P P A F
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Pakistan Poverty Alleviation Fund

Delivering Prosperity

Vision

Restoring Hope | Securing the Future | Ending Poverty

Mission

Transforming the lives of the poor to create a more equitable and prosperous Pakistan

Core Values

Inclusion | Participation | Accountability | Transparency | Stewardship

Role of Pakistan Poverty Alleviation Fund (PPAF) in Sustainable Development in Pakistan

PPAF at a Glance

Pakistan Poverty Alleviation Fund (PPAF) is the lead apex institution for community-driven local development in the country. PPAF was registered in February 1997 under Section 42 of the Companies Ordinance 1984 (now Companies Act 2017) as a non-for-profit company. PPAF's mission is to transform the lives of the poor to create a more equitable and prosperous Pakistan. With a geographic outreach in 157 districts across all four provinces and regions of the country, PPAF supports communities to access improved infrastructure, green energy, health, education, livelihoods, access to finance, and fosters resilience to disasters. It serves the poorest and most marginalised rural households and communities across providing them with an array of financial and non-financial services. PPAF seeks to ensure that its core values of social inclusion, participation, accountability, transparency and stewardship are mainstreamed in all processes and programme interventions.

Poverty, defined as the inability to attain bare minimal living standards, is perceived by PPAF as a multidimensional phenomenon as reflected in the form of low income, lack of access to resources, fewer opportunities for participation in economic activities and political process, high vulnerability to risks and shocks etc. Therefore, PPAF follows a holistic Poverty Graduation approach towards tackling poverty that promotes sustainable economic growth through inclusive and participatory development. This creates opportunities for the poor, preparing and empowering them to be able to participate in the socio-economic development and economic growth process, providing them the access to essential social services such as education, health, clean drinking water and proper sanitation, while enhancing resilience to climate change induced shocks.

Building on the success and lessons learned from over two decades of poverty alleviation initiatives across Pakistan, PPAF has developed its strategy for the six-year period 2021-2026, with an objective to further enhance the well-being of the targeted poor and vulnerable population, fostering a more equitable and prosperous Pakistan. PPAF is committed to fostering innovation, generating evidence, and scaling up effective models to effectively contribute to the national development agenda. For a complete profile, please visit our website at http://www.ppaf.org.pk.

PPAF: Leading Sector Development for Lasting Impact

Building on its legacy, PPAF continues to drive transformative change as a sector developer. Our successful spin-off of microfinance operations into Pakistan Microfinance Investment Company (PMIC), backed by collaborative efforts with stakeholders like the State Bank of Pakistan underscores our commitment to innovation and sustainable progress.

Today, our grant-based initiatives centre on vital pillars of development: water, energy, and rural connectivity. With a dedicated focus on scaling up renewable energy interventions, we're lighting the path towards a greener, more resilient future.

Moreover, PPAF is proud to pioneer the 'Poverty Graduation' approach in Pakistan, empowering targeted poor to graduate from cycles of poverty and realise their full potential.

Presence in 157 Districts across Pakistan through **164 Partner Organisations** nationwide





2.67 million
households organised, fostering social capital through grassroots network of **171,200** Community Institutions and **440,000** Credit/Common Interest Groups

3.69 million
interest free loans disbursed under the **Prime Minister's Interest Free Loan Programme** (57% loan to women)





1.19 million
individuals received **skill development and managerial trainings** (48% women) through **22,100** training events

433,800
students (44% girls) enrolled in **2,860** educational facilities





Productive economic assets transferred to 206,800
Ultra and vulnerable poor households (63% women beneficiaries)

1,091
Small and Medium Enterprises (SMEs) trained (44% women led SMEs) on financial literacy and business plan development, while **matching grants** provided to **399 SMEs** (37% women led SMEs)





17.57 million
individuals (51% women) benefited from **35,290 water and infrastructure** projects

950,400
individuals (53% women) benefited from **1,615** renewable energy projects





15.5 million
medical consultations (56% by women) provided through **970** health centers

8.4 million
microcredit loans provided, with 60% loans to women and 80% financing extended to rural areas. Moreover, **5.18 million loans** (87% loans to women) **disbursed through PMIC**





Facilitated 1.8 million
households under **emergency relief & climate change response.** Managed reconstruction of **122,000 seismically safe** houses affected by 2005 earthquake

** Figures rounded off*

Reimagining the Future: Strategy 2021 – 2026

Transforming the lives of the poor to create a more equitable and prosperous Pakistan.

Goal 1

Foster institutions of and for the poor to reduce inequalities, promote inclusive governance and development.



Goal 2

Enhance sustainable and resilient livelihood opportunities to support households to graduate out of poverty.



Goal 3

Address systemic deprivations that exacerbate poverty through local infrastructure development and community wellbeing initiatives.



Goal 4

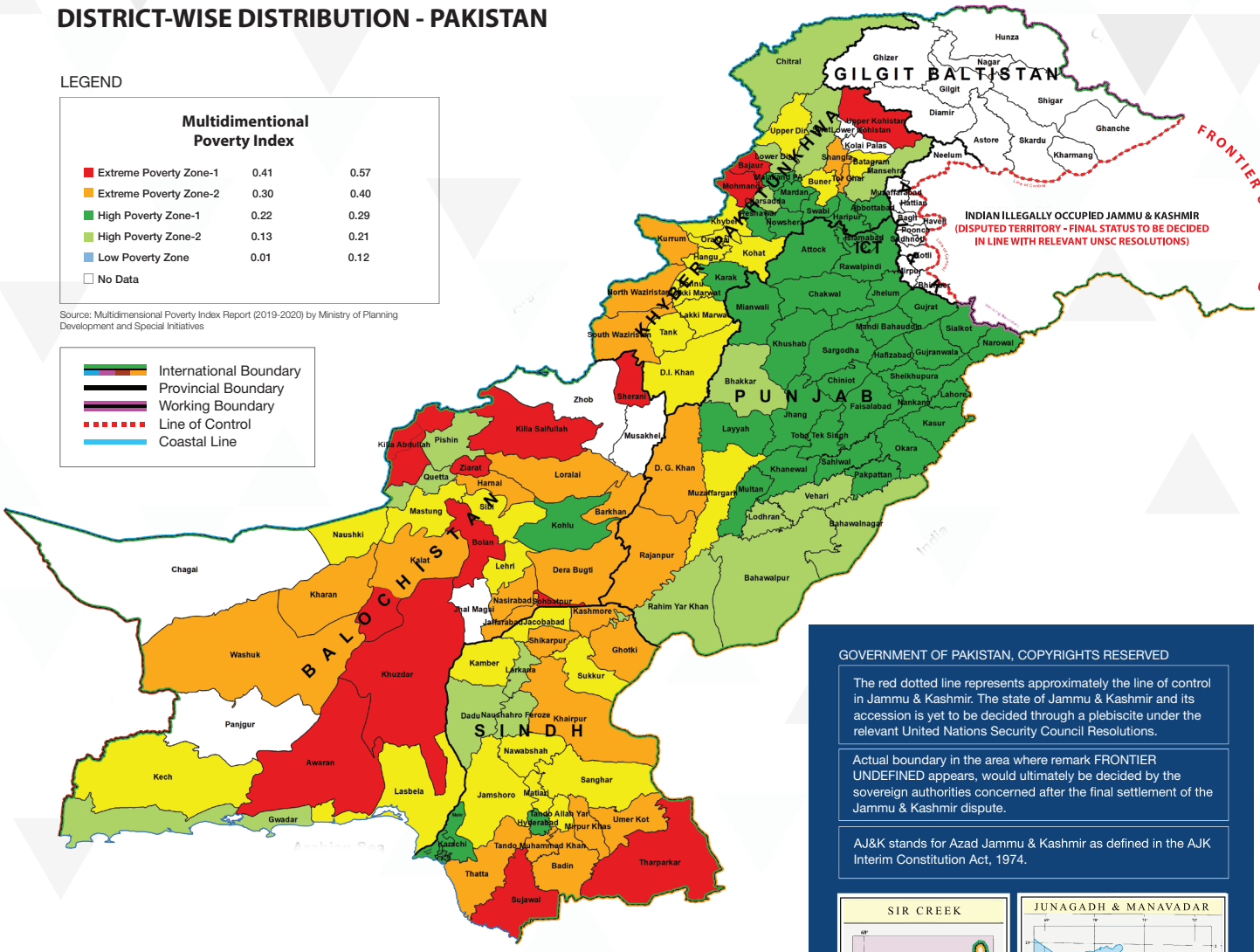
Strengthen organisational effectiveness by aligning resource mobilisation, people capabilities and partnerships to transform into a more agile, responsive and effective institution.



Prioritising Lagging Regions

PPAF depends upon robust evidence and reliable knowledge to generate insights into the dynamics of poverty and inequality in the country and enhance policies and priorities for poverty alleviation. Based on the Multidimensional Poverty Index Report, published by the Ministry of Planning Development & Special Initiatives which categorised districts into 5 zones in order of highest to lowest indexing. This poverty estimation uses indicators on dimensions of health, education, and living standards. A combination of headcount ratio and the size of the poor population in a district determines extent and depth of poverty, and thus districts with the highest deprivations become an investment priority.

MULTIDIMENSIONAL POVERTY INDEX
DISTRICT-WISE DISTRIBUTION - PAKISTAN

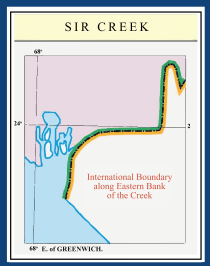


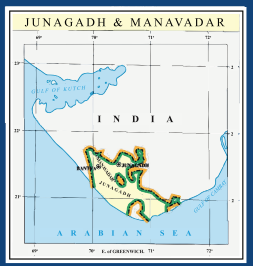
GOVERNMENT OF PAKISTAN, COPYRIGHTS RESERVED

The red dotted line represents approximately the line of control in Jammu & Kashmir. The state of Jammu & Kashmir and its accession is yet to be decided through a plebiscite under the relevant United Nations Security Council Resolutions.

Actual boundary in the area where remark FRONTIER UNDEFINED appears, would ultimately be decided by the sovereign authorities concerned after the final settlement of the Jammu & Kashmir dispute.

AJ&K stands for Azad Jammu & Kashmir as defined in the AJK Interim Constitution Act, 1974.





Processed and prepared by the PPAF GIS Laboratory

PPAF Strategic Trajectory to Poverty Alleviation



2000–2005 Outreach

- Institutional development
- Single product micro-credit
- Standalone village infrastructure

Presence: 96 districts



2006–2009 Scale

- Multi-sector interventions (institutional development, water, energy, and health and education pilots)
- Emergency response and reconstruction
- Special programme for social mobilisation
- Testing livelihood approaches

Presence: 127 districts



2010–2017 Strategic Depth

- Integrated, inclusive, multi dimensional approach
- Second generation institutional support for livelihoods
- Scaling up asset creation, poverty graduation; testing robustness
- Scaling up financial inclusion through microfinance and IFL

Presence: 130 districts
1,020 UCs



2018–2026 Multiplying Impact

- Scaling up Poverty Graduation from household to SME
- Impact investment – youth and rural entrepreneurs
- Rural connectivity – virtual and physical
- Leveraging partnerships and impacting policy

Presence: 157 districts, over 2,000 UCs

PPAF's Contribution to the Sustainable Development Goals

The Government of Pakistan has adopted a multi-pronged approach, demonstrating its commitment and ownership at the highest level, which is instrumental for the successive steps in implementing SDGs. PPAF, as a supporting arm of the federal government has participated in various SDGs forums organised by the Ministry of Planning, Development, and Special Initiatives (M/o PD&SI) and has shared updates on its contributions to achieving the SDGs. From inception to date, PPAF's key contributions towards the SDGs are shown in the following infographic:

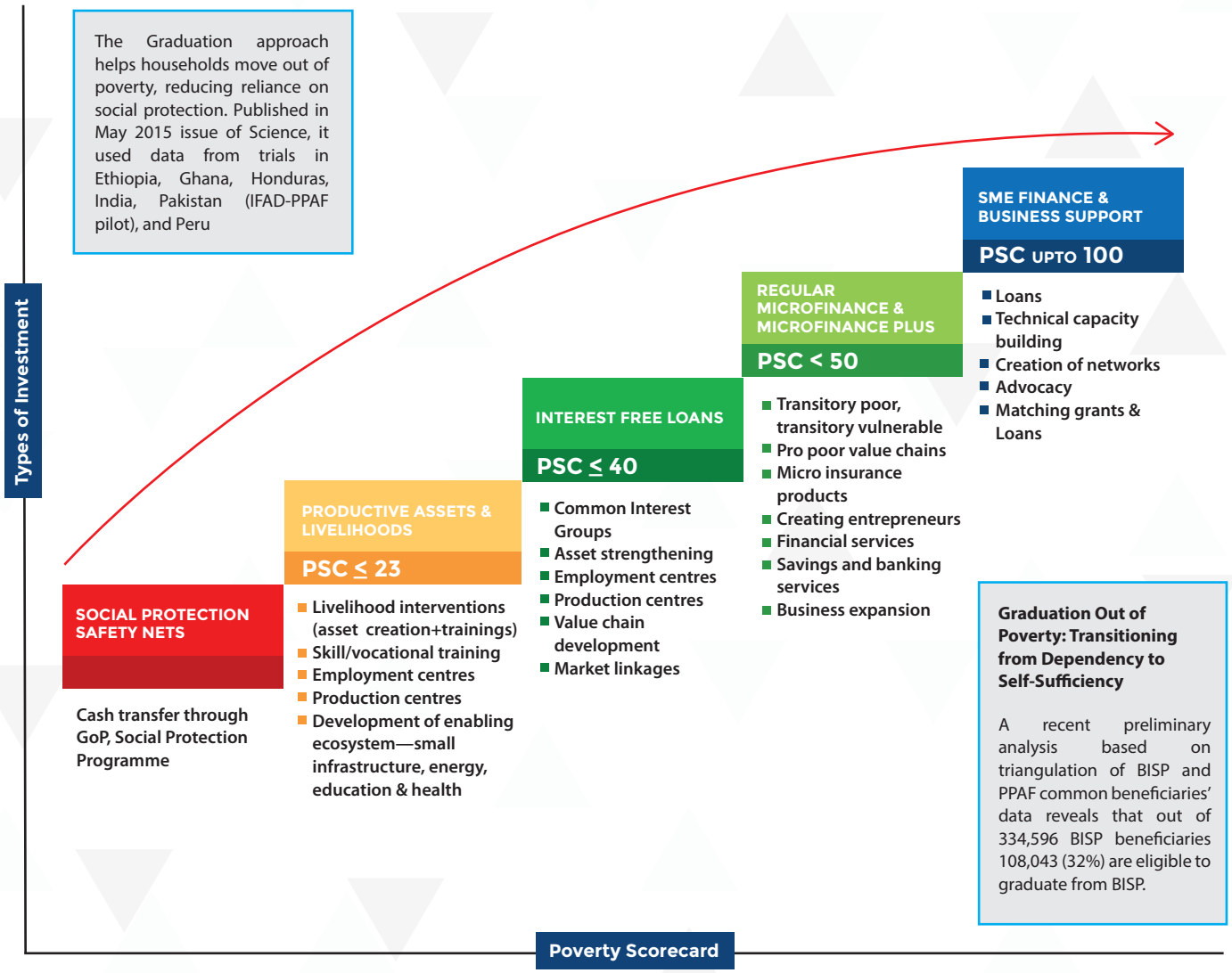


** Figures rounded off*

PPAF's Poverty Graduation Approach

At the core of PPAF's approach is the Poverty Graduation model, which provides a structured pathway for households to move out of extreme poverty. PPAF's interventions aim to assist households in graduating out of poverty and reducing long-term reliance on social protection programmes. The approach combines consumption support, skills development, asset transfers, savings, access to finance, and enterprise support to enable sustainable livelihoods. Its effectiveness has been validated by a landmark research study published in the May 2015 issue of Science, which analysed randomised control trials conducted between 2006 and 2014 across six programmes in Ethiopia, Ghana, Honduras, India, Pakistan (IFAD-PPAF pilot), and Peru. The breakthrough study by the Consultative Group to Assist the Poor (CGAP) provided important insights that helped refine and advance the Graduation approach globally.

PPAF operationalises this approach through a sequenced Poverty Graduation Arc that progresses from consumption support and skills enhancement to asset transfers, savings, access to finance, and enterprise development, ultimately enabling sustainable livelihoods. These interventions are tailored to different poverty bands to ensure that households receive the appropriate mix of support needed to progressively improve their Poverty Scorecard (PSC) status and transition from social protection towards long-term economic self-reliance.



Strategic Focus Areas of PPAF and Impact of its Interventions

Below are the key areas of focus for our organisation, showcasing our contributions towards poverty alleviation in the country through various multi-sectoral interventions:

Institutional Development/Social Mobilisation:

Central to PPAF's theory of change is its non-prescriptive approach, which focuses empowering communities to articulate their needs and drive their own development. This is achieved through organising communities into functional value laden, inclusive, democratic institutions of the people, enabling them to take charge of their destinies with voice and agency. PPAF partners with civil society organisations, which serve as institutions for the people, investing in building their capacity for social mobilisation and community empowerment and instilling values of inclusion, participation, accountability, transparency, and stewardship. Over the years, PPAF has established a robust network of national, provincial, and local civil society organisations, as well as community institutions (CIs). Through strategic investments in capacity-building, PPAF has cultivated a robust network of national, provincial, and local partners. This not only serves as a platform for people to voice their needs but also take charge of their own development agenda.

Since its inception, PPAF has formed 171,200 CIs with 2.67 million households, while 63% membership consists of women, at the grassroots level. Moreover, around 22,000 capacity-building events were organised for members of the community institutions (50% women) as part of the institutional development and social mobilisation programme with the objective to enhance their managerial skills and increasing awareness of their responsibilities as responsible citizens.



Key Outcomes/Impact

- Won International Fund for Agricultural Development (IFAD) Gender Award 2014 in Asia and the Pacific Region.
- Won South Asia Procurement Innovation Award 2016–17.
- Won five Global Diversity & Inclusion Benchmarks Awards.
- Investment in community institutions leads to an Internal Rate of Return of 58%.
- 75% of community institutions report improved access to local services and 50% establishing effective market linkages.
- The community capacity to manage funds under PPAF was worth almost 5 times the funds invested in its own development.
- Local Support Organisations (LSOs) are able to generate almost the same amount of resources annually which have been invested in them.
- 68% of community institutions are likely to sustain, while 92% of LSOs have high confidence in sustainability.
- 86% satisfaction rate among beneficiaries with the supported interventions (half of whom are women).
- 19% of LSO office bearers are women.

Climate Change and Disaster Response

Pakistan, despite contributing less than 1% to global carbon emissions, ranks among the ten most vulnerable countries to climate change. Tackling the interconnected issues of climate change, disasters, and poverty in Pakistan requires integrated approaches that strengthen resilience, promote sustainable development, and priorities the needs of most vulnerable communities. Investments in climate adaptation, disaster risk reduction, sustainable agriculture, green energy, water management, and social protection are crucial for building resilience, alleviating poverty, and promoting inclusive and equitable development in the face of climate challenges.

Aligned with Pakistan's commitment to the Paris Agreement, PPAF supports the Nationally Determined Contributions (NDC) by focusing on climate action. PPAF's interventions contribute to the National Adaptation Plan 2023, emphasising green jobs, livelihoods, inclusive growth, green energy, and social equity. At the grassroots level, PPAF's climate action aims to mitigate vulnerability to climate change, raise awareness, enhance preparedness, and reduce carbon emissions while diversifying livelihoods.

Key Outcomes/Impact

- 122,000 seismically safe houses built post-2005 earthquake.
- 80 km protection walls constructed (protecting around 156,000 households).
- 2.23 million m^3 water conserved through improved water management practices.
- Over 436,000 trees planted (including 162,000 olive trees) to support carbon sequestration.
- 66,000 households supported under COVID-19 emergency aid.
- 260,000 households assisted under 2023 Drought Mitigation and Preparedness Programme.
- 18.56 MW renewable energy generated benefiting 950,400 individuals, offsetting approximately 160,000 tons of carbon emissions annually.
- Provided relief support to more than 136,000 households affected by the 2022, 2023, and 2025 floods.
- 200 Emergency Response Teams formed with stockpiles and kits.



Livelihoods and Value Chains

Within PPAF's poverty graduation framework, productive economic asset creation serves as a vital mechanism for enhancing the economic and social welfare of ultra-poor and vulnerable households, enabling them to generate sustainable income and employment streams. Additionally, augmenting the skillsets of these households enhances their employability and entrepreneurial talent.

Through this initiative, more than 206,800 productive assets, with 63% women and 3.25% to PWDs have been transferred to ultra-poor and vulnerable households for productivity and income enhancement. Moreover, PPAF has provided skills and entrepreneurship training to 501,500 individuals, with 45% being women, aimed at augmenting income levels and economic productivity. More than 3,000 persons with disabilities provided enterprise development training.

PPAF has been working to strengthen SMEs engaged in primary production, service provision and value addition in rural areas of Sindh and Balochistan. Overall, 1,091 SMEs trained (44% women led) on financial literacy and business plan development, while matching grants awarded to 399 SMEs (37% women led).



Key Outcomes/Impact

- A preliminary analysis based on triangulation of BISP and PPAF common beneficiaries' data reveals that out of 334,596 BISP beneficiaries 108,043 (32%) are eligible to graduate from BISP.
- 57% trained beneficiaries are self-employed (76% women), while 16% are employed with others (29% women).
- Over 88,000 jobs created through SMEs support.
- More than 1,100 PWDs facilitated into employment.
- 42% poor households graduated out of poverty.
- An investment in livelihoods and enterprise development leads to an Internal Rate of Return of 138%.
- Installed three community managed Olive Processing Plants.
- Received three national awards for promoting Pakistan's olive value chain and excellence in olive oil processing.
- Productive assets beneficiaries earn 32% more income.
- 22% supported SMEs embraced environmentally sustainable cultivation practices, leading to a 72% increase in sales turnover.
- 68% increased investment by SMEs.

Financial Inclusion

Financial inclusion is a cornerstone of poverty alleviation, empowering individuals, and households to access essential financial services for investment, asset-building, and managing financial challenges. This access promotes economic empowerment, resilience to shocks, and inclusive growth. PPAF plays a crucial role in advancing financial inclusion as the sector developer of Pakistan's microfinance sector. Through its majority shareholding in the Pakistan Microfinance Investment Company (PMIC), PPAF facilitates sustainable growth in microfinance by providing wholesale funding and financial advisory services to Microfinance Banks and Institutions. This support enables these institutions to offer affordable financial services to marginalised rural and low-income households, contributing significantly to financial inclusion and poverty alleviation. PMIC, disbursed 5.18 million microfinance loans amounting to PKR 305.66 billion (including reflows) among 26 microfinance providers, with 86% loans to women. Additionally, PPAF spearheads the Prime Minister's Interest Free Loan (PMIFL) Programme in collaboration with the Government of Pakistan to promote productive microenterprise endeavors among impoverished, vulnerable, and marginalised households nationwide. In addition to disbursing interest-free loans, the programme establishes loan centres to provide advisory business services, thereby enhancing the entrepreneurship ecosystem. To date, the programme has disbursed 3.69 million interest-free loans amounting to PKR 139.61 billion (including reflows), with 57% women beneficiaries.

Under SMEs development initiative, PPAF facilitates access to financial services for MSMEs, including primary producers and farmers. As a result, MSMEs have mobilised PKR 1.12 billion from Financial Institutions. Additionally, following a value chain approach, PPAF has provided PKR 13.19 billion in matching grants to eligible MSMEs to support their growth and development.



Key Outcomes/Impact

- 85% of households recorded an improvement in Poverty Scorecard (PSC) scores.
- Average monthly household income rose from PKR 23,350 (midline) to PKR 48,112 (endline) -106% growth.
- Share of businesses hiring additional workers rose from 3% to 4.8%.
- Employees per 100 businesses increased from 5.8 to 8.9, while female employment per 100 businesses significantly increased from 0.2 to 7.5.
- Women's control over businesses increased from 61% to 67.4%; business finances control from 48.1% to 53.6%; and bank account ownership from 14.7% to 28.9%.
- High beneficiary satisfaction with core processes (loan processing 83.3%, information 84.3%, repayment 81.3%).
- Ownership of household assets increased from 34% to 48%, agricultural land from 39% to 49%, and livestock ownership (at least one animal) from 26% to 33%.
- 98% of borrowers fully repaid loans.

Community Physical Infrastructure

Within PPAF's holistic development framework, the provision of vital community infrastructure stands as a pivotal measure for enhancing access to social services, fostering economic growth, driving local development, and consequently, reducing poverty, directly enhancing community well-being, and strengthening resilience to combat disasters. Investment in critical community infrastructure at the local level serves as a potent economic catalyst for the most underserved communities, creating avenues for income generation and bolstering market access to uplift livelihoods. These locally constructed and managed infrastructure projects empower communities by showcasing their organisational and managerial skills, while also contributing to social cohesion. In total, 35,290 physical infrastructure sub-projects have been successfully completed, benefiting 17.57 million individuals, including 51% women, marking significant progress towards community empowerment and prosperity.

Key Outcomes/Impact

- 77% of road/bridge beneficiaries reported saving 20–30 minutes daily in travel time, improving access to markets, health, and education facilities.
- 90% of Disaster Preparedness and Mitigation structure beneficiaries reported that the structures protected most or all houses/lands from disasters.
- Average monthly household income increased from PKR 18,043 to PKR 35,100 representing a 95% increase.
- 62% of households reported positive change in Poverty Scorecard scores; ultra-poor households decreased from 33% to 17%.
- The aggregate financial rate of return was 33.8%, and overall economic rate of return was 36.1%.
- 82% of households reported that CPI schemes are being regularly maintained by the community.
- 64% of households across scheme types contributed to Operation & Maintenance costs.
- 74% of Drainage and Sanitation households reported prevention of diseases.





Renewable Energy Programme

The necessity of a green, reliable, affordable, and inclusive energy transition is paramount in enhancing the quality of life for off-grid and underdeveloped areas across Pakistan. PPAF's strategic response is its impactful Renewable Energy Programme, which invests in hydropower, mini-grids, and energy efficiency, facilitating a sustainable and cost-effective energy transition. Local communities actively participate in the planning and execution processes, fostering a sense of ownership. Over two decades, PPAF successfully completed 1,615 projects with a cumulative capacity of over 18.56 MW, benefiting 950,400 individuals. PPAF's commitment to renewable energy empowers communities, protects the environment, and lays the groundwork for a brighter future in Pakistan.



Key Outcomes/Impact

- Won four prestigious International Renewable Energy Awards, including Energy Institute, UK, and the Alliance for Rural Electrification.
- 18.56 MW renewable energy generated benefiting 950,400 individuals, offsetting approximately 160,000 tons of carbon emissions annually.
- 100% utilisation and maintenance of renewable projects.
- Complete elimination of fossil fuel consumption for lighting.
- 30% reduction household expenditure.
- 35% of cooking time saved by women due to access to clean energy.

Health and Nutrition

Health is a critical ingredient for achieving economic, social, and environmental goals, including alleviating poverty and sustainable economy. Recognising the correlation between health, malnutrition, and poverty, PPAF's health and nutrition interventions aim at improving indiscriminate access of marginalised communities to comprehensive primary health care and nutrition services, especially emphasising maternal, neonatal and child health. Supporting 970 nonfunctional and inadequately equipped community health centres and government health facilities, through improved infrastructure, provision of essential medicines and ensuring availability of trained health professionals, to date, PPAF has facilitated approximately 15.5 million health consultation visits for men, women, persons with disabilities, minorities, etc., with 56% being women and girls addressing the gender disparity in areas of intervention and contributing to general well-being of all community members. PPAF also provides exclusive support to people with special needs.



Key Outcomes/Impact

- 212% increase in women's utilisation of Antenatal Care/Postnatal Care (ANC/PNC) services
- 56% increase in Outpatient Department (OPD) attendance at Basic Health Units (BHUs) and 24% at Community Health Centres (CHCs)
- Investment in health interventions leads to an Internal Rate of Return 73%
- 94% satisfaction rate among women visiting PPAF supported health centres

Education

The nexus between education and poverty is profound and multifaceted, with education laying a pivotal role in poverty alleviation and socio-economic development. Education is a powerful tool for poverty reduction, human development, and social inclusion. Contributing to SDG 4, PPAF has been investing in inclusive and equitable education, among impoverished communities addressing the root causes of poverty and creating pathways to inclusive and sustainable socio-economic development. By prioritising education as a fundamental human right, PPAF's education projects have enhanced access of impoverished communities to inclusive and quality education by creating a conducive learning environment in public and community schools, that augments enrolment and retention and decreases dropouts. Many children enrolled in PPAF supported schools were out of school children with half of them being girls. So far, a total of 2,860 educational facilities including more than 1,500 public schools and 5 tele-education facilities provided, facilitating the enrolment of over 433,800 students, of which 44% were girls, in primary and secondary schools. Education and skills training is also imparted to 2,000 underprivileged deaf children. PPAF also facilitated quality teaching and promoted an enabling learning environment and trained more than 4,000 teachers, and over 6,000 community resource persons and school management committees. PPAF has extended its education projects to Madrassah in Balochistan providing basic education and skills training to the students to help them provide opportunities to decent employment. Furthermore, scholarships are given to deserving students from remote areas to study at some prestigious universities of Pakistan that will help them graduate out of poverty and contribute to the development of their communities.

Key Outcomes/Impact

- An enrolment of 25% of out-of-school children in target areas. 30% increase in overall enrolment.
- 78% of parents reported satisfaction with the improved quality of schools.
- Investment in educational interventions leads to an Internal Rate of Return of 22%.
- Digital sign language resources developed, including a 5,000-sign dictionary and mobile application with beneficiaries over 50,000 locally and internationally.
- 20,000 Pakistan sign language learning books distributed.





Inclusion and Gender

Gender equality and social inclusion are central to PPAF's development approach, ensuring equitable access to opportunities, services and resources. Through its Poverty Graduation Approach, gender and inclusion are embedded across sectors, promoting access to education, healthcare, livelihoods, financial services, productive assets, renewable energy and climate-resilient infrastructure.

Women constitute nearly 50% of PPAF's overall beneficiaries. They are empowered through skills development, enterprise creation, financial inclusion, productive assets and leadership opportunities, while structural barriers are addressed to strengthen participation in community institutions and decision-making.

More than 39,000 assistive devices have been distributed to persons with disabilities, over 3,000 individuals have received enterprise skills training, and more than 1,100 have been facilitated into employment. Inclusive education initiatives support 2,000 underprivileged deaf children, complemented by Deaf Reach Centres of Excellence in Khyber Pakhtunkhwa and Balochistan. Minority inclusion is advanced through targeted support and capacity strengthening.

Key Achievements & Results

- Won IFAD Gender Award (Asia and the Pacific Region, 2014)
- Won five Global Diversity & Inclusion Benchmarks Awards
- 63% of community institution members are women.
- Women represent 57% of interest-free loan recipients and 60% of microcredit loan beneficiaries.
- 63% of productive asset recipients and 45% of individuals receiving enterprise and skills training are women
- 44% of SMEs trained in financial literacy and business planning are women-led, while 37% of SMEs receiving matching grants are women-led.
- Girls account for 44% of students enrolled in primary and secondary education.
- Women represent 51% of beneficiaries accessing water and infrastructure facilities and 53% of renewable energy beneficiaries.
- Women and girls account for 56% of health consultation visits.



Sources of the outcomes/impact

- *Implementation Completion Results Report-PPAF III by the World Bank.*
- *End of Program Evaluation of Program for Poverty Reduction by the World Bank.*
- *Final Evaluation of the Growth for the Rural Advancement and Sustainable Progress Programme by Oxford Policy Management.*
- *Impact Assessment of Prime Minister's Interest Free Loan Programme by Center for Development and Evaluation.*
- *Final Evaluation of Phase II of Livelihood Support & Promotion of Small Community Infrastructure Programme by Innovative Development Consultants.*
- *End-line Survey of Hydro and Renewable Energy Project by Innovative Development Consultants.*
- *Project Completion Report of PPAF III by Associates in Development.*

Our Key Stakeholders

Government of Pakistan



Donors



Implementing Partners

164 partners comprising civil society and non-governmental organisations, MFIs, MFBs and RSPNs

Technical Partners



Knowledge Partners



Corporate Partners



The PPAF logo represents two parallel themes:

Inverting the Income Pyramid

Larger triangle-inverting the income pyramid and creating opportunities that lead out of poverty- central triangle.

Pakistan Poverty Alleviation Fund | Delivering Prosperity
A Company set up under section 42 of the Companies Act, 2017

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