SDG
07
AFFORDABLE AND CLEAN ENERGY

EVIDENCE DOCUMENT | INDICATOR 7.4.5

Assistance to start-ups that foster a low-carbon economy and technology

METRIC 7.4 Energy and the community

REFERENCE YEAR	COVERAGE	DATE PREPARED
2025	Business Incubation Centres, Islamabad, Karachi and Lahore	5 November 2026

ISSUING OFFICE	EVIDENCE ID
Directorate of Quality Assurance, Head Office	E-07-7.4.5

THE SIR 2027 REQUIREMENT

Does your university as a body provide assistance for start-ups that foster and support a low-carbon economy/technology?

01 Statement of Evidence

Bahria University's direct answer to the requirement

Yes. Bahria University as a body provides assistance to start-ups that foster and support a low-carbon economy and technology. Its Business Incubation Centres (BIC) at the Islamabad, Karachi and Lahore campuses give start-ups workspace, physical and virtual incubation, mentoring, training, technology and HR support, investor connections and access to finance. In 2025 the centres incubated 61 start-ups, among them Enent, a clean-technology start-up whose Intellica three-phase automatic load balancer reduces energy waste, HYDRO-GEN in renewable energy, EarthAdobe in sustainable building, the Smart Green Roof Ecosystem in the circular economy, and Irverde and IG Detection Systems in waste management. The incubation centre at the Islamabad campus has twice been recognised by the World Bank among the top three university incubators in Pakistan. In January 2026 the Board of Governors was informed that the University hosts 70 start-ups, 7 per cent of them in sustainability and environmental solutions, and that the Strategic Plan aims to increase physical space for start-ups. The University's Sustainability and Climate Action Policy commits it to support student-led sustainability projects and start-ups and places the Director of the Bahria Innovation Center on its University Sustainability Council, and its Center of Research Excellence in Climate Finance, housed in the Bahria Innovation Center, aims to foster green innovation, entrepreneurship and climate-smart jobs.

02 Evidence and Activity Record

Dated facts and records that substantiate the statement

Section 1 presents the Business Incubation Centres and the assistance they provide, from the University's public BIC website and its annual report record, and Section 2 the status of start-ups reported to the University's Board of Governors. Section 3 presents the start-ups incubated in 2025 and in 2024-25, with the low-carbon start-ups among them, and Section 4 profiles Enent, a clean-technology start-up working on energy efficiency. Section 5 presents a public start-up platform hosted by the Karachi centre in 2025, and Section 6 the BIC programmes that govern assistance to start-ups. Section 7 presents the Center of Research Excellence in Climate Finance, established in the BIC building, and its establishment proposal. Section 8 presents the Sustainability and Climate Action Policy, from its cover through its complete table of contents, followed by the pages cited, and Section 9 summarises the evidence against each element of the requirement.

TABLE 1 Assistance to start-ups that foster a low-carbon economy and technology, 2025

No.	Element	Record	Location	Date	Evidence
1	Incubation centres	Business Incubation Centres at the Islamabad, Karachi and Lahore campuses; Startup Factory with workspace, virtual incubation, training, HR and technology support and access to finance; accelerator programme; industry liaison offices	Islamabad, Karachi, Lahore	In operation	BIC website; annual report data; Section 1
2	Governing body oversight	Status of start-ups reported to the Board of Governors: 70 start-ups (35 virtual), 425 jobs (184 for BU students and alumni), 7 per cent in sustainability and environmental solutions; Strategic Plan aim to increase physical space for start-ups	University-wide	12 Jan 2026 (status for 2024-25)	Minutes of the 55th Board of Governors meeting, paras 47 to 49; Section 2
3	Start-ups assisted	61 start-ups incubated in 2025 (14 Islamabad, 37 Karachi, 10 Lahore); 70 in 2024-25	All three centres	Jan to Dec 2025; 2024-25	Directorate of Research and Innovation record; Section 3
4	Low-carbon start-ups	Enent (energy efficiency); HYDRO-GEN (renewable energy); EarthAdobe (sustainable building); Smart Green Roof Ecosystem (circular economy); Irverde – Gogreen and IG Detection Systems (waste management)	Karachi and Lahore	2025	BIC website; records; Sections 3 and 4
5	Clean-technology profile	Enent: clean-tech start-up designing products that reduce energy waste; Intellica three-phase automatic load balancer; SDG 7	Karachi centre	Incubated 2024-25 and 2025	Start Up Energy Transition database; Section 4

No.	Element	Record	Location	Date	Evidence
6	Platform for founders	Startup Huddle Karachi, chapter of the Global Entrepreneurship Network, launched at and hosted by BIC-BUKC; Irverde founder on sustainability	Karachi centre	14 Oct 2025	CW Pakistan; Section 5
7	Programme rules	BU Student Led Startup Program (6 to 12 months of support and resources) and Virtual Incubation Program (mentoring, workshops, networking, resources, funding opportunities)	All centres	In force	BIC website; Section 6
8	Low-carbon expertise on site	Center of Research Excellence in Climate Finance established in the BIC building, Islamabad E-8 campus; vision of a low-carbon economy; fostering green innovation, entrepreneurship and climate-smart jobs	Islamabad	24 Nov 2025	Registrar Notification No. 60/2025; CORE-CF proposal; Section 7
9	University as a body	Support student-led sustainability projects and start-ups; annual campus sustainability innovation challenge; circular economy and industrial decarbonisation research; Director of the Bahria Innovation Center on the University Sustainability Council	University-wide	Effective 7 Dec 2025	SCAP, paras 4.1, 6.2 and 6.3; Section 8

1. Business Incubation Centres: assistance to start-ups

Bahria University runs Business Incubation Centres (BIC), part of the Bahria Innovation Center, at its Islamabad, Karachi and Lahore campuses. As the BIC website states, the centre is a strategic initiative of the University designed to nurture early-stage start-ups, foster innovation and promote entrepreneurship among students, faculty and the broader community, providing workspace, funding opportunities, legal and business advice and connections with industry partners (Figures 1 to 3). Its services cover product development, legal and intellectual property training, marketing, financial knowledge, investment essentials and infrastructural services (Figures 4 to 6).

The University's annual report record for 2024-25 describes the components of the Bahria Innovation Center: a Maker Space with electronic test equipment; a Startup Factory that provides workplace, virtual incubation services, training, HR support, technology support and access to finance and helps start-ups grow into sustainable companies and products; a six-month Business Accelerator Program for later-stage start-ups; and industry liaison offices. The incubation centre at the Islamabad campus has been recognised twice by the World Bank in its independent annual report as among the top three university incubators in Pakistan (Figures 7 and 8).

BIC website, What we do: https://bic.bahria.edu.pk/what-we-do/
BIC website, Services: https://bic.bahria.edu.pk/our-services/

1. Business Incubation Centres (continued): BIC website, What we do

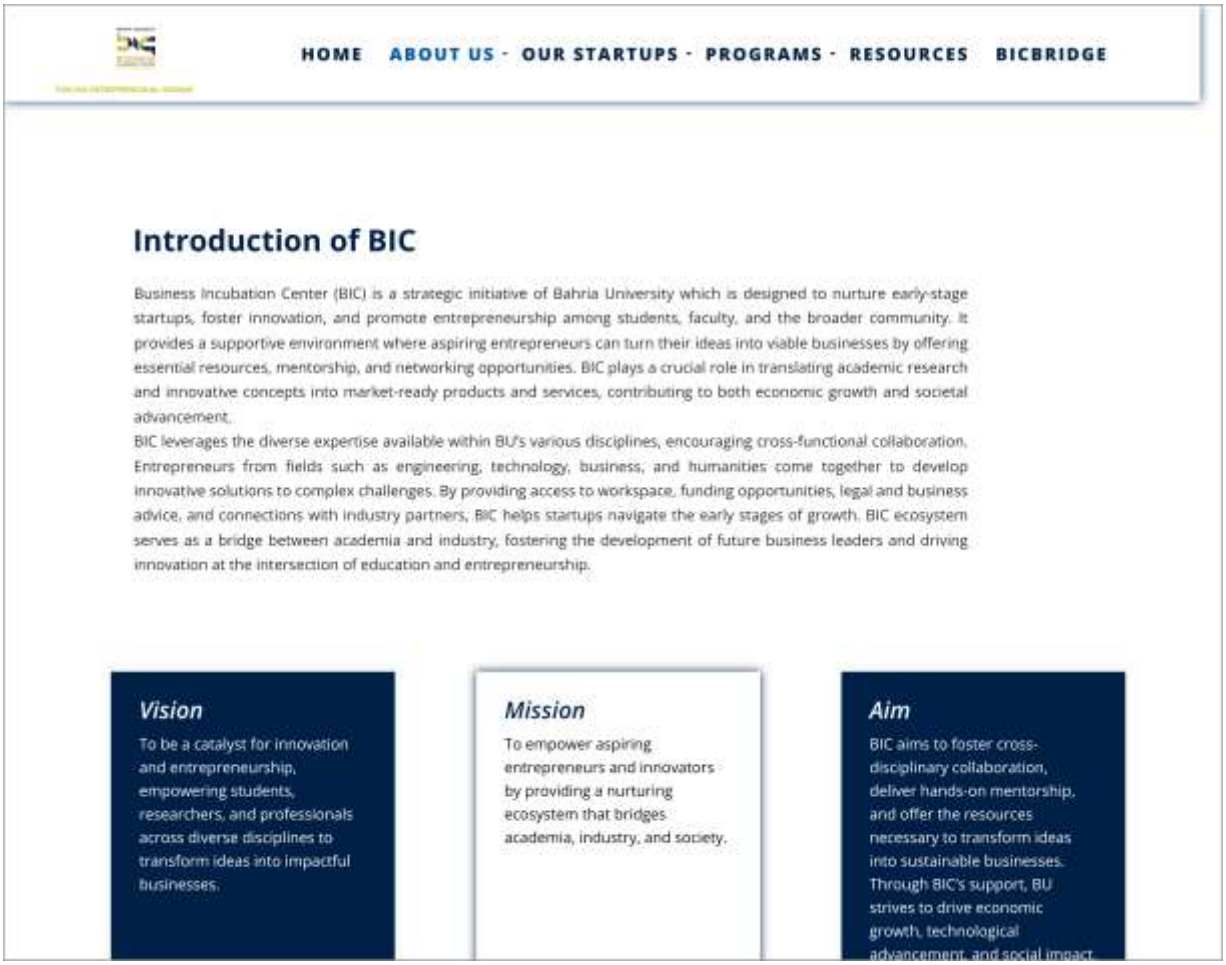
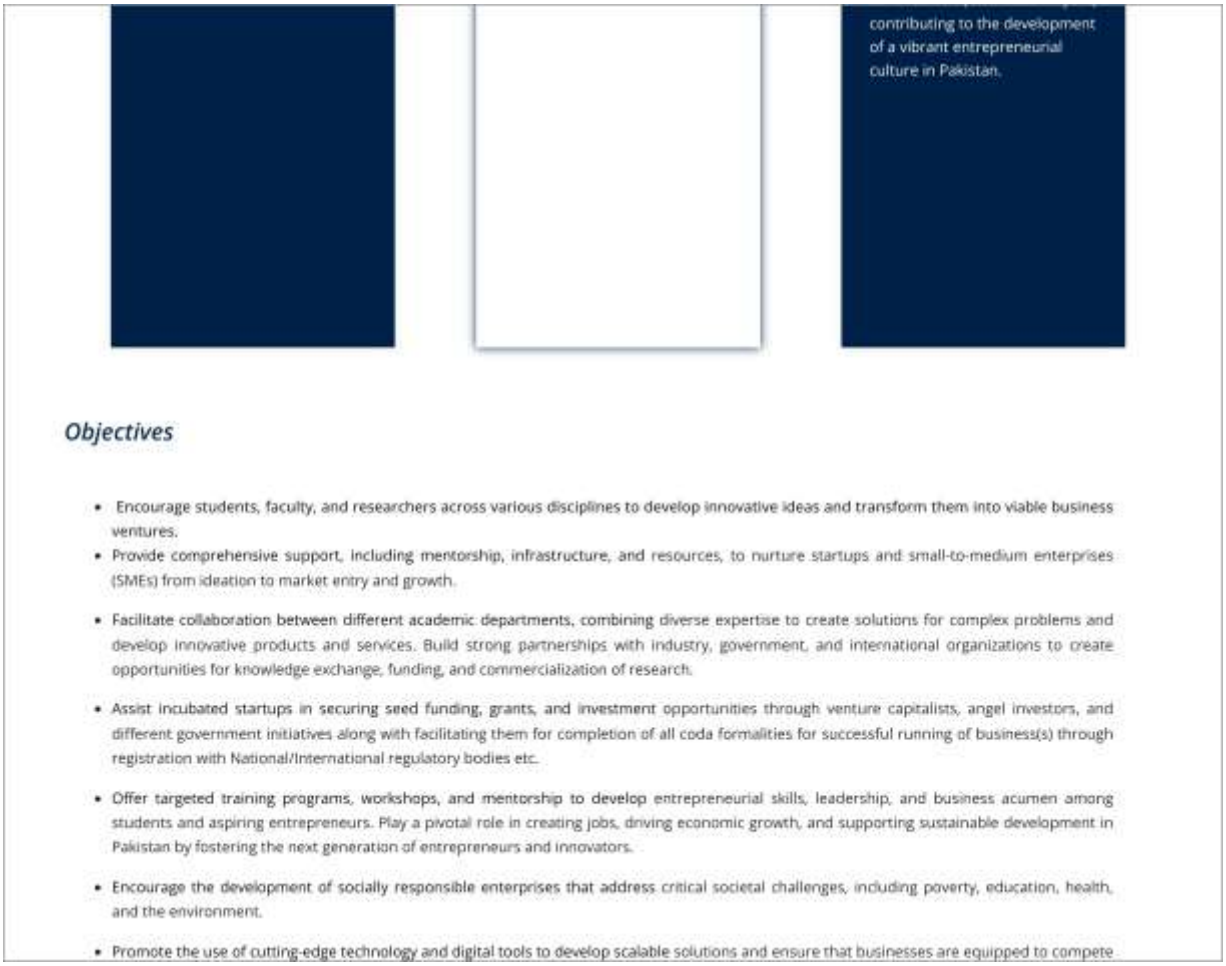


Figure 1: BIC website, What we do, captured on 5 November 2026, part 1 of 3: introduction of BIC as a strategic initiative of Bahria University to nurture early-stage start-ups, with access to workspace, funding opportunities, legal and business advice and industry partners; vision, mission and aim.

1. Business Incubation Centres (continued): BIC website, What we do



contributing to the development of a vibrant entrepreneurial culture in Pakistan.

Objectives

- Encourage students, faculty, and researchers across various disciplines to develop innovative ideas and transform them into viable business ventures.
- Provide comprehensive support, including mentorship, infrastructure, and resources, to nurture startups and small-to-medium enterprises (SMEs) from ideation to market entry and growth.
- Facilitate collaboration between different academic departments, combining diverse expertise to create solutions for complex problems and develop innovative products and services. Build strong partnerships with industry, government, and international organizations to create opportunities for knowledge exchange, funding, and commercialization of research.
- Assist incubated startups in securing seed funding, grants, and investment opportunities through venture capitalists, angel investors, and different government initiatives along with facilitating them for completion of all coda formalities for successful running of business(s) through registration with National/International regulatory bodies etc.
- Offer targeted training programs, workshops, and mentorship to develop entrepreneurial skills, leadership, and business acumen among students and aspiring entrepreneurs. Play a pivotal role in creating jobs, driving economic growth, and supporting sustainable development in Pakistan by fostering the next generation of entrepreneurs and innovators.
- Encourage the development of socially responsible enterprises that address critical societal challenges, including poverty, education, health, and the environment.
- Promote the use of cutting-edge technology and digital tools to develop scalable solutions and ensure that businesses are equipped to compete

Figure 2: BIC website, What we do, captured on 5 November 2026, part 2 of 3: objectives.

1. Business Incubation Centres (continued): BIC website, What we do

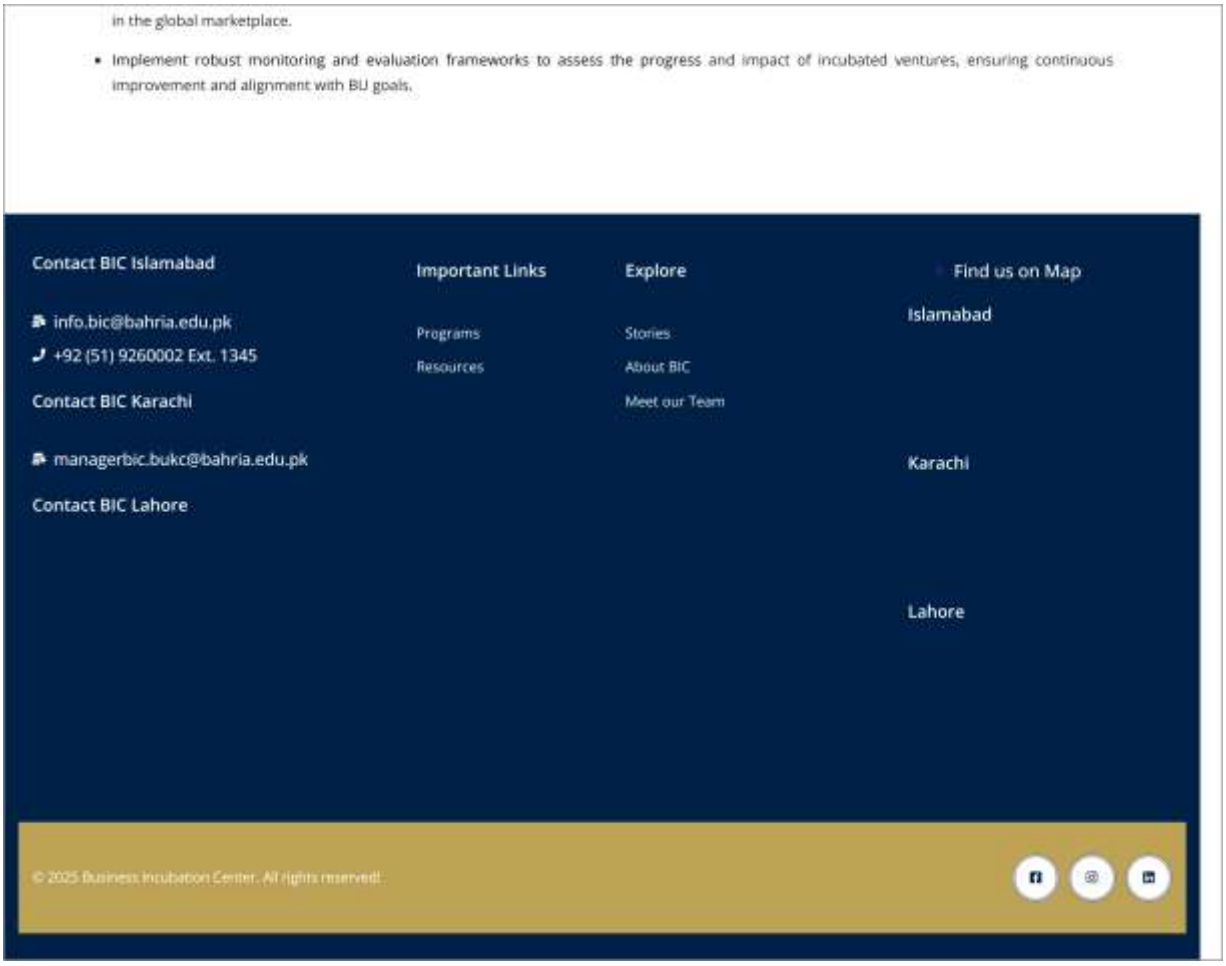


Figure 3: BIC website, What we do, captured on 5 November 2026, part 3 of 3: objectives (continued) and contact details of BIC Islamabad, Karachi and Lahore.

1. Business Incubation Centres (continued): BIC website, Services

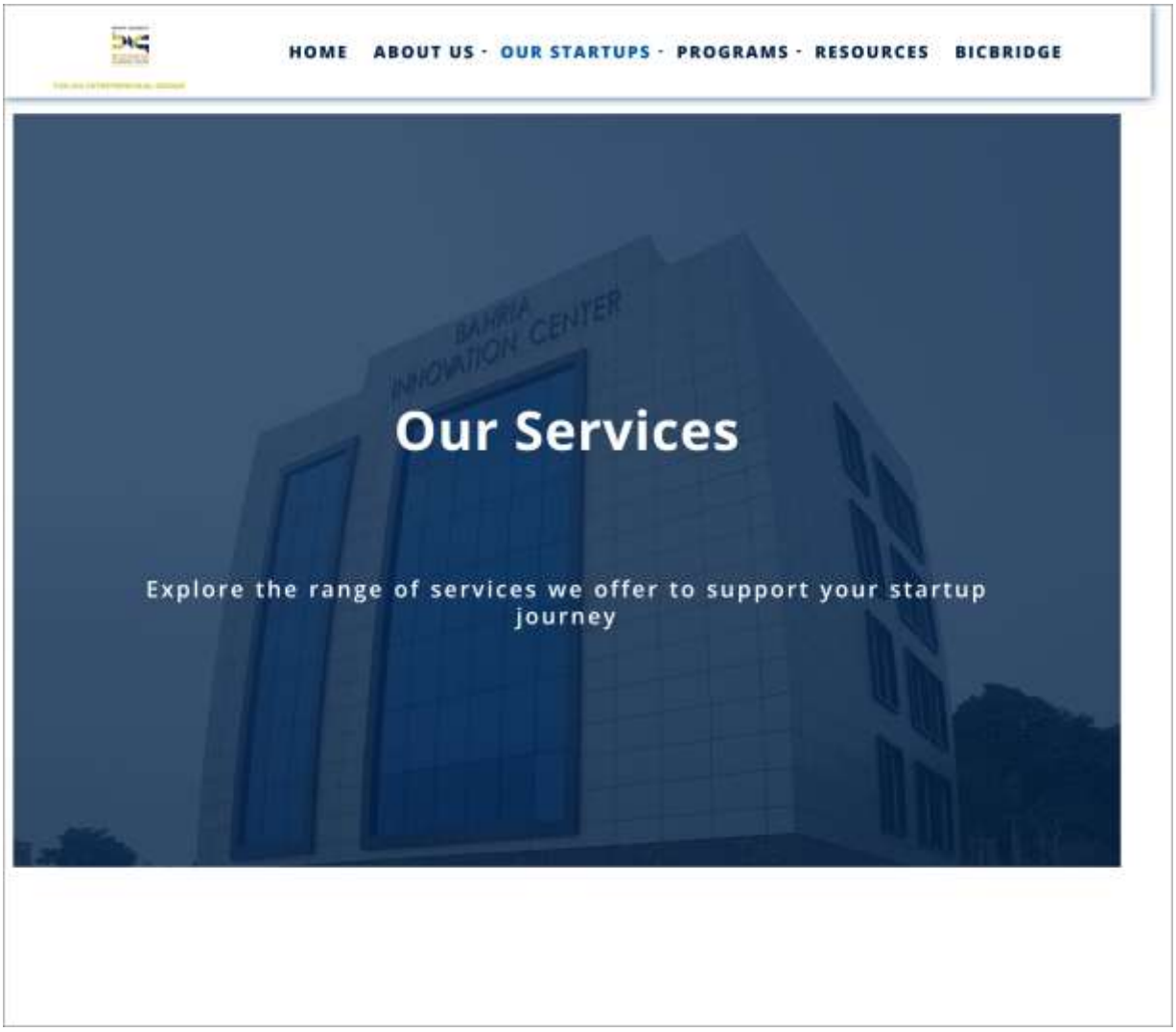


Figure 4: BIC website, Services, captured on 5 November 2026, part 1 of 3: page heading, “Explore the range of services we offer to support your startup journey”.

1. Business Incubation Centres (continued): BIC website, Services



Figure 5: BIC website, Services, captured on 5 November 2026, part 2 of 3: programme-related services, including product development, legal and intellectual property training, basic marketing, financial knowledge and investment essentials, and infrastructural services, including office space, internet and meeting rooms.

1. Business Incubation Centres (continued): BIC website, Services

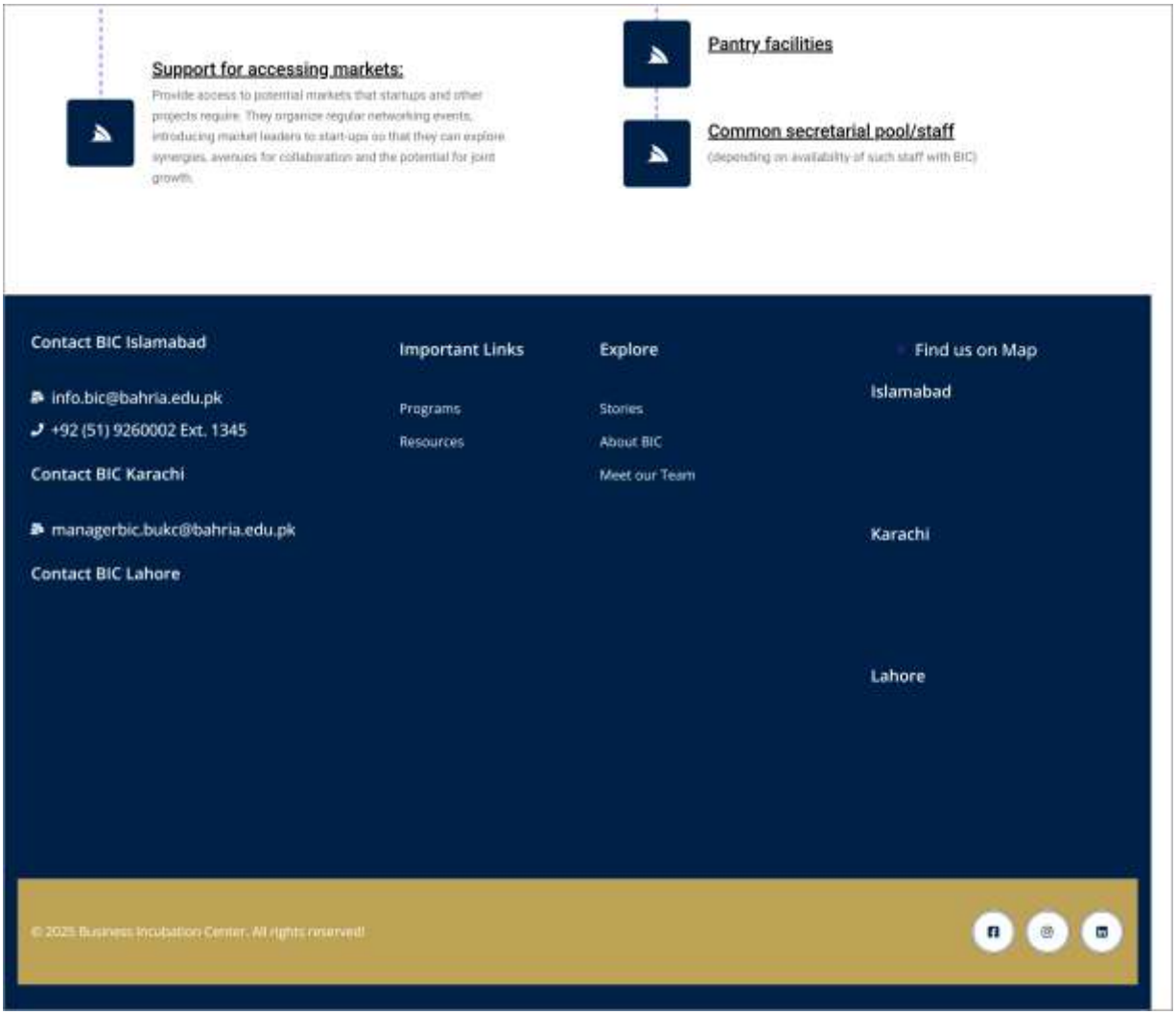
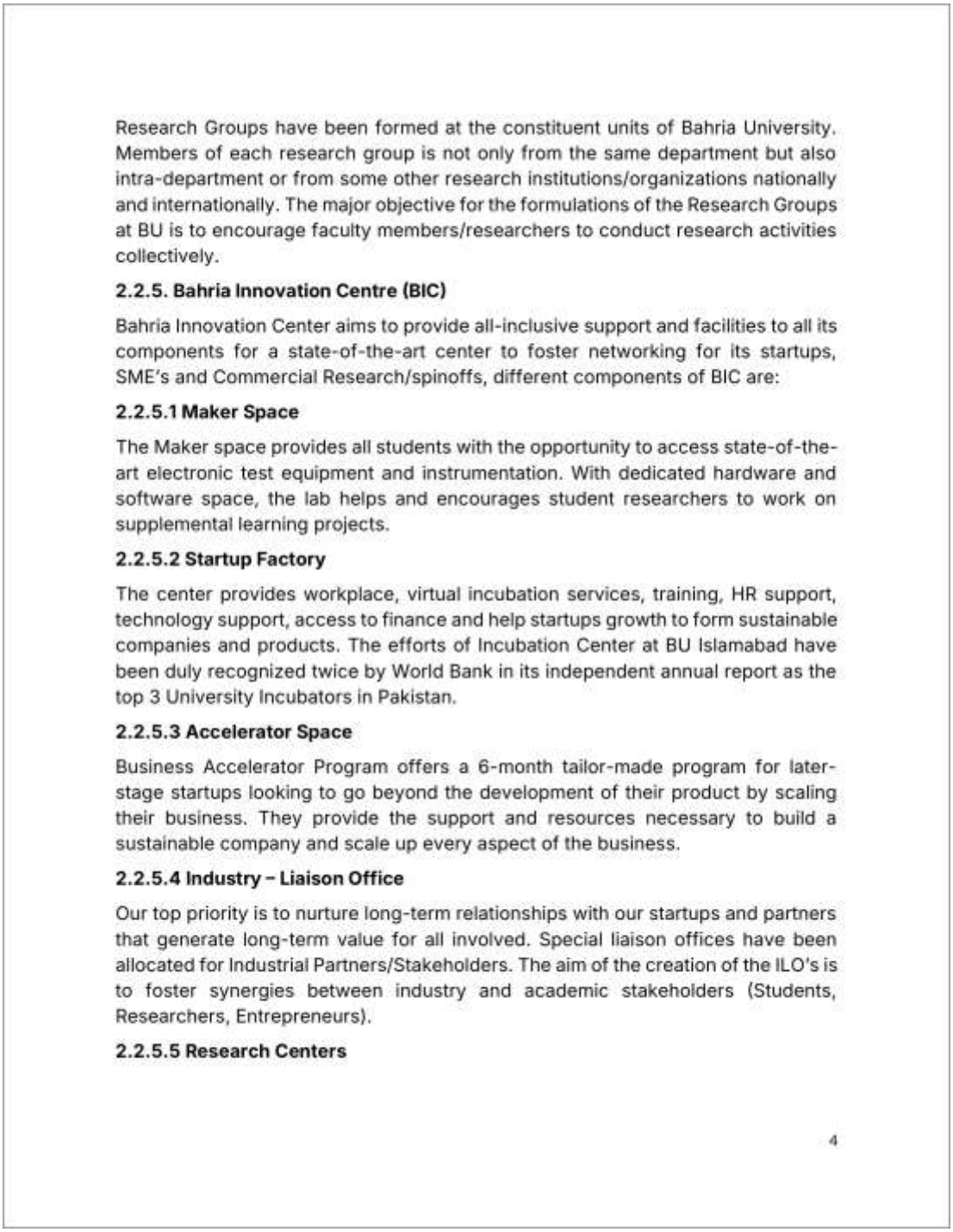


Figure 6: BIC website, Services, captured on 5 November 2026, part 3 of 3: further services and contact details.

1. Business Incubation Centres (continued): annual report record



Research Groups have been formed at the constituent units of Bahria University. Members of each research group is not only from the same department but also intra-department or from some other research institutions/organizations nationally and internationally. The major objective for the formulations of the Research Groups at BU is to encourage faculty members/researchers to conduct research activities collectively.

2.2.5. Bahria Innovation Centre (BIC)

Bahria Innovation Center aims to provide all-inclusive support and facilities to all its components for a state-of-the-art center to foster networking for its startups, SME's and Commercial Research/spinoffs, different components of BIC are:

2.2.5.1 Maker Space

The Maker space provides all students with the opportunity to access state-of-the-art electronic test equipment and instrumentation. With dedicated hardware and software space, the lab helps and encourages student researchers to work on supplemental learning projects.

2.2.5.2 Startup Factory

The center provides workplace, virtual incubation services, training, HR support, technology support, access to finance and help startups growth to form sustainable companies and products. The efforts of Incubation Center at BU Islamabad have been duly recognized twice by World Bank in its independent annual report as the top 3 University Incubators in Pakistan.

2.2.5.3 Accelerator Space

Business Accelerator Program offers a 6-month tailor-made program for later-stage startups looking to go beyond the development of their product by scaling their business. They provide the support and resources necessary to build a sustainable company and scale up every aspect of the business.

2.2.5.4 Industry – Liaison Office

Our top priority is to nurture long-term relationships with our startups and partners that generate long-term value for all involved. Special liaison offices have been allocated for Industrial Partners/Stakeholders. The aim of the creation of the ILO's is to foster synergies between industry and academic stakeholders (Students, Researchers, Entrepreneurs).

2.2.5.5 Research Centers

4

Figure 7: Bahria University annual report data, 2024-25, Chapter 2, Research and Development, page 4: para 2.2.5, Bahria Innovation Centre: Maker Space, Startup Factory (workplace, virtual incubation, training, HR and technology support, access to finance), Accelerator Space and Industry Liaison Office; recognition by the World Bank.

1. Business Incubation Centres (continued): annual report record



Research Centers are an integral part of the BIC. The centers aim to provide, and advocate practice-oriented research and education focused on indigenous and housed research. By establishing research centers of pure excellence backed by vision and professionalism, the Bahria University aims to solve various difficult problems faced by modern society and to fulfill its obligations to the future of our motherland and humanity.

2.2.5.6 Training & Capacity Building Space

With dedicated state-of-the-art training and consulting space, TDLC has been working on improving and further enhancing skill sets via initiatives to such as Leadership and Soft skills development Programs, Short courses and tailored designed training, workshops, mentorship and Professional counselling for startups, students, faculty and professionals

2.2.6 Technology Innovation Support Centre (TISC)

The sole purpose behind the establishment of Technology Innovation Support Centre (TISC) at BU is to provide support services to BU researchers for patenting their research and development work by proactively coordinating and communicating with BU faculty / students / visiting scholars/ sponsors / stakeholders and researchers.

2.2.7 Corporate Advisory Committees (CACs)

Corporate Advisory Committees (CACs) have been established within each department at both the Campuses of Bahria University, comprising of (8-10) members of the relevant industries co-chaired by HOD and senior member(s) from the industry. Broad Terms of Reference of the CACs are Curriculum review for its alignment to meet needs of local industry, Sponsored R&D projects for BU students and Consultancy services for the industry.

2.2.8 Strategic Corporate Advisory Committees

SCACs have been constituted at Islamabad and Karachi Campuses comprising of Strategic Level decision makers of the relevant industries and top tier of management of Bahria University. The committees were constituted to incorporate and seek support of the strategic level decision makers of the industry in the academic and research endeavors of BU.

2.3 Research Output of Bahria University:

Research Output of Bahria University in terms of Journal Publications and Conference Papers by the faculty members / research scholars of BU till date, is shown in the figure given below:

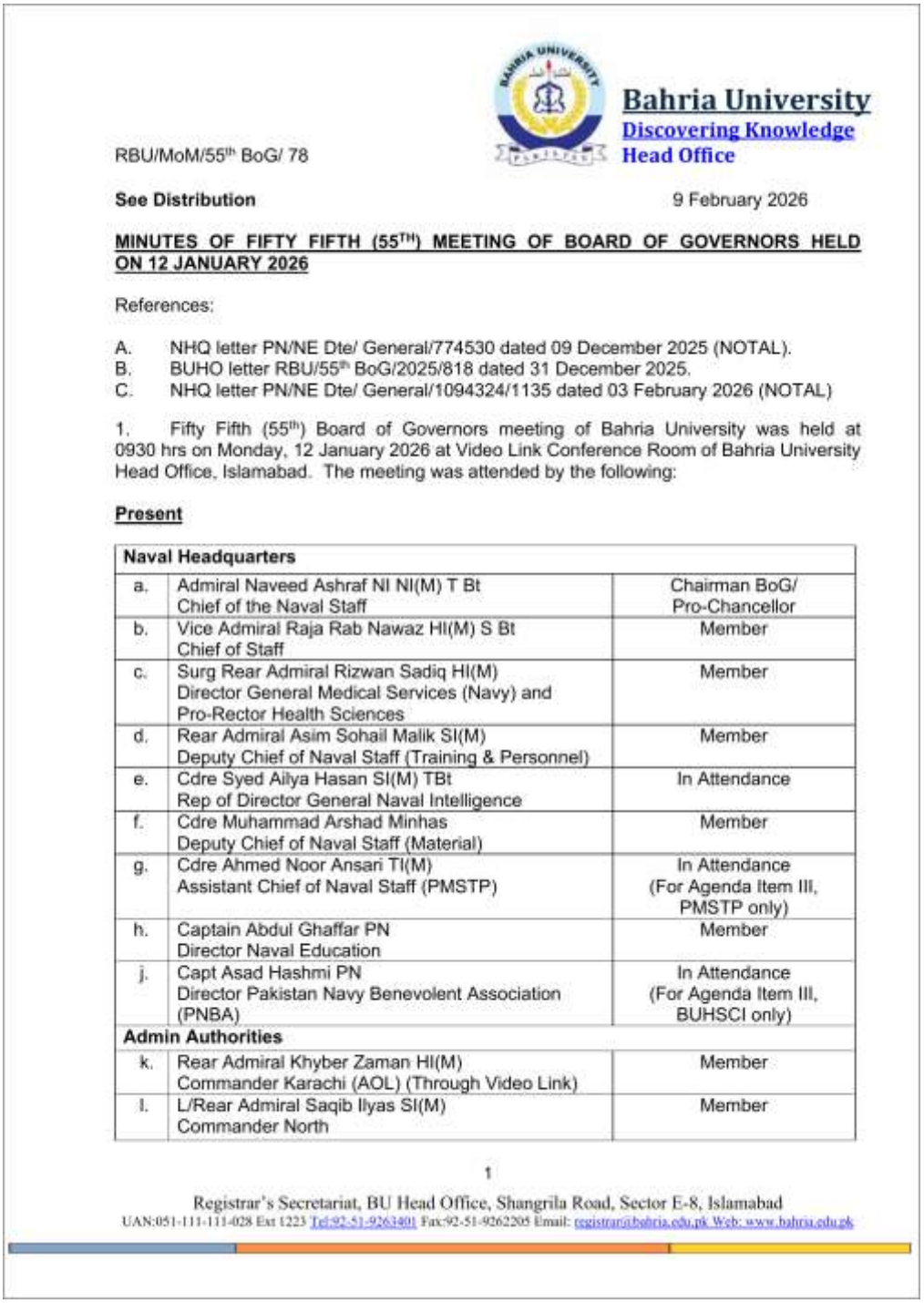
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Figure 8: Bahria University annual report data, 2024-25, Chapter 2, page 5: para 2.2.5 (continued), including training and capacity building space.

2. Start-up support reported to the Board of Governors

The status of start-ups at the University was reported to its Board of Governors at the 55th meeting, held on 12 January 2026 and chaired by the Pro-Chancellor, with minutes issued on 9 February 2026 (Figures 9 and 10). The minutes record that the incubation centres play a key role in translating research into prototypes, start-ups and real-world applications, and that the University hosts 70 start-ups, including 35 virtual start-ups due to space constraints, generating over 400 employment opportunities, of which 184 are for BU students and alumni; as part of the Strategic Plan, the University aims to increase physical space for start-ups to over 60 by 2030 (para 47). The start-ups operate across diverse sectors, 7 per cent of them focused on sustainability and environmental solutions, and 26 are student-led (para 48). The status for 2024-25 presented to the Board records 70 companies or start-ups incubated, 35 of them providing services globally, and 425 jobs created, 184 of them for BU students and alumni (para 49). Assistance to start-ups is therefore reported to, and overseen by, the University's governing body.

2. Board of Governors (continued): minutes of the 55th meeting



Bahria University
Discovering Knowledge
Head Office

RBU/MoM/55th BoG/ 78

See Distribution 9 February 2026

MINUTES OF FIFTY FIFTH (55TH) MEETING OF BOARD OF GOVERNORS HELD ON 12 JANUARY 2026

References:

A. NHQ letter PN/NE Dte/ General/774530 dated 09 December 2025 (NOTAL).
B. BUHO letter RBU/55th BoG/2025/818 dated 31 December 2025.
C. NHQ letter PN/NE Dte/ General/1094324/1135 dated 03 February 2026 (NOTAL)

1. Fifty Fifth (55th) Board of Governors meeting of Bahria University was held at 0930 hrs on Monday, 12 January 2026 at Video Link Conference Room of Bahria University Head Office, Islamabad. The meeting was attended by the following:

Present

Naval Headquarters		
a.	Admiral Naveed Ashraf NI NI(M) T Bt Chief of the Naval Staff	Chairman BoG/ Pro-Chancellor
b.	Vice Admiral Raja Rab Nawaz HI(M) S Bt Chief of Staff	Member
c.	Surg Rear Admiral Rizwan Sadiq HI(M) Director General Medical Services (Navy) and Pro-Rector Health Sciences	Member
d.	Rear Admiral Asim Sohail Malik SI(M) Deputy Chief of Naval Staff (Training & Personnel)	Member
e.	Cdre Syed Ailya Hasan SI(M) TBt Rep of Director General Naval Intelligence	In Attendance
f.	Cdre Muhammad Arshad Minhas Deputy Chief of Naval Staff (Material)	Member
g.	Cdre Ahmed Noor Ansari TI(M) Assistant Chief of Naval Staff (PMSTP)	In Attendance (For Agenda Item III, PMSTP only)
h.	Captain Abdul Ghaffar PN Director Naval Education	Member
j.	Capt Asad Hashmi PN Director Pakistan Navy Benevolent Association (PNBA)	In Attendance (For Agenda Item III, BUHSCI only)
Admin Authorities		
k.	Rear Admiral Khyber Zaman HI(M) Commander Karachi (AOL) (Through Video Link)	Member
l.	L/Rear Admiral Saqib Ilyas SI(M) Commander North	Member

1

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Figure 9: Minutes of the 55th meeting of the Board of Governors held on 12 January 2026 (RBU/MoM/55th BoG/78, 9 February 2026), page 1: heading, references and members present.

2. Board of Governors (continued): minutes of the 55th meeting

47. **Status of Startups**. Incubation centers at Bahria University play a key role in translating research into prototypes, startups, and real-world applications. BU currently hosts 70 startups, including 35 virtual startups due to space constraints, generating over 400 employment opportunities, of which 184 are for BU students and alumni. As part of the Strategic Plan, the University aims to increase physical space for startups to over 60 by 2030.

48. The startups operate across diverse sectors, with 50% in IT, 12% in Business Solutions, 7% in EdTech, 4% in FinTech, 11% in healthcare, 7% focus on sustainability/ Environmental Solutions, 6% in Trading, and 7% in Services/ Hospitality, while 26 are student-led. Faculty engagement is being encouraged, and these initiatives are helping students develop entrepreneurial, leadership, and problem-solving skills, further strengthening BU's position as a regional hub for startups and entrepreneurship.

49. The status of Startups at BU BICs for 2024-25 was presented as follows:

S No	Details	No of Startups
a.	No. of companies/ startups incubated	70 (35 providing services globally)
b.	No. of jobs created by current companies/ startups	425 (184 for BU students & alumni)

50. 160 x Conferences/ Seminars/ Workshops/ Symposiums, Guest Talks, Training Sessions as listed below were organized and conducted at various campuses of Bahria University:

S No.	Description	Qty
a.	Conferences	13
b.	Seminars	22
c.	Workshops	51
d.	Symposiums	03
e.	Guest Talks	41
f.	Training Sessions	30
	Total	**160**

51. **Center of Excellence-AI**. The Board was briefed on the activities of the Centre of Excellence in AI (CoE-AI), established at Bahria University to strengthen research, innovation, and commercialisation. The Centre focuses on AI-based research, providing innovative solutions to industry, promoting interdisciplinary research, and enhancing industrial collaboration. So far, the Centre has completed 10 industry-funded AI projects, generating approximately $48 million in research funding, and conducted 21 collaborative activities with international faculty across 10 countries, highlighting its global engagement. Initiatives also included guest talks and policy briefings, capacity building for faculty, and healthcare AI integration.

52. Plans are underway to replicate CoE-AI at the Karachi campus to expand institutional capacity and AI base impact. The Centre also supports the maritime domain, contributing to PN AI initiatives and collaborative projects in operations, logistics, healthcare, and predictive

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Figure 10: Minutes of the 55th meeting of the Board of Governors, page 12: paras 47 to 49, Status of Startups: 70 start-ups, including 35 virtual start-ups; over 400 employment opportunities, 184 of them for BU students and alumni; Strategic Plan aim to increase physical space for start-ups; 7 per cent of start-ups focused on sustainability and environmental solutions; status for 2024-25, with 425 jobs created.

3. Start-ups assisted, including low-carbon start-ups

The record of the Directorate of Research and Innovation lists 61 start-ups incubated at the centres from January to December 2025: 14 at the Head Office centre in Islamabad, 37 at the Karachi centre and 10 at the Lahore centre, with 269 people engaged under their contracts, 137 of them students, faculty or alumni of the University (Figures 11 and 12). The annual report record lists 70 start-ups incubated in 2024-25 (Figures 13 to 16). Among them are start-ups whose products and services foster a low-carbon economy, in energy efficiency, renewable energy, sustainable building and the circular economy (Table 2).

Table 2: Start-ups assisted by the Business Incubation Centres that foster a low-carbon economy and technology (sources: Directorate of Research and Innovation, start-ups record January to December 2025; annual report data 2024-25; BIC website)

Start-up	Centre	Domain as recorded	Low-carbon contribution	Incubated
Breaking the Walls of Energy Crisis through Intellica (Enent)	Karachi	IT; sustainable energy management	Reduces energy waste through automatic load balancing of three-phase electricity supply	2024-25 and 2025
HYDRO-GEN	Karachi	Water resource management and renewable energy	Renewable energy	2025
EarthAdobe	Karachi	Building a greener tomorrow with sustainable innovation	Sustainable building	2025
Smart Green Roof Ecosystem (SGRE)	Lahore	Circular economy and information technology	Green roofs and circular economy	2024-25 and 2025
Irverde – Gogreen	Karachi	Waste management	Waste reduction, reuse and recycling under circular economy practices	2024-25 and 2025
IG Detection Systems	Karachi	Smart waste management	Waste management	2025

3. Start-ups assisted (continued): record for January to December 2025



List of Currently Incubated Startups at BICs (Jan 2025 - Dec 2025)

S. No.	Startup Name	Campus	Domain / Area	Total No. of HR as per Contract	No. of HR from BU i.e. Students/ Faculty/ BU Almuni
			BIC-BUHO		
1	Zaplock	BUHO	Smart Campus Solutions / IoT-based Security	3	3
2	Raye	BUHO	TravelTech / Short-term Rentals	1	1
3	AI Early Edge	BUHO	EdTech / AI-based Language Learning	2	2
4	Data Compass	BUHO	IT Services / Digital Transformation	2	1
5	Embed Nexus	BUHO	Smart Hospitality / IoT for Hotels	1	1
6	Mavashi Mandi	BUHO	AgriTech / Livestock Marketplace	2	2
7	Intellusion	BUHO	AI Automation / Enterprise Software	8	8
8	Easyshifa	BUHO	Digital Health / Telemedicine	2	2
9	Oxbridge	BUHO	Ed-Tech	2	2
10	Lowerated	BUHO	MediaTech / AI Filmmaking Platform	1	4
11	Datasuil	BUHO	Data Science / AI	1	1
12	Vision Woman	BUHO	AI	1	1
13	Seed Crowd	BUHO	FinTech	1	1
14	Flon HighTech	BUHO	AI	1	1
			Total	27	30
			BIC-BUKC		
1	Bits Collision Private Limited	BUKC	IT & Software	40	20
2	Multiplatform Surveillance System (WeSecure)	BUKC	IT	5	0
3	Tech20four Private Limited	BUKC	IT	9	4
4	IBDP Private Limited	BUKC	IT & Business	5	0
5	Tuame Khaas Private Limited	BUKC	Food	8	0
6	Caspian Packaging Solutions	BUKC	Packaging	3	2
7	360 Digital Eyes Private Limited	BUKC	IT (SasS- software as Services)	5	3
8	Easy Event	BUKC	IT	3	2
9	COMPANION	BUKC	IT	3	0
10	Breaking the Walls of Energy Crisis through Intellica	BUKC	IT	5	0
11	DiabEazy	BUKC	IT	1	0
12	She-Guard	BUKC	Manufacturing	5	0
13	Chiragh Education Technologies	BUKC	IT	7	0
14	Irverde - Gogreen	BUKC	Waste Managt.	5	2
15	IG DETECTION SYSTEMS	BUKC	Waste Managt.	2	0
16	IRIS AI	BUKC	AI Based Surveillance System	3	0
17	Womwn On Wheels	BUKC	Mobile Apps for Beauty	2	0
18	ZAWAAN	BUKC	Educational Technology (EdTech)	2	0
19	MISSING'S FINDER	BUKC	Technology and Public Safety	2	0
20	ACS Urdu	BUKC	Natural Language Processing	3	0
21	Derma AI	BUKC	AI Skin cancer detection system	3	0
22	BE ORIGINAL	BUKC	Beez wax herbal skincare	3	4
23	Trust Nexus	BUKC	AI & block chain	55	50
24	Empower Lift	BUKC	Women Healthcare and Wellness	3	0
25	HYDRO-GEN	BUKC	Water Resource Management & Renewable Energy	3	0
26	POOKIES	BUKC	Jewellery Artificial	3	0
27	KODMARC	BUKC	AI, & Web development	4	3
28	EarthAdobe	BUKC	Building a Greener Tomorrow with Sustainable Innovation	3	0

Figure 11: Directorate of Research and Innovation, List of Currently Incubated Startups at BICs (January 2025 to December 2025), page 1: BIC-BUHO and BIC-BUKC, including Breaking the Walls of Energy Crisis through Intellica, Irverde – Gogreen, IG Detection Systems, HYDRO-GEN (water resource management and renewable energy) and EarthAdobe (building a greener tomorrow with sustainable innovation).

3. Start-ups assisted (continued): record for January to December 2025

S. No.	Startup Name	Campus	Domain / Area	Total No. of HR as per Contract	No. of HR from BU i.e. Students/ Faculty/ BU Almuni
29	ScentStep	BUKC	Embedded Fragrance Technology	3	0
30	BioDex	BUKC	Empowering Bio-Innovation	3	0
31	Libro	BUKC	AI Based Book Hub	3	0
32	Sonex	BUKC	AI Power Insights	3	0
33	Beautify	BUKC	AI Skin Care Detection System	3	0
34	Therapease	BUKC	AI Emotional Support	3	0
35	Sublinker Services	BUKC	Escrowed Service Platform	3	0
36	Bone Guard	BUKC	AI Ortho Assist	3	0
37	Lung Sage	BUKC	AI Pulmonary Scan	3	0
			Total	215	90
			BIC-BULC		
1	Marple Edges	BULC	Information Technology	2	2
2	Hifazat by Her	BULC	Information Technology	3	3
3	LinkBridge	BULC	Information Technology	4	1
4	Rafia Signature Eventiques	BULC	Event Management	3	2
5	Noor e Nisa	BULC	Empowering Women	3	2
6	Ubaid Sadiq Center for Psychological Wellness & Training	BULC	Healthcare and Education	1	1
7	Naeem Print Solutions	BULC	Printing Services	3	2
8	Smart Green Roof Ecosystem (SGRE)	BULC	Circular Economy / Information Technology	2	1
9	Byte Pixels	BULC	AI Gamification	5	2
10	Data Edge	BULC	Data Science	1	1
			Total	27	17

Figure 12: Directorate of Research and Innovation, start-ups record for 2025, page 2: BIC-BUKC (continued) and BIC-BULC, including the Smart Green Roof Ecosystem (circular economy).

3. Start-ups assisted (continued): annual report record, 2024-25

2.9 Entrepreneurial Activities and Achievements

BU gives strong focus on inculcating entrepreneurial culture in BU students/researchers. Number of startups has been incubated in 2023-2024 who have managed to achieve significant milestones. Variety of activities have been organized at its various campuses to foster entrepreneurial ecosystem at BU.

2.9.1 Startups at BICs

List of Currently Incubated Startups at BICs 2024-25

S. No.	Startup Name	Campus	Domain / Area	Total No. of HR as per Contract	No. of HR from BU i.e. Students/ Faculty/ BU Almuni
BIC-BUHO					
1	Zaplock	BUHO	Service Provider	3	3
2	Raye	BUHO	Hospitality / Rental Marketplace	2	2
3	AI Early Edge	BUHO	EduTech	2	4
4	Seed Crowd	BUHO	FinTech	1	4
5	Data Compass	BUHO	IT Solutions	2	4
6	Embed Nexus	BUHO	Technology	1	5
7	Mavashi Mandi	BUHO	Livestock Trading	2	2
8	Intellusion	BUHO	Technology	8	8
9	Easyshifa	BUHO	MediTech	2	4
10	Uni-Guide	BUHO	EduTech	2	2
11	Oxbridge	BUHO	EduTech	2	5
12	Green X Solutions	BUHO	Software Development	4	3
13	Lower Limb Exoskeleton	BUHO	Technology Manufecturing	3	3
14	Skynok	BUHO	Drone	1	2
15	Snap3D	BUHO	Technology	2	5
16	OnPoint	BUHO	Digital Marketing Solution	2	3

11

Figure 13: Bahria University annual report data, 2024-25, Chapter 2, page 11: para 2.9.1, Startups at BICs, list of currently incubated start-ups 2024-25, BIC-BUHO.

3. Start-ups assisted (continued): annual report record, 2024-25

17	LegalTech PK	BUHO	Legal Tech	1	1
18	Kingfisher MediaTech	BUHO	Marketing Agency	1	3
19	Sciences Hub	BUHO	Research	1	1
20	Invox World	BUHO	Business Solution Provider	2	4
21	modest activewear	BUHO	Clothing	1	1
22	Realink	BUHO	Real estate	1	1
23	ESG Lab	BUHO	Envirnmental Technology	1	5
24	Apex Quantum	BUHO	Fintech	4	5
25	Durability prediction of bricks using AI	BUHO	Construction Technology	2	2
26	Himalayan Bites	BUHO	Food	1	1
27	EcoSnap Pro	BUHO	IOT	2	2
28	Geo Science Solution	BUHO	Envirnmental Technology	1	1
29	Waste Recycling	BUHO	Waste Managt.	1	1
30	Ready Made Open Core Delivery Solutions	BUHO	Technology	1	1
	BUHO Total			59	88
	BIC-BUKC				
1	Bits Collision Private Limited	BUKC	IT & Software	30	10
2	Breaking the Walls of Energy Crisis through Intellica	BUKC	IT	5	0
3	KODMARC	BUKC	AI, & Web development	15	11
4	IBDP Private Limited	BUKC	IT & Business	5	0
5	Caspian Packaging Solutions	BUKC	Packaging	4	1
6	DiabEazy	BUKC	IT	1	0
7	Irverde - Gogreen	BUKC	Waste Managt.	5	2
8	Trust Nexus	BUKC	AI & block chain	20	20

12

Figure 14: Bahria University annual report data, 2024-25, Chapter 2, page 12: BIC-BUHO (continued) and BIC-BUKC, including Breaking the Walls of Energy Crisis through Intellica and Irverde – Gogreen.

3. Start-ups assisted (continued): annual report record, 2024-25

9	Libro	BUKC	AI Based Book Hub	3	0
10	The Indus Initiative	BUKC	FinTech & AI for Human Capital Development through Welfare	3	0
11	SAHELI	BUKC	Social Tech / AI	3	0
12	SKILL TECHSOL (QANOON AI)	BUKC	Legal Tech / Artificial Intelligence	8	4
13	Tech Bee	BUKC	AI & Robotics	15	5
14	Chiragh Education Technologies	BUKC	Education and EdTech	5	2
15	She-Guard	BUKC	Healthcare Feminine Hygiene	1	1
16	Tech 20 Four	BUKC	Emerging Technologies	8	6
17	IRIS AI	BUKC	Security and Surveillance	3	2
18	DMAS Innovation	BUKC	Tech / Innovation Startup	7	2
19	360 Digital Eyes	BUKC	Social / Event Managent	1	0
20	MISSING'S FINDER	BUKC	Emerging Technologies	2	2
21	Multiplatform Surveillance System (WeSecure)	BUKC	IT / Computer Vision	3	2
22	LEAFO	BUKC	AgriTech / Environment / Sustainability	0	0
23	BEAUTIFY	BUKC	Beauty / Personal Care / Health Tech	5	4
24	CLOUDNODE	BUKC	Audio Tech / Artificial Intelligence	2	2
25	BONE GUARD	BUKC	Health Care / Medical Devices	3	1
26	SONEX	BUKC	Tech-Based Service Startup	2	2
	BUKC Total			159	79
	BIC-BULC				
1	Marpix Edges	BIC-BULC	Information Technology	1	1
2	Hifazat by Her	BIC-BULC	Information Technology	3	2

13

Figure 15: Bahria University annual report data, 2024-25, Chapter 2, page 13: BIC-BUKC (continued) and BIC-BULC, including the Smart Green Roof Ecosystem.

3. Start-ups assisted (continued): annual report record, 2024-25

3	LinkBridge	BIC-BULC	Information Technology	1	1
4	Rafia Signature Eventiques	BIC-BULC	Event Management	1	1
5	Petify	BIC-BULC	Technology Commerce	1	1
6	Care Grow	BIC-BULC	Healthcare Technology	2	2
7	Noor e Nisa	BIC-BULC	Empowering Women	1	1
8	Ubaid Sadiq Center for Psychological Wellness & Training	BIC-BULC	Healthcare and education	1	1
9	All Pakistan Psychologist's Community	BIC-BULC	Mental Healthcare	1	1
10	MEDCare 360	BIC-BULC	Healthcare Technology	1	1
11	Smart Green Roof Ecosystem (SGRE)	BIC-BULC	Circular Economy/Information Tecnolgy	4	2
12	Naeem Print Solutions	BIC-BULC	Information Technology	3	1
13	Codium - A social learning club for programmers	BIC-BULC	Information Technology	2	1
14	Sahi Boli	BIC-BULC	E Commerce	1	1
	BULC Total			23	17
70	**Total**			**241**	**184**
	Grand Total			**425**	

14

Figure 16: Bahria University annual report data, 2024-25, Chapter 2, page 14: BIC-BULC (continued) and totals.

3. Start-ups assisted (continued): BIC website, Karachi start-ups

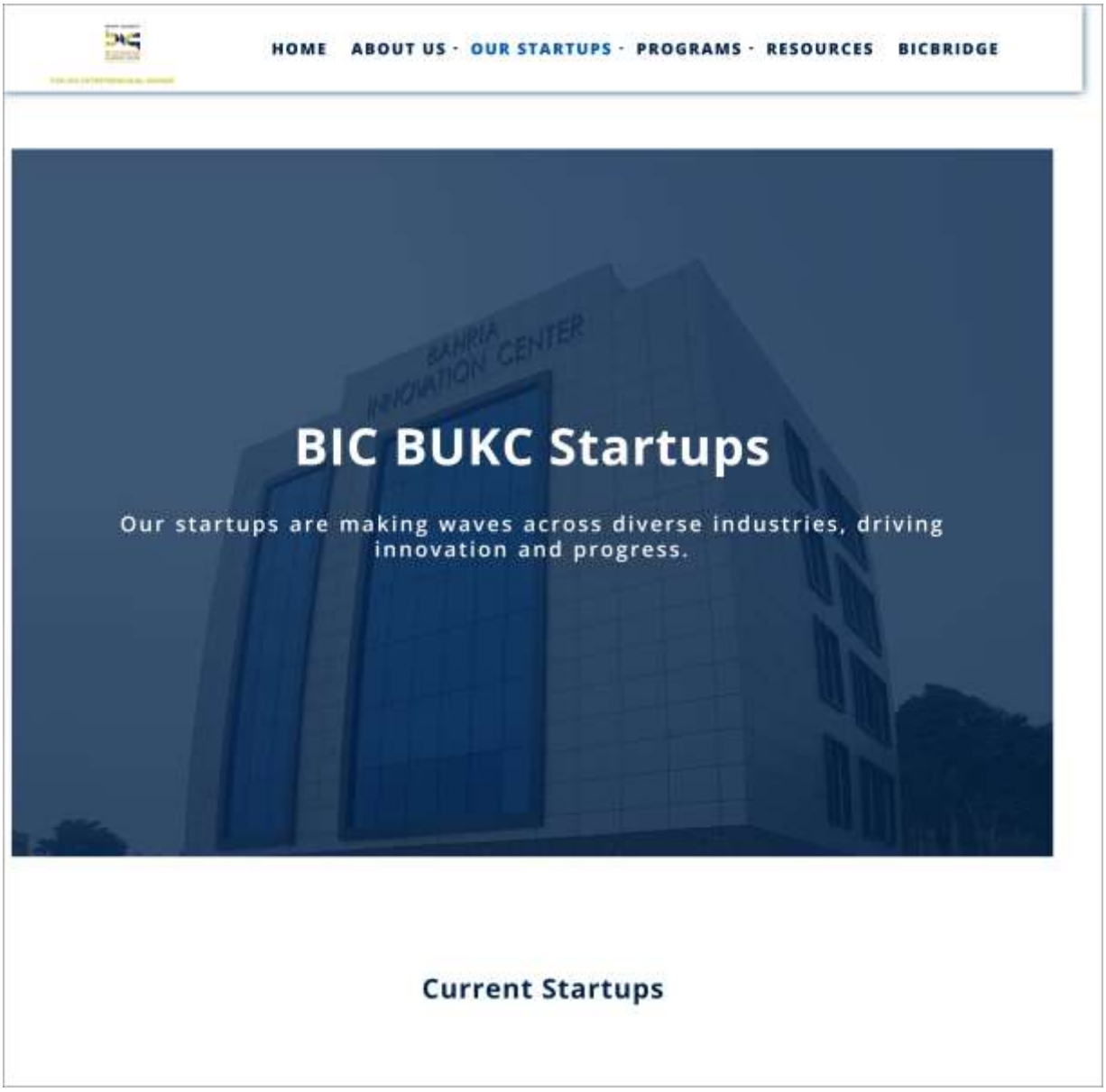


Figure 17: BIC website, BIC BUKC Startups, captured on 5 November 2026, part 1 of 4: page heading and current start-ups.

3. Start-ups assisted (continued): BIC website, Karachi start-ups

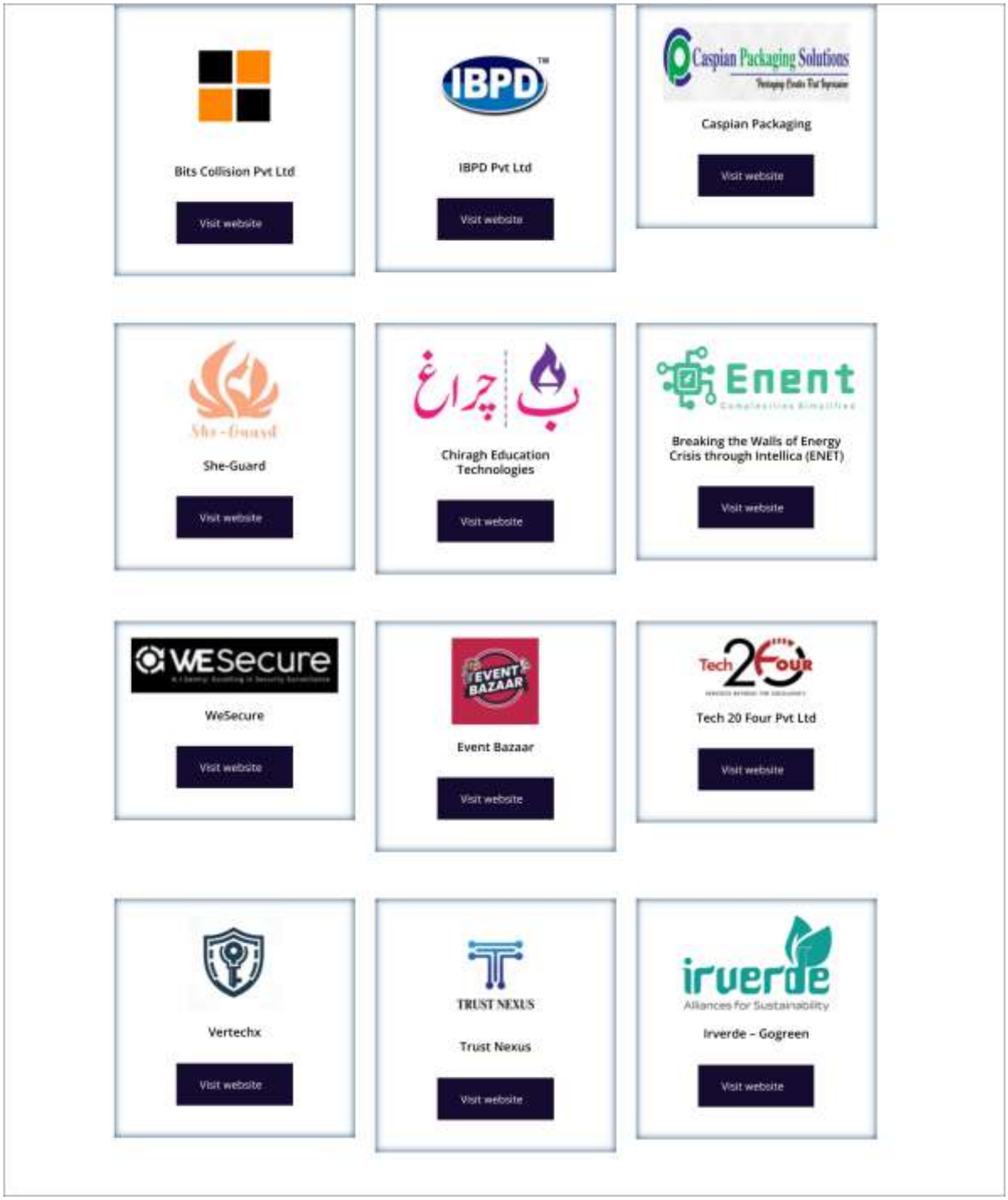


Figure 18: BIC website, BIC BUKC Startups, captured on 5 November 2026, part 2 of 4: current start-ups, including Breaking the Walls of Energy Crisis through Intellica (ENET) and Irverde – Gogreen.

3. Start-ups assisted (continued): BIC website, Karachi start-ups

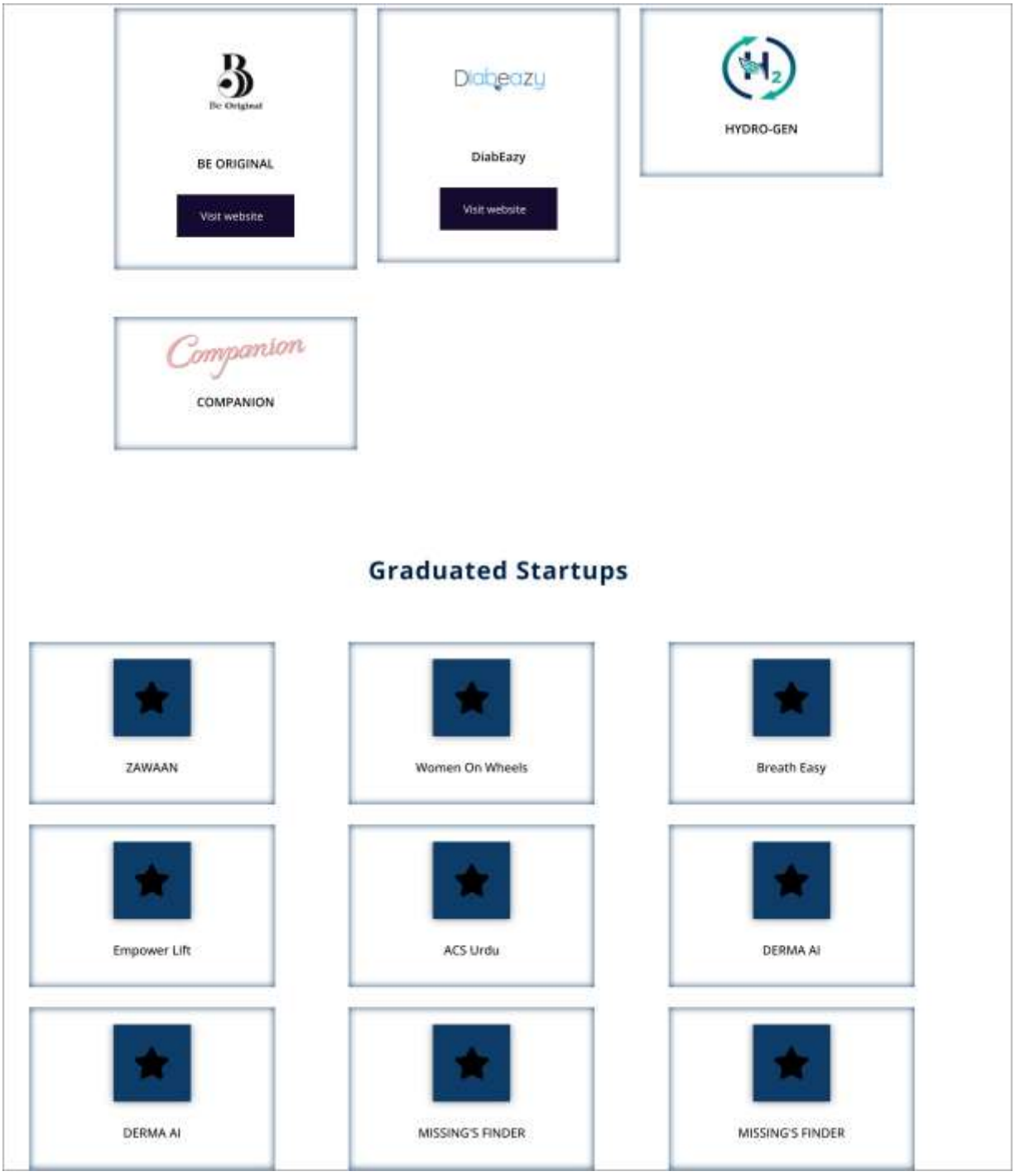


Figure 19: BIC website, BIC BUKC Startups, captured on 5 November 2026, part 3 of 4: current start-ups (continued), including HYDRO-GEN.

3. Start-ups assisted (continued): BIC website, Karachi start-ups

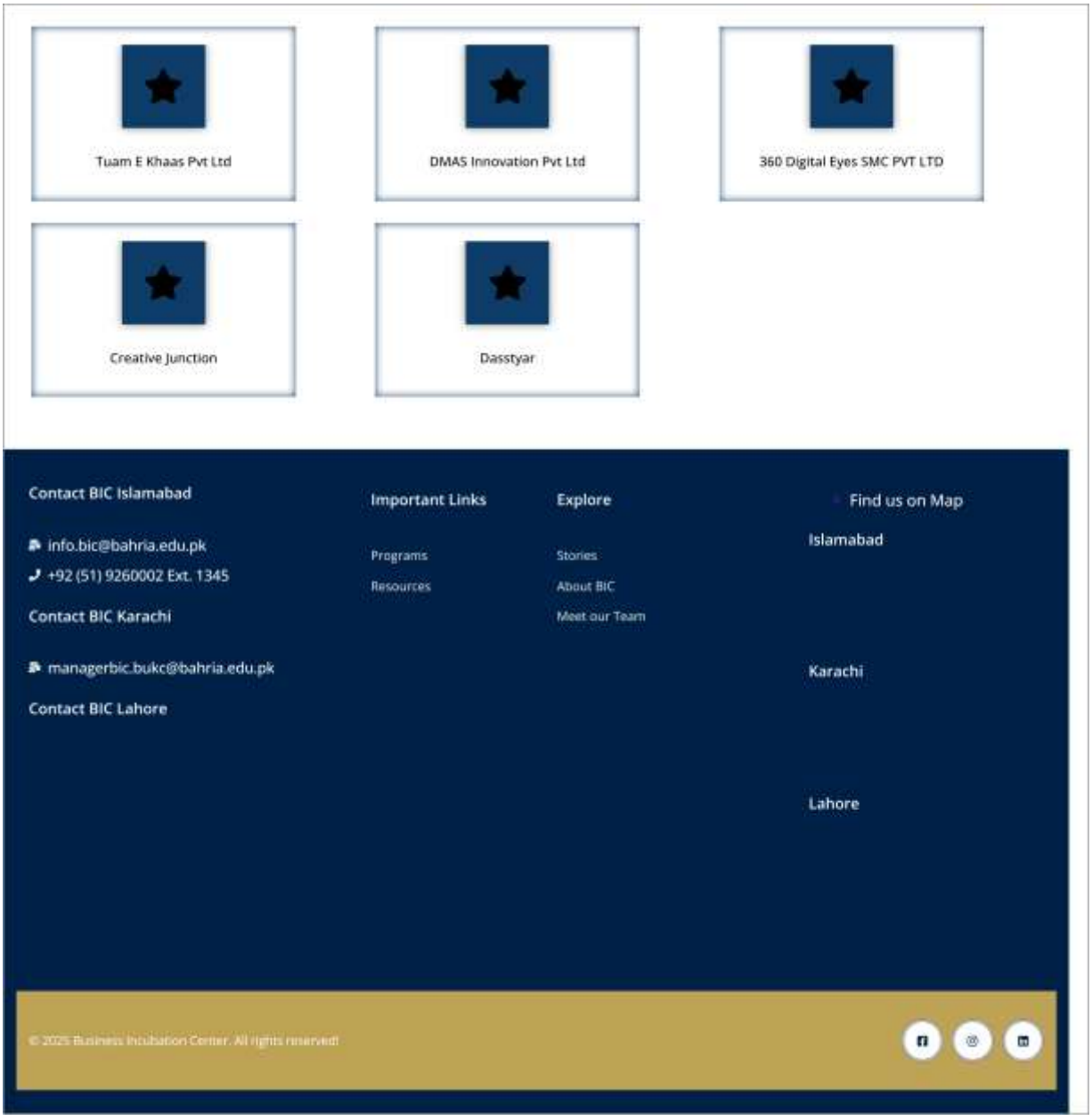


Figure 20: BIC website, BIC BUKC Startups, captured on 5 November 2026, part 4 of 4: graduated start-ups and contact details.
BIC website, BIC BUKC Startups: https://bic.bahria.edu.pk/bukc-startups/

4. Enent: a clean-technology start-up for energy efficiency

Enent, recorded at the Karachi centre as Breaking the Walls of Energy Crisis through Intellica, was incubated at BIC-BUKC in 2024-25 and in 2025 and is listed among the centre's current start-ups on the BIC website (Section 3). Its public profile in the Start Up Energy Transition database, under SDG 7, describes it as a clean-tech start-up designing innovative products that can reduce energy waste, aiming to provide cost-effective, clean and affordable solutions; its core product, the Intellica three-phase automatic load balancer, is based on load balancing technology (Figures 21 and 22). By balancing electrical load across the three phases of a supply, the product reduces energy losses in buildings and industry, which contributes directly to a low-carbon economy.

Start Up Energy Transition, Enent: https://www.startup-energy-transition.com/set100-database/enent/

4. Enent (continued): Start Up Energy Transition database

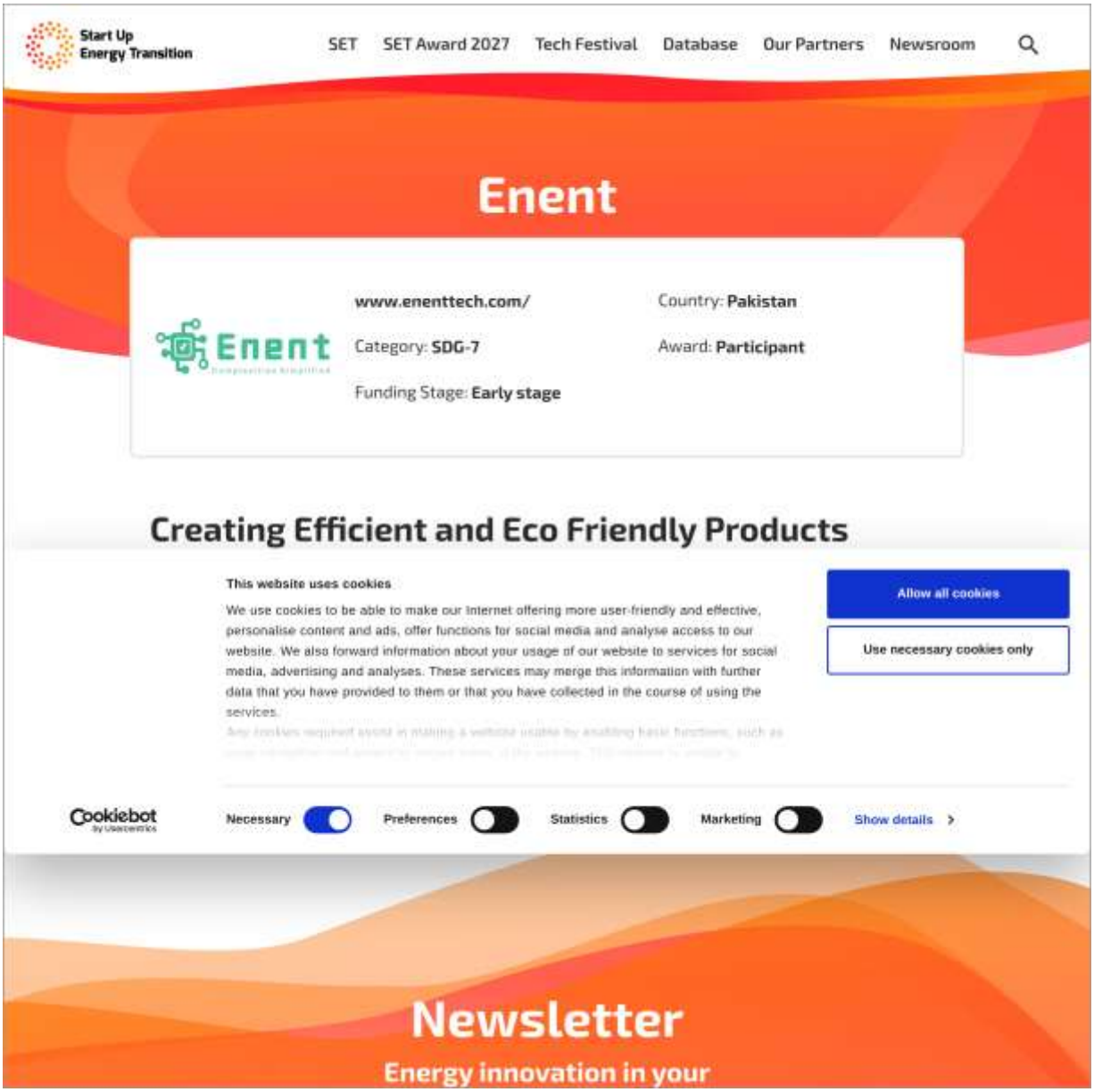


Figure 21: Start Up Energy Transition database, captured on 5 November 2026, part 1 of 2: Enent, category SDG-7, Pakistan; “Creating Efficient and Eco Friendly Products”; clean-tech start-up designing products that reduce energy waste; core product, the Intellica three-phase automatic load balancer.

4. Enent (continued): Start Up Energy Transition database

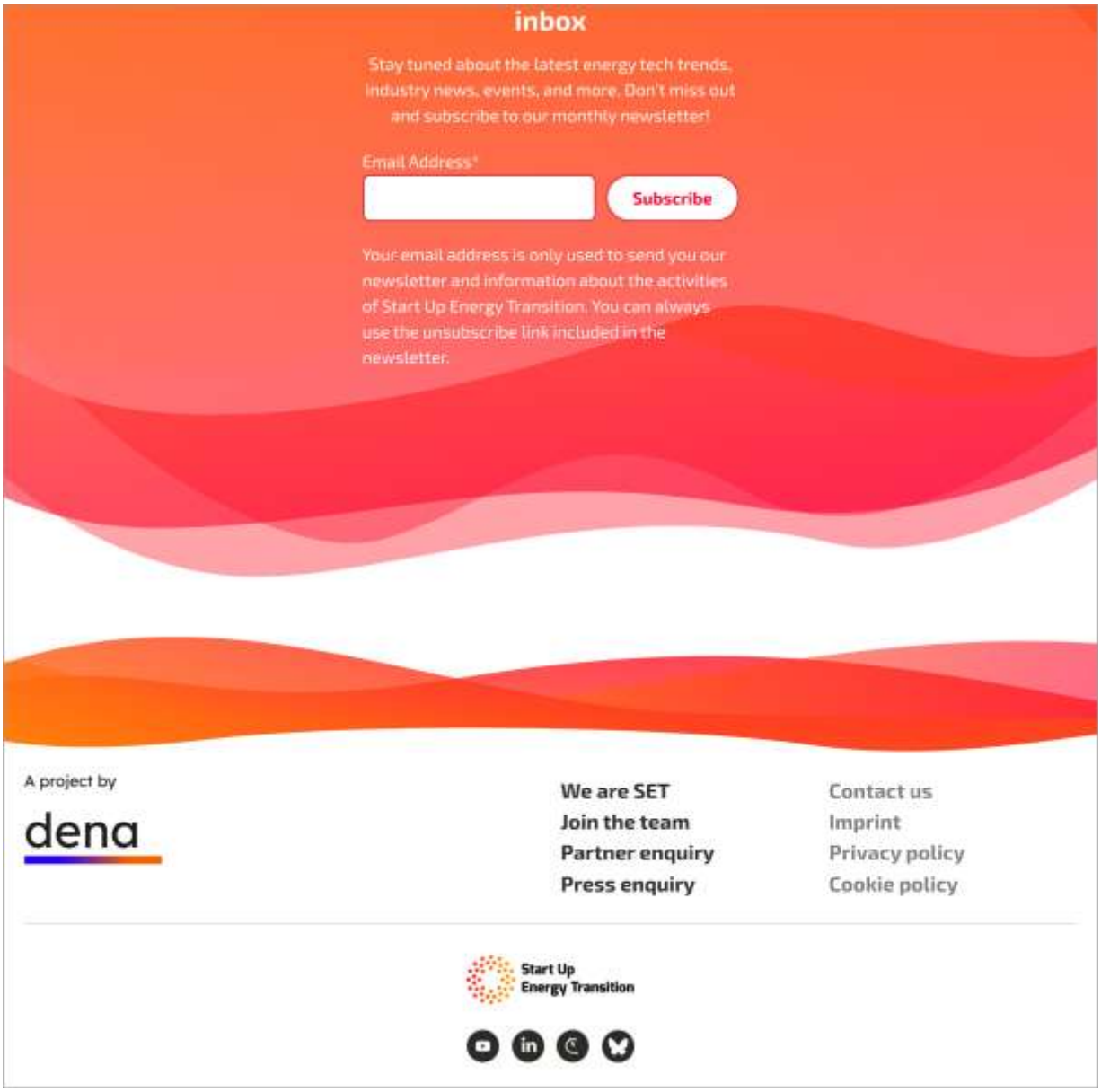


Figure 22: Start Up Energy Transition database, captured on 5 November 2026, part 2 of 2: remainder of the page.

5. A public platform for founders: Startup Huddle Karachi, October 2025

On 14 October 2025 the Business Incubation Center of the Karachi campus launched Startup Huddle Karachi, the Karachi chapter of the Global Entrepreneurship Network, which connects entrepreneurs across more than 180 countries, as reported by CW Pakistan. The launch was organised by the Head of BIC-BUKC, the centre will host the chapter's regular sessions at which founders present their journeys and receive feedback from peers and experts, and the founder of Irverde, a start-up incubated at the centre, spoke on sustainability (Figures 23 to 26).

CW Pakistan, Startup Huddle Karachi launches at Bahria University: https://cwpakistan.com/startup-huddle-karachi-launches-at-bahria-university-empowering-pakistans-startup-ecosystem/

5. Startup Huddle Karachi (continued): CW Pakistan

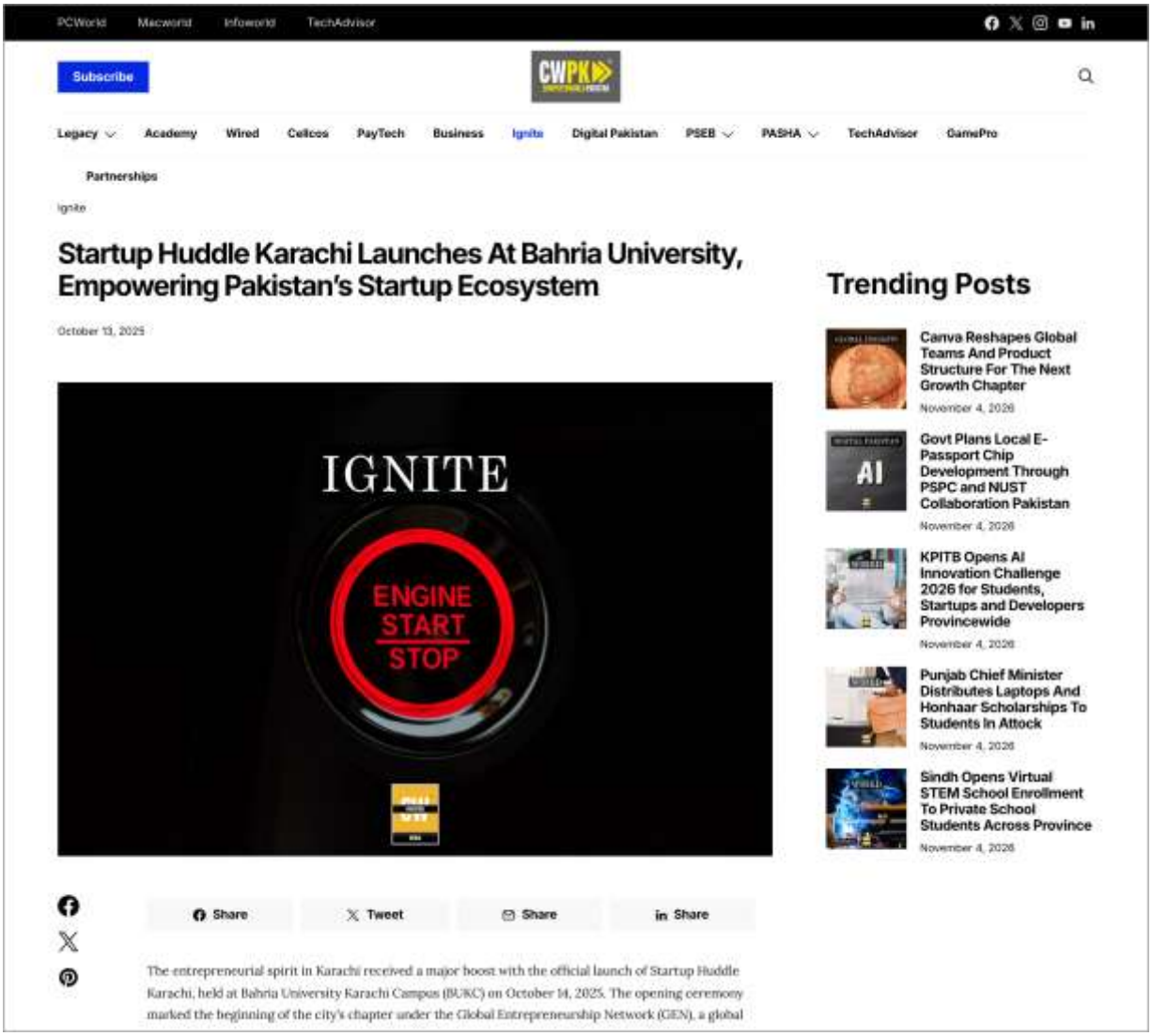
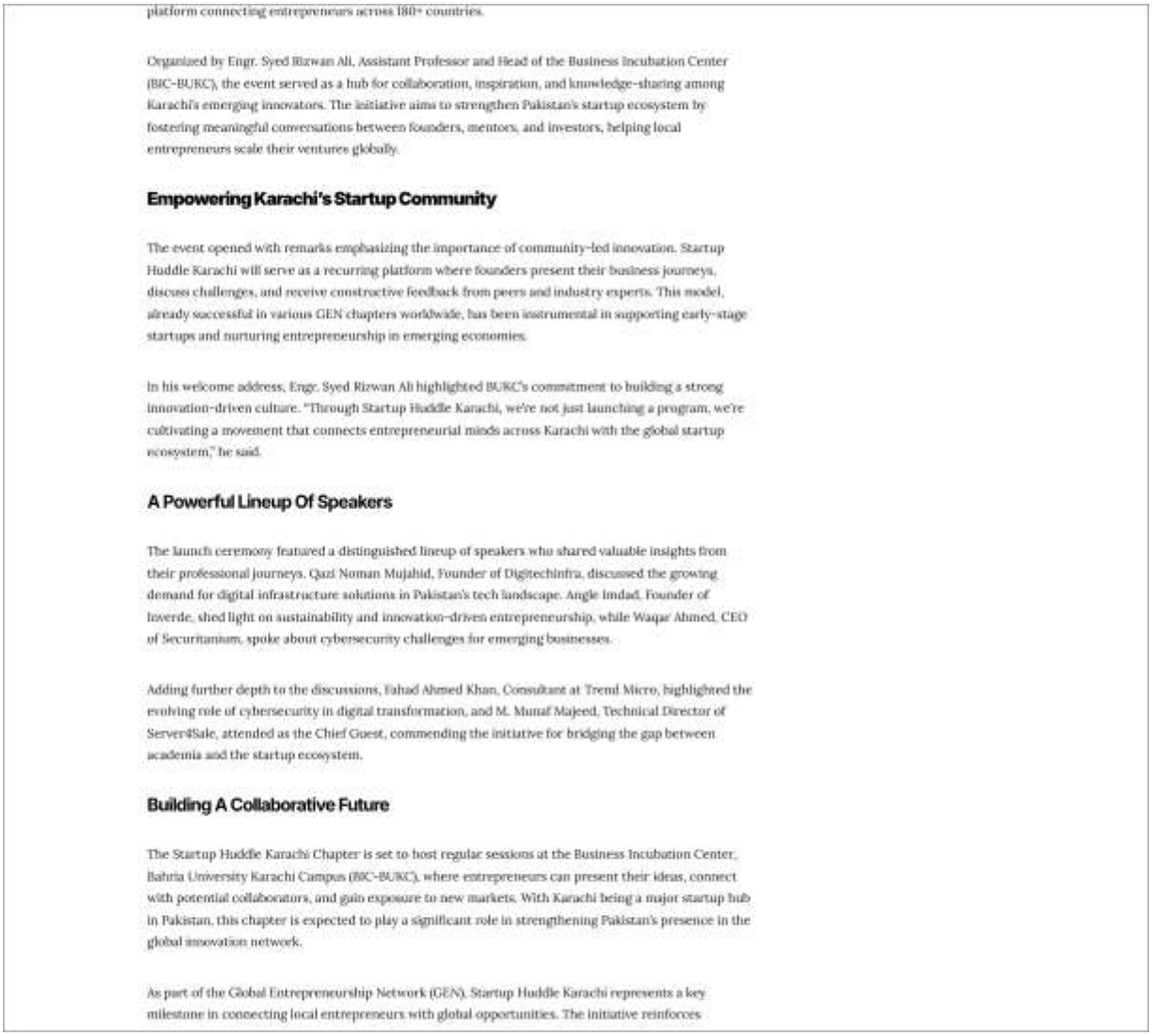


Figure 23: CW Pakistan, captured on 5 November 2026, part 1 of 4: headline and opening of the report on the launch of Startup Huddle Karachi at Bahria University, 14 October 2025.

5. Startup Huddle Karachi (continued): CW Pakistan



platform connecting entrepreneurs across 180+ countries.

Organized by Engr. Syed Rizwan Ali, Assistant Professor and Head of the Business Incubation Center (BIC-BUKC), the event served as a hub for collaboration, inspiration, and knowledge-sharing among Karachi's emerging innovators. The initiative aims to strengthen Pakistan's startup ecosystem by fostering meaningful conversations between founders, mentors, and investors, helping local entrepreneurs scale their ventures globally.

Empowering Karachi's Startup Community

The event opened with remarks emphasizing the importance of community-led innovation. Startup Huddle Karachi will serve as a recurring platform where founders present their business journeys, discuss challenges, and receive constructive feedback from peers and industry experts. This model, already successful in various GEN chapters worldwide, has been instrumental in supporting early-stage startups and nurturing entrepreneurship in emerging economies.

In his welcome address, Engr. Syed Rizwan Ali highlighted BUKC's commitment to building a strong innovation-driven culture. "Through Startup Huddle Karachi, we're not just launching a program, we're cultivating a movement that connects entrepreneurial minds across Karachi with the global startup ecosystem," he said.

A Powerful Lineup Of Speakers

The launch ceremony featured a distinguished lineup of speakers who shared valuable insights from their professional journeys. Qazi Noman Mujahid, Founder of Digitechinfra, discussed the growing demand for digital infrastructure solutions in Pakistan's tech landscape. Angle Imdad, Founder of Inverde, shed light on sustainability and innovation-driven entrepreneurship, while Waqar Ahmed, CEO of Securitanium, spoke about cybersecurity challenges for emerging businesses.

Adding further depth to the discussions, Fahad Ahmed Khan, Consultant at Trend Micro, highlighted the evolving role of cybersecurity in digital transformation, and M. Munaf Majeed, Technical Director of Server4Sale, attended as the Chief Guest, commending the initiative for bridging the gap between academia and the startup ecosystem.

Building A Collaborative Future

The Startup Huddle Karachi Chapter is set to host regular sessions at the Business Incubation Center, Bahria University Karachi Campus (BIC-BUKC), where entrepreneurs can present their ideas, connect with potential collaborators, and gain exposure to new markets. With Karachi being a major startup hub in Pakistan, this chapter is expected to play a significant role in strengthening Pakistan's presence in the global innovation network.

As part of the Global Entrepreneurship Network (GEN), Startup Huddle Karachi represents a key milestone in connecting local entrepreneurs with global opportunities. The initiative reinforces

Figure 24: CW Pakistan, captured on 5 November 2026, part 2 of 4: the role of BIC-BUKC and its Head, and the speakers, including the founder of Irverde on sustainability.

5. Startup Huddle Karachi (continued): CW Pakistan

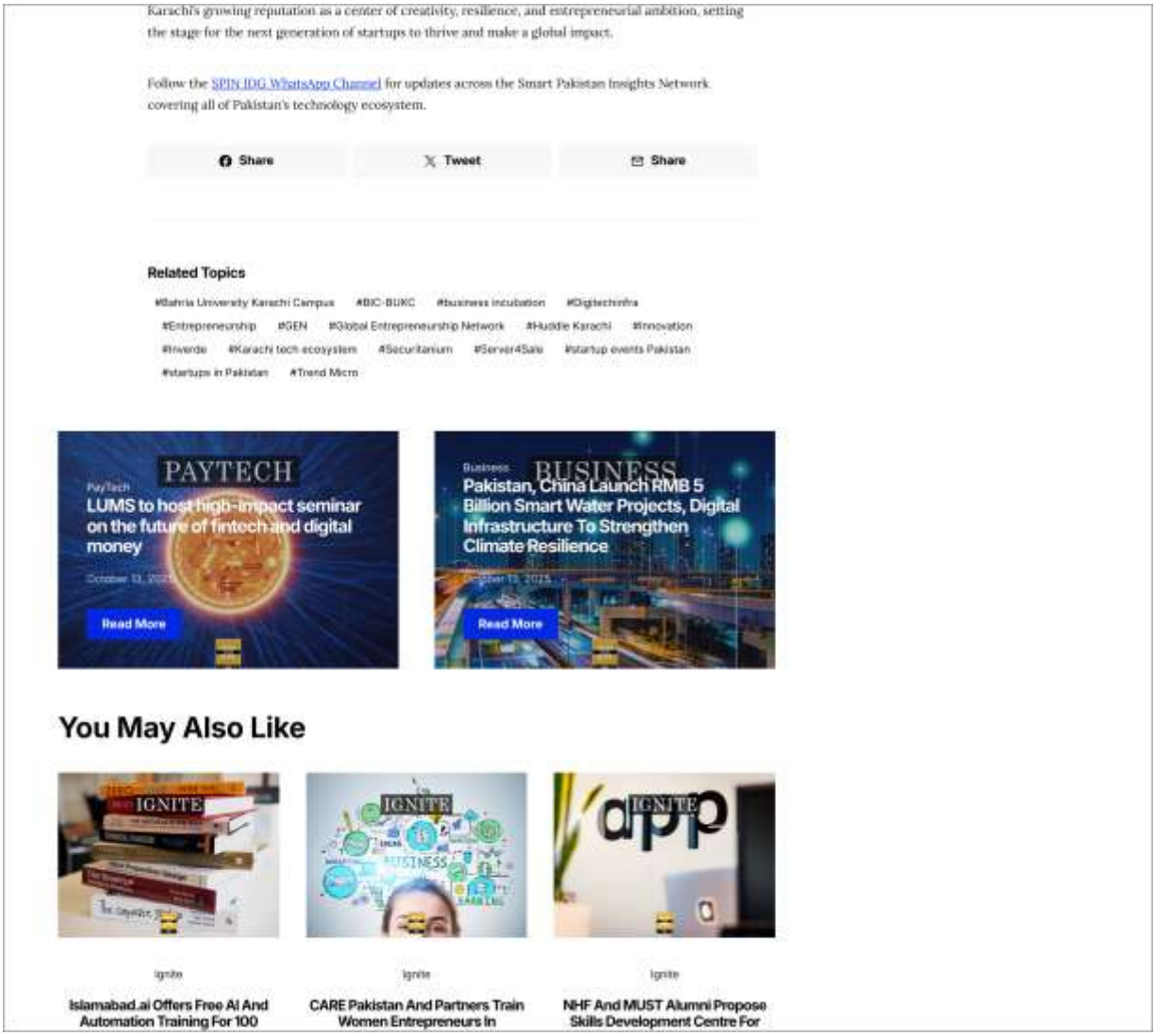


Figure 25: CW Pakistan, captured on 5 November 2026, part 3 of 4: related articles on the page.

5. Startup Huddle Karachi (continued): CW Pakistan

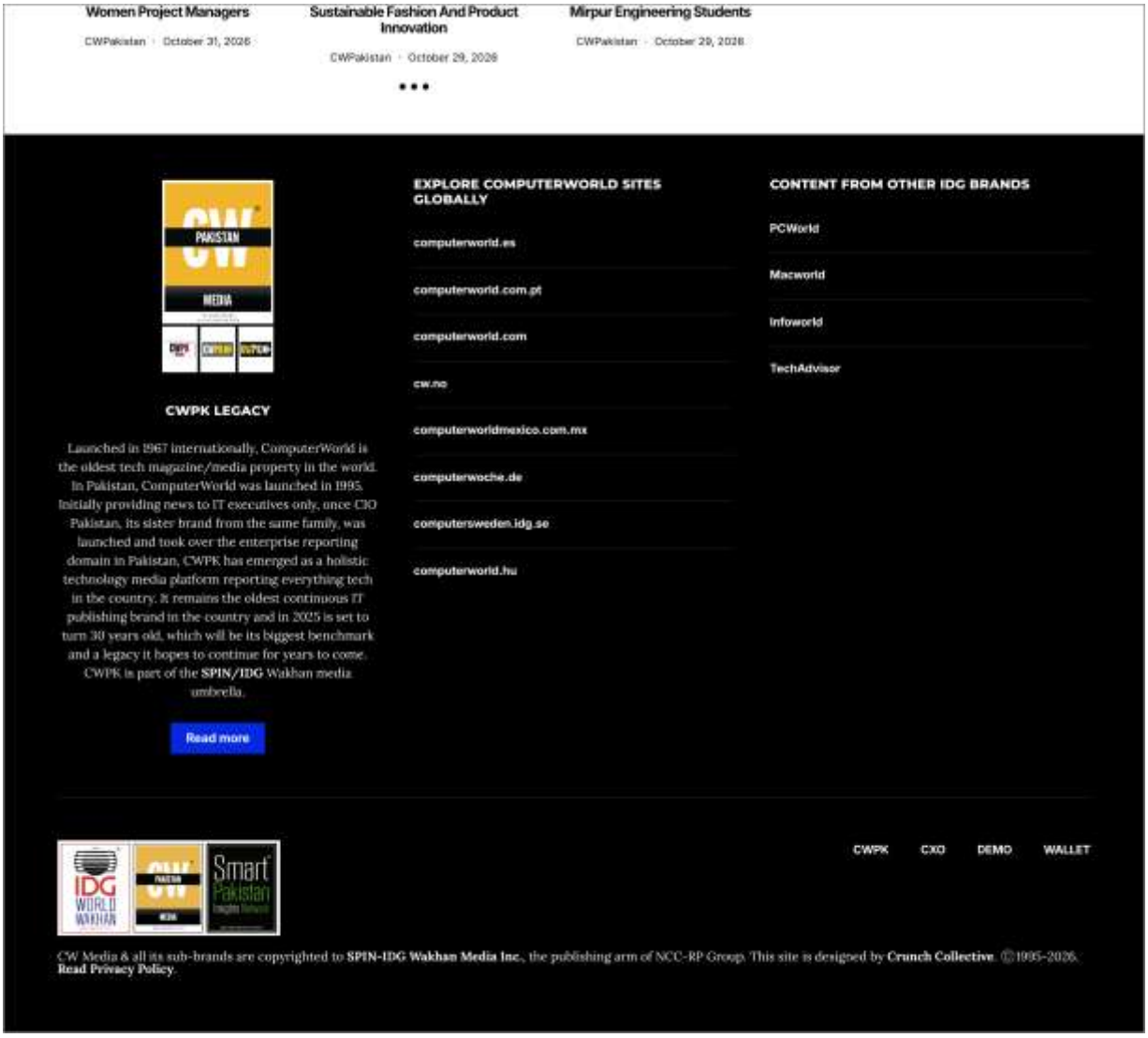


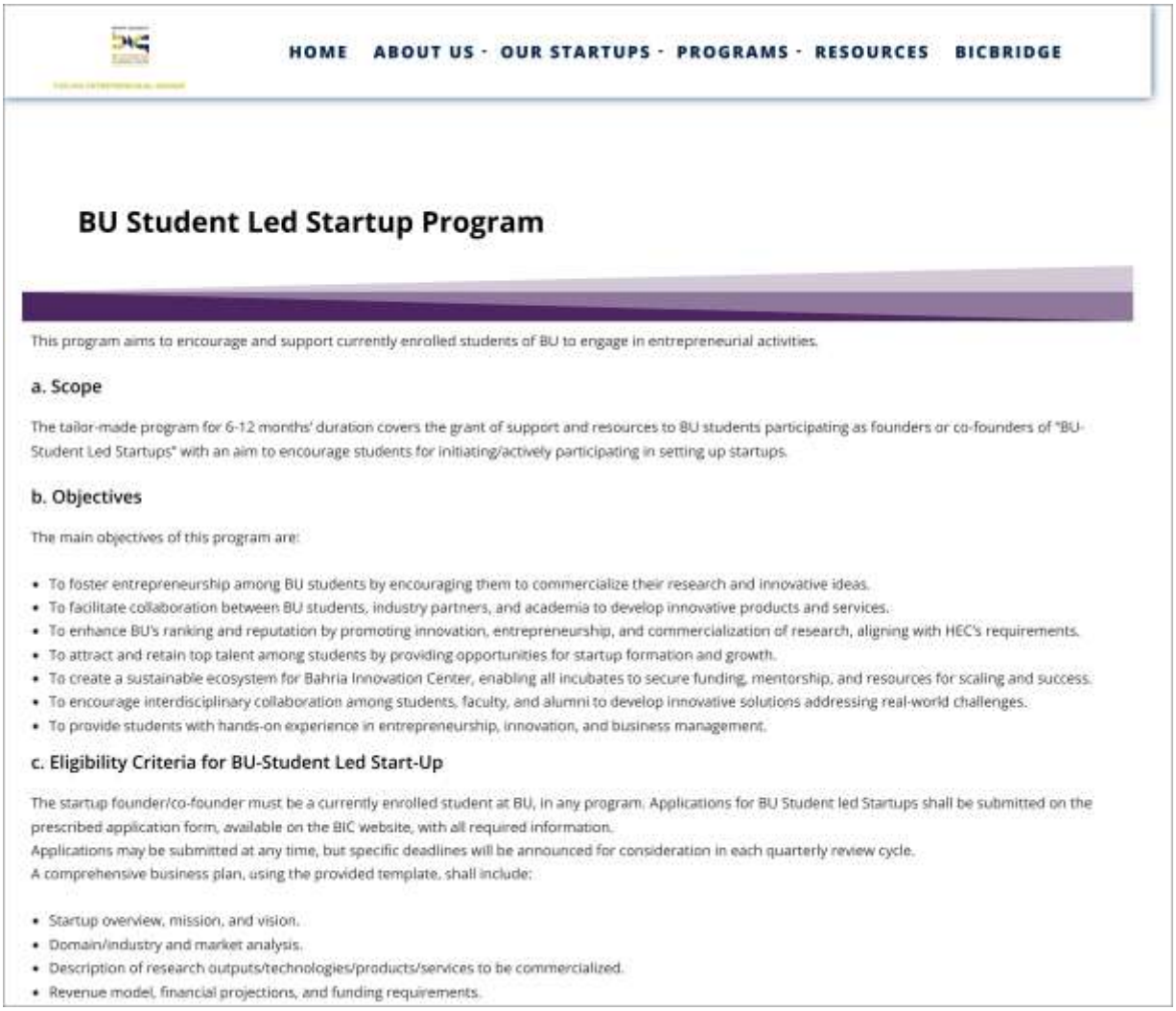
Figure 26: CW Pakistan, captured on 5 November 2026, part 4 of 4: remainder of the page.

6. BIC programmes for start-ups

The BIC website publishes the rules of its programmes. The BU Student Led Startup Program is a tailor-made programme of six to twelve months that grants support and resources to University students who found or co-found start-ups, so that they can commercialise their research and ideas, collaborate with industry and secure funding, mentorship and resources for scaling (Figures 27 and 28). The Virtual Incubation Program extends the centre's resources to start-ups without the need for physical presence, providing one-to-one mentoring with industry experts, workshops and training on business planning, fundraising and product development, networking with investors and industry, access to business tools and research databases, and opportunities to pitch for seed funding, grants or investment (Figures 29 and 30).

BIC website, BU Student Led Startup Program: https://bic.bahria.edu.pk/bu-student-led-startup/
BIC website, Virtual Incubation Program: https://bic.bahria.edu.pk/virtual-incubation/

6. BIC programmes (continued): BU Student Led Startup Program



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BU Student Led Startup Program

This program aims to encourage and support currently enrolled students of BU to engage in entrepreneurial activities.

a. Scope

The tailor-made program for 6-12 months' duration covers the grant of support and resources to BU students participating as founders or co-founders of "BU-Student Led Startups" with an aim to encourage students for initiating/actively participating in setting up startups.

b. Objectives

The main objectives of this program are:

- To foster entrepreneurship among BU students by encouraging them to commercialize their research and innovative ideas.
- To facilitate collaboration between BU students, industry partners, and academia to develop innovative products and services.
- To enhance BU's ranking and reputation by promoting innovation, entrepreneurship, and commercialization of research, aligning with HEC's requirements.
- To attract and retain top talent among students by providing opportunities for startup formation and growth.
- To create a sustainable ecosystem for Bahria Innovation Center, enabling all incubates to secure funding, mentorship, and resources for scaling and success.
- To encourage interdisciplinary collaboration among students, faculty, and alumni to develop innovative solutions addressing real-world challenges.
- To provide students with hands-on experience in entrepreneurship, innovation, and business management.

c. Eligibility Criteria for BU-Student Led Start-Up

The startup founder/co-founder must be a currently enrolled student at BU, in any program. Applications for BU Student led Startups shall be submitted on the prescribed application form, available on the BIC website, with all required information.
Applications may be submitted at any time, but specific deadlines will be announced for consideration in each quarterly review cycle.
A comprehensive business plan, using the provided template, shall include:

- Startup overview, mission, and vision.
- Domain/industry and market analysis.
- Description of research outputs/technologies/products/services to be commercialized.
- Revenue model, financial projections, and funding requirements.

Figure 27: BIC website, BU Student Led Startup Program, captured on 5 November 2026, part 1 of 2: scope, objectives and eligibility criteria.

6. BIC programmes (continued): BU Student Led Startup Program

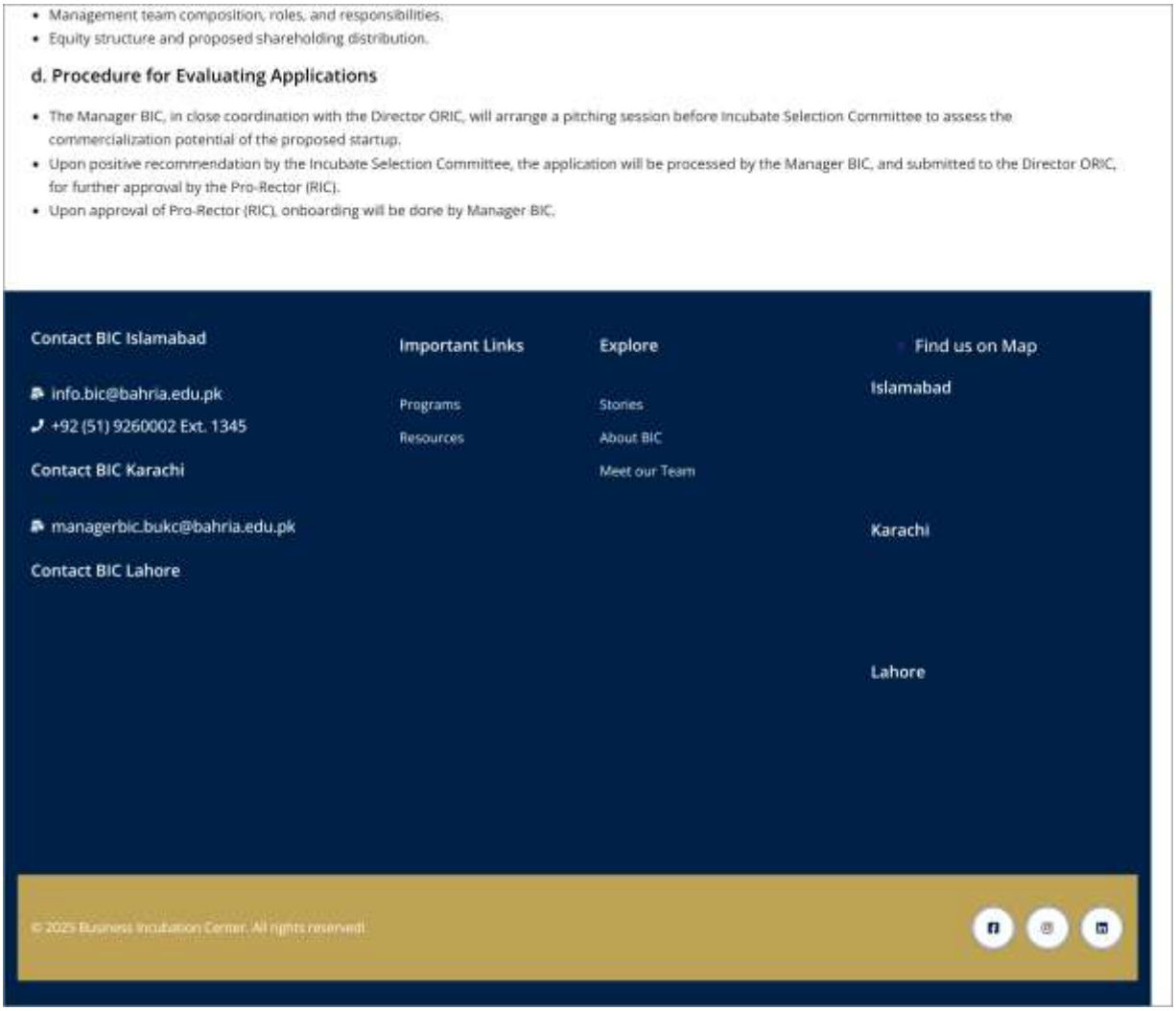
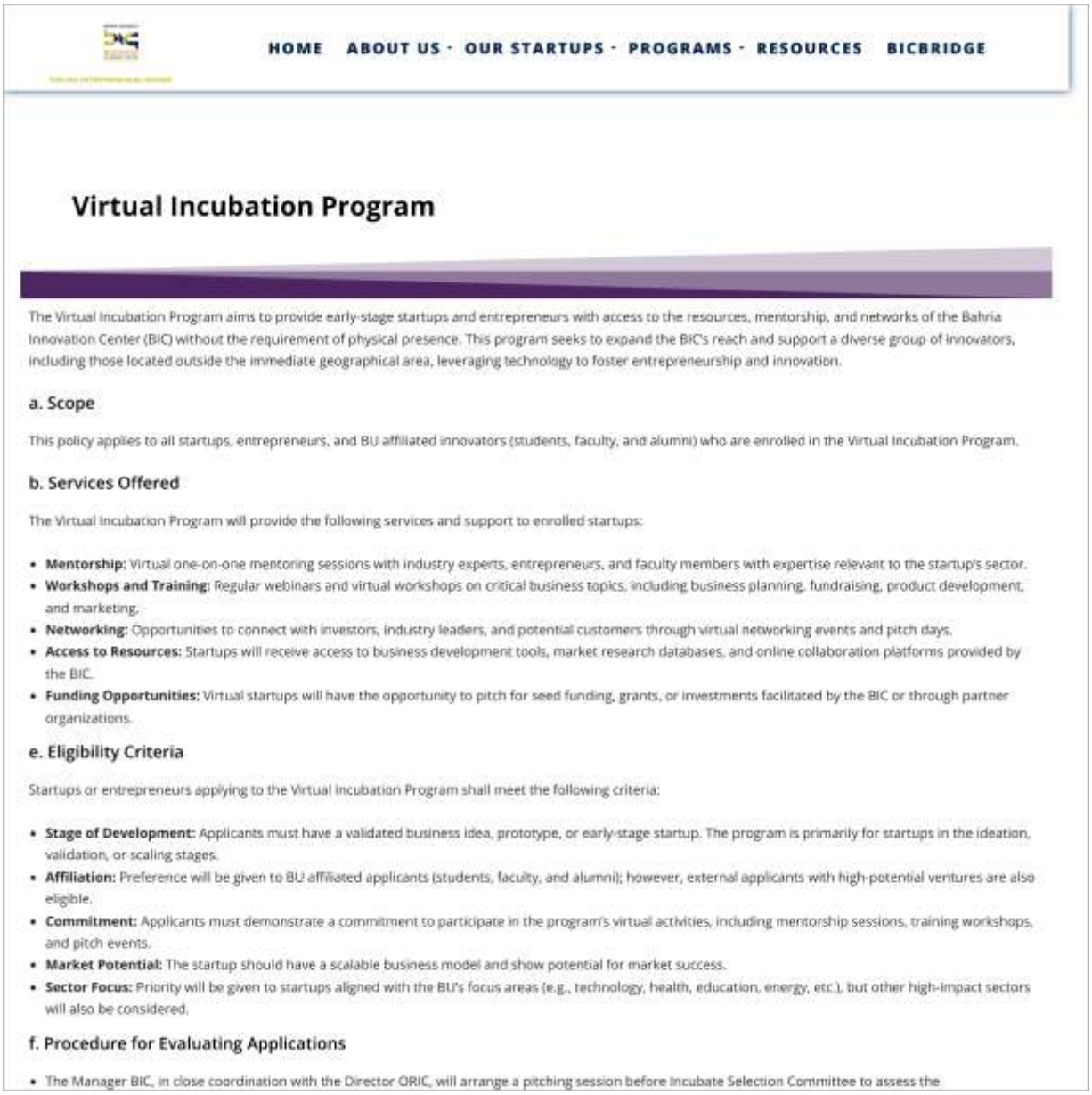


Figure 28: BIC website, BU Student Led Startup Program, captured on 5 November 2026, part 2 of 2: procedure for evaluating applications and contact details.

6. BIC programmes (continued): Virtual Incubation Program



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Virtual Incubation Program

The Virtual Incubation Program aims to provide early-stage startups and entrepreneurs with access to the resources, mentorship, and networks of the Bahria Innovation Center (BIC) without the requirement of physical presence. This program seeks to expand the BIC's reach and support a diverse group of innovators, including those located outside the immediate geographical area, leveraging technology to foster entrepreneurship and innovation.

a. Scope

This policy applies to all startups, entrepreneurs, and BU affiliated innovators (students, faculty, and alumni) who are enrolled in the Virtual Incubation Program.

b. Services Offered

The Virtual Incubation Program will provide the following services and support to enrolled startups:

- **Mentorship:** Virtual one-on-one mentoring sessions with industry experts, entrepreneurs, and faculty members with expertise relevant to the startup's sector.
- **Workshops and Training:** Regular webinars and virtual workshops on critical business topics, including business planning, fundraising, product development, and marketing.
- **Networking:** Opportunities to connect with investors, industry leaders, and potential customers through virtual networking events and pitch days.
- **Access to Resources:** Startups will receive access to business development tools, market research databases, and online collaboration platforms provided by the BIC.
- **Funding Opportunities:** Virtual startups will have the opportunity to pitch for seed funding, grants, or investments facilitated by the BIC or through partner organizations.

e. Eligibility Criteria

Startups or entrepreneurs applying to the Virtual Incubation Program shall meet the following criteria:

- **Stage of Development:** Applicants must have a validated business idea, prototype, or early-stage startup. The program is primarily for startups in the ideation, validation, or scaling stages.
- **Affiliation:** Preference will be given to BU affiliated applicants (students, faculty, and alumni); however, external applicants with high-potential ventures are also eligible.
- **Commitment:** Applicants must demonstrate a commitment to participate in the program's virtual activities, including mentorship sessions, training workshops, and pitch events.
- **Market Potential:** The startup should have a scalable business model and show potential for market success.
- **Sector Focus:** Priority will be given to startups aligned with the BU's focus areas (e.g., technology, health, education, energy, etc.), but other high-impact sectors will also be considered.

f. Procedure for Evaluating Applications

- The Manager BIC, in close coordination with the Director ORIC, will arrange a pitching session before Incubate Selection Committee to assess the

Figure 29: BIC website, Virtual Incubation Program, captured on 5 November 2026, part 1 of 2: scope, services offered (mentorship, workshops and training, networking, access to resources and funding opportunities) and eligibility criteria.

6. BIC programmes (continued): Virtual Incubation Program

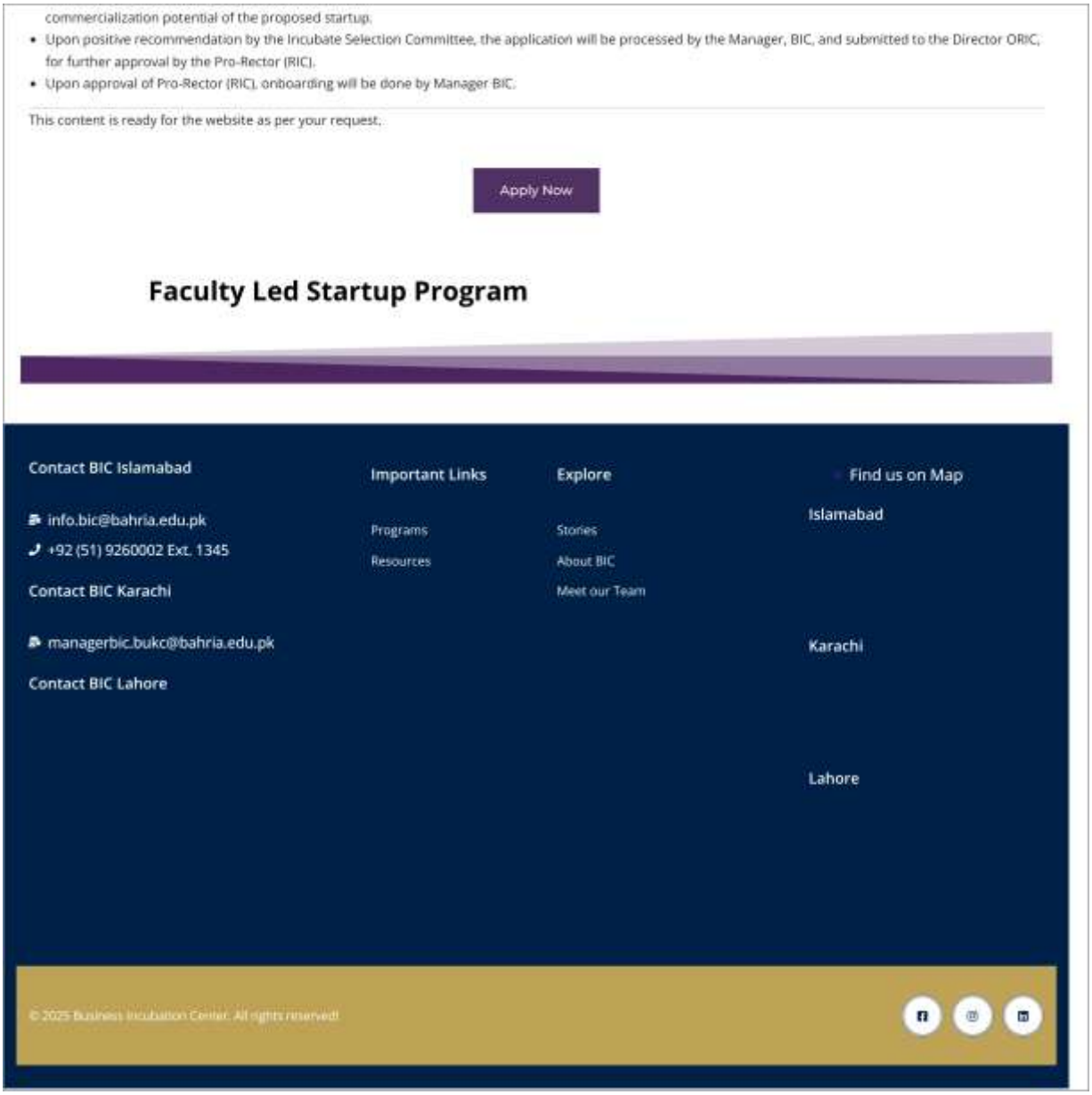
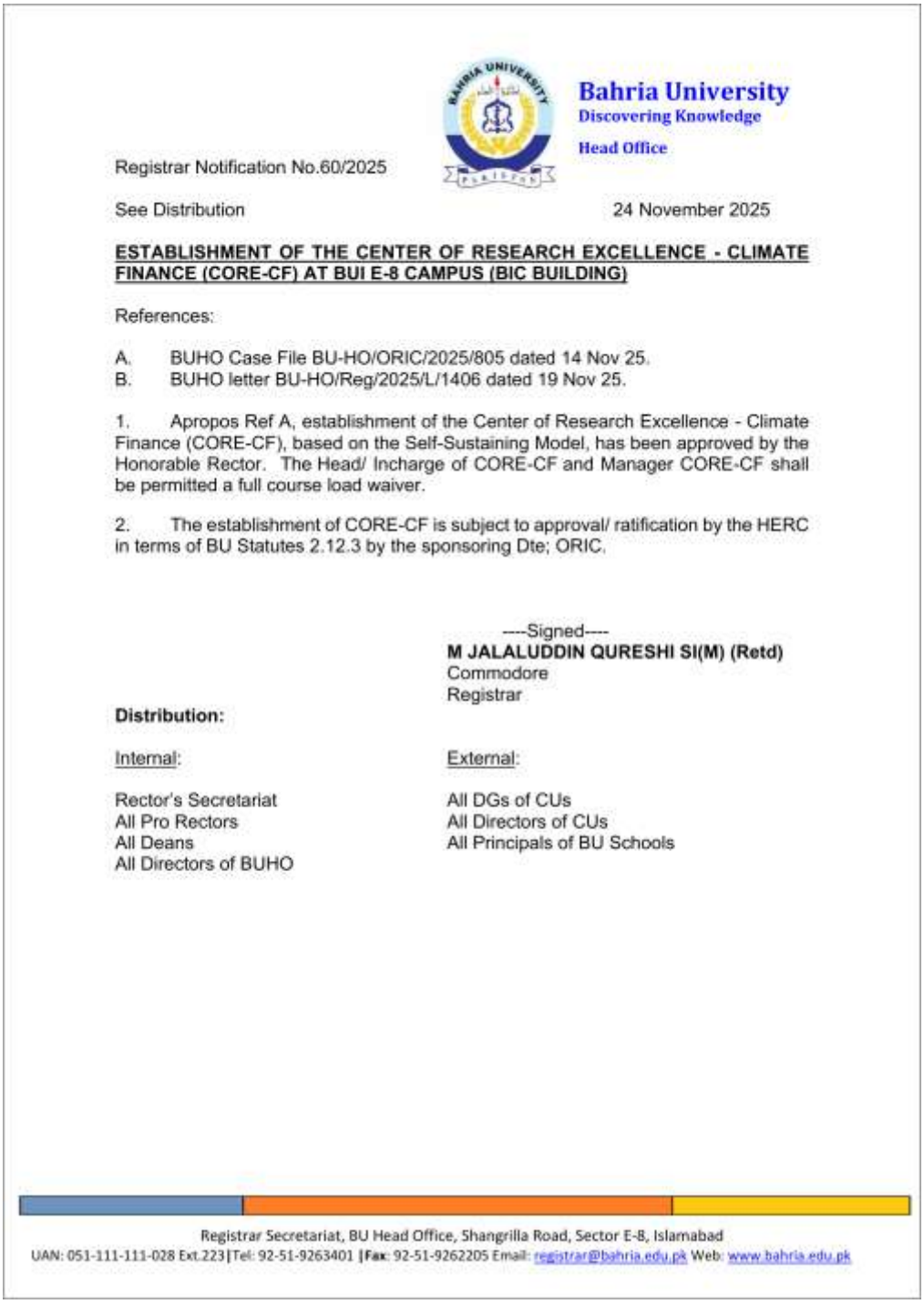


Figure 30: BIC website, Virtual Incubation Program, captured on 5 November 2026, part 2 of 2: final step of the application procedure (onboarding by the Manager BIC after approval by the Pro-Rector), the Faculty Led Startup Program heading and contact details.

7. Climate finance expertise in the BIC building

By Registrar Notification No. 60/2025 of 24 November 2025 the Rector approved the establishment of the Center of Research Excellence in Climate Finance (CORE-CF) at the Islamabad E-8 campus, located in the BIC building, on a self-sustaining model, with ORIC as its sponsoring directorate (Figure 31). The Center works on carbon accounting, climate finance and the transition to a low-carbon economy.



Bahria University
Discovering Knowledge
Head Office

Registrar Notification No.60/2025

See Distribution

24 November 2025

ESTABLISHMENT OF THE CENTER OF RESEARCH EXCELLENCE - CLIMATE FINANCE (CORE-CF) AT BUI E-8 CAMPUS (BIC BUILDING)

References:

A. BUHO Case File BU-HO/ORIC/2025/805 dated 14 Nov 25.
B. BUHO letter BU-HO/Reg/2025/L/1406 dated 19 Nov 25.

1. Apropos Ref A, establishment of the Center of Research Excellence - Climate Finance (CORE-CF), based on the Self-Sustaining Model, has been approved by the Honorable Rector. The Head/ Incharge of CORE-CF and Manager CORE-CF shall be permitted a full course load waiver.

2. The establishment of CORE-CF is subject to approval/ ratification by the HERC in terms of BU Statutes 2.12.3 by the sponsoring Dte; ORIC.

----Signed----
M JALALUDDIN QURESHI SI(M) (Retd)
Commodore
Registrar

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Figure 31: Registrar Notification No. 60/2025, 24 November 2025: establishment of the Center of Research Excellence in Climate Finance (CORE-CF) at the BUI E-8 campus (BIC building), approved by the Rector.

7. Climate finance expertise (continued): CORE-CF establishment proposal

The final approved establishment proposal of CORE-CF, prepared under Annexure-I of the Policy on BU Research Laboratories, Centers of Research Excellence and Research Institutes, sets the Center's vision as leading climate finance research and innovation that drives Pakistan's transition to a sustainable, resilient and low-carbon economy (Figures 32 and 33). Among the Center's expected economic impacts it lists attracting domestic and international financial flows towards green infrastructure, renewable energy and low-carbon industries, and supporting green innovation and jobs by fostering innovation, entrepreneurship and the creation of climate-smart jobs (Figure 34). It records that the Center benefits from the dedicated space and facilities of the Bahria Innovation Center, a collaborative environment with modern workspaces, meeting areas and technology support, and that its flagship programmes include carbon footprint mapping for public, private and development sector organisations (Figure 35).

7. Climate finance expertise (continued): CORE-CF establishment proposal

Center of Research Excellence-Climate Finance

(As per Annexure-I of the Policy on BU Research Laboratories/Centers of Research Excellence/Research Institutes)

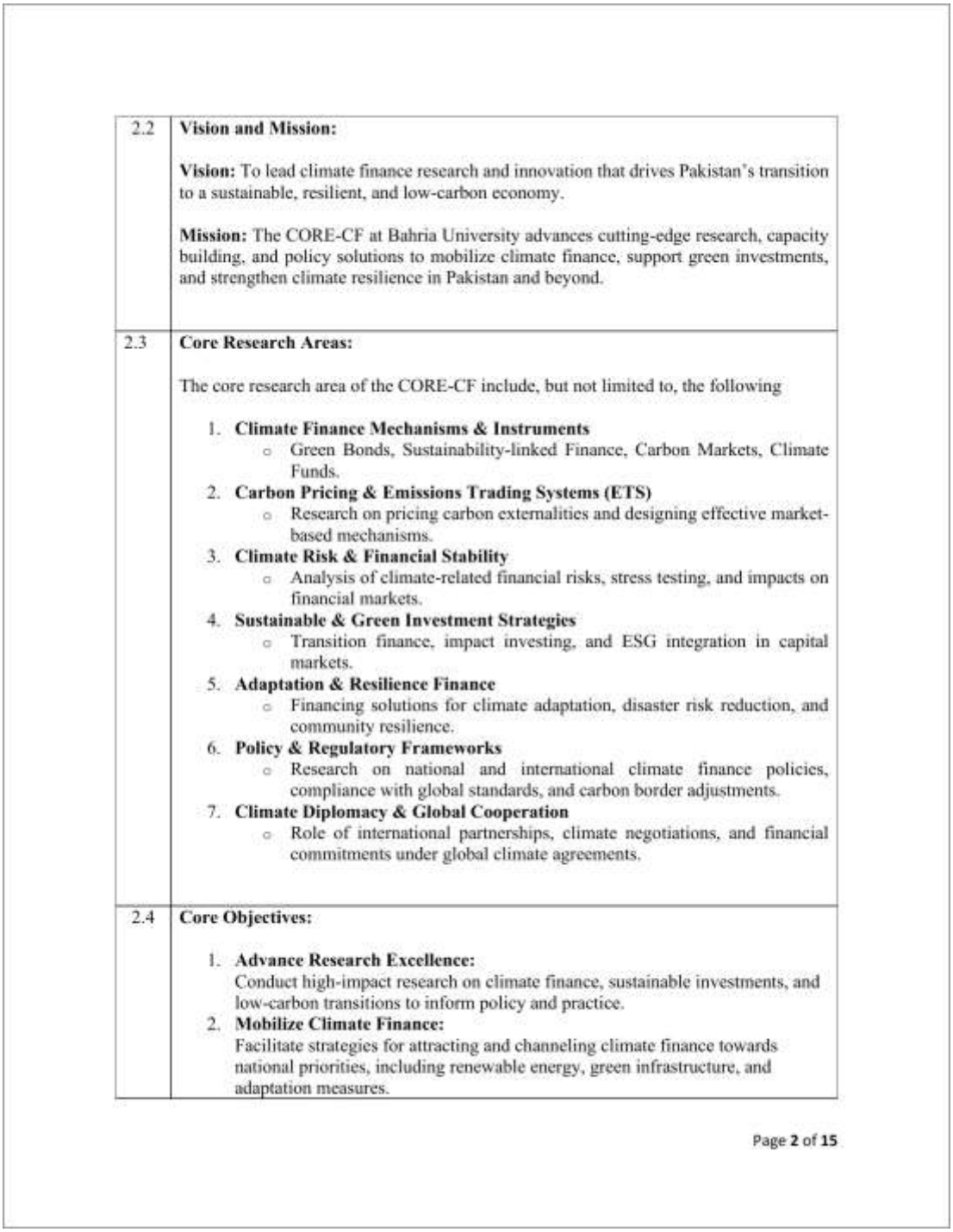
Section-I: Basic Information		
1.1	**Type of Research Facility**	☐ Research Laboratory (RL) ■ Center of Research Excellence (CORE) ☐ Research Institute (RI)
1.2	**Proposed Name of the Research Facility**	Center of Research Excellence in Climate Finance
1.3	**Department**	Accounting and Finance
1.4	**School**	Business School
1.5	**Campus**	Islamabad Campus
1.6	**Proposed Name of Head of Research Facility**	Dr. Khalid Mumtaz
1.7	**Name of Focal Person**	Dr. Osman Bin Saif
1.8	**Designation of Focal Person**	Senior Assistant Professor
1.9	**Contact No. of Focal Person**	03345405004
1.10	**Email of Focal Person**	osmansaif.buic@bahria.edu.pk

Section-II: Core Strengths of Research Facility	
2.1	**Background and Rationale:** Climate change presents one of the most urgent and complex challenges of our time, with profound implications for economic stability, environmental sustainability, and social equity. Climate finance has emerged as a critical mechanism to mobilize and allocate financial resources in ways that support low-carbon development, green technologies, climate adaptation, and mitigation initiatives. Recognizing this urgent need, Bahria Business School-Islamabad proposes the establishment of a **Center of Research Excellence – Climate Finance (CORE-CF)** to serve as a leading platform for interdisciplinary research, policy development, and capacity building in this emerging field. The rationale behind this initiative is to bridge the knowledge and policy gaps in climate finance by fostering collaboration among academia, government, financial institutions, and international development partners. The center will focus on generating innovative financial models, supporting green investment strategies, analyzing climate risk, and contributing to national and international climate finance dialogues. It aims to empower professionals, policymakers, and students through research, training programs, seminars, and policy briefs, positioning Bahria University as a thought leader in climate finance at both the national and regional levels.

Page 1 of 15

Figure 32: CORE-CF establishment proposal, page 1 of 15: Section I, basic information (Center of Research Excellence in Climate Finance; Department of Accounting and Finance, Business School, Islamabad campus) and para 2.1, background and rationale.

7. Climate finance expertise (continued): CORE-CF establishment proposal

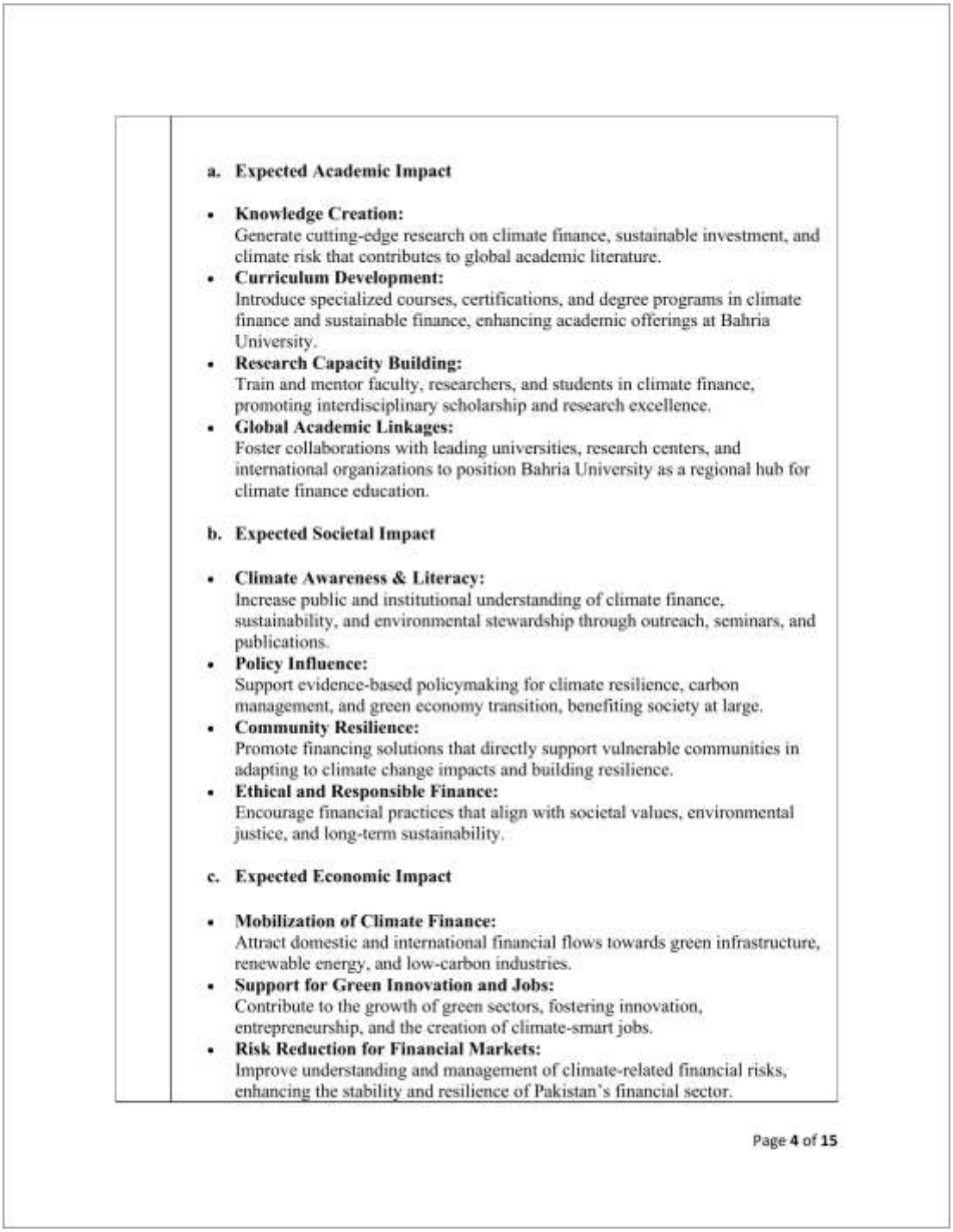


2.2	**Vision and Mission:** **Vision:** To lead climate finance research and innovation that drives Pakistan's transition to a sustainable, resilient, and low-carbon economy. **Mission:** The CORE-CF at Bahria University advances cutting-edge research, capacity building, and policy solutions to mobilize climate finance, support green investments, and strengthen climate resilience in Pakistan and beyond.
2.3	**Core Research Areas:** The core research area of the CORE-CF include, but not limited to, the following 1. **Climate Finance Mechanisms & Instruments** o Green Bonds, Sustainability-linked Finance, Carbon Markets, Climate Funds. 2. **Carbon Pricing & Emissions Trading Systems (ETS)** o Research on pricing carbon externalities and designing effective market-based mechanisms. 3. **Climate Risk & Financial Stability** o Analysis of climate-related financial risks, stress testing, and impacts on financial markets. 4. **Sustainable & Green Investment Strategies** o Transition finance, impact investing, and ESG integration in capital markets. 5. **Adaptation & Resilience Finance** o Financing solutions for climate adaptation, disaster risk reduction, and community resilience. 6. **Policy & Regulatory Frameworks** o Research on national and international climate finance policies, compliance with global standards, and carbon border adjustments. 7. **Climate Diplomacy & Global Cooperation** o Role of international partnerships, climate negotiations, and financial commitments under global climate agreements.
2.4	**Core Objectives:** 1. **Advance Research Excellence:** Conduct high-impact research on climate finance, sustainable investments, and low-carbon transitions to inform policy and practice. 2. **Mobilize Climate Finance:** Facilitate strategies for attracting and channeling climate finance towards national priorities, including renewable energy, green infrastructure, and adaptation measures.

Page 2 of 15

Figure 33: CORE-CF establishment proposal, page 2 of 15: para 2.2, vision (Pakistan's transition to a sustainable, resilient and low-carbon economy) and mission; para 2.3, core research areas, including carbon markets and carbon pricing; para 2.4, core objectives.

7. Climate finance expertise (continued): CORE-CF establishment proposal



a. Expected Academic Impact

- **Knowledge Creation:**
  Generate cutting-edge research on climate finance, sustainable investment, and climate risk that contributes to global academic literature.
- **Curriculum Development:**
  Introduce specialized courses, certifications, and degree programs in climate finance and sustainable finance, enhancing academic offerings at Bahria University.
- **Research Capacity Building:**
  Train and mentor faculty, researchers, and students in climate finance, promoting interdisciplinary scholarship and research excellence.
- **Global Academic Linkages:**
  Foster collaborations with leading universities, research centers, and international organizations to position Bahria University as a regional hub for climate finance education.

b. Expected Societal Impact

- **Climate Awareness & Literacy:**
  Increase public and institutional understanding of climate finance, sustainability, and environmental stewardship through outreach, seminars, and publications.
- **Policy Influence:**
  Support evidence-based policymaking for climate resilience, carbon management, and green economy transition, benefiting society at large.
- **Community Resilience:**
  Promote financing solutions that directly support vulnerable communities in adapting to climate change impacts and building resilience.
- **Ethical and Responsible Finance:**
  Encourage financial practices that align with societal values, environmental justice, and long-term sustainability.

c. Expected Economic Impact

- **Mobilization of Climate Finance:**
  Attract domestic and international financial flows towards green infrastructure, renewable energy, and low-carbon industries.
- **Support for Green Innovation and Jobs:**
  Contribute to the growth of green sectors, fostering innovation, entrepreneurship, and the creation of climate-smart jobs.
- **Risk Reduction for Financial Markets:**
  Improve understanding and management of climate-related financial risks, enhancing the stability and resilience of Pakistan's financial sector.

Page 4 of 15

Figure 34: CORE-CF establishment proposal, page 4 of 15: para 2.6, expected impact, including the economic impact of mobilising finance towards renewable energy and low-carbon industries and of fostering innovation, entrepreneurship and climate-smart jobs.

7. Climate finance expertise (continued): CORE-CF establishment proposal

	finance, economics, environmental studies, policy analysis, and sustainable development, enabling high-quality research, teaching, and advisory services in the emerging field of climate finance. This intellectual capital is further enhanced by faculty members' ongoing engagement with industry, government, and international organizations, positioning CORE-CF to deliver practical and impactful solutions. In terms of infrastructure, the center benefits from the dedicated space and facilities of the **Bahria Innovation Center (BIC)**, which offers a collaborative environment equipped with modern workspaces, meeting areas, and technology support. This combination of **soft expertise** and **physical infrastructure** ensures that CORE-CF is well positioned to drive innovation, research excellence, and policy influence in climate finance both nationally and internationally.
2.10	**Flagship projects or programs:** The **CORE-CF** will launch several **flagship programs and projects** aimed at driving climate action and sustainable finance in Pakistan. One of its key initiatives is **Carbon Footprint Mapping** for public, private, and development sector organizations, helping them measure, manage, and reduce their environmental impact. CORE-CF will also play a leading role in **assisting government bodies and commercial entities in understanding and responding to the Carbon Border Adjustment Mechanism (CBAM)**, ensuring that Pakistani industries remain competitive in the evolving global trade environment. Additionally, the center will actively **represent Pakistan's academic voice at international climate platforms such as the UNFCCC's COP conferences**, contributing research-based insights and advocating for the country's climate finance and sustainability interests on the global stage. These flagship programs reflect CORE-CF's commitment to practical solutions, policy influence, and international engagement.
2.11	**Expected Collaborations (internal and external):** The **CORE-CF** will foster robust **internal collaborations** across Bahria University's faculties, including Business, Environmental Sciences, Economics, and Engineering, to leverage multidisciplinary expertise. Externally, CORE-CF aims to build strategic partnerships with key stakeholders such as government ministries (e.g., Ministry of Climate Change, Finance), financial institutions, regulatory bodies, industry associations, and development organizations (e.g., UNDP, World Bank). The center will also collaborate with leading national and international universities, climate research institutes, and policy think tanks to promote joint research, capacity building, and knowledge exchange. These collaborations will enable CORE-CF to amplify its impact, align with national priorities, and engage actively in global climate finance dialogues.

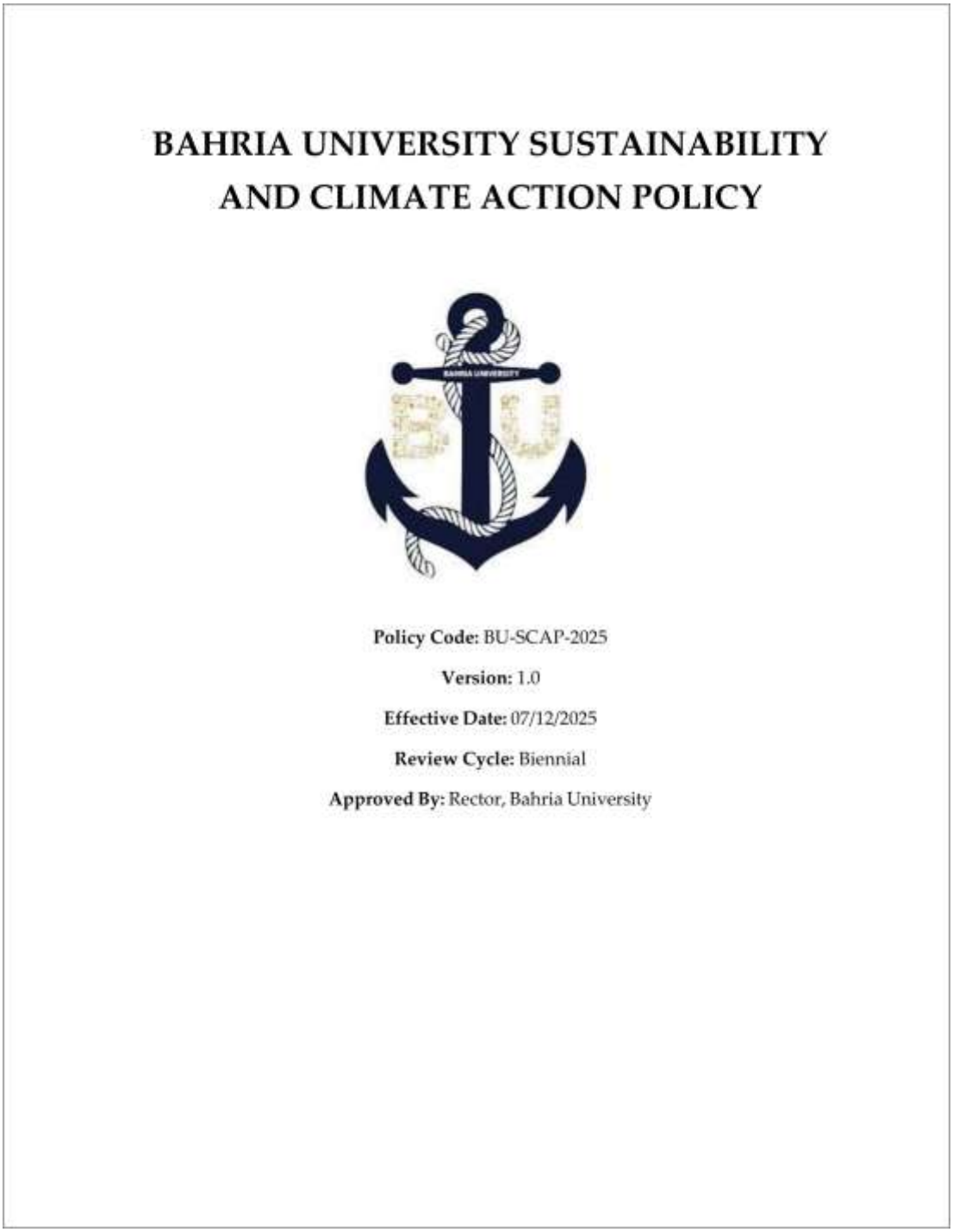
Page 6 of 15

Figure 35: CORE-CF establishment proposal, page 6 of 15: para 2.9 (continued), the Center's use of the dedicated space and facilities of the Bahria Innovation Center; para 2.10, flagship programmes, including carbon footprint mapping; para 2.11, expected collaborations.

8. Policy framework: Sustainability and Climate Action Policy

The Bahria University Sustainability and Climate Action Policy (Policy Code BU-SCAP-2025, version 1.0), effective 7 December 2025 and approved by the Rector, commits the University as a body to support student-led sustainability projects and start-ups and to create an annual campus sustainability innovation challenge (para 6.3), and sets circular economy and industrial decarbonisation among its research priorities (para 6.2). The Director of the Bahria Innovation Center is a member of the University Sustainability Council chaired by the Rector, which approves sustainability strategies, targets and partnerships (para 4.1).

8. Sustainability and Climate Action Policy (continued)



BAHRIA UNIVERSITY SUSTAINABILITY AND CLIMATE ACTION POLICY

Policy Code: BU-SCAP-2025

Version: 1.0

Effective Date: 07/12/2025

Review Cycle: Biennial

Approved By: Rector, Bahria University

Figure 36: Sustainability and Climate Action Policy, PDF page 1: cover; BU-SCAP-2025, version 1.0, effective 7 December 2025, approved by the Rector.

8. Sustainability and Climate Action Policy (continued)

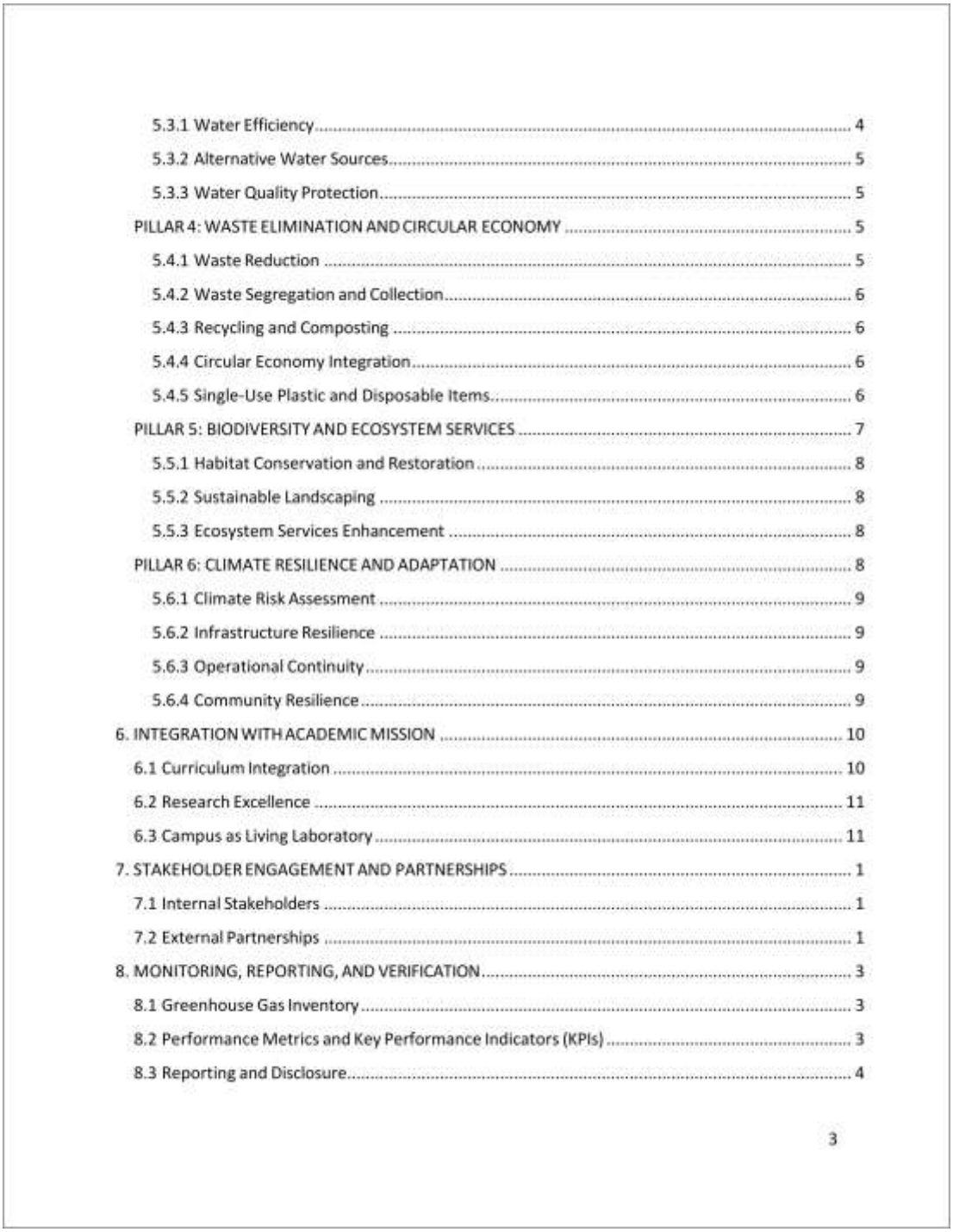
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Figure 37: Sustainability and Climate Action Policy, Table of Contents (page 2), sections 1 to 5, including para 4.1, University Sustainability Council.

8. Sustainability and Climate Action Policy (continued)

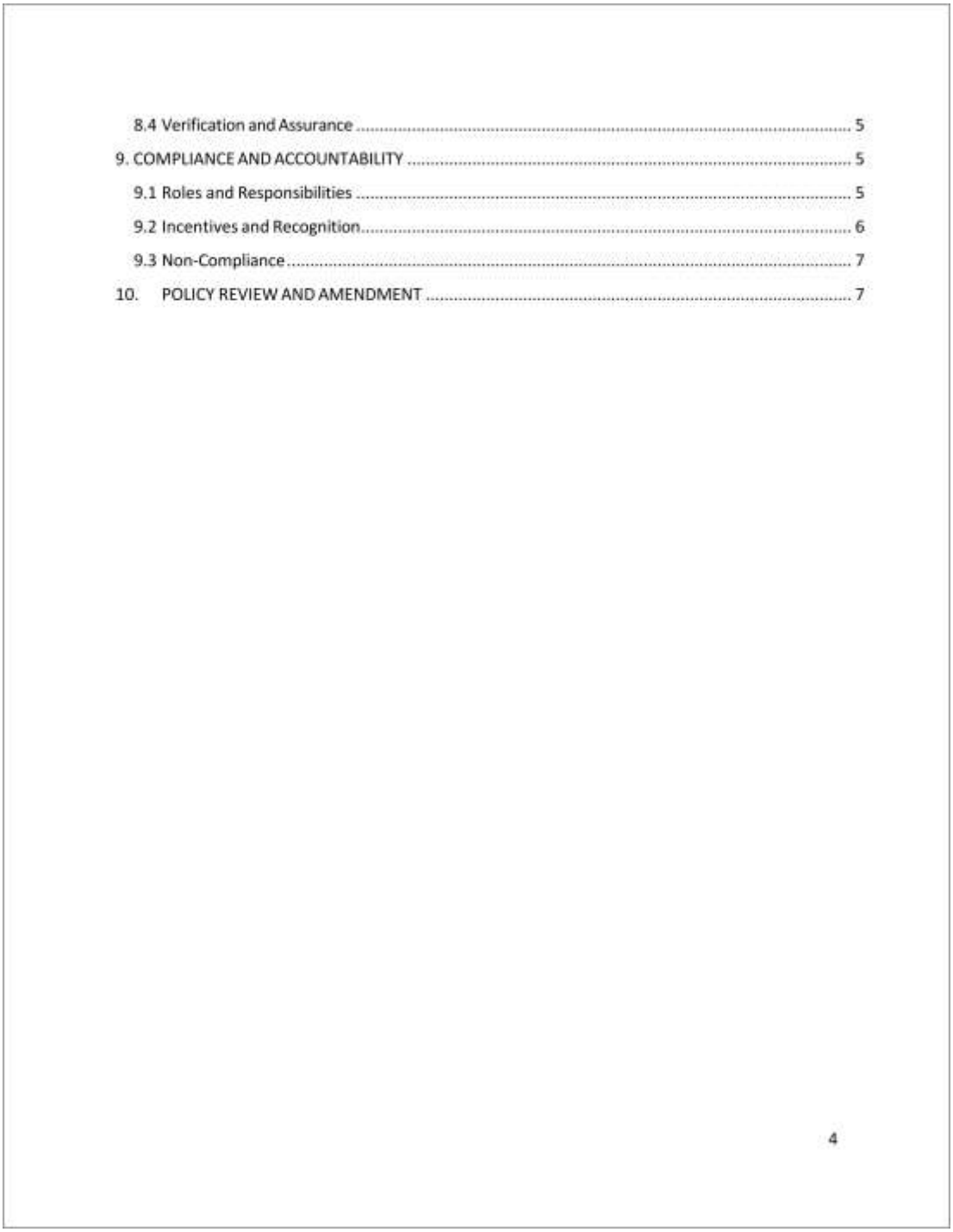


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Figure 38: Sustainability and Climate Action Policy, Table of Contents (page 3), sections 5 to 8, including paras 6.2, Research Excellence, and 6.3, Campus as Living Laboratory.

8. Sustainability and Climate Action Policy (continued)

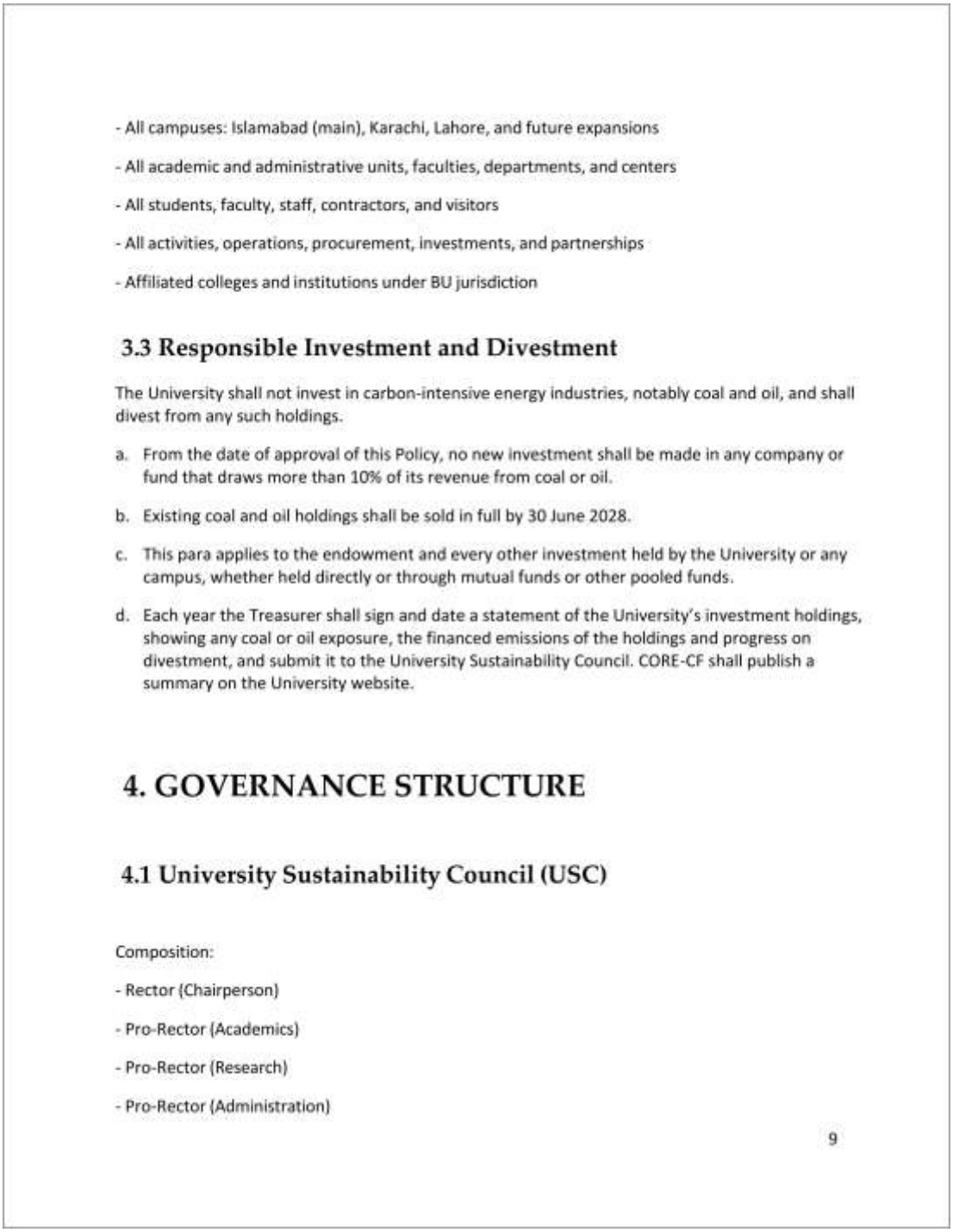


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Figure 39: Sustainability and Climate Action Policy, Table of Contents (page 4), sections 8 to 10.

8. Sustainability and Climate Action Policy (continued): pages cited



- All campuses: Islamabad (main), Karachi, Lahore, and future expansions
- All academic and administrative units, faculties, departments, and centers
- All students, faculty, staff, contractors, and visitors
- All activities, operations, procurement, investments, and partnerships
- Affiliated colleges and institutions under BU jurisdiction

3.3 Responsible Investment and Divestment

The University shall not invest in carbon-intensive energy industries, notably coal and oil, and shall divest from any such holdings.

a. From the date of approval of this Policy, no new investment shall be made in any company or fund that draws more than 10% of its revenue from coal or oil.

b. Existing coal and oil holdings shall be sold in full by 30 June 2028.

c. This para applies to the endowment and every other investment held by the University or any campus, whether held directly or through mutual funds or other pooled funds.

d. Each year the Treasurer shall sign and date a statement of the University's investment holdings, showing any coal or oil exposure, the financed emissions of the holdings and progress on divestment, and submit it to the University Sustainability Council. CORE-CF shall publish a summary on the University website.

4. GOVERNANCE STRUCTURE

4.1 University Sustainability Council (USC)

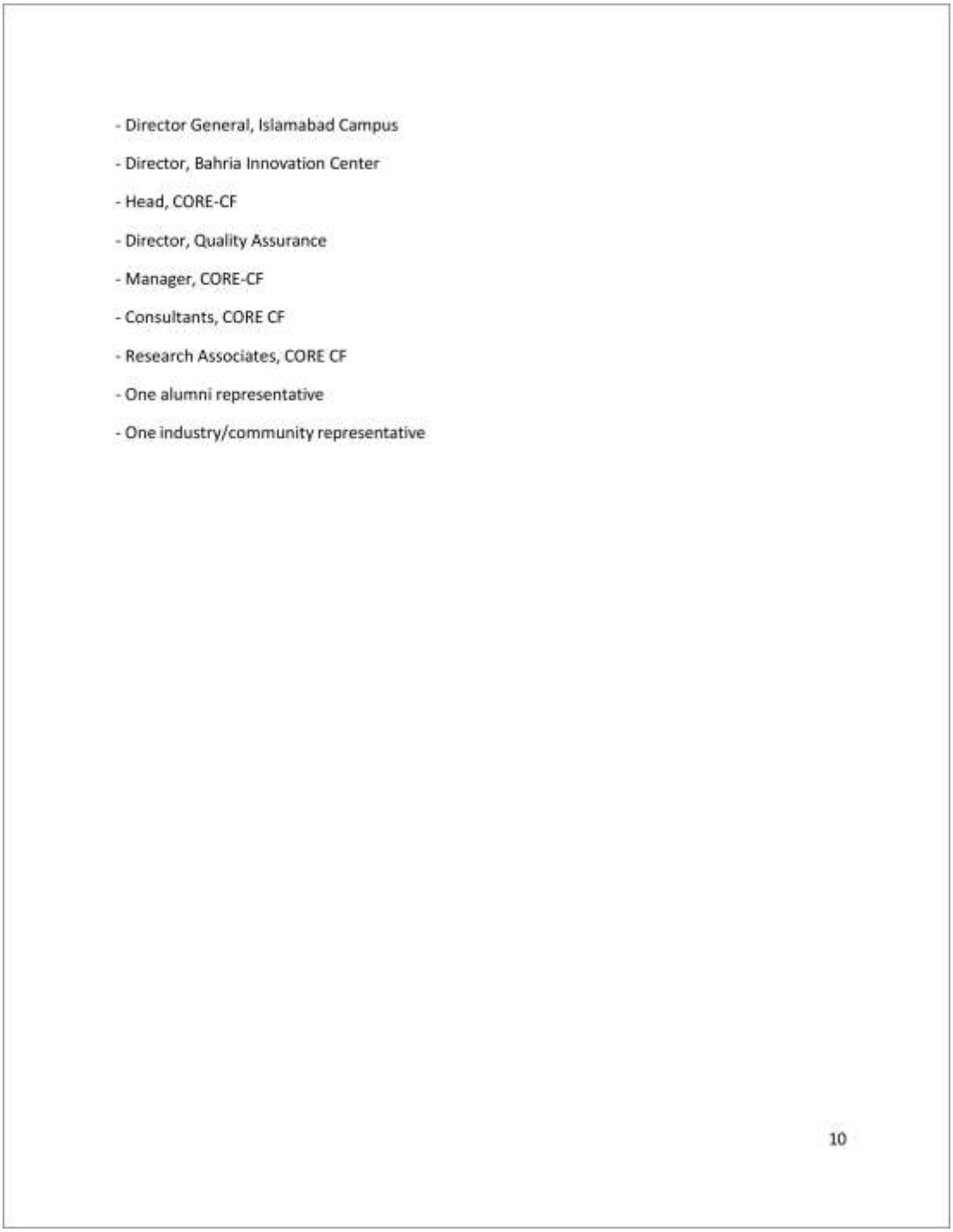
Composition:

- Rector (Chairperson)
- Pro-Rector (Academics)
- Pro-Rector (Research)
- Pro-Rector (Administration)

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Figure 40: Sustainability and Climate Action Policy, PDF page 9: section 4, Governance Structure; para 4.1, University Sustainability Council, composition.

8. Sustainability and Climate Action Policy (continued): pages cited

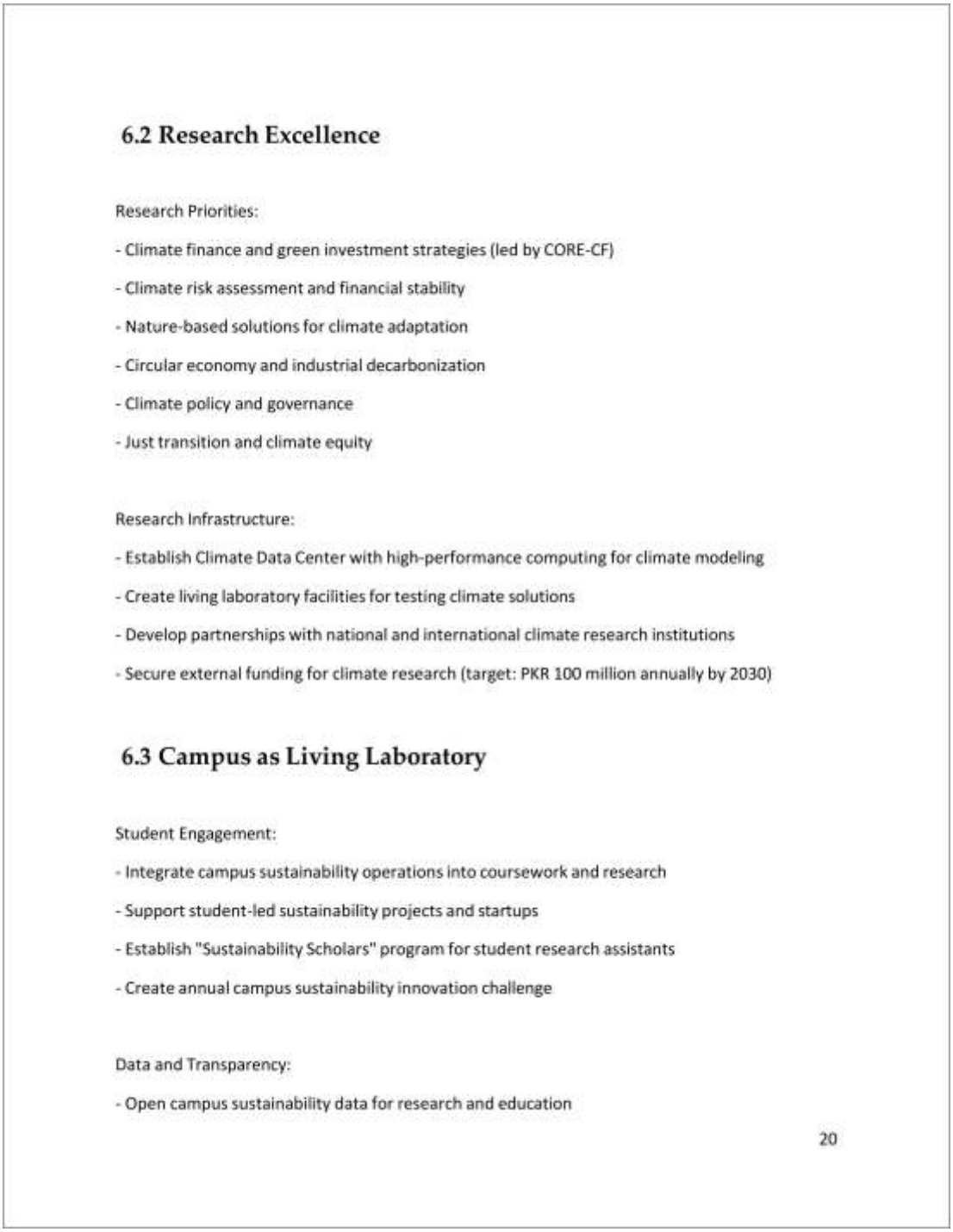


- Director General, Islamabad Campus
- Director, Bahria Innovation Center
- Head, CORE-CF
- Director, Quality Assurance
- Manager, CORE-CF
- Consultants, CORE CF
- Research Associates, CORE CF
- One alumni representative
- One industry/community representative

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Figure 41: Sustainability and Climate Action Policy, PDF page 10: para 4.1 (continued), including the Director, Bahria Innovation Center, as a member of the Council.

8. Sustainability and Climate Action Policy (continued): pages cited



6.2 Research Excellence

Research Priorities:

- Climate finance and green investment strategies (led by CORE-CF)
- Climate risk assessment and financial stability
- Nature-based solutions for climate adaptation
- Circular economy and industrial decarbonization
- Climate policy and governance
- Just transition and climate equity

Research Infrastructure:

- Establish Climate Data Center with high-performance computing for climate modeling
- Create living laboratory facilities for testing climate solutions
- Develop partnerships with national and international climate research institutions
- Secure external funding for climate research (target: PKR 100 million annually by 2030)

6.3 Campus as Living Laboratory

Student Engagement:

- Integrate campus sustainability operations into coursework and research
- Support student-led sustainability projects and startups
- Establish "Sustainability Scholars" program for student research assistants
- Create annual campus sustainability innovation challenge

Data and Transparency:

- Open campus sustainability data for research and education

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Figure 42: Sustainability and Climate Action Policy, PDF page 22: para 6.2, Research Excellence, including circular economy and industrial decarbonisation; para 6.3, Campus as Living Laboratory, including support for student-led sustainability projects and start-ups and an annual campus sustainability innovation challenge.

9. Summary of evidence

Element	Evidence	Figures
Assistance to start-ups	Business Incubation Centres at three campuses: workspace, physical and virtual incubation, mentoring, training, HR and technology support, investor connections, access to finance and an accelerator programme; World Bank recognition of the Islamabad centre	1 to 8
Governing body oversight	Status of start-ups reported to the Board of Governors on 12 January 2026: 70 start-ups, 7 per cent in sustainability and environmental solutions, 425 jobs created; Strategic Plan aim to increase physical space for start-ups	9 and 10
Start-ups assisted	61 start-ups incubated in 2025 and 70 in 2024-25, with the Karachi centre's current start-ups published on the BIC website	11 to 20
Low-carbon economy and technology	Enent (energy efficiency), HYDRO-GEN (renewable energy), EarthAdobe (sustainable building), Smart Green Roof Ecosystem (circular economy), Irverde – Gogreen and IG Detection Systems (waste management)	Table 2
Clean technology in focus	Enent: clean-tech start-up reducing energy waste through the Intellica three-phase automatic load balancer, SDG 7	21 and 22
Public platform	Startup Huddle Karachi launched and hosted by BIC-BUKC, 14 October 2025, with the Irverde founder on sustainability	23 to 26
Programme rules	BU Student Led Startup Program and Virtual Incubation Program	27 to 30
Low-carbon expertise	CORE-CF established in the BIC building, 24 November 2025; its establishment proposal sets a vision of a low-carbon economy and aims to foster green innovation, entrepreneurship and climate-smart jobs	31 to 35
University as a body	Sustainability and Climate Action Policy: support for student-led sustainability projects and start-ups, a sustainability innovation challenge, circular economy and industrial decarbonisation research, and the Director of the Bahria Innovation Center on the University Sustainability Council	36 to 42

Taken together, the records show that Bahria University as a body provides assistance to start-ups that foster and support a low-carbon economy and technology: its incubation centres at three campuses give start-ups workspace, mentoring, training, technical support and access to finance, their status is reported to the Board of Governors, they assisted start-ups in energy efficiency, renewable energy, sustainable building and the circular economy in 2025, and the University's policy commits it to support sustainability start-ups.