

2021 ANNUAL Report



 **SHINE
HUMANITY**
Healthcare for the under-served



SHINE HUMANITY

Healthcare for the under-served

CONTENTS

CHAIRMAN'S MESSAGE.....	01
OUR EXECUTIVE COMITTEE USA BOARD.....	02
OUR EXECUTIVE COMITTEE PAKISTAN BOARD.....	03
MANAGEMENT.....	04
ABOUT SHINE.....	05
HISTORY.....	06
OUR VISION, OUR MISSION.....	07
REBRANDING.....	08
ESTABLISHING THE HEADQUARTERS OF SHINE HUMANITY PAKISTAN.....	09
SHINE HUMANITY REGIONAL OFFICE AT GHARO.....	10
OUR CLINICS & STATISTICS.....	11
SHINE - GARIBSONS CLINIC.....	12
SHINE HUMANITY ZIA ABBAS HAIDER MEMORIAL CLINIC.....	13
SATELLITE CLINICS.....	14
SHINE HUMANITY-ZOHRA AND MUMTAZ WELLNESS FACILITY.....	15
BENEFICIARIES OF SHINE.....	17
OUR PREVANTATIVE CARE PROGRAMS.....	18
HIGHLIGHTS.....	26
ANNUAL FINANCIAL AUDIT.....	31



CHAIRMAN'S MESSAGE



Dr. Faisal Khan
Chairman USA Board

"Ensuring effective primary health care allows us to improve a society's entire healthcare system. A high standard of treatment just outside your door enables early disease detection and lessens the burden on already stretched resources."



Ali Naqvi
Chairman Pakistan Board

"Healthcare is a universal right that all people, rural and urban, deserve. The people of Pakistan are the country's future, so keeping them healthy is our top priority."

OUR EXECUTIVE COMMITTEE USA BOARD



DR. FAISAL KHAN
CHAIRMAN US BOARD

Dr. Faisal Khan is an assistant professor of surgery at the LLU School of Medicine. He is also Chief of Surgery at White Memorial Medical Center in Los Angeles. Dr. Khan received his medical degree from the USC Keck School of Medicine, and specializes in pediatric and general surgery.



DR. SALMAN NAQVI
CO-FOUNDER & BOARD MEMBER

One of SHINE's co-founders, Dr. Naqvi, is a leader in the field of pulmonology with more than 25 years of experience. He served as the Chief of Staff at Kindred Hospital in Westminster, California, and is currently serving as the Chairman of the Pulmonary Division at Hoag Hospital, California.



ASIM ASHARY
BOARD MEMBER

Asim Ashary is a senior healthcare executive with two decades of experience in business operations, claims administration, marketing, finance, and MIS operations. He is also the founder and CEO of Manhattan Data, Inc.



ANNE WALKER
BOARD MEMBER

Dr. Anne Walker is a board-certified obstetrician and gynecologist who has a lifelong passion for global health. Over the years, she has volunteered with SHINE on humanitarian missions to Peru, Haiti, Bangladesh, and Pakistan.



DR. NADEEM AFRIDI
BOARD MEMBER

Dr. Nadeem Afridi is currently Chief of Cardiology at the Prince Sultan Cardiac Center, King Khaled Hospital Najran. He not only strongly believes that one should leave this world a better place than when one found it but also lives by it.

OUR EXECUTIVE COMMITTEE

PAKISTAN BOARD



ALI NAQVI
CHAIRMAN PAKISTAN BOARD

A graduate from UT, Austin, Ali Naqvi has established his name as a leading architect in Pakistan and founded his own firm, Ali Arshad Associates. He is passionate about making a lasting difference to the plight of the disenfranchised population of Pakistan.



SADIA DADA
BOARD MEMBER

Sadia's career spans over 15 years in communications, branding, and media, working on the corporate image of some of the biggest MNCs in the country like Mobilink, Nestle, Unilever, and, until most recently, K-Electric.



AMAN KHERATI
BOARD MEMBER

Aman Kherati holds an MBA degree and has been part of different corporate organizations at senior levels such as K-Electric, Ufone, PTCL, Wateen, DHL etc. in Pakistan.



DR. ASGHAR NAQVI
BOARD MEMBER

Dr. Naqvi is a graduate of Dow University and has extensive experience in the pharmaceutical industry. He has worked for reputable companies such as Pfizer and Novartis Pakistan.



ZAHID GARIB
BOARD MEMBER

Zahid Gharib is an integral part of Garibsons Pvt. (Ltd.), who are the largest rice exporters in Pakistan. Along with that, he has set up a very successful woodworking plant in Gharo as well as partially sponsors our flagship clinic in Gharo.



NIGHAT NAVAID
BOARD MEMBER

Nighat Navaid is an educator and has over 30 years of experience in teaching and management in the industry. She was a headmistress at Beaconhouse School System for 26 years and a principal at DHA Early Learning Center for more than 2 years.



OMAIR AHMAD
TREASURER

Omair is a social entrepreneur with almost 15 years of experience leading, prioritizing, and executing on global strategic initiatives across the USA, South Asia, the Philippines, and the UK.



IBRAHIM SHAMSI
BOARD MEMBER

Mr. Shamsi has an MBA from LUMS. He has been successfully running his business, AA Joyland (Pvt.) Ltd., including Pavilion End Club, Aladin Amusement Park, Bounce, Super Space, Battle Station, and XD Adventure, for the past 20 years.

MANAGEMENT



NAILA AHMED
EXECUTIVE DIRECTOR

Naila is an MFA gold medalist from Punjab University and has worked as a free-lance children's book illustrator. She has extensive experience of volunteering for non-profit organizations most notably Shehri CBE. After moving to the US in 2011, she joined SHINE Humanity in 2014 and has been associated with the organization since then.



FAHEEM KHAN
CHIEF OPERATING OFFICER

Faheem Khan has engaged in multiple endeavors through the 15 years of his professional career. He has created a world-class wellness program for Habib University and later worked for NOWPDP, an NGO helping people with disabilities in Pakistan.



ZAHEER LAGHARI
REGIONAL OFFICE MANAGER

Zaheer has been with SHINE Humanity since 2013. He has held various positions with SHINE and currently oversees operations at our regional office in Gharo.



UZAIR MAHMOOD
PUBLIC HEALTH SPECIALIST

Dr. Uzair graduated from Queens University with an MPH in public health. He worked with prestigious organizations like Civil Hospital and Indus Hospital, as well as serving as a lecturer in Northern Ireland. He has to his credit more than 30 publications with more than 100 citations.



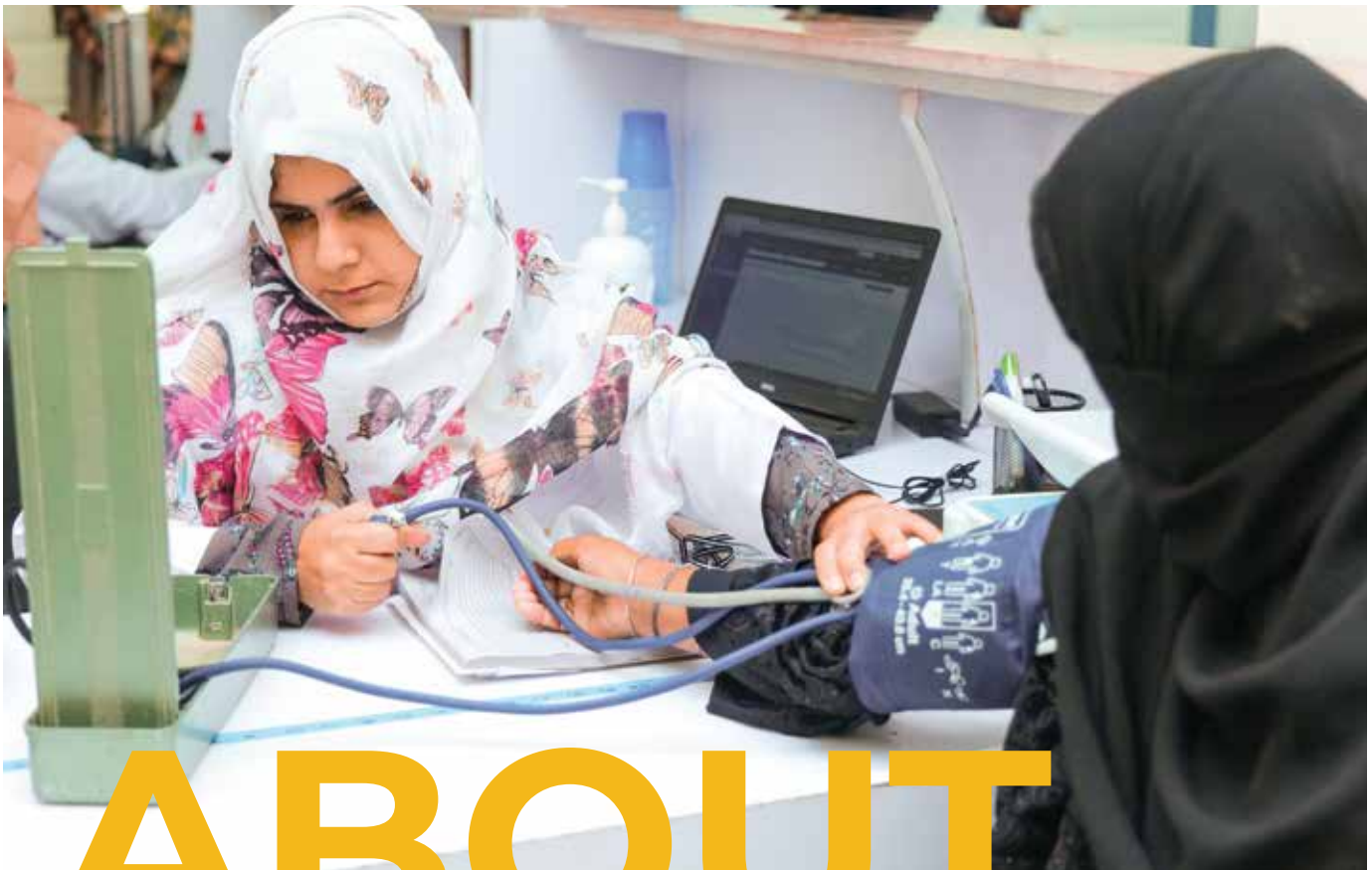
RUBINA HUSAIN
EXECUTIVE ASSISTANT

Rubina is part of our administrative team at SHINE Humanity USA. She has worked in various sectors in Pakistan and the US.



AIESHA QURESHI
ASSOCIATE EXTERNAL

Aiesha has an undergraduate degree in social sciences and liberal arts with a major in history. She specializes in research, content creation, and digital marketing.



ABOUT SHINE

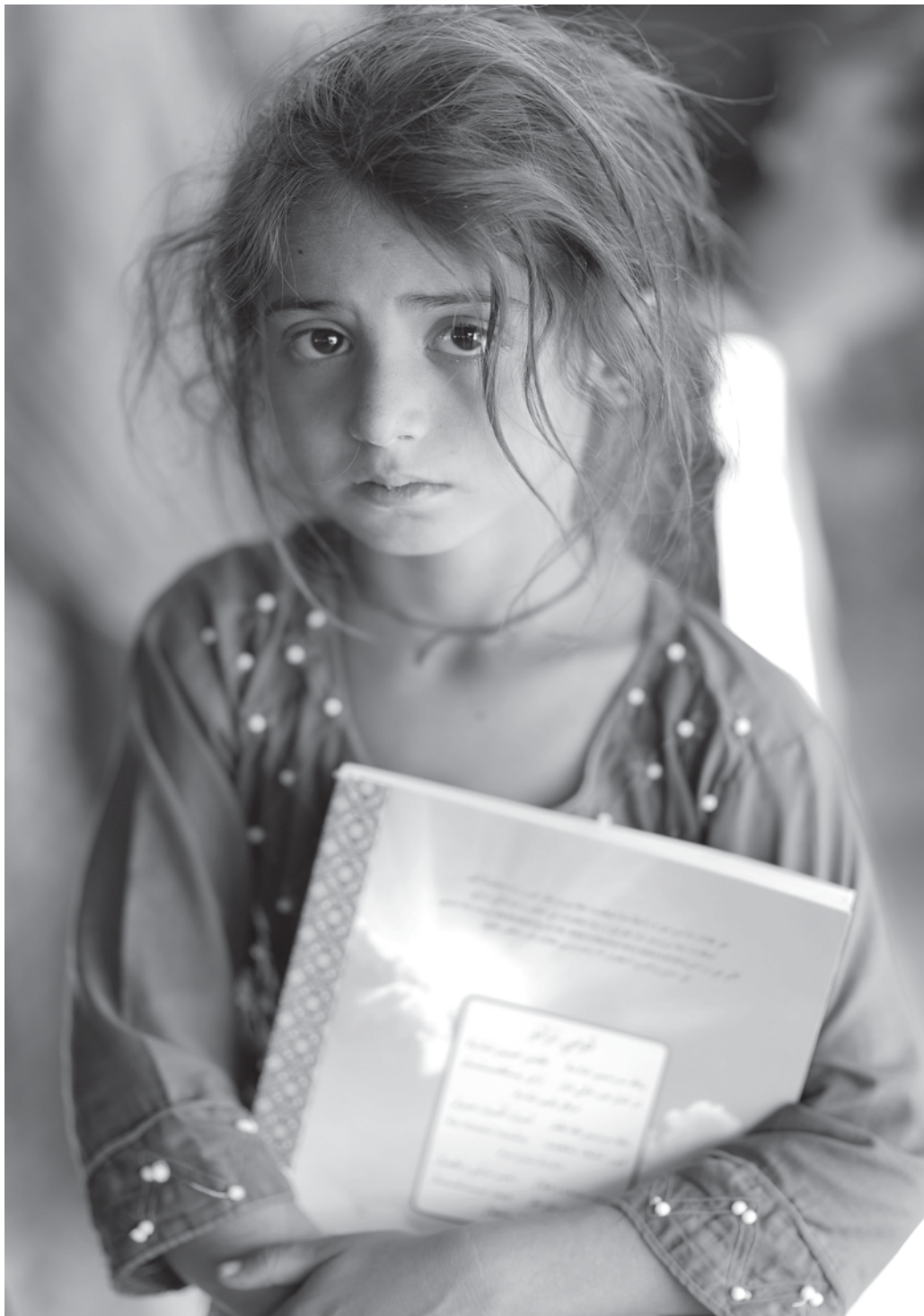
Founded in 2009 by a group of Pakistani-American doctors and entrepreneurs based out of Tustin, California, SHINE Humanity was formed to repay the debt they owe to Pakistan. SHINE Humanity's mission is to provide compassionate and sustainable preventative and primary healthcare to the underserved by collaborating with key partners.

"Our belief is that human capital and economic growth have a strong correlation, and keeping the population healthy is the best way we, as a healthcare NGO, can contribute towards Pakistan's prosperity."

SHINE Humanity Pakistan was registered under the Societies Act 1860 in 2013 to move the mission forward and implement it in Pakistan.

Since its founding, SHINE Humanity has been active in different parts of the world; at present, our area of concentration is rural Pakistan, where we have eight primary healthcare clinics providing free healthcare.

KEYSTORYS



Seeds of our work were planted during the great earthquake of 2005 in Pakistan. We continued disaster relief operations during the severe floods of 2010 and 2011 and after the Haiti earthquake and the tsunami that struck Japan in 2010. We also participated in medical missions to Peru and to the Rohingya refugee camps in Coxes Bazaar Bangladesh. In April 2019 at the invitation of Pakistan Medical Corps, SHINE Humanity took a 41 member week long mission to Gilgit Baltistan, where a team of 41 medical professionals provided care for 4250+ Patients and performed 122 surgeries.



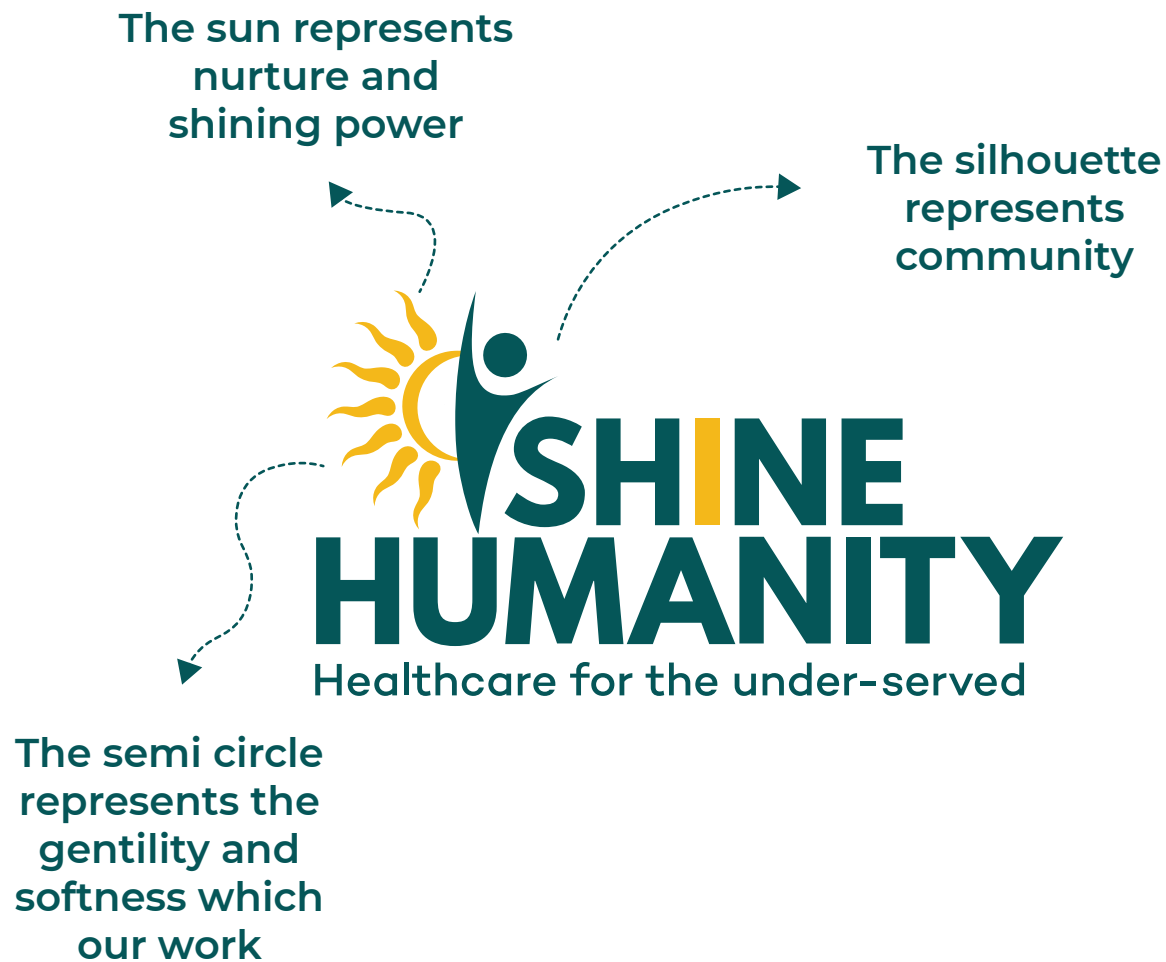
OUR VISION

To play a role in making Pakistan a prosperous and healthy nation

OUR MISSION

To provide compassionate and sustainable preventative and primary healthcare to the under-served by collaborating with key partners.

REBRANDING



COLOR PALETTE

We rebranded SHINE Humanity and introduced this logo, which emphasizes our values of community and loyalty and our desire to make the world shine through our work.



ESTABLISHING THE HEADQUARTERS OF SHINE HUMANITY PAKISTAN

From being a small disaster relief organization operating from California to becoming an established primary healthcare organization in rural Pakistan, SHINE Humanity has grown immensely in the last decade.

In August 2021, the head office team of SHINE was formed with dedicated departments for marketing, supply chain, finance, and programs to oversee the operations of SHINE in Pakistan.

Located in a quiet corner of DHA Phase VI, Karachi, our head office is home to our hardworking team as well as interns and medical volunteers. These individuals visit our office regularly to exchange mentorship and other experiences.



SHINE HUMANITY REGIONAL OFFICE AT GHARO

Established in 2013, SHINE Humanity Garibsons Clinic is our flagship clinic, which also functions as a hub for our other operations in Sindh, such as community outreach, mobile health units, and pilots of new programs. This regional office strives to promote innovation and data-driven decision-making through the design and implementation of new programs in Gharo. All our programs have been launched first at SHINE-Garibsons clinic, including those for diabetes, hypertension, hyperlipidemia, hepatitis eradication, and malaria.



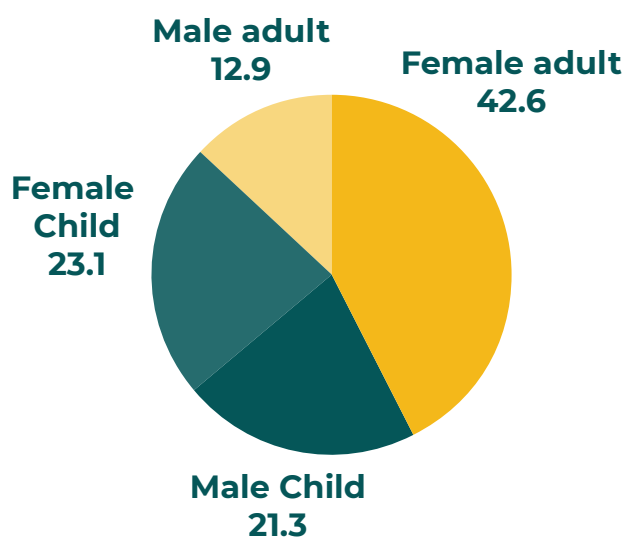
OUR CLINICS & STATISTICS

8

CLINICS

93,120

PATIENTS TREATED IN
2021





SHINE - Garibsons Clinic

is a primary and preventative care clinic in Gharo that provides free health services, including doctor's consultations, medicines, lab tests, and referral services. Additionally, there is also the availability of ultrasound services at very nominal charges. This clinic is co- sponsored by Garibsons Pvt (Ltd.).



SHINE Humanity Zia Abbas Haider Memorial Clinic

Started in Jan 2020, and sponsored by Dr. Munawwar and Mumtaz Haider, the clinic has been dedicated in memory of their late son Zia Abbas Haider. It is located on the premises of Koochi Goth Hospital, Malir, providing them with a primary care component that was lacking in their tertiary care set-up.



Satellite Clinics

In order to offer access to healthcare, to the rural population of Thatta, SHINE Humanity established a satellite clinic approach. Our committed physicians consult with populations in the villages of Gul Hassan Samo and Peer Daryabad during weekly visits.

SHINE Humanity- Zohra and Mumtaz Wellness Facility

located at Mirpur

Located in Mirpur Sakro this clinic is built and funded by the Zohra and Mumtaz Welfare Trust. Since January 2020, SHINE Humanity has been managing the clinic, treating an average of 60 patients a day at this modern facility. This clinic is located about 25 kilometers from Gharo, surrounded by numerous villages that until now have had no access to quality healthcare.





BENEFICIARIES OF SHINE

TAJ BIBI



Taj Bibi, a married woman of nine years, was unable to conceive a child. She visited numerous medical facilities in Punjab but was unable to find effective treatment. Her family later relocated to Tando Hyder, where she met Saima (our technician at the Telemedicine clinic). Saima referred her to Dr. Ume Habiba, one of our best gynecologists at the Tando Hyder telemedicine clinic. Following some preliminary reports, her treatment was initiated, and she was able to conceive a child three months later.

SAKINA

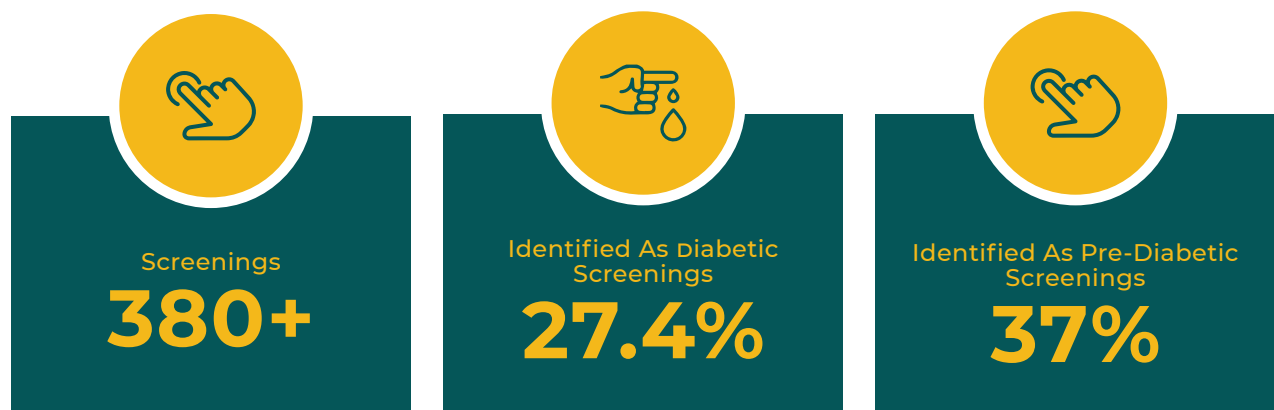


Sakina, a thirteen-year-old girl, presented to our Garo clinic complaining of fatigue, weakness, and fainting spells. She was found to have severe anemia with extremely low hemoglobin levels after testing. Our doctors immediately referred her to one of our partners, Hussaini Blood Bank, where she was tested for blood disorders before receiving a blood transfusion. Sakina is now a happy and healthy child as an outcome of timely intervention.

OUR PREVENTATIVE CARE PROGRAMS

DIABETES, HYPERTENSION & HYPERLIPIDEMIA PROGRAM

According to the findings of the International Diabetes Foundation, as of 2021, Pakistan has the third highest prevalence of diabetes in the world. For this reason, SHINE Humanity launched its diabetes, hypertension, and hyperlipidemia program, in which patients are checked for high blood pressure, cholesterol and type II diabetes mellitus. As part of our program we provide nutritional counseling and medicine to regulate their blood sugar levels. Patients come for follow-ups every three months at our Gharo clinic which has a specific Diabetes day to facilitate the patients who are part of our program. The comprehensive goal of this project is to provide early intervention for Diabetes and to ensure regular follow-up for those who have been diagnosed.



HEPATITIS

ERADICATION PROGRAM

As per the latest findings of The Lancet, Pakistan has the second highest global burden of hepatitis C, i.e., 4 % – 8%. Chronic hepatitis C can result in serious, even life-threatening health problems like liver cirrhosis and liver cancer. Hepatitis C is known as a silent killer because many patients remain undiagnosed and untreated for many years before developing fatal complications. Our Hepatitis Eradication Program was started in 2021, in collaboration with The Health Foundation. We screen the population for Hepatitis-C, start treatment after confirmation of diagnosis and continue to monitor them till the eradication of the disease.



SUCCESS RATE



FEMALE



1652
SCREENINGS



108

PEOPLE ENROLLED



MALARIA

PROGRAM

Pakistan has one of the highest prevalences of malaria, with 3.38 people out of every 1000 suffering from this disease. Malaria may cause anemia and jaundice (yellow coloring of the skin and eyes) because of the loss of red blood cells. If not promptly treated, the infection can become severe and cause kidney failure, seizures, our mental confusion, coma, and even death. Our Malaria program started in 2017, it has been running for over 5 years during which we have tested more than 9000 patients. There is a 21.2% positivity rate in the data consolidated over all the years , close to 90% treatment success rate is observed, and our data suggests slight surge during the months of May to August each year but all patients detected are catered to and treated as per need. The process involves basic history taking and screening using strip testing followed by confirmatory blood test and thick and thin film microscopy. Each patient is followed up until completely treated from the disease. Recently, we integrated with dengue eradication, started awareness and preventative measures in the local community via collaboration with

8
Clinics

99%
Success Rate



SEHAT

AGAAHI PROGRAM

SHINE Humanity initiated Sehat Agaahi (Community Outreach Program), aimed at spreading health and hygiene awareness, engaging with communities, and offering services to tackle their most pressing health needs. Our community health workers conduct home visits to provide awareness sessions, nutritional supplements, and contraceptives to women and other community members. Started in 2021, COP caters to 300 households i.e, more than 1000 individuals around the SHINE-Garibsons clinic, Gharo. The team involves a Community Midwife, Lady Health Visitors and a Nutritionist. Our activities involve awareness sessions and on average we impact 500 households. We also aim to vaccinate 500 children through this program. Our LHV's also provide family planning education as well as distributing Micro-supplements (Iron, folate) in the community.

300

Households
every month

1000

Individuals
treated every

100

Communal
awareness
sessions



PAANI PROJECT

Lack of access to clean water is one of the biggest causes of disease in rural areas. In 2020 SHINE Humanity started a Paani Project to tackle the root cause behind the outbreak of waterborne diseases in rural communities. The cause behind most gastrointestinal diseases which ail the local community lies in usage of contaminated water. Hence, we installed three RO plants at Mirpur Khaas, Sujawal, and Ibrahim Hyderi and through collaboration with the local community-provided clean drinking water. This helps curb the spread of waterborne diseases in-turn providing a preventative solution to decrease patient load on the healthcare system.



Providing
Water to
500
Households
every month

SUNEHRA

LAMHA PROGRAM



Sunehra Lamha refers to the "golden minute"—the first minute after birth. It is a Helping Babies Survive (HBS) workshop, which is a neonatal resuscitation curriculum developed on the premise that assessment at birth and simple newborn care can prevent infant mortality.

The Sunehra Lamha project, spearheaded by US based pediatrician, Dr. Naghmana Shafi, and has helped train midwives and nurses in Karachi and Lahore. We have trained more than 500 medical professionals with over 30 master trainers successfully trained over the years.

500
Students
Trained

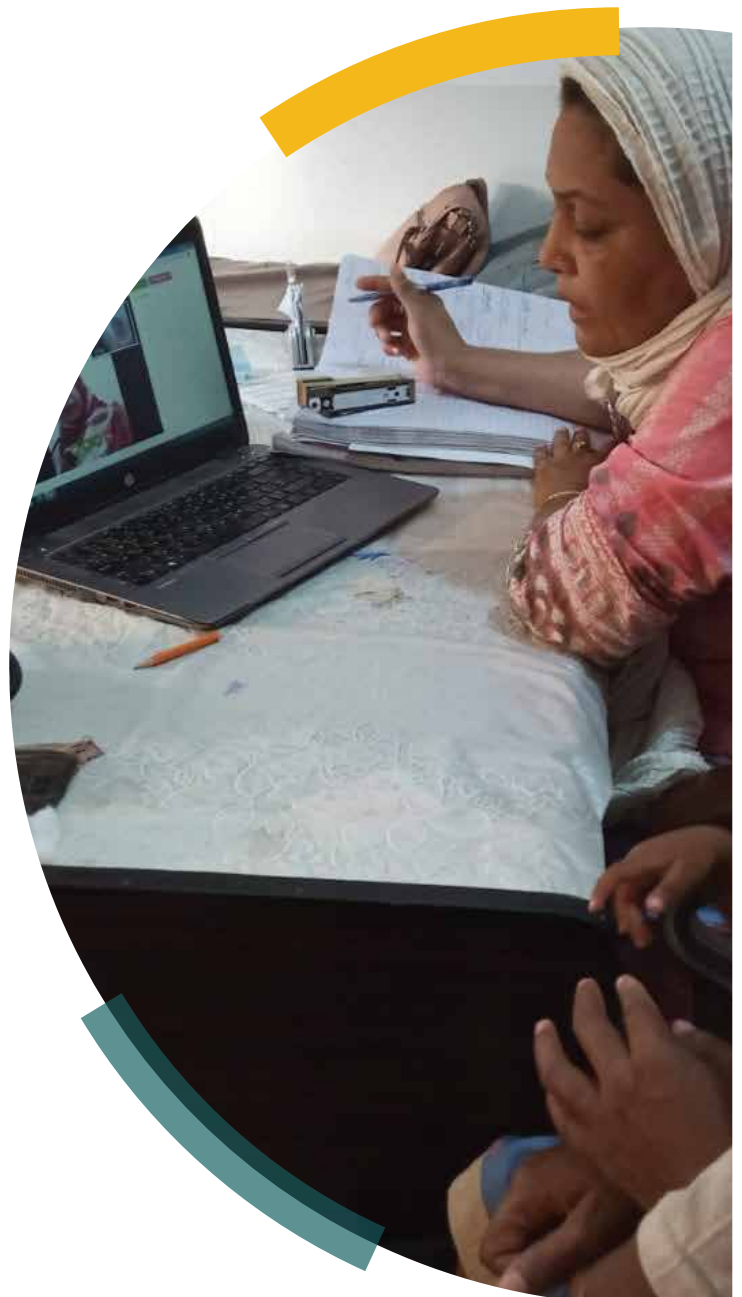
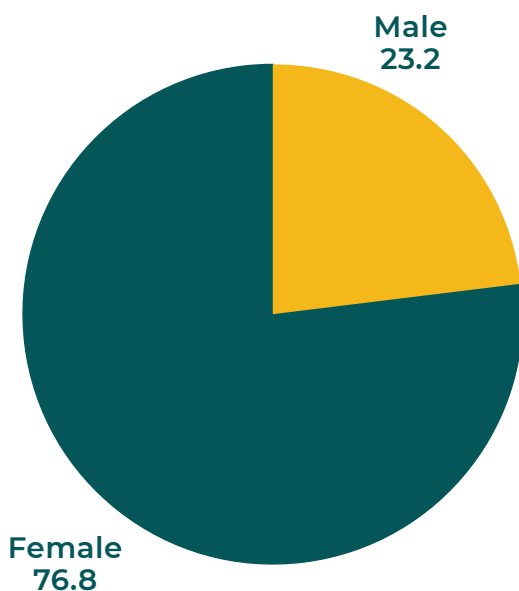
30
Master
Trainers
Instructed In

TELEMEDICINE

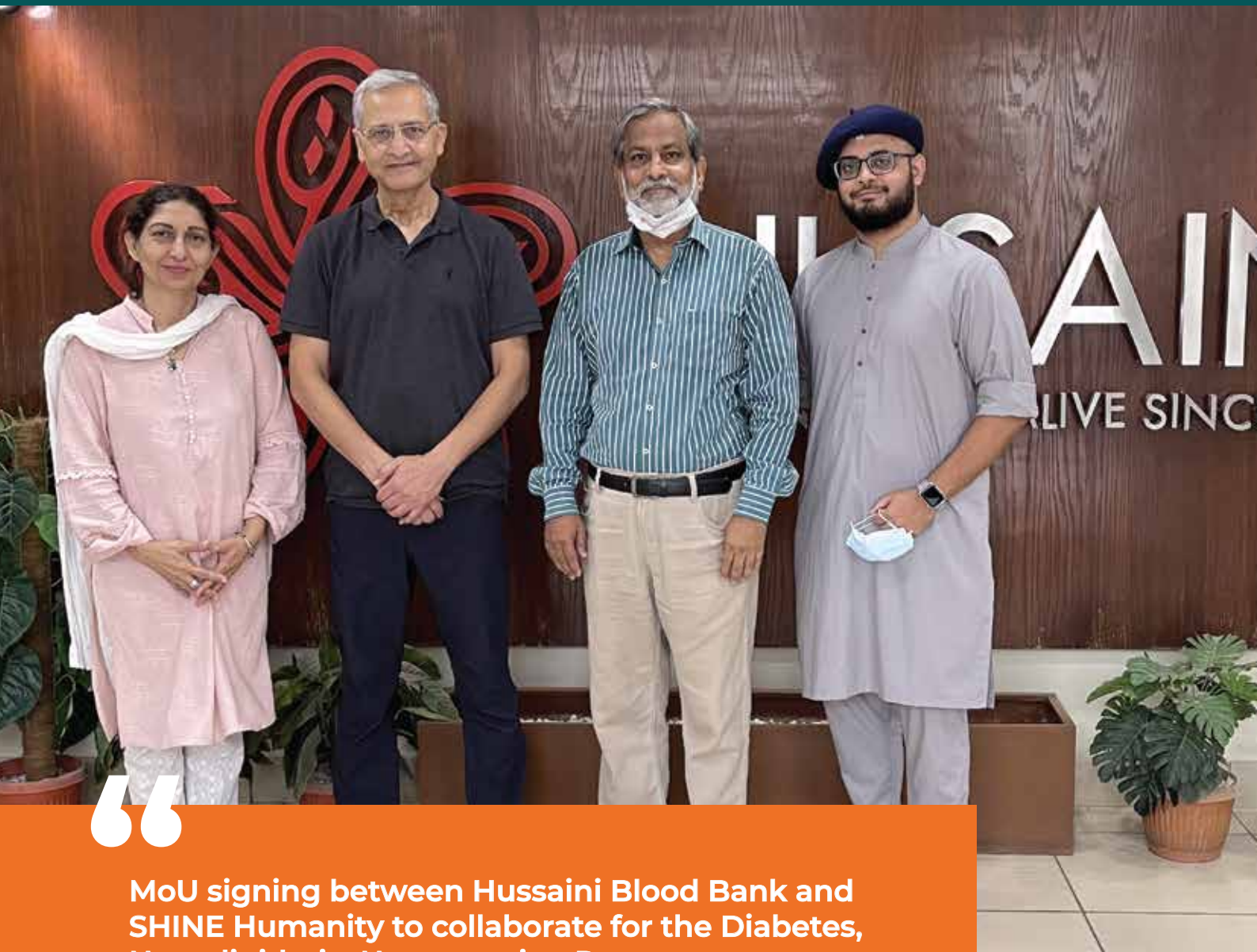
Pakistan has one of the lowest doctor-to-population ratios in the world, or 1 doctor for every 1000 people. Additionally, the urbanization of the medical workforce exacerbate the rural-to-urban inequality. Women find it much more challenging to receive healthcare on their terms due to social standards, exclusion from public life, and other factors. Thus, we operate a telemedicine clinic in Tando Hyder in conjunction with Sehat Kahaani. This makes it possible for women living in remote places to receive outpatient consultations thanks to technology.

10,513

Patients treated



HIGHLIGHTS 2021



MoU signing between Hussaini Blood Bank and SHINE Humanity to collaborate for the Diabetes, Hyperlipidmia, Hypertension Program



SHINE Humanity's team at
ARY Telethon for Ramazan
Trasminission



MoU

signing between The Health
Foundation and SHINE for the
Hepatitis Eradication Program



**First Aid training help
by First Response
Initiative of Pakistan
at SHINE Humanity-
Garibsons clinic at
Gharo**



Visit to the Presidential House where the Honorable President of Pakistan thanked SHINE Humanity and Community Partners International for donating oxygen concentrators to fight COVID.



Helping Babies Survive Workshop held at Sindh Medical College

ANNUAL FINANCIAL AUDIT

SHINE HUMANITY PAKISTAN
STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2021

		2 0 2 1	2 0 2 0
	NoteRupees.....	
ASSETS			
NON-CURRENT ASSETS			
Property and equipment	3	7,434,563	2,773,490
Intangible asset	4	2,430,996	
Security deposit		340,000	
		10,205,559	2,773,490
CURRENT ASSETS			
Inventory	5	740,592	870,457
Advances and prepayments	6	412,586	235,052
Cash and bank balances	7	14,346,407	1,997,222
		15,499,585	3,102,731
TOTAL ASSETS		25,705,144	5,876,221
FUNDS AND LIABILITIES			
Accumulated surplus		14,089,971	2,008,034
Fixed assets fund	8	8,859,052	
		22,949,023	2,008,034
CURRENT LIABILITIES			
Loan from related party	9		1,000,000
Accrued and other payables	10	2,756,121	2,868,187
		2,756,121	3,868,187
TOTAL FUNDS AND LIABILITIES		25,705,144	5,876,221
CONTINGENCIES AND COMMITMENTS	11		

The annexed notes from 1 to 15 form an integral part of these financial statements.

SHINE HUMANITY PAKISTAN
STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED DECEMBER 31, 2021

		2 0 2 1	2 0 2 0
	NoteRupees.....	
OPD Income		2,410,835	1,357,865
Expenditure in the object of the trust	12	(40,114,177)	(22,485,314)
Deficit arising from operation		(37,703,342)	(21,127,449)
EXPENDITURES			
Administrative	13	(1,949,719)	(978,823)
expenditure		(1,949,719)	(978,823)
Net deficit from operations		(39,653,061)	(22,106,272)
Donations		51,734,998	19,711,357
		51,734,998	19,711,357
Total Surplus/ (Deficit) for the		12,081,937	(2,394,915)

The annexed notes from 1 to 15 form an Integral part of these financial statements.

SHINE HUMANITY PAKISTAN
STATEMENT OF CASH FLOW
FOR THE YEAR ENDED DECEMBER 31, 2021

		2 0 2 1	2 0 2 0
	Note	Rupees.....	
CASH FLOWS FROM OPERATING ACTIVITIES			
Surplus / (Deficit) before tax for the year		12,081,937	(2,383,035)
Adjustments			
Depreciation	3	1,341,896	631,784
Working capital changes			
(Increase) / decrease in current assets			
Inventory		129,865	(367,993)
Advances and prepayments		(177,534)	(26,552)
Security deposit		(340,000)	484,000
		(387,669)	89,455
Increase in current liabilities			
Accrued and other payable		(112,066)	1,506,258
Net cash generated/used from operating activities		12,924,098	(155,538)
CASH FLOWS FROM INVESTING ACTIVITIES			
Fixed capital expenditure	3	(6,002,969)	(1,392,260)
Intangibles	4	(2,430,996)	
Net cash used in investing activities		(8,433,965)	(1,392,260)
CASH FLOWS FROM FINANCING ACTIVITIES			
Loan from related party		(1,000,000)	1,000,000
Fixed assets fund		8,859,052	
Net cash used in investing activities		7,859,052	1,000,000
Net increase in cash and cash equivalents		12,349,185	(547,798)
Cash and cash equivalents at the beginning of the year		1,997,222	2,545,020
Cash and cash equivalents at the end of the year		14,346,407	1,997,222

The annexed notes from 1 to 15 form an integral part of these financial statements

SHINE HUMANITY PAKISTAN
STATEMENT OF CHANGES IN NET SURPLUS
FOR THE YEAR ENDED DECEMBER 31, 2021

	Accumulated surplus
	--- Rupees ---
Balance as at January 01, 2020	4,402,949
Deficit for year ended December 31, 2020	(2,394,915)
Balance as at December 31, 2020	2,008,034
Surplus for year ended December 31, 2021	12,081,937
Balance as at December 31, 2021	14,089,971

The annexed notes from 1 to 15 form an integral part of these financial statements.

Particulars	COST		As at December 31, 2021	Rate	ACCUMULATED DEPRECIATION			WDV As at December 31, 2021
	As at January 01, 2021	Additions / (Disposal)			As at January 01, 2021	Charge for the year	As at December 31, 2021	
		Rupees		%			Rupees	
Computers	299,850	1,728,450	2,028,300	30%	99,386	386,350	485,736	1,542,564
Vehicles	2,434,715		2,434,715	25%	568,797	466,479	1,035,277	1,399,438
Furniture and fixtures	807,761	795,127	1,602,888	15%	336,364	95,631	431,995	1,170,893
Office equipment	662,773	3,301,392	3,964,165	30%	480,981	365,853	846,833	3,117,332
Generator	235,000	178,000	413,000	33%	181,081	27,583	208,664	204,336
2021	4,440,09	6,002,969	10,443,068		1,666,609	1,341,896	3,008,506	7,434,563
2020	3,047,83	1,392,260	4,440,099		1,034,825	631,784	1,666,609	2,773,490

2 0 2 1

2020

Note -----Rupees.....

4 Intangible

Opening balance

Purchase during the year

2,701,107

Amortization charged during the year

270,111

2,430,996

Amortization rate

10%

10%

5 INVENTORY

Medicines

740,592

870,457

6 ADVANCES AND PREPAYMENTS

Advances receivables

10,000

10,000

Prepaid insurance

402,586

225,052

412,586

235,052

7 CASH AND BANK BALANCES

Cash in hand

168

70,962

Cash at bank

14,346,239

1,926,260

14,346,407

1,997,222

8 FIXED ASSET FUND

Opening	-
Received during the year	9,908,949
Depreciation / amortization charged	(1,049,897)
	8,859,052

9 LOAN FROM RELATED PARTY

This represents interest free loan from a managing trustee of the Society and is paid in current month.

10 ACCRUED AND OTHER PAYABLES**2021****2020****.....Rupees.....**

Note		
Salaries payable	2,252,846	1,340,761
EOBI payable	34,450	23,400
Audit fee payable	84,491	77,880
Medicine liabilities	157,142	1,409,318
Other payable	227,192	16,827
	2,756,121	2,868,187

11 CONTINGENCIES AND COMMITMENTS

There are no contingencies and commitments as at December 31, 2021 (2020: Nil)

12 OPERATING EXPENSES**2021****2020****.....Rupees.....**

Note		
Inventory consumed	9.1 9,367,677	4,604,742
Salaries, wages and other benefits	23,867,699	13,119,346
Printing and stationery	276,414	161,781
Communication & Internet	201,086	7,500
Utilities	1,165,660	235,799
Rent, rates & taxes	680,000	1,517,568
Meals & entertainment	252,405	195,428

Depreciation	562,110	631,784
General Supplies	485,795	136,459
Traveling and conveyance	94,954	86,276
Insurance	719,489	426,255
Fuel	1,080,920	655,549
Laboratory expenses	466,396	231,688
Charity		90,000
Repair and maintenance	893,572	385,138
	40,114,177	22,485,314
12.1 INVENTORY CONSUMED		
Opening stock	870,457	502,464
Purchases - net	9,237,812	4,972,735
Closing stock	(740,592)	(870,457)
Inventory consumed	9,367,677	4,604,742
13. ADMINISTRATIVE EXPENSES		
Advertisement	278,479	376,903
Cleaning	50,848	27,468
Auditor's remuneration	84,491	77,880
Legal & professional	1,439,440	365,480
Fee & subscription		20,500
Conveyance charges	86,431	
Bank charges	10,030	110,592
	1,949,719	978,823