But she didn't give up. She agreed to repeat a year, just to be inside those walls. That decision changed everything.

At first, the lessons felt impossible - atoms, molecules, climate change. She cried in frustration, convinced she didn't belong. But her teachers refused to let her quit. They sat with her after school, rebuilt her foundations, and, more importantly, told her they believed in her. Slowly, the girl who had once struggled to keep up began topping her class.

From there, doors opened that once seemed unimaginable. A United World Colleges scholarship took her to Norway for High School. Then to Whitman College in the USA for a degree in Psychology. Then to Oxford for an exchange semester and now, Harvard University's Graduate School of Education for a degree specialising in Early Childhood Education.

Today, Kaiat stands not just as a student at one of the world's most prestigious universities, but as living proof of what happens when one child is given the ladder of education.

"I saw my cousins drop out in grade 7 or 8," Kaiat recalls. "Their futures collapsed before they even began. Education gave me dignity and possibility. It showed me I was not defined by where I came from, but by the courage to rise above it."





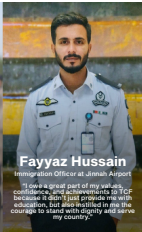
TCF Alumni Faces of Success



Iram Jabeen

Highway Police Officer

"I am the first woman in my village to join the Police. I am proud that I am breaking gender stereotypes for other girls in my community!"



Fayyaz Hussain

Immigration Officer at Jinnah Airport

"I owe a great part of my values, confidence, and achievements to TCF because it didn't just provide me with education, but also instilled in me the courage to stand with dignity and serve my country."



Hafsa Iftikhar

Student Brandenburg University

"Education changed my life - now, I'm raising my daughter to believe that hers can change the world."

Erum's 26-year Journey at TCF

The year was 1999 when Erum Nauman, fresh from her Master's degree, nervously stepped into a TCF classroom as a substitute teacher. Twenty-six years later, she leads TCF's Training Department - the heart of quality learning that shapes thousands of educators and countless classrooms across Pakistan.

"On my very first day at a TCF school, I told myself, I'm not coming back," recalls Erum, who found the journey from North Karachi to Orangi Town grueling and the unsafe community overwhelming.

"But day by day, I built a love and bond with the children - so much so that on my last day, I didn't want to leave."

Seeing her potential, TCF offered her a role closer to home at its first secondary school - along with a challenge: to design a teachers' training programme from scratch. Erum poured herself into the task, drawing from international trainings and adapting ideas to the needs of local classrooms. The programme's success led to a bigger responsibility in 2009: training principals and area education managers, instilling leadership that would ripple across hundreds of schools. In 2015, she stepped into the field herself as an Area Education Manager, overseeing 250 schools across Karachi.

From a hesitant young teacher to Head of Training, Erum's journey reflects a life's work devoted to serving teachers, schools, and the children of Pakistan.



Acknowledgement

The success of our fundraising efforts across Canada would not have been possible without the unwavering support of the TCF Canada community. Throughout 2025, our chapters organized a wide range of events that brought together donors, volunteers, sponsors, and supporters who share a common belief in the transformative power of education.

Education opens doors that poverty keeps closed. It turns potential into opportunity, opportunity into financial independence, and financial independence into stronger communities. By supporting TCF Canada's mission, our sponsors, partners, volunteers, and donors are helping make this transformation possible for thousands of children and their families.

We are deeply grateful for your generosity, dedication, and trust. Your support not only contributed to the success of our events but also helped create pathways to a brighter future through education. Thank you for standing with us and for being an integral part of TCF Canada's journey. Together, we continue to create lasting change, one child, one classroom, and one community at a time.

Platinum



Gold



BRANTHAVEN

Silver



