

Memorandum of Understanding

This Memorandum of Understanding (MoU) sets forth the terms and understanding between the parties for enabling students especially from less privileged backgrounds to train for the role of Pharma/Medical Sales Representatives, through diploma courses supported through funding by Ihsaas Trust (Ihsaas)

This Memorandum of Understanding (herein referred to as “MoU”) is made on this day of 28th Nov 2023 at Karachi.

BETWEEN

IHSAAS TRUST (hereinafter referred to as “**IHSAAS**” constituted by a Trust Deed dated March 21, 2012 and registered in Pakistan with its registered office situated at Plot # 55-C, Shop # 4, Main Khayaban-e-Sehar, Phase 6, DHA, Karachi, Pakistan, through its **Chairman, Board of Trustees, Ather Sultan Chawala** which expression shall, where the context so admits, mean and include its successors in interest, executors, legal representatives and assigns) of IHSAAS.

AND

Dow University of Health Sciences (hereinafter referred to as “**DUHS**”) through its **Dow Skill Development Centre** (hereinafter referred to as “**DSDC**”) and **Institute of Business and Health Management** (hereinafter referred to as “**IBHM**”) to be represented by Director IBHM and where necessary, by Manager DSDC.

All jointly referred to as “**the Parties**”

WHEREAS:

1. IHSAAS operates a development impact fund that works to improve financial access for enabling social mobility for the underprivileged, including but not limited to interest free loans to youth for skill development in high value trades.
2. DSDC is a skill development centre especially for the disadvantaged and marginalized persons. It is part of Dow University of Health Sciences and is located at 1st Floor, Central Library Building, DUHS Ojha Campus, SUPARCO Road, Off University Road, Gulzar-e-Hijri, Karachi, Pakistan.
3. IBHM is a constituent unit of Dow University of Health Sciences established under the Dow University of Health Sciences Act 2004 as amended up to date.

The overall purpose of this collaboration is to bridge the skills-employment gap in the pharma industry and provide industry-specific career opportunities to youth especially from less privileged



backgrounds in the pharma sector. The focus of this MOU is to set up a pharmaceutical sales representative training program that leads to meaningful employment.

Selection process and Project Specifics:

1. The first course will be run for 2 months, for a batch of minimum 15 students and maximum 30.
2. The total number of classes will be 3 per week, 24 in total, spread over 8 weeks. Each class will be 3 hour long, spread over different modules.
3. The students will at least be graduates of B.A or Bachelor's degree, maybe hailing from typically 'B' or 'C' grade universities, preferably between 20-25 years of age and coming from a less privileged financial background in Karachi.
4. IHSAAAS, and DUHS will jointly work for the outreach and marketing of the course to approach the target audience for this course and may with mutual written consent, include an industry partner.
5. DUHS will be the venue and training partner for this pilot project. It will provide the physical space for teaching, including classrooms and related facilities. The course will be run at the DUHS Ojha campus.
6. The joint team of DUHS & IHSAAAS will select the applicants and conduct the interviews of the applicants to assess their capability, attitude and suitability for the course thereafter shortlisted candidates will undergo financial assessment by IHSAAAS field team.
7. The shortlisted students will have to be approved by both the parties.
8. Once the selection is complete, students will be required to sign an undertaking understanding the criteria and eligibility of financial support. Students will be required to abide by the criteria. Permission to continue with the course shall solely depend on the week-to-week attendance and progress of each student.
9. IHSAAAS and DUHS will jointly work to create a network of employers to employ the graduates. Each employment partner will specify the total number of hires they plan to make at or after the time of graduation and shall also specify the number of students that they will recruit/employ within 1 month of graduation.
10. Every participant, student, facilitator, administration personal, staff or any person related to this program in any way shall be bound to follow all applicable DUHS polices and regulations which includes but not limited to DUHS Professional Code of Conduct & Students' Code of Conduct. DUHS shall remain have the right to restrict, deny, or expel any person including student of this program, without any liability, whoever has been found violating its' policies and rules.



DUHS

11. Once the course begins, students are required to maintain good academic standing and must maintain a 90% attendance in order to retain their seat in the class.
12. The graduating students will be provided certificates accredited by DUHS and other relevant certification body.
13. The parties will onboard employment partners who provide commitment towards employment for enrolled students of the said course.

The Responsibilities of all parties will be as follows:

IHSAAS

1. IHSAAS will provide financial support directly to the students in the form of loans (or sadaqah where applicable) to cover a portion of the student fees.
2. IHSAAS will be responsible for conducting financial needs assessment of the shortlisted students.

DUHS

DUHS is responsible for the overall management and running of the program, including but not limited to finalizing course structure, managing classes, arranging, and coordinating faculty, providing relevant course materials, and ensuring quality of the course.

A separate curriculum has been designed and finalized as part of this partnership. DUHS will:

1. be responsible for adherence to the curriculum and to ensuring that the learning outcomes are met.
2. market the course for finding students who match the profile mentioned above in 'Selection process and Project Specifics'.
3. collect student fees and maintain enrollment record.
4. enforce attendance policy and other course policies.
5. facilitate in liaising with pharma industry experts and employers in order to align their requirements with the course curriculum.
6. provide accreditation or endorsement for the course certificate, including recognition from the relevant bodies.



7. coordinate with IHSAAS's nominated training partners (where applicable), for coordinating schedules, timing, course plan, venue requirements, and training quality as per DUHS policies.

Manager DSDC will be the focal person for handling all coordination related to this program on behalf of DUHS

General Guidelines for the Course Process

1. Basic eligibility criteria for assessing students:
 - a. At least Bachelors (BA or above for the first batch)
 - b. Belongs to a less privileged background (with family income < PKR 70k), the income criteria could be updated with mutual written consent of the parties without requiring an amendment in the MoU; however, the document making such a change shall be attached to this MoU for record.
 - c. Basic English comprehension and able to comprehend and understand the course contents.

FINANCIALS


1. The per student fees for covering the total cost of the program comes out to be the following:
 - a. PKR 7,000 per student per month for a class of 20-30 students
 - b. PKR 13,000 per student per month for a class of 15-19 students
2. The per student course fee will be divided into 2 portions:
 - d. A portion of the fee will be borne by the student, collected by IBHM.
 - e. The remaining amount will be extended as an interest free loan by Ihsaas Trust to the student, to be paid on behalf of the student to IBHM.
3. The student will only be considered enrolled in the program once full payment has been received by DUHS/IBHM
4. In addition to the coursework, IHSAAS and DUHS may also jointly devise professional industry speaker sessions, to support students for success post program.
5. The program budget shall be discussed and finalized by the parties before the start of each session/batch.
6. Any dispute over the terms aforementioned shall be resolved amicably between the parties.
7. Any information that is not public information or that is not required by law or business necessity to be disclosed to a third party, shall remain confidential between the parties to this MOU.





[Handwritten signature]


8. The parties shall indemnify and hold each other harmless from any claim, damage, liability, litigation, loss, expenses or cost (including but not limited to reasonable legal fee and expenses) incurred by the other party as a result of performing any obligation of this MoU, unless such claim, damage, loss, expense or cost arise from fraud, willful misconduct, bad faith or reckless disregards of duties on the part of the other party.
9. Any modification to this MOU shall be made in writing.
10. Either party may not publicly disclose this MoU or information with respect to activities contemplated herein without the prior written consent of the other party. Parties may use the names, emblem, or logos of the other party in their publicity, marketing, promotions, or for any other purpose by obtaining a prior written consent of the other.
11. The parties agree that this Memorandum of Understanding is not a formal legal agreement giving rise to any legal relationship, rights, duties or consequences, but it is only an expression and record of the purpose of the parties regarding which the parties will continue to discuss.
12. Neither party shall be liable for failure or delay in the performance of its obligations under this MoU due to causes beyond its control including but not limited to acts of God, strikes, wars, revaluations, fires, floods, explosion, terrorist attacks, earthquakes, civil commotion, revolutions, etc.
13. Should any portion of this MoU by operation of law is determined to be illegal or unenforceable, the remainder of the MoU shall continue in full force and effect, or either party may renegotiate the terms effected by the severance.

Signatories



Registrar
DUHS





Hamza Iqbal
COO – Ihsaas Trust



Witnesses:


Name: MIRZA IZHARR HUSSAIN
CNIC: 42101-0409411-9


Name: Muhammad Athar Sultany
CNIC: 42201-3549370-1