



ANNUAL REPORT

2017



16TH
WMO CF AGM
Karachi

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**IN 2017, THANKS TO YOUR
GENEROSITY, ALL OF THIS WAS
POSSIBLE.**

WE CREATED A BRIGHTER FUTURE

We shaped the lives of thousands of children by providing them free education in Pakistan.

WE MADE DREAMS COME TRUE

Over hundred underprivileged families got a roof over their heads.

WE MADE A DIFFERENCE

We aided a sea of Rohingyans escaping racial violence.

WE GAVE HOPE

We stood resolute in our efforts to support children with special needs.

WE CHANGED LIVES

We Empowered Women across the Globe.

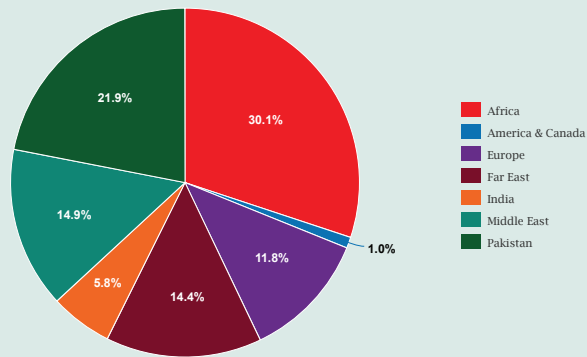
WE SHOWED WE CARED

We fed the fasting for the entire month of Ramadan in the Middle East.

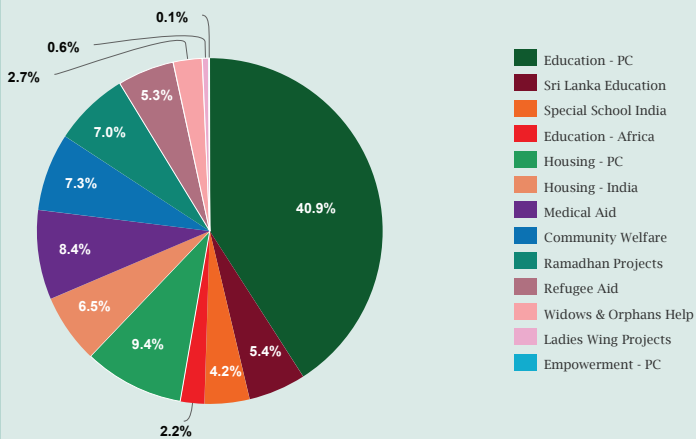
THANK YOU!

2017 Snapshot

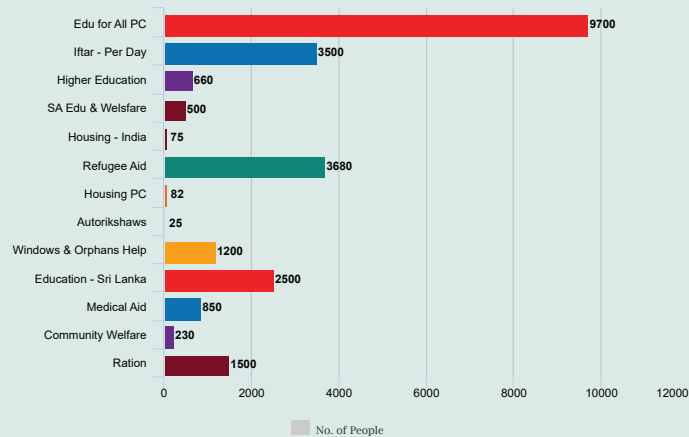
Zakat Collection



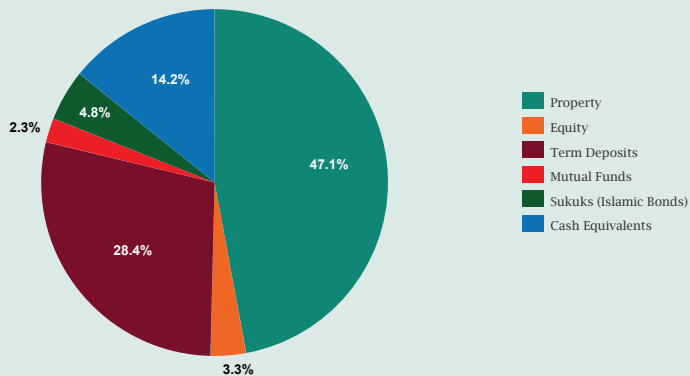
Zakat Projects



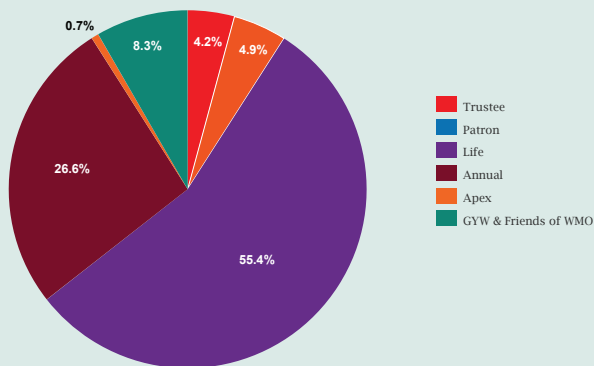
Project Beneficiaries



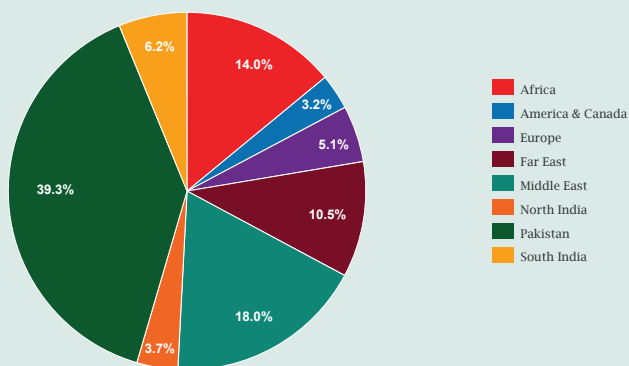
Investment Portfolio



Membership Category

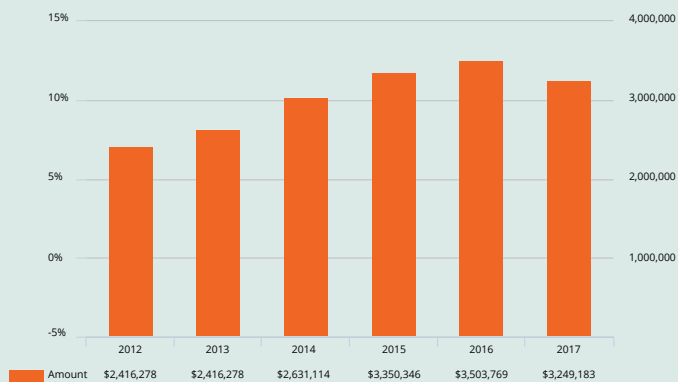


Membership Distribution

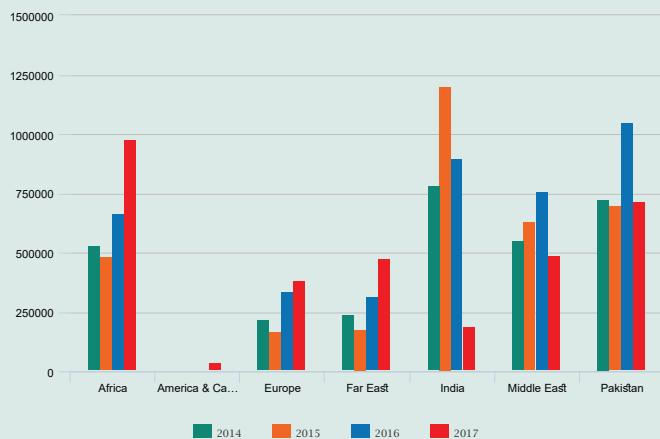


Historic Snapshot

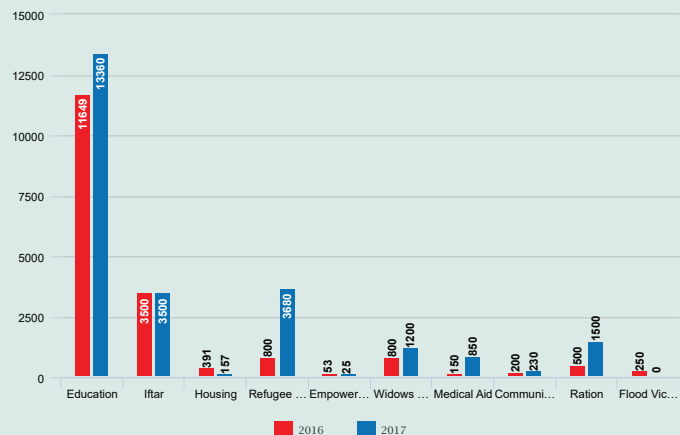
Zakat Collection



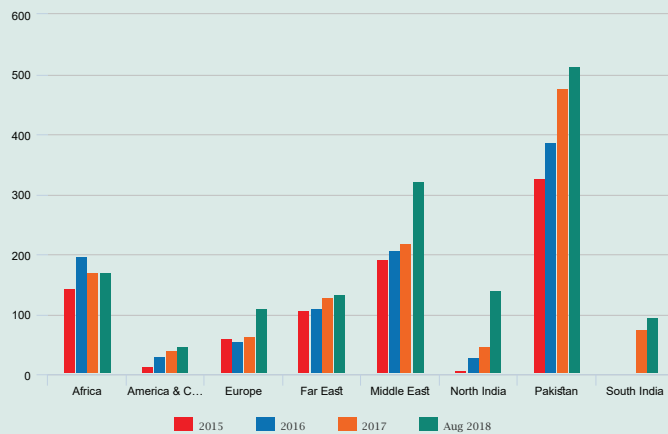
Chapter - Zakat Collection



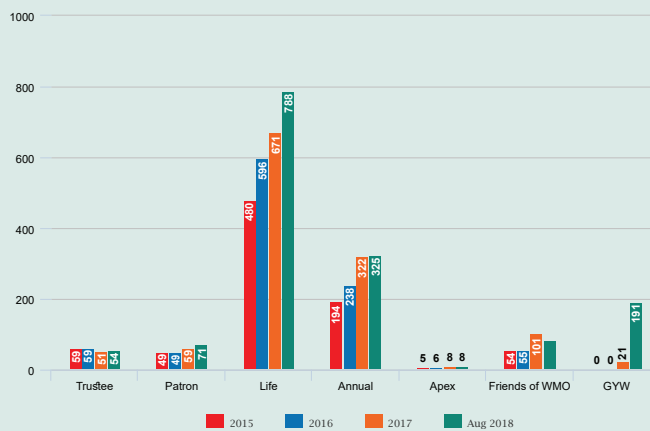
People Benefited



Chapter Growth - Membership



Growth - Membership Category



Office Bearers: 2017 - 2020

Office Bearers of the Management Committee

President	Mr Suliman Noor Mahomed (Solly Noor)
Deputy President	Mr Nowsad Gani
Secretary General	Mr Shoaib Ismail Mangroria
Dep. Secretary General	Mr Mahmood Shaikhani
Treasurer	Mr Yunus Suleman
Deputy Treasurer	Mr Ismail Abdul Karim Gadit
Chairman, Global Youth Wing	Mr Bashir Sattar

Office Bearers of the Board of Trustees

Chairman	Mr Haroon Karim
Deputy Chairman	Mr Ashraf Satar
Secretary	Mr Gulaam H Abdoola
Deputy Secretary	Mr Farook Kassim

Regional Office Bearers

CHAPTER	Vice Presidents	Regional Assistant Secretaries	Regional Treasurers
Africa	Mr Feizul Ayob	Dr Taheera Hassim	Mr Ashraf Dada
America & Canada	Mr A Ghaffar Variend	Mr M Bashir Akuly	Mr Feroz Abubaker
Europe	Mr Imran Panaawala	Mr Waseem Yousuf Adil	Mr Zaheed Harunani
Far East	Dr A. A. Mohamed Haroon	Mr Ameen Bhaila	Mr Anjum Asmath
Middle East	Mr Ahmed Shaikhani	Ms Rashida Anver	Mr Haroon Mohammad
North India	Mr Ehsan Gadawala	Mr Shabbir Patca	Mr Haseen Aghadi
Pakistan	Mr Husain Lawai	Mr Altaf Habib Jangda	Mr Gul Muhammad
South India	Mr Abdul Azeez	Mr Adil Azeez	Mr Abdul Habib Sattar

Specialist Committees

	Members		
Global Youth Wing	Chairman	Mr Bashir Sattar	
	Secretary	Ms Reeda Sheikhani	
	Treasurer	Mr Muhammad Arsalan Tabani	
	Vice Chairman - EC	Mr Arshad Gani	
	Vice Chairman - FC	Mr Saad Iqbal	
	Vice Chairman - MC	Mr Kamran Ghani	
	Vice Chairman - PC	Mr Arsalan Hashmani	
	Advisors to GYW Chairman	Dr Sana Durvesh, Ms Sumrin Kalia, Mr Khurram Kalia	
International Ladies Wing	Chairperson	Ms. Maimoona H Darvesh	
	Chapter Representatives		
	Africa	Ms. Khudaija Suliman	Ms Fazila A.K. Ismail
	America & Canada	Ms. Samina Dada Variend	
	Europe	Ms. Shamim Osman	
	Far East	Ms. Shazia Sangani	
	North India	Ms. Shabana Darvesh	Ms Razia Chasmawala
	Middle East	Ms. Maimoona H Darvesh	Ms. Shabana Razzak Mussani
	Pakistan	Ms. Hamida Bawaney	
	South India	Ms. Farida Azeez	
Audit, Finance & Zakat	Mr Gulaam H. Abdoola (<i>Chairman</i>)	Mr Haroon Karim	Mr Yunus Suleman
	Mr Farook Kassim		
Investment	Mr Suliman Noor Mahomed (<i>Chairman</i>)	Mr Haroon Karim	Mr Mahmood Shaikhani
	Mr Ashraf Satar	Mr Farook Kassim	
Legal & Compliance	Mr Nowsad Gani (<i>Chairman</i>)	Mr Bashir Sattar	
Marketing & Communication	Mr Zubair Chashmawala (<i>Chairman</i>)	Mr Suliman Noor Mahomed (Solly Noor)	Mr Nowsad Gani
	Mr Yunus Suleman	Mr Gulaam H. Abdoola	Ms Farzana Noor Mahomed
Membership Development	Mr Ashraf Satar (<i>Chairman</i>)	Mr Feizul Ayob	Mr A Ghaffar Variend
	Mr Imran Panaawala	Dr Haroon Admani	Mr Ahmed Shaikhani
	Mr Ehsan Gadawala	Mr Husain Lawai	Mr Abdul Azeez

Office Bearers



Mr Suliman Noor Mahomed
President

Mr Suliman Noor Mahomed also known as Solly Noor is a multifaceted personality. Founder, Chairman and CEO of the Sollys Group of Companies – whose core focus is in consumer electronics, Hi-Tech and IT, Property development in the commercial, industrial and residential field and many other facets of business.

With no formal secondary and tertiary education his leadership and community roles expand over 5 decades and includes amongst others, Director and Trustee on Listed Companies, Tertiary Education Boards and others, Chairman of Local Government and serves on various Sports bodies including Cricket, Rugby and Olympics.

He served as Chairman of Board of Trustees of WMO for 7 years before taking the leadership of WMO as

the President since 2014 His passion is to touch lives and make a difference to those that need it most and this is a legacy he has passed to his children all of who are also just as passionate as him in making a difference in the lives of less fortunate.



Mr Nowsad Gani
Deputy President

After graduating in Law from University of Newcastle in 1984 Mr Nowsad Gani trained as a Solicitor specializing in Land and Property Law and continued practicing Law as a Conveyancer and Property Litigator until 1991.

In 1992, He ventured into Real Estate Development and is today Shareholder and Chairman of a substantial Business in Property Development and Investment in the United Kingdom. Ganco PLC, is the holding company of various SPV's specializing in Investment/ development and being a preferred supplier of commercial premises in London and the South East to multiples such as Sainsbury's, Tesco, Waitrose, KFC, Costa Coffee Etc.

In 1997, the Blair government introduced the public private partnership scheme for the NHS,

and Ganco plc, was one of the companies which won a substantial tender to provide and lease Medical Premises to the NHS. The company has also ventured into residential development working with Housing Associations to provide Social Housing and developing for the Private Sector. The Investment arm of the Business is now managed by Nowsad's two sons, Muhammed Sufian and Arshad who have joined the Family business as Directors. A WMO Trustee since 2001, President Memon Association UK 2003-2007, Trustee at Croydon Mosque and Islamic Centre from 1996 to date, Trustee at Thornton Heath Islamic Centre since 2008, he is also the custodian of Mitcham Islamic Centre since 2012.



Mr Shoaib Ismail Mangroria
Secretary General

Mr Shoaib Ismail Mangroria is a science graduate with specialized higher education in Polymer Sciences. He is the Director and CEO of Premier Cables (Pvt) Limited, leading manufacturer of Fiber Optic Cables and Copper Telecom Cables in Pakistan. He is an active member of various National and International Business Forums.

From a very young age, Mr Ismail has been associated with numerous social and welfare organizations where he has rendered voluntary services and held various key posts, especially in the Okhai Memon Anjuman, Okhai Memon Jamat, the Okhai Memon Youth Services, the Okhai Memon Housing Foundation, the Usman Memorial Hospital, Rotary International etc. He is a Trustee of the Memon Medical Institute (MMI) and the Founder Member & Trustee of WMO.

Mr Ismail believes that Education is the key to prosperity and that no child should be left without basic education. His desire is to establish a Memon University under the aegis of the World Memon Organization in order to move ahead with the challenges of the fast moving advances in the field of education the world over. He firmly believes lot more can be achieved in the field of education by team work and very little can be achieved if done individually or in small groups. His wish is for all concerned to work together to address the dire needs of the community and eradicate poverty, illiteracy and other social problems.

Office Bearers

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Mr Mahmood Shaikhani
Deputy Secretary General

Mr Mahmood Shaikhani is the Managing Director of Shaikhani Group and has been instrumental in managing the operations of Shaikhani Group across 90 countries. He has been leading the group's successful journey as the group marks its 30th year celebrations worldwide. Mr Shaikhani has demonstrated his entrepreneurial acumen in an array of industries including Trade, Retail, and Manufacturing, Real estate, IT and Automobile industry.

A graduate in Business Administration from London Metropolitan University, Mr Shaikhani possesses a sharp understanding of global markets and has an in depth insights into the functioning of economies, international legalities and legislation. He has proven his mettle in quality control, operations management and strategic planning. He is also credited with

introducing policies and procedures that have resulted in enhancing the Group's international standing.

Mr Shaikhani is actively involved as a member of the executive committee in various organizations such as: The Pakistan Business Council Dubai, The Pakistan Association Dubai, The CEO Club, The Dubai Chamber, and The International Chamber of Commerce.

Mr Shaikhani actively supports and heads several international and local welfare organizations such as WMO (Trustee & Deputy Secretary General), The Shaikhani Foundation, The Rabia Charitable Foundation (Chairman) and The All Pakistan Memon Federation (APMF) as the Vice Chairman of the Supreme Council.



Mr Yunus Suleman
Treasurer

Mr Yunus Suleman has over 38 years' experience in the accounting and auditing profession and in the last three years as an Independent Non-Executive Director.

Currently he is the Executive Chairman of Sulfam Holdings (Pty) Ltd, and serves on the Boards of Tiger Brands Limited, Liberty Holdings Limited and Liberty Group Limited, Gold Fields Limited and Albaraka Bank Limited, as Independent Non-Executive Director.

Mr Suleman was Partner at Arthur Andersen (11 Years) and joined KPMG on 1 June 2002 when KPMG and Arthur Andersen merged. Mr Suleman was the former Chairman of KPMG South Africa and the KPMG Foundation until February 2015 as well as Enactus NPO (Global Students Organisation) until April 2017 and Association for the Advancement

of Black Accountants of Southern Africa (ABASA) in the Western Cape. He also has served as Deputy Chairman of the Independent Regulatory Board of Auditors (IRBA).

Mr Suleman is a Chartered Accountant (SA) and Member of South African Institute of Chartered Accountants (SAICA) and a Chartered Director (SA) and member of the Institute of Directors South Africa. He also holds the Bachelor of Commerce (Atg) (UKZN, formerly UDW), Honors Bachelor of Atg Science (Honours B Compt, UNISA). He has attended the Executive Partner Development Program GIBS 2008, and the Business Leadership Program- INSEAD, Fountain Bleu, France, and Andersen Leadership Program, Germany, 2001.



Mr Ismail Abdul Karim Gadit
Deputy Treasurer

Mr Ismail Gadit is the Managing Director of Al-Dar Holding based in Dubai, United Arab Emirates since 1970. He is a member of the Dubai Customs Consultative Council, Executive Member of the Dubai Chamber of Commerce and Industry Textile Committee and also serves as Honorary Secretary General of Dubai Textile Merchants Association (Texmas).

Mr Gadit is a Trustee of the Abdul Karim Gadit Foundation, Trustee of the Memon Health & Education Foundation, and Trustee of the WMO in addition to his association with The Citizens Foundation (TCF). Mr Gadit has a firm commitment towards community and social activities for the betterment of society, furthering opportunities for education, and increasing access to healthcare.

He has received Recognition of Contribution towards the Development of the Dubai Economy from the Department of Economic Development, Government of Dubai and he is the recipient of the Commercial Commitment Award for 25 years of dedicated commitment to Dubai from the Department of Economic Development, Government of Dubai.

Mr Gadit completed his undergraduate studies at the Government College of Commerce and Economics with a Bachelors of Commerce (BCom) in Karachi. He obtained his Masters Degree in Business Administration (MBA) from Institute of Business Administration (IBA), Karachi University.

Office Bearers

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Mr Haroon Karim
Chairman - Board of Trustees

Hailing from a Memon Business Family in Malawi Mr Haroon Karim cut his teeth in business after receiving a Scholarship to do a Radio Technician Course in Rhodesia by starting a Radio and Hi-Fi division in the family business. With the political uncertainty in Malawi he moved to London in 1972 with his family. There he established a very successful textile & property development business before shifting to Dubai, UAE in recent years.

Mr Karim's commitment to society stands deep rooted. From the time he arrived in London from Malawi, he saw challenges faced by communities in promoting harmony, establishing trust and building bridges between all religions, races and cultures. He played major role in achieving creating harmony and building bridges between communities. His greatest success was the establishment of the schools. His humble efforts to provide a brighter future for

children has brought him immense joy and is closest to his heart.

He was Chairman of Balham Mosque and Al-Risaalah school for 18 years and President & Deputy President of Memon Association UK, for 10 years.

Mr Karim has received numerous awards and accolades, namely M.A. Award for Commitment & Dedication to the Memon community presented by The Prince of Wales, Muslim News award sponsored by Home Office for Services to the Community, Civic Award for Services to the Community presented by the Mayor of Wandsworth, Al-Risaalah School award for completion of first purpose built Islamic School in U.K. The Metropolitan Police Commissioner at Scotland Yard, Sir John Stevens honoured him for support and consultation of Community Affairs to the Police Committee.



Mr Ashraf Sattar
Deputy Chairman - Board of Trustees

Mr Ashraf Sattar is the Group Chairman Timex Garments (Private) Limited. A family owned apparel company which was established in 1967 in Colombo. With a core business of designs, manufactures and exports high fashion garments to international markets, today the group employs 10,000 people and operates design centers, manufacturing facilities, retail subsidiaries (Aviraté) and sourcing and buying offices internationally. Traditionally specialized in women's wear, the company has diversified into lingerie, menswear and kids wear with 16 manufacturing facilities in Sri Lanka and 1 in Bangladesh. In addition, the Group has Joint Venture with Wacoal Japan for manufacturing intimate wear for International Clients, and Digital Printing plant for fabrics with a Korean company.

Group has recently ventured into Hospitality trade with a 4 Star Resort - Ranna 212 Resort in Tangalle, Sri Lanka.

Mr Sattar is a B.Sc. Special Degree Holder, and completed Advance Management Program from Harvard Business School, Boston, USA and holds an Alumni Status, at Harvard Business School, Boston, USA.



Mr Gulaam H Abdoola
Secretary - Board of Trustees

Mr Gulaam H. Abdoola has been the Executive Chairman of the GH Group (Gaborone, Botswana) since the group's inception.

The family-owned group of companies has a large employment force in several countries, in various industries such as property development, diamond supply, wholesale and retail, hospitality and automotive parts. He is also the founding member and managing director of Turnstar Holdings Limited, now the largest listed property company on the Botswana Stock Exchange.

Mr Abdoola served as the Chairman of Stanbic Bank Botswana, Deputy Chairman of McCarthy Retail - A large South Africa based retail and motor-holding group, Chairman of the Masiela Trust - A trust set up by the government for the welfare and protection of children in Botswana.

He is Chairman of Al-Nur School, Trustee of WMO, and is part of many jamaat, social and charitable activities.

Office Bearers

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Mr Farook Kassim
Deputy Secretary General - Board of Trustees

Mr Farook Kassim is the Chairman of Esanjo Holdings, a technology driven trade and services firm & Managing Director at Albogari Holdings since it's inception in 1974.

Mr Kassim is also a founder shareholder of Expolanka Holdings PLC, a publicly listed conglomerate in Sri Lanka and serves on the Board of Directors at Albaraka Bank, South Africa.

His career began in Dubai in 1975 and has focused on trade, converging more recently on precious metals, an area of the business that he continues to drive with deep passion.

Mr Kassim has been a member of the WMO since it's inception and Trustee since 2014, works closely with the WMO team to propel the organisation forward.

Mr Kassim studied at Harvard Business School Boston and enjoys recalling memories of his youth at Royal College Colombo, where he spent many an afternoon rowing for pleasure as well as for his school through the waterways of Colombo.



Mr Bashir Sattar
Chairman - Global Youth Wing

Mr Bashir Sattar is an e-Commerce entrepreneur with a solid background in sales and marketing in a career stretching over 4 decades. Originally destined for a career in medicine at the University of London, he changed direction after developing an insatiable interest in Consumer electronics.

Mr Sattar has been a pragmatic and engaging entrepreneur who enjoys facing and adapting to the changing face of global sales. He has now entered the sourcing and manufacturing sector of consumer products and has developed a premium online brand - "Mychoice" as a conduit to exploit the numerous opportunities in this globally expanding marketplace.

Mr Sattar has had a notable presence in the voluntary & charitable sector over almost 40 years including; a 6 year term as Chairman of one of the largest

mosques in North London, currently serving Trustee and Ex-President of the Memon Association UK who was awarded for his services to the community by HRH Prince of Wales in 2001, Ex Managing Director of Peace TV for 5 years who was responsible for launching the channel in the UK, Europe and US, is a founding Trustee and Director of WMO and has served as the Deputy Secretary to the Board of Trustees. He is the current Chairman of the WMO Global Youth Wing.

He is married and has seven children aged 1-32 years and has three grandchildren.



Ms Maimoona H Darvesh
Chairperson - International Ladies Wing

Ms Maimoona Darvesh was born and raised in Mumbai into a prominent and reputable family.

Her marriage to Mr Hassan Darvesh, a well-established and generous entrepreneur further helped her to strengthen her abilities and provide extensive support to impoverished people.

She attained colossal popularity in Oman as a proficient designer and established her own designer boutique "EXTRAORDINAIRE".

In 2006 she was honoured with the role of a Treasurer in WMO MC Ladies Wing. She soon found herself partaking other major activities of the Ladies Wing, like Event Management, Social Welfare Works, Membership Drive and Marriage Bureau.

Her passion and drive for WMO welfare work has helped in releasing prisoners, paying school fees, payment of rentals, providing medical aid, distribution of rations and much more.

In 2017 Ms Darvesh was appointed as the Chairperson of the WMO International Ladies Wing.



MESSAGE FROM THE PRESIDENT, WMO

Assalamu Alaikum Warahmathullahi Wabarakathuhu

In the name of Allah, the most Beneficent, the most Merciful.

It gives me great pleasure to welcome one and all to the 16th Annual General Assembly Meeting of the World Memon Organization being held in the vibrant city of Karachi, Pakistan.

We are privileged to be hosting our AGAM in a country that has just recently newly elected a Prime Minister, Mr Imran Khan, who has promised change, hope, opportunity and prosperity to our host country and to our community at large. He is a World class International cricket player, philanthropist, and leader. He is an inspiration to everyone of us.

I would like to quote from our holy Quran – Surah Ra'ad – Where Allah SWT reminds us:

“That He will not change the condition of a people until they change it themselves (from within their souls)”

A further verse in Surah An Nur, Verse 56, Allah SWT commands us to Establish Salaah and to give Zakat.

One would ask why Zakat (This prescribed purifying alms)? This is an act of kindness towards the poor and needy – in this context it is meant to stress the element of unselfishness as an integral aspect of true faith.

I would like to take this opportunity to personally thank our compassionate brothers and sisters for their magnanimous generosity and steadfast support towards the World Memon Organisation. We are deeply indebted to our benefactors and donors for playing a pivotal role in empowering the organisation to deliver hope and support to the disadvantaged.

We have touched the lives of thousands through our Education and Housing endeavours, looked after our Widows and Orphans, made a difference in people's lives with Micro Finance and served humanity during Natural Calamities and Human Conflict.

While we commend our organization for the large body of global and humanitarian work conducted over the last 16 years, I would like to remind donors and volunteers that they are an integral part of WMO and thus it is imperative that we obtain a deeper sense of commitment and dedication from them, as we will not and cannot proceed to the next level without them.

With pride, I can confirm that as a global organization we have the required specialized skills, we have attracted prominent and key members of the global Memon community into our fold and we have rekindled a strong spirit of belonging to the ideals of a global Memon community. As a community we have lived up to our motto – **“Serving Mankind”**.

Whilst our Annual Report for the Year 2017 gives a detailed account of our achievements and progress in the concluding year - in reflection what we have achieved is not to our true potential as a community and our historical achievements wherein our forefathers, without the resources and technology we have at our disposal today, did much more. For this we need the performance at the Chapter Levels to improve considerably, the Bar has to be raised in all aspects, from Leadership, Planning, Execution, Performance Management to Success Planning and Mentoring.

While we celebrate the successes and hard work put in by of our ladies and youth, we need to acknowledge that much more needs to be done in these two respective wings. They are an integral part of our daily lives and the youth are our future leaders.

I wish to place on record my appreciation for my fellow Office Bearers and the regional teams for their wonderful team work over the last year, Members of

the Executive Committee (ExCo) and Management Committee (MC) for their unflinching support and constant encouragement, the Marketing and Communication Committee for doing a magnificent job and our COO and CFO, along with the leaders of the youth and ladies wing for their untiring efforts to get us to where we are today.

And finally, remember, WMO which was originally a collector of Zakat has now evolved to cover all the other facets of a successful Memon community including business, education, health, women empowerment, sports and welfare. When we selflessly put the needs of others before our own, as we endeavour to break the cycle of poverty and make the world a better place one person at a time – it is then that we manifest the sublime qualities of compassion, humility, generosity, understanding and above all, love for humanity. Thus we rise, by lifting others!

Though we represent the Memon community we believe in what our Holy Quran has taught us – Care for humanity at large

Salaams

Mr Suliman Noor Mahomed (Solly Noor)
President



MESSAGE FROM THE CHAIRMAN, BOT

Assalamu Alaikum Warahmathullahi Wabarakathuhu

In the name of Allah, the most Beneficent, the most Merciful.

First let me begin by thanking my fellow Trustees and WMO members for electing my team and myself as Office Bearers of the Board of Trustees for the 2nd term at the last AGAM.

My best wishes to Solly Bha and his team of Office Bearers for their appointment as WMO Office Bearers for the 2nd term at the same AGAM and the newly appointed Regional Management Committees in all chapters.

The first ever Memon Business to Business (B2B) Conference was held at the same time and venue as the AGAM and this marked another Milestone in journey of WMO. Top Global Industry Leaders from the Community presented on a variety of topics and this reflected the total integration of the Community from a Textile Merchant background to today's connected world in the fields of Real Estate, Banking, Trading, Technology, Medical and ICT to name a few. This Conference will be a standard event with our future AGAMs and Insha Allah a great addition to the community networking by WMO.

Last year saw the formation of another Chapter, namely South India Chapter and WMO march forward as we continue to expand our network and engage more and more of our brothers and sisters under the WMO Umbrella. The newly formed North India and South India Chapters will link the wide spread Memon Community in India to the WMO and we will see the benefits from this change in the near future. WMO has already reached corners of India hereto untouched in the past 15 years.

The formation of "Global Youth Wing" under the leadership of founder Trustee Bashir Sattar is welcome news. Youth Wing will be nurtured under the guidance of Bashir Bha to take the future reins of the organization and continue the legacy.

As usual, the Engines of WMO, the Chapters have continued their splendid performance in 2017 and all their hard work is recorded in the Annual Report for all to read and appreciate. Office Bearers of the Regions with their Members have continued the legacy of our forefathers to serve not only the Memon Community, but the community at large in their respective regions with dedication, perseverance and commitment only seeking the pleasure of Allah (SWT) for their efforts. In this regard I would like to repeat what I said last year:

"They are the true Foot soldiers and heroes of WMO, giving their time and money for the betterment of WMO sometimes at great personal sacrifices. Today the proud legacy of WMO is due to the unselfish devotion of these Ladies and Gents on the ground".

I pray their deeds are amply rewarded in this world and hereafter".

2017 has been a challenging year for us in our operations in Dubai, UAE. The depressed market conditions in Dubai has resulted in a mark reduction in value of our property portfolio. The strict banking regulations hampered the smooth operations, but Alhamdulillah we have managed to weather all storms and continue our smooth sailing into 2018.

Of course all this and more has been only possible due to behind the scene untiring work of the Office Bearers ably marshalled by our President Solly Bha. If not for the passion and love this team has for WMO none of the achievements would have been possible, Thank you Solly Bha and your team

Finally, my gratitude to all the Office Bearers, Management Committee Members, Sub Committee Members, Youth and Ladies Committee Members and staff at all Chapters for their time and loyalty towards WMO

On behalf of the Board of Trustees, I warmly welcome everyone to the 16th Annual General Assembly Meeting in the bustling city of Karachi

Jazakallah Khair

Mr Haroon Karim
Chairman - Board of Trustee

Notice & Agenda of the 16th Annual General Assembly Meeting - 03rd November 2018 Karachi, Pakistan.

To: All Members,

Notice is hereby given to all Members of the World Memon Organisation Charitable Foundation (WMO) that the 16th Annual General Assembly Meeting of the Organisation will be held on Saturday, 3rd November 2018 at 10.30 am at Karachi Marriott Hotel, Karachi, Pakistan to consider the following Agenda:

AGENDA

1. Recitation from the Holy Quran.
2. Welcome Address by Mr. Suliman Noor Mahomed (Solly Noor), President of the WMO.
3. To receive and approve the Minutes of the 15th Annual General Assembly Meeting held on Saturday, 7th October 2017 at Ras Al Khaimah, UAE
4. To receive the Annual Report for 2017 - Presented by Mr Shoaib Ismail Mangroria, Secretary General.
5. To receive and approve the Consolidated Audited Accounts for the year ended 31st December 2017 - Presented by Mr Yunus Suleman, Treasurer.
6. To appoint Auditor(s), in accordance with Article 40 of the WMO Constitution, to hold the office till the conclusion of the next AGAM and to fix their remuneration.
7. To approve any Amendments to the Governing Documents (In accordance with Articles 24.5.2 to 24.5.4, 35.1.3 & 46.2 of the Constitution.)
8. Any other matters with the permission of the Chair.
9. Dua and conclusion of the meeting.



Shoaib Ismail Mangroria
Secretary General

Minutes of the 15th Annual General Assembly Meeting

7th October 2017, Ras Al Khaimah, UAE.

ATTENDING: ANNEXTURE I

ITEM 1: RECITATION OF FEW VERSES FROM THE HOLY QURAN

The Meeting was called to order by WMO Deputy President, Mr Nowsad Gani at 10.30AM and followed by recital of a Quirath by Sir Iqbal Sacranie

ITEM 2: WELCOME ADDRESS BY THE PRESIDENT

President Mr Suliman Noor Mahomed (Solly Noor) commenced his speech by thanking everyone for their presence including the Office Bearers, Trustees and all the other members and staff of WMO and specially thanked Mr Haroon Karim, Mr Ismail Gadit, Mr Ahmed Shaikhani, Mr Mahmood Shaikhani, Mr Shabbir Merchant and the Middle East RMC for hosting the AGAM.

He stated that WMO is the only Global Organisation for Memons and that the Memon community is one of the smallest communities with a population of 2 to 3 million in the entire world, but we are affluent and we are influential and we have the power to be an Organisation that can leverage. But 60% of the Memon Community is earning less than \$1/day and WMO can and must make the difference. WMO is now a seamless Organisation and anyone who is elected as an Office Bearer, the platform is laid and they can continue with their work and take WMO to another level.

In recognising the chapter for the progress WMO has made over past 3 years, he commended the chapters for their effort and good work, with a special note on the following;

1. Africa Chapter – Has to progress and expand to regions like Malawi and Zimbabwe, Tanzania and other African countries where there is a substantial Memon population.
2. Europe Chapter – Have to spread their wings by going to Portugal, Scotland and other European countries.
3. Far East – Congratulated the performance of the Chapter despite the small number of Memons and being there in the time of need to help the community and mankind.
4. Middle East – Thanked the members of Middle East Chapter RMC for bearing the entire cost of hosting the AGAM.
5. Pakistan – We are blessed to have the team in Pakistan who delivered what was required and being 100% compliant in all aspects. He

requested Pakistan Chapter to do more on collecting the funds and not rely on the centre for funding.

6. North India – Not much progress for the past 3 years and expects a major change with the new team appointed.
7. South India – with the help of Ashraf Bha and Farook Bha Darvesh, we were able to form the new chapter and they will be donors and not recipients.
8. North America – Remains a major challenged with a vastly scattered community. With the new RMC we will do a roadshow and expand to Canada, Insha Allah.

All the Chapters were advised that the Office Bearers of the Chapter must work tirelessly to make a difference in their relevant Chapters.

Further he mentioned that while WMO will continue to do Zakat distribution, we need a paradigm shift on how to move forward in other fields that touch lives. The B2B session was a game changer with the young blood who showcased how affluent they are in our community, and thanked Solly Suleman Bha, Yunus Bha and Dania Hanif for organising such a great event. Further he added that now its time to recognise the Memons for their achievements and contributions by celebrating their success. The ExCo has decided to host the Memon Awards at the next AGAM in order to recognise the achievers in our community in the fields of Business, Profession, Sports, Philanthropy and Social Service.

The President voiced his concerns about the poorest of poor Memons who are not even getting the basic healthcare facilities and suggested to have a health insurance scheme to address this issue.

He stated the importance of having projects where we can leave a legacy for the generations to see, such as Hospitals, University, School or a Frail Care Centre. We have received our first \$1 million commitment from a anonymous donor last night for this initiative.

WMO is now self-sustained. We are planning to appoint a CEO to overlook the foundation globally, and to steer its growth to the next level. He reiterated the need for appointing Regional General Managers at the Chapters, before the end of the year, and this will make the Chapters efficient and effective.

Deputy President, Mr Nowsad Gani welcomed the first member from Mauritius Mr Shehzad Ahmed

who is attending the 15th AGAM, and thanked him for the generosity of offering to host the next AGAM in Mauritius.

ITEM 3: TO RECEIVE AND APPROVE THE MINUTES OF THE 14TH AGAM

The minutes being circulated with the WMO Annual Report was considered read and there being no amendments, it was proposed by Mr Pir Mohamed Kaliya and seconded by Mr Yoosuf Gadit.

ITEM 4: TO RECEIVE AND APPROVE THE REPORT OF WMO FOR 2016, PRESENTED BY THE SECRETARY GENERAL MR SHOAIB ISMAIL MANGRORIA

The report circulated was considered read and there being no comments was proposed by Mr Farooq Ahmed and seconded by Mr Farook Kassim.

ITEM 5: TO RECEIVE AND APPROVE THE AUDITED ACCOUNTS OF WMO FOR FINANCIAL YEAR ENDING 31ST DECEMBER 2016 PRESENTED BY TREASURER MR YUNUS SULEMAN

Presenting the financial the Treasurer explained there are 2 sets of Accounts circulated with the Annual Report.

1. Consolidated Accounts – This consist of, WMO Europe, WMO Middle East, WMO Pakistan, Audited Accounts which are consolidated with WMO Charitable Foundation the registered Charity and Parent entity.
2. Complied Accounts – Amalgamation of the above consolidated Accounts and WMO Africa and WMO Far East Audited Accounts, India, America & Canada Chapters. Those chapters cannot be consolidated since these are separate legal entities due to prevailing local laws.

Treasurer highlighted that for the first time we have split the Trustee funds from the General funds of the Chapters and presented as restricted funds in the Financials.

To a question from Mr Farooq Ahmed, why there is \$1.4mn funds lying in the current accounts, the Treasurer responded that the most of it was year-end Zakat collection which was disbursed during February and March this year, and some part of it was matured investments which was in turn invested in January 2017.

Answering a question from the floor, whether there is a Zakat calendar for WMO, the President responded stating, we have a policy that whatever is collected within the year is to be distributed before the end of the year. Also most of the Zakat is collected during the month of Ramadan and we ensure that this is distributed before the next Ramadan. The Zakat committee chairman mentioned, that sometimes the disbursements for Education is done during January in the following year in which case the Zakat would be in reserve for this purpose.

Responding to a question from the floor, about the rental income and where it is being distributed or utilised, Treasurer explained that the Rental Income of AED 1 million is received from the Property investment in Dubai, and this is being utilised for the operating expenses of the central body, and other overheads incurred for different projects in different parts of the world.

The Consolidated Accounts were proposed by Mr Pir Muhammed Kaliya and seconded by Mr Ghaffar Variend. The Complied Accounts were proposed by Mr A K Ismail and seconded by Mr Pir Muhammed Kaliya.

The President commended the effort of the Treasurer and his team for presenting the Consolidated Audited Accounts for the first time in the 15 year history of WMO.

ITEM 7: APPOINTMENT OF AUDITORS

The present auditors have consented to continue as the Auditors for 2017 and the ExCo was given the authority to decide the fees and to get the confirmation of the Auditors, this was proposed by Mr Arif Lakhani and seconded by Mr Ilyas Mohamed.

ITEM 8: WMO BUDGET FOR 2017

The Treasurer explained the Central body budget to the general assembly, item by item for better understanding. The income derived from the Dubai properties is spent towards the Salaries of the COO/ CFO, Marketing and Legal expenses incurred for the charitable foundation. The Regional General Manger salaries of Africa, Europe and Pakistan Chapter are projected for the current year. He explained that we have also provided for the salary of the proposed CEO to be recruited in 2018.

The Budget for 2017 was thereafter proposed by Mr Farook Kassim seconded by Mr Pir Muhammed Kaliya. There was question from the floor inquiring whether there is a budget for the Youth Wing, the Deputy President responded stating that this would be discussed in the next item which is related to youth. Also there was a suggestion from a member to consider the change of Financial Year end to 30th June because we are now approving previous year accounts and current year budgets after 10 months have passed in the current year. Mr Bashir Sattar responded that we take note of this suggestion for the future and informed that actually as per the

constitution we have to hold the AGAM within six months of the Financial Year end.

ITEM 9: APPROVE THE PROPOSED AMENDMENTS TO THE CONSTITUTION, FOR WHICH DUE NOTICE HAS BEEN GIVEN UNDER ARTICLE 46 OF THE CONSTITUTION

The Secretary General read out the following changes to the constitution referring to the pages 51 to 53 in the Annual Report

1. to re-form the current single India Regional Chapter into two Regional Chapters - the Northern India Chapter and the Southern India Chapter;
2. to promote greater involvement of young Memons in their community; and
3. to amend Article 46.5 with Article 24.5.5 and 35.1.3 in order to harmonise these Articles.
4. a review of the WMO Standing Orders and Rules for Regional Chapters which will need to be amended to take into account the above developments.

The General Assembly unanimously agreed and accepted the amendments to the constitution, and it was proposed by Mr. Hussain Lawai and seconded by Mr. Farook Kassim.

ITEM 6: TO RECEIVE THE REPORT OF THE ELECTIONS 2017, PRESENTED BY THE ELECTION COMMISSIONER SIR IQBAL SACRANIE

The Vice President, Mr Nowsad Gani thanked Sir Iqbal Sacranie for his contribution as the Global Election Commissioner and requested him to present the report of the Regional Management Committee Elections 2017 - 2020.

The Election Commissioner read out his report and thereafter announced the members who were elected as the Regional Office Bearers in the respective RMCs.

Chapter	Vice President	Regional Asst Secretary	Regional Treasurer
Africa	Mr Feizul Ayob	Ms Taheera Hassim	Mr Ashraf Dada
Europe	Mr Imran Panaawala	Mr Waseem Y. Adil	Mr Zaheed Harunani
Far East	Dr A. A. Mohamed Haroon	Mr Shiraz Yoonus	Mr Anjum Asmath
Middle East	Mr Ahmed Shaikhani	Ms Maimoona Darvesh	Mr Haroon Mohamed
Pakistan	Mr Husain Lawai	Mr Altaf Habib Jangda	Mr Gul Muhammad

While announcing the members elected, Sir Iqbal suggested to the General Assembly and the Executive Committee that the Tenure of the Office Bearers for 3 years with two continuous terms is too long, and to consider to restrict the tenure and terms to 2 years and 2 terms.

ITEM 8: ANY OTHER BUSINESS

Mr. Ehsan requested to publish the articles of The Memon in the local magazines so that it will get wide

Africa Chapter

1. Mr Abdul Kadir Ismail
2. Mr Shafique Tayob
3. Mr Ashraf Dada
4. Dr Haroon Gutta
5. Mr Shiraz Abdul Gani
6. Ms Taheera Hassim – Lady Member

Europe Chapter

1. Mr Sikander Sattar
2. Mr Nazir Okhai
3. Mr Imran Panaawala
4. Mr Waseem Adil
5. Mr Zahid Harunani
6. Ms Shamim Osman – Lady Member

Far East

1. Mr Mohamed Shiraz Yoonus
2. Mr Abdul Majed Karim
3. Mr Mohamed Anjum Asmath
4. Dr A. A. Mohamed Haroon
5. Mr Mohamed Iqbal Sathar
6. Ms Shazia Sangani - Lady Member

Middle East

1. Mr Munawar Bilal
2. Mr Khuram Kalia
3. Mr Afzal Allah Rakha
4. Mr Iqbal Shivani
5. Ms Maimoona H. Darvesh
6. Ms Rashida Vahedna - Lady member

Pakistan Chapter

1. Mr Gul Muhammad
2. Mr Qassim Moosa Lawai
3. Mr M. Reyaz Ahmed
4. Mr Khurram Shehzad
5. Mr Altaf Ahmed Vayani
6. Mr H. M. Shehzad
7. Mr Shoaib Ghaziani
8. Ms Reeda Sheikhani
9. Mr M. Iqbal Gaba
10. Mr M. Bashir Latiwala
11. Ms Bilkees M. Rafiq Tabani – Lady Member
12. Ms Hamida Iqbal Bawany – Lady Member

coverage for the great humanitarian work that WMO does around the globe. The President thanked for the suggestion and agreed to consider it in the future. He requested the Chapters to print the 'The Memon' magazine and distribute among members and other well-wishers.

There being no other business, the AGAM concluded with Dua by Hafez Abubaker.

2017 Attendees List

Africa Chapter

Abdul Sattar Dada	Ayesha Sattar Dada	Abdool Satar Joosub	Shahida Joosub	Abdul samad Essa
Aboobaker Noor Mahomed	Jainob Noormahomed	Anwer Joosub Carrim	Zainub Anver Carrim	Ashraf Alli Ismail Sabdia
Sajeda Sidique Sabdia	Azeem Tayob	Faaiza Azeem Tayob	Dr Ridwan Mia	Ebrahim Ebrahim
Ebrahim Moosa (Anwar Moosa)	Ebrahim Osman	Miriam Osman	Faizal Suleman	Mrs Faizal Suleman
Fazila AK Ismail	Abdul Kader Ismail	Feizul Ayob	Sherbanu Ayob	Gulaam Husain Abdool
Gori Gulaam Husain Abdool	Haroon Ahmed Cassim Mahomed	Haroon Gutta	Feriel Gutta	Haroon Kalla
Yasmeen Kalla	Haroon Sacranie	Haroun Joosub	Shaeeda Joosub	Humaira Sabdia
Hussein Mohamed	Hussein Jukhaira	Mrs Hussein Jukhaira	Irfana Arbee	Dr Ismail Dada
Aysha Dada	Kashiefa Martin	Kathija Mahomed	Kim Jooma	Mrs Kim Jooma
Latib Essa	Mrs Latib Essa	Mohamed Ali	Mohamed Joosub	Moosa Carrim
Azmina Carrim	Suliman Noor Mahomed	Zohra Noor Mahomed	Yunus Suleman	Khatija Yunus Suleman
Muhammed Yunus Suleman	Tahir Yunus Suleman	Naeem Hassim	Omar tar	Ossy Essa
Rafiq Dosani	Azima Dosani	Rashid Tar	Mrs Rashid Tar	Razak Essack
Hawama Essack	Razak Kasmani	Salim Karim	Samad Essa	Mrs Samad Essa
Sayed Mia	Farida Mia	Shafique Tayob	Shehzad Abdulla Ahmed	Shiraz Abdul Gany
Solly Suleman	Faeza Solly Suleman	Sumayya Kalla	Taheera Hassim	Abdul K Baba
Yusuf Kamdar	Fazila Kamdar	Zafreen Feizul Ayob	Saajid Kalla	Ammar Kalla

America & Canada Chapter

Abdul Ghaffar Variend	Samina Dada Variend	Bashir M Akuly	Feroza Akuly	Dr Shiraz Suleman
Ayesha Suleman	Mohammad Ashfaq	Moiz Hanif	Sameer Ghaffar Variend	

Europe Chapter

Aaliyah Bashir Sattar	Bashir Sattar	Saira Bashir Sattar	Dr.Haroon Ali Muhammad	Esmail Harunani
Mariam Harunani	Hanaa Bashir Sattar	Haroon Karrim	Mrs Haroon Karrim	Imran Panaawala
Liyakat Abdul Hameed	Abba Ali Yousuf	Mudassir Yakub	Nasir Okhai	Nisar Yousuf Bawaney
Nowsad Gani	Ruksana Gani	Saffiyah Bashir Sattar	Shamim Osman	Hanif Osman
Sikander Sattar	Farzana Sattar	Sir Iqbal Sacranie	Yasmin Sacranie	Waseem Yousuf Adil
Yousuf Gadit	Shabana Gadit	Zaheed Harunani	Shabnam Harunani	

Far East Chapter

Abdul Cader Saleem	Taslim Saleem	Abdul Karim Yoosuf (Lakhany)	Najma Abdul Karim Yoosuf	Abdul Latheef Anver
Abdul Majeed Karim	Azeema Majeed	Anas Mowshook	Ashraf Sattar	Gulshan Ashraf
Asma Majeed	Basma Majeed	Dr. Haroon Admani	Sheema Haroon	Feroz Omar
Amina Omar	Haji Saleh Mohamed Munshi	Hawama Sangani	Farook Kassim	Farhat Kassim
Mohamed Anjum Asmath	Sameena Anjum	Mohamed Ashfaq Abdul Razak	Mohamed Iqbal Sathar	Yasmeen Iqbal
Mohamed Shiraz Yoonus	Rehana Shiraz	Parvin Noor Mohamed	Roshanara Yousuf	Shakeel Yoonus
Shahid Sangani	Shazia Sangani			

India Chapter

Abdul Azeez	Farida Azeez	Abdul Hamid Nathani	Abdulla Haji Iqbal Janooohan	Adil Azeez
Afshaan Turab Darvesh	Afsheen Mohamed Ali	Ahmed Razak Gutta	Ayaz Fungi	Chandiwalla Mo. Faruk Haji Safi
Chandiwalla Jebunnisa Mo. Faruk	Danis Yasin Bhathara	Dr Shahid A Merchant	Ehsan Haji Amin Gadawala	Asfana Ehsan Gadawala
Farman Banducda	Hamid Tayub	Haseen Bha Aghadi	Iqbal Officer	Irfana Banducda
Kausar Haseen Aghadi	Maqsood Naviwala	Masheela Maqsood Naviwala	Mastodon Naviwala	Mohamed Zubair Chashmawala
Yasmin Zubair Chashmawala	Mohammad Ali	Mohammed Abdul Gani	Mohammed Irfan Memon	Mohammed Shabbir Bhojani
Mohammed Shafi Aiyub Mullani	Shahin M. Shafi Mullani	Mohammed Yasin Memon	M. Farouk Suleman Darvesh	Shehzad Suleman Darvesh
Mrs Hanifa Farouk Darvesh	Nabila Khandwani	Razia Ashraf Chasmawala	Ashraf Chasmawala	Shabana Usman Darvesh
Zubeida Khandwani	Nafisa Mohammed Ali	Rashid Nathani	Rehnuma Abdulla	Riyaz Patka
Sameer Dabawala	Shabbir Patka	Suhail Khandwani	Tanvir Merchant	Turab Ebrahim Darvesh
Abdul Ghani				

Middle East Chapter

Abdulla Janooohan	Aejaz Ahmed Munshi	Ahmed Shaikhani	Anis Motorwala	Anwar Habib
Aqeel Ismail Gadit	Bakhtawar Kamran	Farhana Mohammed Amin	Hafiz Rehmatullah Jangara	Hasan Mohammad Amin
Hasanmiya Suleman Darvesh	Ismail Abdul Karim Gadit	Tahira Ismail Gadit	Kamran Ghani	Khurram Hanif Kalia
Mahmood Shaikhani	Maimoona Hassan Darvesh	Mariyam Bashir Awan	Maryam Moiz Dara	Memon A Kader A Rehman
Mohammad Amin	Mohammad Suhail Shakeel Harun	Mohammed Faiz	Mohammed Farooq	Hamida Farooq
Mohammed Irfan Mohammed Iqbal	Mohammed Naeem	Moiz Dara	Muhammad Anis Pardesi	Muhammad Asif Ahmed
Muhammad Ayaz Naviwala	Muhammad Furqan	Muhammad Hanif Jakvani (Foxy)	Shehnaz Hanif Jakvani	Muhammad Khalid Dhedhi
Muhammed Saleem	Nabeel Awan	Noor Naeem	Parvez Ahamed	Rafat Sultana
Roshan Muhammed Saleem	Sahar Kamran	Saleem Kalla	Sana Amin	Sana Anis
Saymabanu Iqbal Godil	Shabana Abdul Razzak	Abdul Kayum Mussani	Shaista Asif	Shanila Rauf Razzak
Sobia Asghar	Mohammad Ajaz Bawani	Mushtaq Ahmed	Masood Ahmed	Tariq Ismail Gadit
Kamran Farooq	Iqbal Dawood	Muhammad Hamza Anis	Abdul Azeez Omer	Munavar Bilal

Pakistan Chapter

Aisha Anwar Ghani	Aatif Ali Memon	Abdul Haseeb Vayani	Abdul Karim Meghani	Hameeda Karim Meghani
Abdul Qadir Salat	Abdul Qadir Sultan	Abdul Rashid Godil	Abdul Sattar jakhura	Adnan Qureshi
Ahmed Chinoy	Altaf Ahmed Vayani	Altaf Habib Jangda	Altaf Latiwala	Ammar Ilyas Motan
Aisha Ammar	Ammara Anis	Anisa Khattoon	Arsalan Arif Nara	Dr. Hira Anis Bumbia
Asadullah Memon	Aziz Memon	Bashir Latiwala	Bilquis Tabani	Dania Hanif
Dr. Mubeena Hanif	Faisal	Faraz Ahmed Memon	Gul Muhammad	Haji Tayyab
Haleema Usman Sorathia	Halima Naveed	Hamida Iqbal Bawaney	Hawa Abdulla	Shakoor Abdullah
Ilyas Mohamed	Iqbal Gaba	Javed Rajkot	Junaid Ebrahim Mewawala	Khalid Latif
Khurram Shehzad	Maqsood Memon Motiwala	Mohammad Ajaz Saya	Mohammad Ibrahim Kasumbi	Mohammad Shahzad
Mohammad Younus Jiwani	Mohammed Hanif Ahmed	Shakoor Abdullah	Mubeena Hanif	Muhammad Afzal
Muhammad Amin	Muhammad Bilal Gader	Muhammad Jawad Choksi	Muhammad Reyaz Ahmed	Muhammad Salman Marfani
Muhammad Waqar	Muhammad Yaqoob Sultan	Muhammad Yousuf	Maliha Yousuf	Musaab Vindhani
Naveed Godil	Owais Suriya	Pir Mohammad Kaliya	Pir Muhammad Diwan	Mrs Peer Muhammad Diwan
Qassim Moosa Lawai	Rabia Saleem	Rameez Qasim Gaziani	Reeda Sheikhani	Saad Saleem Umer
Farah Aftab	Samina Hanif	Shahid Ismail	Shoaib Gaziani	Shoaib Ismail Mangroria
Hamida Shoaib	Tehmina Z Ahmed Bawany	Zartaj Khurram		

Secretary General's Report for the Year 2017

Respected President of WMO Mr Solly Noor, Chairman of WMOCF Mr Haroon Karim, the Office Bearers of WMO & WMOCF, the Members of the Board of Trustees, the Members of the Management Committee, the Office Bearers of the Regional Chapters, Members of the Regional Management Committees and all members of WMO. Assalamu Alaikum Warahmathullahi Wabarakathuhu.

It gives me great pleasure to present before you the Report of the Secretary General of WMO for the year ended 31st December 2017.

The year 2017 has been a year of remarkable reforms and development at WMO. Very important improvements have been made in the overall structure and management of WMO by amending the Governing Documents of WMO. As you are aware, WMO always lays great emphasis on keeping itself up-to-date with the changing times. For this purpose, the WMO reviews its management structure, governing documents and Policies & Procedures from time to time and tries to make required changes where and when necessary.

The first major improvement that WMO has made is regarding the Youth, who can now become a part of the management structure. Although, the youth have always been encouraged by WMO and every Chapter has its own Youth Wing where numerous social and welfare activities are held regularly, this is the first time ever that the youth are part and parcel of the management system.

Any Memon (male or female) from age 18-40 can become a member of the Global Youth Wing, and that too, free of cost. The structure of the GYW consists of Global Youth Wing Chairman, Global Youth Wing Secretary and Global Youth Wing Vice Chairpersons from each chapter along with Global Youth Wing Executives. Founder Trustee Mr Bashir Sattar was appointed as the first Global Youth Wing Chairman at the 3rd Management Committee Meeting.

This amendment was necessary because, as in every Memon Welfare Organization, there is a general trend that only senior and elder people become the Office Bearers and Members of the organization. This soon creates a void when the youth cannot fill in the gaps created by retirement, resignation or death of the member. The younger generation also faces factors of inexperience and dilemma of being treated as a junior by other senior members. But when the youth are part of the system from an early age, they benefit from the experience gathered, the know-how from their elders and also gain a thorough understanding of how Memon Charities work.

Another major development in the year 2017 was the launch of the WMO South India Chapter – WMO-SIC. As you are aware that India is a very big country with Memons scattered all over. The former WMO India Chapter (now it is called the WMO North India Chapter – WMO-NIC) was finding it very difficult to cover such a large territory, both in terms of management and distribution of funds. This led to the launch of the South India Chapter which covers the southern states of India mainly Tamil Nadu, Kerala, Andhra Pradesh and Karnataka.

Similarly, Africa Chapter is being divided into two at the equator. The countries north of the equator in the African continent will come under Northern Africa Chapter and those countries in the south of the equator will come under the Southern Africa Chapter.

The need of the hour is unity. I do recall that in the 1st International Memon Convention held in Dubai in the year 2001, our founder members and elders laid special emphasis on Unity. I recall that Haji Abdul Razzak Yaqoob (ARY) and Mr. Aboo Tayyob of

South Africa requested the Memons to forget their differences and join hands to work together. In these modern times, in this age of science and technology, pooling of resources and working together is the key to success.

I take this opportunity to request all Memons, all Jamats, all corporate bodies and Memon businesses to consider social welfare as everyone's social responsibility and join hands to work together. This is our only solution.

Moving on to the performance of the Chapters, I wish to state that the performance of all the Chapters has been very satisfactory. However one area of concern has been the implementation of WMO Policies and Procedures which have not been very consistent across Chapters, and hope we will see greater emphasis by the Regional Office Bearers to improve on this aspect.

Although, the respective Chapter Reports are presented in the Annual Report, I wish to highlight the main points.

Africa Chapter

As the saying goes, "Africa always brings something new". The WMO Africa Chapter has some very unique welfare and socio-cultural projects. The other thing with the Africa Chapter is that it works together with other like-minded organizations to achieve common goals.

For example, the Africa Chapter partnered with "Purposeful Giving" during Ramadan 2017 to distribute Iftar packs, grocery packets, gift hampers, etc. to people in various cities. They joined hands with Jamat-un-nissa to host a 5-star dinner in Durban where 175 orphans attended. They also distributed 10 tons of dates (khajoor) inside and around South Africa and arranged Iftar and Eid Gift Hampers. By working together with other like-minded organizations, they were able to reach out to more and more people in orphanages, masjid, madrasas, home for the elderly and other needy families. The Chapter also regularly distributes Wheelchairs to the handicapped and the elderly, working in conjunction with other organizations. Twenty Braille Machines worth Rand 250,000 were also distributed to visually impaired students.

The Ladies Wing of the Africa Chapter raised Rand 100,000 for the Syrian Refugees with the support of Jamat-un-nissa and also supported skill development and women empowerment programs. The ladies also regularly distribute food, blankets and gifts in cash and kind to students, orphans, the elderly and the needy.

The highlight of the youth activities of WMO Africa Chapter was the two-day long Debate Championship with Oliver Dickson, the renowned African debater and debate coach as the Chief Adjudicator.

The Chapter has contributed towards the Rohingya Muslims Relief Work and to hospitals, skill development centers and other organizations. It also supported micro businesses run by women, distributed computers and sewing machines.

Europe Chapter

The Europe Chapter has its unique welfare activities. It provides legal aid on family disputes, housing matters, welfare benefits and immigration matters. They also support needy Memons with hospital expenses and funeral expenses.

The Youth Wing with the Memon Association of UK has taken a key role in assisting with organizing social events. They regularly hold many sports activities such as cricket, volleyball, basketball and badminton in London and Leicester.

The Ladies Wing have collected £6,000 and £11,000 and sent it to India and Malawi respectively for projects related to Women Empowerment; providing jobs; supporting widows, orphanages, the destitute and sick; for distribution of food packs and rations to hospital patients, widows, the needy and the Rohingya Muslims. They have even supported the digging of two water wells in Maharashtra, Alhamdulillah. They also operate the Memon Connection, a match-making service. The WMO Europe Ladies Wing was once again awarded the BATCA Award by the Mayor of Wandsworth. Masha Allah.

The Far East Chapter

Micro Finance bears great importance for the uplift of small scale entrepreneurs. The WMO has been running Micro Finance Schemes at various Chapters for a very long time.

The Far East Chapter is also running a Micro Finance Scheme since 2013. Under this scheme, small-scale entrepreneurs are given interest-free loans to further their businesses. About 80 such small-scale business people are being helped by the Far East Chapter. The wonderful thing is that, as soon as the loan is paid back in full, the applicant is again eligible to take another loan. Usually, the amount of the second loan is larger than that of the first time.

Another remarkable achievement of the Far East Chapter has been the Project Aman, for the Rohingya Muslims. Camp Aman is located along the Bangladesh-Myanmar border where over 1200 refugees have been registered so that they can be regularly provided with food, medicines and other necessities. A Masjid, a school and hygienic sanitary facilities have been planned besides other public facilities.

The Gift of Sight Project is another feather in the cap for the Far East Chapter. Healthy corneas will be donated Globally. The Chapter has already partnered with WMO PC and Hashmanis Hospital in Pakistan to enable free transplants.

The Far East Chapter has identified a 100-year old school Darussalam Maha Vidyalaya (DMV) which has over 1200 underprivileged students. The Chapter is helping the students in a variety of ways, including providing daily meals. Providing with meals serves many purposes, this is a proven and very successful methodology. First, the students can have a nutritious meal every day which will eradicate problems of malnutrition which is common in poverty stricken areas. Second, the parents are more than happy to send their children to school, knowing that they are in safe hands and will be treated well and also be fed properly. Third, this kind of encouraging atmosphere

keeps the children away from bad company and bad habits.

The Chapter played a role in the dengue crisis in certain regions of Sri Lanka and distributed rations and other aid to the affected families.

The Ladies Wing and the Youth Wing of the Chapter are doing excellent work. The ladies have organized Women Empowerment and Women Health Programs and also provide assistance for education and other projects. Masha Allah.

India Chapter

As mentioned earlier, the India Chapter has now been divided into two separate Chapters namely the WMO North India Chapter and the WMO South India Chapter. Alhamdulillah, it is very pleasing to note that both the Chapters are doing so well. I wish both the Chapters and their very capable teams the very best. With the split, Interim Committees for the Management of both the Chapters was appointed at the 1st Management Committee Meeting held on 07th October 2017.

North India Chapter

In the short time the Committee was appointed it was able to carry out many activities reflecting the energy and enthusiasm of the new team and this is a very good sign for future of WMO in India.

Ground breaking ceremony for Memon Housing Colony in Akola was the major achievement in a short period of 2 months. This colony once completed in November 2018 will house 24 less fortunate families of the community.

In addition, the chapter started a Micro Finance Scheme, Matrimonial assistance and support for Children of Special Needs under project '*Farishtey*'

As usual the Ladies Wing under the dynamic leadership of sisters Razia Chasmawala and Shabana Darvesh carried out their usual projects of Women Empowerment, Memon Connections and Medical assistance etc.

South India Chapter

In a short period of two months the Chapter has enrolled 75 members across four cities in South India, namely Bangalore, Chennai, Madurai and Coimbatore. This rapid spread across South India is an ample demonstration of the right decision to split India into two Chapters. The Chapter has also activated the Ladies Wing and carried out two welfare projects in this short period.

Middle East Chapter

As I said earlier, every chapter is developing its unique identity and has its own set of unique welfare activities.

Masha Allah, the WMO Middle East Chapter, besides the usual financial assistance to needy students and those in need for housing, is also helping immigrants with their visa disputes and deporting issues, and helps in their release from prisons and by providing them with return air-tickets. This type of charity work is unique only to the Middle East Chapter.

Other activities include the special Ifar program during the whole month of Ramadan where 75,000 immigrant workers were provided with meals. Masha Allah, this is the fourth consecutive year of the Ifar program. The Chapter also sent 1000 bags of ration to Pakistan Chapter for distribution.

The Chapter also has very active youth wing and ladies wing, which conduct regular gatherings and events, which is bringing all ages of the Memon community together. One highlight of the Ladies Wing is that

they organized a Thanks-giving lunch to recognize and appreciate the contribution of each volunteer of the Ladies Wing. Here, appreciation certificates and small gifts were given to each member of the Ladies Wing. Masha Allah, the Ladies are working hand in hand with the men and contributing to every project whether it is financial assistance related to payment of school expenses, housing expenses and release of prisoners. Jazakallah Khairan.

America & Canada Chapter

America and Canada Chapter, is a very capable team headed by Mr Abdul Ghaffar Variend and Mr Bashir Akuly. I wish to point out that it is no easy task to coordinate with the widely scattered Memon population, which is spread out both in the USA and in Canada.

The WMO North America chapter is working hard to foster better relationships with other Memon Jamats and communities. An aggressive Membership Drive was launched in 2017, wherein members visited various cities and states such as Orlando, Los Angeles, Miami, Ft. Lauderdale, Dallas, Houston, New York, etc.

Many other activities are in the pipeline. It may be noted that WMO North America chapter has started functioning only a few years back. We wish the chapter the very best.

Pakistan

The Pakistan chapter, during the year 2017, not only remained active in welfare activities like housing, education for all, higher education, micro finance, etc. but also introduced a program for cornea transplantation with the support of the Far East Chapter and Hashmani Hospital, Karachi. About 200 corneas will be supplied from Sri Lanka by the Far East Chapter at its cost, while the Pakistan Chapter will bear the cost of the transplantation.

Under the Education for All Scheme, around 9,000 students are provided with financial assistance for school education ranging from Montessori to Higher Secondary classes. Under the Higher Education Scheme, about 500 college going students are provided with financial assistance to pursue higher education.

Under the Rehabilitation Scheme, the Chapter has provided financial assistance to procure house or flats to over 1000 families. The scheme also supports about 70 families with monthly house rent.

The Micro Finance Scheme of the Pakistan Chapter is the oldest of all micro finance schemes launched by WMO at various chapters. The scheme helps micro entrepreneurs with small loans to further their business. On successful completion of repayment, the applicants are eligible to take bigger loans.

Under the Rozgar Scheme, auto rickshaws have been provided to men and sewing machines have been provided to women to enable them to earn a decent livelihood.

The jewel in the crown is the Memon Industrial & Technical Institute (MITI). Thousands of men, women and young people who were not fortunate enough to complete their formal education now have the opportunity to learn some technical skills so that they can earn better and improve their living conditions. Hundreds of students of MITI are well placed now. Some of them have got jobs overseas and many others have setup their own profession in AC Repairing, Auto Mechanic, Electrician, Lift repair, beautician, fashion designing and other fields.

The youth organized the spark event and other activities. The ladies have been collecting funds and distributing to hospitals (in kind), rations and blankets to villages and for the Rohingya Refugees.

To sum up, the scope and nature of the social and welfare activities of all chapters of WMO are growing, Masha Allah. May Almighty Allah help us all to serve humanity in the most befitting manner. Ameen.

Thanks & Acknowledgment

I am grateful to the President of WMO, the Chairman of the Board of Trustees, the Members of the Management Committee especially the ExCom and the Office Bearers, the heads of the eight Chapters of WMO, the Deputy Secretary General Mr Mahmood Shaikhani, the COO, Mr Shahid Sangani, the CFO Mr Anas Mowsook and all members of WMO for their continuous support and encouragement to WMO, particularly in executing my duties as Secretary General.

I sincerely thank the donors and well-wishers of WMO for their timely donations and Zakat due to which so many mega welfare projects are being run efficiently and effectively.

I acknowledge the immense contribution of WMO Pakistan Chapters, its Office Bearers and Regional Management Committee in organizing the 16th AGAM in Karachi along with other events. They have taken every step to ensure all comforts to the guests from all over the world.

I am much thankful to Almighty Allah for guiding us and showering His Extreme Mercy upon us. May He guide us all to serve humanity in the most befitting manner. Ameen.

Thank you.



Shoaib Ismail Mangroria
Secretary General

Global Youth Wing

Report for the Year 2017

Our Youth Our Future

A journey towards uplifting, nurturing, developing & promoting our Youth for the preservation of our Tomorrow

Introduction & Background

The World Memon Organization Charitable Foundation is a Company Incorporated in the United Kingdom and registered at the Charity Commission of England & Wales. Formed in 2002, the purpose of the WMO was to bring together all Memon's under one platform from around the globe for the common purpose of uplifting Memon's in particular but also humanity generally.

Since its inception the WMO has expended in excess of \$60 Million Dollars in various projects including educational programs and assistance, rehabilitation, housing, healthcare, micro finance schemes, disaster relief and several other forms of assistance to those most in need.

One of the most significant factors affecting the entire Memon Community worldwide is the preservation of Memon culture, traditions (those that do not conflict with Qur'an and Sunnah), language & philanthropy. A word dedicated to describe these attributes as an adjective of Memon's attributes could be "Memonicity".

It is a fact that we have seen the progressive watering down of Memonicity over the past few decades. I believe that unless we have a coherent and practical strategy to deal with this, it is probably true to say that we will see a gradual dissemination of Memonicity and a disintegration of the Memon Community over the next one or certainly two generations.

As the only formally structured and registered charitable global grassroots organization run by Memon's for Memon's and now with an emerging coherent structure for Memon Youth, it is the WMO who must focus and deal with this very serious threat to our existence as a familial global community.

It is a fact almost wherever we travel in major conurbations worldwide, we meet Memon's. It is also a fact that many Memon's are blasé or even negligent about being a Memon. Here are a selection of statements that you may have encountered even within one's own families;

- I am a Muslim first and foremost....I am not too concerned about being a "Memon"
- It is discriminatory to call yourself a Memon – we are all "Muslims"
- You only give money to Memon's and that is discriminatory and unfair

- I do not speak Memon language and I am not concerned about learning it
- I am shy to speak Memon
- Memon language does not get spoken anywhere within our home or wider family
- My Mum and Dad speak to us in Urdu and/or English so we never got the chance to learn Memon
- I don't and / or cannot relate to Memon culture and traditions.
- Memon events and functions are boring
- I do not want to marry a Memon because I can't handle all the issues that come with a being part of a large Memon family and wish to get away from all of that stuff

Another fact to add to those above is that when a Memon reaches a certain age or certain level of maturity and realization or when they realise they would prefer their children to learn about the values of being a Memon, perhaps in an attempt to find suitable marriage partners, they become quite keen on the idea to be engaged with Memon organizations and change their social environment. They are then realistic about expressing their need to better understand and draw closer to their roots as Memon's. The problem is that by this time their children are not interested and this cycle repeats itself.

Why does this happen? Why do mature Memon's of very diverse demographic and social standings reach this same or similar points in their lives about these issues?

Yusuf Ali Translates from the Holy Qur'an: O mankind! We created you from a single (pair) of a male and a female, and made you into nations and tribes, that ye may know each other (not that ye may despise (each other). Verily the most honoured of you in the sight of Allah is (he who is) the most righteous of you. And Allah has full knowledge and is well acquainted (with all things). The Glorious Qur'an Surah Hujuraat 49:13

Whilst the reference of this ayah is to the one who is more favoured by our creator through their connection with Allah SWT and not based on their national or tribal origins, another clear teaching that should be drawn from this ayah is that Allah SWT's actions were totally deliberate in creating us in "Nations and Tribes" and not as one homogenous group of people.

According to our holy scriptures therefore there is clarity and guidance about the structure of our existence as world citizens;

The Ummah – This comes first and foremost. We are all part of the Ummah of Rasoolullah (Sallallahu Alayhi Wasalaam)

National Identity – The second stage down in the hierarchical structure; Whether we are British, Pakistani, Indian, African or of any other national origin we always associate ourselves as being proud of that origin

Tribal Identity – The third stage of the hierarchical structure; We could be originating from any of the tribes Allah SWT created us as such as Memon, Gujrati, Punjabi, Pathan Etc (this can then be broken down further into smaller tribal denominations), which generally have a geographical relevance.

The Family – The most frequently used identity denomination we engage with is our own family. Therefore, the logical and natural inference to be

drawn is that the preservation of one's National or Tribal attributes is a part of one's actions as part of one's faith / Deen, so that future generations can continue to exist and be recognized by the tribal origins that Allah SWT structured individuals with.

Mission

Shortly after my appointment as Chairman, WMO Global Youth Wing ["GYW"] embarked on developing a formal structure for Youth in April 2017. This strategic proposal and draft structures were presented and discussed at the highest level within the organisation during the summer of 2017 and subsequently approved to be formally considered for adoption at the AGM in Ras Al Khaimah, UAE in October 2017.

Furthermore, with an ageing Board of Trustees ["BOT"] and Management Committee ["MC"] it was considered important for there to be an age balance within the working teams throughout the WMO.

Hence, with this forward-looking approach the WMO MC at the General Assembly held on 7th October 2017 in Ras Al Khaimah unanimously approved the formation of the new structure of the GYW including amendments to the Constitution, Standing Orders and Rules for Regional Chapters. The following paragraph was added to the constitution of WMO and is the basic premise upon which the WMO GYW was formed. The GYW vision statement reads;

"To promote and recognise the importance of young Memon's in particular by developing the WMO Global Youth Wing with a view to preserving and protecting their sense of the value of their Memon identity and encouraging their desire to become more deeply involved in furthering the objects of the WMO in order to enable them to participate more fully in the development of their families and the Memon community worldwide". WMO Constitution - Article 7:10

The GYW was established with the intent of strategically engaging Memon youth globally not only for their personal benefit & development through relevant programs and projects but also with the aim of providing a unique platform for communicating and harvesting Memon philanthropy, culture, traditions and language for future generations to recognize and adopt into their family lives.

During this process, WMO would also utilize this opportunity to identify, prepare and groom, suitably qualified professional and entrepreneurial Memon youth for future leadership roles within the WMO and the wider world. The initial task of the GYW on the ground was to ensure as a team we...

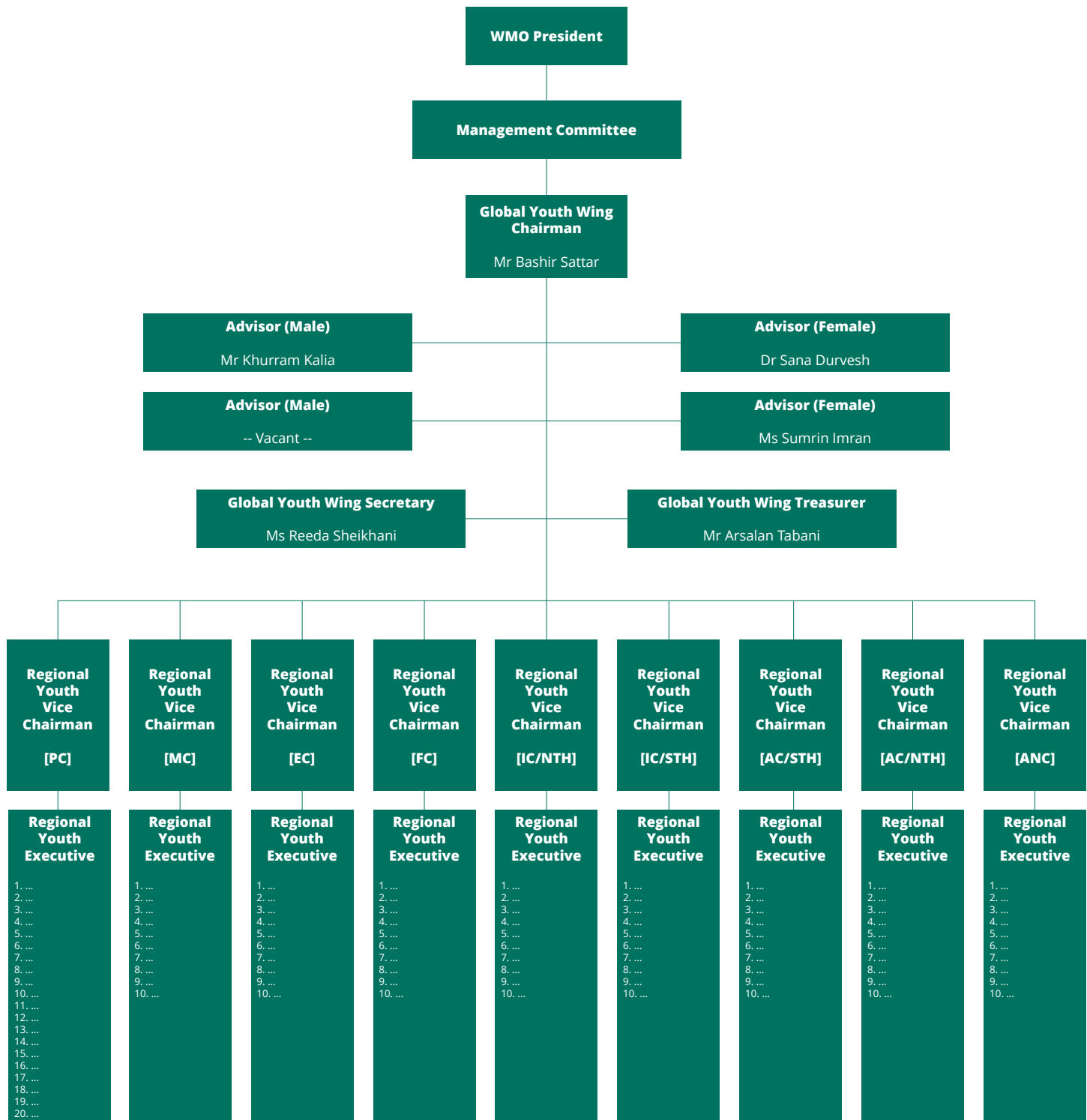
- Engage with Memon youth in each regional chapter
- Install a suitably robust communication platform for GYW
- Install a suitably robust administration platform for GYW
- Identify suitable GYW projects for each chapter
- Provide a visionary and aspirational program to attract GYW funding on a local level from businesses
- Rollout the regional programs and workshops

The formation of the WMO Global Memon Youth is historic, as it is for the first time ever that the Memon Youth were formally introduced into the WMO governing documentation, the MC and the Regional Management Committees ["RMC"] globally.

Structure

The Global Youth Wing is a wholly integral part of the WMO that will work hand in hand with the Regional Chapters aiding their work and regional effectiveness – It is ultimately the Regional Chapter's that will provide the conduit to those members of GYW and wider Youth fraternity deemed to be appropriate and worthwhile candidates to go onto higher office within the WMO. Hence the responsibility of GYW as a team is as follows:

- ➔ Implement projects and programs with the RMC that serve our youth community
- ➔ Provide a conduit to develop visionary, aspirational and unifying leadership programs and future leaders



The GYW structure above shows how the personnel fit into the WMO hierarchy and reporting structure.

GYW Chairman - Bashir Sattar. The GYW Chairman reports into the MC which is headed up by the President Mr Solly Noor.

The GYW Chairman has appointed 3 advisors;
Advisor to GYW Chairman - Mr Khurram Kalia
Advisor to GYW Chairman - Dr Sana Durvesh
Advisor to GYW Chairman - Ms Sumrin Imran

GYW Secretary - Ms Reeda Sheikhani – Administratively responsible for GYW

GYW Treasurer - Mr Arsalan Tabani – Treasury responsibility for GYW

GYW Regional Youth Vice Chairman Pakistan Chapter - Mr Arsalan Hashmani

GYW Regional Youth Vice Chairman Far East Chapter - Mr Muhammed Saad Iqbal

GYW Regional Youth Vice Chairman Middle East Chapter - Mr Kamran Ghani

GYW Regional Youth Vice Chairman Europe Chapter - Mr Arshad Gani

The remaining chapters have yet to have appointed their RYVC's.

Each Regional Youth Vice Chairman ["RYVC"] appointed for the tenure would have to form a team of Regional Youth Executive's ["RYE's"] and recruit the RYE's (as mandated by the WMO Constitution) to run the affairs of their respective chapter.

All the office bearers selected for the GYW must share the values and vision and possess the requisite attributes of being a Uniter & Uplifter upon which the WMO stands and wishes to disseminate its global mission. Both the RYVC's and RYE's have a term of 3 years ["the term"] to run concurrently with the office period of the MC, however one significant difference is that all appointees are selected based on merit by the GYW Chairman and jointly approved by a team of office bearers from the MC. All GYW members appointed by the GYW Chairman have a one-year probationary period to ensure that they are able to work and aspire to the objectives of serving our global community. Their appointment for the term is only confirmed after one year's successful service.

Post the recruitment of the RYVCs, the GYW team had come up with a number of projects for global implementation on a regional basis - It was agreed that all projects would be tailored to address the

requirements of both female and male youth. The broad categories of the projects are as follows, although as a moving feast this can and will change according to the needs of youth on the ground:

Conferences & Workshops; To conduct various conferences and workshops for example; Women's health & Men's health, Marriage Introductions – Family heads, Entrepreneurship / Internships - All conferences and workshops would be designed to meet regional requirements

WMO Global Youth Wing Membership; To conduct membership events to welcome and induct youth into WMO Global Youth Wing, to understand the workings and objectives of the WMO

Business Training / Internships; Conduct partnerships to help promote internships. There are many entrepreneurs and established professionals within the WMO membership and wider Memon community, to provide career guidance, job opportunities and even conduct a Memon's Dragon's Den entrepreneur development program

Competitions; Hold various competitions including all favoured sporting events, Memoni Language, Islamic knowledge, Inter-chapter competition and finals held in the UAE

Culture & Heritage; workshops and conferences to be organized which would promote Memoni culture, heritage and language

Philanthropy Training; Place interested Youth for volunteering at globally established humanitarian organizations for training at best practices and procedures, coaching and mentoring youth for a career in the humanitarian, aid and development sector, arrange networking with relevant organizations and arrange placements for our youth

Training & Education; Hold seminars for; Public Speaking & Professional Writing Skills, Basic Financial and Accounting Principles, Basic Business Management & Entrepreneurship basics, New Technologies & Software for business management & Leadership

Along with the above-mentioned projects the GYW is also working on another mega-project which is exclusively being designed for WMO and is known as WMO Memon Connect.

WMO Memon Connect harnesses the power of the internet & the social media revolutions and will establish an exclusive "platform" for our community to connect, collaborate and coordinate through. In a nutshell, WMO Memon Connect would have some of the features of LinkedIn, Facebook, WhatsApp & Ali Baba bundled together but exclusively for Memons.

The key objectives of the WMO Memon Connect are as follows:

- A. Provide an exclusive, unique and versatile APP both desktop and mobile based to Connect Memon's globally - much like we do through Facebook and WhatsApp.
- B. benefit the entire community through B2B, B2C & C2C communications in a tangible, enhanced and traceable fashion
- C. use the APP to coordinate and generate employment opportunities
- D. facilitate and structure Memon businesses and corporates
- E. provide opportunities for training and grooming our youth
- F. provide a platform for giving back to the community through social, humanitarian and disaster relief programs
- G. to allow the WMO to reach out to the global Memon Community and provide a medium for its engagement, development and protection of the preservation of the identity of the Memon Community

The WMO has come a long way since its inception in the work it has conducted for the benefit of humanity and the community it serves. However, there is much work to be done to unite the community and ensure the preservation of our culture traditions and language.

It is important to educate our people both old and young to demonstrate what type of people we are and who were the forefathers of the community and what they stood for and did for the benefit of mankind with immense vision, sacrifice and selfless effort.

Memon's generally are a philanthropic, articulate, generous, talented, modest, gifted and most of all god fearing community of people of the Ummah of Rasoolullah (Sallallahu Alayhi Wasalaam). We must ensure our community survives the challenges it faces today for its existence and survival whilst preserving the very values that make us a community that other communities value and aspire towards. WMO GYW hopes to contribute towards this most essential of causes by ensuring: - **OUR YOUTH OUR FUTURE!!!**

Bashir Sattar
Chairman, Global Youth Wing

Treasurer's Report

Assalamu Alaikum Warahmathullahi Wabarakathuhu

We have presented the compiled financial statements of the Audited Accounts of WMO chapters for Financial Year ended 31st December 2017, for the 16th AGAM in Karachi. The compiled financial statements are prepared in view of Africa Chapter, Far East Chapter, North Indian Chapter and America & Canada Chapter being separate legal entities.

The Compilation is based on the following Audited Accounts.

1. Africa Chapter
2. America & Canada Chapter
3. Europe Chapter
4. Far East Chapter
5. Middle East Chapter
6. North India Chapter
7. Pakistan Chapter

The Compiled Financial statements for the year ended 31st December 2017, are presented excluding South India as the audit of the SIC financial statements could be done only after we receive the 80G Tax exemption certificate from the relevant authorities.

We have achieved greater consistency in the policies adopted across the chapters and improved the presentation for better transparency and accuracy of the Audited Accounts. The Pakistan Chapter accounting policies and estimates have been revised to be in line with the approved accounting standards comprise of International Financial Reporting Standards (IFRSs) issued by the International Accounting Standards Board as are notified under the Ordinance, "Accounting Standard for Not for Profit Organisations" (NPO Guidelines) issued by the Institute of Chartered Accountants of Pakistan (ICAP) and provisions of and directives issued under the Ordinance.

As per the compiled financials the Zakat collections for 2017 (Approx. \$3mn) was 33% less than that of the year 2016. The reasons for the reduction are;

- » As per the fund based accounting, the Restricted funds would only be recognized as Income or Expense at the time of its utilization. The actual Zakat collection for the year is (\$3.25mn)
- » North Indian Chapter collections are way lower than the previous year due to the restructuring of the Region since last AGM,
- » Pakistan Chapter collections fell short of 40%, due to their restrictions imposed by the regulators, as iNGOs are not allowed to collect funds locally.
- » Restrictions on Dubai Banking operations.
- » Some of the Zakat were distributed by the donors directly to the beneficiaries or given to the Chapters in kind, due to various constraints posed by countries in some regions.

The Zakat distributions (\$2.835mn), is mainly focused on Education schemes for Pakistan and Housing for India. There is a major drop in the housing projects in Pakistan and India. The India Chapter activities were curtailed and hence impacted the Zakat distribution. Africa Chapter have spent 75% of their collections on local projects such as Widows and Orphans, Education, Bursary, Medical etc.. Middle East spent their local collection on the local welfare projects such as legal cases, debt settlements and Ramadan Appeals. Far East chapter collection was used for supporting Ummeed Foundation, a school for Special Children in India.

The collection of Trustee fees during the year 2017, has almost doubled compared to 2016, due to better collection and rescheduling of arrear Trustee membership fees. Currently the number of WMO Trustees stands at 50. We could also see an increase in membership fees by three folds during the year, due to the efforts put in by the Regions to increase membership.

We could expect a reduction in the overheads by around \$150,000 in 2018 as the MITI is now shown as a project of Pakistan Chapter where the asset written off is included in the project expense, and better management of expenses by the Chapters.

Auditors of Dubai and Pakistan have accepted the fair valuation of the investment properties done by a third party since the current market value of the properties, both Dubai and Pakistan, are approximately the same as at 31st December 2017. Investment income from Dubai is similar to the previous year and we are thankful to Leisure Homes for managing this portfolio for WMO free of charge in a very professional manner.

Increase in Investment and other Income during the year is mainly due to the investments being made for a full year compared to a few months in 2016 and the receipt of sponsorships for the events.

African Chapter is continuing to make investments in the equity market selectively within the permissible territory utilizing the Trustee Funds. At the beginning of the year there were 12 different share portfolios, which was reduced to one. The realized loss on sale of these shares amounted to \$ 31,000. The investments in shares earned \$6,200 as dividends during the year, resulting in a net loss of \$24,800. The total cost of the investments up to December 2017 was US\$ 220,837

The significant cash and cash equivalents as at the balance sheet consists of mainly the unutilized Zakat funds of Pakistan, Europe and Middle East Chapters, which were fully utilized by March 2018. This also comprises of Far East Chapter matured investment including its returns, which were reinvested during the year 2018.

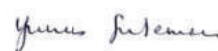
The financial year 31st December 2017, ended with a Net Asset value of US\$ 8 million. Zakat funds have

been utilized during the year 2018, to comply with the Sharia principles.

I take this opportunity to highlight the following areas where we have to improve on.

- » The increased attention required by the Regional Treasurers and the RMC towards Management Accounts. We hope the RMC officials would increase this attention and monitor the Management reports in the future.
- » The implementation of WMO Policies needs to be followed by all Chapters during the year.
- » Increased usage of the Sage online accounting platform to ensure full benefits are achieved.
- » The Financial Audits have been completed timeously by all the Chapters within six months of the financial year end.

Overall, we have reached a level similar to an international charity, and we shall improve further on this status in the future. 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 recognition by global humanitarian bodies and result in a significant increase in membership and Zakat collections in the future.



Yunus Suleman
Treasurer



COMPILED FINANCIAL STATEMENTS

For the Year Ended 31st December 2017

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26	Balance Sheet
27	Statement of Changes in Equity
28	Cash Flow Statement
29	Notes to the Financial Statements

Report of the Trustees

We have compiled the accompanying statements of financial position of World Memon Organisation ("WMO") as of 31st December, 2017, and the related statements of comprehensive income, changes in equity, and cash flows for the years then ended. We have not audited or reviewed the financial statements included in the accompanying prescribed form.

The objective of a compilation is to assist management in presenting financial information in the form of financial statements without undertaking to obtain or provide any assurance that there are no material modifications that should be made to the financial statements.

The compilation was based on the audited financial statements of the below mentioned Chapters of WMO, which was prepared and fairly presented in accordance with International Financial Reporting Standard for Small and Medium-sized Entities.

1. WMO Africa Chapter
2. WMO America & Canada Chapter
3. WMO Europe Chapter
4. WMO Far East Chapter
5. WMO Middle East Chapter
6. WMO North India Chapter
7. WMO Pakistan Chapter

Independent Accountants Report to the Trustees of World Memon Organisation on the Compiled Accounts

We have consolidated the financial statements of World Memon Organisation chapters WMO Europe, (which has been audited by KWSR) and WMO Middle East, WMO Pakistan, (which has not been audited by KWSR but audited by their respective auditors). We have compiled the financial statements, for WMO Africa, WMO Far East, WMO North India and WMO America (which has not been audited by KWSR but by their respective auditors), for the year ended 31 December 2017 which comprise a Statement of Financial Activities, Balance Sheet and related notes.

Respective Responsibilities of Trustees

The trustees are responsible for preparation of the financial statements and for being satisfied that they give a true and fair view. Our responsibility is to consolidate the financial statements from the information provided. The information has not been audited by us other than for that provided for WMO Europe.

Scope of the Audit relating to WMO Europe

An audit involves obtaining evidence about the amount of disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of whether the accounting policies are appropriate to the company's circumstances and have consistently applied adequately disclosed, the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements.

Opinion on the Financial Statements relating to WMO Europe

In our opinion the financial statements give a true and fair view of the state of the company's profit or loss for the year ended 31 December 2017; have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matters prescribed by the Companies Act 2006 relating to WMO Europe

In our opinion the information given in the Trustees Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which we are required to Report by Exception relating to WMO Europe

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us following 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
- » Certain disclosures of trustees remuneration specified by law are not made; or
- » We have not received all the information and explanations we require for audit; or
- » The Trustees were not entitled to prepare the financial statements in accordance with the Small Companies regime and take advantage of the Small Companies Exemption in preparing the Report of the Trustees.

On behalf of KWSR & Co.:



Susan Rahman BSc FCA (Accountant)
KWSR & Co. Chartered Accountants & Registered Auditors
136 Merton High Street, London SW19 1BA

09th October 2018

Compiled Statement of Financial Activities

For the year ended 31 December 2017

	Notes	Restricted Funds	Unrestricted Funds	Total 2017	Total 2016
Incoming Resources		US \$	US \$	US \$	US \$
Incoming Resources from General Funds:					
Voluntary Income:					
Donations / Zakat	01	2,926,383	55,201	2,981,584	4,717,213
Trustee Fee		217,505	-	217,505	116,744
Fees & Subscription from Members		-	273,182	273,182	70,418
Activities for Generating Funds:					
MITI Project Income	02	233,715	512,169	745,884	584,421
Income from Properties		237,959	-	237,959	233,622
Investment & Other Income	03	32,349	125,147	157,495	158,207
Incoming Resources from Charitable Activities:					
Youth wing / Ladies Wing		-	12,504	12,504	4,899
Total Incoming Resources		3,647,909	978,203	4,626,112	5,885,524
Resources Expended					
Charitable Expenditure:					
Educational Assistance		1,764,936	813	1,765,748	1,453,290
Housing Assistance / Community Rehab		491,019	-	491,019	1,906,657
Distribution of Motor Rickshaws		2,952	-	2,952	78,085
Other Specific Zakat Projects		478,689	-	478,689	820,877
MITI Project Expenses	04	233,715	548,676	782,391	776,227
Ladies / Youth Wing Programs		-	21,987	21,987	14,766
Refugee Aid		98,541	-	98,541	88,646
Donation to MIMI & KMSO		36,364	2,727	39,091	19,048
Community Welfare Activities		-	45,905	45,905	420,087
Total Charitable Expenditure		3,106,214	620,108	3,726,323	5,577,683
Governance / Operating Costs	05	95,754	187,558	283,312	425,811
Non-Monetary Expenses	06	-	37,101	37,101	49,939
Total Resources Expended		3,201,969	844,767	4,046,845	6,053,433
Net incoming resources before transfers		445,941	133,435	579,376	(167,909)

Attributable to:

General Fund	427,422
MITI General Funds	(36,507)
Other Funds	9,366
Zakat Fund	112,941
Trustee Funds	66,154
	<u>579,376</u>

Compiled Statement of Financial Position

As at 31 December 2017

	NOTES	2017	2016
Assets		US \$	US \$
Non Current Assets			
Property Plant and Equipment	07	361,095	607,052
Investment Property	08	3,154,272	3,147,902
Intangible Assets	09	2,631	1,387
Long-Term Deposits		9,107	9,541
Other Long-Term Investments	10	513,893	327,329
		4,040,998	4,093,211
Current Assets			
Grant Receivable	11	44,892	80,768
Advances & Other Receivables	12	226,923	399,127
Short-Term Investments	13	1,923,438	1,972,251
Cash at Bank and in Hand	14	2,075,760	1,495,120
		4,271,013	3,947,266
(-) Current Liabilities			
Accrued Expenses & Other Liabilities	15	179,302	279,051
Specific Funds		3,928	-
(-) Non-Current Liabilities			
Long-term Deposits (Parekh Foundation)	16	22,727	23,810
Deferred Income		5,998	-
		211,956	302,861
Net Assets		8,100,056	7,737,616
Financed By			
Unrestricted Funds			
General Fund		4,505,364	3,977,116
MITI General Funds		270,577	305,776
Other Funds		134,900	190,718
Restricted Funds			
Zakat Fund		814,999	741,140
Education Endowment Fund		943,103	1,239,401
Trustee Fund		1,432,506	1,241,286
Micro Finance Fund		40,263	42,179
Other Funds		-	-
Total Accumulated		8,141,711	7,737,616
Unrealised Loss on Investment		(41,655)	-
		8,100,056	7,737,616

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

These accounts have been prepared in accordance with the provisions applicable to companies subject to small companies' regime.

Approved by the Board of Trustees on 09th October 2018 and signed of their behalf by:



Bashir Sattar
Trustee



Nowasad Gani
Trustee

Compiled Statement of Changes in Equity (Fund)

As at 31 December 2017

	B/F Balance as at 01/01/2017	Received During the year	Funds Utilised During the year	Transfers	Exchange Gain / Mark up on Invest	Profit / (Loss) Attributed for the Year	Balance as at 31/12/2017
	US \$	US \$	US \$	US \$	US \$	US \$	US \$
Unrestricted Funds							
General Fund	3,977,116	-	-	48,125	11,046	469,077	4,505,364
MITI General Funds	305,776	-	-	-	1,308	(36,507)	270,577
Other Funds	190,718	226,414	(291,598)	-	-	9,366	134,900
Restricted Funds							
Zakat Fund	741,140	2,832,969	(2,705,049)	(141,333)	(25,670)	112,941	814,999
Education Endowment Fund	1,239,401	57,046	(332,311)	10,186	(31,288)	-	943,033
Trustee Funds	1,241,286	168,286	(37,834)	(33,549)	28,232	66,154	1,432,575
Micro Finance Fund	42,179	-	-	-	(1,917)	-	40,262
Other Funds	-	-	-	-	-	-	-
Fair Value Reserve - Investments	-	-	-	-	-	(41,655)	-
Total	7,737,616	3,284,715	(3,366,792)	(116,571)	(18,288)	579,376	8,141,711

Compiled Cash Flow Statement

For the year ended 31 December 2017

	2017	2016
	US\$	US\$
Cash Flow from Operating Activities		
Net Incoming Resources for the Year	579,267	(167,907)
Adjustment for non cash and other items:		
Depreciations & write off	37,101	139,642
Fair value Adjustment of Investment Property	41,655	-
	658,023	(28,265)
(Increase) / Decrease in Debtors and Prepayments	208,079	19,727
Increase / (Decrease) in Current Liabilities	(99,749)	(186,306)
Net Cash Generated from Operating Activities	766,462	(194,844)
Cash Flow from Investing Activities		
Disposal/(Additions) to Property, Plant and Equipment	(9,719)	(5,819)
Long-term Investments Made	(186,564)	(77,143)
Short-term Investments (Made) / Redeemed	48,813	(930,030)
Net Cash Generated from Investing Activities	(147,470)	(1,012,992)
Cash Flow from Financing Activities		
Movement of Funds during the Year	258,015	(25,728)
Funds Received for Education Endowment Fund	(296,368)	48,675
Net Funds from Grants	-	-
Net Cash Generated from Financing Activities	(38,353)	22,947
Net Increase in Cash and Cash Equivalents	580,640	(1,184,889)
Cash and Cash Equivalents at the Beginning of the Year	1,495,120	2,680,008
Cash and Cash Equivalents at the End of the Year	2,075,760	1,495,120

Notes to the Compiled Financial Statements

1. Accounting Policies

a) Accounting Convention

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of Statement of Recommended Practice, Accounting and Reporting by charities.

b) Incoming Resources

All incoming resources are included on Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

c) Resources Expended

Expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all cost related to the category. Where cost cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

d) 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.

e) Financial Assets / Investments

i. Held to Maturity: These are non-derivative financial assets with fixed or determinable payments and fixed maturity that the chapter has the positive intention and ability to hold to maturity.

ii. Instruments Designated as available-for-sale: Listed investments classified as available for sale. Financial assets are carried at fair value which is calculated by reference to the stock exchange closing prices at the balance sheet date.

f) Bank Profit Receivable

Return on Investment/Bank profit share on funds held on deposits are included when receivable by the charity.

g) Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Designated funds are funds set aside by the trustees out of unrestricted general funds for the specific future purposes or projects.

h) Shariah and Zakat donations

The WMO complies with Shariah law as provided in the Holy Quran and Sunnah.

i) Taxation

As a registered charity WMO is exempt from taxation of income and gains to the extent these are applied to charitable objectives.

	Restricted	Unrestricted	2017	2016
	US \$	US \$	US \$	US \$
1.2. Donations / Zakat				
General fund	499,750	51,881	551,630	142,237
Zakat - Education fund	1,437,158	-	1,437,158	1,644,519
Specific Zakat fund	890,934	-	890,934	872,973
Youth Wing fund	-	12,504	12,504	2,832
Refugee Aid	98,541	-	98,541	90,145
Sports Activities	-	3,320	-	3,154
	2,926,383	67,705	2,994,087	2,752,706

2. MITI Project Income

Donations	-	82,723	82,723	44,467
Grant for Tuition Fee ^{NOTE 2.1}	232,279	81,488	313,767	250,240
Tuition and other fee	-	296,149	296,149	325,373
Other Income	1,436	51,808	53,244	10,300
	233,715	512,169	745,884	630,380

2.1 Institutional Grants

National Vocational and Technical Training Comm	212,441	-	212,441	156,569
Benazir Bhutto Shaheed Development Program	-	39,355	39,355	50,021
Baluchistan Rural Support Program	-	-	-	11,522
United Nations Development Program	-	-	-	32,128
Engro Foundation	-	39,273	39,273	-
Aman Foundation	19,838	2,861	22,699	-
	232,279	81,488	313,767	250,240

3. Investment and other income

Income from Properties	237,959	-	237,959	233,622
Term-Deposit Receipts/Bank Profits	32,349	59,479	91,827	27,780
Sponsorships and Other	-	65,668	65,668	12,799
Exchange Gain	-	-	-	1,763
	270,308	125,146	395,454	275,964

4. MITI Project Expenses

Program expenses	260,618	352,024	582,642	484,125
Operating & Other expenses	3,096	196,652	199,748	292,102
	233,715	548,676	782,391	776,227

5. Operating/Governing Expenses

Advertising & Marketing	-	1,684	1,684	-
Salaries, Wages and other Benefits	-	66,520	66,520	74,812
Professional Fee	52,834	1,696	54,530	88,344
Utilities	-	7,023	7,023	6,094
Printing, Stationery & Computer Expenses	-	8,767	8,671	7,363
Rent, Rates & Taxes	2,360	4,111	6,470	19,849
Travelling, Communication & Conveyance	377	6,859	7,235	15,839
Legal & Professional charges	-	2,943	2,943	24,274
Licensing Fee	4,722	-	4,722	4,342
Auditor's Remuneration	2,861	19,415	22,276	19,287
Repairs & Maintenance	31,228	2,335	33,563	30,580
Bank Charges	1,372	2,273	3,632	4,895
AGM & Other Meetings Expense	-	57,631	57,631	76,433
Other General Expenses	-	6,409	6,409	7,792
Loss on Forex / Investment Disposal	-	-	-	45,907
	95,754	187,558	283,313	425,811

6. Non-Monetary Expenditure

	US \$	US \$	US \$
Depreciation	35,837	35,837	40,646
Provision Against Doubtful Receivables	-	-	2,749
Bad Debt Expense in Respect of other Receivables	87	87	4,493
PPF Written-off / Loss on Sale	1,177	1,177	2,051
	37,101	37,101	49,939

7. Property, Plant & Equipment	Balance as at 01/01/2017	Additions / evaluations	Disposals / write off	Balance as at 31/12/2017
At Cost	US \$	US \$	US \$	US \$
Land	219,429	-	-	209,455
Building	123,429	-	-	117,818
Improvement Works	224,247	-	-	214,054
Furniture and Fixtures	7,932	-	-	5,426
Office Equipment	7,635	552	409	7,431
Tools & Equipment	4,467	10,951	1,220	13,995
Electrical Installation	3,997	1,178	-	4,993
Computer Equipment	20,642	747	2,080	19,216
Motor Vehicle	8,902	-	-	8,498
Generators	14,667	-	-	14,000
	635,345	13,428	3,709	614,885

	Balance as at 01/01/2017	Charge for the year	Disposals / write off	Balance as at 31/12/2017
Depreciation				
Land	-	-	-	-
Building	12,343	10,604	-	22,385
Improvement Works	190,915	1,504	-	183,741
Furniture and Fixtures	5,883	631	-	4,885
Office Equipment	6,566	196	369	6,095
Tools & Equipment	1,484	2,620	524	3,513
Electrical Installation	1,555	702	-	2,186
Computer Equipment	13,285	2,379	1,519	13,541
Motor Vehicle	6,968	369	-	7,021
Generators	9,073	1,762	-	10,423
	248,072	20,767	2,412	253,790
Net Book Value as at Dec 31, 2017	387,272	(7,339)	(3,709)	361,095

8. Investment Property**Land & Building***As at December 31, 2017*

	Pakistan	Dubai	Total
Balance as at January 1, 2017	43,727	3,110,545	3,154,272
Additions During the Period	-	-	-
Disposals during the Period	-	-	-
Balance as at December 31, 2017	43,727	3,110,545	3,154,272

*Annual rate of depreciation 10%***9. Intangible Assets****Computer Software**

	Pakistan	Dubai	Total
Cost	3,927	-	3,927
Accumulated Amortisation	(1,296)	-	(1,296)
Net Book Value	-	-	-
Fair Value as at December 31, 2017	2,631	-	2,631

10. Long-Term Investment

	2017	2016
	US \$	US \$
Term Deposit Receipts (profit rates 6-8% p.a) PC EEF	121,818	127,619
Mutual Fund Investments - NAFA	79,724	-
Mutual Fund Investments - Meezan IF	71,545	-
Held for Trading - (FV through Income)	233,409	192,313
Long-term Deposits	7,397	7,397
	513,894	327,329

11. Grant Receivable

Benazir Bhutto Shaheed Dev Program	44,892	80,768
	44,892	80,768

12. Advances & Other receivables

Short-term Advances	1,502	193,291
Accrued Profit	3,176	46,490
Tax Receivables	35,553	25,478
Other Receivables	127,564	34,531
Microfinance Receivable	59,128	99,336
	226,923	399,127

13. Short-Term Investments

Term Deposit Receipts - (rates 5-6%p.a) PC EEF	126,364	120,000
Investment in Sukuks	323,887	-
Investment in Amana SFIDA (\$ Profit ration 3.2% p.a)	751,946	749,903
MH Omar Edu Fund Invest.-MCB (Profit rate 10-11p.a)	721,242	1,102,349
	1,923,438	1,972,251

14. Cash & Bank Balances NOTE 14.1

Cash in Hand	7,702	3,272
Current Accounts	1,569,464	1,391,368
Call Deposit Accounts	206,013	13,030
Savings Accounts	292,580	87,450
	2,075,759	1,495,120

14.1

Habib Bank Zurich PLC - London	310,844	\$300 Zakat Funds for PC & BRAC
Union National Bank - Dubai	773,033	Limited Banking operations
Summit Bank - Karachi	367,784	\$200k Zakat Funds
Al Baraka & HBZ Bank	244,529	\$165k Zakat Funds
Muslim Commercial Bank - Colombo	249,017	MF Receipts & Invnt. Proceeds
Axis Bank - Mumbai	69,978	Zakat & General Fund
US Bank - Chicago	60,574	Operating & Zakat Funds
	2,075,759	

15. Accrued Expenses & Other Liabilities

Accrued Salaries and Others Expenses	34,723	55,343
Education Payable	-	134,448
Other Payables & Liabilities	80,720	29,379
Payable to NVTTC	63,858	59,880
	179,302	279,051

16. Long-term Deposits

Parekh Foundation	23,810	23,810
	23,810	23,810

The amount was received from Parekh Foundation to use the proceeds of the deposit for the students of MITI.

17. 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 being wound up while he or she is a member, or within one year after he she ceases to be a member.

Compiled Statement of Financial Activities (Segmented)

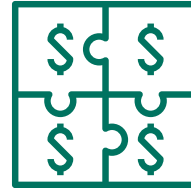
For the year ended 31 December 2017

	US\$ = AED 3.67				US\$ = PKR 110				US\$ = ZAR 12.35				US\$ = LKR 153				US\$ = INR 64							
	Europe		Middle East		Pakistan		Africa		Far East		North India		America		Total 2017									
	Restricted Funds US \$	Unrestricted Funds US \$	Restricted Funds US \$	Unrestricted Funds US \$	Restricted Funds US \$	Unrestricted Funds US \$	Restricted Funds US \$	Unrestricted Funds US \$	Restricted Funds US \$	Unrestricted Funds US \$	Restricted Funds US \$	Unrestricted Funds US \$	Restricted Funds US \$	Unrestricted Funds US \$	Restricted Funds US \$	Unrestricted Funds US \$	US \$	US \$						
Incoming Resources	Incoming resources from generated funds:																							
<i>Voluntary income:</i>																								
	General Donations	-	-	-	-	-	-	3,901	-	44,397	-	3,203	-	-	-	380	-	51,881	508,593	-				
	Specific Donations	-	-	-	-	-	-	-	-	-	-	-	-	3,320	-	-	327,778	3,320	-					
	Zakat - General Fund	-	-	-	-	-	-	-	-	485,687	-	-	-	14,063	-	-	-	499,750	-	2,012,571				
	Zakat Education fund	445,000	-	-	-	1,266,409	-	-	-	-	-	-	-	-	-	-	7,350	1,437,158	-	1,120,680				
	Specific Zakat (MITI, Rehab & Other)	360,076	-	-	-	301,621	-	-	-	-	-	-	-	-	-	-	-	661,697	1,075,369	-				
	Trustee Fee	-	-	117,279	-	36,364	-	40,737	-	-	-	-	-	3,125	-	-	20,000	236,255	-	116,744				
	Fees and subscription from members	-	6,465	-	31,419	-	116,121	-	26,477	-	10,726	-	54,141	-	27,833	-	290,997	70,418	-	584,421				
	MITI Project Income	-	-	-	-	233,715	512,169	-	-	-	-	-	-	-	-	-	233,715	512,169	158,207	-				
	Investment and other income	-	35,172	32,349	65,668	-	14,384	-	5,679	-	3,459	-	784	-	-	-	32,349	125,147	233,622	-				
	Rent income from Investment Properties	-	-	237,959	-	-	-	-	-	-	-	-	-	-	-	-	237,959	-	-	-				
	Youth & Ladies Wing Fund	-	-	-	-	-	11,955	-	-	-	549	-	-	-	-	-	-	12,504	4,899	-				
	Total incoming resources	805,076	41,637	387,586	97,087	1,838,109	658,530	526,424	76,553	491,176	17,937	17,188	58,245	27,350	28,213	3,647,909	978,203	5,885,524						
Resources Expended																								
<i>Charitable expenditure:</i>																								
	Educational Assistance	445,000	-	-	-	1,266,409	-	-	-	-	491,176	-	813	7,350	-	1,764,936	813	1,453,290	-	-				
	Housing Assistance/Community Rehab	200,000	-	-	-	291,019	-	-	-	-	-	-	-	-	-	491,019	-	1,906,657	-	-				
	Distribution of Motor Rickshaws	-	-	-	-	2,952	-	-	-	-	-	-	-	-	-	2,952	-	78,085	-	-				
	Other Specific Zakat Projects	61,535	-	-	-	7,650	-	407,550	-	-	-	1,953	-	-	-	478,689	-	820,877	-	-				
	MITI Project Expenses	-	-	-	-	233,715	548,676	-	-	-	-	-	-	-	-	233,715	548,676	776,227	-	-				
	Refugee Aid	98,541	-	-	-	-	-	-	-	-	-	-	-	-	-	98,541	-	88,646	-	-				
	Donation to MMI & KMSO	-	-	-	-	36,364	2,727	-	-	-	-	-	-	-	-	36,364	2,727	19,048	-	-				
	General Welfare - Non Zakat	-	-	-	-	-	-	-	38,810	-	3,971	-	3,125	-	-	-	45,905	420,087	-	-				
	Ladies/Youth Wing Programs	-	-	-	-	-	18,085	-	-	-	3,902	-	-	-	-	-	21,987	14,766	-	-				
	Total Charitable expenditure	805,076	-	-	-	1,838,109	569,489	407,550	38,810	491,176	7,873	1,953	3,938	7,350	-	3,106,214	620,108	5,577,683						
<i>Governance/Operating costs</i>																								
	Advertising & Marketing Exp	-	-	-	-	-	-	-	184	-	-	-	-	-	1,500	-	1,684	-	-	-				
	Salaries, wages and other benefits	-	-	-	20,981	-	39,050	-	5,709	-	-	-	781	-	-	-	66,520	74,812	-	-				
	Professional fee	-	-	-	52,834	-	-	-	-	1,026	670	-	-	-	-	52,834	1,696	88,344	-	-				
	Utilities	-	-	-	-	527	6,496	-	-	-	-	-	-	-	-	-	7,023	6,094	-	-				
	Printing, stationery and computer expenses	-	381	-	946	-	3,640	-	3,601	-	-	-	-	103	-	-	8,767	7,363	-	-				
	Rent, rates and Insurance	-	-	2,360	-	-	75	-	4,036	-	-	-	-	-	-	2,360	4,111	19,849	-	-				
	Travelling, Communication & conveyance	-	-	377	982	-	2,125	-	2,918	-	-	-	-	834	-	377	6,859	15,839	-	-				
	Legal and professional charges	-	-	-	2,452	-	26	-	293	-	-	-	173	-	-	-	2,943	24,274	-	-				
	Licensing fee	-	-	-	4,722	-	-	-	-	-	-	-	-	-	-	4,722	-	4,342	-	-				
	Auditor's remuneration	-	8,086	2,861	2,861	-	6,709	-	-	-	561	-	1,198	-	-	2,861	19,415	19,287	-	-				
	Repairs and maintenance	-	-	-	31,228	-	2,335	-	-	-	-	-	-	-	-	31,228	2,335	30,580	-	-				
	Bank charges	-	1,007	1,372	177	-	7	-	783	-	37	-	3	-	246	1,372	2,273	4,895	-	-				
	AGAM & Meetings and related Expenses	-	-	-	51,786	-	2,037	-	2,052	-	1,756	-	-	-	-	-	57,631	76,433	-	-				
	Other General expenses	-	-	-	2,664	-	2,989	-	192	-	526	-	28	-	10	-	6,409	7,792	-	-				
	Loss - Exchange / Investment Disposal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	45,907	-	-				
<i>Non-Monetary expenses</i>																								
	Depreciation/Impairment	-	-	-	451	-	11,134	-	24,252	-	-	-	-	-	-	-	35,837	40,646	-	-				
	Bad Debts	-	-	-	-	-	87	-	-	-	-	-	-	-	-	-	-	87	7,243	-				
	PPE Written off / Loss on Sale of PPE	-	-	-	-	-	1,177	-	-	-	-	-	-	-	-	-	-	1,177	2,051	-				
	Charitable expenditure:	805,076	9,474	95,754	83,827	1,838,109	647,375	407,550	83,856	491,176	11,422	1,953	6,121	7,350	2,693	3,201,969	844,768	6,053,433						
	Net incoming resources before transfers	(0)	32,163	291,832	13,260	-	11,155	118,874	(7,303)	-	6,515	15,234	52,125	20,000	25,520	445,941	133,435	(167,909)						

Compiled Statement of Financial Position (Segmented)

As at 31 December 2017

	US\$ = AED 3.67	US\$ = PKR 110	US\$ = ZAR 12.35	US\$ = LKR 153	US\$ = INR 64		
	Europe US \$	Middle East US \$	Pakistan US \$	Africa US \$	Far East US \$	North India US \$	America US \$
Assets							
Non Current Assets							
Property Plant and Equipment	-	846	360,249	-	-	-	361,095
Investment Property	500,000	3,110,545	43,727	-	-	-	3,147,902
Intangible assets	-	-	2,631	-	-	-	2,631
Long -term Deposits	-	-	9,107	-	-	-	9,107
Other long-term investments	7,397	-	273,088	233,408	-	-	513,893
	507,397	3,111,391	688,803	233,408	-	-	4,040,998
Current Assets							
Grant Receivable	-	-	44,892	-	-	-	44,892
Advances & other Receivables	55,039	48,232	43,460	7,851	64,351	1,179	220,111
Short Term Investments	-	751,946	126,364	323,887	721,242	-	1,923,438
Cash at Bank and in Hand	310,844	773,033	367,784	244,529	249,017	69,978	2,075,760
	365,884	1,573,211	582,500	576,266	1,034,610	71,157	60,574
Current Liabilities							
Accrued Expenses and other Liabilities	7,292	50,065	118,496	-	3,496	(297)	179,302
Specific Funds	-	-	-	-	-	-	3,928
Non-Current Liabilities							
Long-term Deposits (Parekh Foundation)	-	-	22,727	-	-	-	22,727
Deferred Income	-	-	5,998	-	-	-	5,998
	7,292	50,065	147,222	-	3,496	(297)	211,956
Net Assets	865,989	4,634,536	1,124,081	809,674	1,031,114	71,454	56,396
Financed by							
Un-restricted Funds							
General Fund	482,966	3,551,103	419,017	361,844	61,179	66,047	4,535,009
MITI General Funds	-	-	270,577	-	-	-	270,577
Other Funds	-	129,494	-	-	-	5,406	134,900
Restricted Funds							
Zakat Fund	335,638	130,082	171,771	171,860	5,649	-	814,999
Education Endowment Fund	-	-	255,019	-	688,015	-	943,033
Trustee Funds	47,385	823,857	9,091	275,971	276,272	-	1,432,576
Micro Finance Fund	-	-	40,262	-	-	-	40,262
Other Funds	-	-	-	-	-	-	-
Total Accumulated	865,989	4,634,536	1,165,737	809,674	1,031,114	71,454	8,141,711
Unrealised Loss on Investments	-	-	(41,655)	-	-	-	(41,655)
	865,989	4,634,536	1,124,081	809,674	1,031,114	71,454	8,100,056
							7,737,616



CONSOLIDATED FINANCIAL STATEMENTS

For the Year Ended 31st December 2017

Prepared By:

KWSR & Co

Chartered Accountants & Registered Auditors

136 Merton High Street, London SW19 1BA

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Report of the Trustees

The Trustees present their annual report and accounts for the year ended 31 December 2017. The Board of Trustees are satisfied with the performance of the charity during the year and the position at 31 December 2017 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.

The Consolidated Financial Statements of The World Memon Organisation is prepared amalgamating the Europe Chapter, Middle East Chapter and the Pakistan Chapter financials.

Objectives and Activities of the Charity

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

Reference and Administrative Details

Registered Company Number	:	04984474 (England and Wales)
Registered Charity Number	:	1101413
Registered Office		3 Weir Road London, England SW12 0LT
Trustees	:	Nowsad Abdul Gani Bashir Sattar Haroon Karim
Bankers	:	Habib Bank Zurich PLC
Auditors	:	KWSR & Co. Chartered Accountants & Registered Auditors 136 Merton High Street, London SW19 1BA

Statement of Trustees' Responsibilities

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 irregularities.

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 Trustees on 09th October 2018



Bashir Sattar
Trustee



Nowsad Gani
Trustee

Independent Accountants Report to the Trustees of World Memon Organisation on the Consolidated Accounts

We have consolidated the financial statements of World Memon Organisation chapters WMO Europe, (which has been audited by KWSR) and WMO Middle East, WMO Pakistan, (which has not been audited by KWSR but audited by their respective auditors) for the year ended 31 December 2017 which comprise a Statement of Financial Activities, Balance Sheet and related notes.

Respective Responsibilities of Trustees

The trustees are responsible for preparation of the financial statements and for being satisfied that they give a true and fair view. Our responsibility is to consolidate the financial statements from the information provided. The information has not been audited by us other than for that provided for WMO Europe.

Scope of the Audit relating to WMO Europe

An audit involves obtaining evidence about the amount of disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of whether the accounting policies are appropriate to the company's circumstances and have consistently applied adequately disclosed, the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements.

Opinion on the Financial Statements relating to WMO Europe

In our opinion the financial statements give a true and fair view of the state of the company's profit or loss for the year ended 31 December 2017; have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matters prescribed by the Companies Act 2006 relating to WMO Europe

In our opinion the information given in the Trustees Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which we are required to Report by Exception relating to WMO Europe

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us following 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
- » Certain disclosures of trustees remuneration specified by law are not made; or
- » We have not received all the information and explanations we require for audit; or
- » The Trustees were not entitled to prepare the financial statements in accordance with the Small Companies regime and take advantage of the Small Companies Exemption in preparing the Report of the Trustees.

On behalf of KWSR & Co.:



Susan Rahman BSc FCA (Accountant)
KWSR & Co. Chartered Accountants & Registered Auditors
136 Merton High Street, London SW19 1BA

09th October 2018

Consolidated Statement of Financial Activities

For the year ended 31 December 2017

	Notes	Restricted Funds		Unrestricted Funds		Total 2017		Total 2016	
		Company	Group	Company	Group	Company	Group	Company	Group
Incoming Resources		US \$	US \$	US \$	US \$	US \$	US \$	US \$	US \$
Incoming Resources from Generated Funds:									
Voluntary Income:									
Donations / Zakat	01	805,076	1,928,106	-	3,901	805,076	1,932,008	535,610	2,753,028
Trustee Fee		-	153,642	-	-	-	153,642	-	83,877
Fees & Subscription from Members		-	-	6,465	154,005	6,465	154,005	430	27,307
Activities for Generating Funds:									
MITI Project Income	02	233,715		-	512,169	-	745,884	-	630,380
Income from Properties		237,959				-	237,959	-	233,622
Investment & Other Income	03	32,349		35,172	115,224	35,172	147,572	-	42,342
Incoming Resources from Charitable Activities:									
Youth wing / Ladies Wing		-	-	-	11,955	-	11,955	-	2,832
Total Incoming Resources		805,076	2,585,771	41,637	797,254	846,713	3,383,025	536,040	3,773,388
Resources Expended									
Charitable Expenditure:									
Educational Assistance		445,000	1,266,409	-	-	445,000	1,266,409	-	1,443,290
Housing Assistance / Community Rehab		200,000	491,019	-	-	200,000	491,019	-	832,496
Distribution of Motor Rickshaws		-	2,952	-	-	-	2,952	-	78,085
Other Specific Zakat Projects		61,535	69,186	-	-	61,535	69,186	536,040	199,801
MITI Project Expenses	04		233,715		548,676	-	782,391	-	776,227
Refugee Aid		98,541	98,541	-	-	98,541	98,541	87,296	87,296
Donation to MIMI & KMSO		-	36,364	-	2,727	-	39,091	-	19,048
Youth Wing Programs		-	-	-	18,085	-	18,085	-	9,388
Total Charitable Expenditure		805,076	2,198,185	-	569,489	805,076	2,767,674	501,059	3,445,631
Governance / Operating Costs	05	-	95,754	10,177	158,339	10,177	254,796	69,834	282,987
Non-Monetary Expenses	06	-	-	-	12,848	-	12,848	-	100,954
Total Resources Expended		805,076	2,293,939	10,177	740,676	815,253	3,035,318	570,893	3,829,572
Net incoming resources before transfers		(0)	291,832	31,460	56,578	31,459	347,707	(34,853)	(56,184)

Consolidated Statement of Financial Position

As at 31 December 2017

	NOTES	2017		2016	
		Company	Group	Company	Group
Assets		US \$	US \$	US \$	US \$
Non Current Assets					
Property Plant and Equipment	06	-	361,095	-	785,940
Investment Property	07	500,000	3,154,272	500,000	3,147,902
Intangible Assets		-	2,631	-	-
Long-Term Deposits			9,107		9,541
Other Long-Term Investments	08	7,397	280,485	7,397	135,016
		507,397	3,807,591	507,397	3,679,731
Current Assets					
Grant Receivable	09	-	44,892	-	80,768
Advances & Other Receivables	10	55,039	153,543	-	257,535
Short-Term Investments	11	-	878,309	-	869,902
Cash at Bank and in Hand	12	310,844	1,451,662	286,823	1,197,923
		365,884	2,528,406	286,823	2,406,128
(-) Current Liabilities					
Accrued Expenses & Other Liabilities	13	8,494	177,055	8,280	271,481
(-) Non-Current Liabilities					
Long-term Deposits (Parekh Foundation)	14		22,727		23,810
Deferred Income			5,998		
		8,494	205,781	8,280	295,291
Net Assets		864,787	6,130,216	785,940	5,790,568
Financed By					
Un restricted Funds					
General Fund		481,764	4,782,553	450,803	4,385,556
MITI General Funds		-	270,577	-	224,063
Other Funds			129,494		200,084
Restricted Funds					
Zakat Fund		335,638	637,490	335,137	706,493
Education Endowment Fund			255,019		232,195
Trustee Funds		47,385	56,476		-
Micro Finance Fund		-	40,262	-	42,179
Other Funds		-	-	777	-
Total Accumulated		864,787	6,171,871	785,940	5,790,568
Unrealised Loss on Investment			(41,655)		
		864,787	6,130,216	785,940	5,790,568

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

These accounts have been prepared in accordance with the provisions applicable to companies subject to small companies' regime.

Approved by the Board of Trustees on 09th October 2018 and signed of their behalf by:



Bashir Sattar
Trustee



Nowasad Gani
Trustee

Consolidated Statement of Changes in Equity (Fund)

As at 31 December 2017

	B/F Balance as at 01/01/2017	Received During the year	Funds Utilised During the year	Transfers	Exchange Gain / Mark up on Invest	Profit / (Loss) Attributed for the Year	Balance as at 31/12/2017
	US \$	US \$	US \$	US \$	US \$	US \$	US \$
Unrestricted Funds							
General Fund	4,385,556			48,125	(41,655)	384,214	4,776,240
MITI General Funds	224,063			83,022		(36,507)	270,577
Other Funds	200,084	221,008	(291,598)			-	129,494
Restricted Funds							
Zakat Fund	706,493	2,605,003	(2,541,650)	(141,333)	15,290	-	643,802
Education Endowment Fund	232,195			10,186	12,638	-	255,019
Trustee Funds	-		(36,364)			-	56,476
Micro Finance Fund	42,179	92,840	-		(1,917)	-	40,262
Other Funds	-	-				-	-
Total	5,790,568	2,918,850	(2,869,611)	-	(15,644)	347,707	6,171,871

	Zakat Fund	Welfare Fund	Ramadan Camp & Ration Bags	Total
	US \$	US \$	US \$	US \$
Balance B/F - Jan 2017	111,882	167,822	32,262	311,966
Receipts during the year	570,325	44,087	176,921	791,333
Transfer from General Fund	27,248	-	-	27,248
Inter-transfer	-	-	-	-
Disbursements during the year	(579,373)	(90,560)	(201,038)	(870,971)
Balance C/F - Dec 2017	130,082	121,349	8,145	259,576

Disbursements to;

Pakistan	493,708
India	10,000
UAE	367,262
Total	870,971

Consolidated Cash Flow Statement

For the year ended 31 December 2017

	2017	2016
	US\$	US\$
Cash Flow from Operating Activities		
Net Incoming Resources for the Year	347,707	(56,184)
Adjustment for non cash and other items:		
Depreciations & write off	12,848	139,642
Fair value Adjustment of Investment Property	41,655	-
	402,210	83,458
(Increase) / Decrease in Debtors and Prepayments	139,867	19,727
Increase / (Decrease) in Current Liabilities	(94,426)	(186,306)
Net Cash Generated from Operating Activities	447,652	(83,121)
Cash Flow from Investing Activities		
Additions to Property, Plant and Equipment	(17,355)	(5,819)
Long-term Investments Made	(145,469)	(77,143)
Short-term Investments (Made) / Redeemed	(8,407)	(930,030)
Net Cash Generated from Investing Activities	(171,231)	1,012,991
Cash Flow from Financing Activities		
Movement of Funds during the Year	(45,506)	(249,485)
Funds Received for Education Endowment Fund	22,824	89,891
Net Funds from Grants	-	48,675
Net Cash Generated from Financing Activities	(22,682)	(110,919)
Net Increase in Cash and Cash Equivalents	253,739	1,207,031
Cash and Cash Equivalents at the Beginning of the Year	1,197,923	2,404,955
Cash and Cash Equivalents at the End of the Year	1,451,662	1,197,923

Notes to the Consolidated Financial Statements

1. Accounting Policies

a) Accounting Convention

The accounts have been prepared in accordance with FRS102 - The Financial Reporting Standard applicable in the UK and Republic of Ireland and the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

b) Incoming Resources

All incoming resources are included on Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

c) Resources Expended

Expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all cost related to the category. Where cost cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

d) Allocation & Apportionment Of Costs

All costs relate to the single activity of the charitable company and are recognised accordingly.

e) Foreign Currency

Transactions in foreign currency are translated at the foreign exchange rate ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the balance sheet date are translated at the exchange rate ruling at that date. Foreign exchange gains and losses are recognised in the income statement. Non-monetary assets and liabilities that are measured in terms of historical cost in a foreign currency are translated using the exchange rate at the date of the transaction.

f) Investments

Fixed asset investments are shown at cost less amounts written off. Provisions are made for permanent fluctuations in value.

g) Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Designated funds are funds set aside by the trustees out of unrestricted general funds for the specific future purposes or projects.

h) Going Concern

We have adequate resources and are well placed to manage the business risks. Our planning process, including financial projections, has taken into consideration the current economic climate and its potential impact on the various sources of income and planned expenditure. We have a reasonable expectation that we have adequate resources to continue in operational existence for the foreseeable future. We believe that there are no material uncertainties that call into doubt the charity's ability to continue. The financial statements have therefore been prepared on the basis that the charity is a going concern.

i) Investment Properties

Investment properties are included in the financial statements at open market value. No depreciation is provided on such property in compliance with the Financial Reporting Standard for Smaller Entities. This departure from Companies Act requirements is necessary to show a true and fair view.

j) Taxation

As a registered charity WMO is exempt from taxation of income and gains to the extent these are applied to charitable objectives.

h) Shariah & Zakat Donations

The WMO complies with Shariah law as provided in the Holy Quran and Sunnah.

	Restricted	Unrestricted	2017	2016
	US \$	US \$	US \$	US \$
1.2. Donations / Zakat				
General fund	-	3,901	3,901	142,237
Zakat - Education fund	1,266,409	-	1,266,409	1,644,519
Specific Zakat fund	563,156	-	563,156	872,973
Youth Wing fund	-	11,955	11,955	2,832
Refugee Aid	98,541	-	98,541	90,145
Sports Activities	-	-	-	3,154
	1,928,106	15,856	1,943,963	2,755,860

2. Investment and other income

Income from Properties	237,959		237,959	233,622
Term-Deposit Receipts/Bank Profits	32,349	14,384	46,733	27,780
Sponsorships and Other		65,668	65,668	12,799
Exchange Gain	-	-	-	1,763
	270,308	80,052	350,360	275,964

3. MITI Project Income

Donations		82,723	82,723	44,467
Grant for Tuition Fee ^{NOTE 3.1}	232,279	81,488	313,767	250,240
Tuition and other fee	-	296,149	296,149	325,373
Other Income	1,436	51,808	53,244	10,300
	233,715	512,169	745,884	632,396

3.1. Institutional Grants

National Vocational & Technical Training Comm.	212,441	-	212,441	156,569
Benazir Bhutto Shaheed Development Program	-	39,355	39,355	50,021
Baluchistan Rural Support Program	-	-	-	11,522
United Nations Development Program	-	-	-	32,128
Engro Foundation	-	39,273	39,273	-
Aman Foundation	19,838	2,861	22,699	-
	232,279	81,488	313,767	250,240

4. MITI Project Expenses

Program Expenses	230,618	352,024	582,642	484,125
Operating & Other Expenses	3,096	196,652	199,748	292,102
	233,715	548,676	782,391	776,227

	Restricted	Unrestricted	2017	2016
	US \$	US \$	US \$	US \$
5. Operating/Governing Expenses				
Salaries, Wages and other Benefits	-	60,031	60,031	70,783
Professional Fee	52,834	-	52,834	-
Utilities	-	7,023	7,023	6,094
Printing, Stationery & Computer Expenses	-	4,967	4,967	2,211
Rent, Rates & Taxes	2,360	75	2,434	69
Travelling, Communication & Conveyance	377	3,106	3,483	2,456
Legal & Professional Charges	-	2,478	2,478	23,806
Licensing Fee	4,722	-	4,722	4,342
Auditor's Remuneration	2,861	18,359	21,220	20,126
Repairs & Maintenance	31,228	2,335	33,563	31,308
Bank Charges	1,372	1,192	2,564	-
AGM & Other Meetings Expense	-	53,824	53,824	68,511
Other General Expenses	-	5,653	5,653	8,396
Loss on Investment Disposal	-	-	-	41,016
	159,042	95,754	254,796	279,117

6. Non-Monetary Expenditure				
Depreciation		11,585	11,585	40,646
Provision Against Doubtful Receivables		-	-	2,749
Bad Debt Expense in Respect of other Receivables		87	87	4,493
PPF Written-off / Loss on Sale		1,177	1,177	2,051
		12,848	12,848	49,939

7. Property, Plant & Equipment	Balance as at 01/01/2017	Additions / Revaluations	Disposals / write off	Balance as at 31/12/2017
At Cost				
Land	219,429	-	-	209,455
Building	123,429	-	-	117,818
Improvement Works	224,247	-	-	214,054
Furniture & Fixtures	7,932	-	-	5,426
Office Equipment	7,635	552	409	7,431
Tools & Equipment	4,467	10,951	1,220	13,995
Electrical Installation	3,997	1,178	-	4,993
Computer Equipment	20,642	747	2,080	19,216
Motor Vehicle	8,902	-	-	8,498
Generators	14,667	-	-	14,000
	635,345	13,428	3,709	614,885

Depreciation	Balance as at 01/01/2017	Charge for the year	Disposals / write off	Balance as at 31/12/2017
Land	-	-	-	-
Building	12,343	10,604	-	22,385
Improvement Works	190,915	1,504	-	183,741
Furniture and Fixtures	5,883	631	-	4,885
Office Equipment	6,566	196	369	6,095
Tools & Equipment	1,484	2,620	524	3,513
Electrical Installation	1,555	702	-	2,186
Computer Equipment	13,285	2,379	1,519	13,541
Motor Vehicle	6,968	369	-	7,021
Generators	9,073	1,762	-	10,423
	248,072	20,767	2,412	253,790

Net Book Value as at Dec 31, 2017	387,272	(7,339)	(3,709)	361,095
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8. Intangible Assets	Computer Software		
	Pakistan	Dubai	Total
Cost	3,927	-	3,927
Accumulated Amortisation	(1,296)		(1,296)
Net Book Value			-
Fair Value as at December 31, 2017	2,631	-	2,631

9. Investment Property	Land & Building		
	Pakistan	Dubai	Total
Balance as at January 1, 2017	43,727	3,110,545	3,154,272
Additions During the Period	-	-	-
Disposals during the Period	-	-	-
Balance as at December 31, 2017	43,727	3,110,545	3,154,272

Annual rate of depreciation 10%

	2017	2016
10. Long-Term Deposits	US \$	US \$
Long-term Deposits	9,541	9,541
Long-term Investments	273,088	135,016
	282,629	144,557

11. Grant Receivable		
Benazir Bhutto Shaheed Dev Program	44,892	80,768
	44,892	80,768

12. Advances & Other Receivables		
Short-term Advances	323	193,291
Accrued Profit	3,176	3,905
Other Receivables	90,596	55,620
Microfinance Receivable	4,408	4,718
	98,503	257,535

13. Short Term Investments		
Term Deposit - with Maturity up to 1 Year	884,327	869,902
	884,327	869,902

14. Cash & Bank Balances		
Cash in Hand	7,527	3,272
Current Accounts	1,193,842	1,181,569
Call Deposit Accounts	206,013	13,030
Savings Accounts	44,279	53
	1,451,661	1,197,923

15. Accrued Expenses & Other Liabilities		
Accrued Salaries & Others Expenses	34,723	47,686
Education Payable	-	134,448
Other Payables & Liabilities	69,980	29,467
Payable to NVTTC	63,858	59,880
	168,561	271,481

16. Long-term Deposits		
Parekh Foundation	23,810	23,810
	23,810	23,810

The amount was received from Parekh Foundation to use the proceeds of the deposit for the students of MITI.

17. 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 being wound up while he or she is a member, or within one year after he she ceases to be a member.

Consolidated Statement of Financial Activities (Segmented)

For the year ended 31 December 2017

	Europe		Middle East		Pakistan		Total 2017		2016
	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	
	US \$	US \$	US \$	US \$	US \$	US \$	US \$	US \$	US \$
Incoming Resources									
Incoming resources from generated funds:									
<i>Voluntary income:</i>									
General Donations	-	-				3,901	-	3,901	145,391
Zakat Education fund	445,000				1,266,409		1,266,409	-	1,644,519
Specific Zakat (MITI, Rehab & Other)	360,076				301,621	-	661,697	-	963,118
Trustee Fee	-		117,279		36,364		153,642	-	83,877
Fees and subscription from members	-	6,465	-	31,419		116,121	-	154,005	27,307
MITI Project Income					233,715	512,169	233,715	512,169	632,396
Investment & Other Income		35,172	32,349	65,668		14,384	32,349	115,224	42,342
Rent Income from Investment Properties			237,959			-	237,959	-	233,622
Youth & Ladies Wing Fund						11,955	-	11,955	2,832
Total incoming resources	805,076	41,637	387,586	97,087	1,838,109	658,530	2,585,771	797,254	3,775,404
Resources Expended									
<i>Charitable Expenditure:</i>									
Educational Assistance	445,000				1,266,409		1,266,409	-	1,443,290
Housing Assistance/Community Rehab	200,000				291,019		491,019	-	832,496
Distribution of Motor Rickshaws					2,952		2,952	-	78,085
Other Specific Zakah Projects	61,535				7,650		69,186	-	199,801
MITI Project Expenses					233,715	548,676	233,715	548,676	776,227
Refugee Aid	98,541						98,541	-	87,296
Donation to MMI & KMSO					36,364	2,727	36,364	2,727	19,048
Ladies/Youth Wing Programs				-		18,085	-	18,085	9,388
Total Charitable expenditure	805,076	-	-	-	1,838,109	569,489	2,198,185	569,489	3,445,631
<i>Governance/Operating costs</i>									
Advertising & Marketing Exp									
Salaries, wages and other benefits				20,981		39,050	-	60,031	70,783
Professional fee			52,834				52,834	-	-
Utilities				527		6,496	-	7,023	6,094
Printing, stationery and computer expenses		381		946		3,640	-	4,967	2,211
Rent, rates and Insurance			2,360			75	2,360	75	69
Travelling, Communication & conveyance			377	982		2,125	377	3,106	2,456
Legal and professional charges				2,452		26	-	2,478	23,806
Licensing fee			4,722				4,722	-	4,342
Auditor's remuneration		8,789	2,861	2,861		6,709	2,861	18,359	20,126
Repairs & maintenance			31,228			2,335	31,228	2,335	31,308
Bank charges		1,007	1,372	177		7	1,372	1,192	3,870
AGAM & Meetings and related Expenses				51,786		2,037	-	53,824	68,511
Other General expenses				2,664		2,989	-	5,653	8,396
Loss - Exchange / investment Disposal							-	-	41,016
<i>Non-Monetary expenses</i>							-	-	
Depreciation/Impairment				451		11,134	-	11,585	22,593
Bad Debts						87	-	87	31,271
PPE Written off / Loss on Sale of PPE						1,177	-	1,177	47,090
Total Resources Expended	805,076	10,177	95,754	83,827	1,838,109	647,375	2,293,939	741,379	3,829,572
Net incoming resources before transfers	(0)	31,460	291,832	13,260	-	11,155	291,832	55,875	(54,168)

Consolidated Statement of Financial Position (Segmented)

As at 31 December 2017

	Europe US \$	Middle East US \$	Pakistan US \$	2017 US \$	2016 US \$
Assets					
Non Current Assets					
Property Plant and Equipment	-	846	360,249	361,095	387,272
Investment Property	500,000	3,110,545	43,727	3,154,272	3,147,902
Intangible assets	-	-	2,631	2,631	-
Long -Term Deposits	-	-	9,107	9,107	-
Other long-term investments	7,397	-	273,088	280,485	144,557
	507,397	3,111,391	688,803	3,807,591	3,679,969
Current Assets					
Grant Receivable	-	-	44,892	44,892	80,768
Advances & Other Receivables	55,039	55,044	43,460	153,543	257,535
Short Term Investments	-	751,946	126,364	878,309	869,902
Cash at Bank and in Hand	310,844	773,033	367,784	1,451,662	1,197,923
	365,884	1,580,023	582,500	2,528,406	2,406,128
Current Liabilities					
Accrued Expenses and other Liabilities	8,494	50,065	118,496	177,055	271,481
Specific Funds	-	-	-	-	-
Non-Current Liabilities					
Long-term Deposits (Parekh Foundation)	-	-	22,727	22,727	23,810
Deferred Income	-	-	5,998	5,998	-
	8,494	50,065	147,222	205,781	295,291
Net Assets	864,787	4,641,348	1,124,081	6,130,216	5,790,568
Financed by					
Un-restricted Funds					
General Fund	481,764	4,381,772	419,017	4,782,553	4,385,556
MITI General Funds	-	-	270,577	270,577	224,063
Other Funds	-	129,494	-	129,494	200,084
Restricted Funds					
Zakat Fund	335,638	130,082	171,771	637,490	706,493
Education Endowment Fund	-	-	255,019	255,019	232,195
Trustee Funds	47,385	-	9,091	56,476	-
Micro Finance Fund	-	-	40,262	40,262	42,179
Other Funds	-	-	-	-	-
Total Accumulated	864,787	4,641,348	1,165,737	6,171,871	5,790,568
Unrealised Loss on Investments	-	-	(41,655)	(41,655)	-
	864,787	4,641,348	1,124,081	6,130,216	5,790,568

Africa Chapter

Annual
Report
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Regional Management Committee (2017 - 2020)

Name	
1 Mr Feizul Ayob - <i>Vice President</i>	17 Mr Haroon Sacranie
2 Ms Taheera Hassim - <i>Regional Assistant Secretary</i>	18 Mr Haroun Joosub
3 Mr Ashraf Dada - <i>Regional Treasurer</i>	19 Mr Abdul Sattar Dada
4 Ms Khudaija Suliman	20 Mr Sayed Hussain Mia
5 Dr Ridwan Mia	21 Mr Sulaiman Noor (Solly Noor)
6 Mr A.K. Ismail	22 Mr Yunus Suleman
7 Mr Shafique Tayob	23 Mr Yusuf Kamdar
8 Mr Haroon Gutta	24 Mr Zunaib Abbas Moti
9 Mr Shiraz Abdul Gany	25 Mr Ashraf Ali Ismail Sabdia
10 Mr Anver Joosub Carrim	26 Mr Aslam Kalla
11 Mr Solly Suleman	27 Mr Moosa Carrim
12 Mr Omar Latha	28 Mr Mohamed Dada
13 Mr Samad Essa	29 Mr Razack Moosa
14 Mr Haroon Kalla	30 Adv Farouk Moosa
15 Ms Fazila AK Ismail	31 Mr Aboo Tayob
16 Mr Gulaam Abdoolah	32 Mr Irfan Pardesi

Africa Chapter Annual General Meeting & Luncheon – 23rd July 2017:

The programme commenced with the Annual General Meeting of the WMO [Africa Chapter], which was hosted at the World Memon Foundation Centre, Laudium. At the AGM new Office Bearers were elected.

- ➔ Vice President: Mr Feizul Ayob
- ➔ Regional Assistant Secretary: Dr Taheera Hassim
- ➔ Regional Treasurer: Mr Ashraf Dada
- ➔ Youth Wing Rep: Dr Ridwan Mia
- ➔ Ladies Wing Rep: Dr Khudaija Suliman

Regional Management Committee:

- ➔ Mr Anver Joosub Carrim (Potchefstroom)
- ➔ Dr Haroon Gutta (Gauteng/Mafikeng)
- ➔ Mr Shiraz Gany (Gauteng)
- ➔ Mr Shafique Tayob (Gauteng)
- ➔ Mr A.K. Ismail (KZN)

Co-opted:

- ➔ Mr Solly Suleman (KZN)
- ➔ Mr Omar Latha (Gauteng)
- ➔ Mr Samad Essa (Piet Retief)
- ➔ Mr Haroon Kalla (Gauteng)
- ➔ Adv Farouk Moosa [KZN]

A special thank you was conveyed to Mr Haroun Joosub and Dr Haroon Gutta for their sterling work over the past 3 years and their determination to keep the Chapter active and performing at all times. The RMC expressed their sincere appreciation to the outgoing Office Bearers for all their assistance and support and noted the strong bonds of friendship formed over the last few years.

WMO Africa Chapter Properties:

Claudius Property: Donated by Mr Sayed Mia. As per agreement by the RMC, this property was sold for R.3 million.

Erasmia Property: Donated by Mr Haroon Karrim. Compliance Committee has indicated a 2-year period before the land can be developed. At the local AGM a request was made for Mr Karrim to ensure that all

the additional costs (rezoning, transfer costs etc) are settled before the property is transferred to WMO.

Social Welfare Projects:

Africa Chapter continues to offer financial assistance monthly to Memon and Non-Memon families who are in dire straits. These include:

- Payment of rent, water, electricity, groceries and tertiary school / madressah fees. These cases are funded monthly.
- Offering financial medical assistance to Muslim patients countrywide with a strict process of application approval as well as medical assessment by qualified personnel.
- Offering financial assistance to University students to cover expenses of text books etc

Ramadan 2017 Activities:

Gauteng/Pretoria partnered with Purposeful Giving

- Daily Iftar packs provided to residents from the Itireleng community.
- Africa Chapter, Purposeful Giving and the ABS Youth Group distributed basic grocery items, hygiene packs, party packs and meals for the children with an additional 300 hampers, which was to be handed over during the month.
- Purposeful Giving & WMO sponsored and distributed personalized Ramadan Shoeboxes as an Eid gift and gift bags, stationery packs, fruit and meals to the children of the community.
- Annual Ramadan food hampers distributed to the community of Klipspruit West.
- Annual food hamper distribution to the community of Westbury / Newclare, Gauteng, in partnership with Hadjie Lutfie and his team.

KZN partnered with Jama'atun Nisaa

- In the KZN region, Jama'atun Nisaa hosted a 5-star Iftar dinner under the banner of WMO. This event took place on the 17th June 2017 at the beautiful venue; Exotic Convention Centre in Durban. With over 200 guests including: 175 orphans, their Madressah educators and volunteers.

- WMO supported a project of Darul Ihsan whereby 10 tons of dates (kajoor) were funded and distributed nationally and outside South African borders. The distribution of the dates (kajoor) packs focused on Masaajid, Madaarries, Musallies, Correctional Service Centres and needy families.

- Cauldrons (degs) of Haleem were distributed regularly.
- Savouries for Iftar meals were distributed to various masjids in KZN.
- Complete Iftar meals were distributed.
- Food hampers were distributed and cash offered to purchase Eid clothing for the children. This was handed over to the parents at an Iftar organized by Addington School.
- Vouchers distributed to purchase groceries as per each families' personal requirements were handed over to needy recipients throughout the month of Ramadan.
- Eid gifts and goody bags were personally packed by our team of volunteers and delivered and presented to the following Institutes:
 1. Baitul Hifazat - Home for the elderly
 2. Baitul Firdaus - Home for the elderly
 3. Baitul Aman - Orphanage
 4. Izizwe Islamic Centre - Orphanage
 5. Islamic Guidance
 6. Kenilworth Respite Centre - Home for abused women

Eidul Adha 2017 Celebrations

- Distributions of clothing and Eid gift parcels to deserving orphanages.
- Celebrations with the Elderly at Old Age Homes serving scrumptious meals and treats, gifted with hygiene hampers and Eid treats.
- A number of distributions made to many needy families, spoiling the little ones with Eid Treats and cash was donated to parents.

Local Zakat Collections:

Majority of the cases presented to WMO need financial assistance with payments of water, electricity, groceries etc. Some cases are regular and

dealt with monthly but the requests are increasing rapidly. There is also an escalating need to offer financial assistance of school / madressah fees and books for university students. Many of these cases are Memon and Muslim families in dire straits.

We continue to appeal to Members and the Memon Community to forward their Zakat or even a portion of their Zakat to WMO throughout the year and especially in the month of Ramadan. This will assist us in funding current and future projects

International Zakat Collections:

At the last AGAM, the Africa Chapter committed to collecting the International Zakat of \$680,000 USD

Donations:

- R50 000 - donated to Blind SA towards literature for the blind and 2 desktop computers. WMO advocates for education towards improving one's circumstances and striving towards the upliftment of society.
- R170,000 - donated food hampers and offered financial assistance to the Itereleng community,
- A piece of land belonging to a Memon family from Laudium has been donated on which a Masjid and other structures have been built. There is no running water and electricity and talks are ongoing with the council to provide infrastructure.
- "Neighbourly Needs" is an organization working towards getting the people and the community economically independent with the goal of eventually sustaining themselves.
- R100,000 - donated by Africa Chapter towards the distributions of food hampers to Zakat eligible members of the community.
- Mr Moosa Carrim has been a stalwart of Africa Chapter for over a decade now. He has always been on the forefront to support every worthy cause. Be it the distribution of wheelchairs for the aged and infirm, delivering water during Operation Hydrate to those afflicted by the drought in South Africa or offering steadfast support towards orphanages, in and around Johannesburg. Last year, on witnessing the dismal conditions of the orphans and elderly, living together in a cramped Klipspruit shelter, the Africa Chapter and Mr Carrim donated a unit consisting of 8 rooms, a kitchen, a dining area and a lounge to provide space and comfort to the confined inhabitants. This unit was purchased at a cost of R250,000 a majority of the funds coming from the Carrim family.
- R23,000 was donated towards the George Masjid.
- R100,000 donated towards the renovations of the Muslim Aids Programme Orphanage.
- R150,000 Lillah donated toward the "Smile Foundation Project" [WMO gets naming rights of the Training Programme]

Wheelchair Campaign 2017:

- An ongoing project where brand new wheelchairs are donated to needy recipients in various regions of South Africa. Issuing of these wheelchairs are subject to the approval of application. We would like to thank Trustee Yusuf Kamdar who continues to provide us with these wheelchairs, Alhamdulillah.
- Some recipients are handicapped and lack easy and convenient mobility during their everyday activities. It has become apparent that many of them require a specialized wheelchair which is much costlier than that of the standard wheelchairs we offer. When such a case is presented to us, a special appeal is made and funds are immediately raised to accommodate this appeal. Alhamdulillah, In the KZN region, R100,000 was pledged towards purchasing specialized wheelchairs.

- WMO & Jama'atun Nisaa Wheelchair Campaign: Jona Vaughan Home is a project of Durban and Coastal Mental Health. The home caters for 84 children and adults with profound intellectual and physical disabilities. Residents receive 24 hour care in a safe and secure environment. As part of their care, residents receive nutritional meals, medical management and participate in stimulation programmes. Alhamdulillah, the WMO & Jama'atun Nisaa could contribute towards the needs of these residents by providing them with 8 wheelchairs, this will alleviate the everyday difficulties of getting the elderly to and fro.



WMO Africa Chapter Ladies Wing:

The Africa Chapter Ladies Wing has been extremely active and has continued to participate and coordinate various projects driven by the committee members and continues to make a meaningful impact on the lives of the need, Alhamdulillah.

- R100,000 raised by ladies of Jama'atun Nisaa and was pledged as WMO / Jama'atun Nisaa contribution to OPERATION SA for relief aid to refugees of Syria.
- WMO & Jama'atun Nisaa contributed towards computer classes at the South Coast Madressah School.
- Ms Shirin Arbee efficiently manages all ladies activities in the KZN.
- Dr Khudaija Suliman has taken on the responsibility of managing Ladies Wing activities coordinated in the Gauteng region.

February 2017:

Empowerment through technology: Jama'atun Nisaa & WMO empower students using technology. More than R6,000 was donated to the South Coast Madressah to assist children learning to make their own video games. This has played a huge role in boosting technology and supporting computer science education in communities that are in need.

March 2017:

Playground for children who suffer of Cerebral Palsy: On the 26th of March 2017, a special playground for 41 children with cerebral palsy was opened.

April 2017:

The sisters of Jama'atun Nisaa together with WMO Ladies Wing organized a special braai on the 11th of April 2017 for the 90 orphans at Iziswe Islamic Centre in Durban - KZN in celebration of the Annual Memon Day.

May-June 2017:

WMO Ladies Wing, Jama'atun Nisaa & Purposeful Giving participated in numerous Ramadan projects as mentioned above.

July 2017:

On the 23rd of July, the ladies of WMO & Jama'atun Nisaa participated in the Nelson Mandela Day activities by distributing blankets to orphans who attended a picnic hosted by "Gifted Hope" at Mitchell's Park in Durban. The ultimate gift was given back to all these volunteers by seeing the joy on the orphans' faces and reminding them that they are special.

September 2017:

On the 14th September 2017 at the 13th Clinics Anniversary Function of RK. Khan Hospital, 250 patients were treated to eats and treats.

On the Day of Ashura the Ladies Wing once again with the support of Jama'atun Nisaa celebrated Youmul Ashura, raising R6,400 and reaching out to underprivileged children, distributing party packs.

Additional

Ongoing financial support offered to Welfare Cases & Outreach Projects:

- Winter Warmth Blanket Project: in total over 500 excellent and quality blankets were distributed to needy families facing the prolonged bitter cold weather this season.
- Regular funding assistance provided to widows and orphans towards their daily necessities such as; electricity, water and rental expenses.
- Building of borehole in Bushbuckridge: WMO KZN & Jama'atun Nisaa raised funds and together with Crescent of Hope assisted with this project, whereby supervising the complete construction process, which commenced in the month of Ramadan 2017.
- Alhamdulillah, under the banner of Ladies Wing / Jama'atun Nisaa numerous Quran Khatams, Bismillah & Ayatul Kareema Khatamas are held on a weekly basis. Halima Abdulla heads the Zikr & Quran groups and the khatams are overseen by Jameela Joosub & Feroza Mohammed.
- Feeding Scheme: Addington School [KZN] - we are fortunate that the distribution is personally supervised by the two Memon educators at the school. Project overseen by Shireen Arbee.
- Southcoast Madressah School [KZN] - food hampers distributed to underprivileged students.
- Hampers sponsored to five schools in the Merebank & Havenside areas.
- Edith Benson Home - sponsored groceries, fruit & vegetables.
- Lillah contributions given towards feeding for Hajj 2016 Feeding Scheme.
- Contributed to "Poverty Alleviation Network Group" providing bread & milk daily to over 450 families.

- Voortrekker Hoogte Hoerskool [Gauteng] – In conjunction with Purposeful Giving funds are raised and sandwiches distributed on a daily basis.

Contribution from Africa Chapter for International projects overseen by Ms Fazila AK Ismail

Funds were raised by Ms Fazila AK Ismail for the following:

» **Lohara hospital - Medical Equipment for Maternity Ward:**

A contribution of US \$ 10 000 was made by Africa Ladies Wing to ILW for this Hospital Project. Fully Equipped the gynae ward as well as other medical equipment needed.

The Hospital is in a quiet rural town in the Akola district, about 300 miles to the east of Mumbai. As the hospital is on the grounds of the Girls Orphanage, it will make it convenient for these girls to be attended to when in need of medical care. The hospital is managed on a non-profit basis solely with the aim to provide medical aid to the destitute and needy.

The Hospital has the assurance of the doctors to work in the hospital on rota voluntary basis.

Vasaai Project:

Raised funds for Skill Training Centre in Vasaal which caters for poor, deserving and destitute ladies of the community

» **Contributions Towards Items Of Need For Brides Of Underprivileged Homes**

» **Award Of Appreciation In Recognition For Excellence Services as WMO Global Ladies Wing Chairperson** was presented to Fazila AK Ismail at the AGAM Gala Dinner held at Ras Al Khaimah, Dubai on 7th October 2017.

» **International Womens Day "Women Of The Year" Award**

An event was organised at the Mumbai Islamic Gym Khanna to honour women for their excellent achievements in different portfolios. An invite by Hameeda Alana was extended to Fazila AK Ismail who attended this function together with Shabana Darveresh and Razia Chasmawala of India Chapter Fazila was awarded *"Women Of The Year"* in the category of *International Women Empowerment and Social Upliftment*.

WMO Africa Chapter congratulates Fazila on these achievements.

WMO Africa Chapter Youth Wing:

Debate Championship: This event took place over 2 days at the Wanooka Auditorium in Gauteng. With the phenomenal accomplishments achieved in the wake of the inaugural debate competition in Pakistan Chapter and the sensation the subsequent episodes created in Far East Chapter, a replication was planned in Africa Chapter. It was a two-fold competition and was stylized in a parliamentary format. 8 teams, comprising of 24 debaters entered the competition, along with a carefully chosen set of 9 adjudicators with rich debating experience. Oliver Dickson was trusted to take charge as the Chief Adjudicator who is not only a renowned African debater but a leading debate coach. Oliver along with an adjudication core with rich debating experience helped select most eloquent speakers.

Handover of Braille Machines:

The Africa Chapter sponsored 20 braille machines to the value of R250,000 to visually impaired persons in and around the Tshwane community on the 20th November 2017. The handover took place at The Gardens Assisted Home in Laudium, Pretoria. The Deputy Minister of Home Affairs, Honourable Fatima Chohan, graced the occasion with her presence.

Mufti Ismail Hazarvi of the Darul-Uloom Pretoria, Haroon Kalla of AWQAF SA /WMO member, Aboobaker Carrim K.E. of Medina Institute, WMO members - Moosa Carrim, Haroon and Feriel Gutta, Omar Latha and staff of the Princehoff Blind School participated at this event.

Zafreen Ayob, an active member of Africa Chapter Ladies Wing and committee member of Purposeful Giving facilitated the raising of funds from members and friends of WMO and Purposeful Giving. A special thanks to Khadim Abubaker Chougay, Muhammed Ashraf Moosa (Chairman of The Gardens) and Hafsa Carim Bhika (Vice Chairman of The Gardens),

providing medical care together with other medical teams from across the continent. She treated all medical conditions, provided antenatal care to pregnant mothers as well as assisted women during childbirth. Because of this mission, R820 000 was collected and used for projects. The funds allowed the completion of 100 shelters with utensils and solar panels, 4 boreholes, 5toilets, 5 bathrooms, 100 hygiene pack distribution, 160kg meat distribution, 30 chairs provided for the clinic, construction of shade for a clinic, random feeding in areas of need and the completion of 2 Madressahs with complete flooring, fans, solar panels and cupboards. It was a very fulfilling experience.



for going out of their way in facilitating the venue, the refreshments and the handover of the Braille machines as well as walking canes.

Membership Development:

The RMC continues to strategize various ways of approaching potential members. The task at hand needs active participation and effort from existing members and RMC to promote membership among the community.

Seven new Life Members were enrolled in 2017.

It is with great sadness that a fellow Patron, brother and a very close friend, Mr Abdul Rajak Gani passed away - Inna lillahi wa inna ilaihi Rajioon. There are no words to describe the loss we feel within Africa Chapter as he was an active and generous contributor to the aims and objectives of WMO. His input and presence will be sorely missed and we will always remember him for his kindness and sincerity when striving to improve the conditions of the less privileged Memon families in South Africa. May Allah [SWT] grant him Jannatoel Firdaus AAMEEN.

15th WMO AGAM 2017:

Africa Chapter had a very good representation at the 15th AGAM in Dubai with over 80 members attending.

Rohingya Sponsorship Dr Taheera Hassim:

WMO members sponsored R18 000 towards the travel and accommodation costs for Dr Taheera Hassim to volunteer her medical services on the ground in the refugee camps of the Rohingya in Bangladesh. Together with her team of 3 others, she spent 7 days

Vice President's Conclusion:

It has been a pleasure working with the members of the RMC and their support in all aspects is well appreciated.

The 2 main challenges faced by the Africa Chapter is enticing and convincing the youth to come on board and identify a sustainable legacy project for the Memons and Muslim community in this part of Africa.

Jazakallah Khair

Feizul Ayob
Vice President, Africa Chapter

Taheera Hassim
Regional Assistant Secretary, Africa Chapter

America & Canada Chapter

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Regional Management Committee (2017 - 2020)

Name	
1 Mr Ghaffar Variend - <i>Vice President</i>	6 Ms Sameena Dada Variend - <i>Lady Member</i>
2 Mr Bashir Akuly - <i>Regional Assistant Secretary</i>	7 Mr Shoaib Kotawala
3 Mr Feroz Abubaker - <i>Regional Treasurer</i>	8 Dr Shiraz Suleman
4 Mr Omar A Karim	9 Dr Naseem Shaikhani
5 Mr Yousuf Pochi	

Assalamu Alaikum Warahmathullahi Wabarakathuhu

By the grace of Allah (SWT), we have successfully completed second year of the second 2-year term. I would like to take this opportunity to express my gratitude to the Board of Directors, RMC members, members, volunteers as well as WMO Headquarter for their trust and support of our work to serve the community living in North America and elsewhere in the world. I am also, deeply thankful to Br Bashir Akuly, Regional Assistant Secretary, Mohataram Qasim Moosa Lawai, Senior Advisor and Observer, Br Feroz Aboobaker Khadba, Regional Treasurer and Omar Abdul Karim, Head of Membership Committee from New York for their dedication and support during the year.

We will Insha Allah continue to work tirelessly to expand and improve our programs and services to cater to the needs of our community.

WMO NA relentlessly works to foster relationships with Memon Jamaat's and individual communities across North America and for that reason, three years ago WMO NA created "WMO Executive Committee" (WMO NA ExCom) to represent key states and organize local events and to create awareness of WMO NA presence among Memon Communities. Currently we have representation in California 3, Florida 3, Georgia 1, Illinois 5, New York 2, Texas 3 and Canada 2. All reps participate in a Tele conference once a month to share progress report in their respective territories.

Membership Drive and Reception during 2017:

Out of State Travel Activities Report:

February 5, 2017: Ghaffar Variend, Bashir Akuly and Qasim Lawai went to Orlando and Miami in Florida for WMO NA Membership drive.

Meeting was arranged by WMO NA Florida Representative Salim Dogan and Amin Naviwala in collaboration with local Memon Association. Lunch was organized by local Memon Association. 45+ individuals and community leaders participated. Presentation and speeches were delivered by Ghaffar Variend, Bashir Akuly and Qasim Lawai. Lot of enthusiasm and positive feedback was received from Orlando Memons. Team requested to all attendees to become members of WMO NA chapter.

February 6, 2017: Bashir Akuly and Qasim Lawai, travelled to Miami, Florida to meet with local Memon Association representatives. Meeting was arranged by WMO NA Florida representatives in collaboration with local associations and individuals. Dinner was arranged in their honor, 70+ individuals and community leaders from Miami and Ft. Lauderdale area attended. Team requested all attendees to become members of WMO NA chapter.

February 28, 2017: Br. Qasim Lawai traveled to Dallas, Texas and met with local Memon Association of Dallas representatives and community members. Local Memon Association of Dallas, Texas hosted a

lunch meeting. A speech was delivered by Br. Qasim Lawai, who also requested all attendees to become members of WMO NA Chapter.

March 3, 2017: Br. Qasim Lawai traveled to Houston, Texas and met with local Memon Association of Houston representatives at a lunch meeting, which was attended by about 15 individuals, community leaders and seniors. A speech was delivered by Br. Qasim Lawai, who requested all attendees to become members of WMO NA.

representatives. Meeting was arranged by representatives of WMO NA in collaboration with Memon Organization of North America (MONA). Meeting was attended by 25 individuals and community leaders. Speech was delivered by Bashir Akuly, who requested all attendees to become a member of WMO NA.

July 9, 2017: Hosted a dinner in honor of visiting Abdul Rasheed Godil (MNA) Pakistan at Bundo Khan Restaurant, Chicago, Illinois.



April 8, 2017: Ghaffar Variend, Mohammed Bashir Akuly and Qasim Lawai traveled to New York to attend Memon Premier League (MPL) bidding event organized by Memon Association of North America (MANA) representatives Omar Abdul Karim and Amin Pochi. Event was organized with 100+ attendees. WMO NA sponsored the MPL, and all players and participants were given WMO NA branded caps. All the attendees were requested to become members of WMO NA.

April 9, 2017: Sunday brunch was organized by MANA in honor of WMO NA representatives Omar Abdul Karim and Amin Pochi and attended by 40 individuals and community leaders from New York and New Jersey. Presentation and Speech was delivered by Abdul Ghaffar Variend, Bashir Akuly and Qasim Lawai. All attendees were requested to become members of WMO NA.

April 25, 2017: Bashir Akuly traveled to Los Angeles, CA to meet with local Memon Association

July 22, 2017: Hosted a lunch in honor of Abdul Aziz Memon, President of All Memon Jamat Federation of Pakistan and Iqbal Memon Officer, President of All Memon Jamat Federation of India, at Sabri Nihari, Chicago. IL attended by 30 individuals, speeches were delivered by Ghaffar Variend, Bashir Akuly, Abdul Aziz Memon and Iqbal Memon officer.

July 22, 2017: Bashir Akuly traveled to Dallas, Texas on July 22, 2017 for personal business and had the opportunity to attend Memon Association of North Texas, Eid Party event. Bashir Akuly was invited by President Ashraf Motiwala to address the audience and speak about WMO. 200 other Memons attended the Eid festivities. He requested all attendees to become a member of WMO NA.

December 2017: After attending 15th AGAM in Ras Al Khaima, UAE, North America ExCom meeting was held on December 12, 2017 to work on formation of Youth Wing and Ladies Wing, Membership Drive and start work on 2018 USA Road show. It was decided to



set the deadline to submit credentials by December 31, 2017. Unfortunately, the efforts generated a very poor response. Brother Omar Karim the head of Membership Committee was assigned this responsibility, but due to snow season in New York, his mission was not successful. Preliminary work started on the 2018 Road Show. Ladies Wing was formed with 2 members.

WMO NA Website update:

Throughout the year, website was continuously updated and kept up-to-date.

We continue to pray that Allah (SWT) gives us success in all our programs, ventures and endeavors. May Allah (SWT) bless each one of you and continue to guide us all to live by his will.

List of Committees:

- ➔ Executive Committee
- ➔ Management Committee
- ➔ Ladies Committee
- ➔ Youth Committee
- ➔ Membership Development Committee
- ➔ Zakat Committee
- ➔ Regional Committee
 - » East Coast
 - » West Coast
 - » Mid West
 - » South East

Membership:

The North America Chapter had a total of 30 members as of December 2017:

Category	Members
Life	15
Annual	3
Annual not yet renewed (expired)	6
Trustee and Patron	2
Friends of WMO (Free)	4
Jamat & Associations	0

Zakat Collection and Disbursement in 2017

- During 2017 North America Chapter collected USD 32,625.
- During 2017 North America Chapter distributed USD 38,764.
- Zakat Account Balance end of 2017 USD 3,928.

Gaffar Variend

Vice President, America & Canada Chapter

Bashir Akuly

Regional Assistant Secretary, America & Canada Chapter

Europe Chapter

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Regional Management Committee (2017 - 2020)

Name	
1 Mr Imran Panaawala - <i>Vice President</i>	8 Mr Nowsad Gani
2 Mr Waseem Yoosuf Adil - <i>Regional Assistant Secretary</i>	9 Mr Bashir Sattar
3 Mr Zaheed Harunani - <i>Regional Treasurer</i>	10 Dr Esmail Harunani
4 Mr Nasir Okhai	11 Mr Zakaria Bawany
5 Mr Sikander Sattar	12 Sir Iqbal Sacranie
6 Ms Shamim Osman - Lady Member	13 Mr Abba Ali Yousuf
7 Mr Haroon Karim	14 Mr Hanif Osman - <i>APEX Representative</i>

Meetings

Two Board meetings, five RMC meetings and 8 RMC conference calls were held during the year. Numerous calls between Office Bearers took place during the course of the year to sort out various issues pertaining to the WMO.

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 Alhamdulillah they have fulfilled.

Zakat Collection

The WMO in conjunction with the Memon Association UK and Memon Association Leicester made great efforts to collect Zakat. Around five hundred Zakat Appeal letters reflecting the WMO activities were sent out by emails during the month of Ramadan, which resulted in the awareness of WMO among the Memon community. During this period, we revealed new donors, who have committed that in future they would pay their Zakat to WMO. Many calls had been made by officer bearers to the potential donors. This is the first time we got good response to Zakat Appeal letters and we got Zakat directly into the designated Zakat account of WMO.

We have already collected \$420,000 USD towards our commitment of 2017. Detailed breakdown is given below.

	US \$	US \$
Zakat target for 2017		(420,000)
Zakat Collection	243,000	
Rohingya Appeal Collection	144,000	387,000
Shortfall in 2017		(33,000)

Welfare Activities

The Europe and especially UK has its own welfare system which provides legal aid, housing supports, medical assistance etc. by respective professionals, which are also advertised on the website. We intend to have regional advisors giving advice on matrimonial, family disputes etc.

We support Memon's with hospital expenses and funeral expenses where necessary.

A Memon Connection service exists which introduces young adults and their families. Eight ladies from the Ladies Wing have been designated to manage this service.

The ladies committee is having good progress in introducing the marriage introductions among Memons and every year at least 25 to 30 introductions take place.

Youth Wing

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

The Youth Wing has been active with cricket, volleyball, basketball and badminton activities at both the Memon Centre in London & Leicester.

We have organised a total of 4 functions and these have been very well attended by both the youth and members at large. The youth have taken a key role in assisting with the organising of social events and their input and participation is ever increasing, Alhamdulillah.

In 2017 following activities have been undertaken by the Memon Association UK and Memon Association Leicester in collaboration with WMO EC:

1. Badminton every Tuesday at the Memon Centre London ["MC London"]. There is now a waiting list for participation.
2. Youth cricket is every Thursday's at MC London.
3. Volleyball on Wednesday's at MC London. There is now a waiting list for participation.
4. Ladies and female youth football & Basketball classes with a qualified professional every Monday at MC London.
5. Regular youth meetings at MC London.
6. Regular table tennis and pool sessions at MC London.

7. Playing Cards every Wednesday & Saturdays in Leicester.
8. Football training for under 16s in Leicester.
9. Indoor Football every Friday in Leicester.
10. Outdoor Football every Friday in Leicester.
11. Talim classes for youth in Leicester every Monday at MC Leicester.
12. Youth Club every Friday in Memon Center Leicester.
13. Mehman Lunch Club at Memon Center Leicester every Thursday.
14. Leicester and London provides free use of Memon Centre for funeral services.
15. Memon Association Leicester is going through a very large extension of the sports centre. Once we have our own purpose built sports centre completed we will be able to increase our youth activities and invite Memon's worldwide for sports competitions Insha Allah.

As can be determined from the above list, youth activities have been extensive and vibrant and further improvements are planned to the engagement with youth for 2018/19 Insha Allah.

Ladies Wing Report 2017

WMO Ladies Wing has been active in collecting funds for projects in India and Malawi. The charity work are focused on Women Empowerment, providing jobs, supporting widows, the destitute and sick.



We donated £17,000 to India and Malawi before Ramadan for the following projects:

Projects in India under the supervision of WMO Ladies Wing India Chapter.

- 'Lohara Girls Orphanage' for the upliftment of the orphan girls in Dar-ul-lum (India).
- Widows Charity - supporting 400 widows with food packs in India during the holy month of Ramadan.
- Food and fruit packs were donated in hospital for the sick in Mumbai.
- Vasai project was set-up in 2016 in Mumbai, Europe Chapter further supported by sending funds which helps in creating work for the destitute women. Funds were donated for the canteen equipment.
- Funds were donated for Biwindi Centre where women workshops are set up.
- Funds were given to Kashmir for eye operations.
- 2 Water wells were built in the remote areas of Maharashtra.
- Ration Kits were donated to the homeless in the fire-stricken suburb of Mumbai, Govandi
- Funds were also given to an Orphanage in Mumbai, which were used for re-building the Centre.

Projects in Malawi:

- Money was donated to 'Road to Relief' Charity, which is run by the Memon Ladies group of Blantyre. The money was used towards Ramadan Food packs.

Ladies Wing collected the sum of \$7,000 in December 2017 for the destitute and needy community of Rohingya Muslims and the funds were distributed by Far East Chapter.

Once again in November 2017 the WMO Ladies Wing was awarded the BATCA award, in recognition for their charity work, by the Mayor of Wandsworth.

The Ladies Wing helped in organising the Family Fun-day Event at the Memon Centre, which was well attended by our community.

MEMON CONNECTIONS

Two Ladies from UK namely Ms Shamim Osman and Ms Sherbanu Giga are working alongside the WMO International Ladies Wing. Alhamdulillah, Europe Chapter had six successes for 2017.

Membership

Memon Association UK and Memon Association Leicester are assisting the WMO Europe Chapter to achieve its target to maximise the membership of WMO.

Dr Esmail Harunani became a Trustee and 10 ladies have joined as Life members, three new members have joined WMO, of which two are Youth members and one as Friends of WMO.

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



Current Membership Update:

Membership Category	Number of Members
Trustees	05
Patrons	04
Life Members	47
Annual Members	00
Youth Members	02
Friends of WMO	01
Total Members	59

Elections for the RMC (2017/2020)

Elections were conducted on 9th July 2017 to appoint new members to the Regional Management Committee. Dr Haroon Mohamed conducted the election as the Regional Election Commissioner

Members elected (uncontested):

1. Mr Sikander Sattar
2. Mr Nazir Okhai
3. Mr Imran Panaawala
4. Mr Waseem Y. Adil
5. Mr Zaheed Harunani
6. Ms Shamim Osman - Lady Member

Other Activities / Matters of Interest

The following programmes have been organised by the Memon Association UK and Memon Association Leicester with the collaboration of WMO EC:

1. Memon Festival in Leicester.
2. Cricket Tournament in Leicester for children aged 5 to 8.
3. MAUK organised a fund raiser Dinner (Famine Crisis in East Africa) in collaboration with Human Appeal in London.
4. Memon Eid function fun fair Mela in London organised by Memon Association UK.
5. Quiz Night function at Memon Association UK.

Imran Panaawala
Vice President, Europe Chapter

Waseem Y. Adil
Regional Assistant Secretary, Europe Chapter

Far East Chapter

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Regional Management Committee (2017 - 2020)

Name	
1	Dr A. A. Mohamed Haroon - <i>Vice President</i>
2	Mr Ameen Bhaila - <i>Regional Assistant Secretary</i>
3	Mr Anjum Asmath - <i>Regional Treasurer</i>
4	Mr Abdul Majed Karim
5	Mr Mohamed Iqbal Sathar
6	Mr Mohamed Shiraz Yoonus
7	Ms Shazia Sangani
8	Mr Ashraf Satar
9	Mr M H Omar
10	Mr Elias Abdul Kareem
11	Mr Farook Kassim
12	Mr Haji Anver Ahmed
13	Mr Abdul Cader Saleem
14	Mr Yusuf Bhadelia (Japanwala)
15	Mr Yunus Magoora - <i>APEX Representative</i>

The Far East Chapter has a total membership of 127 as at December 2017.

Membership Category	Number of Members
Trustees	04
Patrons	03
Apex	01
Life	42
Annual	64
Friends of WMO	13

Number of members has increased by 10% during the year. Particularly by 1 Patron, 1 Life and 10 Annual Members.

Meetings during the year:

- 3 BOM meetings
- 1 General body meeting

Zakat Collection

The details of Zakat Commitment, Collection and utilization are as below;

Year	Commitment	Collection		Utilization	
		LKR	US\$	Locally	Intl.
2017	\$ 300,00	52,000,000	342,105	164,474	177,632

Utilization of Zakat

Region	Project	Amount (\$)
Local	Education – Hussainie School	164,474
North India	Ummeed Foundation	93,023
	Khidmat Trust	84,395

Projects

Micro Financing

The Micro Finance Scheme was started by Far East Chapter in 2013 to support Small Time Entrepreneurs in the community. Up to December 2017, Over 80 Memon's have benefited through this scheme since the inception.

Total Micro Finance Fund Disbursed	Rs. 20 million
Number of Phases	Five Phases
Maximum Loan Amount	Rs. 01 mn
Total No of Recipients	81
Total No of Loans	104
Total No of Recipients Repeated	18

Alhamdulillah, indeed happy to report that few MF beneficiaries have now become financially self-sufficient.

Rohingya Relief Mission - Project Aman

The Far East Chapter team, travelled to find out the grim situation in the camps. Funds were collected for the Rohingya community to make a tangible difference on the ground - to alleviate the pain and ease the hardships endured by the refugees, dwelling in the subhuman conditions of the uninhabitable Balukhali camps.

Project Aman

Location

Camp Aman is situated between Balukhali and Kutupalong Refugee Camps in the Ukhiya Sub-district of Cox's Bazar, along the Bangladesh - Myanmar border.

The Team

WMO Far East Chapter team: Mr AC Saleem. Mr Anjum Asmath, Mr. Yaseen Gani and Mr Shahid Sangani. Two humanitarians from UK - Mr Amir Farooq and Mr Adil Abbasi are collaborating with WMO on this project.

Preparation

- ➔ Registration of 300 families, almost 1200 members, in the designated area of the camp will be taken care of by WMO.
- ➔ Formation of a supply chain to receive and distribute relief aid on a regular basis to the earmarked families.
- ➔ Establishing communication links with leaders of the Rohingya communities.

Food Distribution on a weekly basis

- ➔ 300 food packs. Each pack contains 10 kg rice, 2kg lentils, 2kg onions, 1 litre cooking oil, 2kg potato, 1kg salt, 1 kg of sugar and spices. Each pack feeds a family of 4 for 7 to 10 days.
- ➔ 150 packs of baby milk for infants and children

Relief Goods Distribution

- ➔ 500 Solar powered lamps for Shelters.
- ➔ 2,000 pairs of clothes for men, women and children.
- ➔ 500 sanitary sets. Each set contains a body soap, towels, soap to wash clothes, nail clippers, comb and razors.
- ➔ 500 metres of tarpaulin to build shelters and overheard roofs.
- ➔ Sleeping mats.
- ➔ Battery Flashlights.
- ➔ Utensils.
- ➔ Firewood.

Sanitation Project

- ➔ 46 toilets
- ➔ 2 bridges
- ➔ Brick Stairways
- ➔ 4 deep water tube wells with depths ranging to over 150 feet to supply clean drinking water
- ➔ 4 separate bathing areas for women and children

Other Projects Planned

- ➔ Establishment of a School
- ➔ Masjid



Medical Camps

- Doctors from across the globe are attending to the Refugees.
- Distribution of Medicines to treat the common ailments of diarrhea, tapeworm and high fever.
- Diagnosis and Treatment of Tuberculosis. Vaccination given to 300 refugees in collaboration with the UNICEF

Gift of Sight Project

Far East Chapter is spreading the light with the invaluable gift of sight. Healthy corneas are donated to the visually impaired in all corners of the World from Sri Lanka.

Far East Chapter will donate eyes to countries that are reeling under the onslaught of curable blindness, starting with delivering 200 corneas to Pakistan in the year 2017/2018. In a majority of these cases, the sight lost due to an opaque cornea (the outermost, transparent layer of the eye) can be restored by replacing it with a clear one. This remarkable endeavour that the Far East Chapter has embarked upon will bridge the gap between availability and requirement of healthy corneas.

WMO has partnered with the Hashmanis Foundation and the Sri Lankan Eye Bank Society to provide free Corneal Transplant services to the Memons of Pakistan. Under the agreement, the Sri Lankan Eye Bank Society will provide the donated healthy corneas to the Far East Chapter which will be sent to Pakistan Chapter.

Project Period	2017/2018
Cost per Cornea	\$200
Projected No. of Corneas to be donated	250
Donation Received during 2017	12 Corneas

Darrussalam Maha Vidyalaya (DMV) Project

Far East Chapter has identified Dharussalam Maha Vidyalaya, a 100 years old School with over 1,200 under privileged students enrolled, which needs lot of attention on basic Infra Structure and other amenities.

1. WMO FC is continuing to provide assistance in the following areas;
 - » Needy students with daily breakfast for nourishment.
 - » Conducting extra classes for students facing major exams.
 - » Conducting additional classes after school hours.
 - » Supporting to uplift sports activities, (Sport gear, coaches salaries, and meals)

Cost incurred for DMV project is \$ 10,000.

2. WMO FC has also under taken to develop the Infra structure of the said school with a total estimated cost of \$ 1.6mn over a period of 2-3 years. This development is based on a Master plan to take this school to a new level with improved infrastructure and other facilities.

The Master plan is to provide 39 class rooms, Auditorium, Fully equipped Science Laboratory, Library, and with other amenities such as toilets and dining area.

Ration Distribution to the Dengue Affected Families in the Rural Kinniya.

There were 2,000 reported cases and 21 deaths as of March 19 in Kinniya (Eastern Province of Sri Lanka).

Far East Chapter with the participation of Memon Aid of Sri Lanka initiated the project of distributing Ration to the affected in the Kinniya area at a cost of US\$ 10,000. Rations were distributed among 300 families who were affected by the Dengue outbreak.

Ladies Wing Activities

The Far East Chapter Ladies Wing organised the following projects as their local activities;

Project name	Beneficiaries
Women Empowerment Phase 2 -English Classes Completion	15 Students
Women Well Health Project	10 Ladies
Ifthari Programme - Ifthari and dinner (@Muttur)	250 persons (50 families)
Eid Milan - Lunch @ Mandarin	39 members
Educational Projects	3
Ladies Wing Trip	50
Ladies Awareness Program	125



Elections for the RMC (2017/2020)

Mr Jaffar Sattar was appointed as the Regional Election Commissioner to conduct the election for the RMC 2017 - 2020. The following members were elected uncontested at the Regional AGM held on 23rd July 2017.

1. Dr A. A. Mohamed Haroon
2. Mr Anjum Asmath
3. Mr Shiraz Yoonus
4. Mr Abdul Majeed Karim
5. Mr Mohamed Iqbal Sathar
6. Ms Shazia Sangani - Lady Member

B2B and AGAM Participation in Ras Al Khaimah UAE

The 1st WMO Business Conference was held in 2017, concurrently with the AGAM in Ras Al Khaimah, UAE, which is yet another endeavour to bring together Industry leaders within the Memon Community from across the globe on a common platform; to share their wealth of experience, their vision and the secrets of their success with members of our community. We are very proud that two speakers namely Mr Ashraf Satar and Mr Hanif Yusuf were from Far East Chapter.

Far East Chapter participation for the B2B and AGAM was 32 members including the spouses.

Dr. A. A. Mohamed Haroon
Vice President, Far East Chapter

Ameen Bhaila
Regional Assistant Secretary, Far East Chapter

Middle East Chapter

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Regional Management Committee (2017 - 2020)

Name	
1	Mr Ahmed Abubakar Shaikhani - <i>Vice President</i>
2	Ms Rashida Anver Vehedna - <i>Regional Assistant Secretary</i>
3	Mr Haroon Mohammad - <i>Regional Treasurer</i>
4	Haji Ismail Abdul Karim Gadit
5	Mr Mahmood Shaikhani
6	Mr Shabana Abdul Razzak
7	Haji Abdul Sattar Pardesi
8	Haji Ahmed Abdul Karim Gadit
9	Mr Muhammad Ashraf Amdani
10	Mr Muhammad Iqbal M. Yunous Tabani
11	Mr Muhammad Shabbir Merchant
12	Mr Nasir Bhadelia
13	Mr Iqbal Dawood Pariyani
14	Mr Rizwan Shaikhani
15	Mr Arif Lakhani
16	Mr Muzammil Shaikhani
17	Mr Zunaib Aziz Moti
18	Mr Muhammad Bacai Noon
19	Mr Saleem Karsaz
20	Mr Salman Iqbal
21	Mr Riaz KitKat
22	Mr Yaqoob Iqbal
23	Mr Abdul Majid Ranani
24	Mr Shafiq Toufiq A. Aziz
25	Mr Munawar Bilal
26	Ms Maimoona H. Darvesh
27	Mr Khurram Kalia
28	Mr Afzal Allah Rakha
29	Mr Iqbal Shivani

Meetings

RMC meetings held in 2017.

- February 25, 2017** - Review and preparation for hosting 15th AGAM, local AGM and to appoint Regional Election Commissioner.
- April 15, 2017** - To discuss progress made in AGAM program, appointment of Election Commission for local AGM, Zakat & Ramadan collection targets as well as approval of Welfare cases.
- July 13, 2017** - To review the arrangement made for local AGM and other WMO activities.
- August & September** AGAM arrangements and follow-up meetings.
- December 13, 2017**, Post AGAM matters related to sponsorship, expenses incurred and also for issuance of IHC license and NOC follow-up for bank operations.

Funds Collection

Zakat Category	AED	USD
Education	737,398	200,926
General	994,074	270,865
Ration Bags	60,000	16,349
	1,791,472	488,140
Non Zakat Category		
Ramadan Camp	589,300	160,572
Total Funds Collected	2,380,772	648,712

Welfare Activities

Total Welfare Amount: AED 1,194,716

Education

Year 2017 Middle East Chapter focused on Education and provided financial assistance to 127 students for an amount of AED 600,730, bulk of it went towards scholarship of needy students of Pakistan Education Academy where 89 students benefited from this initiative.

Housing

Middle East Chapter in 2017 resolved a total of 26 rental and housing related cases with a value of AED 297,522.

Visa Disputes

WMO is also helping Memon community in clearing their visa related issues by paying their immigration labour fines, we also provide air tickets for deport cases etc. An amount of AED 67,534 was paid related to visa and immigration related matters.

Release of Prisoners

AED 124,930 was paid for air tickets for 215 prisoners who were on hold requiring assistance to obtain air tickets for deportation.

Settlement of Court Cases

AED 104,060 was paid in settlement of court cases during the year 2017.

Ladies Wing

Ladies Wing has reasons to be proud of its achievements in 2017s.

The motto 'unite, uplift and uphold' has definitely come to light. The introduction of the monthly 'One-Dish' meet has helped the ladies wing to take flight in the humanitarian services.

The saying "Little drops make an ocean" is so realistic to the small monthly contributions made by all attendees of the monthly events.

This activity has been a great success in many different ways. This has become a family get-together every month. Besides the collection of humanitarian funds, so many other opportunities have been provided for the attendees.



Besides the humanitarian works like paying up bills like children's school fees, rents, electricity & water, hospital bills, release of prisoners from jails, the one dish donors have joined in with the board members to finance big projects like the Annual Ramadan Camp set up to serve Iftar to the labour camps set in 3 different areas in Dubai, to finance education to children in Pakistan and in the distribution of ration bags to the needy in Dubai.

The monthly 'One-Dish' parties are sponsored by our members.

There were 04 'One-Dish' parties this year hosted by:

1. Ms Haifa Safdar Khatri's at her Villa in Satwa, Dubai in February.
2. Ms Zahida Abid Karim in Emirates Hills, Dubai in the month of March.
3. Ms Khadija Iqbal Tabani's at her Villa in Nadd Al Hammar in November.
4. Ms Maimoona Darvesh's Villa in Jumeirah, Dubai in December.

Three Committee meetings were held this year to plan the events that took place during the year.

For a long time the ladies committee have desired to appreciate the volunteers. Our generous Committee member Ms Farhat Kassim hosted this party at her Villa in Jumeirah where the volunteers received tokens of appreciation and certificates from Ms Farhat Kassim.

Annual General Assembly Meeting - 2017

The 15th AGAM of the WMO was held at Double Tree Hilton, Ras al Khaimah. It was a very well attended affair.

04th October was marked the arrival of most of the delegates from around the globe and signaled the start of a momentous AGAM which was the culmination of months of rigorous planning and hard work by the Middle East team.

There were large representations from South Africa, India, Pakistan, Sri Lanka, North America, United Kingdom and the host nation of United Arab Emirates. Below is the list of events took place between October 05th & 07th 2017:

October 05th, 2017

- » 1st B2B Conference

October 06th, 2017

- » ExCom Meeting
- » 06th Management Committee meeting
- » Youth Wing meeting
- » Ladies Wing meeting

October 07th, 2017

- » 15th Annual General Assembly meeting
- » 07th Management Committee meeting
- » Board of Trustee meeting
- » Gala Dinner

Ramadan Camp

Middle East Chapter served Iftar meals for the entire month of Ramadan.

Three camps were set up two were in Dubai and one in Sonapur and other in Dubai investment Park and one in Ajman with over 75,000 people served Iftar meals.

These people were mostly poor migrant workers employed in the bustling Middle East construction industry. They toil laboriously throughout the day, without food and water, building skyscrapers that will soon adorn the Dubai skyline whilst religiously fasting under the hot desert sun.



Mr Mahmood Shaikhani, stalwart of Middle East Chapter has pioneered the project along with other distinguished members of WMO, who have been ardent supporters of this commendable campaign. As it enters its 04th consecutive year, we join the city of Dubai once again in celebrating the Bountiful Spirit of Giving in the very apt "YEAR of GIVING".

Ration Bags Distribution

Middle East Chapter initiated distribution of Ration bags in Karachi with collaboration of Pakistan Chapter, this project was worth AED 80,000 and approx. 1,000 bags were distributed to less privileged families in Karachi, Pakistan.

Local AGM & Elections Middle East Chapter

The Middle East Board members have organized the local AGM on 15th July 2017 at Dusit Thani, Dubai.

Mr Haroon Mohamed Regional Election Commissioner announced the following members elected unopposed:

1. Mr Munawar Bilal
2. Mr Khuram Kalia
3. Mr Afzal Allah Rakha
4. Mr Iqbal Shivani
5. Ms Maimoona Darvesh
6. Ms Rashida Vehedna - Lady Member

Detailed presentation was given on past activities on WMO projects, followed by open discussion to clarify points raised by WMO members & areas where our organization can serve more efficiently.

Ahmed Abubakar Shaikhani
Vice President, Middle East Chapter

Rashida Anver Vehedna
Regional Assistant Secretary, Middle East Chapter

North India Chapter

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Regional Management Committee (2017 - 2020)

1	Mr Ehsan Gadawala - <i>Vice President</i>	15	Mr M. Suhail Yacoob Khandwani
2	Mr Shabbir Patca - <i>Regional Assistant Secretary</i>	16	Mr Mansur Abubaker Mehta
3	Mr Haseen Aghadi - <i>Regional Treasurer</i>	17	Mr Samir Ahmed Hingora
4	Ms Shabana Darvesh	18	Mr Gani Abdul Majid Memon
5	Mr Shafi Ayub Mulani	19	Mr Faisal Ebrahim Supediwala
6	Mr Mohammed Farook Chandiwalla	20	Dr Zahid Abdul Majid Noorani
7	Mr Iqbal Officer - <i>APEX Representative</i>	21	Mr Mohammed Asif Furniturewala
8	Mr Tanvir Merchant	22	Mr Mohammed Afzal Sopariwala
9	Ms Maseela Maqsood Naviwala	23	Ms Hamida Bhiwandiwalla
10	Mr Zubair Amanullah Motiwala	24	Mr Abdul Razzak Haji Sopariwala
11	Mr Zubair Chasmawala	25	Mr Irfan Abdul Latif Bhamla
12	Ms Razia Chasmawala	26	Mr Afzal Memon
13	Mr Ismail Hasan Nathani	27	Mr Mohamerd Amin Mohammad Nathani
14	Mr Bilal Latifbhai Memon (Tinwala)	28	Mr Hameed Nathani

Regional Vice President's overview

North India Chapter was incorporated in the year 2014 and registered under section 8 of the Companies Act, 2013, working with charitable objectives and it is a not for profit organization with the ultimate aim of uplifting the underprivileged section of the Memon Community by providing financial aid for education, housing, medical and other social activities. The Organization is working with selfless dedication for the welfare and well-being of the Community. In addition, WMO NIC is the biggest parental organization representing the entire Memon community from north India at the international level and having its membership exposure across North India.

Food, clothing and shelter are the basic requirements of a human being. However, these basic needs are not easily fulfilled. Many people stay in cramped houses with joint families and little space. It was observed that major part of people's earnings goes in paying rent and thus they have little money left for other expenses. Considering Housing as the most demanding and yet an unaffordable need of the community, NIC has taken steps to fulfil this need with four Legacy Housing projects in the pipeline.

Ehsan Haji Amin Gadawala.
Regional Vice President, North India Chapter

Regional Secretary General's Review

Assalamu Alaikum Warahmathullahi Wabarakathuhu

Dear Brothers and Sisters,

I have a dream that all future generations are educated and self-reliant. The power to mould the future will be in the hands of the next generation. It is up to us to live up to the legacy that was left for us, and to leave behind that is worthy of our children.

Our legacy should be an educated heart and mind. I have a dream that all my brothers and sisters have a roof over their head. A simple, decent shelter is a basic human right and a primary need for all. The key dimensions of a modest home are a roof and four walls where one is essentially kept safe and dry but for the less fortunate and underprivileged it's much more. It is their treasure chest. A vital, starting

point from where they begin their long and arduous journey to break the shackles of poverty. To own a home helps them travel the road with their heads held high. It lights up their faces and their lives.

You can't eat with two hands. You have to eat with one hand and give with the other. I implore my brothers and sisters to start by doing what's necessary; then do what's possible; and soon, together we will all be doing the impossible. Have faith in Allah SWT,



believe in yourself and dare to dream. I dream that all Memon's will be transformed from Zakat receivers to Zakat donors. The same hands that are out stretched to receive, will soon turn over and give. That my brothers will be our finest hour and we can truly take the next step to EMPOWER MANKIND.

I HAVE A DREAM THAT ONE DAY MY BRETHREN WILL RISE UP AND LIVE OUT THE TRUE MEANING OF OUR CREED: TO UNITE, UPHOLD AND UPLIFT.

Shabbir Patca.
Regional Asst. Secretary, North India Chapter.

NIC under the current leadership started work after the 15th AGAM when the current Office Bearers were appointed by a Resolution passed at the AGAM in view of the split of India Chapter into 2 Chapters namely North India (NIC) and South India (SIC) Chapters

As such the activities of the Chapter were limited to a 2 month period in 2017, but Alhamdulillah, in this short period many activities were conducted.

Membership Drive

At the end of December 2017, NIC membership was:

Membership Category	Number of Members
Trustees	01
Patrons	08
Life	25
Annual	10
Apex	01
Friends of WMO	00
Total	45

The Office Bearers aim to increase the membership to a significant level within the first half of 2018, by conducting membership drive in states of Maharashtra and Gujarat.

Chapter Activities for the year 2017

Micro finance scheme

Micro Finance facilities are provided with the intention of empowering deserving Memons of Mumbai and other suburbs with;

- Three wheeler loans (Auto Rickshaw, Tempo for transportation business)
- Car Loan (Ola/Uber, Private Car for Travel Business & School Van)
- Education Loan

NIC has got several applications through the jamats (who will guarantee and give PDC for the installments), for Auto Rickshaw loans, the screening and approval process are completed and 11 three wheelers will be handed over during the 1st week of January.

WMO Aashiyana - Akola Housing Colony.

On 31st December 2017, WMO Aashiyana project ground breaking and the foundation stone laying ceremony was held in Akola. This housing project will provide homes for 24 under privileged Memon families in the region. Akola is a town situated in the state of Maharashtra in Central India with a sizeable Memon population. The ceremony was attended by prominent members of the Memon Community, headed by the Chapter Vice President.

Project Farishtey

Farishtey, is the NICs special Education Programme started by Ladies wing, which was commenced with the intention of providing education to children with special needs. NIC continues this project by supporting such children of the Memon Community.

This project supports the following categories;

- Significantly sub average intellectual functioning: an IQ of approximately 70 or below on an individually administered IQ test (for infants, a clinical judgment of significantly sub average intellectual functioning).
- Mumbai based mentally challenged and Autism Memon Community deserving Children who wish to join any special school or are studying in any special schools other than above may also contact for financial assistance towards their school fees.
- Will also support to continue studies in other schools besides the 2 identified schools

Nikah (Marriage help in Gujarat & Maharashtra)

Individual Marriage help was provided every Saturday during the month of December 2017. Financial assistance and household items were provided to help 04 deserving families under Individual Marriage Help Programme.

Ladies Wing Activities

Memon Matrimonial Event at Mumbai.

Ladies Wing and NIC along with Chairman of Gadawala Ladies Wing Ms Asfana Gadawala and her team came under the WMO banner, on this most important socio communal project with patience and enthusiasm. Around 460 candidates (275 Girls and 185) and their Parents were gathered in order to find their most suitable life partners.

In November 2017, cards of WMO Official Matrimonial Project "MEMON CONNECTION" were for the first time printed and distributed. The aim was to facilitate the match making process for Memons of any age across the globe



Ladies Wing Meeting Cum Get-Together at Mumbai.

Ladies Wing gathering was organised to discuss past projects and the way forward for the upcoming year. Around 67 ladies were present from across the globe at Hotel Krishna Palace. Welcome address delivered by Ms Razia Chashmawala, and the vote of thanks by Ms Shabana Darvesh. Members of Ladies Wing came up and shared their projects and the future plans in continuing their noble work individually and collectively. Members and guests present donated generously in support of the Project Pyaas.

Project Shifa in Mumbai & Gujarat.

Ladies Wing Chairperson, Ms Shabana Darvesh headed a medical aid project to support poor and needy families and persons with emergency medical treatments. This project supported;

- Operations for cataracts and fistula in Mumbai and Gujarat.
- A person suffering from kidney stone with immediate prognosis and medications.

Youth Wing Activities

Project Mohabbat.

Youth Wing conducted a fruit distribution campaign in Mumbai for cancer patients on the occasion of Eid Milad-un-Nabi. They distributed 670 fruits packs and Blankets to the patients and organised lunch for 400 patients and their relatives.

Ehsan Gadawala

Vice President, North India Chapter

Shabbir Patca

Regional Assistant Secretary, North India Chapter

Pakistan Chapter

Annual
Report
2017



Regional Management Committee (2017 - 2020)

Name	
1	Mr Husain Lawai - <i>Vice President</i>
2	Mr Altaf Habib Jangda - <i>Regional Assistant Secretary</i>
3	Mr Gul Muhammad - <i>Regional Treasurer</i>
4	Mr Qassim Moosa Lawai
5	Mr M. Reyaz Ahmed
6	Mr Khurram Shehzad
7	Mr Altaf Ahmed Vayani
8	Mr H.M. Shehzad
9	Mr Shoaib Gaziani
10	Ms Reeda Sheikhani
11	Mr M. Iqbal Gaba
12	Mr M. Bashir Latiwala
13	Ms Bilqees Rafiq Tabani - <i>Lady Member</i>
14	Ms Hamida Iqbal Bawany - <i>Lady Member</i>
15	Mr Shoaib Ismail Mangrora
16	Mr Peer Muhammad Diwan
17	Mr Abdul Rauf Haji Yaqoob Gandhi
18	Mr Jan Muhammad Haji Yaqoob Gandhi
19	Mr Arif Habib
20	Mr Ilyas Mohamed
21	Mr Pir Muhammad Kaliya
22	Mr Ahmed Jaffer Kudia
23	Ms Aisha Anwer Ganny
24	Mr Shoaib Jan Muhammad Gandhi
25	Mr Mehboob Gandhi
26	Mr Noor Muhammad Hashim
27	Mr M. Ebrahim Hashim
28	Mr Shabbir Ahmed M. Yaqub
29	Mr Abdul Qadir Usman
30	Ms Hawa Abdullah
31	Mr Salim Habib Godil
32	Mr Ashraf Machiyara
33	Mr Aqeel Karim Dhedhi
34	Mr Irfan Patel
35	Haji Abdul Majeed Pardesi
36	Mr Mohammad Yasin Saya
37	Mr Muhammad Ilyas Pariyani
38	Mr Muhammad Aslam Pardesi
39	Mr Abdul Aziz Kath
40	Mr Assim Shabbir Patka
41	Ms Shameem Bawaney
42	Mr Abubakar Siddique Lakhani

Regional Vice President's Overview

I am pleased to present a brief overview of the performance of the Pakistan Chapter for the year ended 31 December 2017. Since its inception the PC has been involved extensively in various welfare initiatives for both the Memon Community and the humanity at large.

During the year the Chapter not only remained actively involved in the welfare activities related to education, housing, employment generation, Ramadan ration, etc. Also introduced a new programme for the eye cornea transplant to the needy eye patients.

The cornea transplant programme has been launched with the support of the Far East Chapter under which 200 corneas per year will be donated and transported from Sri Lanka free of cost to our Chapter. PC will bear the cost of transplanting to eligible patients from Zakat funds.

The total annual costs of all the welfare programmes is in the vicinity of Rs.300 million and around 30,000 needy people benefited during the year from these programmes. Indeed, this would not have been possible without the generous contributions made by our local and international donors. On behalf of the Pakistan Chapter, I express my gratitude to all the donors.

The activities of all the programmes are set out in detail in the later part of this report. Since my team and I took over the management in the last quarter of the year, my predecessor, Mr H. M. Shehzad and his team deserve the full credit for the excellent performance of PC for the year 2017. I also thank our staff and all the volunteers for their hard work and devotion.

We look forward to the continued support of our donors, staff, volunteers and all concerned in future to vigorously pursue the noble objective of up-lifting our community and the humanity at large.

May Allah continue to provide guidance and blessings to all of us!

Husain Moosa Lawai
Regional Vice President

Regional Assistant Secretary's Review

"Without a sense of caring, there can be no sense of community"

It is my pleasure to present the Performance Report of the Pakistan Chapter for the year ended 31st December 2017.

PC is working for the welfare of Memon Community in Pakistan, specifically, in the field of education.

Education for All:

Education is our top priority; our goal is to provide a better quality of education to our community.

Higher & Professional Education:

In the same manner, we are encouraging the



students to go for higher and professional education. More than 500 students qualify annually helping their families to come out of poverty and distress.

Rehabilitation:

Another important activity is to provide housing to the shelter-less community members. A poor family where the bread earner is only one person normally finds it extremely hard to pay even the monthly house rent. Buying a small flat by such individual is therefore out of question. We have to help such poor and needy families. In recent years, the cost of flats has increased many times due to inflation which has seriously impaired our ability to buy houses for the needy families, therefore we have revised our policy of giving homes to the needy families. Instead, WMOPC now mostly provides financial assistance to the needy families to enable them to pay house rents. Currently PC helps around 70 families.

Memon Industrial & Technical Institute (MITI)

MITI is a state-of-the-Art Vocational Institute in Pakistan for the training of Youth offering more than 70 trades qualification to boys and girls. MITI is also offering 3 years Diploma program.

Micro Finance Scheme:

The Micro Finance Scheme continues to provide up to Rs.25,000 interest free loan to small business owners for expansion of their existing business.

Rozgar Scheme:

Our target is to reduce poverty from community by providing respectable business resources like auto rickshaws and sewing machines to those who desire to earn livelihood from these resources. Hand pumps are also installed in remote villages of Sindh by PC. We also distribute cash and ration to the needy people in the month of Ramadan.

Census of the Memon Community:

Census is a very difficult area to work due to continued changes in data. It needs continuous efforts to update the database. During the year we regularly met with various Jamaat leaders in this respect. We also plan to prepare a Memon Business Directory and Memon Professional Directory in the near future.

Welfare work:

The welfare work of PC 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 by PC for the benefit of the Memon Community in Pakistan. We are grateful to all the well-wishers for their support to achieve our targets. We earnestly hope that all well-wishers would continue to help us so that poor and needy people of the Memon Community are looked after.

Altat Habib Jangda

Regional Assistant Secretary

Report of Fund Raising Committee

The fund raising committee has vigorously canvassed for funds during the year 2017 for various projects of PC, namely, Education for All, Higher & Professional Education, Rehabilitation, Micro Finance, Rozgar Scheme and MITI etc.

The committee was successful in raising a substantial amount Zakat and donation locally for the year ended 31st December 2017, for which PC is extremely grateful to various donors, Trustees, Patrons and well-wishers.

Zakat Collected (for the year 2017)

Department	(PKR)
Education Fund	158,398,452
Rehabilitation Fund	20,745,000
MITI Zakat Fund	2,647,579
Zakat Specific	2,492,500
Total:	184,283,531

Donation Collected (for the year 2017)

Department	(PKR)
General Fund	429,143
Youth Wing Fund	1,315,050
Total:	1,744,193

We humbly requests all philanthropists and well-wishers to extend their maximum support for the various humanitarian projects.

Ashraf Machiyara

Chairman Fund Raising Committee



Report of Memon Census Committee

1. A far reaching decision was taken by the Board of Management of WMO, at a meeting held in Mombasa, Kenya in July, 2004, for conducting a population census of the Memon Community around the world.
2. Based on the census Data, WMO should be able to carry out our long term programs more effectively for the betterment of the Memon Community for its development and progress.
3. Memons are living in many countries but mostly in Pakistan and India. Conducting a census is a huge and a very difficult task. For this purpose we have been in touch with all the Memon Jamaats in Pakistan and have received a very positive response from them.
4. Since 2004 we have been collecting and updating the census data from the Jamaats and other sources.
5. Memon population in Pakistan is estimated to be about 1.3 million, of this over 60% being youth and equal gender ratio.

Census data currently available with WMO.

Total Nos of Memon Families	42,201
Total Nos of Memon Individuals	183,793
Total Male	93,818
Total Female	89,975

Bashir Latiwala

Chairman, Memon Census Committee

Report of the WMO Education Endowment Fund Committee

PC, has established the WMO Education Endowment Fund (the Fund) to provide mark-up free non-Zakat based financial assistance to the middle income group of the community to enable it to finance the education cost of their children.

The Fund seeks non-Zakat contributions (Lilah) from the WMO members and the well wishers by issuing certificates to the donors. The main idea of this scheme is to collect the funds by appealing, for example, to:

1. Individuals, who have happy occasions like marriages and may wish to donate on such happy occasions.
2. The former students who are now financially well-placed and may wish to return their obligations.
3. WMO members and well wishers settled outside Pakistan say in the USA, UK, Canada, Europe, Middle East, South Africa, etc., who may wish to contribute US \$ 5,000 individually.

The funds received are kept in term deposits with a reputable Islamic Bank. It is stipulated that eighty percent of the income from the term deposits shall be utilized to give mark-up free loans to the eligible students of the community. These loans will be repayable in easy installments once these students complete their studies.

The collection of the funds and the income from the term deposits since the inception of the Fund to 31st December 2017 is as follows:

	PKR
WMO Trustees Funds allocated	14,400,000
WMOPC (Five Certificates)	2,500,000
From Donors	7,402,000
Income from TDRs	3,750,052
Total	28,052,052

The Fund is still in the capital formation stage and the financial assistance to the students will commence once sufficient income is generated.

Gul Muhammad

Secretary, Endowment Fund

Regional Election Commissioner Report

It is my privilege to present the Regional Election Commissioner Report for the Election of Regional Management Committee (RMC) members of Pakistan Chapter for 2017 - 2020 according to the provisions

of the Constitution, election should be held to elect the 10 Members and 2 Lady Members from Pakistan Chapter for the Management Committee.

The following dates were set for the election activities based on the instruction and guidance of the WMO Election Commissioner and the Constitution and Standing Orders

- ➔ Nomination Closing Date : 01st July, 2017
- ➔ Date of Withdrawal 07th July
- ➔ Election Date 23rd July

Since there are only 10 vacancies and 17 nominations were valid after withdrawal date, the Elections for the 10 RMC Members were schedule to take place on 23rd July, 2017 at the WMO House, Karachi, Pakistan between 11:00 am to 04:00 pm.

I am pleased to confirm the following Members were elected as the RMC Members (2017 – 2020)

1. Mr Gul Muhammad
2. Mr Qasim Moosa Lawai
3. Mr Reyaz Ahmed
4. Mr Khurram Shehzad
5. Mr Altaf Ahmed Vayani
6. Mr H.M. Shahzad
7. Mr Shoaib Ghaziani
8. Ms Reeda Sheikhan
9. Mr Muhammad Iqbal Gaba
10. Mr Muhammad Bashir Latiwala

Two ladies seats (un-opposed)

1. Ms Bilqees M. Rafiq Tabani
2. Ms Hamida Iqbal Bawany

Wishing the newly elected Members of the RMC all the very best in their endeavours to serve the community.

It has been a pleasure for me to act as the Regional Election Commissioner of PC Elections for 2017 - 2020 and I take this opportunity to thank the Sir, Iqbal Sacranie, Election Commissioner WMO, Mr. Shoaib Ismail Mangrora, Mr. Pir Muhammad Kaliya, Mr. H.M. Shahzad and Mr. M. Younus Jiwani and Members of PC for the confidence placed on me to conduct this all important task. During election process I observed some amendment in WMO Constitution, the details were sent to the Election Commissioner.

Report of Membership Committee

The total membership of WMO from Pakistan Chapter as of 31st December, 2017 is as under:

Trustees	12
Patrons	23
Life Members	162
Annual Members	206
APEX Body	2
Jamats & Institutions	3
Friends of WMO	104
	512

Report of the Rehabilitation Committee

WMO PC launched the WMO Rehabilitation Scheme in 2004, in order to address the housing problems faced by the Memon Community. The scheme received an overwhelming response with 7225 applications pouring in within few weeks. The numerous applications are itself proof of the existence of large scale housing issues faced by the Memon Community in Pakistan.

WMO started providing flats to the needy families after scrutinizing applications from late 2004 on

ownership basis. After consulting with renowned Ulemas of the society, the WMO decided to provide flats on partnership basis with the ownership of 5% share of WMO and 95% share of applicant to protect the property of applicant, who is unaware about the misuse of documents. It was also decided to withdraw the 5% share of WMO and handover the said documents of the properties to the applicants after 10 years. In order to fulfill the above commitments WMO Rehab Committee has started giving original property documents to the applicants, who have fulfilled the above criteria.

WMO Rehab Committee has processed the following applications since 2004:

Applications scrutinised till 2017	3,278
Unprocessed applications	3,947
Total applications received	7,225
Applications rejected after scrutiny	1,866
Applications approved for accommodations	1,412
Total applications scrutinised	3,278
Applications approved for Flats	1,010
Applications approved for Rent	102
Applications for conversion of Pledge to Ownership	300
Total applications approved for accommodations	1,412
Flats provided on Ownership	905
Flats provided on Rent	102
Flats converted from Pledge to Ownership	300
Approved applications to be accommodated, waiting for funding	105
	1,412

The committee is seeking approximately Rs. 3,00,00,000/- to accommodate above mentioned 105 approved applications. Respected donors, philanthropists, and well-wishers are requested to come forward to assist WMO PC to provide shelters to the needy families.

Qasim Moosa Lawai
Chairman, Rehabilitation

Report of the Education for All Committee

I am thankful to the former chairman, Mr Qasim Lawai, for his support and guidance since 2008. Since its inception in 2009, the Education for All Committee (EFA) has been endeavoring to provide financial support to the needy Memon students from pre-nursery to intermediate classes up to grade 12. Around 9218 students are registered under this program and the school fees are paid by WMO directly to the respective schools. At present the financing by the WMO per child is Rs. 2,000 per month.

From the year 2017 EFA has been focusing on the quality education and achieving reduction in the number of schools.

We regularly evaluate the standard of education of all the schools. The schools, whose standard is considered poor, are delisted.

We give below the number of year wise students and the financial assistance given to them from the year 2009 to 2017:-

Chart Showing Growth of Number of Student & Financial Assistance:

From Academic Session 2009 to 2017		
Year	No. of Students	Amount (PKR)
2009	2,171	8,459,098
2010	4,167	24,526,768
2011	6,008	42,981,837
2012	7,385	62,800,150
2013	8,276	80,447,794
2014	9,104	101,277,607
2015	10,560	123,171,245
2016	10,577	131,340,535
2017	9,218	123,903,550

It's a good sign that the gender ratio is almost equal as shown in the following graph:

Classes	Boys		Girls		Total
	No.	%	No.	%	
Pre-Primary	837	52	777	48	1,614
Primary	1,538	51	1,476	49	3,014
Secondary	1,496	50	1,481	50	2,977
Higher Secondary	655	49	673	51	1,328
O Levels	113	49	117	51	230
Special Children	35	64	20	36	55
Total	4,674	51	4,544	49	9,218

Report of Higher & Professional Education

WMO PC has been striving since 2004 to help the youth of the Memon Community to acquire career oriented graduate, post graduate and other professional qualifications. Under this Scheme, financial assistance of up to Rs. 100,000/- 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 fee to educational institutions and any other expenses such as purchase of books, transport, etc.

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 a eligible for financial help from the Zakat Fund.
- c. The beneficiary must have an admission offer from a recognized and well reputed educational institution.
- 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.

Grade	GPA	% of Financial Assistance
A+	Above 3.5	100%
A-	Above 3.3 to 3.5	100%
A	Above 3.0 to 3.3	90%
B+	Above 2.75 to 3.0	75%
B	Above 2.5 to 2.75	60%
D	Below 2.5	45%

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

from 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 disbursements of the funds are made within one week of the interview without any hassle.

Details of Applications processed up to 31st December 2017:

Status of Students	No. of Students
Currently Studying	710
Students who have discontinued taking financial assistance from WMO at a later stage	92
Passed out	773
Total	1,575

It is pleasing to note that the number of the students who have completed their education with our assistance stands at 773 as on 31st December 2017. These include several qualified doctors, chartered accountants, MBAs, IT professional, Montessori Directresses etc.

Registered Students	398
Paid Students	285
Amount Paid (PKR)	15,401,456

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

Course	Course Name	No. of Students
A.C.C.A	Associate of the Chartered Association of Certified Accountants	141
A-Levels	A-Levels	14
AMPS		19
B.A.	Bachelor of Arts	21
B.B.A.	Bachelor of Business Administrator	44
B.S.C.	Bachelor of Computer Studies	4
B.Com	Bachelor of Commerce	84
B.D.S.	Bachelor of Dental Surgery	16
B.E.	Bachelor of Engineering	23
B.S.	Bachelor of Science	45
B.S.N.	Bachelor of Nursing	3
C.A.	Chartered Accountancy	19
C.I.T.	Certificate of I.T.	3
D.H.M.S	Physiotherapy Doctor	6
C.P.L.	Pilot	2
D.A.E.	Diploma in Associated Engineering	16
B.E.T.	Bachelor of Engineering	1
DHMS		4
DPT	Dr. of Physiotherapy	1
DHMS	Dr. Homeopathic	4
ECMG		1
F.R.M.	Faculty of Management Science	1
FCPS	Fellow of the college of Physicians & Surgeons	1
I.C.M.A.	Institute of Cost & Management Accountants of Pakistan	7
ICU		1
ICELT	In service Certification in English Language Teaching	1
L.L.B.	Bachelor of Labour Law	2
M.A.	Master of Art	14
M.B.A.	Master of Business Administrator	87
M.B.B.S	Master of Medicine, Bachelor of Surgery	30

Course	Course Name	No. of Students
M.Com	Master of Commerce	4
M.E.	Master of Engineering	1
M.Phil	Master of Philosophy	3
M.S.	Master of Surgery	4
Nursing	Nursing Courses	5
Oracle	Software Designing	4
Pharm-D	Doctor of Pharmacy	10
P.hd	Master of Philosophy	11
E.C.M.T	Montessori Teacher Training	86
ACCP	Aptech Computer Career Program	30
Total		773

It is our target to increase the number of student to at least 2,000 so that every year at least 500 students graduate. We believe that this will revolutionize the entire Memon Community in the years to come.

May Allah grant us the strength and guidance to continue to pursue this noble endeavor in an ideal manner. Ameen

Report of Micro Finance Scheme

The Micro Finance Scheme of Pakistan Chapter was launched in the year 2009 with the support of some honorable Trustees and Patrons of WMO. Under this scheme, small business owners are provided interest free loans to advance their business. Initially, the Scheme was run on a trial basis, wherein about 40 small entrepreneurs were given loans of up to Rs. 10,000 each. These loans were repayable by the applicants in 12 easy installments of either Rs. 833 per month or installments of Rs. 1,000 in 10 months.

The Micro Finance Scheme continues to provide loans of up to Rs. 10,000 to first time applicants. The borrowers who repay these loans become entitled to bigger loans up to Rs. 25,000

Year	Auto Rickshaws		Sewing Machines		Hand Pumps		Year Grand Total
	Nos.	Amount	Nos.	Amount	Nos.	Amount	
2011	3	525,000	33	247,500	20	100,000	872,500
2012	30	5,342,000	71	532,500	-	-	5,874,500
2013	10	1,920,000	277	1,721,790	-	-	3,641,790
2014	25	4,762,500	300	1,910,000	-	-	6,672,500
2015	22	3,701,300	-	-	-	-	3,701,300
	Insurance	142,690	-	-	-	-	142,690
2016	52	7,893,820	-	-	-	-	7,893,820
	Insurance	305,121	-	-	-	-	305,121
2017	1	162,000	-	-	-	-	162,000
Total	143	24,754,431	681	4,411,790	20	100,000	29,266,221

The above table shows the position as on 31st December, 2017

Karachi Memon Students' Organisation (K.M.S.O.)

The Karachi Memon Students' Organisation (K.M.S.O.) is a very old study center of the Memon Community located in Bombay Bazaar, Old Town, Karachi. Over the decades, the Study Center has served thousands of students to pursue their studies.

In the year 2008, when the K.M.S.O. was facing financial difficulties, the Management of K.M.S.O. had approached the then Secretary General of WMO, Mr Abba Ali Yousuf, for financial support.

In response, WMO had taken upon itself to help the study center financially so that the center can carry out its activities without any difficulties. The WMO has been providing financial grants to K.M.S.O. since 2008. In 2017, the financial help given to K.M.S.O. for their recurring expenses was PKR 300,000

The WMO-PC Micro Finance Committee is planning to increase the loan amount limit to Rs. 15,000 and Rs. 40,000 for the first time borrower and the subsequent borrower respectively.

WMO Micro Finance Scheme details of Loan

Year	Applications Approved	Amount Disbursed	Amount Received Back	Amount Outstanding
2009	40	395,000	336,700	58,300
2010	24	305,000	242,500	62,500
2011	17	200,000	135,500	64,500
2012	29	316,500	264,000	52,500
2013	20	265,000	194,000	71,000
2014	15	250,000	193,000	57,000
2015	16	225,000	158,000	67,000
2016	4	55,000	19,900	35,100
2017	3	30,000	13,000	17,000
Total	168	2,041,500	1,556,600	484,900

Report of Rozgar Scheme

The Rozgar scheme of PC was launched in May 2011. Under this scheme, Auto rickshaws and sewing machines are provided to poor and deserving families of the Memon community to help them earn a decent livelihood.

The response to the Rozgar Scheme has been overwhelming, 402 applications for rickshaws and 862 applications for sewing machines have been received since the start of the Scheme.

However, at present the pending applications are 201 for auto rickshaws and 316 for sewing machines.

We need substantial funds to cater to the pending applications and humbly request the philanthropists and other well-wishers of the Memon Community to support this scheme so that poverty in the community is reduced.

Year	Auto Rickshaws		Sewing Machines		Hand Pumps		Year Grand Total
	Nos.	Amount	Nos.	Amount	Nos.	Amount	
2011	3	525,000	33	247,500	20	100,000	872,500
2012	30	5,342,000	71	532,500	-	-	5,874,500
2013	10	1,920,000	277	1,721,790	-	-	3,641,790
2014	25	4,762,500	300	1,910,000	-	-	6,672,500
2015	22	3,701,300	-	-	-	-	3,701,300
	Insurance	142,690	-	-	-	-	142,690
2016	52	7,893,820	-	-	-	-	7,893,820
	Insurance	305,121	-	-	-	-	305,121
2017	1	162,000	-	-	-	-	162,000
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In response, WMO had taken upon itself to help the study center financially so that the center can carry out its activities without any difficulties. The WMO has been providing financial grants to K.M.S.O. since 2008. In 2017, the financial help given to K.M.S.O. for their recurring expenses was PKR 300,000

Over the years, a major chunk of the Memon Population has moved out of the Old Town Area. Therefore, plans are underway to shift the Study Center to an area where a considerable number of Memons live.

Report of the Youth Wing

Youth Entrepreneurship and Business Conference "The Titans"

"When everything seems to be going against you, remember that the airplane takes off against the wind, not with it".

Henry Ford

On 12th March 2017, the Youth Wing held the first ever Youth Entrepreneurship and Business Conference titled as "The Titans". This was the first time ever that a conference of such a magnitude with such an impressive guest list was organized by the Youth Wing.

The main agenda of this conference was to inculcate in the youth the idea of pursuing entrepreneurship. In a rapidly globalizing world, we have witnessed the promotion of entrepreneurship as a possible source of job creation, empowerment and economic dynamism. However, despite this there has been no methodical effort to look at it from the youth's perspective as there has been a tendency to either subsume the youth into the general adult population or to ignore their efforts to forge a livelihood through their enterprise activities which has resulted in the lack of an adequate understanding of the potential benefits of youth entrepreneurship. The need for such a conference was identified and the Youth Wing embarked upon the challenge and took this initiative by organizing Titans 2017 which was attended by 250 youth of the community and was greatly appreciated by one and all.

Name	Designation
Mr Khurram Shehzad	Chairman Youth Wing
Ms Reeda Sheikhani	Event Lead
Mr Abdul Haseeb Vayani	Co-Lead
Mr Altaf Vayani	Co-Lead
Mr Faisal Baqi	Co-Lead
The Youth Entrepreneurs at the Conference:	
Mr Shakaib Khan	SK Motors Syndicate
Mr Komail Naqvi	FindMyAdventure.com
Mr Atif Ahmed	Super Savari Express
Mr Ahmed Rauf Essa	TeleMart.pk
Guest Speakers in the Conference	
Mr Asad Umar	Ex-President of Engro Corp
Mr Nadeem Hussain	Coach Planet N, Ex CEO Tameer Microfinance Bank, Creator Easy Paisa, Ex Head of Consumer Banking Citi Bank, Owner Alpha/Tesco, Board Member Institute of Business Administration
Mr Mushtaq Chhapra	Founding Chairman The Citizen's Foundation, Founding Member Kidney Center.
Mr Husain Lawai	Vice Chairman Board of Directors Summit Bank, CEO Institute of Bankers Pakistan, Chairman Board of Directors GSK and Searle.
Ms Naheed Memon	Chairperson Sindh Board of Investments, Adjunct Faculty Member Institute of Business Administration, Director Kings' Group.
Mr Asif Ismail	COO, Premier Cables, Trustee MMIH, Trustee Usman Memorial Hospital, President Okhai Memon Youth Services, Member Who is Who Professionals USA, TIE Global Entrepreneur, President Memon Professional Forum.
Mr Talha	Director Operation Careem Pakistan
Sponsors	
Mr Bashir Sattar	Owner - Chaseup
Mr Saad Nisar	CEO Trakker Direct Insurance

Report on Spark 17

The Youth Wing has a vision to develop Memon Youths' capabilities, provides them with a platform to nurture their aptitudes and develop the skill to hold the reins of future leadership. Under the Chairmanship of Mr Khurram Shehzad, we provide the youth a chance to come forward by organizing various sessions; enabling them to learn about their culture, discuss and understand new ideas and formulate solutions. Mr Khurram and his team aim to make the youth productive members of the Society and constantly engage them in thought provoking sessions combining the element of fun with learning. Youth Wing's mission is "Fun with Learning" which is witnessed in all of the programs.



Introduction to Spark

The Youth Wing organizes its signature event SPARK every year for the children of ages between 11-16 years. This event is aimed at inculcating civic sense and for social learning. So far, Youth Wing has held these events as a summer activity spanning four Sundays. Each day has a theme aimed at a particular learning activity with full day activities.

The target age group of children is the most fertile ground to sow the seed of civic responsibility. The highlight of SPARK is the last day event where parents come in the second half and are guided by trainers together with a Q&A session on effective parenting and how the parenting style needs to be adapted to account for change in external societal factors. This year too, the event was held.

Spark Team

Spark team was led by the Youth Wing Chairman followed by the Central Executive Committee. All CEC members were designated tasks and the core event leadership of the event was handed over to

Mr Jawad Choksi and Mr Arsalan Nara. Operational management was handled by Mr Ammar Motan, assisted by Mr Abu Huraira and Mr Khubaib. Registration was managed by Ms Rabia Saleem. The facilitation team was led by Mr Musaab Vindhani. Mr Haseeb Vayani, Mr Aqib Jawed, Ms Zeenat Rafiq and Ms Tehreem Rasheed were designated as Day Champs responsible for managing the stage and the speakers each day. Coordination with trainers was done by Mr Jawad Choksi, Mr Arsalan Nara, Mr Musab Vindhani and Mr Waqar Mamdani. All the content writing and presenting briefs was done by Ms Sumair Kalia and Ms Reeda Sheikhani. Our senior members / advisors, Mr Altaf Vayani, Mr Faisal Baqi and Mr Saleem Vayani handled the hospitality and public relations campaign for the event. The Youth Wing was assisted greatly by carefully selected facilitators Mr Ibaad Sheikhani, Mr Hussain Kath, Mr Jawad Iqbal Gaba, Mr Arsalan Ameen, Mr Hasnain Pasta, Mr Salman Marfani, Ms Fatima Abdul Samad, Ms Fiza Aslam, Ms Sana Basathia, Ms Sadia Hanif, Ms Shumaila Shivani and Ms Ammara Imran who gave their heart and soul to lift the event to the highest level.

Spark 3 Day Activities Detail:

DAY1- Believe in Yourself		
Date	Activity	Speakers
17th February 2017	Registration Process	Mr Burhan Shah
		Mr Shahroze Suzuki
		Mr Maddy Murtuza
DAY 2 - Believe in Your Actions		
18th February 2017	Yoga Session	Mr Yogi Wajahat - Yoga Instructor
	Talk on resources within themselves and beyond	Ms Nazia Ramzan
	Activity on team building, action oriented, and problem solving activities.	Mr Sadeed Mirza - Funverks
	Session on the topic of	
	"Shabash Turn Karsaktay Ho"	Mr Qaiser Abbas
	Talk on Decision making	Mr Saman Mazhar - Corporate Trainer
	Session on "FIX THINGS"	Mr Alamagir Khan
	Presented 10 points agenda	Mr Umair Jaliawala
		Mr Zuhair Alibhoy
DAY 3 - Believe in Your Impact		
19th February 2017	Cleaner Pakistan	Mr Arsal Fahim - School of Leadership
	Believe in Pakistan	Mr Wali Zahid
	Session on skills development, Speech enhancing, creative movement	Ms Helen O Grady - Australian Group
	Psychology of children of 21st century	Mr Sohail Zindani
	Chief Guest	
	Mr Peer Muhammad Diwan	
	Mr Altaf Habib Jangda	
	Mr Khursheed Subzwari	
	Mr A.K. Ismail	

Report of Ladies Wing

- » 27th January: Gave 5 wheelchairs and cash to Bantva Memon Hospital Rs. 320,007 for chairs and Rs. 50,000 cash.
- » 27th April: Gave ENSURE milk to cancer patients At Sada Welfare Foundation Jinnah Hospital - Rs. 108,000
- » 19th May: Distributed Ration to 97 families at village Baboo Patani Gadap town district Malir - Rs. 150,000/-
- » 13th September: Memon cultural and Eid Millan at Mrs. Hamida Iqbal's residence, 70 ladies attended. Rs. 24,400 was paid by Ladies Wing and Rs 25,000 paid by WMO.
- Rs. 1,028,500/- was collected for Rohingya Refugees on the same day.
- » 21st November: Distributed 500 blankets at Noor Mohd village west union council gababat - Rs. 290,000

We enrolled 20 new members and Alhamdulillah all our projects were self-financed. We collected Rs. 736,000 Zakat.

Future Plans:

- » Insha Allah, We are planning to set up a computer lab at Kiran Foundation.
- » Target sensitive issues of our community and give awareness on nikah rights and Thalassemia.
- » At our Eid Millan Party, we are planning to honour the elderly ladies of our community.

Hamida Iqbal Bawany

Chairperson, WMO Ladies Wing

Report of Memon Industrial & Technical Institute

This report provides details about the activities, projects and events accomplished during the year 2017. These activities further the cause of WMO whose mission is the welfare and rehabilitation of the marginalized population of the Memon Community in particular and all Pakistan in general. The MITI is playing a pivotal role in the TVET Sector of the country by imparting technical and vocational training to rehabilitate the less fortunate youth of the society who could not complete their education and were fated to become street children with all the risk factors involved especially leading to violence and extremism. MITI came into existence as a project of WMO-PC in 2009 at the premises provided by CDGK. It is now 9 years since MITI started its operations by enrolling 254 students in June 2009 in 7 courses for boys only and since then MITI has remained focused towards achieving the goals of WMO and MITI which 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 principles of charity, welfare and service to humanity.

MITI has a highly subsidized fee structure but for deserving students it is still free. In the early years, financial viability of MITI remained linked to the philanthropic assistance of WMO and its members. However, the management strived to increase admissions and explored other avenues of funds for further development.

MITI has been progressing steadily in providing good quality vocational training to Men and Women. Initially, our focus areas were Landhi, Korangi, Shah Faisal Colony and Malir. This has also expanded to other towns such as Lyari, Sultanabad and in fact all of Karachi. Government and international training organization, impressed by our facilities enlisted MITI as their training partners. Consequently, MITI is now a service provider for Benazir Bhutto Youth

Development Scheme, Karachi Youth Initiative, UNDP and Prime Minister's Youth Development Scheme. As a result, MITI has been able to come close to achieving self-sustenance 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.

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 enrollment over the years to 2,100 and 4,000 in the Men's and Women's sections respectively by December 2016. Another milestone in its operation, 96,250 Men and Women have benefited from the facilities of MITI since its inception.

Initiatives

- a. New Courses were added in the Curriculum in both male and female Sections.
- b. MOU was signed with Engro Foundation (USAID) for training 120 women.
- c. MOU was signed with Aman Foundation (BAT) for training 600 women.
- d. MOU was signed with PAPGAI for training of Printing Machine Operators.
- e. MOU was signed with Injaz Pakistan
- f. Grant has been approved by Charities Aid Foundation of America.
- g. Contracted agreement with Benazir Bhutto Shaheed Youth Development Program (BBSYDP).

This brought the total number of courses for Males and Females to 35 and 28 respectively as follows:

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

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

Relationships with Partners

MITI is proud of its relationships with many philanthropically inclined companies and this relationship was further strengthened in providing material and other facilities for students. Prominent among them are the following:

1. Khwaja Gharib Nawaz Trust

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

2. Pak Suzuki Motor Co.

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

3. United Mobile

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

4. Ardent elevators

They are currently installing an elevator in the Institute as part of the studies.

5. 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.

6. Millat Fans

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

7. Glamorous FACE U.S.A.

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

8. Central Depository Company (CDC)

As part of their CSR activities, CDC has placed MITI as a beneficiary to receive donation for its programs.

Students Field Trips

MITI Students visited Pakistan's largest wind corridor at Jhampir Sindh

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 9 years of operation. In these 9 years, we have served more than 96,250 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 9 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. 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. Computer hardware is another big area which requires upgrading. 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 upgradations 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 need to begin the following courses which are in demand:

Diploma of Associate Engineer - 3rd year already in progress, admissions for new class in progress:

- » Industrial Electronics
- » Instrumentation
- » Fashion Marketing & Merchandizing
- » Auto body Refinishing
- » Alternate Energy

3. Expansion of Facilities

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

Our power bill is very high. The only solution is to go for solar. This solution is most economical in the long run, but initial investment is high. We require USD 100,000 for this project.

The fiber glass roof needs to be replaced. We also need a fully functional and well-equipped

Auditorium which is a dire need of MITI which can rightly be called the flagship project of WMO.

Thanks & Acknowledgment

For the continued guidance, support, hard work and cooperation extended to us during the year we thank and are extremely grateful to:

1. Mr Solly Noor, President of WMO.
2. Office-bearers of WMO, namely, Mr Nowsad Ghani (Senior Deputy President), Mr Shoaib Ismail Mangrora (Secretary General), Mr Mehmood Shekhani (Deputy Secretary General), Mr Yunus Suleman (Treasurer), Mr Ismail Abdul Karim Gadit (Deputy Treasurer) and all other Vice Presidents and Assistant General Secretaries of WMO.
3. Office-bearers of the WMOCF namely Mr Haroon Karim (Chairman), Mr Ashraf Satar

(Deputy Chairman), Mr Gulaam H. Abdoola (General Secretary) and Mr Farook Kassim (Deputy Secretary)

4. Mr Bashir Sattar, Chairman Global Youth Wing.
5. Trustees, Patrons, Members of the Regional Management Committee, Life Members, Members, Jamaats and Apex Bodies officials, and
6. All the Chairman and members of the various committees of WMOPC who held positions during 2017.

We also acknowledge and appreciate the hard work and devotion of our office staff. In particular, we thank Mr. Shehzad Motiwala, Mr. Ali Vayani, Mr. Abdul Hameed, Mr. M. Munir Suriya, Mr. M. Rafiq, Mr. Farooq Batavia, Ms. Farzana Tabani and all other staff members at WMO House.

We are grateful to Almighty Allah for His Blessings!

South India Chapter

Annual
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Regional Management Committee (2017 - 2020)

Name	
1 Mr Abdul Azeez - <i>Vice President</i>	5 Mr Mohammed Shabbir Bhojani
2 Mr Adil Azeez - <i>Regional Assistant Secretary</i>	6 Mr Mohammed Abdul Gani
3 Mr Abdul Habib Sattar - <i>Regional Treasurer</i>	7 Ms Farida Azeez - <i>Lady Member</i>
4 Mr Hamid Tayub	

Regional Vice Presidents Message:

South India Chapter was incorporated in the year 2017 and registered under section 8 of the Companies Act, 2013.

SICs charitable Objectives are to provide financial aid towards education for Memon community, and we are also conducting various welfare for poor and needy in the Memon community in particular and Muslim in general. We have done a project for widows through which we distributed sarees and blankets.

Ladies Wing along with Halai Memon Jamat Ladies Wing conducted a health camp in Ashwat Nagar, Bangalore and visited Salaam Trust Centre For Special needs – a Special needs school for the differently abled children, who are from very poor background.

Alhamdulillah, we have already got 75 members within a very short period of time, we are targeting to increase the membership to a significant level within the first half of 2018 with more members enrolling as life members. We also plan to do a membership drive in Hyderabad.

Hajee Ebrahim Abdul Azeez
Regional Vice President, South India Chapter

Membership Drive

Membership as of December 2017:

Membership Category	Number of Members
Trustee	01
Patron	00
Life	53
Annual	21
Apex	00
Friends of WMO	00
Total	75

SIC undertakes to increase the membership to a significant level within the first half of 2018 with more members enrolling as life members. SIC also plans to do a membership drive in Hyderabad.

Chapter Activities

Meeting of South India Chapter Ladies Wing

This meeting was held to launch the Ladies Wing of SIC and to meet Ms Maimoona Dharvesh. It was held in Wodeyar Hall at Century Clubon.

South India Chapter Meeting in Madurai

A gala dinner was hosted at Pandian Hotel by Mr Abdul Azeez, VP of the South Chapter in honour of Mr Ashraf Satar and his wife from Sri Lanka, Mr Ashraf Satar and Mr Abdul Azeez handed over a donation of Rs.5 lakhs and Rs.1 lakh respectively. Everyone was very enthusiastic and keen on becoming a part of the WMO family.



South India Chapter Meeting in Hyderabad:

WMO Road show under the leadership of Hajee Abdul Azeez, trustee of WMO and VP of South India Chapter was held in the beautiful city of Hyderabad on Thursday the 28th December, 2017. The Dignitaries present were Mr & Mrs. Sattar Dada (Former President of WMO), Mr Ashraf Satar (Deputy President – WMO Board of Trustees), Mr & Mrs Feizul Ayob (VP Africa Chapter) and Mr & Mrs Haroon Joosab (Former VP Africa Chapter). A presentation was given by Mr Zubair Chasmawala, Head of Marketing, of the various activities of WMO followed by speeches by Mr Sattar Dada, Mr Ashraf Satar, Mr Abdul Azeez and President of All India Memon Federation, Mr Iqbal Memon Officer.



Support for Rohingya Muslims

We are all aware of the long standing torture that Muslims of Rohingya are subject to. The impassioned plea by Feizul Ayub who was a part of the medical team sponsored by WMO AC at the Bangladesh/ Myanmar border, touched everyone's heart. He spoke of the indescribable human suffering and inhuman conditions our Muslim brethren were living under. Ms Farida Azeez from SIC, collected a total of Rs 80,000 from the community. This amount was handed over to Mr Shahid Sangani.

Distribution of Sarees & Blankets

In up-keeping with the spirit of "Everyone can help Someone" on 11th December, 2017 this project spearheaded by Ms Farida Azeez along with Ms Zarine, Ms Noor Fathima, Ms Naina, Ms Gulbanu and a few others decided to bring warmth in the lives of a hundred poor widows by distributing sarees and blankets. Ms Nusrath Fazal contributed towards light snacks for everyone

Abdul Azeez
Vice President, South India Chapter

Adil Azeez
Regional Assistant Secretary, South India Chapter

Specialist Committees

Annual
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International Ladies Wing

Report for the Year 2017

Assalamu Alaikum Warahmathullahi Wabarakathuhu

Committee Members:

Ms Maimoona H Darvesh - Chairperson	
Ms Khudaija Suliman	Africa
Ms Samina Dada Variend	America & Canada
Ms Shamim Osman	Europe
Ms Shazia Sangani	Far East
Ms Shabana Razzak Mussani	Middle East
Ms Shabana Darvesh	North India
Ms Hamida Bawaney	Pakistan
Ms Farida Azeez	South India

Introduction

WMO International Ladies Wing (ILW) is comprised of devoted women from the all WMO Chapters around the globe who have performed and worked selflessly, dedicating their time, services, resources and skills towards the upliftment of our Community and Humanity under the proud banner of WMO. The most challenging part of the commitment for these Ladies is that they work tirelessly in their local Chapter's Ladies Wing and have to multi task and unite their efforts on an International level for projects under the banner of the ILW. Their achievements and the sense of being able to do something positive in the lives of others has given a new meaning to the role of the WMO ILW.

We would like to commend the charitable deeds and activities of these women who have given something that which money cannot buy, and it is their invaluable time and efforts to all our projects, which continues to make a difference in the lives of those less fortunate.

This is by no means an easy task and We pray that Almighty Allah reward them abundantly, with good health and Prosperity'

Listed below are a number of projects coordinated by the Ladies Wings from various Chapters representing ILW. More insight is provided into the great work done by these phenomenal women in the Chapter Annual Reports and we hope to continue offering quality and sincere services to those in need. Insha Allah.

Africa Chapter

The WMO Africa Chapter Ladies Wing has been extremely active and has continued to participate and coordinate various projects driven by the committee members and continues to make a meaningful impact on the lives of the need, Alhamdulillah.

- » R100,000 raised by ladies of Jamaatun Nisaa and was pledged as WMO / Jamaatun Nisaa contribution to OPERATION SA for Relief Aid to refugees of Syria.
- » WMO & Jamaatun Nisaa contributed towards computer classes at the South Coast Madressah School.
- » Shirin Arbee and team efficiently manages ALL Ladies Wing activities in the KZN.
- » Dr Khudaija Suliman has taken on the responsibility of managing Ladies Wing activities coordinated in the Gauteng region.
- » Hajj: In 2017 there was a contribution for a Hajj where R100,000 was raised as well as a contribution of R20,000 towards the Hajj of an Imam in Cape Town. This year, we will make another contribution enabling somebody who desires to perform Hajj but cannot afford to fulfil

their dream Insha Allah.

- » February 2017 - Empowerment through technology: Jama'atun Nisa & WMO empowered students using technology. More than R6,000 was donated to the South Coast Madressa to assist children learning to make their own video games. This has played a huge role in boosting technology and supporting computer science education in communities that are in need.
- » March 2017: Funds are raised by Voortrekker Hoogte Hoerskool [Gauteng] with the collaboration of Purposeful Giving and sandwiches were distributed on a daily basis.
- » April 2017 - Memon Day: The sisters of Jama'atun Nisaa together with WMO Ladies Wing organized a special braai on the 11th of April 2017 for the 90 orphans at Iziswe Islamic Centre in Durban KZN in celebration of the Annual Memon Day.
- » Friends of the Elderly Pamper Day: Hosted on the 12th of April 2017 in collaboration with many other organizations. This even was a huge success with over 1,000 elders pampered at this event.
- » May-June 2017: *NOTE - WMO Ladies Wing, Jamaatun Nisaa & Purposeful Giving participated in numerous Ramadan projects as mentioned above.*
- » July 2017 - Mandela Day: On the 23rd of July, the ladies of WMO & Jamaatun Nisaa participated in the Nelson Mandela Day activities by distributing blankets to orphans who attended a picnic hosted by Gifted Hope at Mitchell's Park in Durban. The ultimate gift was given back to all these volunteers by seeing the joy on the orphans' faces and reminding them that they are special.
- » September 2017: at the 13th Clinics Anniversary Function of RK. Khan Hospital, 250 patients were treated to eats and treats and on the Day of Ashura. The WMO Ladies Wing once again with the support of Jamaatun Nisa celebrated Youmul Ashura, one of the sacred months of the Hijri Calendar raising funds of R 6,400 and reaching out to underprivileged children, distributing party packs.

Contribution from Africa Chapter for International projects overseen by Ms Fazila AK Ismail

Funds were raised by Ms Fazila AK Ismail for the following:

- » **Lohara hospital - Medical Equipment for Maternity Ward:**
A contribution of US \$ 10 000 was made by Africa Ladies Wing to ILW for this Hospital Project. Fully Equipped the gynae ward as well as other medical equipment needed.
The Hospital is in a quiet rural town in the Akola district, about 300 miles to the east of Mumbai. As the hospital is on the grounds of the Girls Orphanage, it will make it convenient for these girls to be attended to when in need of medical care. The hospital is managed on a non-profit basis solely with the aim to provide medical aid to the destitute and needy.
The Hospital has the assurance of the doctors to work in the hospital on rota voluntary basis.
- » **Vasaai Project:**
Raised funds for Skill Training Centre in Vasaal which caters for poor, deserving and destitute ladies of the community

» **Contributions Towards Items Of Need For Brides Of Underprivileged Homes**

» **Award Of Appreciation In Recognition For Excellence Services as WMO Global Ladies Wing Chairperson** was presented to Fazila AK Ismail at the AGAM Gala Dinner held at Ras Al Khaimah, Dubai on 7th October 2017.

» International Womens Day "*Women Of The Year*" Award

An event was organised at the Mumbai Islamic Gym Khanna to honour women for their excellent achievements in different portfolios. An invite by Hameeda Alana was extended to Fazila AK Ismail who attended this function together with Shabana Darveresh and Razia Chasmawala of India Chapter Fazila was awarded "*Women Of The Year*" in the category of **International Women Empowerment and Social Upliftment**.

WMO Africa Chapter congratulates Fazila on these achievements.

Europe Chapter

- » 10 ladies enrolled as Life Members.
- » WMO EC Ladies Wing was awarded the BATCA award, in recognition for their charity work by the Mayor of Wandsworth.
- » Ladies Wing collected £17,000 before Ramadan for the following projects in India and Malawi for Women Empowerment, providing jobs, supporting widows, the destitute and sick.

Europe Chapter Projects in India:

The following projects were carried out under the supervision of WMO Ladies Wing India chapter.

- » Money was donated to 'Lohara Orphanage' and for the upliftment of the orphan girls in Dar Al Ulum (India).
- » Food packs were distributed to 400 widows during the holy month of Ramadan.
- » Food and Fruits were donated in hospital for the sick.
- » Vasai Project was set up in 2016 in Mumbai. EC supported by sending funds which helped in creating work for destitute women, funds were also raised for the canteen equipment's.
- » Funds were donated to Bhiwandi where women workshops are set up.
- » Funds were given to Kashmir for eye operation.
- » 2 Water Wells were built in remote areas of Maharashtra.
- » Ration kits were donated to the homeless in the fire stricken suburb of Mumbai (Govandi).
- » Funds were given to an orphanage in Mumbai which were used for re-building the Centre.

Other Projects

- » Funds were donated to (Road to Relief) which is run by Memon ladies group of Blantyre. The money was also used for Ramadan Food packs.
- » In December 2017, WMO Ladies Wing collected sum of £ 7,000 for Rohingya refugees.

Memon Connection -Welfare Report

- » At present we are two ladies from UK namely Ms Shamim Osman and Ms Sherbanu Giga working in this project along with the WMO International Ladies Wing. In UK we make 4/5 introductions a week.
- » Alhamdulillah, EC has had 6 successful connections in 2017.

Far East Chapter

» Visit to Ash Shifa School for Mentally Challenged:

We visited the kids at Ash Shifa Special school, Spent a morning with them and distributed food. Ash-Shifaa is a charity organization serving the mentally retarded and physically handicapped children with special education, rehabilitation and vocational training.

» Women Empowerment Program - Spoken English Classes:

Funded this course for 6 months as an initiative to improve the English Speaking Skills of Memon Women

» Women Well Health Project:

This initiative was to help 10 less privileged Memon Women undergo complete Health Checkup. Alhamdulillah none of these ladies were diagnosed of any major disease or ailments

» Iftari Programme:

Funded Iftari and Dinner for 250 People from the Rural Muslim Town Of Mutur. 50 Families with kids benefited from this Iftari Programme.

» Eid-Milan:

A total of 50 ladies' participated. This event included games and entertainment, followed by fellowship and lunch.

» Annual Picnic:

This was mainly for ladies aged 50 and above. We had a total of 50 participants for this event. It was a fun-filled day and all those who attended enjoyed it very much

» Memon Empowerment Program:

We funded a Certificate Course in Pastry and Bakery. The beneficiary has completed the course and got a break at a leading restaurant.

» Women's Awareness Programme:

An awareness programme was held for the Memon ladies on 6th December 2017 at MASL. 107 Memon Ladies (beneficiaries) and WMO ladies wing members participated at this event. We received more than 150 inquiry forms with their requirements. The committee assessed and then interviewed and identified beneficiaries who will be assisted for education and other courses in 2018.

Middle East Chapter

» 'One-Dish' get-together at Ms Haifa Khatri's Villa in Satwa. It was a fantastic get-together in their garden.

» Picnic at Safa Park was cancelled as Homage to the dear departed soul of Saeeda APA.

» 'One-Dish' get-together at Ms Zahida Abid's Villa in Emirates Hills, Dubai. Ms Fazila Ismail of South Africa and Ms Aisha Anwar of Pakistan attended the event as the guests of honor.

» Release of Prisoners: taken care of by Ms Maimoona Darvesh on behalf of WMO MC.

» Ladies wing Cookery Competition held at Hotel Dusit Thani-in honor of Ms Fazila Ismail and all attendees from other chapters of WMO international.

» Volunteers' appreciation Lunch hosted by Ms Farhat Kassim at her Villa in Jumeirah. It was a fantastic lunch. Volunteers were awarded certificates for their service and Ms Farhat gave them each a small token of appreciation.

» The monthly 'One-Dish' get-together at Ms Zahida Karim's Villa in Emirates Hills, Dubai: Ms Fazila Ismail, President WMO ILW and Ms Aisha Anwar, Head of Memon Cookery Book (which will be soon launched) visiting Dubai, attended the Event.

» The 14th WMO MC One-dish get-together was hosted by Ms Maimoona Darvesh at her Villa in Jumeirah, Dubai.

» December - Nikkah of Annas Saleem to Zainab Shafi in Pakistan match making done by Middle East Chapter.

North India Chapter

» Almost 18 Cross Borders Weddings were successfully performed during the year 2017 and contributed in Mass Marriage (80 Brides & 80Grooms) in the Year 2017.

» Organised Honahar Beti Course in Mumbai & Aurangabad.

» Organized classes for Income Generating Courses like skill training Centre for poor, deserving, destitute Ladies of our community.

» Funded the making of eco-friendly bags, in Vasai centre.

» Setting up Fast food unit, beautician, mehendi, painting and zardozi unit and a Roti bank in Vasai.

» Students Felicitation Function-Three girls won the competition and out of three two are going abroad as Mehendi Artists. All three have no father or brother, they are the only bread earners in their house.

» Recreation Centre was setup for Widows aged 65Yrs And above.

» Conducted project of Economic Empowerment of Women with products being manufactured at Industrial Home and Phookni Making Unit in Jogeshwari, Mumbai.

» WMO North India Chapter Ladies Wing in collaboration with MaaFloorbai Foundation organized Exhibition and a Seminar for grooming women's body, mind and face with a live demonstration especially focusing on WOMEN'S health problems like Thyroid, Diabetes and Weight loss.

» WMO NIC Ladies Wing conducted a seminar "Legal Eagle".

» Haj Training Camp was set up.

» Extra-curricular activities organized like Money Bank Project, Al Wida Ramadan Iftari, Monsoon Relief initiatives and Ration distribution throughout the year in Vasai, MaaHoorbai center and in butcher colony Kurla.

» Organized distribution of grocery & eco-friendly bags in Mumbai to the BPL cardholders.

» Set up Medical Camp and eye check-up camp at Vasai.

» Charitable activities like upliftment of Poor Families with financial assistance as per their needs including donation of Wheel Chair.

» Felicitations were organized on the eve of "International Women Day".

» Held get together lunch on 7th January 2018 in Honor of WMO International Ladies Wing delegates.

» We are trying our best to start more centers and workshops all over India to uplift the poor, deserving women of our community and to create awareness in our community.

Pakistan Chapter

» Donated 5 wheelchairs and cash to Batwa Memon Hospital Rs 32,000 for the chairs and Rs 50000 cash.

» ENSURE milk worth Rs 108,000 was given to cancer patients at Sada Welfare Foundation Jinnah Hospital.

» Distributed Ration to 97 families at a village in Baboo Patani Gadap Town district Malir: Rs.150,000.

» Memon cultural and Eid Milan was held at Ms Hamida Iqbal's residence, 70 ladies attended. Rs.20,400 was paid by Ladies Wing and Rs.25,000 paid by WMO. Rs.1,028,500 was collected for Rohingya refugees.

» Distributed 500 blankets at Noor Mohd village west union council gab.

» We enrolled 20 new members and Alhamdulillah all our projects were self-financed.

» We collected a total of Rs.736,000 Zakat funds in 2017.

South India Chapter

10 life members and 10 annual members enrolled. Alhamdulillah, the target is to achieve more members from Hyderabad and other states as well.

We witnessed the introduction of South India as the 8th chapter of WMO followed by Gala dinner at Pandian hotel.

The following projects were done by the Ladies wing during the last 3 months of the year 2017:

» On the occasion of Meelad un Nabi, 2nd Nov 2017, WMO family visited Hazrat Khwaja Gareeb Nawaz RH Arabic Madrasa, Bangalore. Biryani and juices was provided to 120 children.

» The WMO family along with Ms Zarine, Mrs Naina and Ms Noor Fatima opened their arms to 100 widows by giving them sarees, blankets and light snacks.

» The suppressed Rohingya muslim voices were heard by Ms Farida Azeez from Bangalore and she collected INR 80,000 and handed it over to Mr Shahid Sangani.

» The WMO Ladies Wing Africa Chapter donated four desktop computers, a laptop, a printer and the WMO International Ladies Wing South India donated the tables for the computers and eatables for children.

Maimoona H. Darvesh

Chairperson, International Ladies Wing

Audit, Finance & Zakat Committee

Report for the Year 2017

Assalamu Alaikum Warahmathullahi Wabarakathuhu

Committee Members:

Mr Gulaam Husain Abdoola - <i>Chairman</i>
Mr Suliman Noor Mahomed
Mr Haroon Karim
Mr Yunus Suleman
Mr Farook Kassim

On behalf of the Audit, Finance and Zakat Committee I hereby present our Annual Performance Report for year 2017.

Audit

The Consolidated Audited Financial Statements for WMO, incorporating the Audited Accounts of WMO CF, WMO EC, WMO MC and WMO PC are given elsewhere in this Annual Report.

For the current year 2017, the Compiled Accounts presented include the Audited Accounts of all the Chapters, excluding South India, as the Audit of SIC financial statements will be done only after we receive the 80G Tax exemption certificate from the relevant authorities.

Both the Consolidated and Compiled Accounts are presented in the WMO Annual Report for Adoption by the General Membership.

We have achieved greater consistency in the policies adopted across the chapters and improved the presentation for better transparency and accuracy of the Audited Accounts. The Pakistan Chapter accounting policies and estimates have been revised to be in line with the accounting standards and recommended practices. Due to the practice of MC Auditors, the presentation of the MC Financials had to be adhered to the regional standards. We will ensure to eliminate this inconsistency and are hopeful that MC auditors will adopt the presentation methodology and disclosures required under the latest IFRS Rules before the next Audit.

Similar to previous year there has been close communication between the Auditors of all Chapters, Regional Treasurers, WMO Treasurer and Deputy Treasurer and WMO CFO in the preparation of the Audited Accounts. Insha Allah, going forward, we hope to improve on any further inadequacies and the Audit for 2018 will be in line with WMO group policies.

The Compiled Balance Sheet has increased by \$300,000 due to the collections during the year end which was in turn distributed within the 1st quarter of the ensuing year.

Finance

The year 2017 was spent on implementing Sage Accounting software and getting the chapter activities and transactions recorded and updated online real time.

Quarterly Management Accounts submissions were done through sage starting from the 2nd quarter by few chapters and all of the chapters complied from 3rd quarter submissions.

The attention paid by the Regional Treasurers and the RMC towards Management Accounts was inadequate. We hope the RMC officials would consider this and monitor the Management reports in the future to maintain the status of WMO as an International Charity

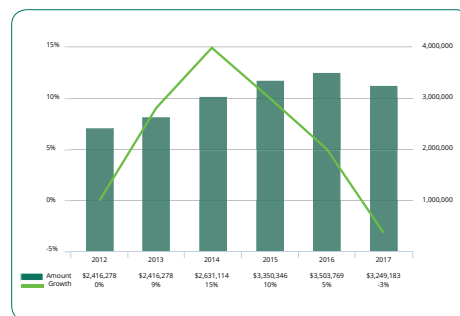
The implementation of WMO Policies was not followed by any chapters during the year except for limited implementation by Pakistan Chapter. The Check Lists for Financial Policy & Procedure to make the monitoring of the Policies easier, was not completed by the Chapters to assess the current status of their standard operating procedures.

Even though the newly elected RMC Officials were requested to consider this as very critical and support to implement all WMO Policies and procedures in a very strict manner, none of the chapters showed any progress during the year, due to the shorter time frame after taking over.

Zakat

The WMO Zakat Committee pray Almighty Allah accept all contributions made by the donors, and to shower his blessings on them and their families. We take this opportunity to express our gratitude to all the Zakat Contributors, for entrusting WMO to donate their Zakat.

Alhamdulillah the Zakat Collections recorded a total of over US\$ 3.25mn for 2017. 2017 recorded a shortfall of US\$ 250,000/ compared to the previous year and reversed a trend of annual growth in Zakat collections since 2012. Insha Allah we hope to address the shortcomings and get back to track by the year 2018 with a positive growth.



Zakat Policy

There was no change in Zakat Policy for the year 2017, and the change agreed in 2016 of Project based Zakat Commitment policy continued in 2017.

Zakat Collections

Out of the total commitment of US\$ 4,400,000 a sum of US\$ 3,249,183 was collected for year 2017. This reflects a decline of 24% from 2016 (US\$ 4,009,988) and a 73% success rate of the commitments. The major setbacks for the fall in collections are;

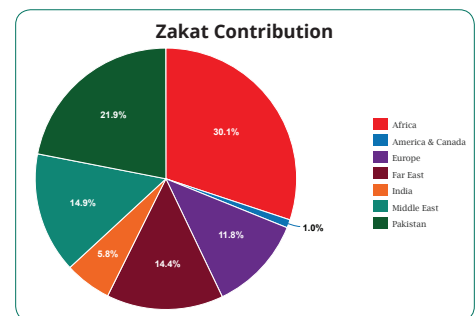
- » North Indian Chapter collections are way lower than the previous year as expected.
- » Pakistan Chapter collections fell short of 40%, due to restrictions imposed by the regulators, since INGOs are not allowed to collect funds locally.
- » Restrictions imposed on Dubai Banking operations.
- » Some of the Zakat were distributed by the donors directly to the beneficiaries or given to the chapters in kind, due to various constraints posed by countries in some regions.

For the year 2017 similar to previous years the Zakat collections are tilted towards Ramadan. This continues to be a challenge and we request the Chapters to get this unevenness sorted by pushing for collection throughout the year and not wait till Ramadan.

Unlike previous years we have considered only the Zakat collection or distribution pertaining to the financial year 2017. The collections of pledges or commitments for this year is closed by the 31st December 2017. This is to be in line with the WMO accounting policies and best practices around the world.

Chapter	Commitment	Collection	Shortfall/ Excess
	US \$	US \$	US \$
Africa	680,000	977,869	(297,869)
America & Canada	15,000	33,229	(18,229)
Europe	420,000	383,174	36,256
Far East	300,000	469,256	(169,256)
India	1,200,000	187,873	1,012,127
Middle East	600,000	484,863	115,137
Pakistan	1,200,000	712,919	487,081
Total	4,415,000	3,249,183	1,165,817

We commend Africa Chapter for their collection which has contributed over 30% of the total collections and Far East chapter for contributing \$169,000 in excess of their commitment for the year 2017. Pakistan contribution has dropped by \$ 300,000 compared to the previous year collection. India has failed to collect the committed amount in its entirety due to their change in Management and FCRA restrictions.



Zakat Disbursements

Main Zakat Disbursement by the WMO, continues to be in India and Pakistan, for education and housing projects.

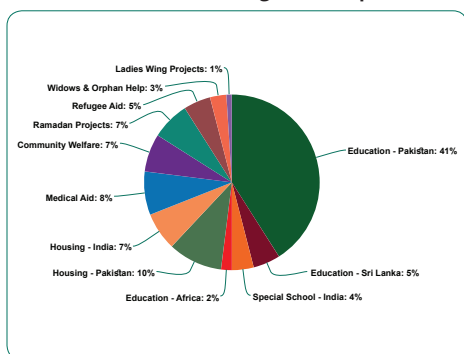
Chapter	Local Commitment (US \$)	Local Collection (US \$)	WMO Paid (US \$)
Pakistan	1,200,000	712,919	995,000
India	1,200,000	187,873	319,911

We have funded Pakistan Chapter more than that of their local collection of \$712,919. \$ 995,000 disbursed from the centre to Pakistan was for education, Empowerment projects and Ramadan help donated directly by the donors to the Chapter either in cash or kind.

India funding of \$200,000 was for housing projects and the \$120,000 was for the Khidmat Trust Medical and Education projects.

Project	WMO Disbursements (US \$)	Local Contribution (US \$)	Total (US \$)
Education - PC	995,000	271,409	1,266,409
Sri Lanka Education	-	166,667	166,667
Special School India	130,000	-	130,000
Education - Africa	-	69,177	69,177
Total for Education			1,632,253
Housing - PC	-	291,019	291,019
Housing - India	200,000	-	200,000
Total for Housing			491,019
Medical Aid	109,201	150,000	259,201
Community Welfare	-	225,141	225,141
Ramadan Projects	-	218,009	218,009
Refugee Aid	164,671	-	164,671
Widows & Orphans Help	-	83,396	83,396
Ladies Wing Projects	18,642	-	18,642
Empowerment - PC	-	2,952	2,952
Total	1,617,514	1,474,818	3,095,284

Total Zakat Activities through the Chapters



52% of the global Zakat was utilized for Education as the foremost activity, out of which around 41% was for Pakistan chapter Education, supporting more than 10,000 students from Primary to Tertiary education. This year the Zakat utilization for housing both in India and Pakistan was 17% of the total Zakat spent.

Africa Chapter have spent 75% of their collections on local projects such as Widows and Orphan Help, Education, Bursary, Medical etc.. Middle East spent their local collection on the local welfare projects such as loan settlements and Ramadan Appeals.

Far East Chapter collection was used for supporting Ummeed Foundation, a school for Special Children in India.

International Ladies Wing have contributed \$18,642 for Medical Projects in India during the year 2017, remitting the funds through the Centre. Whereas the Chapter wise Ladies Wing has also been involved in many projects through the Chapters.

We have endeavored to distribute all Zakat Collected within one Calendar year as is required by Sharia.

Zakat Disbursement Process

- The Chapters requesting Zakat from the Central Fund has to send the prescribed Zakat Requisition Form to the AFZ committee detailing the project outcomes and the fund contribution from the locally and the requirement from the center.
- The chapter has to send a report on the utilization of previous Zakat received from center
- The Zakat requisition has to be based on the Budget sent by the chapters to the MC at the

beginning of the year.

- The AFZ committee members will receive recommendation report from the COO along with the summarized details of the usage and requisition.
- AFZ committee then resolve on the approval or rejection of the sanction of Zakat to the chapter.
- If approved, the funds are remitted via EFT to the relevant chapter, from UK or Dubai.

Zakat Commitments for 2018

The Zakat commitments for 2018 was agreed at the same level as 2017, i.e. \$4.4M at the Board of Trustee meeting held on 07th October 2017 at Ras Al Khaimah, UAE.

The disbursement policy will remain unchanged with contribution to be project specific as the donors wish to, provided the contribution is routed through a Chapter and not direct to any project/ 3rd party organization. Education will remain the main priority and serve to the community;

Chapter	Commitment (US \$)
Africa	680,000
America & Canada	15,000
Europe	420,000
Far East	300,000
North India	1,200,000
Middle East	600,000
Pakistan	1,200,000
Total	4,415,000

Conclusion

I would like to thank members of the ExCo and all Chapter management committees for their efforts, input, and counsel of the charity work carried out by WMO.

We need to put more effort in the Zakat collection as the need is far greater than what we collect.

May Allah SWT accept our efforts and grow WMO from strength to strength.

Gulaam Abdoola

Chairman, Audit Finance & Zakat Committee

Investment Committee

Report for the Year 2017

Assalamu Alaikum Warahmathullahi Wabarakathuhu

Committee Members:

Mr Suliman Noor Mahomed (Solly Noor) - <i>Chairman</i>
Mr Haroon Karim
Mr Ashraf Satar
Mr Mahmood Shaikhani
Mr Farook Kassim

It is with pleasure that I present the Investment Committee Report for the Year 2017. I would like to place on record my sincere appreciation to my fellow Committee Members for their support and enthusiasm in carrying out our task.

The source of funds for WMO Investments has been the Trustee Fees, Donations and Profit earned on these funds.

Alhamdulillah! Our total funds invested stands at over US\$ 5.7M, a significant sum which will ensure the future success of our organization and help in realizing our moto "Serving Mankind". Our gratitude to our Trustees, Patrons, Members and Donors who made this possible.

WMO Investment can be divided into the following Investment Classes;

1. Property
2. Equity
3. Bank Deposits
4. Funds

PROPERTY

This consists of the largest asset class and represents 55% of the total investment portfolio of WMO. The property portfolio is the investments in International City in Dubai, UAE in residential and commercial properties, giving monthly cash returns by way of rentals.

International City Dubai, UAE

Properties in Dubai, which consist of 14 Apartment and 16 Shops, are been strictly monitored and reported on an efficient and timely manner. 19 properties are registered in the name of Trustee Ismail A Gadit in trust for WMO and 11 properties are registered directly in WMO name. 3 of the 30 properties were donated to WMO by a Well Wisher with the income from these properties to be considered as Zakat. The Income from the rest of the 27 Properties is used for the Expenditure of the WMO at the Central level.

The rental income revenue from these properties has declined by 5% in 2017. There were few issues with tenants of commercial property, and the drop in the Dubai property market contributed towards this decline. Leisure Homes manages the Properties on behalf of WMO free of charge with the support of the Middle East Office Bearers

In the year 2017, the value of the properties in Dubai remained similar to that of previous year at US\$ 3,110,545. The fair market value hinges upon the Dubai real estate market conditions.

The Investment Committee is closely monitoring the Dubai property market and will make this decision at the right time.

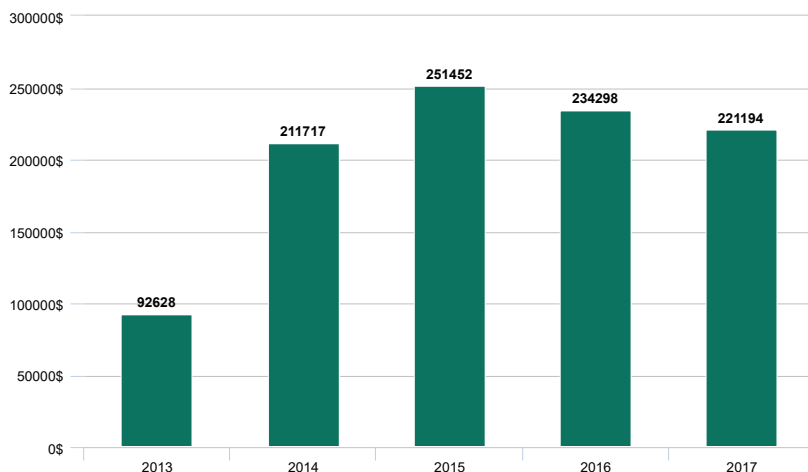
Properties Invested Through Trustee Funds

Ownership	Usage Type	APT. No.	Rent 2016	Rent 2017	Rent Projected 2018
IAK	Commercial	S-02,M-07	50,000	26,250	50,000
IAK	Commercial	S-03,M-07	32,750	32,750	32,000
IAK	Commercial	S-04,M-07	22,500	22,500	40,000
IAK	Commercial	S-06,M-07	35,000	35,000	35,000
IAK	Commercial	S-07,M-07	44,160	44,160	44,160
IAK	Commercial	S-08,M-07	47,000	47,000	47,000
IAK	Commercial	S-09,M-07	50,000	57,500	57,500
IAK	Commercial	S-10,M-07	45,000	45,000	45,000
IAK	Commercial	S-11,M-07	37,500	37,500	-
IAK	Commercial	S-13,M-07	38,000	38,000	38,000
IAK	Commercial	S-15,M-07	45,000	45,000	45,000
IAK	Commercial	S-16,O-07	29,700	29,700	29,700
IAK	Commercial	S-18,O-07	29,700	29,700	29,700
IAK	Commercial	S-22,M-07	33,633	33,633	32,000
IAK	Commercial	S-05,T-01	22,500	26,000	26,000
IAK	Commercial	S-10,T-01	23,000	10,500	40,000
WMO	Residential	110,O-07	24,054	24,054	25,000
WMO	Residential	203,O-07	27,500	30,000	29,400
WMO	Residential	205,O-07	18,500	25,333	28,000
WMO	Residential	303,O-07	23,850	15,000	26,000
WMO	Residential	304,O-07	25,000	25,000	25,000
WMO	Residential	310,O-07	25,000	28,500	26,000
WMO	Residential	315,O-07	18,500	6,943	28,500
WMO	Residential	106,M-07	27,000	27,000	27,000
WMO	Residential	305,M-07	30,917	30,917	28,000
WMO	Residential	311,M-07	24,000	11,042	25,000
WMO	Residential	322,M-07	26,950	26,950	26,950
AED			856,714	810,932	885,910
US\$			233,437	220,962	241,392

Properties Received as Donation

Zakat	Ownership	Usage Type	APT. No.	Rent 2016	Rent 2017	Rent Projected 2018
Zakat	IAK	Residential	U-04,120	8,000	38,167	40,000
	IAK	Residential	203,T-10	27,400	27,400	27,400
	IAK	Residential	110,Y-23	38,500	38,500	35,000
AED				103,900	104,067	102,400
US\$				28,234	28,279	27,826
Total US \$				261,671	249,241	269,218

Yield from Property Investment



Sports City – Dubai, UAE

WMO owns 2 properties in the Champions Tower III, as below. These units are not taken into the books of accounts, as they are pending completion and handover.

	Apartment 1 : in lieu of Trustee fee	Apartment 2 : in lieu of Trustee fee & 3 units @ Rabia Enclave
Total Value	\$145,600	\$165,000
Received Apartment	Champions Tower III Dubai Sports City	Champions Tower III Dubai Sports City
Apartment Details	805.7 Sqr. Ft. 1 Bed. Unit 312, 3rd Floor (15 Floors)	821 Sqr. Ft. 1 Bed. Unit 603, 6th Floor (15 Floors)
Current Status	Expected to receive possession by Dec - 18	Expected to receive possession by Dec - 18

Upon receipt of these two apartment units, we will decide based on the Dubai property market conditions whether to dispose or to add it to the rental portfolio.

Pakistan

Property – Land & Building

WMO House – The fair value of Land and Building is US\$ 327,250 (PKR 36mn). There was no impairment adjustment done during the year.

WMO PC is operating out of this property, hence there is no income generated from the property. PC, has on numerous occasions made proposals to dispose of this property to shift to larger premises due to space constraints. However, due to the lack of funds for investments in a larger premise this has not been possible as of now.

Pakistan Investment Properties

Property Title	Fatima Manzil	Ruby Beach Pride
Property Details	Building on a plot measuring 568 square yard, being residential flats having constructed area of 5 floors measuring 16,530 square feet situated at Liaquat Colony, Lyari Quarters, Karachi; and	flat No.406-2 on fourth floor in Block No.2, measuring 815 square feet in the building known as Ruby Beach Pride located in Block-1 K.D.A improvement Scheme No.5, Clifton, Karachi.
Ownership	WMO PC	MITI
Market/Fair Value	US \$ 20,000 (PKR.2.2mn)	US \$ 23,600 (PKR.2.6 MN)
Valuer & Date of Valuation	Iqbal A. Nanjee & Co. (Private) Limited As at December 31, 2015	Iqbal A. Nanjee & Co. (Private) Limited As at December 31, 2015
Current Status of the Property	There is an issue at Fatima Manzil with rent collection, PC Rehab, Chairman is handling this.	Ruby pride is currently vacant
Chapter Plan	Trying to dispose but not getting any good offers.	Trying to dispose but not getting any good offers.
Our Suggestion	Suggest to dispose/ revalue early next year to reflect the exact value in the books	Suggest to dispose/ revalue early next year to reflect the exact value in the books

Africa

Africa Chapter had 2 properties in its portfolio, both being Donations from WMO Trustees. Out of which one property was disposed during the year 2017, and one property remains out of the books.

Claudius Property:

Donated by Trustee Sayed Mia. This property was sold in March 2017 for ZAR 3,000,000 (\$ 230,800). The proceeds were invested in Sukuks along with other chapter funds of ZAR 1,000,000.

Erasmia Property, Laudium Site

Donated by Trustee Haroon Karim. This property has received approval in principle for the site to be developed as an institution. And currently, rezoning remains to be done and thereafter transfer to WMO name, which will enable us to book it in the Africa Chapter Balance Sheet.

Investment in Equity Market

African chapter is continuing to make investments in the equity market selectively within the permissible territory utilizing the Trustee Funds. At the beginning of the year there were 12 different share portfolios, which was reduced to one Share, i.e. 'Naspers'. The realized loss on sale of these shares amounted to \$ 31,000. The investments in shares earned \$6,200 as dividends during the year, resulting in a net loss of \$24,800.

The total cost of the investments up to December 2017 was US\$ 220,837

Bank Deposits

A) Trustee Funds

i. Sri Lanka

Trustees' funds of \$ 750,000 from Dubai Bank Account was invested in Amana Bank Sri Lanka, as these funds were not earning any returns for the past few years in Dubai. Amana Bank gives a return of 3.2% per annum on average (this is invested in US\$) and the tenure is 12months with a rollover option.

Far East Chapter trustee funds as at 31st December 2017 amounting to \$ 157,900 (LKR 24,000,000) was invested in the form of Fixed Deposit at Amana Bank. This earns a LKR profit return of 9-10% per annum. The total return for the year 2017 from this fund was \$ 14,210.

B) Education Endowment Funds

i. MH OMAR Education Fund – Far East Chapter

This fund of US\$ 1 million, was invested in LKR Fixed Deposit at Muslim Commercial Bank (MCB), earning a return over 10% per annum. \$330,000 from this education fund was donated to Al Hussain Hameed School in Colombo to partly fund the acquisition of land for school expansion.. The return on this investment in 2017 was \$ 57,800. The return earned from these investments are utilized for education projects in Sri Lanka and the balance is placed in income earning deposits with the bank. Balance fund available at the end of year 2017 is \$ 670,000

ii. Education Endowment Fund - Pakistan Chapter

As of Dec'17 the fund had an accumulated balance of \$ 255,000/- (PKR 28,052,052) and these funds were invested in the forms of TDR. The returns earned through the deposits on average ranges from 5-8% per annum.

Education Endowment Fund - Principal Amount	\$ 220,927
Return / Mark up on Investments	\$ 34,091
Total	\$ 255,019
<i>The funds are placed in</i>	
Long-Term TDR Investment (6-8%)	\$ 121,818
Short-term TDR Investments (5-5.8%)	\$ 126,364
Current A/c	\$ 6,837

The main purpose of this fund to provide non-zakat financial assistance/scholarship to the needy white-collared students in Pakistan. However to date the Chapter has not commenced the scholarship

scheme and the returns are reinvested in short term investments

Mutual Funds - Pakistan Chapter

A sum of PKR 20mn (US\$ 190,476) was invested in Meezan Islamic Fund and NAFA Funds (Mutual Funds). These are Islamic funds, where the rate of return ranges from 8-10%.

The fall in value of the Mutual Fund has resulted in an unrealized loss of \$41,655/ for the year 2017

Investments Made during the Year (Including Dividends)	\$ 192,925
Revaluation Loss (Mark to Market)	\$ (41,655)
Carrying Amount	\$ 151,270
<i>Details of Instruments</i> <i>NBP Fullerton Asset Management Limited (NAFA)</i>	
571,016 units of NAFA Islamic Asset	\$ 79,724
<i>Al-Meezan Investment Management Limited</i>	
121,841 units of Meezan Islamic Fund	\$ 71,545

Investment Sukuks

The African Chapter invested \$320,000 in Sukuks (Islamic Bonds) during the year. This funds were made from the sales proceed of Claudius property (\$ 240,000) along with the General fund (\$80,000). The Profit earned for the 3 months during the year was \$5,610.

Funds Summary - December 2017		
Investment Class	Value (US \$)	% of the Total
Property	3,154,272	55%
Equity	220,837	4%
Bank Deposits (Profit Sharing)	1,901,875	33%
General Funds	68,956	
Trustee Funds (WMO)	907,900	
Edu Endowment Funds (PC&FC)	925,019	
Mutual Funds	151,270	3%
Investment in Sukuks	320,000	6%
TOTAL¹	5,748,254	100%

¹In addition we have Non-Zakat funds around US\$ 950,990 in Cash and Cash equivalents.

Suliman Noor Mahomed (Solly Noor) Chairman, Investment Committee

Legal & Compliance Committee

Report for the Year 2017

Assalamu Alaikum Warahmathullahi Wabarakathuhu

Committee Members:

Mr Nowsad Gani, *Chairman*

Mr Bashir Sattar

It is with pleasure that I present the Legal and Compliance Committee Annual Report for 2017 and convey my sincere appreciation and thanks to my Committee member for his unwavering support.

Constitution

A serious flaw in the Constitution with regard to the representation of Youth in WMO was corrected with an amendment approved at the 15th AGAM held at Ras Al Khaimah, UAE. With this amendment a complete new "Global Youth Wing" structure was introduced to the WMO which has a proper legal structure to empower the Youth in the Community and make them future stakeholders of WMO. My fellow Trustee and Committee Member Bashir Sattar was instrumental in introducing these amendments and played a very key role in drafting the amendments with the assistance of our legal Counsel Mr Ahmed Thompson.

The Amended Constitution and the By Laws were thereafter filed with the UK Charity Commission as required by law. These were approved in July 2018 and have since come into effect.

As reported previously the merger of WMO and WMO CF had been concluded in 2015, however the dissolution of WMO post merger is still pending the transfer of WMO PC license from WMO to WMO CF with the relevant local authorities.

Standing Orders

Amendments to the Standing Orders approved at the 15th AGAM were filed with the Charity Commission through the WMO Legal Counsel and approved by the Charity Commission.

Chapter Updates

- » Africa Chapter – No Legal or Compliance issues
- » Europe Chapter – Part of the Main body and no legal or Compliance issues
- » Far East – No Legal or Compliance Issues
- » India Chapter – Split of India Chapter as passed at the 15th AGAM was effected and thereafter 2 Chapters namely North India (NIC) and South India (SIC) were created. India Chapter local registration was transferred to NIC and new legal entity was registered under the Society Ordinance for South India. Both NIC & SIC Constitution compliance with Main Body is pending legal issues to be resolved.
- » Middle East – Concerns raised by the local authority "International Humanitarian City – IHC" with regard to Investment Activities as a registered Charity. This resulted in the limitation of Banking functions of the Charity. However, after a prolonged discussion the Banking functions were restored in Aug'18 limiting to local activities only.
- » North America and Canada – No legal or Compliance issues
- » Pakistan Chapter - No legal or Compliance issues

Constitution Compliance

While the overall compliance to the Constitution and Standing Orders is satisfactory considering the diversity within the chapters the concerns raised in the last Legal and Compliance Com Report of 2016 still remain, namely familiarity of the Regional Office Bearers and Board Members with the Provisions of the Constitution and Standing Orders. The New RMC Members may have not got themselves updated with the Constitution and there is a lot of room for improvement in this regard.

One area of concern is the implementation of the Policies. These Policies were developed over 4 years ago with the assistance of KPMG South Africa but remain un-implemented in all chapters and this matter needs to be addressed once and for all by all chapters.

My sincere appreciation to my fellow Committee Member Bashir Sattar Bha for all his support and commitment to carry out our task. In conclusion, I wish to place on record the appreciation of my committee to all the Office Bearers and the Regional Management Committee Members for their support and corporation to carry out our duties

Nowsad Gani

Chairman, Legal & Compliance Committee

Marketing & Communications Committee

Report for the Year 2017

Assalamu Alaikum Warahmathullahi Wabarakathuhu

At the outset I would like to express my gratitude to the Editorial Committee and the Editorial Board for their steadfast support over the years, as we aspired to scale greater heights of creativity, design and writing.

The Marketing & Communications Committee was conceptualised during the Executive Committee Meeting held in Dubai on 13th January 2015.

The committee comprises of an Editorial Board and an Editorial Committee.

Editorial Board:

Mr Suliman Noor Mahomed

Mr Nowsad Gani

Mr Gulaam Abdoola

Mr Yunus Suleman

Mr Zubair Chashmawala (Editor in Chief of The Memon Magazine)

Editorial Committee:

Ms Farzana Mahomed (Editor "The Memon" Magazine)

Shazly Makeen (Designer "The Memon" Magazine)

The committee was entrusted with carrying out a number of activities and deliver results for the following aims:

- » Strategize, develop and design "WMO" as a Brand
- » Increase the Global Footprint of the Organisation
- » Create greater awareness of the humanitarian endeavours and projects undertaken by the Organisation.
- » Conceptualize a comprehensive media network
- » Promote WMO on a local and global platform

The following has been achieved for the year 2017

A Projects and Donation Menu on the Website

A Donation Menu was created in the early part of the year on the Website to attract Zakat and Lillah funds online. A comprehensive list of projects encompassing the broad spectrum of humanitarian services rendered by WMO across all Chapters were meticulously listed on the Website for the benefit of the donors.

With a simple click of the button, donors around the world could now contribute to a cause closest to their hearts after comprehensively studying the details of the project online. A human story was also attached to empathise with the cause and create greater awareness of the hardships faced by the less fortunate.

WMO Website (wmoworld.com):

The popular WMO website keeps getting upgraded each year. The websites continual transformation has attracted greater traffic. In 2017 we had 16,310 visitors to the website with 51,019 page views.

WMO Facebook Page (facebook.com/wmoworld):

Since January 2017, the WMO Facebook page fan base has grown from 6658 to 9859, generating a net growth of 3201 Page Likes.

"The Memon":

A monthly e-magazine is published to highlight the prominent, global Memon personalities and update ongoing activities and projects across all Chapters of WMO. The Inaugural issue was launched on April 15, 2016, since then 22 editions were published till 2017. Distinguished Humanitarians and Doyens of Industry such as Mr. Abdul Satar Dada, Mr. Solly Noor, Mr. Haroon Karim, Mr. Iqbal Sacranie, Mr. Yunus Suleman, Mr. Ashraf Sattar, Mr. Nowsad Gani, Mr. Gulaam Abdoola, among others have shared the Cover with the Honourable Abdul Sattar Edhi.

Over the years the popularity of the Magazine has grown by leaps and bounds. The cover has become one of the most coveted spaces, with many distinguished Memon personalities aspiring to grace the Cover. We are very humbled with the response and it's our constant endeavour to make each edition better than the last.

A resolution was made at the end of the year that henceforth causes and projects would be highlighted, rather than personalities on the cover, beginning with the Rohingya crisis as the first cover of 2018.

WMO Video:

This visual medium was extensively used in the year 2016 and much emphasis was given to short videos documenting the pertinent causes and WMO projects throughout 2017. A number of videos were made as teasers for The Memon magazine including a special one for the ladies' edition. A number of live interviews were shot on Facebook during the AGM of prominent members of the organisation.

The membership video was a grand success too with an overwhelming response to membership across chapters.

The important causes of education, housing and humanitarian aid were highlighted extensively through 3 short documentaries in the year 2017. They made their debut at the inaugural South India Chapter launch in Bangalore followed by various local AGMs of the individual chapters and were played extensively at WMO CF AGM in Ras Al Khaimah, UAE.

WMO YouTube (https://www.youtube.com/channel/UCflxjU_mbxH7yPfgls1LBA):

We have assigned a dedicated You Tube page for our library of videos covering humanitarian endeavours and various projects of WMO.

WMO Instagram (<https://www.instagram.com/wmoworld>):

WMO Instagram posts received a total of 68k impressions during 2017 with number of followers swelling to 1066.

WMO Twitter (<https://twitter.com/wmoworld>):

WMO Tweets earned a total of 14.3k impressions during 2017 with a marked increase in followers.

WMO App:

A mobile App was created by Eazi-Apps, courtesy of Mr Zakir Daud and Mr Khalid Jussab that increases connectivity, allows easy access to updates, events, programs and projects conducted by the WMO. In 2017 we had a total of 884 app downloads. Top app users are from India (2410 sessions) and Sri Lanka (1497 sessions) followed by UK (1371 sessions), South Africa (956 sessions), Pakistan (695 sessions), United Arab Emirates (563 sessions) and United States (326 sessions)

Membership and Contributions

Allowing easy transfer of funds for increased membership and contributions by allowing electronic transfers courtesy of Braintree/PayPal on the App as well as the website.

Achievements

We have firmly established our mediums of communication with the WMO Website, Social Media, Mobile App and the E-Magazine. We have almost doubled our following on Facebook as well as readership of the Memon magazine in 2017.

Shazly Makeen as Designer, Farzana Mahomed as Editor and co creators of The Memon magazine have delivered on their promise of better content and production value for the E-Magazine in the year 2017.

2018

The year would mark the publication of the 25th Edition of The Memon Magazine and WMO would have crossed 10,000 followers on Facebook. Important milestones in the journey of the Marketing and Communications Team.

Zubair Chashmawala

Chairman, Marketing & Communications Committee

Membership Development Committee

Report for the Year 2017

Assalamu Alaikum Warahmathullahi Wabarakathuhu

It is with great pleasure I present the Membership Development Committee Annual Report for the year 2017.

Mr Ashraf Satar - Chairman
Mr Feizul Ayob
Mr Gaffar Variend
Mr Imran Panaawala
Dr Haroon Admani
Mr Ahmed Shaikhani
Mr Ehsan Gadawala
Mr Abdul Azeez
Mr Husain Lawai

Chapter wise Membership Growth:

Chapter	As of Dec 2016	As of Dec 2017	New Members	Chapter Growth %	As at Aug 2018
Africa	196	170	-26	-13%	170
America & Canada	29	39	10	34%	45
Europe	53	62	9	17%	108
Far East	109	127	18	17%	131
Middle East	206	218	12	6%	320
North India	26	45	19	73%	139
Pakistan	384	476	92	24%	512
South India	-	75	75	-	93
	1003	1212	209	21%	1518

Alhamdulillah there is a substantial improvement in the Membership Numbers overall (Approx. 21%), 1,212 Members. SIC chapter inclusion is the main contributor to this development. But this could be double in numbers given the Memon community enrichment in the regions.

A major impact in the numbers is, a considerable number of long standing members in arrears were removed from the Membership register. Africa recording a negative growth due to this. Otherwise the actual growth would have been 235 amounting to a 23% increase.

Membership Summary by Category 31st December 2017:

Chapter	Trustee	Patron	Life	Annual	Apex	GYW & Friends of WMO
Africa	11	10	Life	3	0	3
America & Canada	1	1	17	11	1	8
Europe	5	3	54	0	0	0
Far East	4	3	42	64	1	13
Middle East	16	11	178	13	0	0
North India	1	8	25	10	1	0
Pakistan	12	23	159	200	5	77
South India	1	0	53	21	0	0
	51	59	671	322	8	101

The majority of the growth have been in the Annual and Life Members category, which have increased by around 180 with new members from North India and South India. Also there is an increase in Global Youth Wing members after GYW being launched in October 2017.

During the year, 17 Trustees and Patrons were removed from the Register due to long outstanding of their subscriptions. Also the irregularities in the Patron member category also been sorted during the year 2017.

Strategy – 2018 and Beyond

The below Strategies for the Membership development need to be implemented for 2018 and beyond. The new management committees appointed at the Regions and at the Center, need to make Membership Development a Priority and implement these Strategies to double the Members by end of 2018.

- Convert the "Friends of WMO" into Annual or Life Members:** This needs to be done by personal engagement of the Office Bearers or Membership Development Committees at the Chapters.
- Accepting the Online Applicants as members:** As shown in the below schedules there is a surge in Online Applications after the AGAM. These are low hanging fruits which are ripe for plucking if a little attention and efforts is made in this area

Summary of Online Applications as of December 2017:

Chapter	NM from Online application	Patron	Life	Annual	APEX	Friends of WMO	Youth	NM from Online application
Africa	36	0	1	8	0	14	13	0
America & Canada	19	0	1	2	0	14	2	2
Europe	34	0	2	4	0	9	19	2
Far East	21	0	0	2	0	15	4	0
Middle East	222	0	17	6	1	55	143	55
North India	176	0	4	7	0	108	57	0
Pakistan	459	0	4	8	0	166	281	60
South India	46	0	1	0	1	10	34	65
	1013	0	30	37	2	391	553	184

- Increase in Youth participation:** The Number of Youth within WMO is very few, and this is both a big concern and also another big opportunity. Global Youth Wing under Bashir Sattar Bha is planning out comprehensive program for the engagement of Memon Youth at Chapter and Global Level and the RMC's need to support and encourage the GYW Projects to increase the youth participation in WMO.
- Capitalizing the B2B Conference:** Make maximum use of the interest in WMO post "Memon B2B Conference" to attract high profile Young Memon's to join WMO
- New Blood from New Chapters:** North America, North India and South India, the three (3) new Chapters starting from a low base have the potential to get new blood which has hereto not been exposed to WMO. RMC's in these 3 Chapters

need to engage with the community and take the message of WMO in to these regions to build a large membership

- With the change in the Zakat Policy from 2017:** Use this as a tool to attract new Donors to WMO and thereafter convert these donors to Members.
- Conduct Road Shows Globally:** Spread the net wider globally, this especially needs to be done by Africa (Malawi, Kenya, Zimbabwe etc.), Europe (Portugal & Scotland) and Far East (Bangladesh, Myanmar, and Malaysia). There have been commitments in the past by the respective RMCs to travel to these regions and conduct road shows, but so far action has been insufficient.

We propose the VPs to spear head the Membership development campaign and Chairman of membership development committee will also take part in the road shows if requested by the Chapters. This way we could cover most part of the world where Memon communities are living and tap new members to WMO. We believe, that we should portray what WMO stands for and works for and this message needs to be conveyed globally, by presenting our past projects and achievements and future projects and the WMO visions must be spoken of.

The future regional coverage would be;

Africa	✓	South-Africa
		Mauritius
	✓	Malawi
		Mozambique
		Zimbabwe
America & Canada	✓	New-York
	✓	Chicago
		Los Angeles
		Toronto
		Huston
Europe	✓	Portugal
		Germany
		Birmingham
		Dundee, Scotland
Far East		Singapore
	✓	Sri-Lanka
		Bangladesh
		Myanmar
North India	✓	Mumbai
	✓	Surat
		Aurangabad
		Ahmedabad
South India	✓	Chennai
	✓	Bangalore
	✓	Madurai
		Hyderabad

Membership System

Most of the Chapters update the membership database on a monthly basis. The online membership applications are also being verified by the Chapter Office Bearers and the inclusion to the membership is being done on a regular basis. However, certain Chapter applications are not being considered or verified to accept and include the applicants to the membership.

There are few amendments done to the online database system, but we are yet to achieve the standard of a bespoke system. Few suggestions for further modification required for the database will be considered during the following years, with the intention to include the fields collected during the online application process.

In conclusion I wish to thank the MC Office Bearers headed by Solly Bha, the Management Committee, RMC and my committee for all the support and corporation.

Ashraf Satar

Chairman, Membership Development Committee

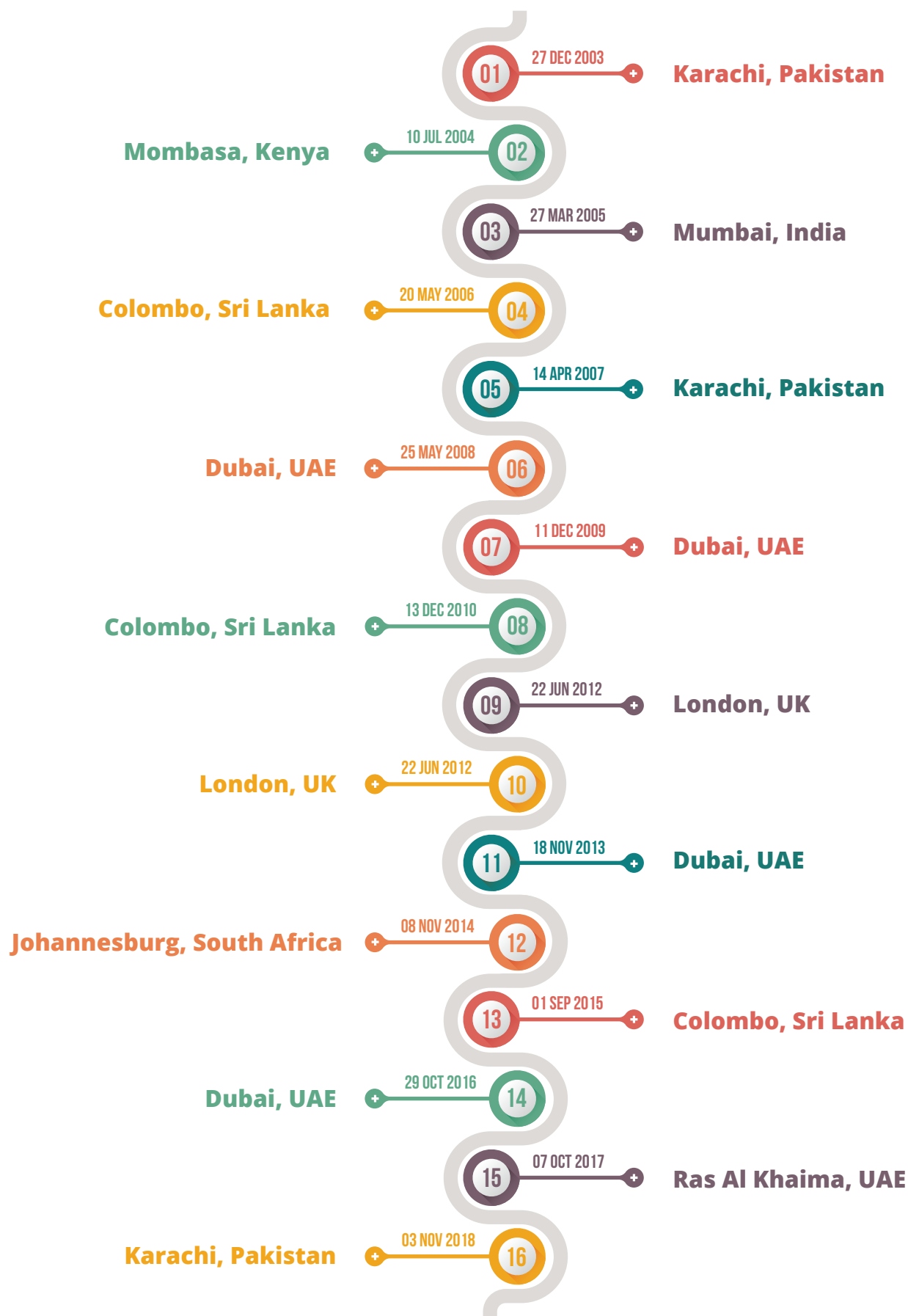
Office Bearers since Inception

Designation	Period		2002-2003	2004-2006	2006-2008	2008-2010	2010-2011	2012-2014	2014-2017	2017-2020
Chairman						Mr Solly Noor	Mr Solly Noor	Mr Solly Noor	Mr Haroon Karim	Mr Haroon Karim
Vice Chairman						Mr Haroon Karim	Mr Haroon Karim	Mr Haroon Karim	Mr Ashraf Satar	Mr Ashraf Satar
Secretary						Mr Bashir Sattar	Mr Feizul Ayob	Mr Feizul Ayob	Mr Gulaam H Abdoola	Mr Gulaam H Abdoola
Assistant Secretary								Mr Mahmood Shaikhani	Mr Bashir Sattar	Mr Farook Kassim
Treasurer							Mr M.H. Omar	Mr Syed Mia		
President			Haji A Razzak Yaqoob Gandhi	Haji A Razzak Yaqoob Gandhi	Haji A Razzak Yaqoob Gandhi	Haji A Razzak Yaqoob Gandhi	Mr Abdul Sattar Dada	Mr A Sattar Dada	Mr Suliman Noor Mahomed (Solly Noor)	Mr Suliman Noor Mahomed (Solly Noor)
Senior Deputy President						Mr Abdul Sattar Dada	Sir Iqbal Sacranie	Sir Iqbal Sacranie		
Deputy President			Sir Iqbal Sacranie	Sir Iqbal Sacranie	Sir Iqbal Sacranie	Sir Iqbal Sacranie	Mr Shoalb Amin Kothawala	Mr Ashraf Sattar	Mr Nowasad Gani	Mr Nowasad Gani
Secretary General			Mr Abba Ali Yousuf	Mr Abba Ali Yousuf	Mr Abba Ali Yousuf	Mr Pir Muhammed Kaliya	Mr Pir Muhammed Kaliya	Mr Pir Muhammed Kaliya	Mr Shoalb Ismail Mangroria	Mr Shoalb Ismail Mangroria
Deputy Secretary General			Mr Abdul Gaffar Fancy		Mr Mohammed Yasin Saya		Mr Bashir Sattar	Mr Bashir Sattar	Mr Mahmood Shaikhani	Mr Mahmood Shaikhani
Treasurer			Mr Abdul Wahid Aboo	Mr Abdul Wahid Aboo	Mr Muhammed Yusuf Adil	Mr Muhammed Yusuf Adil	Mr Muhammed Yusuf Adil	Mr Muhammed Yusuf Adil	Mr Yunus Suleman	Mr Yunus Suleman
Deputy Treasurer			Mr Abdul Wahid Nagda		Mr Abdul Wahid Aboo		Mr Shahid M Sangani (Resigned)		Mr Ismail Abdul Karim	Mr Ismail Abdul Karim
Chairman - Global Youth Wing										Mr Bashir Sattar

BOT

MC Office Bearers

AGAM Dates & Venues



CORPORATE INFORMATION

Name of Organisation

World Memon Organisation Charitable Foundation

Legal Form

A Private Company Limited by Guarantee duly incorporated and existing in accordance with the laws of England and Wales

Registered Company Number

04984474 (England and Wales)

Registered Charity Number

1101413

Registered Office

3 Weir Road
London
England SW12 0LT

Accounting Year End

31st December

Principle Activity of the Charity

Assisting and promoting 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.

Trustees

Mr Nowsad Abdul Gani
Mr Bashir Sattar
Mr Haroon Karim

Bankers

Habib Bank Zurich PLC

Auditors for WMO Europe Chapter

KWSR & Co.
Chartered Accountants & Registered Auditors
136 Merton High Street, London SW19 1BA

Regional Chapters

Africa Chapter	Middle East Chapter
America & Canada Chapter	North India Chapter
Europe Chapter	Pakistan Chapter
Far East Chapter	South India Chapter

Contact

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