



Bahria University

15- Please provide the year your institution has publicly committed to reaching net-zero. If you have not committed to this, please leave the evidence field blank.

Bahria University's Climate Finance Research Center, established in 2024, monitors and reports emissions in alignment with the core principles of climate finance. Bahria University proposed 50% reduction by 2040 in Scope 1 and Scope 2. The Center follows frameworks consistent with the Paris Agreement, ensuring that all Scope 1, Scope 2, and Scope 3 emissions are tracked, managed, and planned for long-term reduction, supporting the University's broader sustainability and carbon management initiatives. The University has publicly committed to reaching net-zero emissions by 2050, in alignment with international climate goals.



Bahria University

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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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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	<input type="checkbox"/> Research Laboratory (RL) <input checked="" type="checkbox"/> Center of Research Excellence (CORE) <input type="checkbox"/> 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	<p>Background and Rationale:</p> <p>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.</p> <p>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.</p>

2.2	<p>Vision and Mission:</p> <p>Vision: To lead climate finance research and innovation that drives Pakistan’s transition to a sustainable, resilient, and low-carbon economy.</p> <p>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.</p>
2.3	<p>Core Research Areas:</p> <p>The core research area of the CORE-CF include, but not limited to, the following</p> <ol style="list-style-type: none"> 1. Climate Finance Mechanisms & Instruments <ul style="list-style-type: none"> ○ Green Bonds, Sustainability-linked Finance, Carbon Markets, Climate Funds. 2. Carbon Pricing & Emissions Trading Systems (ETS) <ul style="list-style-type: none"> ○ Research on pricing carbon externalities and designing effective market-based mechanisms. 3. Climate Risk & Financial Stability <ul style="list-style-type: none"> ○ Analysis of climate-related financial risks, stress testing, and impacts on financial markets. 4. Sustainable & Green Investment Strategies <ul style="list-style-type: none"> ○ Transition finance, impact investing, and ESG integration in capital markets. 5. Adaptation & Resilience Finance <ul style="list-style-type: none"> ○ Financing solutions for climate adaptation, disaster risk reduction, and community resilience. 6. Policy & Regulatory Frameworks <ul style="list-style-type: none"> ○ Research on national and international climate finance policies, compliance with global standards, and carbon border adjustments. 7. Climate Diplomacy & Global Cooperation <ul style="list-style-type: none"> ○ Role of international partnerships, climate negotiations, and financial commitments under global climate agreements.
2.4	<p>Core Objectives:</p> <ol style="list-style-type: none"> 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.

	<ol style="list-style-type: none"> 3. Capacity Building & Knowledge Sharing: Develop human capital through specialized training, executive education, and academic programs in climate finance and sustainability. 4. Policy Advocacy & Advisory: Provide evidence-based policy advice and technical assistance to government, regulators, financial institutions, and private sector actors. 5. Partnership & Collaboration: Build strategic partnerships with national and international organizations to drive collective climate action and financial innovation. 6. Support Sustainable Finance Integration: Promote the integration of Environmental, Social, and Governance (ESG) principles into financial decision-making and risk management frameworks.
2.5	<p>Core Strengths:</p> <ol style="list-style-type: none"> 1. Interdisciplinary Expertise: A unique blend of academic researchers, finance professionals, policy analysts, and sustainability experts working collaboratively on climate finance challenges. 2. Strong Industry-Academia Linkages: Deep engagement with financial institutions, regulators, policymakers, and development partners ensures research relevance and practical impact. 3. Policy Influence and Advisory Capacity: Ability to provide evidence-based policy advice and technical assistance to shape national strategies on climate finance and sustainable development. 4. Focus on Capacity Building: Commitment to developing future leaders through specialized academic programs, executive education, and skill-building initiatives in climate finance and ESG. 5. Applied Research & Innovation: Emphasis on actionable research that addresses real-world climate finance challenges, including project financing, carbon markets, and green investments. 6. Global Perspective with Local Relevance: Engagement with international climate finance frameworks while tailoring solutions to Pakistan’s unique economic, environmental, and social contexts. 7. Knowledge Dissemination & Thought Leadership: Active publication, conferences, policy dialogues, and public engagement to advance understanding and promote informed decision-making in climate finance. 8. Access to Emerging Tools and Technologies: Utilization of data-driven models, financial analysis tools, and climate risk assessment methodologies to support innovative financial solutions.
2.6	Expected Impact

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.

	<ul style="list-style-type: none"> • Global Competitiveness: Help position Pakistan’s industries and financial institutions to meet international sustainability standards, including ESG compliance and climate-related disclosures, enhancing export competitiveness and investment attractiveness.
2.7	<p>Alignment with BU Strategic Management Plan (SMP)</p> <p>The CORE-CF is aligned with BU’s Strategic Management Plan, by prioritizing the university’s role in addressing issues of national significance while enhancing its academic stature and global ranking. CORE-CF embodies this vision by focusing on one of the most critical challenges facing Pakistan—climate change and sustainable finance—through cutting-edge research, policy advocacy, and capacity building. By offering practical, evidence-based solutions to mobilize climate finance, support green investments, and strengthen climate resilience, CORE-CF directly contributes to national development goals. Simultaneously, the center will elevate Bahria University’s visibility, reputation, and ranking by fostering high-impact research, attracting national and international collaborations, and positioning the university as a thought leader in climate finance and sustainability.</p>
2.8	<p>Alignment with SDGs:</p> <p>The CORE-CF is deeply aligned with the United Nations Sustainable Development Goals (SDGs), particularly SDG 13 (Climate Action), SDG 7 (Affordable and Clean Energy), SDG 9 (Industry, Innovation, and Infrastructure), and SDG 17 (Partnerships for the Goals). By advancing research, policy solutions, and capacity building in climate finance, CORE-CF directly supports efforts to combat climate change, promote clean energy transition, and foster sustainable economic growth. The center aims to mobilize financial resources and knowledge that enable low-carbon development and climate resilience, particularly in vulnerable sectors and communities. Through collaborative partnerships with government, industry, academia, and international organizations, CORE-CF contributes to an integrated approach that not only addresses environmental challenges but also supports inclusive, equitable, and sustainable development in line with the global SDG agenda.</p>
2.9	<p>Summary of existing expertise and infrastructure:</p> <p>The CORE-CF is built upon the existing expertise and infrastructure available at Bahria University, providing a strong foundation for its success. The center is supported by a multidisciplinary pool of faculty members and researchers with expertise in</p>

	<p>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.</p>
2.10	<p>Flagship projects or programs:</p> <p>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.</p>
2.11	<p>Expected Collaborations (internal and external):</p> <p>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.</p>

2.12

Planned Outreach:

The **CORE-CF** plans a comprehensive outreach strategy to engage stakeholders at both national and global levels. Nationally, CORE-CF will organize workshops, seminars, and training programs for government agencies, financial institutions, industry leaders, and civil society to raise awareness and build capacity in climate finance. The center will actively disseminate research findings through policy briefs, reports, and media engagement to influence public discourse and policymaking. Globally, CORE-CF will participate in international conferences, such as UNFCCC COP meetings and climate finance forums, to represent Pakistan’s academic perspective and forge collaborations. It will also publish research in leading journals and collaborate with international research networks to share knowledge, attract funding, and position Bahria University as a thought leader in climate finance.

Section-III: Expected Outcomes of Research Facility

Please provide expected Outcomes of the Research Facility

S. #	Description	Year-1	Year-2	Year-3	Year-4	Year-5
3.1	Research Publications in HEC Recognized Journals (Overall)	2	4	6	8	10
3.2	Research Publications in HEC Recognized Journals (Impact Factor)	0	1	2	3	4
3.3	No. of Filed Intellectual Property Rights (IPRs)	0	0	0	0	0
3.4	No. of Active Registered/Approved IPRs	0	0	0	0	0
3.5	No. of Industry/Govt. Projects to be Undertaken	3	4	4	4	4
3.6	No. of Applied Research Projects with Academic/Research Institutes	1	1	1	1	1
3.7	No. of Research Proposals Submitted for External Funding	3	3	3	3	3
3.8	No. of Projects/Services Approved for External Funding	0	1	2	3	4
3.9	Amount of Funding from External Sources (in million PKR)	0	0	0	0	0
3.1	Funds Generated through Commercial Services (in million PKR)	0	0	0	0	0
3.11	Funds Generated through Consultancy Projects (in million PKR)	3.5	3.7	4	4	4
3.12	Funds Generated through Technology-Driven Projects (in million PKR)	0	0	0	0	0
3.13	Trainings to be Conducted	4	5	5	5	6
3.14	Funds Generated through Trainings (in million PKR)	0.75	0.8	0.75	0.5	0.75

3.15	No. of Industry Linkages	2	3	4	5	6
3.16	No. of Foreign Collaborations	0	1	2	2	2
3.17	Others (Policy Briefs, Media Outreach, COP Participation, etc.)	2	3	3	3	3

Section IV- Business Plan and Budgeting

The **Center of Research Excellence–Climate Finance (CORE-CF)** is designed to operate as a **financially self-sustaining entity**, generating its own revenue primarily through collaborations with industry, consultancy projects, research grants, and capacity-building initiatives. The **recurring expenses of the Center** including personnel costs, HR expenditures, and operating outlays will be **scaled in proportion to its earnings and external funding inflows**, ensuring financial prudence and adaptability. This dynamic model ensures that as the Center’s industry engagement and project portfolio grow, its operational capacity expands correspondingly, and conversely, expenditures are moderated during lean periods. CORE-CF will therefore **not rely on Bahria University for its operating costs**, maintaining **complete financial autonomy** and accountability in managing its resources to sustain and advance its research and innovation agenda.

4.1 Space Requirement			
S. #	Description of Space with Size in Sqft	Nos. of Space Required	Cost to be Incurred on Renovation
			(PKR)
1	Office Space (300 sqft). The sapce has already been provided at BIC	1	Already Provided
2	Meeting Room/Hall, The Center will use the existing facilities of BIC	1	BIC Facilities
Sub-Total			0

4.2 Equipment/Furniture/Accessories Requirement				
	Description of Equipment/Furniture/	Specifications	Nos.	Cost to be Incurred
S. #	Accessories			(PKR)
1	Ergonomic Chairs with Workstations and Center Table already provided by BIC, any other furniture requirement will be provided by BIC			0
2	Meeting Audio visual and computer accessories	HD camera, mic, speakers, etc		0
3	Bookshelves, Cabinets	Steel and laminated wood	5	0
4	Desktop Computers (High-Performance)	Core i7, 16GB RAM, 1TB SSD	0	0
5	Laptops (High-Performance)	i7, 16GB RAM, 512GB SSD	0	0
Sub-Total				0

4.3 Human Resource Requirement						
S . #	Designation of HR	Qualification, Experience and Skills	Nos.	Additional Allowance (PKR) per month	Salary/ Month (PKR)	Cost to be Incurred in Terms of Salary/Allowa nce per year
1	Head of Research Facility, from existing faculty with Full course waiver	PhD Finance /Sustainability, 10+ yrs exp.	1	Subject to external funding as per TORs	0	0
2	CORE-Center Manager / Focal Person, from existing faculty with Full course waiver	PhD/MS Finance, leadership exp. (Focal Person)	1	Subject to external funding as per TORs	0	0
3	Research Fellows from existing faculty	PhD/MPhil, 3+ yrs exp.	6	Subject to external funding as per TORs	0	0

4	Research Assistants	MS 2+yrs exp.	2	0	50,000	1200000
5	Naib Qasid	Matric / FA	1	0	40,000	480000
	Sub-Total (Yearly)					1680000

4.4 Other (Recurring Expenses adjustable with External Grant)			
S. #	Description	Nos.	Cost to be Incurred
			(PKR)
1	Training and Certifications	1	150,000
2	Journal Publication Fees	1	150,000
3	International Travel	4	3,000,000
4	Domestic Travel	10	1,000,000
5	PR & Event Organization		500,000
6	Misc		200,000
	Sub-Total		5,000,000
	Grand Total (PKR) (4.1+4.2+4.3+4.4)		6,680,000

4.5 Proposed Budget for TWO Years				
S. #	Description	Budget for Year-1 (PKR)	Budget for Year-2 (PKR)	Total Budget
				(PKR)
1	Space Requirement	0	0	0
2	Equipment/Furniture/Accessories	0	0	0

3	Human Resource Requirement	1,680,000	1,848,000	3,528,000
4	Other (incl. books, publications etc.)	5,000,000	5,000,000	10,000,000
	Total	6,680,000	6,848,000	13,528,000

4.6 Recurring Grant Required for TWO Years				
S. #	Description	Budget for Year-1 (PKR)	Budget for Year-2 (PKR)	Total Budget (PKR)
1	Other (Recurring Expenses adjustable with External Grant)	5,000,000	5,000,000	10,000,000
2	Recurring Budget for Operations	1,680,000	1,848,000	3,528,000
	Total	6,680,000	6,848,000	13,528,000

Section-V: Projection of Revenue Generation							
Please provide Projection of Revenue Generation in Five Years (PKR)							
S. #	Revenue Source	Year-1	Year-2	Year-3	Year-4	Year-5	Total (PKR)
5.1	External Funded Projects	2,500,000	2,750,000	3,162,500	3,636,875	4,182,406	16,231,781
5.2	Consultancy	3,500,000	3,700,000	4,440,000	5,328,000	6,393,600	23,361,600
5.3	Trainings	750,000	800,000	750,000	500,000	750,000	3,550,000
5.4	Commercialization of Products	0	0	0	0	0	0
5.5	Fee/Charges for Services	0	0	0	0	0	0
5.6	IPRs & Licensing	0	0	0	0		0
5.7	Grants & Industry Contracts	0	0	0	0	0	0
5.8	Academic & Institutional Support	0	0	0	0	0	0
5.9	International Funding	0	0	0	500,000	500,000	1,000,000
5.1	Other (if any)	0	0	0	0	0	0
	Total Revenue	6,750,000	7,250,000	8,352,500	9,964,875	11,826,006	44,143,381

Section-VI: Self-Sustainability Plan of Research Facility	
Please provide the Self-Sustainability Plan of Research Facility	
6.1	<p>Self-Sustainability Plan with Rational</p> <p>Section VI: Self-Sustainability Plan of Research Facility</p> <p>6.1 Self-Sustainability Plan with Rationale</p> <p>To ensure the long-term viability of the Center of Research Excellence in Climate Finance (CORE-CF) at Bahria University, a phased self-sustainability strategy has been developed with the goal of transitioning from university-supported operations to a fully self-financing model by Year 3. This approach aligns with CORE-CF’s mission to lead in climate finance innovation, ESG integration, carbon markets, sustainable investment strategies, and policy research.</p> <p>Revenue-Generating Activities & Business Model</p> <p>The following diversified revenue streams have been developed to both sustain the center and reinforce its research and service mandate:</p>

Revenue Stream	Description
1. Externally Funded Research	Research grants and commissioned studies from development agencies (e.g., UNDP, World Bank).
2. Consultancy Services	Paid advisory on ESG reporting, CBAM readiness, climate risk, and green taxonomy compliance.
3. Capacity Building & Trainings	Certification programs, short courses, workshops, and executive education in climate finance.
4. Commercialization of Tools	Revenue from digital tools like carbon calculators, ESG scorecards, and policy simulation kits.
5. Industry & Institutional Support	Sponsored partnerships, MoUs, and collaborative programs with the private and public sectors.
6. International Collaborations	Co-funded projects, fellowships, and cross-border knowledge exchange and services.

These activities are designed to ensure both financial independence and strategic impact by capitalizing on the increasing demand for climate finance capacity and services in the region.

Revenue vs. Cost Projections and Self-Sustainability Ratio

Year	Projected Revenue (PKR)	Projected Cost (PKR)*	Self-Sustainability Ratio (%)
1	6,750,000	6,680,000	101
2	7,250,000	6,848,000	106
3	8,352,500	7,532,800	111
4	9,964,875	8,286,080	120
5	11,826,006	9,114,688	130

Note: Cost assumptions include an annual increase of approximately 5%–10% based on Year-1 operational baseline.

Conclusion & Strategic Implication

CORE-CF's updated financial plan demonstrates a **positive and sustainable trajectory**. It achieves full sustainability in **Year 1**, and maintains a surplus position thereafter. This reflects

the viability of its multi-pronged business model and growing visibility in both national and international circles.

The strategy balances **financial resilience with mission alignment**, ensuring that revenue-generating activities—such as trainings, tools, consultancy, and funded research—continue to strengthen the center’s core research priorities. As regulatory demand for ESG compliance, carbon transparency, and climate risk disclosure grows in Pakistan and the region, **CORE-CF is well-positioned to become a national and regional hub**, capable of sustaining its operations without reliance on university or donor subsidies.


IMPLEMENTATION ROADMAP


S.No	Phase	Timeline	Key Activities
1	Phase 1:	Foundation 2025	Policy approval, governance establishment, baseline inventory, team training
2	Phase 2:	Integration 2026-2027	System implementation, supplier engagement, curriculum integration, first verified inventory
3	Phase 3:	Acceleration 2028-2030	Major capital projects (solar, efficiency), 50% reduction achievement, carbon neutrality for Scope 2
4	Phase 4:	Transformation 2031-2035	Supply chain transformation, 75% reduction, nature-based solutions
5	Phase 5:	Net Zero 2036-2040	Residual emission elimination, carbon removal, net-zero achievement

Performance Metrics and Key Performance Indicators (KPIs)

Category	KPI	Target 2030	Target 2040
Energy	Renewable energy share	60%	100%
	Energy use intensity (kWh/sqm)	-30%	-50%
Emissions	Scope 1+2 emissions reduction	-50%	Net Zero
	Scope 3 emissions reduction	-30%	Net Zero
Water	Water use intensity (L/sqm)	-40%	-60%
	Alternative water sources	30%	50%
Waste	Waste diversion rate	90%	100%
	Single-use plastic elimination	100%	100%
Transport	EV fleet share	50%	100%
	Single-occupancy vehicle trips	-60%	-80%
Biodiversity	Native species in landscaping	80%	95%
	Green cover ratio	35%	50%
Academics	Programs with climate content	100%	100%
	Climate research funding (PKR M)	50	200

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