

SERVING MANKIND

REPORT 2014

WORLD MEMON ORGANIZATION

World Memon Organisation Annual Report 2014



World Memon Orgnization Annual Report 2014

Contents

Descr	iption	Pages
1.	Office Bearers of WMO for period 2014 to 2016	3
2.	Message from the President WMO, Mr. Suliman Noor Mahomed (Solly Noor)	4
3.	Message from the Chairman Board of Trustees WMO, Mr. Haroon Karim	6
4.	Notice and Agenda for the 13th AGAM of WMO to be held on 1st September 2015 at 3.00PM at Hotel Taj Samudra, Colombo, Sri Lanka	8
5.	Minutes of the 12th AGAM OF WMO held on 8th November 2014 in Johannesburg, South Africa	9
6.	Minutes of the 12th AGM of WMO CF held on 8th November 2014 in Johannesburg, South Africa	11
7.	Annual Report of WMO for Year 2014, presented by the Secretary General, Mr. Shoaib Ismail Mangroria	17
8.	Financial Report of WMO for Year Ending 31st December 2014 presented by the Treasurer, Mr. Yunus Suleman a. Compiled Accounts of WMO for year ending 31st December 2014 b. Audited Accounts of WMO UK for Year ending 31st December 2014 c. Audited Accounts of WMO CF for Year ending 31st December 2014	22 23 31 42
9.	Zakat Report for Year 2014, presented by Chairman, Board of Trustees, Mr. Haroon Karim	54
10.	Annual Reports of Chapters for the year 2014 a. Africa Chapter b. Europe Chapter c. Far East Chapter d. India Chapter e. Middle East Chapter f. Pakistan Chapter	58 64 70 73 79 86
11.	Annual Reports of Specialist Committees for 2014 a. International Ladies Wing b. International Youth Wing	121 125

World Memon Organization

Designation Name

Board of Trustees 2014 - 2016

Chairman (BOT) Mr. Haroon Karim Dep Chairman (BOT) Mr. Ashraf Satar

Secretary (BOT) Mr. Gulaam H Abdoola

Dep Secretary (BOT) Mr. Bashir Sattar

Executive Committee (ExCom) 2014 - 2016

President Mr. Suliman Noor Mahomed (Solly Noor)

Dep President Mr. Nowsad Gani

Secretary General Mr. Shoaib Ismail Mangroria
Dep Sec General Mr. Mahmood Shaikhani

Transporter

Treasurer Mr. Yunus Suleman
Dep Treasurer Mr. Ismail Gadit

Regional Vice President - Africa Mr. Haroun H Joosub
Regional Assistant Secretary - Africa Dr Haroon Gutta
Regional Assistant Treasurer - Africa Mr. Moosa Carim
Regional Vice President - Europe Mr. Sikander Sattar
Regional Assistant Secretary - Europe Mr. Imran Panagwala

Regional Assistant Secretary – Europe Mr. Imran Panaawala Regional Assistant Treasurer - Europe Mr. Waseem Adil

Regional Vice President – Far East Mr. Abdul Cader Saleem Regional Assistant Secretary – Far East Mr. Aslam Satar

Regional Assistant Treasurer - Far East Mr. Anjum Asmath Bhoja

Regional Vice President – Middle East Mr. Muhammad Iqbal Dawood Regional Assistant Secretary – Middle East Mr. Ahmed Shaikhani

Regional Assistant Treasurer - Middle East Mr. Yunoos Tabani
Regional Vice President – Pakistan Mr. H.M. Shahzad

Regional Assistant Secretary - Pakistan Mr. Youngus livenii

Regional Assistant Secretary – Pakistan Mr. Younus Jiwani Regional Assistant Treasurer - Pakistan Mr. Shahzad Iqbal

Regional Vice President – North America Mr. Abdul Ghaffar Variend
Regional Assistant Secretary – North America Dr. Naseem Shekhani

Regional Assistant Treasurer - North America Mr. Mohammed Bashir Akuly





Message from Mr. Suliman Noor Mahomed The President World Memon Organization

On the occasion of the thirteenth anniversary of the World Memon Organisation, we invite all of you to join us in Colombo, Sri Lanka for the 13th AGAM, the 2nd Memon Premier League T20 (MPL), the 3rd International Youth Conference (IYC3), the International Ladies Trade Exhibition and other meetings.

Starting from 24th of August 2015 experience the thrills of cricket at the MPL, the exuberance of youth at the IYC, the flair of our enterprising ladies at the trade exhibition and attend the social event of the year, the lavish Annual Gala Dinner.

To all our Memon brothers and sisters. This is your opportunity to become a member of our wonderful organization.

If you are a Visionary, we will share your vision If you are an idealist, we will share your dreams. If you are an Optimist, we will share your joy. If you are a Pessimist, we will share your concerns If you are a Humanitarian, we will share your cause.

If you want to be a part of a worthy cause this is the place for you. You can join our endeavors to promote education, rehabilitation and numerous other welfare projects to alleviate the misery and sufferings of our less fortunate brothers and sisters around the world.

For all you youngsters, if you are proficient in sports, this is the place for you. WMO promotes sports in a big way. The Memon Premier League is a prime example of organizing a spectacular sporting event on an international level to promote cricket. This year Far East Chapter has gone one step further and is also organizing the World Memon Pool Championship to be held on the side lines of MPL.

If you an eloquent speaker, this is the place for you. You can motivate others with your articulate and meaningful words on the global platform of the International Youth Conference. If you are an entrepreneur this is the place for you. Learn from the best business minds from around the world and build a global network.

We will encourage your dreams Applaud your Accomplishments and Fulfill your Aspirations.



So welcome to your place in the sun.

Welcome to this place where you will meet respected philanthropists, humanitarians, dignitaries and doyens of industries, the creme de la creme of the Memon community from around the globe.

Welcome to this place where you can serve not only the community but also humanity. Welcome to this place where you will not only live a wonderful life but prepare for an even better Akhiraah.

Welcome to the WMO.

Suliman Noor Mahomed (Solly Noor)

President - WMO



Message from Chairman Board of Trustees Mr. Haroon Karim

Assalamu Allaikum Warakhmathulla Wabarakathua

In the name of Allah, the most beneficent, the most merciful

I am honored and pleased to address my first meeting as the Chairman of Board of Trustees, elected at the 12th AGAM held in November 2014 in Johannesburg.

13 years is not considered a very long period and yet in this short span of time WMO has been able to make a difference in the lives of our countless Brothers and Sisters in India, Pakistan and other parts of the world. I am proud to have been associated with WMO in this incredible Journey since the 1st World Memon Conference held in Dubai in 2002.

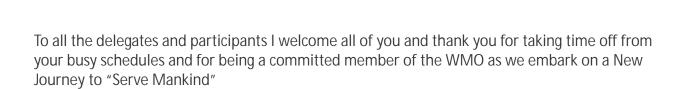
Since the humble beginning WMO has evolved in an ever changing world from being just a Zakath giver to a social magnet for Memons around the world to network and build bridges through Ladies and Youth Activities, Sports Events and Social gatherings.

The 12th AGAM held in Nov'14 in Johannesburg was a turning point in our short history wherein the General Membership approved the Merger of WMO and WMO CF into one single entity for better efficiency of the organization. This also witnessed the appointment of Mr. Suliman Noor Mahomed (Solly Noor) as the 3rd President of the WMO.

Solly Noor Bha with a very dynamic set of Office Bearers is on a Journey to completely transform WMO to take it to the next level and address ever changing regulations. Since taking over just 8 months ago, we can already witness many positive changes in the WMO and as Chairman of Board of Trustees I wish to thank Solly Bha and his team for their Passion, Commitment and Vision for WMO. On behalf of the Board of Trustees I pledge our fullest corporation and support to him and pray for the success of their endeavors.

My eternal gratitude to Far East Chapter ably lead by BOT Vice Chairman Mr. Ashraf Sattar and VP Mr. A.C. Saleem for hosting the 2nd MPL, 3rd IYC, and the 13th AGAM of the WMO. Never before have 2 Mega events of WMO been held at the simultaneously and it is commendable for Far East Chapter to have taken this challenge. Far East Chapter has the reputation of being excellent hosts and I am confident they will live up to their reputation and will do us all Proud with their Organizational Skills and the World renowned Isle of Paradise hospitality.





Jazakkallah Kahair

Haroon Karim

Chairman –Board of Trustees

WMO

World Memon Organisation Charitable Foundation

NOTICE OF THE 13th ANNUAL GENERAL ASSEMBLY MEETING OF THE WORLD MEMON ORGANISATION CHARITABLE FOUNDATION (WMO)

To: All Members of the WMO

Notice is hereby given to all Members of the World Memon Organisation Charitable Foundation (WMO) that the 13th Annual General Assembly Meeting of the Organization will be held on Tuesday, 1st September 2015 at 3.00 p.m at Hotel Taj Samudra, Colombo, Sri Lanka to consider the following Agenda:-

AGENDA

- 1. Recitation of a few Verses from the Holy Quran.
- 2. Welcome Address by Mr. Suleman Noor Mahomed (Solly Noor), President of the WMO.
- 3. To receive and approve the Minutes of the 12th Annual General Assembly Meeting held on Saturday 8th November 2014 at 14.00 hours at the Sandton Convention Centre, Johannesburg, South Africa.
- 4. To receive and approve the Report of the WMO for the year ended 31st December 2014 presented by Mr. Shoaib Ismail Mangroria, Secretary General WMO.
- 5. To receive & approve the Audited Accounts of WMO for year ended 31st December 2014 Presented by Mr. Yunus Suleman, Treasurer WMO.
- 6. Discuss and Approve the Annual Budget and Plan of Action for 2016.
- 7. To appoint Auditor(s) for the year ended 31st December 2015, in accordance with Clause 36 of the WMO Constitution, to hold the office till the conclusion of the next Annual General Assembly Meeting and to fix their remuneration.
- 8. To approve by Ordinary Resolution the formation of a new Chapter, namely WMO Canada under Article 7.26 of the Constitution and further
 - a) Under Article 25.2.3, the Regional Management Committee of WMO Canada to be composed of 5 Members and 1 Lady Member
 - b) Under 25.4.1 with reference to Article 26, Canada RMC to nominate 4 Members and 1 Lady Member to serve as elected members of the WMO Management Committee:
- 9. Any other matter with the permission of the Chair.
- 10. Dua and conclusion of the meeting.

Shoaib Ismail Mangroria Secretary General, WMO

Karachi, 01th June 2015



Minutes of the 12th Annual General Assembly Meeting of The World Memon Organization

held on 8th November 2014 at Sandton Convention Center, Johannesburg, South Africa

ITEM 1 – CALLING TO ORDER AND RECITATION OF FEW VERSES FROM THE HOLY QURAN Mr. A. Sattar Dada, President, WMO called the meeting to order at 2.10 p.m. and this was followed by the recitation of few verses from the Holy Quran by Mr. Pir Mohamed Kaliya

ITEM 2 – WELCOME ADDRESS BY PRESIDENT WMO

President WMO Mr. Abdul Satar Dada welcomed all members and delegates and thanked everybody for their participation

ITEM 3 – TO CONFIRMATION OF THE MINUTES OF THE 11TH AGM HELD ON 18th NOVEMBER 2013 IN DUBAI

The minutes being circulated prior, were considered read and were unanimously passed by the house

ITEM 4 – TO RECEIVE AND APPROVE THE WMO ANNUAL REPORT FOR 2013, PRESENTED BY SECRETARY GENERAL, WMO

The WMO Annual Report being circulated prior was considered read and adopted by the house

ITEM 5 – TO RECEIVE AND APPROVE THE ACCOUNTS FOR PERIOD ENDED 31ST DECEMBER 2013 In the absence of Treasurer Mr. Muhammad Adil Yusuf, Secretary General Mr. Pir Mohamed Kaliya explained to the house all Chapter Audited Accounts except for Middle East Chapter have been completed without any qualifications. The Middle East Audited Accounts are pending the resolution of some issues pertaining to the ARY Shop transfers and this will be resolved soon and thereafter the Audited Accounts will be signed.

ITEM 6 – TO CONSIDER AND IF THOUGHT FIT TO APPROVE THE PROPOSED AMENDMENTS TO THE CONSTITUTION

The Governance Committee Chairman Mr. Yunus Suleman made a presentation on the proposed Merger of WMO and WMO CF and the new constitution to be adopted.

Thereafter the following resolution which was read out by him was unanimously approved by the house

- 1. To unify the World Memon Organisation (Registered Company Number 04293656) and the World Memon Organisation Charitable Foundation (Registered Company Number 04984474) by:
 - a. transferring directly the registered membership of the World Memon Organisation to the registered membership of the World Memon Organisation Charitable Foundation;
 - b. transferring all assets and liabilities of the World Memon Organisation to the World Memon Organisation Charitable Foundation; and



- c. assigning to the World Memon Organisation Charitable Foundation the working name of "the World Memon Organisation" and "the WMO";
- 2. Once the steps outlined in paragraph 1 above have been completed, to dissolve the World Memon Organisation (Registered Company Number 04293656);
- 3. To notify the Registrar of Companies of this Resolution.

ITEM 7 – TO RECEIVE AND APPROVE THE ELECTION COMMISSIONERS REPORT

The Election Commissioner's report was considered read and unanimously approved by the house. Thereafter the new Management Committee Members of the Regional Chapters were considered duly elected for the new 3 year term commencing the 12th AGAM.

ITEM 8 – APPOINTMENT OF THE AUDITORS FOR PERIOD ENDING 31ST DECEMBER 2014 The present Auditor HGA Chartered Accountants were unanimously appointed to continue for 2014 and the Sir Igbal Sacranie' was authorized to fix their remuneration.

ITEM 9 – ANY OTHER BUSINESS

Mr. Salmaan Muhammad presented the International Youth Wing report for 2013 on behalf of the Youth Wing Chairman Mr. Arsalan Nara. During the year Youth have been very active in Face Book with #iCare projects and of course the regional chapter youth have been carrying on their activities locally. The International level programs have been very slow but IA In Shaa Allah it will become more aggressive in the future.

The planned program of the International Youth Wing for the new term will include

- 1. Memoni Language Directory with the Far East Chapter.
- 2. Memoni day to be held at all regional Chapters with the winners to participate at the Global Memoni Day.
- 3. #iCare project under the guidance of Mr. Zubair Chasmawalla to continue to raise funding among the Youth for local welfare projects.

Sir Iqbal Sacranie' requested in future the Senior Members of the WMO should participate at the Youth Meetings and there should be greater participation of the Youth in the WMO and Management Committee. Mr. Bashir Sattar requested in future the Ladies and Youth Wing meetings should not be held parallel to the MC/AGM as this limits the participation. Mr. Haroon Sacranie' of Malawi said the youth in Malawi are very active and the IYC should liaison and support them for greater participation

Ms. Raziya Chasmawalla made a presentation of the Ladies Wing Activities of the India Chapter

ITEM 10 – DUA

President Mr. Satar Dada thanked all present for their corporation for conclusion of the day's proceedings and the meeting closed at 3.15PM after a recital of Dua by Mr. Pir Mohamed Kaliya



Minutes of the 12th Annual General Meeting of The World Memon Organization Charitable Foundation held on 8th November 2014 at Sandton Convention Center, Johannesburg, South Africa

ITEM 1 & 2 – RECITATION OF FEW VERSES FROM THE HOLLY QURAN AND THE WELCOME ADDRESS BY THE CHAIRMAN

These formalities were dispensed with since the meeting was a carry forward from the WMO AGAM

ITEM 3 – TO CONFIRMATION OF THE MINUTES OF THE 11TH AGM HELD ON 17th NOVEMBER 2013 IN DUBAI

The minutes being circulated prior, were considered read and approved as proposed by Mr. Pir Mohamed Kaliya and Seconded by Mr. Mahmood Shaikhani.

ITEM 4 – TO RECEIVE AND APPROVAL THE WMO CF ANNUAL REPORT FOR 2013, PRESENTED BY GENERAL SECRETARY

The WMO CF being circulated prior was considered read and adopted by the house after being proposed by Mr. Shoaib Ismail and Seconded by Mr. Haroon Karim.

ITEM 5 – TO RECEIVE AND APPROVE THE ACCOUNTS FOR PERIOD ENDED 31ST DEC 2013 The Audited Accounts were proposed by Mr. Yusuf Kamdar' and Seconded by Mr. Ahmed Shaikhani and thereafter approved by the house.

ITEM 6 – TO CONSIDER AND IF THROUGH FIT TO APPROVE THE PROPSOED AMENDMENTS TO THE CONSTITUTION

The Governance Committee member and Trustee Mr. Bashir Sattar explained the step by step process in the merger of the WMO and WMO CF and the affect on the Merger on the 2 organizations. Thereafter the proposed merger was unanimously approved by the house and the following resolutions were passed.

- 1. to accept directly and with immediate effect the registered membership of the World Memon Organisation as the registered membership of the World Memon Organisation Charitable Foundation;
- 2. to accept all assets and liabilities of the World Memon Organisation which are transferred to the World Memon Organisation Charitable Foundation;
- 3. to accept the assignment of the working name of "the World Memon Organisation" and "the WMO" and to adopt and utilize these as the working names of the World Memon Organisation Charitable Foundation;
- 4. to formally adopt on behalf of all of the registered members of the World Memon Organisation Charitable Foundation the Constitution of the World Memon Organisation Charitable Foundation (in accordance with their unanimous resolution approving the Constitution passed at the General Assembly Meeting of the World Memon Organisation Charitable Foundation held at the Sandton Convention Centre, Johannesburg, South Africa, on the 08 of November 2014.



- 5. to replace the original Articles of Association of the World Memon Organisation Charitable Foundation with the amended Articles of Association appended hereto
- 6. to notify the Registrar of Companies of the said amendments to the Articles of Association of the World Memon Organisation Charitable Foundation;
- 7. to notify the Charity Commission of England and Wales of the said amendments to the Articles of Association of the World Memon Organisation Charitable Foundation;
- 8. in accordance with Clause 34.4 of the Constitution of the World Memon Organisation Charitable Foundation to appoint and authorize any two of the Office Bearers of the Board of Management of the World Memon Organisation Charitable Foundation for the time being as joint signatories of the World Memon Organisation Charitable Foundation to sign all cheques and other financial documents on behalf of the World Memon Organisation Charitable Foundation and to execute in the name of the World Memon Organisation Charitable Foundation and on behalf of the Board of Management of the World Memon Organisation Charitable Foundation for the time being all assurances or other deeds or instruments for giving effect to any decisions resolutions or transactions to which the World Memon Organisation Charitable Foundation is a party.

In addition the following special resolution was also passed unanimously by the house

"If any office bearer, namely the Vice President or the Assistant Secretary General in any Regional Chapter has served either one or two terms of two year as at 8th November 2014, they shall be eligible for a further term of 3 years for the same position by virtue of this Special Resolution. Thereafter eligibility shall be subject to the terms of the new constitution of the WMOCF (WMO) as adopted on the 8th November 2014."

ITEM 7 – APPOINTMENT OF THE AUDITORS FOR PERIOD ENDING 31ST DEC 2014
The present Auditor HGA Chartered Accountants were unanimously appointed to continue for 2014
and the Sir Igbal Sacranie' was authorized to fix their remuneration

The meeting closed at 3.40PM



List of Attendees

12th AGAM of WMO and 12th AGM of WMO CF 8th November 2014

	Name	Chapter
1	Hamid Nathani	India
2	A Ismail	Middle East
3	A C Saleem	Far East
4	A Ebrahim	, a. 2001
5	A Essa	Africa
6	A Jabbar Fazil	Pakistan
7	A K Ismail	Africa
8	A Kalla	Africa
9	A Karim	Pakistan
10	A Majid Ranani	India
11	A Razak Essach	
12	Abdul Akoo	Africa
13	Abdul Gaffar Patel	7111100
14	Abdul Hamid Munshi	Middle East
15	Abdul Karim Meghani	Pakistan
16	Abdul Satar Dada	Africa
17	Abdul Wali	Pakistan
18	Hawa Abdullah	Pakistan
19	Aboobaker Siddiq Lakhani	Pakistan
20	Ahmed N	
21	Ahmed Karim A Gadit	Middle East
22	Ahmed Nawala	
23	Ahmed Shaikhani	Middle East
24	Amin Abdul	Far East
25	Amina Ganny	Pakistan
26	Anwar H Moosa	Africa
27	Anwar Habib	Far East
28	Anwar Moosa	Africa
29	Arif Panjabi	Pakistan
30	Ashraf Moosa	Africa
31	Ashraf Satar	Far East
32	Ayesha Dada	Africa
33	Azmina Carrim	Africa
34	B Mohamed	Africa
35	Babo	Africa
36	Bashir Satar	Europe
37	Bilquis Ahmad Karim	Middle East
38	Dr. Farida Mia	Africa
39	Dr. M Imran Chatni	Pakistan
40	Dr. Muhammed Imran	Pakistan
41	Ebrahim Joosub	Africa
42	Esmail Harunani	Europe
43	Farhat Kassim	Middle East
44	Farida Mahomed	Africa

4.5	Farida Mahomed	A firition
45 46		Africa Middle East
	Farok Kassim	iviiddie East
47	Farouk Essa	A.C.:
48	Farzana Mohamed	Africa
49	Farzana Sattar	Europe
50	Fathima Akoo	Africa
51	Fazila Kamdar	Africa
52	Feizul Ayob	Africa
53	Feriel Gutta	Africa
54	Goolam M Jooma Moosa	Africa
55	Gulam Aboola	Africa
56	Gulshan Ashraf	Far East
57	Gutta Haroon	Africa
58	H M Shahzad	Pakistan
59	Hafiz Begum	
60	Haiizeda Mangoria	Pakistan
61	Hajra Cassim	
62	Hameed	Pakistan
63	Hamida Mongroovia	Pakistan
64	Hanif Osman	Europe
65	Haroon Kalla	Africa
66	Haroon Karim	Europe
67	Haroon Mohamed Ebrahim	
68	Hawa Abdullah	Pakistan
69	Hussain A Jakhyra	Africa
70	lfthikar Moosa	Africa
71	lmran Farook	Middle East
72	lmran Panawala	Europe
73	lqbal Gaba	Pakistan
74	lqbal Tabani	Middle East
75	Ismail Gadit	Middle East
76	Jameela Joosab	Africa
77	Khadija Iqbal Yunus	Middle East
78	M Faheer Sattar	Africa
79	M Iqbal Dawood	Middle East
80	M Osman Jafer	Far East
81	M S Tabani	Pakistan
82	M Yasin Kerya	Pakistan
83	M. Yunus Jiwani	Pakistan
84	Mahmood Shaikhani	Middle East
85	Mahmood Zahid Ismail	Africa
86	Mamood Shaikhani	Middle East
87	Mohamed Akoo	Africa
88	Mohamed Arbee	Africa
89	Mohamed Hashim Suleman	
90	Mohamed Nair	
		1



0.1	Mahamad Tar	Africa
91	Mohamed Tar	Africa
	Mohamed Zubair Cashmawala	India
93	Moosa Carrim	Africa Middle East
94	Moshin Pardesi	
95	Muhammad Jaroo Kaas	Pakistan
96	Muhammad Yunus	Pakistan
97	Muhammed Ibrahim Shazad	Middle Feet
98 99	N. R Nasim Haroon	Middle East
100	Nasim Ranani	Europe India
100	Nasreen Tar	Africa
101	Nazir Nathanie	Africa
102	Nazneen Memon	India
103	Nazneen Memon	India
104	Pir Mohamed Kaliya	Pakistan
106	Raeesa Gutta	Africa
107	Rameez Gazani	Pakistan
107	Raziya Chashawala	India
100	Ridwan Mia	Africa
110	Rizwan Shaikhani	Africa
111	Rooksana Akoo	Africa
112	Rozina Cheymawala	India
113	Ruksana Gakhna	Africa
114	S Jiwa	Africa
115	S Vahedna	Middle East
116	Sabera Rafique Noorani	Middle East
117	Sabir Nathani	India
118	Sadaf Vahedna	Middle East
119	Saira Sattar	Europe
120	Samad Essa	1 1 1
121	Sana Shakoor	India
122	Shabbir Merchant	Middle East
123	Sha ee da Joosub	Africa
124	Shafi A Mulani	India
125	Shafique Tayob	Africa
126	Shahid Sangani	Far East
127	Shahzad Iqbal	Pakistan
128	Shamim Osman	Europe
129	Shazia Sangani	Far East
130	Sherbanu Ayob	Africa
131	Shiraz Ahmed Gany	Africa
132	Shiraz Gany	Africa
133	Shoaib Ismail	Pakistan
134	Sikander Sattar	Europe
135	Suliman Noor Mahomed	Africa
136	Sumrin Kalia	Pakistan
137	Syed Mia	Africa
138	Tabaseen A	Pakistan
139	Tahir Ismail Akram	Middle East
140	Tasneen Mohamed	Africa



	114	In
141	Wasood Younus	Pakistan
142	Yashin Sacranie	Europe
143	Yasmin B	Africa
144	Yasmin Cashmawala	India
145	Yasmin Karim	Africa
146	Yasmin Sacranie	Europe
147	Yusuf Aboobaker	Africa
148	Yusuf Bhedhelia	Far East
149	Yusuf Kamdar	Africa
150	Yusuf Suleman	Africa
151	Zafreen Ayob	Africa
152	Zaida Nazir	Africa
153	Zameer Arbee	Africa
154	Zara	Africa
155	Zikar Virani	India
156	Zohra Mohamed	Afrrica
157	Zulekha Iqba I Yunus	Middle East
158	Zunaid Moti	Middle East
159	Zuneid Ayob	Africa

World Memon Organisation 2014 ANNUAL REPORT

Presented by Mr. Shoaib Ismail Mangroria Secretary General, WMO

Honorable Mr. Suliman Noor Mahomed (President of WMO), Mr. Haroon Karim (Chairman of WMOCF), Office Bearers and the honorable members of the Board of Trustees, the Management Committee, the Executive Committee and all other respected members. Assalamualaikum. It gives me great pleasure to present before you the Annual Report of the World Memon Organisation (WMO) for the year ended 31st December 2014.

The WMO has come a long way since its inception over 14 years ago and has achieved many milestones, which are unique, and have never been achieved by any other Memon organization throughout the history of the Memon Community. The WMO has launched numerous welfare schemes for the welfare and well-being of the less-fortunate members of the Memon Community and has facilitated the much needed interaction of the Memons on a global platform.

All the schemes of WMO, launched anywhere in world, have achieved considerable success. This success is measured by the positive change that has come into the lives of the poor and needy people. There are numerous real life success stories of the families. Their happiness is the reason which makes WMO reach out to more and more people and bring about the little BIG difference in their lives.

Another important milestone achieved by WMO is that it has effectively bridged the huge distances separating the Memons, who are scattered across the world. The fact that so many of us are gathered here today in Sri Lanka - the Memon gentlemen, the youth and our sisters - is itself proof to the unity that WMO has achieved, Alhamdulillah.

The WMO has to achieve a lot more and become "a world-class organization which does justice to every Memon on planet Earth", as envisioned by our President, Mr. Suliman Noor Mahomed. All this needs the active support of the Members of the Memon Community from all backgrounds.

The WMO has to adapt to the highest international standards of governance and develop strong Policies and Procedures, with adequate checks and balances, to ensure that all activities of the WMO are carried out most efficiently with maximum benefit from the resources, manpower and time. For this purpose, the WMO has to constantly review its existing resources, funding, investments, infrastructure, internal functioning, governing documents, policies & procedures and bring in necessary changes from time to time.

The WMO has to also adopt and implement all Islamic Principles and the teachings of the Holy Quran and Sunnah because WMO is basically founded for the service of the Muslim Ummah and humanity at large, and the principal aim of WMO is to follow Islamic Teachings.

In search of excellence in service, the WMO and its members have been long reviewing how positive change and growth can be brought in WMO. As a beginning, some major amendments in the governing documents of WMO were approved at the 12th Annual General Meeting which was held at Johannesburg last year. One such approval was that the WMO be merged with WMOCF



and dissolved, after which the WMOCF be renamed as WMO. Also, Specialist Committees have been formed for Audit & Finance, Marketing & Communication, Legal & Compliance, Membership Development and Investment.

This year, at these Meetings in Sri Lanka, new Policies and Procedures have been submitted for approval and formal adoption. These new Policies and Procedures will, Insha Allah, improve the consistency and governance in the organization.

Membership

The real strength of any welfare organization lies in its membership. The WMO, as an international Memon organization, has to put in its best efforts to increase the membership and bring in more Trustees, Patrons and other types of members. It has to also bring in more youth and women. While appreciating the time and efforts put in by many Members in running the day to day activities of WMO, I would appreciate if more and more members of the Memon Community come forward and take part in the activities of WMO.

Alleviation of Poverty

In order to alleviate poverty in the Memon Community, the WMO has tried to address the many causes of poverty which include lack of education, financing, healthcare facilities and opportunities for growth.

No community or individual can succeed without education, which is the light that drives away the darkness of ignorance and helps alleviate poverty. By the Grace of Almighty Allah, the WMO has been able to launch very successful poverty alleviation schemes in its various Chapters, particularly Pakistan, India and Sri Lanka, which not only cater to the educational needs of community but also to its housing, healthcare and financial needs.

The WMO has been able to help hundreds of needy families to acquire a house or a flat. It has helped tens of thousands of students to complete their formal school education, go to college or acquire technical & vocational training. The WMO has provided micro finance, auto rickshaws, sewing machines and vocational training to help those who want to start their own business.

When a child from a poor family is able to acquire the best education and pursue a fruitful career, the entire family benefits and enjoys a better socio-economic life. WMO is striving to educate every Memon child with the determination that "No Memon Child be left without Basic Education". For this purpose, it has initiated the VISION 2020 Program.

Grooming the Memon Youth and Memon Women

Besides children, the other great assets of the Memon Community are our Youth and our Memon Sisters, who have been gifted with immense potential. In order to provide an ideal platform for self-development and to cultivate a spirit of social service in them, Youth Wings and Ladies Wings have been established at every Chapter, which are attracting more and more Memon youth and women. The youth are participating in the 2nd Memon Premier League T20 Cricket Tournament and the 3rd International Youth Conference, which are being currently held in Sri Lanka alongside the 13th AGM of WMO and other meetings.

The International Ladies Wing has launched a global program to support "Children with Special Needs" in order to help these children to grow up to be productive citizens in the world and gain acceptance in the society without any stigma attached to their disabilities.



The Memon – Digital Magazine of WMO

In order to further unite the global Memon Community and bring it closer and keep it well-informed about the activities of WMO, a monthly digital magazine in the name of "THE MEMON" has been launched, which is circulated through email and is also available on the internet. The magazine has become a true representative voice of WMO and the Memon community.

Memon Connections

The Memon Connections is a confidential "Matrimonial Introduction Service" established by the Ladies Wings of all chapters, which are in coordination with each other. This service is specially designed to help Memon families find suitable life partners for their children within the Memon Community. In this age, when the Memon Community is spread far and wide globally, there is a lack of opportunities to meet prospective Memon marriage partners, and WMO hopes to bridge this gap through Memon Connections and help retain the culture, heritage and language of the Memon Community.

Performance of the Chapters

By the Grace of Almighty Allah, the progress at all chapters has been commendable. I would like highlight some of the key social and welfare activities of each Chapter.

The WMO Africa Chapter has launched a Renal Dialysis Project through which Muslim patients are helped financially for dialysis. One other project is the WMO Wheelchair Campaign, wherein wheelchairs are distributed to organizations and needy people. The Chapter also organized various Community Outreach Projects in different regions during the month of Ramadan of 2014. The Chapter also donated, in cash and land, to other organizations such as hospitals. Various sociocultural programs such as get-togethers, picnics, educational classes and youth wing events were held on a regular basis. The Africa Chapter has also started the Memoni Language Classes in Durban, Laudium and Gauteng.

The WMO Far East Chapter is also doing excellent work. Its Micro Finance Scheme provides financial assistance to the needy to enable them to earn a decent livelihood. The Micro Finance Schemes of WMO are an ideal way to eradicate poverty from the community. Further, the WMO Far East Chapter constructed a three-storey building at Darrus-Salam College (DMV) at a cost of US\$ 110,000 in partnership with Euro Charity of UK and Serendib School Development Foundation of Sri Lanka along with contributions from members of the Far East Chapter. The Youth Wing of Far East Chapter is also very active and had conducted a 5-week workshop THE SPEECHSTER 2014.

The WMO India Chapter has been newly registered under the Companies Act on 23rd September 2014 as World Memon Organization Pvt. Ltd. The Chapter is doing commendable work, especially in providing housing to the poor and needy members of the Memon Community in various cities such as Mumbai, Surat, Ahmedabad and other cities of Gujarat. The Youth Wing and the Ladies Wing of the Chapter are also very active.

The WMO Middle East Chapter has been quite active over the last year. I appreciate the Chapter for its continuous efforts in areas of fundraising and membership. Several events and programs were conducted by the Chapter which included Gala Dinners, Fundraisers, Membership Drives, Eid GetTogether and Annual Prize Distribution Ceremony for Students and Huffaz-e-Quran.



The Youth Wing of the Middle East Chapter was extremely active with numerous events to its credit, such as a Photography Competition, Squash Open Tournament, Ladies Badminton Tournament, Indoor Sports Festival, Cricket Tournament, Football Tournament, Bowling Competition and Billiards Championship. The Ladies Wing of the Middle East Chapter also had its share of activities and organized a Picnic, Cookery Demonstration Classes and a Quran Competition.

Moving on to the WMO Europe Chapter, the Chapter has successfully held Membership Drives, Awareness Programs and Fund Raising Campaigns in Europe and the UK. The Chapter has made arrangements to provide free legal and medical consultancy by relevant professionals. The Youth Wing of the WMO Europe Chapter is also very active, especially with regard to promotion of sports such as cricket, volleyball, basketball, badminton, indoor and outdoor football, which has resulted in increased participation of the youth, year after year. The Youth Wing also organizes regular monthly gatherings for families, picnics, Watch-Live Matches programs, Islamic Gatherings and lunches. Similarly, the Ladies Wing at the Europe Chapter regularly holds Charity Events, Yoga and Swimming Classes, Islamic Lectures and other functions for the Memon sisters.

The WMO Pakistan Chapter is one of the most active chapters of WMO and has some very noble welfare schemes, especially in the fields of Rehabilitation wherein financial assistance for housing is provided, and in the field of Education wherein financial aid is provided for school and college education. Under the Rehabilitation Scheme about 1,400 families have been provided with housing help so far. During the year under review, about 10,000 school students and around 1,150 college students were helped. Besides, the Rozgar Scheme provides Auto Rickshaws and Sewing Machines to needy families. And the Micro Finance Scheme provides easy interest-free loans to small businesses.

The Jewel in the Crown of WMO is the Memon Industrial & Technical Institute (MITI) which has so far trained over 50,000 students (both male and female) in 56 vocational and technical courses.

The Pakistan Chapter has very active Youth and Ladies Wings. Programs organized by the Youth Wing during the year under review, such as FEMINAR and SPARK'14, have gained much fame and acclaim. The Ladies Wing of the WMO Pakistan Chapter is the oldest and largest Ladies Wing of all Chapters because it has the most membership. During the year 2014, the Ladies Wing had organized the Pride of Memons Achievers Award wherein Memon Women with outstanding achievements to their credit were honored.

Another mega project of the Pakistan Chapter is the WMO Memon Census Project. With a proper Population Census of the Memon Community, the concerned will be able to make concrete long-term plans for the betterment of the Memon Community.

Funds

The welfare budget of WMO for the current year is over US \$3.1 million. There is an urgent need of raising additional funds, especially for the education and housing schemes. We humbly request the members of the community to come forward and give us a helping hand so that the posterity of the Memon Community can bear the fruits of your generosity.

WMO Audited Accounts

Audited Accounts of all the Chapters have been completed and approved by the Treasurer. Since Africa, and Far East Chapters are separate legal entities and only Middle East and Pakistan are liaison offices of WMO, Compiled Accounts for the year ended 31st December 2014, are presented herewith for your review and approval.



The WMO Website

The website of WMO www.wmoworld.com has been re-launched with a new modern look. All the latest news and information about WMO along with downloadable documents and the digital magazine of WMO – THE MEMON are available at the website.

Thanks and Acknowledgment

First of all, I would like to thank all the Office Bearers of WMO, the Board of Trustees, the Executive Committee, the Management Committee and all members of WMO for their continuous and timely support in discharging my duties. I also wish specially thank Mr. Shahid Sangani, COO, for his constant feedback and assistance.

I gratefully acknowledge the generous contributions of the philanthropists, Trustees, Patrons, other members and well-wishers, without whose timely support, we would not have been able to pursue the various goals of WMO.

We are grateful to the Office Bearers and all members of the WMO Far East Chapter for the excellent arrangements made for the 13th Annual General Meeting and other meetings.

The WMO has been formed for the service of humanity and will continue SERVING MANKIND and UNITE the Memon Community, UPHOLD its customs and values and UPLIFT the less fortunate members, Insha Allah.

May Almighty Allah Bless us in our endeavours to serve the humanity and give us the strength and guidance to ameliorate the sufferings of the less fortunate members of our Community. Ameen

Shoaib Ismail Mangroria Secretary General, WMO, Karachi, dated: 15th August 2015



World Memon Organisation Treasurers Report for Financial Year Ending 31st December 2015

As Salaamu Alaikum,

Jazak Allah for the confidence in appointing me the Treasurer of WMO Global.

We have made excellent progress in streamlining WMO in the following areas:

- 1. Proposing consistent policies and procedures;
- 2. Preparing Quarterly Management accounts;
- 3. A consolidated view of WMO bank accounts in each Chapter;
- 4. Having a central fixed asset register of Land and Buildings owned by WMO;
- 5. Preparing a consolidated set of Financial statements of WMO globally;
- 6. Proposing consistent accounting policies for each Chapter;
- 7. Working towards one financial year end and registered entities as either a foreign branch or subsidiary of WMO.

In my role as Chairman of the Governance committee, we had the restructuring of WMO and WMO CF approved and we are in the process of combining the Financial statements of these two entities which will avoid duplication. We are awaiting the formal approval from the Charities Commission and the Registrar Companies in UK of the revised constitution to confirm effective date.

For the first time, our investment in properties in Dubai have been appropriately recorded in the Financial statements of WMO Middle East and have increased in value significantly. In addition, we have a better control of rental income from these properties and we are thankful to Leisure Homes for managing this portfolio free of charge for WMO.

Overall, a lot has been achieved since the last AGAM and Insha Allah, this will lay a strong foundation for WMO to grow from strength to strength in a more transparent manner that will result in a significant increase in membership and Zakat collections in the future.

Yunus Suleman Treasurer, WMO



WORLD MEMON ORGAINSATION COMPILATION STATEMENT OF FINANCIAL POSITION

As at FOR THE YEAR ENDED 31 DECEMBER 2014	Note	31.12.2014 USD '000	31.12.2013 USD '000
ASSETS	. 10 10	332 333	002 000
Non - Current Assets			
Property , plant and equipment	01	313	337
Investment property	02	3,350	2,365
Long term deposits	03	223	281
Long term investments	04	262	128
Total Non Current Assets		4,148	3,111
Current Assets			
Loans and advances	05	5	3
WHT receivables	06	(0)	3
Other receivables	07	164	129
Short term investments	80	106	85
Bank Balance	09	2,203	2,404
Total Current Assets		2,478	2,624
Current Liabilities			
Accrued expenses and other liabilities	10	138	65
Total Current Liabilities		138	65
Net Assets		6,488	5,670
Financed By			
Members Funds		493	505
Trustee Fund		388	397
Accumilated Surplus		1,668	1,249
Fair Value Adjustments		2,000	1,011
Equity		413	362
WMO Funds		569	550
Building Fund		125	125
Education Fund		34	582
MITI Funds		383	294
Zakath fund		213	367 124
Education Endowment Fund Other Funds	11	136	136
Total	11	66 6,488	92 5,670
rotar		0,400	5,070

World Memon Organisation COMPILATION INCOME STATEMENT For the Year Ended 31 December 2014

		2014	2013
FOR THE YEAR ENDED 31 DECEMBER 2014		JSD '000	USD '000
FOR THE TEAR ENDED ST DECEIVIDER 2014		J3D 000	030 000
<u>INCOME</u>			
Rent income		221	169
Donations/Zakath		2,501	1,908
Tuition and other fees		529	346
Fees and subscription from members		91	51
Trustee Fees		146	10
Income from Hijama Center		20	27
Advertisement Income		34	23
Other Income		26	147
Gains on investment assets		15	14
Lillah received - function		184	3
Micro finance receivable aggregating PR 531,900 (USD 5,319) recognized as			
receivable		-	5
Sub Total		3,766	2,703
<u>EXPENDITURE</u>			
Charitable Activities		2,922	1,578
Professional fees		47	48
Exchange Loss		35	6
Operating Expenses		901	896
Sub Total		3,904	2,528
		-	-
Excess of Income over expenditure for the year		(139)	174
			-
Donations/Zakath		2014	2013
Pakistan	¢	833,099	
CF	\$ \$	237,803	\$ 570,546 \$ 531,381
Africa	\$	157,360	\$ 68,418
Middle East	\$	1,273,228	\$ 737,940
TOTAL	\$	2,501,490	\$ 1,908,285
		2/001/170	Ψ 1/700/200
Exchange rates used as under		<u>2014</u>	2013
Pak Rupees to USD	USD 1	= PKR 100	USD 1 = PKR 100
AED to USD		= AED 3.674	USD 1 = AED 3.674
Sri Lanka Rupees to USD		= LKR 131	USD 1 = LKR 131
South African Rand to USD		= ZAR 11.60	USD 1 = ZAR 10.49

World Memon Organisation COMPILATION FUND STATEMENT For the Year Ended 31 December 2014

FOR THE YEAR ENDED 31 DECEMBER 2014	2014 USD '000	2013 USD '000	
Opening Balance	5,670	4,747	
WMO Funds	19	96	
Education Fund	(548)	225	
MITI	89	13	
Rickshaw Fund	9	3	
Trustee Fund	(9)	(7)	
Zakat Fund	(154)	144	
Members Fund	(12)	-	
Surplus	419	(697)	
Equity	51	(42)	
Endowment Fund	-	136	
National Vacation Training Com Fund	6	-	
Euro Charity Trust Fund	(41)	41	
Fair Value Fair Value	989	1,011	
Balance as at 31st December 2014	6,488	5,670	

Exchange rates used as under	<u>2014</u>	<u>2013</u>
Pak Rupees to USD	USD 1 = PKR 100	USD 1 = PKR 100
AED to USD	USD 1 = AED 3.674	USD 1 = AED 3.674
Sri Lanka Rupees to USD	USD 1 = LKR 131	USD 1 = LKR 131
South African Rand to USD	USD 1 = ZAR 11.60	USD 1 = ZAR 10.49

World Memon Organisation COMPILATION STATEMENT OF CASH FLOW

For the Year Ended 31 December 2014

FOR THE YEAR ENDED 31 DECEMBER 2014		2014 USD '000
Cash Flows from Operating Activities		
Surplus for the year		(139)
Adjustment for : Depreciation		45
Operating surplus before working capital change		(94)
Working Capital Adjustments (Increase) / Decrease in Receivable Increase in current liabilities		(38) 78
Net Cash Flow from Operating Activities		(54)
Cash Flows from Investing Activities		
Purchase of property, plant and Equipment Increase in short term investment Increase in investment property decrease in long term deposit		(21) (21) 4 58
Increase in long term investment Net Cash Flow from Investing Activities		(134)
Movement of funds during the year National Vocational and Technical Training Commission Fund Euro charity trust - fund		7 (41)
Net Movement of Funds During the Year		(34)
Net Increase / (Decrease) in Cash and Cash Equivalent		(202)
Cash and cash equivalents at the beginning of the year		2,404
Cash and cash equivalents at the end of the year	Note 09	2,202

World Memon Organisation Notes to the Financial Statements For the Year Ended 31 December 2014

01 - PROPERTY PLANT & EQUIPMENT

Description	Cost/Valution		<u>Depreciation</u>		<u>WDV</u>	
Balance as at 01st January 2013	\$	694,311	\$	287,951	\$	406,360
Additions / Charges During 2013	\$	17,663	\$	87,110	\$	(69,447)
Balance as at 31st December 2013	\$	711,974	\$	375,060	\$	336,913
Additions / Charges During 2014	\$	21,165	\$	45,076	\$	(23,912)
Balance as at 31st December 2014	\$	733,138	\$	420,137	\$	313,002

02 - INVESTMENT PROPERTY

<u>Description</u>	Cost/Valution		<u>Depreciation</u>		WDV/ Valuation	
Balance as at 01st January 2013	\$	1,020,310	\$	15,843	\$	1,004,467
FV Adjustments / Depreciation during 2013	\$	1,364,503	\$	3,961	\$	1,360,542
Balance as at 31st December 2013	\$	2,384,813	\$	19,804	\$	2,365,009
FV Adjustments / Depreciation during 2014	\$	988,971	\$	3,961	\$	985,010
Balance as at 31st December 2014	\$	3,373,784	\$	23,765	\$	3,350,019

03 - LONG TERM DEPOSITS

<u>Description</u>	Cos	t/Valution
Balance as at 01st January 2013	\$	206,854
Liquidated during 2013	\$	(500)
Additions During 2013	\$	75,056
Balance as at 31st December 2013	\$	281,410
Liquidated during 2014	\$	(51,387)
Written Off during 2014	\$	(6,890)
Balance as at 31st December 2014	\$	223,132



04 - LONG TERM INVESTMENTS

<u>Description</u>	<u>Cos</u>	t/ Valution
Balance as at 01st January 2013	\$	126,137
FV Adjustments during 2013	\$	1,740
Balance as at 31st December 2013	\$	127,877
Additions during 2014	\$	134,000
Balance as at 31st December 2014	\$	261,877

05 - LOANS & ADVANCES

	2014	<u>2013</u>
Suppliers	\$ 3,564	\$ 1,150
Employees	\$ 1,277	\$ 1,499
	\$ 4,841	\$ 2,649

06 - WHT RECIEVABLES

	<u>2014</u>	<u>2013</u>
Balance at the beginning	\$ 2,871	\$ 1,897
Additions During the year	\$ 730	\$ 974
Write Off	\$ (3,601)	
Balance at the end	\$ (0)	\$ 2,871

07 - OTHER RECIEVABLES

<u>2014</u>		2013
\$ 56,180	\$	33,743
\$ 1,406	\$	-
\$ 5,249	\$	5,319
\$ -	\$	33,112
\$ 70,047	\$	54,121
\$ 449	\$	2,462
\$ 13,959	\$	-
\$ 268	\$	-
\$ 13,052	\$	-
\$ 3,318	\$	-
\$ 163,929	\$	128,757
\$ \$ \$ \$ \$	\$ 56,180 \$ 1,406 \$ 5,249 \$ - \$ 70,047 \$ 449 \$ 13,959 \$ 268 \$ 13,052 \$ 3,318	\$ 56,180 \$ 1,406 \$ \$ 1,406 \$ \$ 5,249 \$ \$ \$ 5,249 \$ \$ \$ 70,047 \$ \$ 449 \$ \$ 13,959 \$ \$ 268 \$ \$ 13,052 \$ \$ 3,318 \$



08 - SHORT TERM INVESTMENTS

More than 6 months upto 12 Months Less than 6 months upto 6 months

<u>2014</u>	2013
\$ 106,000	\$ 30,000
\$ -	\$ 55,000
\$ 106,000	\$ 85,000

09 - BANK BALANCES	<u>2</u> 0	<u> </u>		<u>20</u>	<u>13</u>	
	<u>Domestic Curr :</u>		<u>USD</u>	Domestic Curr:		<u>USD</u>
WMO PC	PKR 69,880,255	\$	698,803	PKR 114,980,970	\$	1,149,810
WMO ME	AED 2,987,740	\$	813,322	AED 1,635,987	\$	445,348
WMO CF	\$ 148,477	\$	148,477	\$ 210,084	\$	210,084
WMO UK	\$ 129,627	\$	129,627	\$ 236,788	\$	236,788
WMO FE	LKR 47	\$	0	LKR 5,047	\$	39
WMO AFRICAN	ZAR 4,790,282	\$	412,955	ZAR 3,796,472	\$	361,913
		\$	2,203,184		\$	2,403,982

10 - ACCRUED EXPENSES AND OTHER LIABILITIES

Account Caladra O. Labellitics	_	Pakistan	ME	MANORE	WMOUN	WMO FC	TOTAL
Coldinate O control of the control of	•						1012
Accrued Salanes & Liabilities	*	25,926				30	25,926
Other Liabilities	S	12,151				•	12,151
For Expenses		S	5,444			•	5,444
Refundable Deposit		\$	3,429			•	3,429
Unearned Rent Income		55	12,177			•	12,177
Accruais			S	1,026		ν,	1,026
Other Creditors				S	4,439	V 5	4,439
Audit Fees						\$ 153 \$	153
	s l	38,078 \$	21,051 \$	1,026 \$	4,439	\$ 153 \$	64,746
As at 31st December 2014							
		Pakistan	ME	WMOCF	WMO UK	WMO FC	TOTAL
Accrued Salaries & Liabilities	S	34,462					34,462
Other Liabilities	45+	13,846				•	13,846
For Expenses		·s	40,371			•	40,371
Refundable Deposit		\$	4,804			•	4,804
Unearned Rent Income		15	24,618			•	24,618
Advances		S	10,889				10,889
Accruais						•	Ä.
Other Creditors				S	2,250	•	2,250
Audit Fees			S	6,113		\$ 183 \$	6,296
Ladies toastmaster						\$ 704 \$	704
Secretarial fees					377	\$ 103 \$	103
Annual return						\$ 82 \$	82
	s	48,307 \$	80,682 \$	6,113 \$	2,250	\$ 1,073 \$	138,425



World Memon Organisation (Company limited by guarantee)

Report and Audited Accounts
31 December 2014



Report and accounts

Contents

Company information

Directors' report

Statement of Director's responsibilities

Independent Auditors' report

Income and expenditure account

Balance sheet

Notes to Financial statements

World Memon Organisation Company Information

Directors Bashir Sattar Iqbal Sacranie

Auditors HGA Sir Robert Peel House 344-348 High Road Ilford Essex IG1 1QP

Registered office 3, Weir Road Balham London SW12 0LT

Registered number 04293656

World Memon Organisation Company limited by guarantee Registered number: 04293656

Directors' Report

The directors present their report and accounts for the year ended 31 December 2014.

Principal activities

The company's principal activity during the year continued to be of Social work.

Directors

The following persons served as directors during the year:

Bashir Sattar Iqbal Sacranie

Small company provisions

This report has been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

This report was approved by the board on 30 July 2015 and signed on its behalf.

Bachir Sattar Director

World Memon Organisation Company limited by guarantee Statement of Directors' Responsibilities

The directors are responsible for preparing the report and accounts in accordance with applicable law and regulations.

Company law requires the directors to prepare accounts for each financial year. Under that law the directors have elected to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the company and ofthe profit or loss of the company for that period. In preparing these accounts, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

World Memon Organisation Company limited by guarantee Independent auditors' report to the member of World Memon Organisation

We have audited the accounts of World Memon Organisation for the year ended 31 December 2014 which comprise the Profit and Loss Account, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and the Financial Reporting Standard For Smaller Entities (effective April 2008) (United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities).

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of directors and auditors

As explained more fully in the Statement of Directors' Responsibilities, the directors are responsible for the preparation of the accounts and for being satisfied that they give a true andfair view. Our responsibility is to audit and express an opinion on the accounts in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's (APB's) Ethical Standards for Auditors.

In accordance with the exemption provided by APB Ethical Standard - Provisions Available for Smaller Entities (Revised), we have prepared and submitted the company's returns to the tax authorities and assisted with the preparation of the accounts.

Scope of the audit of the accounts

A description of the scope of an audit of financial statements is provided on the APB's website at www.frc.org.uk/apb/scope/private.cfm

Opinion on the accounts

In our opinion the accounts:

- give a true and fair view of the state of the company's affairs as at 31 December 2014 and of its loss for the year then
 ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion the information given in the Directors' Report for the financial year for which the accounts are prepared is consistent with the accounts.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matterswhere the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the accounts are not in agreement with the accounting records and returns; or
- · certain disclosures of directors' remuneration specified by law are not made; or
- · we have not received all the information and explanations we require for our audit; or
- the directors were not entitled to prepare the accounts and the directors' report in accordance with the small companies regime.

Naveed Ahmad (Senior Statutory Auditor) for and on behalf of

HGA

Chartered Accountants and Registered Auditors

Sir Robert Peel House, 344-348, High Road Ilford Greater London



World Memon Organisation Company limited by guarantee Profit and Loss Account for the year ended 31 December 2014

	Notes	2014 \$	2013 \$
Income		6,974	1,026
Administrative expenses		(16,705)	(4,449)
Operating loss		(9,731)	(3,423)
Other interest receivable and similar income		320	450
Loss on ordinary activities before taxation		(9,411)	(2,973)
Tax on loss on ordinary activities		-	-
Deficit/Surplus for the year		(9,411)	(2,973)
Retained surplus brought forward		370,674	373,647
Retained surplus carried forward		361,263	370,674

World Memon Organisation Company limited by guarantee Balance Sheet as at 31 December 2014

	Notes		2014 \$		2013 \$
Current assets			Ψ		Ψ
Debtors	2	365,537		269,976	
Cash at bank and in hand		129,627		236,788	
	_	495,164		506,764	
Creditors: amounts falling du	e				
within one year	3	(2,250)		(4,439)	
Net current assets	_		492,914		502,325
Net current assets			492,914		302,323
Net assets		_	492,914		502,325
		_	_	_	
Capital and reserves					
Accumulated Fund b/fwd			131,628		131,628
Profit and loss account	4		361,286		370,697
Observational devices from the		-	400.044	_	500.005
Shareholder's funds		_	492,914	_	502,325

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The member has not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

Director
Approved by the board on 30 July 2015



World Memon Organisation Notes to the Accounts for the year ended 31 December 2014

1 Accounting policies

Basis of preparation

The accounts have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015).

Turnover

Turnover represents the value, net of value added tax and discounts, of goods provided to customers and work carried out in respect of services provided to customers.

Depreciation

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Plant and machinery 20% straight line Motor vehicles 25% straight line

2	Debtors	2014 \$	2013 \$
	Other debtors	365,537	269,976
3	Creditors: amounts falling due within one year	2014 \$	2013 \$
	Other creditors	2,250	4,439
4	Reserves	2014 \$	
	At 1 January 2014 Loss for the year	239,069 (9,411)	
	At 31 December 2014	361,286	



World Memon Organisation Detailed profit and loss account for the year ended 31 December 2014

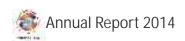
	2014 \$	2013 \$
Sales	6,974	1,026
Administrative expenses	(16,705)	(4,449)
Operating loss	(9,731)	(3,423)
Interest receivable	320	450
Loss before tax	(9,411)	(2,973)

World Memon Organisation Detailed profit and loss account for the year ended 31 December 2014

	2014 \$	2013 \$
Sales		
Sales	6,974	1,026
Administrative expenses		
General administrative expenses:		
Bank charges	205	143
Sundry expenses	-	1,014
	205	1,157
Legal and professional costs:		
Audit fees	2,250	2,000
Other legal and professional	14,250	1,292
	16,500	3,292
	16,705	4,449



Trustees' report and financial statements
For The Year Ended
31 December 2014



World Memon Organisation Charitable Foundation Report and accounts Contents

	Page
Trustees' Report	1-2
Independent auditors' report	3-4
Statement of Financial Activities	5
Balance sheet	6
Notes to account	7 to 10

World Memon Organisation Charitable Foundation

The report of the trustees

Introduction

The trustees present their annual report and accounts for the year ended 31 December 2014. The board of trustees are satisfied with the performance of the charity during the year and the position at 31 December 2014 and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

Name, registered office and constitution of the cha rity

The Principal Office is 3, Weir Road, Balham, London. SW12 8UW

Charity Registration Number 1101413

Objectives and Activities of the Charity

Assisting and promoting the religious, technical and professional, general and further education of Memons including education concerning the cultural and religious identity, customs and language of the world wide Memon community.

Transactions and Financial position

The financial statements are set out on pages 5 to 10. The financial statements have been prepared implementing the 2005 Revision of the Statement of Recommended Practice for Accounting and Reporting by Charities issued by the Charity Commission for England and Wales (revised in June 2008) and in accordance with the Financial Reporting the Financial Reporting Standard for Smaller Entities (effective April 2008). As stated in the introduction to this report, the trustees consider the financial performance by the charity during the year to have been satisfactory.

The members of the Board of Trustees of the Charity during the year ended 31 December 2013 were :-

Director Haroon Karim 30 Birchwood Road, London. SW17 9BQ
Director Nowsad Abdul Gani 9, Dickenswood Close, Upper Norwood, London.

SE19 3LA

Director Bashir Sattar 117, Totteridge Lane, London. N20 8DZ Secretary Bashir Sattar 117, Totteridge Lane, London. N20 8DZ

Statement as to disclosure of information to audito rs

The trustees, in their capacity as directors, state that so far as each of the directors at the time this report was approved are aware:-

- a) There is no relevant audit information of which the auditors are unaware, an
- b) The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and establish that the auditors are aware of that information.

Auditors

HGA
Chartered Accountants & Registered Auditors
Sir Robert Peel House
344-348 High Road
Ilford, Greater London
IG1 4TG

Statement of Trustees' Responsibilities

Bashir Sattar

The Charities Act, requires the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the Charity. In preparing those financial statements the Board is required to :-

Select suitable accounting policies and then apply them consistently;

Make judgements and estimates that are reasonable and prudent; and

Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for the prevention and detection of fraud and other tregularities.

The trustees are also responsible for the contents of the trustees' report, and the responsibility of the auditor in relation to the trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no inconsistencies with the figures disclosed in the financial statements.

This report was approved by the board of trustees on 30 July 2015.

Haroon Karim

World Memon Organisation Charitable Foundation Independent Auditors' Report

Report of the independent auditors to the trustees of World Memon Organisation Charitable Foundation

We have audited the financial statements of World Memon Organisation Charitable Foundation for the year ended 31 December 2014which comprise the Statement of Financial Activities, the Profit and Loss Account, the Statement of Recognised Gains and Losses, the Balance Sheet and the related notes, as set out on Page 9 to 10. These financial statements have been prepared in accordance with the Charities Act 2011 (The Act) and with the Financial Reporting Standard for Smaller Entities, effective April 2008, and in accordance the requirements ofthe Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, effective April 2005, revised in June 2008 (The SORP), adapted to meet the needs of unincorporated organisations, under the historical cost convention and inaccordance with the accounting policies set out in the notes to the financial statements.

Respective responsibilities of trustees and the auditors

As described in the Statement of Trustees' Responsibilities on page 3 the charity's trustees are responsible for the preparation of the Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards, (United Kingdom Generally Accepted Accounting Practice).

We have been appointed as auditors under section 144 of the Act and report in accordance with regulations made under that Act. Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland) and in accordance with the Charities (Accounts and Reports) Regulations 2008 .Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with in accordance with the Act and with all applicable United Kingdom Accounting Standards.

We also report to you if, in our opinion, the information given in the Trustees' Annual Report is not consistent with those financial statements, if the charityhas not kept sufficient accounting records, if the charity's financial statements are not in agreement with these accounting records or if we have not received all the information and explanations we require for our audit.

We also report to you if, in our opinion, the Report of the Trustees is materially inconsistent with the financial statements, if the charity has not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or if information specified by law regarding trustees' remuneration and transactions with the charity is not disclosed.

Basis of opinion

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board and in accordance with the Practice Note ' The Audit of Charities in the United Kingdom', revised in December 2008. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the trustees in the preparation of the financial statements, and of whether theaccounting policies are appropriate to the charity's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

World Memon Organisation Charitable Foundation Independent Auditors' Report

Opinion

In our opinion :-

the financial statements comply with the requirements of regulation 8 of the Charities (Accounts and Reports) Regulations 2008 and give a true and fair view, in accordance with United Kingdom Generally Accepted Accounting Practice applicable to smaller entities of the state of the charity's affairs as at 31 December 2014 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended; and the financial statements have been properly prepared in accordance with the requirements of the SORP;

Eligibility to carry out audit and status of audit

We confirm that we are eligible under S.144(2) of the Act to conduct this audit, and that this report is a report in respect of an audit carried out under section 144 of the Act and in accordance with the related regulations.



Signed by **Naveed Ahmad**, as senior statutory auditor on behalf of

HGA

Chartered Accountants & Registered Auditors

Sir Robert Peel House 344-348 High Road Ilford, Greater London IG1 1QP

The date upon which our opinion is expressed is :- 30 July 2015

Statement of financial activities For the period ended 31 December 2014

		Unrestricted Fund	Restricted Fund	2014 Total	2013 Total
	Notes	\$	\$	\$	\$
Incoming Resources					
Voluntary income	2	_	237,803	237,803	531,381
Investment income	3	-	, =	, =	-
Total Incoming Resources		-	237,803	237,803	531,381
Resources Expended					
Charitable activities	4		391,384	391,384	583,835
Governance costs	5	6,113		6,113	2,000
Other resources expended	6	286		286	759
Total Resources Expended		6,399	391,384	397,783	586,594
Net incoming resources before other recognised losses		(6,399)	(153,581)	(159,980)	(55,213)
Gross transfer between funds					
Other recognised losses					
Gains/(Losses) on investment assets			-	-	1,740
Exchange gains/ (losses)		(2,275)	_	(2,275)	(6,285)
Net movement in funds		(8,674)	(153,581)	(162,255)	(59,758)
Total funds brought forward		566,959	-	566,959	626,717
Total funds carried forward		558,285	(153,581)	404,704	566,959

Balance Sheet as at 31 December 2014

		20 1	2014		3
	Notes	\$	\$	\$	\$
Fixed Assets					
Investments	7		127,877		127,877
Current Assets					
Current portion of investment Cash at Bank	8	500,000 148,477 648,477		500,000 210,084 710,084	
Creditors: amounts falling due within one year	10	(371,650) (371,650)		(271,002) (271,002)	
Net current assets			276,827		439,082
Net assets		=	404,704	_	566,959
Funds					
Unrestricted	11		388,205		396,879
Restricted	12		16,499		170,080
Total Funds		=	404,704	_	566,959

These financial statements have been prepared in accordance with the provisions applicable to Companies subject to Small Companies Regime.

The financial statements were approved by the board onand signed on its behalf by

Bashir Sattar Haroon karim Director Director

Notes to the financial statements
For the period ended 31 December 2014

1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year, except as stated otherwise.

1.1. Basis of accounting

The financial statements have been prepared under the historical cost convention as modified by the revaluation of investments at market value, and are in accordance with the applicable accounting standard, the Statement of Recommended Practice "Accounting and Reporting by Charities" revised in June 2008 (SORP 2008) and the Companies Act 2006.

1.2. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of donations and gifts and is included in the Statement of Financial Activities when receivable. Gifts donated for resale are included as incomewhen they are sold. Donated assets are included at the value to the charity where this can be quantified and a third party is bearing the cost. The value of services provided by volunteers has not been included.

Grants, including grants for the purpose of fixed assets, are recognized in full in the Statement of Financial Activities in the year in which they are receivable.

1.3. Resources expended

Expenditure is recognized on an accrual basis as and when a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Resources expended are recognised in the year in which they are incurred.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

1.4. Foreign currency

Monetary assets and liabilities denominated in foreign currencies are translated into dollar at the rates of exchange prevailing on the balance sheet date. Transactions in foreign currencies are recorded at the date of the transactions. All differences are taken to the statement of financial activities.

1.5. Investments

Investments held as fixed assets are revalued at cash in value and net value at the balance sheet date and the gain or loss taken to the statement of financial activities.

1.6. Interest receivable

Interest on funds held on deposit is included when receivable by the charity.

1.7. Fund accounting

Unrestricted funds are available to use to further any of thepurposes of Company. Designated funds are unrestricted funds of the Company which have been set aside to funds particular future activities of the Company. Restricted funds are donated for particular areas of the charity work or specific projects undertaken.

		Unrestricted Fund \$	Restricted Fund \$	2014 Total \$	2013 Total \$
2.	Voluntary income				
	Donation Zakat Fund Education Trustees' subscriptions		237,803 -	237,803 - -	531,381 - -
			237,803	237,803	531,381
			Unrestricted Fund	2014	2013
3.	Investment income		\$	\$	\$
	Interest received			-	-
			<u> </u>		
		Unrestricted Fund \$	Restricted Fund \$	2014 Total \$	2013 Total \$
4.	Costs of charitable activities	·	·	·	·
	Donation Education / Scholarships Welfare - Zakat Fund		391,384	391,384	583,835
			391,384	391,384	583,835
5.	Governance Costs	Unrestricted Fund \$	Restricted Fund \$	2014 Total \$	2013 Total \$
J.		Ψ	Ψ	Ψ	Ψ
	Late filing fees Audit fees Legal & Professional	6,113 -		6,113	2,000
	Bookkeeping Services	-		-	-
		6,113		6,113	2,000
6.	Other resources expended				
	Interest and charges			286	759
			<u>-</u>	286	759
			_		

7 Investments

	Cash deposit \$	Investment in bonds \$	2014 Total \$	2013 Total \$
Market value at the start of the year	7,397	120,480	127,877	126,137
Additions			-	-
Disposals				-
Net Gain/(loss) on revaluation			-	1,740
Shown under current assets				-
Market value at the end of the year	7,397	120,480	127,877	127,877

The above investments are held in the UK and abroad. Material elements are as follows:

 Aegon
 120,480

 Islamic Bank of Britain
 7,397

 127,877

8	Current portion of Buy back investment	2014	2013
		Total	Total
		\$	\$
	Investment at the start of the year	500,000	500,000

As at 31 December 2014 500,000 500,000

The Company had acquired certain area in the project of ARY business avenue (a related party) on buy back basis with the agreed term of pay back of USD 500,000 on 5th of October 2010. The Trustees have decided to reinvest money by passing a resolution on 26th November 2011 and authorised Mr. Pir mohammad Kaliya, Secretary General and Trustee of WMOCF in making, to sign a Memorandum of Understanding (MoU) with Mr. Haji Abdul Razzak Yaqoob, Chairman of ARY Group of Companies on 12th November 2011 regarding the transfer of 16 shops measuring 12.343sft in International City, Dubai UAE valuing AED 3,704,100 on the gross rate of AED 300 per square foot against an AED 3,571,450 outstanding under three Buy Back Agreements. The value of the Buy Back Agreement signed between Mr. Haji Abdul Razzak Yaqoob and WMOCF is AED 1,836,750 (USD 500,000), the other agreements are in the name of World Memon Organisation (WMO) an organisation which has a close relationship with WMOCF and is considered a related party. Initially the Trustees applied NOC for the transfer of 12 shops out of 16 in the name of WMOCF but at a later stage the authorities in the UAE denied registration on the legal grounds that the shops cannot be transferred in the name of Charitable Foundation. Consequently, the office bearers decided to register the shops in the name of World Memon Organisation (WMO) and the process is under way to transfer 12 shops in the name of WMO. The Trustees envisage that the transfer will be completed before the upcoming Annual General Meeting.

9 Taxation

The charity's activities fall within the exemptions afforded by the provisions of the Income and Corporation Taxes Act 1988. Accordingly, there is no taxation charge in these accounts.

10	Creditors: amounts falling due within one year	2014 \$	2013 \$
	Owing to related undertaking - WMO Accruals	269,976 1,026	269,976 4,065
		271,002	274,041

11 Unrestricted funds

Fund balances at 31 December 2014 are represented by:

	At 01/01/2014 \$	Incoming resources \$	Outgoing resources \$	Transfers \$	At 31/12/2014 \$
Trustees' subscriptions, Interest Income	396,879		(6,399)	-	390,480
donation and exchange gains	=		(2,275)	-	(2,275)
Revaluation Gain / Loss	-	-	-	-	=
Widow and Welfare	-	-	-	-	-
Education / Scholarship	-	=	=	=	-
	396,879		(8,674)		388,205

12 Restricted funds

Fund balances at 31 December 2014 are represented by:

	At 01/01/2014 \$	Incoming resources \$	Outgoing resources	Transfers \$	At 31/12/2014 \$
Education / Scholarship Zakat	- 170.080	- 237.803	(391,384)	_	- 16,499
_u.u.	170,080	237,803	(391,384)		16,499

13 Company limited by guarantee

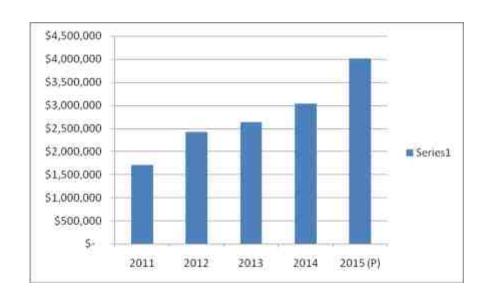
World Memon Organisation Charitable Foundation is a company limited by guarantee and accordingly does not have a share capital. Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of its beingwound up while he or she is a member, or within one year after he or she ceases to be a member.

World Memon Organisation 2014 Zakat Report

Assalamu Allaikum Warakhmathulla Wabarakathua

In the name of Allah, the most beneficent, the most merciful

The positive trend in Zakat Collections witness since 2011 continued unabated for the 4th consecutive year running with a Record collection of over US\$ 3.0M in 2014, an increase of 30% over the previous year. Insha Allah this is set to improve further with a significantly enhanced commitment of US\$ 4.0M agreed upon at the 12th AGAM in Johannesburg by all Chapters



ZAKAT POLICY

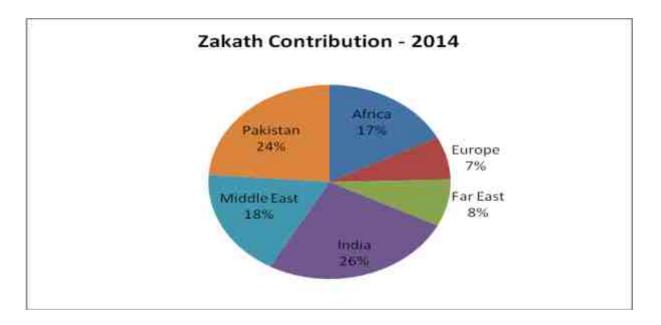
Zakat Policy remained unchanged from the policy adopted at the Board of Trustees meeting held on 23rd June 2012 in London, UK.

ZAKAT COLLECTIONS

Out of the total commitment of US\$ 3,120,000/ a sum of US\$ 3.023,688/ was collected for 2014. This reflects an increase of 32% from the 2013 amounts (US\$) and a 97% success rate on the commitments

Chapter	Commitment		Rcvd
Africa	\$	600,000.00	\$ 530,154.78
Europe	\$	360,000.00	\$ 216,000.00
Far East	\$	240,000.00	\$ 237,921.43
India	\$	720,000.00	\$ 779,858.00
Middle East	\$	480,000.00	\$ 545,972.95
Pakistan	\$	720,000.00	\$ 722,781.19
TOTAL	\$	3,120,000.00	\$ 3,032,688.34

India contributed the maximum to the Kitty with US\$ 780,000/ which is very commendable considering the issues within the chapter in the recent pass. While Pakistan managed to fulfil their commitment, this was US\$ 100,000 less than what was collected in 2013. The performance of Africa in missing the commitment in a worry since this chapter has been a good contributor in the past. Europe continues to experience difficulty in collections, but on a positive note the overall figures are showing an improvement



The issue of contribution not coming during the Calendar year continues to be a challenge and Chapters need to work hard to resolve this and ensure the collections are done during the Calendar year and not leave it from Ramadan to Ramadan.

ZAKAT DISBURSMENTS

As in the past Zakat Collection and Disbursement continues to the Principal Welfare Activity carried out by the WMO.

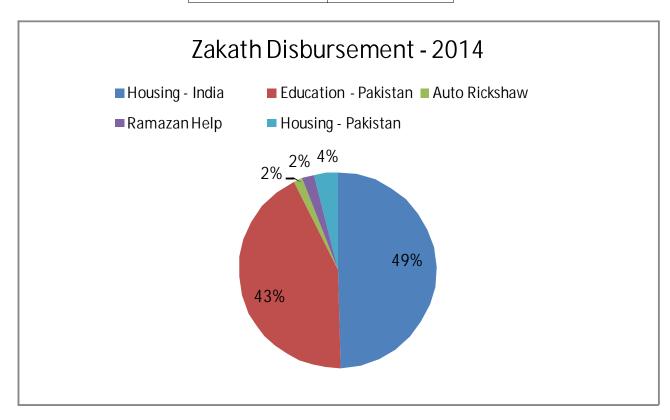
The total commitment was equally committed for projects in India and Pakistan

				Се	nter		
Chapter	Allocation	Local Co	ommitment	Comn	nitment	W	MO Paid
Pakistan	\$ 1,560,000	\$	720,000	\$	840,000	\$	840,000
India	\$ 1,560,000	\$	720,000	\$	840,000	\$	750,000

A delay in finding suitable candidates and housing units for disbursement by the India Chapter resulted in less than full allocation of funds towards the chapter.

Out of the US\$ 840,000 disbursed from the Centre to Pakistan, majority was for Education, with Housing, Auto Rickshaw/Sewing Machines and Ramadan Help getting the Balance.

Housing	\$ 611,081
Auto Rickshaw	\$ 48,707
Ramadan Help	\$ 60,992
Housing	\$ 118,367
TOTAL	\$ 839,149



It must be noted, all Zakat collected by WMO is disbursed within One Calendar Year as required by Sunna.

ZAKAT COMMITMENTS FOR 2015

At the 12th AGAM in Johannesburg a challenging commitment of US\$ 4.0M was agreed by the chapters and Insha Allah as in the past this commitment too will be fulfilled

as at June '15

Chapter	Com	mitment	Rcvd	Bal
Africa	\$	680,000	\$ 309,775	\$ 370,225
Europe	\$	420,000	\$ 20,180	\$ 399,820
Far East	\$	295,000	\$ -	\$ 295,000
India	\$	1,020,000	\$ 1,200,000	\$ (180,000)
Middle East	\$	570,000	\$ 447,069	\$ 122,930
Pakistan	\$	1,020,000	\$ 800,000	\$ 220,000.
TOTAL	\$	4,005,000	\$ 2,777,024	\$ 1,227,975

The Example of those who spend their wealth in Allah's way is similar to that of a grain which has sprouted seven stalks and in each stalk are a hundred grains, and Allah may increase it still more than this for whomever he wills, and Allah is Most Capable, All Knowing (Surah Baqarah 2:261)

Mr. Haroon Karim Chairman, Board of Trustees, WMO 27th July 2015

World Memon Organisation Africa Chapter

Annual Report for 2014



Contents

Board of Management& Attendance of Meetings

- 1. Renal Dialysis Project
- 2. Wheelchair Campaign
- 3. Ramadhaan Projects
- 4. Donations
- 5. APEX Bodies
- 6. Social Events
- 7. Memon Marriage Connections
- 8. Memon Language Classes
- 9. WMO Youth Wing
- 10. Claudius Property WMO Community Hall
- 11. International Zakat
- 12. International AGM hosted by WMO Africa Chapter
- 13. Membership

The Board of Management

NAMES & SURNAMES	DESIGNATION	TOTAL OF 11 BOM MEETINGS FOR THE YEAR 2014
Mr. Haroun Joosub	Regional Vice President	10 meetings attended
Mr. Haroon Gutta	Regional Assistant Secretary	10 meetings attended
Mr. Moosa Carrim	Regional Assistant Treasurer	7 meetings attended
Mr. Yunus Suleman	Committee Member - Trustee	8 meetings attended
Mr. Aslam Kalla	Committee Member - Patron	5 meetings attended
Mr. Solly Suleman	Committee Member - Life	3 meetings attended
Adv Farouk Moosa	Committee Member - Patron	3 meetings attended
Mr. Feizul Ayob	Committee member - Trustee	10 meetings attended
Mr. Gulaam Abdoola	Committee Member - Trustee	1 meeting attended and 1 conference call
Mr. Shafique Tayob	Committee Member - Life	9 meetings attended
Mr. Solly Gani	Memon Ass SA Member [APEX]	0 meetings attended
Mr. A. Razack Moti	Education	0 meetings attended
Mr. Suliman Noor Mahomed	Chairman WMO CF	2 meeting & 2 conference calls
Mr. Satar Dada	President WMO	1 meeting & 1 conference call
Mr. Sayed Mia	Treasurer WMOCF	6 meetings attended
Mr. Asraf Karim	Cape Town Memon Ass	0 meetings attended
Mr. Adam Joosub	SA Memon Foundation Member	0 meetings attended
Mr. Yusuf Kamdar	Trustee	3 meetings attended
	OTHER COMMITTEE MEMBERS	
Ms. Fazila Ismail	Ladies Committee	3 meetings attended & 2 teleconference calls
Mr. AK Ismail	Social Events - Kzn	2 meetings attended & 2 teleconference calls
Mr. Ridwan Sayed Mia	Committee Member - Life	4 meetings attended
Mr. Shabir Moosa	Social Events & Communications	1 meetings attended
Mr. Azim Omar	Youth Wing Co-ordinator	1 meeting attended
Ms. Khashiefa Martin	Administrator & Project Co-ordinator	10 meetings attended



At the meeting of 31st May 2014 the following members were nominated:

- Mr. Haroun Joosub Vice President
- Dr. Haroon Gutta Regional Assistant Secretary
- Mr. Moosa Carrim Regional Assistant Treasurer

The BOM of Africa Chapter thanked Yunus Suleman for his efforts and sacrifices made during his time as VP as he ensured that the Africa Chapter had reached new levels and strong systems were put in place. His sterling leadership skills has benefitted the organization tremendously.

1. Renal Dialysis Project – WMO & IMASA:

For most of the year of 2014 4 Muslim patients were placed on the program funded by Zakat contributions made by members. Originally a total of R500 000 was committed towards this projects to fund 5 patients but committee feels due to limited zakat received and International Zakat commitment we need to cap at 4 patients until funding increases.

Committee has requested that IMASA drives the application for medical aid for each patient. Once medical aid becomes effective – WMO will then be able to assist more patients.

Mrs Marshman has passed away in December 2014. We make dua that Allah [SWT] grants her Jannatoel Firdous Aameen. A letter of appreciation was sent by her daughter who was very grateful for the contribution WMO made towards the better lifestyle her mother was offered through their funding of her Dialysis sessions.

2. WMO Wheelchair Campaign:

The wheelchair campaign has been progressing slowly but steadily and we continued to drive it in 2014. BOM had discussions with AWQAF SA as a partner in this project. Further discussions will take place.

65 wheelchairs had been donated by Yusuf Kamdar.

5 wheelchairs had been distributed to various member of the communities.

5 wheelchairs donated to the Rahima Moosa radiography Department.

An additional 20 [WMO in partnership with KPMG] was distributed to special needs children from the Sunshine Association's Nursery School on the 04th December 2014.

3. Ramadhaan Projects:

Committee feels that we should be looking at monthly Zakat collections so that we not only offer assistance during the month of Ramadan but rather throughout the year to needy cases within our Memon community. Various community outreach projects took place in the various regions in the month of Ramadan 2014.

4. Donations:

- A Salaah Khana carpet was donated to the Rahima Moosa Hospital through the generous donation of Mr. Aslam Kalla and a plaque was put on display in the name of WMO
- R250 000 donated to the KZN Children's Hospital section of hospital to be branded by WMO
- 1.1207 hectares land donated by Mr. Sayed Mia in Claudius
- 1 Hectare land donated by Mr. Haroon Karim in Erasmia



5. APEX Bodies:

- The Memon Association of SA has done a great job in distributing bursaries, historically, predominantly in Gauteng which exceeds R4,4 million and WMO agreed for the first time to sponsor students in Kwa Zulu Natal together with the Natal Memon Jamat. A total of R500 000.
- Jama'atun Nisaa in KZN has also done great work and some of their initiatives are as follows: Ayatul Kareema Khatams held monthly at NMJ / Feeding schemes / Wellness Classes / Arts & Crafts Classes / Islamic Studies including various project during the month of Ramadan.
- ASUM -After the 2014 AGM hosted in Gauteng Mr. Haroon Sacranie has become a Trustee of WMO and ensured that X48 life members signed up. We would like to congratulate Mr. Sacranie of his membership as well as his enthusiasm to be an active member of the WMO. His input at meetings and his contributions made to date has been an inspiration to all.

6. Social Events:

WMO Annual family Picnics:

- Cape Town Picnic was hosted on the 02nd March 2014 at the Fernwood Parliamentary Club. This included the 07th AGM of the Memon Association of Cape Town.
- Johannesburg Picnic was hosted on Sunday 11th May 2014 at Image Lifestyle in Fordsburg Gauteng. This was a fun filled day spent with family and friends. A total of just over X150 guests attended and the newly formed WMO Youth Group did an excellent job in facilitating all the kiddies activities as well as keep all the guests occupied with games and activities.
- Durban Picnic was hosted on the 18th May 2014 commencing with a Fajr walk. Excitement built up right until the moment when the true spirit of it being a WMO function was when the President Mr. Sattar Dada and his wife honoured us with their presence. An estimate of 700 -900 people attended. All in all it was a huge success Alhumdulillah.

Upcoming Picnics in 2015:

- Durban Picnic 10th May 2015
- Johannesburg Picnic 30th September 2015
- Cape Town Picnic to be confirmed

7. Memon Marriage Connections:

All is going well with this project. X150 ladies already on the database, however we need to employ a full time person to spearhead this project. Can spread this project to Gauteng, Natal & Limpopo. Will be based at NMJ Hall in KZN. A huge interest shown internationally.

8. Memon Language Classes

Memon Language Classes in Durban, Laudium and Gauteng continues.



9. WMO Youth Wing:

- WMO KZN Youth Forum Iftaar 2014 co-hosted with Islamic Relief Sunday 13th July 2014
- WMO Youth Group Braai 30th August 2014
- Facilitated the complete Youth programme at the International Youth Conference in November 2014.

10. Claudius Property – WMO Community Hall:

There has been some objections from the Claudius Community regarding the erection of the WMO Hall. BOM will have to review their options and make a decision regarding the way forward.

11. International Zakat:

International Zakat to be collected \$600,000, amount outstanding and to be paid \$175 000

12. International AGM Hosted by WMO Africa Chapter

Alhumdulillah, the Africa Chapter is proud to have hosted the 12th AGAM on the 07th, 08th & 09th November 2014 at the Sandton Convention Center in Gauteng. Though given very little time to coordinate and with the magnanimous task of making it a success especially hosting members from the various chapters internationally, we believe we have achieved this. The feedback received was very positive and we were pleased with the support and attendance from the various chapters as well as the local members. The highlight of this event was the Gala Dinner, which hosted over 1000 Memons, family, friends, colleagues, sponsors and influential people of the community. The networking done on this evening was very successful and we hope to have changed many people's perception of what WMO stands for.

We wish to congratulate our newly elected president – Mr. Suliman Noor Mahomed.

We would also like to congratulate Mr. Haroon Sacranie & Dr. Ridwan Sayed Mia who has become Trustees of WMO.

We would also like to congratulate Mr. ARG Gani & Mr. Riaz Gani who has become Patrons of WMO.

13. MEMBERSHIP:

Membership Category& Totals

- Annual –aim is to convert all annual members to become Life members
- Life –145 Members
- Patrons –09 Members
- Trustees –11 Members



World Memon Organisation Europe Chapter

Annual Report for 2014



Contents

- 1. Board of Management
- 2. Meetings
- 3. Zakat Collection
- 4. Welfare Activities
- 5. Youth Wing / Additional programs in Memon Associations Leicester
- 6. Ladies Wing
- 7. Membership
- 8. Other Activities
- 9. Overseas Visitors
- 10. Audited Accounts and Statutory Requirements

1. The Board of Management Europe Chapter: BOM MEMBERS

Designation	Name
Chairman BOT/Trustee	Mr. Haroon Karim
Deputy President WMO/Trustee	Mr. Nowsad Gani
Assistant Secretary BOT/Trustee	Mr. Bashir Sattar
Trustee	Dr Abdul Majid Vakil
Patron	Mr. Zakaria Bawany
Patron	Sir Iqbal Sacranie
Patron	Mr. Hanif Osman Dada
Regional Vice President/Life Member	Mr. Sikander Sattar
Regional Assistant Secretary /Life Member	Mr. Imran Panaawala
Regional Assistant Treasurer/Life Member	Mr. Waseem Adil
BOM MEMBERS/Life Member	Mr. Rafiq Vindani
BOM MEMBERS/Life Member	Mr. Nazir Okhai
BOM MEMBERS/Life Member	Mr. Khalid Jussab
BOM Member / Ladies Seat	Mrs. Shamim Osman

2. Meetings

We had four board meetings, two meetings of the office bearers and three conference calls between office bearers. Two meetings took place between office bearers and the auditors. Numerous calls between office bearers took place in the course of the year to sort out various issues pertaining to the WMO.

We have specially carried out two WMO awareness programme in Leicester and London, where we got commitments from 25 new members. Those two programmes were the main step forward programmes as the Europe Chapter got commitments for life membership from Memon community. The first awareness programme to bring new members from Leicester was organised with the help of Leicester Memon Association at Leicester, where a Cricket match also took place between London Team and Leicester Team.

WMO Europe Chapter since the inception of WMO has been entrusted to take care of the Audited Accounts and other statutory responsibilities for the Organisation and the Trust which Alhamdullilah they have fulfilled.



3. Zakat Collection

The WMO in conjunction with the Memon Association UK and Leicester Memon Association made great efforts to collect zakat. Around five hundred Zakat appeal letters were sent out during the month of Ramadan, which resulted in the awareness of WMO among the memon community. We are trying to fulfil our commitments of Zakat for \$420,000.00

We are also pleased to confirm that our Leicester team is playing a great role with the team of London to bring awareness of WMO, which encourages our memon community to pay their zakat to WMO.

4. Welfare Activities

The Europe and especially UK has its own welfare system which provides legal aid, housing supports as well as different kinds of benefit support and medical. However, for our Memons who cannot afford, we are providing free services in the legal, medical, dental, etc by the respective professionals which are also advertised on the website. We intend to have regional advisors giving advice on matrimonial, family disputes etc.

A Memon Connection service exists which introduces young adults and their families. Eight ladies from the Ladies Wing have been designated to operate this service under the supervision of the Convenor of the Welfare Department.

The ladies committee is having good progress in introducing the marriage introductions among Memons and every month at least 25 to 30 introductions take place. This reflects that Memon families are encouraging marriages among Memons.

5. Youth Wing

The Youth wing of WMO Europe Chapter consists of Youth Wing of UK Memon Association and Leicester Memon Association.

The Youth Wing has been active with cricket, volleyball, basketball and badminton activities. The Europe Chapter has got a cricket team with the coalition of the Leicester Memon Association and Memon Association UK and many trials took place to participate in MPL Cricket Tournament in Sri Lanka. The Europe Chapter participated in MPL Cricket Tournament in Sri Lanka, which is a big achievement for the Memons of Europe that their youngsters came out to participate in the activities of Worldwide Memon Communities. We are still giving priority to our youth and arranging cricket tournament between Memons of London and Leicester. We also have monthly functions for families organised by our youth committee. Picnics and social events are planned for this year.

The Youth group of Memons in Europe has got very good encouragement due to the recent sports activities. They have managed to double the youth participation since last year.

In 2014 following activities have been undertaken by the UK Memon Association with the collaboration of World Memon Organisation (Europe Chapter):

- 1. Badminton on every Tuesdays at the centre.
- 2. Organised Badminton Tournaments.
- 3. Playing Cards played every Wednesday & Saturdays at different venues.
- 4. Cricket Tournaments.
- 5. Football training for under 16s.
- 6. Organised to watch live Matches during the World Cup Memon Center at the centre.



- 7. Indoor Football on every Thursday.
- 8. Outdoor Football on every Friday
- 9. Volleyball played on every Monday.

Additional programs in Memon Association Leicester.

- 1. Monday Taaleems in Leicester for the ladies
- 2. Thursday luncheon club, whole day for ladies and gents separately
- 3. Memon centre Leicester, the whole month of ramadaan taraweeh performed
- 4. Friday night youth club by Memon youths in Leicester
- 5. Saturday night cards over 120 members play
- 6. Memon lounge, over 50 elders gather on Friday & Saturday

6. Ladies Wing

The Ladies Wing is very active with the Memon Connections and organising various charity events. Several functions were held and the money collected was sent to the following charities:

Mc Millan Cancer Charity & Road to Relief Charity

Special Yoga and swimming classes are successfully run by the committee for our ladies. Islamic lectures are also organised at the Memon Centre especially during the Muharram period.

The ladies committee of WMO Europe Chapter has raised donations under the supervision of Mrs Shamim Osman for the victims of recent crises around the world.

7. Membership

Memon Association UK and Memon Association Leicester are assisting the WMO Europe Chapter to achieve its target to maximise the membership of WMO. Recently two awareness programme took place in Leicester and London, which resulted in 25 new commitments of life members from London and Leicester. This is a good achievement for Europe Chapter. The Committee has visited several places in and around London and Leicester to create awareness of WMO. The organisations have also broadcasted the DVD of WMO in the functions of UK Memon Association and Leicester Memon Association so as to spread the awareness of WMO among the Memons of Europe. Further visits are planned to Dundee and other parts of the UK. We hope to take this further to Dundee in Scotland and various places in Europe next year.

At functions and events in London and Leicester we have specifically introduced the work of WMO by showing video clips of our meetings.

8. Other activities/matters of Interest

The UK Memon Association and World Memon Organisation Europe Chapter are also carrying out activities such as badminton, ladies basketball, indoor volleyball, indoor football on a weekly basis so as to get Memon Youth involved.

They also hire venues externally so that the Memon Youth can get the outdoor experience in the field of Cricket and Football. An outdoor football activity has been carried every Friday for the youths of various age groups where an ex-professional football coach provides training sessions for the younger age group.



They have also organised tournaments and competitions in badminton and football.

9. Overseas Visitors

During the year number of senior WMO figures from various Chapters visited UK which included Mr. Yunus Sulieman ,Mr. Suliman Noor Mahomed- President of WMO, Mr. Shoaib Ismail -Secretary General WMO, Mr. Iqbal Officer President of All India Memon Federation.

WMO Europe Chapter were delighted to host them for dinner and discussed matters relating to WMO.

10. Audited Accounts and Statutory Requirements.

The audited accounts have been finalised. The Europe Chapter continuously fulfil the statutory requirements of WMO and WMOCF by completing the Annual Returns as well as by providing accounts for both the organisation.

Mr. Sikander Sattar Regional Vice President (WMO Europe Chapter)

Mr. Imran Panaawala Regional Assistant Secretary (WMO Europe Chapter)



World Memon Organisation Far East Chapter

Annual Report for 2014



1. The Board of Management

Name	Membership	B.O.M. Position.
Mr. Ashraf Sattar Sayani Mr. M.H. Omar Mr. Eliyas Abdul Kareem Mr. Haji Anver Ahmed Mr. Yusuf Bhadelia (Japanwala) Mr. Saleem Abdul Cader Mr. Aslam Satar Mr. Anjum Asmat Dr. Haroon Admani Mr. Amin Bhaila Mr. Shahid Sangani Mrs. Shazia Sangani	Trustee Trustee Trustee Patron Patron Life Member Annual Member Life Member Life Member Life Member Life Member Life Member Annual Member	B.O.M. B.O.M. B.O.M. B.O.M. B.O.M. Regional Vice President Regional Assistant Secretary Regional Assistant Treasurer Co-op Member Apex Body Member B.O.M. Ladies wing
9		J

The Far East Chapter had a total membership of 53 as at 31-12-2014.

Break up of Membership as follows:

Membership Category	Number of Members
Trustees	04
Patrons	02
Life	28
Annual	10
Friends of WMO	05

A New Trustee from Far East Chapter was enrolled during the year.

Details of Activities of Far East Chapter for the period 01 January '14 to 31 December '14

- 2 BOM meetings
- 4 General body meetings

2. Zakat Collection

Zakat Commitment of US\$ 240,000 was fully remitted to the WMO Zakat Account in Dubai.

3. Projects

Micro Financing.

WMO Far East Chapter continued the MICRO FINANCE SCHEME to support Small Time Entrepreneur in the community with the following main objectives.

1. Provide Financial Assistance to needy in the community in order that the person becomes self sufficient in providing for his/her/her family and becomes a contributing member of the society



- 2. To eradicate Poverty in the community
- 3. Support the "In Born" Entrepreneurial skills of MEMONS
- 4. To make the larger Memon Community in Sri Lanka, a Community of Zakat Givers and NOT Zakat takers.
- 5. To be a Role Model to other communities (Local/Overseas, Memon/Non Memon) in being a self sufficient community holding our heads high with Dignity and Pride and making a Positive contribution to the community and nation building.

After observing a successful repayment of the first phase, the second phase was initiated where 20 more applicants were provided with financial assistance subsequent to usual screening of the applications.

Darrussalaam College (DMV) Project

WMO FC continued the work done at this predominantly Muslim school where majority of the students come from very poor families.

A new 3 storied 9 Class room building was completed at a cost of US\$ 110,000/ and handed over to the school by the Far East Chapter. This project was carried out in partnership with Euro Charity of UK, Serendib School Development Foundation of Sri Lanka and the support and contributions from the WMO Far East Membership.

Further to the new building the WMO FC is also assisting in the following areas;

- Needy students with daily breakfast for nourishment. It was revealed that many students came to school without any meal as they could not afford same. These students were too weak to concentrate in class.
- Providing additional classes after school hours to improve the grades of the weaker students. This effort has proved successful as the school achieved it best pass rate in its recent history at the last Ordinary Level examination held in Dec 2014.

WMO FC is working closely with the school management and the Past Pupils Association to take this school to a new level with improved infrastructure and facilities.

Youth Wing activities

"THE SPEECHSTER 2014" A 5 week workshop for 9 to 12 year old Memon boys and girls to develop their leadership and communication skills was completed in February 2014.

Although there was a great demand for this program then number of participants was limited to 25 in order to maintain the quality of the program.

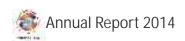
12th AGAM South Africa 2014

5 members of WMO FC participated at the 12th AGAM held in South Africa in Nov'14. 2 members of WMO FC Youth Wing participated at the IYC2 held in South Africa during the AGAM.



World Memon Organisation India Chapter

Annual Report for 2014



Contents

- 1. Board of Management
- 2. Zakat Collection
- 3. Donation Collection
- 4. Welfare Activities
- 5. Youth Wing
- 6. Ladies Wing
- 7. Future Activities
- 8. Social Activities
- 9. Membership
- 10. Audited Accounts

1. Board of Management (India Chapter)

- 1. Mr. Abdul Hamid Nathani, President
- 2. Mr. Shafi Mulani, Secretary General
- 3. Mr. Azeez Mohammed, Treasurer
- 4. Mr. Abdul Aziz, BOM
- 5. Mr. Mohmed Faruq Chandiwala, BOM
- 6. Mrs. Shabana Darvesh, BOM
- 7. Mr. Zubair Chasmawala, BOM

There were total 6 meetings held during the year 2014-15. Most of the BOM members attended all the meetings.

Important Discussions and Outcomes

- After dissolution of WMO-IC committee and formation of interim committee. It was decided to register another NGO to receive funds towards India Chapter. The NGO was registered under Section 8 of companies Act on 23rd September 2014, as World Memon Organization Pvt. Ltd" and can be termed as "World Memon Organization"
- Elections were held to elect the office bearers for the year 2014-15 and 2015-16. Mr. Abdul Hamid Nathani was elected as Chair of the World Memon Organization-India Chapter for the tenure of two to three years. Shafi Mulani was elected as General Secretary and Mr. Azeez Mohammed was elected as Treasurer.
- Portfolio committee was formed and elections were held for the same
 - 1. Mrs. Shabana Darvesh, Chairperson Ladies wing
 - 2. Mr. Abdul Aziz, Chairperson Men Economic Upliftment
 - 3. Mr. Mohmed Faruq Chandiwala, Chairperson Housing Wing
 - 4. Mr. Zubair Chasmawala, Chairperson Youth Wing
- Authorised signatories for Operating Bank accounts:
 - 1. Mr. Abdul Hamid Nathani
 - 2. Mr. Zubair Chasmawala
 - 3. Mr. Shafi Mulani were decided to be the authorised signatory of WMO IC bank account.
- FCRA Funds transfer It was decided that WMO Central body will send funds to Nathani Charitable Trust FCRA Account.
- Auditor- M/s Umesh Bhat and Comp. was appointed as the First Auditors of WMO-IC



2. Zakat Collection

Total Zakat Collected in India was US \$ 724,867 for the Year 2014-15

Summary of Zakat Collection and Disbursements for FY 2014-2015

(USD-Rs.62/-)

Particular/Descriptionrticular /Description	Amount in (INR)	Amount in (USD)
Received Amount	44,941,749.51	724,866.93
Disbursed Amount	26,281,500.00	423,895.16
Balance	18,660,249.51	300,971.77

Details of houses disbursed to the needy families across India

Total	Purpose	Amount(INR)	Amount (\$)
159	Housing	26,281,500.00	423,895.16

Summary of Housing Aid Provided quarterly:

Quarters	Number recipients of Houses	WMO contribution (in INR)	WMO Contribution (in USD)	WMO Contribution (in USD)	NCT Contributio n (in USD)	Total Support (in INR)	Total Support (in USD)
1 Quarter (1st April 2014 to 30th June 2014)	71	13,607,500	219,476	23,427,500	377,863	37,035,000	597,339
2 Quarter (1st July 2014 to 30th Sept. 2014)	28	2,892,500	46,653	2,907,500	46,895	5,800,000	93,548
3 Quarter (1st October 2014 to 31st Dec. 2014)	22	2,856,500	46,073	2,856,500	46,073	5,713,000	92,145
4 Quarter (1st Jan. 2015 to 31st March 2015)	38	6,925,000	111,694	6,925,000	111,694	13,850,000	223,387
Total	159	26,281,500	423,896 Annual	36,116,500 Report 2014	582,525	62,398,000	1,006,419

Following are the details of support provided for the houses in India throughout the year

City	Total	1RK	1BHK	2BHK	Deposit	Construction	Repair
Ahmedabad	65	0	51	11	0	2	1
Surat	50	25	24	1	0	0	0
Other cities of Gujarat	13	2	2	1	0	5	3
Mumbai	31	12	9	1	2	1	6
Grand Total	159	39	86	14	02	08	10

Targeted Houses for the next quarters of FY 2015-16

Preference will be given to the widows, destitute with school/ college children and the neediest families across India.

City/ State	No. of cases	Total Cost of the House	Beneficiary's & Other Donor's Contribution				ribution	NCT Contribution	
		(INR)	(in INR)	(in USD)	(in INR)	(in USD)	(in INR)	(in USD)	
Mumbai (approx. avg.cost: INR 15 Lacs)	150	225,000,000	75,000,000	1,209,677	75,000,000	1,209,677	75,000,000	1,209,677	
Other states of India (apprx. avg.cost: INR 8 Lacs)	150	120,000,000	40,000,000	645,161	40,000,000	645,161	40,000,000	645,161	
Total	300	345,000,000	115,000,000	1,854,838	115,000,000	1,854,838	115,000,000	1,854,838	

3.Donation

The FCRA account of Nathani Charitable Trust has been utilized for receiving the funds from WMO International till the time WMO-IC receives its FCRA certification.

4. Welfare Activities

Housing

Inspite of the tremendous work done across India there is still much more to do. WMO-IC has taken oath to give the best to the community and has developed some criteria's for an equal and fair chance for the most deserving people with little or no references. It has taken oath to reach to each and every remote area to provide quality shelter to the needy. Under the scheme beneficiaries will be provided with 1-2 RK/BHK apartments according to the family size and requirements preferably people living on rent and specially widows, destitute or families with large number of dependents.

Taybah Residence Programme:

An event was held at Ahmedabad to honor and allot housing letters to the 59 privileged beneficiaries of Ahmedabad. They were also given a chance to interact with the prominent figures of the Memon Community and they were inspired for quality living and educating their children for better future

5. Youth Wing

The WMO Youth Wing addresses key issues affecting the youth in India and aims to strengthen the Memon community through meaningful youth participation.

6. Future Activities of Youth and Women Entrepreneurship

Madrasa book and fun food packet distribution for children: Biscuits, chocolates, books etc along with a volunteer to teach program. Memon youth will be encouraged and donate their time at various madrasas to teach English, Math etc.

- Micro Enterprises for underprivileged women: Women's wing helped setting up various centres and assistance to empower women to be self sufficient.
- Young entrepreneur's workshop: To promote and improve their business.
- Promote business at Vocational Training Centre's: By inviting prominent figures and guests.
- Setting up a site or facebook page: To promote the ladies wing centre's charity products in order to provide them with a platform from which to showcase and sell their products.
- WMO Website: Creating a website for WMO under the IYW by the India chapter.
- Medical camp: To give free dental and medical checkups to the under privileged.
- Monsoon relief: Raincoat/umbrella /plastic covers distribution.
- Fist of Rice: Food packs distribution before Ramadan.

7. Social Activities

Mass Wedding: 51 underprivileged couples were provided with gifts and donations to start off their married life. The ceremony was done free of cost to the brides, grooms and their families.

8. Membership of the Chapter

Since the World Memon Organization was new and absence of bank account; the membership fees was pending. An Account is recently opened and hence forth memberships will be accepted.

9. Audited Accounts

Since this is a new NGO and the account has been opened recently hence no transactions have taken place during the year for the audit purpose. However, a formal audit will be done by the end August 2015 for submission to the Company registrar.



World Memon Organisation Middle East Chapter

Annual Report for 2014



SYNOPSIS

The Middle East Chapter has been quite active over the last year since the Annual General Meeting which was held in Dubai in November 2013.

The most remarkable achievement by the Chapter is the fulfilling of previous years Zakat commitment and also exceeding the Zakat collection commitment made at the AGM for this year.

Several Events and Programs were conducted by the Main Body and the specialist Wings, Youth Wing and Ladies Wing.

The Youth Wing has been the most active wings amongst the International Youth Wings having conducted 6 events and also releasing the Youth Wing newsletter. The Ladies wing has been quite busy with their 2 Events and 1 project where they have managed to convert a number of ladies into members of the World Memon Organisation and focusing on events that not only help develop the community but also get the interest of the Ladies in the community.

Gala Dinner (Dawat-e-Khass) June 19, 2014

The Highlight of the year was the Gala Dinner held on the 19th of June 2014 at the Jumeirah Creekside Hotel. This event was attended by more than 100 members from the prominent Memon Families in the Middle East. The special guest for the evening was Mr. Pir Mohammad Kaliya, Secretary General of World Memon Organisation who highlighted the activities of the WMO in Pakistan and won over the hearts of the guests with his heartfelt speech highlighting the lives of the Memons who are living in poverty and also informed the need of helping them and making Dua for everyone. The turnaround of the event was the Generous Donation of 10 million Pakistan Rupees from the family of one of the Founder member of WMO. The hardwork of the Board of Management and the Youth Wing in getting the Memon community was appreciated by all.

Eid Get Together and

16th Annual Prize Distribution

The World Memon Organisation along with the local Memon body in Dubai hosted this year's Annual Eid Get Together in September 2014 where over a 1000 members of the Memon community attended. This was a great opportunity for families and friends to catch up and exchange their stories while greeting each other for the Eid. The highlight of this event was the Annual Prize giving where all Memon boys and girls who had performed really well in their yearly examinations at school and university were awarded with Prizes. Also those children who had completed the Memorization of the Quran were specially rewarded and acknowledged.



Meetings

There were also two other Board of Management Meetings conducted where the New Board of Management which was selected from the Elections were welcomed and ideas and plans were discussed to improve areas on Zakat collection and Local Welfare while identifying the means of raising awareness to other members of the Memon community and getting them to be part of the World Memon Organisation via events and other activities.

Education Support Campaign & Housing Scheme Ramadan 2014

The WMO-ME designs a campaign for Education for Pakistan Chapter with its vision "To achieve 100% literacy in the community by 2020" "\$300 per child for 1 year"

Purpose of this campaign is collect fund from Middle East Chapter to provide scholarships to meritorious students of our community, through this campaign we collected large amount from Middle East Chapter and get good response from our members. Our target was for 1000 students and we collected we achieve the target of 3165 students, Following are the amount received from both campaign

Education Fund - Detail	Amount
Total Amount Collection for Education	AED 334,243
Amount Transfered to - WMO	AED 187,726
Balance Amount (ready to transfer)	AED 146,517

Housing Scheme - Detail	Amount
Total amount recived	AED 435,000
Complete AED 435,000 amount has been transfered	

Membership Campaign

Special focus has been given last year on membership drive, through our concentrated efforts we close our last year membership on Total of 155 members.

From January to December 2014				
MALE FEMALE TOTAL				
LIFE MEMBER	48	38	86	
ANNUAL MEMBER	4	47	51	
TRUSTEES	11	1	12	
PATRON	6		6	
TOTAL			155	



Dinner - Mr Igbal Dawood Home

Vice President Middle East, December, 17, 2014

This event was held to honor Mr. Suliman Noor Mahomed for being elected as the President of WMO during his visit to Dubai. The purpose of this dinner is to engage new member with community, most important part of this event was Mr. Suliman Noor Mahomed speech in which he only emphasis on WMO Vision and mission.

Board of Management Meeting - Middle East Chapter

23rd of October 2014 at , LalQila Restaurant, Jumeirah, Dubai.

Vice President WMOME Mr. Muhammad Iqbal Dawood informed the members that the list of attendees for the AGM in South Africa has had a few members submit their regrets while some new members willing to participate. A total of 35 delegates have confirmed their participation and a few more may be attending which will be confirmed over the next week.

Board of Management Meeting - Middle East Chapter

27th of November 2014, Shaikhani Group Office, Business Bay, Dubai.

This meeting was held soon after AGM, to share the highlights of AGM with our board members, this meeting Is very important for us in terms of setting goals for upcoming year. Important part of this meeting is how we can expand our membership category and bring new face in WMO committee. We also formulate membership committee whose task is to bring new members in circle, few potential members name were suggested for meeting and targeting them to come on board as a trustee and patron.

Board of Management Meeting - Middle East Chapter

09th of October 2014 - Shaikhani Group Office, Business Bay, Dubai.

This meeting was held before South Africa AGM, and following important points were discussed

- WMOME participation at AGM in South Africa from 7th 9th November 2014 and list of confirmed participants
- Details of Education Program Initiative by WMO ME and collection and disbursement details
- Quran Competition by Ladies Wing on the 18th of October 2014
- Zakat Collection Report
- Annual Report Final
- AGM Souvenir: for advertising
- Youth Wing Events:
- Kids Weekend out
- Ladies Picnic



Youth Wing Events

PHOTOGRAHY COMPETITION

February 15, 2014

WMO ME Youth wing arranged PHOTOGRAHY COMPETITION in Jan & Feb. A cash prize of AED 1,000 and trophy to the winner was awarded. 15% of the earning was donated as charity. Purpose, through this event we explore new talented photographer in our community.

Muhammad Rafique Noorani Squash Open

March 2014

This event for men only was organized and dedicated to the Life Member and Ex-Assistant Secretary General Mr. Muhammad Rafique Noorani for his passion of playing Squash and his contribution to the World Memon Organisation. Held in March & April 2014

The tournament was held at Al Nasr Leisureland in Dubai. Squash coach Mr. Fahim was made responsible to manage the event.

Ladies Badminton

Tournament

Who said that only boys get to have fun? This Badminton tournament provided an excellent opportunity for the Ladies in the community to show their sportsmanship rather "SPORTWOMANSHIP" and win exciting prizes in the tournament.

The event held soon after Muhammad Rafique Noorani Squash Open The event witnessed great enthusiasm among the Memon girls.

MD Ghazi Vahedna Indoor Sports Festival

28 March 2014

The second edition of the Indoor Sports festival, this time sponsored by the Vahedna Family in remembrance of their late son Ghazi Vahedna was once again successfully held with over 100 players taking part in games of cricket and football to win Trophies and cash prizes. Purpose of selecting both games is to build Team spirits. Social skills such as cooperation, communication and learning how to cope with winning and losing, through this event youth wing get good mileage.

Cricket Tournament

MD Ghazi Vahedna Indoor Sports Festival was held on 28th March 2014 at the venue of United Pro Sports 9 teams participated in cricket divided in two group A & B.

The match was won by "Youth Wing" by beating "Smashers",

Football

4 teams participated in football MGV football tournament. The "Double A Team" won the tournament, while "A Team" became the runner up,



Men's Bowling Tournament

September 19, 2014

Another event conducted for the second consecutive year saw an even bigger tournament full of excitement and surprises as new faces replaced last year's winners.

A Bowling competition was held on 19 September 2014 at Dubai Bowling Centre, purpose for organizing this game is to building new relationships and friendships with new people because this the game that cannot be played alone,

Given below list of winners

1 st Place - Umar 2 nd Place - Faizan 3 rd Place - Faiz

4th Place - Muhammad

Billiards championship

November 01, 2014

The Memon billiards tournament was another successful event for the Middle East youth wing. The tournament featured 16 players and 4 players took home a trophy each and some cash prizes.

Purpose of organizing this tournament is to boost the self-esteem especially if you excel and master them. Billiard game is a good way to start a conversation and interact with new friends and partner.

Ladies Wing

Cookery Demonstration 23rd April 2014

The first event of the year was a cookery demonstration in April which has always been a favorite for the ladies as they got a chance to observe the preparation of new dishes and delight their taste buds with exciting new dishes. Over 75 ladies turned up for this event and we had 11 new member become annual members while 7 others renewed theirs.

WMO Ladies Picnic

October 11, 2014

Once in a while the ladies in the community need an opportunity to take a break from their cumbersome lives and have some fun. On the 11th of October Upto 50 ladies got together to have a fun filled evening full of activities.

Marriage Connection

The most difficult task which the ladies have taken up this year is the Marriage Connection. Challenging as it is the ladies have managed to get quite a number of families to meet up and discuss marriage options and hope to successfully pair up individuals for marriage in the near future.

MD Ghazi Vahedna Memorial Quran Competition October 18, 2014

This event, sponsored by the parents of Late Mohammad Ghazi Vahedna was held on the 18th of October 2014. It was solely aimed at getting the children in the community to get close to the Quran which is the book of guidance for all Muslims and to encourage them to read the Quran in the proper manner and memorize the same. Over 70 young boys and girls between the age of 6 and 18 participated in this event and won awards and recognition. The event was sponsored by Vahedna Trading and WWW.EDUBBUY.COM

World Memon Organisation Pakistan Chapter

Annual Report for 2014



Contents

- 1. Vice President's Review
- 2. About this Report by the Assistant Secretary General
- 3. The Board of Management of the WMO Pakistan Chapter
- 4. Report of Fund Raising Committee
- 5. Report of various welfare activities
- Rehabilitation Scheme
- 'Education for All' Project
- Higher Education Scholarships
- Micro Finance Scheme
- Rozgar Scheme
- 6. Report of social and cultural activities
- Youth Wing
- Ladies Wing
- 7. Major Projects of WMO Pakistan Chapter
- Memon Industrial & Technical Institute (MITI)
- Memon Alam, Monthly Magazine 6²
- Karachi Memon Students Organisation (KMSO)
- Memon Census
- 8. Membership of WMO Pakistan Chapter
- Trustees
- Patrons
- Other Members
- 9. Thanks & Acknowledgement

Vice President's Review

The formation of the World Memon Organisation in 2001-2 not only provided the entire Memon community a platform for unity and oneness. In addition this it has now become a ray of hope of the poor & distressed families of the Memon community. Atlast one is hopeful that the Memon community has a great future.

The World Memon Organisation in Pakistan has done a tremendous welfare work in this part of the World.

As you know that almost all the Memon's living in Pakistan have migrated from India and most of them are living in helpless conditions. If the institutions like World Memon Organisation would have been established earlier it would have made a great difference. However it is said "It is better to be late than never". Now it is our duty to work very hard for the betterment of the Memon community.

The World Memon Organisation (WMO) Pakistan Chapter is working day and night for the welfare and well being of the Memon community. particularly in the field of Education and Rehabilitation. We need 100% Education in our posterity and houses for the shelter less members of the community. For this purpose we need huge Funds, Zakat as well as Donations.

It is heartening to note that the annual funding of WMO Pakistan has crossed Rs.200 Millions. But it is not sufficient keeping in view the requirement of the community in this part of earth. We appeal to everybody, be he rich person or poor, he should contribute whatever is possible for him.

We are thankful to the community members who have helped us. We request them to increase the quantum of Donation and Zakat. Almighty Allah has blessed us with wealth and has also given us a desire to help our dear and near one. Please come forward before it is too late.

May Almighty Allah bless all of us.

SHOAIB ISMAIL MANGRORIA Vice President, WMOPC

About this Report – by the Assistant Secretary General

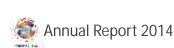
1. I am pleased to present the Performance Report of the World Memon Organisation, Pakistan Chapter for the year ended 31st December 2014.

As you are well aware that Pakistan Chapter is the biggest Chapter of the World Memon Organisation. I am pleased to inform you that the Charity and welfare activities carried out in the Chapter are much more than the Charity/Welfare work carried out in all other Chapters together.

WMOPC has now become a ray of hope to the needy and distressed families of Memon Community living in Pakistan. Be it educational need of the children or housing needs of the shelter-less families of the Memon Community or the medical needs of the poor members of the Community or small scale business loans for the poor families, everybody resorts to WMOPC

- 2. Our top priority is the Education. We welcome all the students of Primary level, Secondary level or Higher level. We thank Almighty that we have never refused any student that we will not give him or her any help. The accumulated Registered students up to Intermediate level has increased up to 12,790 in this year. We expect that the number of students will reach 20,000 in next 10 years. We have decided that, come what may, we will not refuse any student. Our cherished goal is to achieve 100% education positively by 2020. We have decided that, if need be, we will reduce all other activities and finance the needy students.
- 3. In the same manner, we are encouraging the students to go for higher and professional education. The number of Registered students has increased to 1,171. Our aim is to raise the number of students getting higher education to over 2,000. In that case, 500 students will qualify annually helping their families to come out of poverty and distress.
- 4. The other important activity is to provide housing to the shelter-less community members. A poor family where the bread earner is only one person, cannot afford to pay monthly rent of Rs.4,000 to 5,000. We have to help such people so that the posterity of the community becomes educated and affluent.
- 5. The welfare work of the WMOPC has spread over many diverse activities. We are pleased to give the details of such activities so that one can appreciate the volume of welfare work carried out in WMOPC for the benefit of the Memon Community in Pakistan.
- 6. Memon Industrial & Technical Institute (MITI) MITI has now become a symbol for the technical training to young people of Karachi. Thousands of students are getting technical training in 56 trades.

Now, various institutions who intend to provide training to the youth of the Country rely on the training imparted by MITI. We have given details of the technical training given to the students of the country. It is our humble contribution. To the nation building. MITI is open to all without any preference or discrimination



THE BOARD OF MANAGEMENT OF WMO PAKISTAN CHAPTER (2013-2014)

- 1 Mr. Jan Mohammad Haji Yakoob
- 2 Mr. Abdul Rauf Haji Yakoob
- 3 Mr. Ageel Karim Dhedhi
- 4 Mr. Irfan Patel
- 5 Haji Abdul Majeed Pardesi
- 6 Mr.Pir Mohammad A. Kaliya
- 7 Mr. Mahmood Shaikhani
- 8 Mr. Muhammad Aslam Pardesi
- 9 Mr. Shoaib Ismail Mangroria
- 10 Mr. Mohammad Yasin Saya
- 11 Mr. Ashraf Machiyara
- 12 Mr. Ebrahim Qasim
- 13 Mr. Peer Muhammad Diwan
- 14 Mr. Muhammad Amin Chapal
- 15 Haji Muhammad Rafiq Pardesi
- 16 Mr. Muhammad Ilyas Pirwani
- 17 Mr. Abdul Aziz Kath
- 18 Mr. Ilyas Mohamed
- 19 Mr. Hussain Dawood
- 20 Mr. Arif Habib
- 21 Mr. Haji Kasam Haji Habib Khanani
- 22 Mr. Mohammed Ebrahim Hasham
- 23 Mr. Shabbir Ahmed M. Yaqub
- 24 Mr. Abdul Qadir Usman
- 25 Mr. Muhammad Hashim Patel
- 26 Mrs. Aisha Anwar Ghani
- 27 Mr. Muhammad Basheer Latiwala
- 28 Mr. Abdul Rauf Essa
- 29 Mr. H.M Shahzad
- 30 Mr. Abdul Rashid Godil
- 31 Mr. Shoaib Jan Muhammad Gandhi
- 32 Mr. Mehboob Abdul Rauf Gandhi
- 33 Mr. Ahmad Jaffer Kudia
- 34 Mr. Yahya Polani
- 35 Haji Masood Parekh
- 36 Mr. Mohammad Arif Punjabi
- 37 Mr. Mohammad Igbal Abdullah Nini
- 38 Mr. Farooq Faria
- 39 Mr. Abdul Majeed Abdani
- 40 Mr. Noor Muhammad Hashim
- 41 Mr. Altaf Habib Jangda
- 42 Mr. Qasim Lawai
- 43 Mr. Muhammad Hanif Ishaq
- 44 Mr. Saleem Godil
- 45 Mr. Zahid Hussain Piprani
- 46 Mr. Abu Bakar Siddig Lakhani



- 47 Mr. Muhammad Sharjil Goplani
- 48 Mrs. Tabassum Abdul Qadir
- 49 Mr. Hussain Lawai
- 50 Madam Hawa Abdullah
- 51 Mr. Abdul Ghani Bhangda
- 52 Mr. Abdul Jabbar Kamdar
- 53 Mr. Altaf Ahmed Vayani
- Mr. Faroog H. Hussain Gaziani
- Mr. Gul Muhammad Jan Muhammad
- 56 Mr. Reyaz Ahmed
- 57 Mr. Muhammad Yasin G.M.
- 58 Mr. M. Younus Jiwani
- 59 Mr. Shahzad Iqbal
- 60 Mr. Shoaib Ahmed Ghaziani
- 61 Madam Hawa Abdullah (Ladies Seat)
- 62 Madam Amina Ganny (Ladies Seat)
- 63 Mr. Abdur Razzaq Thaplawala
- Mr. Abdul Aziz Memon Representing All Pakistan Memon Federation (APMF)
- Mr. Abdul Aziz Haji Yaqoob Representing United Memon Jamat of Pakistan (UMJP)

REPORT OF FUND RAISING COMMITTEE

The Fund Raising Committee of WMO consisted of:

- 1. Mr. Muhammad Ashraf Machiyara (Chairman)
- 2. Mr. Muhammad Ilyas Pariyani (Deputy Chairman)
- 3. Mr. Muhammad Yousuf Adil
- 4. Mr. Pir Muhammad A. Kaliya
- 5. Mr. Shoaib Ismail Mangroria
- 6. Mr. H.M. Shahzad

The fund raising committee has aggressively canvassed for funds during the year 2014 for various projects of WMO Pakistan Chapter namely Rehabilitation, Education for All Project, Scholarships for Higher & Professional Education, Micro Finance, Rozgar Scheme, MITI, etc

The Committee was successful in raising locally Rs.75 million (US\$ 0.7 million) Zakat and Rs.5.78 Million (US\$ 57,800) as Donation up to 31st December 2014, for which the Pakistan Chapter is extremely grateful to various donors, Trustees, Patrons and well-wishers.

	ZAKAT COLLECTED	DONATION COLLECTED	
Education	Local (PKR) 44,686,836	General Fund	Local (PKR) 1,643,000
Rehabilitation	24,955,936	MITI – Donation	2,628,736
Others	600,000	Youth Wing	1,198,350
MITI	1,444,200	Memon Alam	312,500
Zakat Specific	3,591,000	Total	5,782586
Total	75,277,972		

The WMO Pakistan Chapter humbly requests all philanthropists and well-wishers to extend their maximum support for its various humanitarian projects.

Muhammad Ashraf Machiyara Chairman



REPORT OF REHABILITATION COMMITTEE

In order to address the housing problems faced by the Memon Community, the World Memon Organisation launched the WMO Rehabilitation Scheme in 2004, which received an overwhelming response with 7,225 applications pouring in within a few weeks. The enormous amount of applications is itself proof of the existence of large-scale housing issues faced by the Memon Community in Pakistan.

Since 2004, the WMO Rehabilitation Committee has scrutinized and processed 2,530 out of the 7,225 applications and approved financial assistance to 1,394 applicants. This means WMO still has 4,430 applications to process.

Application approved for Flats	1002
Application approved for Rent	120
Conversion from pugree to ownership	300
	1,422
Flats provided on ownership	886
Flats provided on rent	92
Flats converted from pugree to ownership	300
	1,278
Total number of applications received in 2004:	7,225
Less applications scrutinized up to 31 st December 2014	2,700
Applications to be scrutinized	4,525
Estimated applications to be approved on the basis of	
previous approval ratio	1,900
Finances required for these applications at	
Rs.900,	000/- per flat
(Rs. 1.71 billion) US\$	17.1 million

The WMO Pakistan Chapter regularly holds an open house on Tuesdays to meet with applicants to review their status of applications and also listen to their woes. A visit to WMO House on a Tuesday will bring tears in your eyes when you listen to the pathetic cases of various applicants.

The Rehabilitation Scheme is one of the largest projects of the WMO Pakistan Chapter. It is indeed a very tedious and long task to deal with 7,225 applications which were received in 2004.

Till date 2700 applications have been scrutinized with 4,525 applications still to go. Out of the 2,795 scrutinized applications, 1,394 have been given approval for financial assistance.

Initially, the WMO Rehabilitation Scheme used to provide a maximum of Rs. 400,000/- per applicant but this has been increased to Rs. 700,000 due to rising costs. It is estimated that out of the remaining applications, about 2,000 applicants will be provided with financial assistance for housing, for which an amount of Rs. 1.8 billion (US \$ 18 million) will be required.

We request our donors, philanthropists and well wishers to come forward and assist WMOPC for completion of this project.

Muhammad Yousuf Adil Chairman, WMO Rehabilitation Committee



REPORT OF THE 'EDUCATION FOR ALL' COMMITTEE

The World Memon Organisation Pakistan Chapter has started Education For All Program since 2008. Under this program students from Montessori to Intermediate level are financed.

At present about 9,940 students are registered under this program and the entire annual fees is being paid by WMO to the respective schools. However at present the maximum fees financed by the WMO is Rs.2000 per month per child. In case the fees of any school is more than Rs.2000 student's have to contribute the balance amount.

We regularly evaluate the standard of Education of all the schools. Those schools whose standard is below average, such schools are delisted.

We give below the number of students and the financial assistance given to them from the year 2008-9 to 2014-15:-

Chart Showing Growth of Number Students & Financial Assistance (From Academic Session 2008-09 to 2014-15)				
Year	No. of Students	Amount in PKR		
2008-09	2,171	8,459,098		
2009-10	4,167	24,526,768		
2010-11	6,008	42,981,837		
2011-12	7,385	62,800,150		
2012-13	8,276	80,447,794		
2013-14	9,104	101,277,607		
2014-15	9,940	128,030,348		

Our target is to send all children of school-going age to school. For this purpose, the committee is having meetings with various office bearers of different Jamats to prevail upon their members to send their children to schools.

We request all the donors, philanthropists and well wishers of the Memon Community to come forward and help WMO to carry out the noble target to achieve 100% literacy in the Memon Community.

Shoaib Ghaziani Acting Chairman Education for All Committee

SCHOLARSHIPS FOR HIGHER EDUCATION & PROFESSIONAL EDUCATION

The World Memon Organisation, Pakistan Chapter (WMOPC), has been striving since 2004 to help the youth of the Memon Community to acquire career-oriented graduate, post-graduate and other professional qualification.

Under this Scheme, financial assistance of up to Rs. 100,000 (approximately US \$ 1,000) per calendar year is given to each needy and deserving Memon student, on basis of past academic performance/results.

This assistance, which is provided from the Zakat fund, is given in the shape of direct payment of fees to educational institutions. Further, any additional expenses such as purchase of books, transport, etc may be given in very special cases.

The criteria for disbursement of financial assistance is as follows:

- a) The beneficiary must be a member of a recognized Memon Jamat;
- b) The beneficiary must be eligible for financial help from the Zakat fund;
- c) The beneficiary must have an admission offer from a recognized and well reputed educational institution; and
- d) The beneficiary's past academic performance should justify the level of the financial assistance sought. The following table shows the percentage of financial assistance given to the student out of the total requirement of fees, on the basis of academic performance of the student:

GRADE	GPA	% of Financial Assistance
A+	Above 3.5	100%
A+	Above 3.3. to 3.5	100%
А	Above 3.0 to 3.3	90%
В	Above 2.75 to 3.0	75%
В	Above 2.5 to 2.75	60%
D	Below 2.5.	45%

e) In case the student fails in a particular paper/semester/term, the WMO does not pay his/her fees for that term and the student has to bear the expenses himself or herself until a satisfactory result is achieved.

Students seeking financial assistance are required to complete a comprehensive application form and submit it with the required supporting documents. The students are called for interview within one week of the submission of the application.

The Higher & Professional Education Committee holds weekly interviews of the students seeking the financial assistance and the applications for the financial assistance are dealt with. Disbursements of the funds are made within two weeks of the interview.



Details of Applications processed by WMO Upto 31st December 2014		
Status of Students	No. of Students	
Currently Studying	753	
Students who have discontinued taking financial assistance from WMO at a later stage	85	
Passed Out	313	
Total Students	1,151	

It is pleasing to note that the number of the students who have completed their education with our assistance stands at 313 as on 31st December 2014. These include several qualified doctors, chartered accountants, Montessori Directresses, MBAs, IT professionals, etc.

The table below shows a course-wise summary of students who have passed out:

Course	Full Name	No. of Students
	(Associate of the Chartered Association of Certified	
A.C.C.A	Accountants	30
A-Level	('A' LEVEL)	3
B.A	(Bachelor of Arts)	10
B.B.A	(Bachelor of Business Administration)	30
B.C.S	(Bachelor of Computer Studies)	1
B.Com	(Bachelor of Commerce)	40
B.D.S	(Bachelor of Dental Surgery)	8
B.E.	(Bachelor of Engineering)	17
B.S.	(Bachelor of Science)	19
C.A.	(Chartered Accountancy)	11
D.H.M.S.	PHYSIOTHEIAPY DOCTOR	4
F.R.M.	Faculty of Management Sciences	1
FCPS	(Fellow of the College of Physicians & Surgeons)	1
	(Institute of Cost & Management Accountants of	
I.C.M.A.	Pakistan	4
	(In-service Certification in English Language	
ICELT	Teaching)	1
L.L.B.	(Bachelor of Labour Law)	2
M.A	(Master of Arts)	2
M.B.A.	(Master of Business Administration)	29
M.B.B.S	(Bachelor of Medicine, Bachelor of Surgery)	15
M.COM.	(Master of Commerce)	3
M.E	(Master of Engineering)	3
M.Phil	(Master of Philosophy)	4
M.S	Master of Surgery	2
NURSING		4
ORACLE	(Software Designing)	4
Pharm.D.	(Doctor of Pharmacy)	8
Research		1
E.C.M.T	Montessori Teacher Training	36
ACCP	Aptech Computer Career Program	2
AMSP	Arena Multimedia	2
BCIT		1
B-Tech	Bachelor In Nursing	2
	TOTAL:	313

It is our target to increase the number of students to atleast 2000 so that every year atleast 500 students should graduate. We believe that this will revolutionized the entire Memon community. May Allah grant us the strength and guidance to continue to pursue this noble endeavor in an ideal manner. Ameen



WMO Micro Finace Scheme

The Micro Finance Scheme of WMO Pakistan Chapter was launched in the year 2009 with the support of some of the honorable Trustees and Patrons of WMO.

The Scheme was initially run on a trial basis wherein about 40 entrepreneurs were given loans of up to Rs.10,000/- each. These loans were repaid by the applicants in 12 easy installments of Rs.833/- per month or installments of Rs.1000/- in 10 months.

In 2014, the Micro Finance Scheme continues to provide loans of up to Rs. 10,000/- to first-time applicants. Besides, WMO is following-up the micro entrepreneurs of previous years who have repaid their loans and has provided some of them with bigger loans of up to Rs. 25,000/-. Some entrepreneurs of previous years are doing their small-scale businesses extremely well and have also proved their honesty and commitment to repay the loan on time. Therefore, the WMO Micro Finance Scheme has provided them with a bigger loan of up to Rs.25,000.

WMO Micro Finance Scheme – Details of Loans

Year	Applications	Amount disbursed	Amount Received	Amount
real	Approved	Amount disbursed	Back	Outstanding
2009	40	395,000	328,200	66,800
2010	24	305,000	237,000	68,000
2011	17	200,000	133,500	66,500
2012	29	316,500	216,500	100,000
2013	20	265,000	45,000	220,500
2014	16	265,000	78,000	187,000
Total	146	1,746,500	1,038,200	708,800

The WMO Micro Finance Scheme is a noble step in the right direction. But it requires a stronger and bigger team working together for this noble cause. We request the members and well-wishers of WMO to come forward and help WMO to strengthen the Micro Finance Scheme for the welfare and well being of the Memon Community

Ilyas Muhammad Chairman, Micro Finance Scheme, WMO Pakistan Chapter

WMO Rozgar Scheme

The Rozgar Scheme was newly launched in May 2011. Under this scheme, Auto Rickshaws and Sewing Machines are provided to poor and deserving members of the Memon Community to help them earn a decent livelihood.

We are extremely grateful to Mr. Faroog Ahmed of UAE for his initiative and financial support.

The response to the Rozgar Scheme has been overwhelming. So far, 408 applications for Auto Rickshaws and 454 applications for Sewing Machines have been received.

Under this Scheme, hand pumps have also been installed in remote villages of Sindh.

Particulars	No. of	
	Applicants	Amount Spent
	benefited	
Auto Rickshaws (Zakat)	68	12,549,500
Sewing Machines	681	4,411,790
(Zakat)	001	4,411,790
Hand Pumps	20	100,000
(Donation)	20	100,000
	TOTAL	10,388,790

The above table shows the position as on 31st December 2014.

We request the philanthropists and other well-wishers of the Memon Community to support this scheme so that poverty in the community is reduced.

Muhammad Yasin G.M. Chairman WMO Rozgar Scheme

REPORT OF THE YOUTH WING

WMO Youth Wing Pakistan Chapter has been established under "WMO Pakistan Chapter" to empower the youth of the Memon community within Pakistan, to achieve success, groom themselves and is responsible citizens of the country.

It comprises of a team of energetic people who excel in their fields and have countless times served the community. Their aim has been to provide the upcoming generation with all the necessary knowledge, experience, exposure, learning and skills to survive in this highly competitive world. WMO Youth Wing Pakistan Chapter has a vision to develop Memon youth's capabilities and provide them with a platform to nurture their capabilities and get trained to hold the reins for the future leadership.

Youth Wing along with their dynamic chairman and dynamic people of Memon community, are devoted people with a vigor and spirit of voluntary service for the betterment of the community and strengthen the core missions of their parent umbrella body, the "World Memon Organization."

A GLANCE AT THE WMO YOUTH WING PAKISTAN CHAPTER'S ACHIEVEMENTS

WMO Youth Wing Pakistan chapter aims to unite the Memon youth by giving them a chance to come forward to the various sessions and learn about their culture, discuss and understand new ideas and formulate solutions. It aims to make them a productive member of the society and constantly engages them in thought provoking sessions combining the element of fun with learning. The youth attending these sessions have now not only been motivated but are keen to be a part of the Youth Wing.

Commendable efforts have been put in by the CEC members of the Youth Wing Pakistan Chapter, with their dedication and utmost motivation have made the execution of such events not only possible but also a grand success. Each event surpassed the previous one in not only scale but also in terms of success. An overview of all the events and achievements in year 2014 are as follow:

"Feminar" Held on Sunday, 23rd March 2014 at ARENA

WMO Youth Wing Pakistan Chapter has been dedicated to bringing a positive social change by organizing informative, motivational seminars and workshops. To continue its mission the Youth Wing organized a session purely dedicated to young ladies of Memon community. The event was named as "Feminar" and it's aim was to instill a sense of self awareness, social responsibility, and importance of education among the girls of Memon community. The event was scheduled on 23 March, 2014 with registrations opened only for girls aged 16-26 years. It was made obligatory for the girls to be accompanied with at least one parent. The event was held at Jade Hall in Arena, Karachi. The Vice President WMO Pakistan Chapter "Mr. Shoaib Ismail" also graced the event with his presence with family. The Senior members of Ladies Wing - Madam Hawa Abdullah, Madam Amina Ganny and her auspicious team members also attended to encourage the Youth team.

SPARK'14 – 8th June to 29th June 2014 (4 Sundays)

This year in June, for the Youth of Memon Community one of the most amazing and the most learning event by WMO Youth Wing,



"SPARK'14, was organized Let's Spark Again". Spark had the idea to cater the children of age 10 – 15 and to give them a life time experience. Previously, this age group had been neglected. Spark'14 was the second sequel by WMO for four Sundays. The venues were indoor and outdoor both.

As it is said that:

"IF YOU WANT TO CHANGE THE FRUITS, CHANGE THE ROOTS."

Keeping this thought in minds, WMO planned to target the younger generation of the society and to let them learn with fun, all those aspects which will surely lead to a better life. Age group of 10-15 is actually a growing age. Children are very observant and very catchy. They tend to absorb every behavior around them, each action and its reaction, each effect and its after effect.

In short, they are a pile of sand and they would be molded in the vessel in which we want them to. As life has become very busy these days, the parents do not get much time to spend with their children and to let them learn every aspect of life by themselves.

Spark was an effort to build in them many of the characteristics from the very early age and to lead them to a path which leads to a shining future.

Spark mainly emphasized to develop communication skills, leadership qualities, and self-confidence, to explore their hidden skills and talents, to create sense of patriotism, team work and responsibility.

Altaf Ahmed Vayani Chairman, WMO Youth Wing, Pakistan Chapter

REPORT OF THE WMO LADIES WING

The Ladies Wing of the WMO Pakistan Chapter is the oldest and largest Ladies Wing of all the Chapters of WMO. It has the most membership and can be termed as the most active Ladies Wing.

Over the years, many memorable events and useful activities have been carried out by the Ladies Wing.

Previously the Ladies Wing of WMO Pakistan Chapter had taken a bold step to take part in the flood relief activities carried out by WMO and joined the Office Bearers of WMO in visiting flood affected areas, relief camps and tents villages. The Ladies Wing had also collected cash and kind to help the flood victims.

During the year, one of the Prime Programs carried out by the Ladies Wing was Pride of Memons Achievers Award which took place on 24th September 2014. This event was very successful. Over 350 ladies attended this program.

During the current year, the Ladies Wing has collected Zakat amounting Rs.857,500 which was handed over to WMO.

Previously the ladies collected through Matki Scheme Rs.50,000 to which donations amounting to Rs.19,700 was added and the total amount of Rs.69,700 was utilized in donating two air-conditions to Imran Rehabilitation Centre.

AMINA GANNY Chairperson, WMO Ladies Wing (Pakistan Chapter)

MEMON INDUSTRIAL AND TECHNICAL INSTITUTE

Performance Report 2014

An article about Memon Industrial and Technical Institute has to begin with the man who had a dream to impact the countless less fortunate youth who could not complete their education. This man was none other than Haji Abdul Razzak Yaqoob Gandhi, founder President of the World Memon Organization (WMO) who is well known as a business man who could hold his own among the biggest business persons in the world. His other passion was the welfare of the Memon community in particular but Pakistanis in general. He firmly believed that education was the key to prosperity and supported all educational projects generously. But the project closest to his heart was the Memon Industrial and Technical Institute (MITI) which was his brainchild and dream. This project was created to impart technical and vocational training to rehabilitate the less fortunate youth who could not complete even their high school education and were fated to become street children with all the risk factors involved especially leading to violence and extremism. Even when confined to a hospital bed in his last days, he kept enquiring about the progress of MITI.

As fate would have it, the City Nazim at the time Mr. Mustafa Kamal decided to join hands in this venture and provided the premises for the project. The initial funding for the project was provided by Haji Abdul Razzak himself and subsequently by the World Memon Organization and philanthropic persons of the Memon community worldwide. The responsibility for the implementation of the project was given to one of his most trusted lieutenants Mr. H.M. Shahzad and as they say the rest is history.

MITI came into existence as a project of WMO-PC in 2009 at the premises provided by CDGK. It is now 5 years since MITI opened its gates to 254 students in June 2009 in 7 courses for boys only; and since then the management has remained focused towards achieving the goals charted by the founding fathers of World Memon Organization and MITI. These inter alia included providing affordable and quality vocational education to the youth of low income group and continuous improvement in quality and services of the Institute while strictly adhering to the WMO principles of charity, welfare and service to humanity. Although Haji sahib envisioned MITI as providing training free of cost, he later compromised on a nominal fee. As such, MITI has a highly subsidized fee structure but for deserving students it is still free. In the early years, financial viability of MITI remains linked to the philanthropic assistance of WMO and other business organizations that may be referred to as our partners. However, the management strived to increase admissions and explored other areas of income generation for coming close to achieving financial stability and independence.

MITI has been progressing steadily in providing good quality vocational training to boys and ladies. Initially, our focus areas were Landhi, Korangi, Shah Faisal Colony and Malir. This has now expanded to other towns such as Lyari and Sultanabad.

Government and international training organizations, impressed by our facilities enlisted MITI as their training partners. Consequently MITI is now service provider for Benazir Bhutto Youth Development Scheme, Karachi Youth Initiative and Prime Minister's Youth Development Scheme. As a result, MITI has been able to come close to achieving self-sustenance and financial independence without sacrificing the ideals for which MITI was built. And by the Grace of Allah SWT, we are successfully progressing in that direction by strict financial discipline and increasing admissions.



MITI has two major goals: Continuous development and increasing admissions. Several initiatives in this regard are summarized below. The success of these efforts is visible in the steady increase in admissions over the years to 2100 and 4000 in the Boys' and Ladies sections respectively by December 2014. As another milestone in its operation, the admissions figure has reached more than 59435 boys and ladies who have benefitted from the facilities of MITI since its inception.

New Initiatives

- a) New Courses were added in the Curriculum in both Boys and Ladies Sections.
- b) Existing Facilities were improved and Capacity was increased.
- c) Promotional Activities were undertaken to increase awareness about MITI.
- d) Accreditation by NAVTTC
- e) Contract agreement with Intel
- f) Contracted agreement with Benazir Bhutto Shaheed Youth Development Program.
- g) Contracted agreement with Karachi Youth Initiative.
- h) Contract agreement with NAVTTC for Prime Minister Youth Skills Development Program
- i) Students Field Trip

a) NEW COURSES IN 2014

Major expansion in courses and facilities was undertaken which considerably increased the student intake and is growing every day.

- 1. Professional Chef
- 2. HD Media Production
- 3. Web Development
- 4. Advanced Web Development
- 5. Basic Electronics

This brought to 31 and 25, the total number of courses for Boys and Ladies respectively as follows:

Male Course		Female Courses	
1.	MS Office	Fashion Designing	
2.	Computerized Accounting	Beauty & Hair Dressing	
3.	Auto CAD	C.I.T (Certificate Information Technology	
4.	Graphics Designing	DIT (Diploma in Information Technology)	
5.	HD Media Production	Tajveed-e-Quran	
6.	Web Designing	Taleem-e-Balghan	
7.	Web Development	Beautician	
8.	3D Studio Max	Sewing & Cutting	
9.	MAYA	Crochet Work	
10.	Professional Photography	Embroidery	
11.	CIT (Certificate Information Technology)	Textile Designing	
12.	DIT (Diploma in Information Technology)	Fine Arts	
13.	Computer Hardware & Networking	Cooking & Baking	
14.	Mobile Phone Repairing	Mehndi	
15.	Industrial Electrician	English Language	
16.	Lift Technician	Graphics Designing	
17.	Generator Operator Mechanic	MS. Office	
18.	Welding	Self Grooming	
19.	Auto Electrician	Hand Bags & Purse Making	
20.	Auto A/C	Baking Special	
21.	Sewing & Cutting	Machine Embroidery	
22.	Auto Mechanic	Jewelry Making	
23.	Plumbing	Art & Crafts	
24.	UPS	Beauty & Cosmetology	
25.	Motor Rewinding	Dress Making & Boutique Designing	
26.	Motor Cycle Mechanic		
27.	General Electrician		
28.	CNG		
29.	Refrigeration & Air Conditioning		
30.	English Language		
31.	Professional Chef		

b) Improvement of Facilities and Increasing Capacity
Taking into consideration the aspirations of the community, existing Workshops and Labs were expanded to cater for increasing student load.

c) Promotional Activities

A number of initiatives were undertaken to increase awareness about MITI and to attract students. These included print and news media advertising, road shows, personal contacts, flyers, banners, web site, Face Book, etc.

d) Accreditation by NAVTTC

MITI very proudly mentions, herein, its affiliation with the world renowned "City & Guilds" of the U.K. It is the largest and most prestigious vocational training certification and qualification awarding body throughout the globe. MITI has been designated as "City & Guilds Approved Center" and conducts examination in various disciplines. This alliance brings multitude of benefits to our graduating students. The City & Guilds' certification, blended with our unique training approach, enhances career prospects, and also offers greater acceptability in the international job-market. MITI is also affiliated nationally with Trade Testing Board, Sindh, the premiere Government organization for testing and Certification of short Courses. In 2014, MITI was also accredited by the National Vocational Technical Training Commission (NAVTTC).

- e) Contract agreement with Intel MITI is also affiliated with Intel Pakistan and our students are directly the beneficiary of the training expertise of Intel, Pakistan
- f) Agreement with Benazir Bhutto Shaheed Youth Development Program. Memon Industrial and Technical Institute entered into an agreement with the Benazir Bhutto Shaheed Youth Development Program Government of Sindh in 2014 and since then trained 1032 students.
- g) Agreement with Karachi Youth Initiative (KYI). Memon Industrial and Technical Institute entered into an agreement with the Karachi Youth Initiative in 2014 and since then trained 500 students. The unique feature of this program is that these students should be from poor families and susceptible to violence and other crimes. So far 500 students of this program have been trained.
- h) Agreement with NAVTTC for Prime Minister Youth Skills Development Program. Memon Industrial and Technical Institute entered into an agreement with the NAVTTC for Prime Minister Youth Skills Development Program in 2014 and since then trained 250 students.
- j) Students Field Trip

Arranging field trips for the students for giving them practical knowledge and information of latest technologies.



Success Stories:

The effectiveness of the training program can be judged from the way it impacts the students' lives. Below are show-cased some of the success stories of our graduates:

Name: Tasaddaq Hussain Mughal Course: General Electrician

Story: Currently working in Bin Ladin Company at Saudi Arabia on +1700 Riyal. "I, with no special academic background am working side by side the Engineers and also share my hand-on experience with them. My skill and my practical work make me significant among so many workers.

Me and my family is enormously thankful to the management of MITI but still we can't thank them enough as their work and Commitment to society is beyond the words."

Name: Ahmed Ali

Course: Ms. Office, Graphics

Story: "Being the student of MITI's 1st batch and now an employee here (Office Assistant), makes me feel so blessed and so glad. I'm so thankful to Allah Almighty that He provided me the great platform of MITI From where I got potential, confidence, skill and self-recognition"

Name: Mohammad Asif Course: UPS Technician

Story: "I am now a job holder and working as UPS Technician in a company at PECH named

GEMCO. I am so thankful and pay my gratitude to MITI for such quality trainingon such nominal fee

which is affordable for poor class"

Name: SaleemShafa Course: Motor Winding

Story: "I am now a professional motor technician. And running my own shop. I earn a handsome amount and have complete knowledge of my work. I'm living an independent life. All the credit goes to MITI, its staff and its management"

Name: Majid Hussain Course: Plumbing

Story: "Currently I am working overseas as a professional Plumber in Gulf Trade Testing Center. For my huge achievement, I would like to salute the admin. of MITI and my teachers for their love and support"

support"

Name: Moazzam Ali Khan Course: Welding course

Story: "I have got a job as Welder in Saudi Arabia on very handsome remuneration. I'm so grateful for

my teachers and whole MITI for such excellent training"



Name: Mr. Muhammad Arshad Bhatti

Course: Industrial Electrician

Story: "People spend years in getting a good position in any firm, But I with the training of only four months became the incharge of my co-workers. I did Industrial Electrician course from MITI and that made me skillful enough to supervise all the electricians of my company. I would like to recommend all youngsters that if you want to grow your career and want to be something then come and join MITI, its doors are opened for all of you!!"

Name: Mr. Mohammad Irfan Course: Lift Technician Story: Mr. Mohammad Irfan

"I am Irfan, I did my Lift Technician course from MITI in 2012. I am currently working in Madina and getting a remuneration which is around 80k of Pakistan. All that is due to the prayers of my mother and the exquisite training, I got from MITI. I would like to give the credit of my all success to my honest, hard working and loyal teachers who made me eligible for such ideal employment." "Long Live MITI"

Name: Muhammad Fayyaz Ahmed

Course: Computer Hardware & Networking

Story: His parents insisted that he joined MITI right after wrapping up his matriculation but he didn't know my interest. He had basic computer literacy so he joined 'Computer Hardware & Networking' somewhat reluctantly. Though he didn't like it in the beginning because he was attempting a course just because of his parents' insistence. But his interest grew gradually learning 'Computer Hardware' and it wasn't until it came to 'Networking' that he finally realized his passion. He also faced some problems but those seemed tiny compared to the joy and confidence that 'Networking' imparted which he attributes to the course instructors whose continuous motivation made it possible.

He had heard of MITI but had never visited it. He came to MITI for inquiry and luckily came across 'Computerized Accounting'. He got enrolled.

Currently, he is doing job at a 'Software House'. Even after his course, he was in touch with his instructor and has qualified 'CCNA' upon his advice. His 'CCNP' is in progress.

He says that his success would materialize if he motivates more people to build their careers likewise. For this reason, he frequently visits MITI and shares his success stories with the students. This is also a token of appreciation for his instructors.

Follow is what he has got to say:

"Now you know what my life was before joining MITI and how dramatically it has changed. Thanks for reading my story but more importantly use it to find your passion."

Name: M. Jahanzaib Khan

Course: Computerized Accounting

Story: He started working at an NGO after qualifying his matriculation. Six years at that job, he had only learnt basic excel. He realized that his career growth was stuck as the job had become monotonous and mundane. Since he was also not qualified, he couldn't be trusted with new tasks. He thought that learning 'Advanced Excel' might remove the friction.



He had heard of MITI but had never visited it. He came to MITI for inquiry and luckily came across 'Computerized Accounting'. He got enrolled.

Just before joining the course, he had switched to another organization as a purchase officer. He was on 3 months' probation. He started delivering at the workplace and was given higher responsibilities because he had had hands on experience of quick book, peach tree and complicated excel reporting during the course. The real time environment provided during the course is specifically designed for workplace sanity. After 3 months, he was hired as a permanent employee with a handsome increment.

The job oriented course brought a steady career growth and also convinced him that education is important and he has gotten enrolled into Intermediate education as well.

Follow is what he has got to say:

"This course is important for professionals and non-professionals alike. Moreover, HR & IR arranged several interviews during and after the course. It is my earnest desire that students join this invaluable storehouse of knowledge and become a value adding part of society."

Name: Syed Wajahat Ali

Course: Computer Hardware & Networking

Story: Mr. Syed Wajahat Ali is brought on a wheelchair. A nightmare when one day he was shot in the spine by the snatchers, yet a man of immense determination despite being physically handicapped. But he was not like that just one year back when he joined MITI in 'Computer Hardware' training. He was very disturbed and disappointed by his physical limitation and was under performing when he caught his instructor's eye, who motivated him and made him realize that he still had a lot to be grateful for.

Wajahat not only started up a small computer hardware workshop in his own home during the very training and started generating livelihood but also continued with the same spirit and enrolled into 'Mobile Repairing' training at MITI. He has been hired by MITI as 'Admin Assistant'. Following is what he had got to say:

"I can't thank my instructor enough for making me realize that I wasn't useless and could still go on. Had it not been for MITI, I wouldn't have been able to be where I am today. I want you all to benefit from this blessing."

Name: Waqar Ahmed Course: Web Designing

Story: A 21-years old boy, who completed his intermediate and had no idea what to do next, he used to spend his time in teaching school on very low pay and his father is a Rickshaw Driver. He got admission in MITI by the camps, placed in his area and despite all the opposition from area people and crucial circumstances, showed full attendance and dedication in the class.

He expressed his feelings with great affection for the professional skills he learnt and saluted his teachers for the brilliant teaching. He is now working on Web Free Lancing Projects and his 1st earning work is designing Visiting Cards. He is also planning to work on web sites designing.





Story: Kashif belongs to a family consisted of 10 children and illiterate parents. Father, the only earning man, working as Tailor, who aimed to educate his children but lack of resources couldn't fulfill his desire.

Kashif worked in mechanic shops to learn the work but he got huge disappointment as all the owners of workshops just treated him as "Chhota" of workshop who could do all the things but no salary was given and was miss-treated too.

He lost the hope and started selling chips and patties in street. There he saw the camp of MITI and got enrolled in Generator Mechanic course. He showed an outstanding performance throughout the course and proved to be the most regular and punctual student which resulted in securing the 1st position. He recently gave interview in the industry at Mill Area where he would start his services after submitting the certificate of achievement which he received in graduation Ceremony.

With the addition of new courses in both boys and ladies sections, the staff has also necessarily grown. However, care is taken to keep the hiring of staff to the minimum and as per urgent necessity. The management staff comprises Administration, Accounts, Security, Maintenance, Procurement, etc. and manages the overall activities of MITI.

g) Relationships with Partners

MITI has developed relationships with many philanthropically inclined companies in providing material and other facilities for students. Prominent among them are the following:

Khwaja Gharib Nawaz Trust

The construction of the ladies section was made possible by the financial assistance of Khwaja Gharib Nawaz Trust and ARY



Pak Suzuki Motor Co.

The new Motor Bike workshop was completely developed with all tools, equipment and machines by Pak Suzuki. In addition, trainings were arranged by them for the students of CNG, Auto Mechanic and Motor Bike at their plant.



United Mobile

Relations with United Mobile flourished and they have developed the new bigger workshop for larger number of students.



Ardent elevators

They are active nowadays in the installation of an elevator in the Institute as part of the studies.



Christine Cosmetics

They have provided facilities for a new Beautician Clinic which will be used for conducting short courses in beauty and Cosmetology. They also provide their cosmetics for class room practice also.



Millat Fans.

They have most generously provided their most popular Millat Fans for installation in MITI whenever requested.



Glamorous FACE U.S.A

They have provided provide their cosmetics for class room practice Workshops and short courses in beauty and Cosmetology are conducted.



Visits of dignitaries and personalities

MITI is now an established name in Vocational Training in the country and a number of visitors from Government and Private Sector and Diplomatic circles have appreciated its infrastructure, facilities, course design and most of all the fulfillment of the vision and mission of WMO of service to humanity while preserving their self-respect.

They appreciate that similar facilities in the country charge heavy fees for such trainings but WMO and MITI have made it possible for the needlest and deserving people to get training in vocational skills with minimum financial burden on the families. Many NGOs have also shown great appreciation for MITI system and have shown interest in replicating our example. MITI will assist them where possible without compromising its own interests and objectives.

Over the years, a large number of national and foreign dignitaries have visited MITI. Notable among these dignitaries are the British High Commissioner, Mr. Adam Thomson on 28th April, 2011, the Consul General of Germany, Mr. Tilo Klinner on 19thNovember, 2011, Mr. Mir Changez Khan Jamali, Federal Minister for Science and Technology, Government of Pakistan, Islamabad on the 3rd August 2012, Mr. Abdul Sattar Dada, President WMO on 8 April 2011, Mr. Arif Habib, Chairman Arif Habib Group and Mr. Tariq Shafi Chak, Executive Director, National Vocational & Technical Training Commission (NAVTTC), Prime Minister's Secretariat, Islamabad on the 8th June 2012. Also to visit MITI in July 2012 was Commissioner Karachi, Mr. Mohammad Hussain Syed. Besides, Mr. Mustafa Kamal City Nazim, Haji Abdul Razzak Yaqoob, Haji Abdul Rauf, Mr. Mufthi Hashim, Regional Manager, City & Guilds, Sri Lanka visited MITI several times. Air Marshal (r) Riaz-ud-Din Shaikh –the chairman of BBSYDP Board visited MITI on 24th June 2014.Gen. Mohammad Rafiq Sabir –GHQ visited MITI on June 2nd 2014.

Recreational Activities

Recreational activities are part of every institution's life and MITI also encourages such constructive activities.

The future

MITI prides itself in becoming a premier institution for vocational training in the country and the management and staff of MITI are committed in its continued growth to help the destitute people of society for upward mobility.

We are humbled by the achievements and are grateful to Allah SWT for guiding us in the right direction and giving success in our ventures.

But the progress of MITI lies in continuous improvement and development. As such a road map of future strategy has been made as given below:

Expansion and Renovation of Facilities

By the grace of Allah, MITI has completed 5 years of operation. In these 5 years, we have served more than 50000 students. The graduating students have been well received by the industry locally as well as internationally which is due to hard work and commitment of the management and our faculty team. To achieve these objectives, our workshops and other facilities were built with limited investment to satisfy the training needs of the time.



In the last 5 years many other similar institutes have come up in the city who have taken inspiration from our experience. Some of them are smaller clones but some of them are in a similar class as ours and although we would not like to admit it, they are competing with us in real terms.

During these 5 years, MITI has focused on increasing admissions and have been successful to a large extent. However, we have not been able to do much in the area of further development of our facilities and curricula. Although MITI is now able to meet its operational expenses by its own means, it cannot finance the development expenses. Management specialists know that either you progress and grow or you die. There is no status quo. The time has now come when we are faced with the reality of the following:

1. Attrition of equipment:

Many of the equipment and facilities have become old while new ones have not been added. The present facilities are falling behind the requirements and advancements in industry. For example, the time of the carburetor engine has passed. Nowadays no car is without EFi. Same is the case with automatic transmission, etc.

Electrical control panels in industry are now all involving advanced electronics. We need to upgrade these and other courses to keep alive the interests of the students and stay ahead of the competition or at least in step.

Computer hardware is another big area which requires up gradation. Our computers are no longer compatible with the software that are now available and have become standards of the industry and which we are teaching. So far, we have been coping with these requirements by local up gradations but this has a limit. This includes all the computers in our classes as well as the servers in the I.T. room.

2. New Courses

To remain competitive, it is necessary to keep pace with the needs of the students and employers and introduce new courses from time to time. We have not introduced any new course in the last 2 years. We badly need to begin the following courses which are demands of the industry:

Machining & Bench Fitting
Industrial Electronics
Instrumentation
Fashion Marketing & Merchandizing
Auto body Refinishing
Alternate Energy
Diploma of Associate Engineer in

a of Associate Engineer in Mechanical Electrical Computer Science Automobile Refrigeration & Air Conditioning

3. Facilities Maintenance/Refurbishment:

Besides the academic needs, there are needs of building and facilities.

The most important in this category is the stand-by generator which has now almost become our main source of electricity and is our lifeline. The present generator has become under capacity due to increase in requirement as well as becoming old.



The fiber glass roof is leaking badly and needs to be replaced. We also need a fully functional and well equipped Auditorium.

All these requirements are estimated to cost about USD 300,000. Your valuable contribution in this cause is the dire need of MITI which can rightly be called the flagship project of the World Memon Organization.

MEMON ALAM, MONTHLY MAGAZINE

The first issue of the Memon Alam was published under the aegis of World Memon Organisation (WMO) in April 2010 wherein 1500 copies were printed. Since then, WMO is regularly publishing the Memon Alam every month and each issue has its own unique theme. The magazine has English, Urdu and Gujarati sections. Till December 2014, fifty-six issues have been published.

The themes of the Memon Alam published by WMO are as below:

1.	April 2010	Charity Begins at Home
2.	May 2010	Poverty Alleviation
3.	June 2010	Population Census of the Memon Community
4.	July 2010	Memon Community Heritage
5.	August 2010	Education
6.	September 2010	Memon Unity
7.	October 2010	Memon Heroes
8.	November 2010	Our Heroes
9.	December 2010	Way Forward for Memon Community
10.	January 2011	Unemployment & its Remedy
11.	February 2011	Memon Education Projects Worldwide
12.	March 2011	Contribution of Memons to National Economy
13.	April 2011	WMO President's Visit to Pakistan & India
14.	May 2011	Healthcare Projects of Memon Community
15.	June 2011	WMO – A Decade of Service to Humanity
16.	July 2011	A Journey through Time
17.	August 2011	WMO in the Changing World
18.	September 2011	WMO Flood Relief Work 2011
19.	October 2011	United We Stand
20.	November 2011	Leaders of Tomorrow
21.	Dec.11/Jan.12	The Social Evil
22.	February 2012	Immortal Memon Personalities
23.	March 2012	In Pursuit of Excellence
24.	April 2012	Deviation in Legacy towards Parents
25.	May 2012	Memons in the Eyes of Non-Memons
26.	June 2012	Positive & Big Thinking
27.	July 2012	Sad Demise of Mr. Adam Noor, one of the
		founders of WMO
28.	August 2012	London Calling
29.	September 2012	Let us come out of our indifferent attitude
30.	October 2012	Memon Youth: The future of the Memon
		Community
31.	November 2012	Women's Role in the Community
32.	December 2012	Sir Adamjee Haji Dawood
33.	January 2013	Mother of Women Education – Hajiani Khatija Ma
34.	February 2013	Memon Premier League & International Youth
		Conference
35.	March 2013	Latif Ebrahim Jamal
36.	April 2013	Abdul Sattar Edhi – The Living Saint
37.	May 2013	MITI – Four Years of Excellence
38.	June 2013	Poverty Alleviation through Education
39.	July 2013	Ahmed E. Jaffer

Pir Muhammad A. Kaliya Chief Editor, Memon Alam



KARACHI MEMON STUDENTS' ORGANISATION (KMSO)

The Karachi Memon Students' Organisation (K.M.S.O.) is a very old Study Center of the Memon Community situated in Bombay Bazaar, Karachi. The Study Center is a source of higher studies of thousands of Memon students.

The Management of K.M.S.O. had approached the then Secretary General of WMO, Mr. Abba Ali Yousuf for financial grant.

The WMO has pledged to provide financial aid for recurring expenses and also for maintenance and renewal of the Study Center. So far, WMO is regularly providing financial grant to K.M.S.O. since 2008. In 2014 WMO has given financial help of Rs.300,000 to KMSO for their recurring expenses.

Hundreds of students are taking the benefit of studying in a peaceful and pleasant atmosphere of the K.M.S.O. Study Center.

H.M. Shahzad Assistant Secretary General

CENSUS OF THE MEMON COMMUNITY

It is now sixty-seven years since the great exodus of the Memon Community from the Kutch, Gujarat and Kathiawad regions of India. The Memons are now spread all over the world, with concentration in cities like Karachi, Mumbai, Surat and few other parts of India, Pakistan, Sri Lanka, United Arab Emirates, Europe and Africa. However, the exact number of Memon families and individuals is still unknown.

A Population Census of the Memon Community is a need that had to be addressed immediately and that is why WMO has taken the initiative. A far reaching decision was taken by the Board of Management of World Memon Organisation (WMO), at a Meeting held at Mombassa in July 2004, to conduct a thorough population census of the Memon Community around the world.

The census data will also help the concerned to reach out to the poor and needy Memon families. All those concerned with the welfare and well-being of this community will be able to make concrete long-term plans for the betterment of the Memon Community based on this data.

Regarding the progress of the WMO Memon Census Committee, the Memon Census Project is an ongoing process and so far data of over 38,163 families (168,824 individuals) has been collected

Details of Census Data available with WMO Upto 31st Dec 2014				
Total Data of Memon Families	Total Data of Memon Individuals			
39,006	172,780			
(Computerized)	(Computerized)			

We are extremely grateful to the various Memon Jamats for extending their support to WMO Census Project.

The WMO Census Committee is planning to hold regular Monthly and Weekly Meetings with Office Bearers and Representatives of various Jamats since the Census work requires the support of every Jamat and every individual.

It is imperative that a population census of the Memon Community be carried out in all the regions of the World Memon Organisation (WMO) in such a way that within next five years a comprehensive data of the Memon Community is available with WMO and others for the planning of the future strategies of development and progress of the Memon Community.

Muhammad Younus Jiwani Chairman WMO Memon Census Committee



MEMBERSHIP OF WMO PAKISTAN CHAPTER LIST OF TRUSTEES

1.	WMOPC-T-001	Mr. Jan Mohammad Haji Yakoob
2.	WMOPC-T-002	Mr. Abdul Rauf Haji Yakoob
3.	WMOPC-T-003	Mr. Aqeel Karim Dhedhi
4.	WMOPC-T-004	Mr. Irfan Patel
5.	WMOPC-T-005	Mr. Abdul Majeed Pardesi
6.	WMOPC-T-006	Mr. Pir Muhammad A. Kaliya
7.	WMOPC-T-007	Mr. Mahmood Shaikhani
8.	WMOPC-T-008	Mr. Muhammad Aslam Pardesi
9.	WMOPC-T-009	Mr. Shoaib Ismail Mangroria
10.	WMOPC-T-010	Mr. Muhammad Yasin Saya
11.	WMOPC-T-011	Mr. Ashraf Machiyara
12.	WMOPC-T-012	Mr. Ebrahim Qasim
13.	WMOPC-T-014	Mr. Peer Muhammad Diwan
14.	WMOPC-T-017	Mr. Muhammad Amin Chapal
15.	WMOPC-T-018	Haji Muhammad Rafiq Pardesi
16.	WMOPC-T-019	Mr. Muhammad Ilyas Pariyani
17.	WMOPC-T-022	Mr. Abdul Aziz Kath
18.	WMOPC-T-023	Mr. Ilyas Muhammad
19.	WMOPC-T-024	Mr. Hussain Dawood
20.	WMOPC-T-025	Mr. Arif Habib

1.	WMOPC-P-002	Haji Kasam Haji Habib Khanani
2.	WMOPC-P-003	Mr. Mohammed Ebrahim Hashim
3.	WMOPC-P-004	Mr. Shabbir Ahmed M. Yaqub
4.	WMOPC-P-006	Mr. Abdul Qadir Usman
5.	WMOPC-P-007	Mr. Muhammad Hashim Patel
6.	WMOPC-P-009	Mrs. Aisha Anwar Ghani
7.	WMOPC-P-011	Mr. Abdul Rauf Essa
8.	WMOPC-P-014	Mr. Abdul Rashid Godil
9.	WMOPC-P-015	Mr. Shoaib Jan Muhammad Gandhi
10.	WMOPC-P-016	Mr. Mehboob Abdul Rauf Gandhi
11.	WMOPC-P-017	Mr. Ahmed Jaffer Kudia
12.	WMOPC-P-018	Mr. Yahya Polani
13.	WMOPC-P-019	Haji Masood Parekh
14.	WMOPC-P-020	Mr. Mohammad Arif Punjabi
15.	WMOPC-P-021	Mr. Mohammad Iqbal Abdullah Nini
16.	WMOPC-P-022	Mr. Mohammad Farooq Memon (Faria)
17.	WMOPC-P-024	Mr. Abdul Majeed Abdani
18.	WMOPC-P-028	Mr. Noor Muhammad Hashim
19.	WMOPC-P-029	Mr. Altaf Habib Jangda
20.	WMOPC-P-031	Mr. Muhammad Hanif Ishaq
	WMOPC-P-032	Mr. Saleem Habib Godil
22.	WMOPC-P-033	Mr. Zahid Hussain Piprani
23.	WMOPC-P-034	Mr. Abu Bakar Siddiq Lakhani
	WMOPC-P-035	Mr. Muhammad Sharjil Goplani
	WMOPC-P-036	Mrs. Tabassum A. Qadir Katchi
	WMOPC-P-037	Mr. Hussain Lawai
27.	WMOPC-P-038	Mrs. Hawa Abdullah

MEMBERSHIP SUMMARY

The total membership of WMO from Pakistan Chapter as of 31st December 2014 is as under:

Membership at WMO Pakistan Chapter as on 31 st				
December 2014				
Trustees	20			
Patrons	27			
Life Members	128			
Annual Members	394			
Apex Bodies	2			
Jamaats & Institutions	13			
TOTAL:	584			

Muhammad Farooq Gaziani Chairman, WMO Membership Committee



THANKS & ACKNOWLEDGEMENT

We are grateful to all members of WMO Pakistan Chapter including the Trustees, Patrons, Life Members, Jamats and Apex Bodies and the Members of the Board of Management at large. We are also grateful to the generous donors, philanthropists and well-wishers for their timely financial contributions.

We appreciate the dedicated hard work of the Chairpersons including their team members, in particular Mr. Muhammad Yousuf Adil (Rehabilitation), Mr. Abdul Rashid Godil (Memon Business & Trade Directory), Mr. Ashraf Machiyara (Fund Raising), Mr. Shoaib Ghaziani (Education For All), Mr. Gul Muhammad Jan Muhammad (Higher Education), Mr. Younus Jiwani (Memon Population Census), Mr. Ilyas Muhammad (Micro Finance), Mr. Muhammad Farooq Ghaziani (Membership Committee), Mr. Altaf Ahmed Vayani (Youth Wing), Mr. Muhammad Yasin G.M. (Rozgar Scheme), Madam Hawa Abdullah (Ladies Wing) At this juncture, we have to commend the extraordinary contribution of our Ex-Secretary General, Mr. Pir Muhammad A. Kaliya, for his constant guidance, participation and contribution to the different welfare projects of WMO Pakistan Chapter.

We acknowledge and appreciate the dedication and hard work of the office staff at WMO Pakistan Chapter, without which the welfare work would have been incomplete. We thank Mr. Abdul Hameed, Mr. Ammar Khadim, Mr. Muhammad Munir Suriya, Mr. Arbaz Kamdar, Mr. Muhammad Rafiq, Mr. Farooq Batavia, Mrs. Farzana Tabani, Mr. Sohail Teli, Mr. Saleem Toberia and all other senior and junior staff at WMO House.

In the end, we thank Almighty Allah for His Blessings and Guidance.

Shoaib Ismail Mangroria Regional Vice President H.M. Shahzad Regional Assistant Secretary

Karachi, dated 23rd July 2015

World Memon Organisation International Ladies Wing Report 2014

The WMO international Ladies Wing have now been playing a front and center role. The Ladies Wing in their respective chapters have been quite active in carrying out projects at the local level and their reports have been sent to the Regional Management Committees (RMC) of their individual chapters.

COMMUNICATION

Conference Calls between the ILW Committee were held which were coordinated by COO Mr. Shahid Sangani whenever necessary. The Ladies Wing also communicated by regular emails.

INTERNATIONAL PROJECTS

Africa Chapter Ladies Wing had pledged a sum of US\$ 10,000 in 2014 to be used for international Ladies Wing projects. It was unanimously decided by the ladies' representatives of each chapter to honour our commitment to Founder President and Trustee Mr. Abdul Razaak Yakoob (Haji Sahab ARY), before he passed away, for MITI (Memon Industrial Technical Institute in Karachi, Pakistan).

MEMON CONNECTIONS

The Memon Connections Portfolio drew the most interest with lively debates between the delegates at the Ladies Wing AGM.

Seeing that the traditional conservative method had a better success rate compared to the Memon Connection website, it was unanimously decided that a new website be designed to mirror the traditional conservative method via a website.

Different option were also discussed to make the MC Web Site more accessible for Parents to make their own direct links for their children via the website.

A workshop was held immediately after the Ladies Wing AGM meeting which was attended by the foreign delegates to discuss the challenges faced and solutions implemented for better communication between the different chapters in order to achieve a higher success rate.

MINITRADE EXHIBTION

The purpose of the mini trade exhibition is to create an opportunity for lady entrepreneurs in the community to network & make business contact and at the same time show case their creative and business acumen.

Unfortunately due to the delayed approval by BOM, the chapters did not have enough time to organise their exhibits.

A unanimous decision was made to hold the Mini Trade Exhibition yearly. It is hoped to continue this as a regular event at all future AGM's of the WMO. It has however been brought to our attention that some ladies have reservations as to the success of these exhibitions and whether it was fulfilling it objectives.



CHILDREN WITH SPECIAL NEEDS

OBJECTIVES of the Project

- 1. Create a common Objective/Cause for all the Ladies Wings from different chapters would have an opportunity to come together for a common cause
- 2. Greater Participation of the Ladies in the activities of the WMO
- 3. Help Economically and Socially dis-advantaged children to progress in life and give them a second chance

Money Tills for collection of funds for Special needs Children at Chapter level is continuing and funds raised in 2014 was utilised at the discretion of the local chapters.

LOCAL CHAPTERS

All Ladies at Local Chapters have been active in their respective countries with some more active than others. We are hoping that after attending the Ladies Wing AGM meeting and hearing other ladies dedication and commitments of the different chapters will help motivate and inspire others to do more locally for their individual Chapters as well as for us internationally.

ESAALE SAWAAB KHATHAM

Ladies Wing of most chapters held special kathams for all the deceased that passed away during the year. Namely,

- Mr. Abdul Razzak Yakoob Gandhi (ARY)
- Haji Aboobaker Cassim Pardesi
- Mrs. Farida Osman

LADIES WING MEETING - AGM 2014

The Ladies had a very useful gathering of over 60 delegates at the International Ladies Wing meeting held on 7th Nov 2014 for the 12th AGM held in Sandton, South Africa.

Various projects for the Local and International Ladies Wings were discussed and fellowship and bonds built among the chapters. Africa Chapter was commended for getting a record breaking number of delegates, for active participation and healthy debates and for interesting PowerPoint presentations. It was emphasised that the standard set by Africa Chapter should be followed in all future Ladies Wing meetings at AGMs by the host country.

CONCLUSION

Our Sincere Appreciation to the outgoing WMO President Mr. Abdul Satar Dada and his executive committee, and the incoming WMO President Mr. Suliman Noor Mahomed (Solly Noor), and The VP'S BOM members of the respective Chapters, and our COO Mr. Shahid Sangani and all members.

We appreciate the support and encouragements that we receive to carry out our work and we dedicate ourselves to work with even more Enthusiasm and Energy to carry the message of WMO to all our Sisters Globally.



Wasalaam

Ms. Fazila AK Ismail : Africa Ms. Hawa Abdullah : Pakistan Ms. Amina Gany : Pakistan Ms. Shamim Osman : UK Ms. Shabana Darvesh : India Ms. Razia Chasmawalla : India Ms. Shazia Sangani : Far East Ms. Shabana Razak : Middle East

World Memon Organisation International Youth Wing Report 2014

Asalamu Allaikum Warakhmathulla Wabarakathuhu

The International Youth Wing (IYW) of the WMO was formed in February 2013 during the Memon Premier League in Colombo, Sri Lanka. After its Launching the main target was the formulation of the "Youth Charter", which was finalized & approved by the IYW team and subsequently approved by the WMO at the 11th AGM held in Dubai in November 2013.

Besides this another major target was to uplift the local chapter youth wings of WMO, and by grace of Almighty great all 6 chapter youth wing has at least delivered one concrete event this year.

As per our Charter International Youth Conference should be held every year & in this regard IYC2 was planned on 21st & 22nd June in Sri Lanka, which got postponed due to unforeseen reasons & was done in Johannesburg, South Africa on the 7th of November 2014.

At the IYC II in Johannesburg, South Africa, the new office bearers of the IYW were elected.

Mr. Salmaan Hussain (Middle East) – Chairman

Mr. Faisal Bhesania (Europe) – Vice Chairman

Ms. Sana Shakoor (India) - Secretary

During the year 2014, all chapters delivered at least one event with India & Middle East organizing several activities to further cement WMO's position globally.

Africa

- WMO KZN Youth Forum Iftaar 2014 co-hosted with Islamic Relief Sunday 13th July 2014
- WMO Youth Group Braai 30th August 2014
- Facilitated the complete Youth program at the International Youth Conference in November 2014.

Europe

In 2014 following activities have been undertaken by the UK Memon Association with the collaboration of World Memon Organisation (Europe Chapter):

- 1. Badminton on every Tuesdays at the centre.
- 2. Organized Badminton Tournaments.
- 3. Playing Cards played every Wednesday & Saturdays at different venues.
- 4. Cricket Tournaments.
- 5. Football training for under 16s.
- 6. Organized to watch live Matches during the World Cup Memon Center at the centre.
- 7. Indoor Football on every Thursday.
- 8. Outdoor Football on every Friday
- 9. Volleyball played on every Monday.



Far East

The Toastmaster

Starting off 2014 with a skill filled group, as the leadership program "The Toastmaster", kept the memon men being occupied. This was a program initiated by WMO Youth Wing Forum, Far East chapter. The 5 week program of an enthusiastic crowd of 25 Memon men aged 18-35, did have a positive career benefit for a handful of boys, seeking the corporate ladder. With the help of an outstanding support from WMO local chapter and a splendid organising team, did collaborate to a successful event.

The Speechster

Down the timeline of mid 2014, educational based event "The Speechster". Event which was based on the structure of the toastmaster club, where kids of aged 9-12 had a number of 25 participants. The 5 week program had only a brilliant trademark for a secure future in the memon community. When again the kids, not only expressed themselves but also impressed many minds. Crediting the great effort of a great team and encouraging kids to their ice breaker in help of the local WMO board.

India

End Hunger #iCare

WMO International Youth Wing and WMO India Chapter organised an event for JUST ONE FIST OF RICE program in Vasai, a suburb around 50 kms from Mumbai. More than a 100 kgs of rice was distributed. On November 1st 2014, another event was organised in Mumbai at the Kutchi Memon Jamaatkhaana. The ladies and youth wing of WMO India Chapter distributed around 150 food packets to over a 100 deserving widows from different parts of Mumbai

Eye Care #iCare

WMO International Youth Wing and India Chapter carried out a series of cataract operations to restore vision amongst those afflicted by this debilitating condition which can lead to complete blindness.

Our sister Ms. Zuveria Ashraf Motiwala engaged a team of top eye surgeons from Aurangabad, India to perform these surgeries on our underprivileged Memon brothers and sisters. We also treated kids with squint eyes, distributing free eye glasses and checking for diabetes and blood pressure at these Eye Camps.

Women Empowerment #iCare

Mrs. Masheela Naviwala, along with her daughter Mirzana of Aurangabad, India has contributed three sewing machines to the less fortunate but skilful ladies of the Memon Community under ?#?iCare?. Each sewing machine was approximately USD 100

Zoya's Joy Ride #iCare

A bike was gifted to Zoya costing approximately USD 1000 so she could travel to get her education. Due to her disability Zoya could not walk or run properly. Under #iCare the amount of USD 1000 was raised within one day.



Middle East

Muhammad Rafique Noorani Squash Open

The Muhammad Rafique Noorani Squash Open, an exclusive tournament only for memons. Mr. M Rafique Noorani - one of the founder members of WMO has been a very active squash athlete and has won many titles while participating in a lot of tournaments in UAE during a career spanning 20+ years.

Muhammad Rafique Noorani Badminton Open (Ladies Only)

In continuation to the set of events dedicated to honour Mr. Muhammad Rafique Noorani, the ladies were gathered for a badminton tournament. The tournament was played with great vigour and enthusiasm. The award ceremony was conducted by Mrs. Muhammad Rafique Noorani.

Md Ghazi Vahedna Sports Festival 2014

The 2nd edition of the Indoor Sports Festival was even bigger and more emotional as it was an event dedicated to Shaheed Md. Ghazi Vahedna. He was a part of the tournament in the first edition and he passed away a month after the tournament. The youth wing has previously dedicated an event in 2013 in his memory but the Md. Ghazi Sports Festival was a grand event. With more teams than the previous edition, the sports festival by M.E Youth wing has surely become a popular sight.

Dawat-e-Khaas

An event organized to honour the contributions made by the memons residing in Middle East. The event was the first of its kind hosted by the Middle East Chapter with the Youth Wing playing a key role in making the arrangements for the event.

Memon Bowling Championship Season II

2nd Edition of the Memon Bowling Championship for the men saw a greater response with the head count increasing from 20 to 32 as compared to the first edition. The event also saw new community memons coming forward and participating.

Ladies Picnic by Youth Wing at Zabeel Park

50 ladies were part of the picnic organized by the Youth Wing. The idea behind the event was simply to provide ladies with a chance to network amongst themselves and enjoy a few games organized for them. Fun, games, networking & food were the highlights of the event.

Memon Billiards Championship Season I

The Memon billiards championship was organized at Flamingo Games Centre for the memon youth. The tournament featured 18 players competing for the silverware. The enthusiasm shown by the participants has kept the youth wing motivated to work for the community and conduct more events.



Pakistan

Feminar – 23rd March 2014

The event "Feminar" and it's aim was to instill a sense of self awareness, social responsibility, and importance of education among the girls of Memon community. The event was scheduled on 23 March, 2014 with registrations opened only for girls aged 16- 26 years. It was made obligatory for the girls to be accompanied with at least one parent. Several members of the BOM attended the event to encourage the Youth.

Spark 2014

Spark had the idea to cater the children of age 10 – 15 and to give them a life time experience. Previously, this age group had been neglected. Spark'14 was the second sequel by WMO for four Sundays. WMO planned to target the younger generation of the society and to let them learn with fun, all those aspects which will surely lead to a better life. Age group of 10 – 15.

Youth being the future of any Community and the IYW has taken the responsibility of grooming the Memon Youth & even preparing them for future leaderships,

All this wouldn't have been possible without the support of the President and all the Officials and Members of the WMO & in this regard would like to thanks them for their confidence in this committee.

Salmaan Hussain Chairman WMO Intl. Youth Wing Faisal Iqbal Bhesania Vice Chairman WMO Intl. Youth Wing





World Memon Orgnization www.wmoworld.com