



SERVING MANKIND

ANNUAL REPORT 2015



WORLD MEMON ORGANISATION

The Mission of the World Memon Organisation Charitable Foundation ("the WMO") is to act as the central Memon Organisation representing the Memon community throughout the world and to promote the advancement, upliftment, unity, welfare and well-being of all Memons in particular and all Muslims in general in the world in all aspects of life and at all times in accordance with and under the guidance of Islamic principles.

**IN 2015,
THROUGH
YOUR
GENEROSITY,
ALL OF THIS
WAS MADE
POSSIBLE.**

YOU CREATED A BRIGHTER FUTURE

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

YOU MADE DREAMS COME TRUE

A Hundred underprivileged families in India got a roof over their head in the Ahmedabad housing project, Gujarat.

YOU GAVE HOPE

You delivered meals, shoes, warm clothing, medicines to a sea of humanity migrating from Syria into Europe.

YOU MADE A DIFFERENCE

You stood up against Xenophobia in South Africa, delivered aid to flood victims in Malawi. Provided funds and water to children reeling under the heat and drought in Africa.

YOU CHANGED LIVES

You Empowered Women across the Globe.

YOU SHOWED YOU CARED

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

THANK YOU!



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ANNUAL REPORT
2015

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WORLD MEMON ORGANISATION

LIST OF OFFICE BEARERS: 2014-2016

BOARD OF TRUSTEES	
Chairman	Mr. Haroon Karim
Deputy Chairman	Mr. Ashraf Satar
Secretary	Mr. Gulaam H Abdoola
Deputy Secretary	Mr. Bashir Sattar

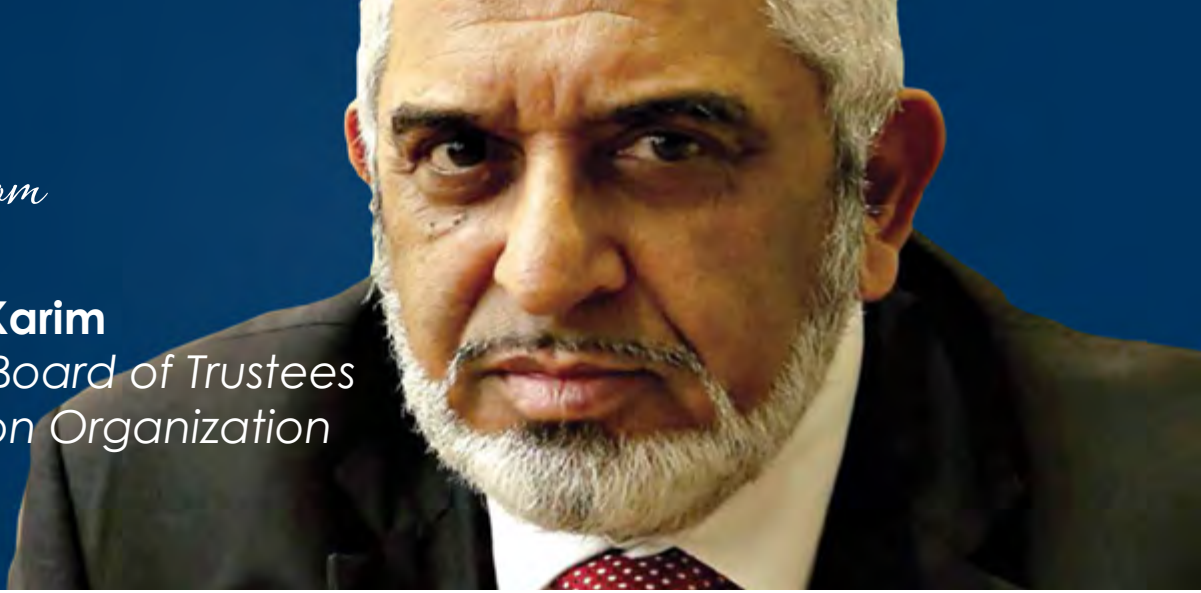
EXECUTIVE COMMITTEE (EXCOM)	
President	Mr. Suliman Noor Mahomed (Solly Noor)
Deputy President	Mr. Nowsad Gani
Secretary General	Mr. Shoaib Ismail Mangroria
Dep. Secretary General	Mr. Mahmood Shaikhani
Treasurer	Mr. Yunus Suleman
Deputy Treasurer	Mr. Ismail Abdul Karim

REGIONAL OFFICE BEARERS			
CHAPTER	VICE PRESIDENT	ASSISTANT SECRETARY	ASSISTANT TREASURER
AFRICA	Mr. Haroon H Joosub	Dr. Haroon Gutta	Mr. Ashraf Dada
EUROPE	Mr. Sikander Sattar	Mr. Imran Panaawala	Mr. Waseem Adil
FAR EAST	Mr. Abdul Cader Saleem	Mr. Aslam Satar	Mr. A Asmath Bhoja
MIDDLE EAST	Mr. M Iqbal Dawood	Mr. Ahmed Shaikani	Mr. Yunoos Tabani
NORTH AMERICA	Mr. A Ghaffar Variend	Mr. M Bashir Akuly	-
PAKISTAN	Mr. H M Shahzad	Mr. Younus Jiwani	Mr. Iqbal Gaba

SPECIALIST COMMITTEES		MEMBERS	
AUDIT, FINANCE & ZAKAT	Mr. Gulaam Husain Abdoola	Mr. Haroon Karim	Mr. Yunus Suleman
	Mr. Farook Kassim		
INVESTMENT	Mr. Suliman Noor Mahomed	Mr. Haroon Karim	Mr. Mahmood Shaikhani
	Mr. Ashraf Satar	Mr. Farook Kassim	
LEGAL & COMPLIANCE	Mr. Nowsad Gani	Mr. Bashir Sattar	
MARKETING & COMMUNICATION	Mr. Suliman Noor Mahomed	Mr. Zubair Chashmawala	Mr. Yousuf Kamdar
	Mr. Nowsad Gani	Ms. Farzana Noor Mahomed	Ms. Dania Hanif
	Mr. Yunus Suleman	Mr. Shazly Makeen	Mr. Salmaan Hussain
	Mr. Gulaam Abdoola		
MEMBERSHIP DEVELOPMENT	Mr. Ashraf Satar	Mr. Haroon H Joosub	Mr. Sikander Sattar
	Mr. Abdul Cader Saleem	Mr. M Iqbal Dawood	Mr. H M Shahzad
	Mr. A Ghaffar Variend	Mr. Junaid Moti	Mr. Haroon Sacranie
INTERNATIONAL LADIES WING	Chairperson – Ms. Fazila A K Ismail		
	CHAPTER REPRESENTATIVES		
	AFRICA	Ms. Shireen Arbee	
	EUROPE	Ms. Shamim Osman	
	FAR EAST	Ms. Shazia Sangani	
	INDIA	Ms. Shabana Darvesh	Ms. Razia Chasmawala
	MIDDLE EAST	Ms. Shabana Razzak Mussani	Ms. Maimoona Darvesh
	PAKISTAN	Ms. Aisha Anwer	Ms. Hawa Abdulla
INTERNATIONAL YOUTH WING	Youth Mentor – Mr. Yunus Suleman		
	International Coordinator – Ms. Dania Hanif		
	5 PROJECT LEADS		
	Women Empowerment	Ms. Sana Shakoor	
	Education Sector	Ms. Dania Hanif	
	Sports	Mr. Salmaan Hussain	
	Business to Business (B2B)	Mr. Osman Razzak	
	Memoni Language & Culture	Ms. Raeesa Gutta	

Message from

Mr. Haroon Karim
Chairman - Board of Trustees
World Memon Organization



Assalamu Alaikum Warahmathullahi Wabarakathuhu

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

It is an honour and privilege to address my fellow members of the World Memon Organisation and the global Memon Community. On behalf of the Board of Trustees and the Middle East Chapter, I warmly welcome all of you to our 14th Annual General Assembly Meeting, to be held once again in the bustling metropolis of Dubai.

2015 has been an outstanding year for WMO. The Office Bearers, ably led by our President Solly Noor Bha, have worked extremely hard to raise the bar in all areas, transforming WMO into a truly world class organization. There have been many highs, accompanied by a few lows but overall, I am pleased as Chairman of the Board of Trustees, with the progress that our organisation has made in the concluding year.

There have been notable gains on the financial side as well. A landmark US\$ One million Lillah donation was made by a single donor for the first time in our short history. WMO Trustee, M.H. Omar made this magnanimous contribution at the 13th AGAM in Colombo towards Educational Projects which will benefit the Memon Community of the Far East Chapter. This gesture, not only demonstrated the confidence, WMO has earned amongst our community members but will also help in our mission of eradicating poverty worldwide with the most potent weapon in our armoury - education.

The Compliance of the organization with our constitution and the laws of the lands we operate in has improved considerably and this has contributed towards greater transparency which is very critical for an organisation of our stature.

Zakat collection has been a challenge in the past few years and 2015 was no exception. However, there is huge potential in the community to do much more for Humanity. The challenge though is to channel private and individual contributions through WMO and make these contributions count.

I am happy to note that our commitment to improvise the management and operational systems of the chapters has been met with an enthusiastic response. There is still much room for improvement wherein Regional Office Bearers need to double their efforts in achieving our goals; be it Zakat Collections, Ladies and Youth Wing activities, Membership Drives or other projects that uplift our community and humanity. Without their steadfast support and dedication, we cannot achieve our core ideology of "Serving Mankind" and I request each and every Regional Committee Member to rally around us to take WMO to greater heights.

My gratitude goes out to all the Office Bearers, Management Committee Members, Sub Committee Members, Youth and Ladies Committee Members and staff at all Chapters for their valuable time and commitment to WMO and I look forward to your continued support in the future.

Lastly I wish to place on record my appreciation towards the Middle East Chapter for stepping up to the plate and hosting this AGAM and I once again thank all the delegates for their benign presence in Dubai.

Jazakallahu Khair

Haroon Karim

Chairman - Board of Trustees, WMO





Message from

Mr. Suliman Noor Mahomed (Solly Noor)
The President
World Memon Organization

Assalamu Alaikum Warahmathullahi Wabarakathuhu

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

It gives me great pleasure to welcome all of you to the 14th Annual General Assembly Meeting of the World Memon Organization being held once again in Dubai.

The Annual Report for the Year 2015 gives a detailed account of our achievements and progress in the concluding year. What we have accomplished is commendable.

For the first time, Consolidated Audited Accounts have been prepared of the WMO together with the Complied Accounts. In terms of Legal and Compliance we have made considerable progress with much improved compliance to our constitution and the laws of the lands we operate in. Our transparency is at a level like never before and the Audited Accounts and the Sub Committee Reports are a testament to the strides we have made in this area. The Power Devolution through the Sub – Committees has resulted in tremendous improvement in performance at the central level. Our Marketing and Communication team has done a superb job in raising the profile of WMO among our global community and “THE MEMON” has become a standard bearer of WMO.

In the last 14 years WMO has done a lot for the community and has indeed Served Mankind as our vision reflects. We have supported thousands with Education and Housing, looked after our Widows, Orphans and Destitute, given hope to our people with Micro Finance and served humanity during Natural Calamities and Human Conflict. However in reflection, what we have achieved is not to our potential as a community, our forefathers without the resources and technology we have at our disposal today did much more. We need the performance at the chapter to improve considerably; we have to raise our standards in all aspects, from Leadership,

Planning, Execution, Performance Management to Success Planning and Mentoring to get to our true potential to Serve Mankind. Our community is blessed with outstanding leaders in business and professional services, but our value proposition as WMO has not been able to attract these leaders to our organization. We have less than a thousand Members from a global population of over 2.0 Million Memons. Why?

2017 will be another election year and I urge all our current and future Members to give some thought and prepare ourselves to elect the kind of Leaders and Office Bearers we need to take WMO to the next level of Global Prominence.

Lastly I wish to place on record my appreciation of my fellow Office Bearers for the wonderful team work in these past two years, Members of the Executive Committee (ExCom) and Management Committee (MC) for their support and encouragement, the Marketing and Communication Committee for the magnificent job and our COO and CFO for all the hard work to get us where we are today.

Salaams

Suliman Noor Mahomad (Solly Noor)
WMO - PRESIDENT

WORLD MEMON ORGANISATION

CHARITABLE FOUNDATION

Notice and Agenda of the 14th Annual General Assembly Meeting of the World Memon Organisation Charitable Foundation

To: All Members

Notice is hereby given to all Members of the World Memon Organization Charitable Foundation (WMO) that the 14th Annual General Assembly Meeting of the Organization will be held on **Saturday, 29th October 2016** at 3.00 pm at Jumeirah Creekside Hotel In Dubai, UAE to consider the following Agenda:

AGENDA

1. Recitation of a few Verses from the Holy Quran.
2. Welcome Address by Mr. Suliman Noor Mahomed (Solly Noor), President of the WMO CF.
3. To receive and approve the Minutes of the 13th Annual General Assembly Meeting held on 1st September 2015 at Taj Samudra Hotel, Colombo, Sri Lanka.
4. To receive and approve the Report of the WMO, to be presented by Mr. Shoaib Ismail Mangroria, Secretary General of the WMO.
5. To receive & approve the Audited Accounts of WMO for year ended 31st December 2015 – to be presented by Mr Yunus Suleman, Treasurer WMO.
6. Discuss and Approve the Annual Budget and Plan of Action for 2017.
7. To appoint Auditor(s), in accordance with Clause 36 of the WMO Constitution, to hold the office till the conclusion of the next Annual General Assembly Meeting and to fix their remuneration.
8. Any other matter with the permission of the Chair.
9. Dua and conclusion of the meeting.



Shoaib Ismail Mangroria
Secretary General, WMO
Karachi, 30th May 2016

MINUTES OF THE 13TH ANNUAL GENERAL ASSEMBLY MEETING

OF THE WORLD MEMON ORGANIZATION HELD ON 1ST SEPTEMBER 2015
AT HOTEL TAJ SAMUDRA, COLOMBO, SRI LANKA

ITEM 01: CALLING TO ORDER AND RECITATION OF FEW VERSES FROM THE HOLLY QURAN

Mr. Suleman Noor Mahomed, WMO called the meeting to order at 9.45AM and this was followed by the recitation of few verses from the Holy Quran by Mr Pir Mohamed Kaliya.

ITEM 02: WELCOME ADDRESS BY PRESIDENT WMO

President WMO Mr Suleman Noor Mahomed welcomed all members and delegates and thanked everybody for their participation and thanked the host chapter for the hospitality and the excellent arrangements. On a question by Mr Pir Mohamed Kaliya for the reason on the change of time of the AGAM from the notice given, stated the reason for the change was most of the Office Bearer have a flight to catch in the late evening and requested the approval of the house to continue the meeting which was unanimously approved.

Founding of the WMO was to help the needy and destitute in the community and after 13 years the WMO has grown to be much more with International networking, active Ladies and Youth wings etc. There is a so much positive things happening in WMO and as time goes the organization is getting better and better. However we still need to get clinically good. Insha Allah all pending compliance and legal issues will be cleaned out in the next 2-3 months.

The Sub Committees which were formed in Jan'15 are performing well and carrying out their duties well. The Chapters must now up their performance, unless the ground level performance is up to par the WMO cannot grow. The WMO Policies and Procedures have been drafted by KPMG and these have been approved by MC and now have to be implemented across all chapters.

The Muslim Ummah is facing the its toughest challenge ever worldwide but this is a blessing in disguise for us to be more transparent and more corporate.

ITEM 3: TO CONFIRMATION OF THE MINUTES OF THE 12th AGAM of WMO and WMO CF HELD ON 8th NOVEMBER 2014 IN SOUTH AFRICA

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

by the house after been proposed and seconded as below subject to the following amendments:

- Attending list to include, Mr Nowsad Gani, Haroon Joosub, Fazila Ismail, Haroon Sacranie, Farook Kassim, M. Rafeek Norrani.
- International Ladies Wing presentation done at the AGM is not mentioned.

WMO – Proposed by Mr Pir Mohamed Kaliya and Seconded by Mr M. Rafeek Noorani.

WMO CF – Proposed by Mahmood Shaikhani and Sec by Nowsad Gani.

Under matters arising, Mr Nowsad Gani informed the house the Charity Commission approval has been received subject to a small change in the constitution and the formal process of approval should be completed with the Charity Commission within 3-4 weeks. Mr Pir Mohamed Kaliya informed once the merger is completed and WMO dissolved, the Pakistan Chapter will have to get re-registered as WMO CF.

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

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

ITEM 5: Treasurer Mr Yunus Suleman presenting the Accounts stated the accounts presented are the Complied Accounts of WMO and this is the first time this has been done. The reason for presenting Complied Accounts in place of Consolidated Accounts is because Africa and Far East are separate legal entities and hence can't be consolidated with the WMO accounts. The total net assets of the WMO stands at US\$ 6.5million consisting of Assets of US\$ 4.5Million and current assets of US\$ 2.0Million.

Further during the year, Bank accounts of all chapters have been regularised, Land Register has been finalized and more controls on expenditure has been implemented.

Mr Ahmed pointed out in Page 24; the Charitable Actives have been classified as "Expenditure" whereas these should be classified as "Out flows"

There after the WMO Accounts were approved after being proposed by Mr Pir Mohamed Kaliya and Seconded by Mr Yunus Jiwani and WMO CF Accounts were proposed by Mr Nowsad Gani and seconded by Mr Mahmood Shaikhani.

ITEM 6: TO DISCUSS AND APPROVE THE ANNUAL BUDGETS AND PLAN OF ACTION FOR 2016

Mr Yunus Suleman informed the house separate meetings were held in the past few days with the Regional Assit Treasurers and Vice Presidents of the Chapters and a deadline of Oct'15 has been agreed with all Chapters to submit their Budgets for 2016 which will be reviewed and approved by the Audit, Finance and Zakath Committee.

Also during the VP's meeting the Zakath and Membership Targets for 2016 have been agreed as below:

ZAKATH BUDGETS		(US\$)
Africa	:	680,000
Europe	:	420,000
Far East	:	300,000
India	:	1,200,000
Middle East	:	600,000
Pakistan	:	1,200,000

MEMBERSHIP TARGET		
Africa	:	300
Europe	:	120
Far East	:	100
India	:	100
Middle East	:	400
Pakistan	:	800
North America	:	30

** The membership targets is excluding Annual Members and Friends of WMO category.*

Mr Usman Cader of Pakistan questioned what is the current Membership of Pakistan. Mr Shahzad in reply stated it is approximately 500, and Mr Cader challenged the number saying it is much less. Further he suggested Patrons who are overdue in their Membership be given 3 years to pay the balance in equal instalments

Mr Altaf Iqbal of Far East Chapter requested what is the total WMO World Wide Membership and COO responding stated it is just over 1,200.

ITEM 7: APPOINTMENT OF THE AUDITORS FOR PERIOD ENDING 31ST DEC 2015

The house unanimously authorised Mr Nowsad Gani to appoint a new Auditor for WMO in place of the current Auditors and fix their remunerations.

ITEM 8: APPROVE THE RESOLUTION FOR THE FORMATION OF THE WMO CANADA CHAPTER

President informed the house, the ExCom has decided to defer this resolution until the next AGAM as some concerns raised by the Local Canada Jamath has to be addressed and hence this resolution to be taken up at the next AGAM.

ITEM 9: ANY OTHER BUSINESS

Mr Nowsad Gani thanked Mr A.C. Saleem and Far East Chapter for hosting the MPL 2 and AGAM and for excellent all around arrangements during the past 10 days.

Mr Ashrof Sattar on behalf of WMO presented a special token of appreciation to Mrs Gulshan Sattar Vice Chairman Ladies Wing Far East Chapter for their hospitality.

Mr Farook Moosa of Africa Chapter complemented Mr Yunus Suleman for his eye of figures.

Mr Altaf Iqbal requested further clarification on the allocation of US\$ 10,000/ per chapter for hiring Admin Executive. Mr Gulaam Abdoolaa responding stating this is to hire a full time/part time Admin Executive to support the local chapter officials to carry out their work in an efficient manner since all officials are volunteers and most often pressed for time. He also requested to all chapters to follow a uniform procedures with special emphasis on Communication to ensure there is a clear path of Communication. Mr Yunus Suleman responding stated, the WMO Policies and Procedures have been prepared by KPMG and approved by the Management Com. These will now be implemented in all chapters and thereafter the Deputy President WMO will be having quarterly One on One Calls with the Chapter VP's to monitor and track performance.

Mr Razak Osman of India pointed out Annual Accounts are Received and Adopted and Not Received and passed by the General Assembly.

Mrs Raziya Chasmawala questioned if the Membership of Welfare Memon Organization is accepted as WMO membership. Mr Haroon Karim responding stated NO. However it has been agreed with Mr Majid Ranani, President of Welfare Memon Organization, any Welfare Memon Members wishing to resign can do so and his/her fee will be reimbursed. Thereafter they can apply for new Membership of WMO India Chapter.

Dr Haroon Admani stated there are many Memon's in America and why is WMO not active there. Responding President stated WMO North America has been registered and he has personally had 3 meetings in New York in the past 1 year but there is quite a bit of lethargy and he will continue push to get NA activated soon. Mr Omar Karim from US who is present in SL for the AGAM has agreed to give his fullest support and Insha Allah NA Chapter will become active in the near future.

Mr Usman Cader stated when a Patron whose membership fee is in default for number of years, if the person opts to become a Life Members, such person should not be eligible to hold office or vote at a meeting unless he/she is member for 365days. Further he stated the Income/Expenditure of MITI has not been submitted or approved by the RMC. Further the PC has not held an AGM for a number of years. Mr Pir Mohamed Kaliya stated the Constitution allows a member to down grade his/her membership category and the Audited Accounts including the MITI Accounts have been approved at the RMC and agreed to circulate the minutes of the RMC to the Office Bearers. There is no constitutional requirement to hold a separate AGM of the Pakistan Chapter however Mr Nowsad Gani stated all Chapters should hold an AGM as a protocol to approve the Chapter Report and Audited Accounts before submitting to the Centre as a Common Practice. Mr Cader responding stated the Audited Accounts were not submitted in writing and also AGM used to be held previously but not been done for the past 3-4 years. Dr Haroon Admani stated Far East Chapter is meeting regularly and all accounts are circulated, why is PC not able to do so. If there is any concerns about Finance, then further funding from WMO should be stopped until all concerns are clarified. Thereafter Mr H.M. Shahzad under took to call for a AGM of the PC within 2 months and will in future hold Chapter AGM before the WMO AGAM.

At this moment Trustee Mr M.H. Omar arrived for the AGAM and was warmly received with a round of Applause for his Magnanimous Donation of US\$ 1.0Million for WMO Far East Chapter Education Projects and escorted to the head table by Mr Ashrof Satar.

Stepping in President, Mr Suleman Noor stated, few of the Office Bearers visited Karachi in April of this year and the hospitality and friendship extended has excellent. However during the visit some anomalies were picked and there is a constant follow up with the RMC officials to resolve this and IA all these issues will be sorted out in the next 2-3 months.

Mrs Shabana Razzak stated One of the reasons the Number of Memon's in MITI is less is due to some families not permitting the Girls to attend MITI due to the distance and locality, however MITI is doing an excellent Job and it is not just for Memon's.

Mr Iqbal Dawood stated a New Patron member is expected to enrol from Middle East in addition to Mr Haji Kit Kat who become a Patron recently. Mr Suliman Noor Mohamed Stated Mr Ashrof Sabdia from Africa has become a Patron recently and at this point Mr A.K. Ismail stated Mrs Fazila A.K. Ismail, Chairperson of WMO International Ladies Wing will become a Patron member shortly.

At this point Mr M.H. Omar handed over the bank draft for US\$ 1.0Million to Far East Chapter Mr A.C. Saleem and requested Mr Abdul Satar Dada and Mr Suliman Noor Mahomed to do the same for Africa Chapter. Thereafter making a short address to the house requested to make constructive criticism and not criticize for the sake of it and always keep pushing for improvement.

ITEM 10: DUA

The meeting was concluded at 11.05AM with dua recited by Mr Muhammed Rafeek Noorani.

WORLD MEMON ORGANISATION
CHARITABLE FOUNDATION

ANNUAL GENERAL ASSEMBLY MEETING
01ST SEPTEMBER 2015
COLOMBO, SRI LANKA.

Matters Arising from the Minutes

MATTERS ARISING FROM THE MINUTES	BY WHOM	BY WHEN	REMARKS
Charity Commission approval has been received subject to a small change in the constitution and the formal process of approval should be completed with the Charity Commission	Mr Nowsad Gani	3-4 weeks	Approval Rcvd
Charitable Activities have been classified as "Expenditure" whereas these should be classified as "Out flows"			Done
Appoint a new Auditor for WMO in place of the current Auditors and fix their remunerations	Mr Nowsad Gani		Done
Chapters to submit their Budgets for 2016	RAT & RVP	October 2015	Rcvd much later
Chapter wise Zakat targets for 2016 Africa : 680,000 Europe : 420,000 Far East : 300,000 India : 1,200,000 Middle East : 600,000 Pakistan : 1,200,000	RVP & RAT	On going	2016 Targets still not achieved and some chapters have to still complete the 2015 targets.
Chapter wise Membership targets for 2016 Africa : 300 Europe : 120 Far East : 100 India : 100 Middle East : 400 Pakistan : 800 North America : 30		On going	Negative Growth, total membership No has in fact reduced since the Last AGAM due to removal of non paying Members from the List
Approve The Resolution for the Formation Of The WMO Canada Chapter		Next AGAM	On Hold
NA Chapter to become active			Some activity, but more to be done
PC AGM for 2015 to be held	Mr H.M.Shahzad	within 2 months	Done
New Patrons 1 from Middle East Mrs. Fazila A.K. Ismail (AC)			Ok

LIST OF ATTENDEES

13th AGAM held on 1st September 2015 at Hotel Taj Samudra, Colombo, Sri Lanka

	NAME	CHAPTER
1	Tasneem Mohamed	Africa
2	Akbar Ally Hassim	Africa
3	A S Dada	Africa
4	Yunus Suleman	Africa
5	A K Ismail	Africa
6	Gulaam Abdoola	Africa
7	Haroon Sacranie	Africa
8	Suliman Noor Mahomed	Africa
9	Zahara Noor	Africa
10	Ashraf Sabdia	Africa
11	Haroon Gutta	Africa
12	Haroon Joosub	Africa
13	Ismail Dada	Africa
14	Fazila A K Ismail	Africa
15	Yusuf Kamdar	Africa
16	Adv. M S Moosa	Africa
17	Arshad Moosa	Africa
18	Shaeeda Joosub	Africa
19	Moosa Carim	Africa
20	Haroon Ali Muhammed	Europe
21	Sikander Sattar	Europe
22	Haroon Karim	Europe
23	A Rashid Garved	Europe
24	Nowsad Gani	Europe
25	Nazir Okai	Europe
26	Ameen Bhaila	Far East
27	Eliyas Karim	Far East
28	Anik Altaf	Far East
29	Gulshan Ashraf	Far East
30	Nasar Latif	Far East
31	M H Omar	Far East
32	M I Hanif	Far East
33	Taslim	Far East
34	Sheeila	Far East
35	Hameed H A Karim	Far East
36	Majeed Kareem	Far East
37	Altaf Iqbal	Far East
38	M R Habib	Far East
39	A Gaffar Osman	Far East
40	Aslam Sattar	Far East

	NAME	CHAPTER
41	A Karim Yoosuf (Lakhany)	Far East
42	Mahmood Shaikhani	Far East
43	A L Anver	Far East
44	Asmath Iqbal	Far East
45	Aqeela Yusuf	Far East
46	Fazila Ahmed	Far East
47	Jameel Azeem	Far East
48	Yasmeen Yaseen	Far East
49	Sameena Anjum	Far East
50	N Karim	Far East
51	Bilkis Hussain Bhaila	Far East
52	Anjum Asmath	Far East
53	Ashraf Sattar	Far East
54	Ameen	Far East
55	Firoza	Far East
56	A Razzak Osman	Far East
57	M I Satar	Far East
58	M Shiraz Yoonus	Far East
59	N Yaseen	Far East
60	A A M Haroon	Far East
61	Riyaz Sangani	Far East
62	Shafi Mulani	India
63	Arafat Mulani	India
64	Raziya Chasmawala	India
65	Zohes Moosa	India
66	Azeez Mohd	India
67	Zikar Virani	India
68	Mohamed Riyaz Z Virani	India
69	Zubair Chasmawala	India
70	Osman Abdul Razak	India
71	Abdul Razak Osman	India
72	Munvar Jehiwala	India
73	Farina V	India
74	Mujtaba Shaikhani	Middle East
75	Shabana A Razzak	Middle East
76	M Farooq	Middle East
77	Ismail Gadit	Middle East
78	Mohammed Husain	Middle East
79	Salman Hussain	Middle East
80	Ahmed Shaikhani	Middle East

LIST OF ATTENDEES

13th AGAM held on 1st September 2015 at Hotel Taj Samudra, Colombo, Sri Lanka

	NAME	CHAPTER
81	Farook Kassim	Middle East
82	Muhammed Rizwan	Middle East
83	Ahmed Gadit	Middle East
84	Farooq U Maklai	Middle East
85	Anwar Habib	Middle East
86	Zunaid Aziz Mohamed	Middle East
87	M Iqbal Dawood	Middle East
88	Farhat Kassim	Middle East
89	Iqbal Gaba	Pakistan
90	M K Dhedhi	Pakistan
91	Shoaib Ismail	Pakistan
92	H M Shahzad	Pakistan
93	Hawa Abdullah	Pakistan
94	Abubaker Siddique	Pakistan

	NAME	CHAPTER
95	Abdul Qadir Usman	Pakistan
96	Amira Dewan	Pakistan
97	Altaf Habib	Pakistan
98	Pir Mohamed Kaliya	Pakistan
99	M Yunus Jiwani	Pakistan
100	Aisha Anwar	Pakistan
101	Peer Mohd Diwan	Pakistan
102	F Motiwala	Pakistan
103	Dania Hanif	Pakistan
104	Ibrahim	Pakistan
105	Idris Yusoof	
106	Mahid Nasir	
107	Akbar Ally Hassim	

ANNUAL REPORT OF WMO FOR YEAR 2015

Presented by the Secretary General – Mr. Shoab Ismail Mangrora

Honourable Mr. Suliman Noor Mohamed (President of WMO), Mr. Haroon Karim (Chairman of Board of Trustees), Office Bearers and the honourable members of the Board of Trustees, the Management Committee, the Executive Committee and all other respected members. Assalamualaikum.

It gives me great pleasure to present before you the Report of the World Memon Organisation (WMO) for the year ended 31st December 2015.

Ladies and Gentlemen, the 1st Memon International Convention was held here in Dubai fifteen years ago in April 2001. Over 200 delegates had gathered here from all over the world to pass a unanimous resolution to form a global organization of the Memon Community, which was ultimately named the World Memon Organisation (WMO).

Today, we see that WMO has grown from a vision to reality and is playing a pivotal role as an international body of the Memon Community. WMO has bridged the distances between Memon families living in different parts of the world and has brought them all together on a single platform. WMO has also fostered better interaction and cooperation amongst various Memon Jamats, Associations, Hospitals and Memon Educational Institutions. WMO has established many mega-projects to eradicate poverty and illiteracy.

The central theme of WMO is to UNITE, UPLIFT and UPHOLD. The WMO is striving to unite all Memon individuals, welfare organizations and businesses to work for the common good of humanity. WMO is working to uplift the poor and give them a respectful life. WMO is working to uphold the rich culture and values of the Memon Community.

OVERVIEW OF THE ACTIVITIES OF WMO

Due to the many reforms implemented in the last two or three years, a remarkable improvement has been observed in the overall performance of WMO. The implementation of Revised Governing Documents, New Policies & Procedures and a series of Checks & Balances has earned the confidence of both member and donors.

Membership

The WMO has been holding Membership Drives to increase its Membership. It is interesting to note that the youth and women are very keen to take part in the activities of WMO and utilize their time, money and energy for the benefit of the less-fortunate. The Trustees and Patrons of WMO form the backbone of the organization and I humbly request the Chapters to canvass more aggressively to bring in more Trustees and Patrons.

Donor and Well-wishers of WMO

No welfare organization can survive without funds and encouragement of its donors. WMO has been extremely fortunate to have a big list of donors and well-wishers. It is only due to their timely generosity that WMO has been able to achieve many milestones. May Almighty Allah accept all their good deeds and reward them abundantly in this world and in the hereafter. Ameen.

Education – The Key to Prosperity

I wish to quote a Tibetan proverb which describes the value of education – “A child without education is like a bird without wings.” We must understand that when a child from a poor family acquires a good education and pursues a fruitful career, then the entire family enjoys a better socio-economic life. Education is the key to prosperity and the only means to eradicate poverty, ignorance and other social evils from the community. As Nelson Mandela said, “Education is the most powerful weapon which you can use to change the world.”

The WMO has always allocated more than 60% of its funds for Education and has helped thousands of students in India, Pakistan, Sri Lanka and other places to complete their schooling or go to college.

Housing

The WMO has been helping hundreds of needy families to acquire a house or a flat through its various housing schemes established in India, Pakistan and Sri Lanka. A very large amount of money is further required to cater to the many thousands of applications which are still pending with WMO.

Micro Finance & SME Help

The WMO has launched Microfinance Schemes to help those who want to start their own business. The WMO also provides auto rickshaws to men and sewing machines to women.

Disaster Management

The WMO has always been a step ahead during natural disasters such as earthquakes, tsunamis,

floods and unrests such as the Gujarat Riots & the Syrian Refugee Crisis. WMO has extended all possible support for the Rescue, Relief & Rehabilitation of the victims.

Grooming the Memon Youth and Memon Women

The other great assets of the Memon Community are our Youth and Memon Sisters. WMO has provided them with an ideal platform for self-development and to cultivate a spirit of social service in them. The youth will be participating in the 3rd Memon Premier League T20 Cricket Tournament and the 4th International Youth Conference, which will be held next year in Dubai, Insha Allah, along with the 15th AGM and other meetings.

The WMO Online

A monthly digital magazine in the name of "THE MEMON" has been launched, which is circulated through email and is also available on the website of WMO www.wmoworld.com. The website contains all the latest information about WMO.

Funds: The Zakat and Lillah budget of WMO for the year 2015 has been over US \$ 3 million. There is an urgent need of raising additional funds, especially for the education and housing schemes. We humbly request the members of the community to come forward and give us a helping hand so that the posterity of the Memon Community can bear the fruits of their generosity.

WMO Audited Accounts: The consolidated accounts of WMO for the year ended 31st December 2015, which have been audited by our Auditors, are presented herewith for your review and approval.

Regional Annual Members' Meetings: From the current year onwards, it has been made mandatory for all Chapters to hold a Regional Annual General Members' Meeting before they come to the International AGAM. Since many Members from the Chapters are unable to attend the International AGM, the Regional Annual Members' Gatherings will allow them to interact with each other and review the Performance and Audited Accounts of their chapter.

PERFORMANCE OF THE CHAPTERS

All Chapters have presented their Annual Performance Reports and Audited Accounts for the year under consideration. I will be briefly

outlining the key achievements of each Chapter but the RAS ASG or VP of each Chapter will be presenting their report in detail.

The **WMO Africa Chapter** continued with the **Renal Dialysis Project** through which Muslim patients are helped financially for Catheter and Fistula Procedures (which are done before dialysis). Through the **Wheelchair Campaign**, wheelchairs are distributed to both needy people and other welfare organizations. The Monthly Help Scheme helps both Memon and Non-Memon families. **Community Outreach Projects** were organized in different regions during the month of Ramadan of 2015. Other socio-cultural programs such as get-togethers, picnics, educational classes, Memoni Language Classes and ladies wing/youth wing events were held on a regular basis. The Chapter has also worked aggressively for Membership and Fundraising.

Moving on to the **WMO Europe Chapter**, the Chapter has successfully held Membership Drives, Awareness Programs and Fundraising Campaigns in Europe and the UK. The Chapter has made arrangements for free legal assistance and provides financial assistance for medical expenses and funerals. The Europe Chapter has contributed extensively for the relief of Syrian Refugees.

The European Youth Wing regularly organizes monthly gatherings for families, picnics, Watch-Live Matches programs, Islamic Gatherings, lunches and sports events (like cricket, volleyball, basketball and badminton). They also held the MEMON FESTIVAL and Memon Youth Tournaments during 2015. Similarly, the Ladies Wing at the Europe Chapter regularly holds Charity Events, Yoga & Swimming Classes and Islamic Lectures for the Memon sisters. They are also running the Memon Connection, a free matrimonial service.

The **WMO Far East Chapter** is also doing excellent work. One of its senior Trustees, Mr. M.H. Omar has donated Lillah Fund of US\$ 1 Million for which we are grateful to him. As you know, the Far East Chapter was the host of the 13th Annual General Meeting and other Meetings in 2015. At this time, the 2nd Memon Premier League (MPL) Cricket Tournament, the 3rd International Youth Conference and the International Ladies Wing Conference were also held. We are extremely grateful to the Far East Chapter for the excellent arrangements and hospitality.

The Far East Chapter is running a successful **Micro Finance Scheme** which provides financial assistance for small businesses. The Chapter has constructed a **three-storey building at Dharussalam Maha Vidyalaya College (DMV)** at a cost of US\$ 110,000 in partnership with Euro Charity of UK and Serendib School Development Foundation (SSDF) of Sri Lanka. The facilities

offered include daily breakfast for needy students and additional classes after school hours. The Youth Wing is also very active and had organized workshops such as THE SPEECHSTER 2015 and the LADY TOASTMASTER 2015. Their Ladies Wing organized "THIS IS ME" to celebrate "World Women's Day. The ladies also arranged Ifthari programs for Girls, sponsored Cataract Operations and Medical Check-ups. Their Ladies wing has been allocated Rs. 01 million for use in their projects.

The **WMO India Chapter** has provided housing help to 183 families during 2015 in Gujarat, Maharashtra and Uttar Pradesh at a cost of US\$ 1 Million. For the year 2016, they have a target of 378 families. The Youth Wing of India Chapter is also very active and held a MPL Selection Tournament in Ahmedabad in June 2015. The Youth also organized Medical Camps, Mass Marriage Assistance and Distribution Camps for Food, Rations, Raincoats & Plastic Covers. The Indian Ladies Wing organized a Health & Nutrition Day and also arranged distribution of Food, Clothes, Ration, School Bags and Uniforms. They also conduct vocational courses for ladies.

At the **WMO Middle East Chapter**, one remarkable activity was the Ramadan Iftaar Camp wherein a total of 32,000 people were provided with Iftaar and Dinner throughout the Holy Month of Ramadan. Besides, ration bags were also provided to needy people. The Middle East Chapter also organized noteworthy Membership Drives, Get-Togethers and Fundraising events during the year. The next Memon Premier League, the International Youth Conference and International Ladies Wing Meeting will be held, Insha Allah, in Dubai in 2017 for which the Middle East Chapter is making full preparations.

I am happy to report the **WMO North America Chapter** has been registered and now the chapter has commenced their work. Regional representatives have been appointed to coordinate the work between the major Memon Population Centers (California 3, Florida 3, Georgia 1, Illinois 5, New York 2, Texas 3 and Canada 2) and Insha Allah we hope to see lot more contribution from North America Chapter in the years to come.

The **WMO Pakistan Chapter** has some very noble welfare schemes, especially for Rehabilitation wherein financial assistance for housing is provided, and in the field of Education wherein financial aid is provided for school and college education. Under the **Rehabilitation Scheme** about 1247 families have been provided with housing help so far. During the year under review, 10,560 school students and 605 college students were helped. Besides, the **Rozgar Scheme** provides Auto Rickshaws and Sewing Machines

to needy families. And the **Micro Finance Scheme** provides easy interest-free loans to small businesses.

The Jewel in the Crown of WMO Pakistan is the **Memon Industrial & Technical Institute (MITI)** which has so far trained nearly 74,000 students in 59 vocational and technical courses. Many people who could not complete their formal education have now been provided with occupational skills.

The Pakistan Chapter has very active Youth and Ladies Wings. The Youth Wing organized a two-day event **ZINDA HO TUM** which gained much fame and acclaim. The Ladies Wing of the WMO Pakistan Chapter is the oldest and largest Ladies Wing of all Chapters because it has the most membership. During the year 2015, the Ladies Wing had organized a membership drive called LETS GET COOKING, which had many games and a cooking competition. Leading TV Personalities were the judges. The Ladies Wing of Pakistan Chapter, like usual, has done an excellent job this year in getting more members and raising funds, Masha Allah.

THANKS AND ACKNOWLEDGMENT

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

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

I am also grateful to the Office Bearers and all members of the WMO Middle East Chapter for the excellent arrangements made for the 14th Annual General Meeting and other meetings.

I thank Almighty Allah for leading us and showing us the way. May Almighty Allah guide us all to serve humanity in the most befitting manner. Ameen



Shoaib Ismail Mangroria
Secretary General, WMO.
Karachi, dated: 21st September 2016

TREASURER'S REPORT

For the Financial Year Ended 31st December 2015

Assalamu Alaikum,

The Audited Accounts for Financial Year ended 31st December 2015 have been compiled and published for the 14th AGAM in Dubai. The Audited Accounts have been compiled in view of Africa Chapter and Far East Chapter being separate legal entities.

The Compilation is based on the following Audited Accounts.

1. WMO African Chapter
2. WMO Europe Chapter
3. WMO Far East Chapter
4. WMO Middle East Chapter
5. WMO Pakistan Chapter

Since India is legally not permitted to change the financial year to December and the Audit is done for March 2016, and the amounts are insignificant, it has not been included in the compilation. The North American Chapter commenced operations only in 2015 and there is no audited financials available yet for compilation purposes.

I am happy to report the merger of WMO and WMO CF has been completed and the Audit has been done for the amalgamated entities of the Europe Chapter. For the first time in the WMO History the Consolidated Audited Accounts have been done and we are now in compliance with the Company's Act.

The Zakat collections for 2015 was 10% more than that of the previous year. This is excluding the zakat collections of the Indian Chapter. The Zakat distributions, which is mainly focused on Education schemes, was only 4% higher when compared to 2014.

During the year 2015, we have made progress in the collection of Trustee Fees which is over US\$ 150,000 and, we have also achieved a 17% increase in the collection of fees from other members.

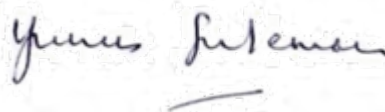
The Dubai property has reduced in market value by US\$ 226,194 during the year 2015. Despite this, we continue to have a better rental income from these properties and we are thankful to Mr. Solly Dockrat and Leisure Homes for managing this portfolio free of charge for WMO.

World Memon Organisation's financial year 31st December 2015, ended with a Net Asset value of US\$ 8mn due to the increase in fund accounts, and revenue surplus of US\$ 363,911 through the financial activities of the organization.

Alhamdulillah I also wish to highlight the progress in the following areas globally;

- Implementation of consistent accounting policies and procedures;
- Usage of a Common Accounting platform (Sage) throughout the chapters and was implemented in July 2016
- Submission of Chapter wise Quarterly Management accounts through Sage from the 2nd Qtr. 2016
- A consolidated view of WMO bank accounts in each Chapter;
- Preparing a consolidated set of Financial statements of WMO globally; (EC, PC and MC)
- Preparation of Compilation Statements for WMO including all the remaining active chapters

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



Yunus Suleman
Treasurer, WMO
20th Sep 2016

WORLD MEMON ORGANISATION
COMPILED FINANCIAL STATEMENTS
For the Year Ended 31 December 2015



**TOGETHER,
WE CAN
MAKE A
DIFFERENCE**

**YOU GAVE
AND WE SERVED
MANKIND**

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REPORT ON THE COMPILED FINANCIALS

We have compiled the accompanying statements of financial position of World Memon Organisation ("WMO") as of 31st December, 2015, 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 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 Europe Chapter
3. WMO Far East Chapter
4. WMO Middle East Chapter
5. WMO Pakistan Chapter

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.



COMPILED STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2015

	NOTES	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL 2015	2014
INCOMING RESOURCES		US \$	US \$	US \$	US \$
<u>Incoming Resources from General Funds:</u>					
Voluntary Income:					
Donations/Zakat	01	812,662	1,723,290	2,535,952	2,685,000
Trustee Fee		-	53,671	53,671	146,000
Fees & Subscription from Members		106,696	-	106,696	91,101
<u>Activities for Generating Funds:</u>					
Tuition & Other Fees		252,175	-	252,175	213,911
Investment & Other Income	02	534,722	-	534,722	336,878
Incoming Resources from Charitable Activities:					
Institutional Grants	03	-	242,355	242,355	293,609
Total Incoming Resources		1,706,255	2,019,316	3,725,571	3,766,500
RESOURCES EXPENDED					
<u>Charitable Expenditure:</u>					
Educational Assistance			1,371,407	1,371,407	1,237,058
Housing Assistance/Community Rehab			539,103	539,103	1,071,835
Distribution of Motor Rickshaws			35,255	35,255	45,409
Students Other Facilities		6,662	24,452	31,114	93,945
Youth Wing Programs		43,558	1,927	45,485	23,175
Syrian Refugee Aid			43,238	43,238	-
Community Welfare Activities			310,424	310,424	450,585
Total Charitable Expenditure		50,220	2,325,806	2,376,026	2,922,007
Governance/Operating Costs	04	970,988	-	970,988	906,150
Non-Monetary Expenses	05	15,446	-	15,446	76,888
Total Resources Expended		1,036,654	2,325,806	3,362,460	3,905,045
Net incoming resources before transfers		669,601	(306,490)	363,111	(138,545)
Transfers Between Funds		(681,907)	1,336,195	654,288	-
Total Funds Brought Forward		5,372,552	1,413,575	6,786,127	6,924,672
Total Funds Carried Forward		5,360,246	2,443,280	7,803,526	6,786,127

COMPILED STATEMENT OF FINANCIAL POSITION

As at 31 December 2015

	NOTES	2015	2014
ASSETS		US \$	US \$
<u>Non Current Assets</u>			
Property Plant and Equipment	06	689,823	312,829
Investment Property	07	3,147,902	3,349,975
Intangible Assets		-	-
Other Long-Term Investments	08	1,006,061	484,950
		4,843,786	4,147,755
<u>Current Assets</u>			
Grant Receivable	09	84,492	12,431
Advances & Other Receivables	10	160,772	156,385
Short-Term Investments	11	388,538	106,852
Cash at Bank and in Hand	12	2,680,008	2,203,042
		3,313,810	2,478,711
<u>(-) Current Liabilities</u>			
Accrued Expenses and Other Liabilities	13	128,016	138,008
<u>(-) Non-Current Liabilities</u>			
Long-term Deposits (Parekh Foundation)	14	23,810	-
		151,826	138,008
Net Assets		8,005,770	6,488,457
Funding and Liabilities			
<u>The total funds of the charity</u>			
General Fund		4,977,695	5,074,882
Zakat Fund		898,163	648,648
Building Fund		118,990	118,990
Education Fund		110,287	80,536
Education Endowment Fund		153,360	129,551
MH Omar Education Fund		933,219	-
MITI Funds		433,269	370,703
Welfare Fund		106,282	907
Other Funds		72,261	64,240
Total Accumulated		7,803,526	6,488,457
Revaluation Surplus		202,244	-
		8,005,770	6,488,457

COMPILED STATEMENT OF CHANGES IN EQUITY (FUND)

As at 31 December 2015

	BROUGHT FORWARD BAL AS AT 01/01/2015	RECEIPT DURING THE YEAR	DISBURSEMENTS DURING THE YEAR	TRANSFERS/ ADJUSTMENTS	PROFIT / (LOSS) ATTRIBUTED FOR THE YEAR	BALANCE AS AT 31/12/15
	US \$	US \$	US \$	US \$	US \$	US \$
General Fund	5,372,552	323,970	(505,877)	(500,000)	287,050	4,977,695
Zakat Fund	648,648	1,311,146	(1,013,546)	-	(48,085)	898,163
Building Fund	118,990	-	-	-	-	118,990
Education Fund	80,536	-	-	-	29,751	110,287
Micro Finance	42,179	-	-	-	-	42,179
Rickshaw Fund	15,633	-	-	-	2,807	18,440
Education Endowment Fund	129,551	-	-	-	23,810	153,360
MH Omar Education Fund	-	933,219	-	-	-	933,219
MITI Funds	370,703	-	-	-	62,566	433,269
NVTTC Fund	6,428	-	-	-	-	6,428
Welfare Fund	907	236,897	(131,522)	-	-	106,282
Syrian Refugee	-	-	-	-	4,437	4,437
Sports Activity	-	-	-	-	777	777
Total	6,786,127	2,805,233	(1,650,945)	(500,000)	363,111	7,803,526

Notes to the Funds Statement

European Chapter Transferred Trustee funds of \$ 225,399 (Recorded in General Fund A/c) to Middle East Chapter.

We have eliminated \$ 500,000 from Middle East Chapter general fund as a contra entry for the elimination of Europe Chapter Investments of \$ 500,000.

Middle East Zakat Fund, Welfare Funds and Trustee Funds are not considered in the Income statements, hence it is recorded in the Statement of Funds.

COMPILED STATEMENT OF CASH FLOW

For the Year Ended 31 December 2015

	2015
CASH FLOW FROM OPERATING ACTIVITIES	\$
Net Incoming Resources for the Year	363,111
<u>Adjustment for non cash and other items:</u>	
Depreciations & write off	49,939
Non Cash Income	(200,000)
Fair value Adjustment	(34,493)
	<u>178,557</u>
(Increase) / Decrease in Debtors and Prepayments	(76,448)
Increase / (Decrease) in Current Liabilities	9,992
Net Cash Generated from Operating Activities	112,101
CASH FLOW FROM INVESTING ACTIVITIES	
Additions to Property, Plant and Equipment	(28,354)
Long-term Investments Made	(521,111)
Short-term Investments (Made) / Redeemed	(281,686)
Net Cash Generated from / (utilised in) Investing Activities	<u>(831,151)</u>
CASH FLOW FROM FINANCING ACTIVITIES	
Movement of Funds during the Year	232,551
Funds Received for Education Endowment Fund	963,465
Net Cash Generated from Financing Activities	1,196,016
Net Increase in Cash and Cash Equivalents	476,966
Cash and Cash Equivalents at the Beginning of the Year	2,203,042
Cash and Cash Equivalents at the End of the Year	2,680,008

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 Entries (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.

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

There is an inconsistency in the Income recognition where Middle East Zakat and Trustee Fee is not recognized in the Income Statement as per the regional practices all other Chapters these incoming resources are included in the Statement of Financial Activities whereas in MC these are recorded in the Fund Statement

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.

Zakat expended from the Middle East chapter was not recorded in the Statement of Financial Activities, and hence inconsistency in treatment for the expenditure of the charity. Resources expended are recognised in the year in which they are incurred.

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) Investments

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

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

General funds are unrestricted funds which include buildings and equipment necessary for the proper functioning of the charity and other funds available for use at the discretion of the trustees in furtherance of the charity's objectives. Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes.

Restricted funds are funds which are subject to specific restrictions as imposed by the donor or nature of the appeal.

h) Shariah and Zakah donations

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

1. Donations / Zakat

	Unrestricted	Restricted	2014
	US \$	US \$	US \$
General fund	335,958	-	385,209
Zakat fund	454,762	575,944	1,012,500
Education fund	-	1,037,293	1,250,291
Rickshaw fund	-	38,062	37,000
President housing scheme	-	9,889	-
Youth wing fund	21,942	-	-
Sports Activities	-	14,427	-
Syrian Refugee Aid	-	47,675	-
	812,662	1,723,290	2,685,000

2. Investment & Other Income

	2015	2014
Rent Income from Investment Properties	250,971	221,000
Income from Hijama Centre	14,158	19,999
Advertising Income	5,725	33,671
Term-Deposit Receipts/Bank Profits	40,708	15,000
Exhibitions and Other	3,385	47,209
MPL and Related Income	185,229	-
Exchange Gain	34,545	-
	534,722	336,878

3. Institutional Grants

National Vocational and Technical Training Commission	75,034	35,485
Karachi Youth Initiative	-	207,860
Benazir Bhutto Shaheed Development Program	137,241	50,264
United Nations Development Program	30,081	-
	242,355	293,609

4. Operating Expenses

Salaries, Wages and other Benefits	467,160	420,444
Professional Fee	-	46,774
Consumables	32,497	29,247
Advertisement Expense	5,007	4,506
Utilities	45,070	40,563
Printing, Stationery and Computer Expenses	15,481	13,933
Rent, Rates and Taxes	30,722	2,650
Travelling, Communication and Conveyance	12,999	11,699
Legal and Professional charges	36,730	33,057
Licensing Fee	2,984	3,364
Entertainment Expense	1,550	1,395
Auditor's Remuneration	23,302	16,250
Repairs and Maintenance	31,403	28,262
Bank Charges	1,199	1,079
Tax Expense	3,405	3,064
Other General Expenses	120,311	249,862
MPL and related Expenses	139,624	-
Loss on Investment Disposal	1,546	-
	970,988	906,150

5. Non-Monetary Expenditure

Depreciation

Provision & Bad debt expense - other receivables

Property, Plant and Equipment Written-off

Fair value Adjustment of Investment Property

2015	2014
US \$	US \$
40,646	46,429
7,242	30,460
2,051	-
(34,493)	-
15,446	76,888

6. Property, Plant & Equipment

At Cost	Balance as at 01/01/2015	Additions / Revaluations	Disposals/ write off	Balance as at 31/12/2015
	US \$	US \$	US \$	US \$
Land	114,286	305,143	-	419,429
Building	64,178	97,101	-	161,279
Improvement Works	223,196	1,051	-	224,247
Furniture and Fixtures	56,033	5,632	1,553	60,111
Office Equipment	43,265	-	36,083	7,182
Tools & Equipment	97,474	2,368	271	99,570
Electrical Installation	64,504	1,724	1,286	64,942
Computer Equipment	54,728	9,485	536	63,677
Motor Vehicle	8,902	-	-	8,902
Generators	6,571	8,095	-	14,667
	733,138	430,598	39,730	1,124,006

Depreciation	Balance as at 01/01/2015	Charge for the year	Disposals/ write off	Balance as at 31/12/2015
Land	-	-	-	-
Building	34,925	2,925	-	37,850
Improvement Works	183,272	6,067	-	189,339
Furniture and Fixtures	33,077	4,899	1,141	36,834
Office Equipment	27,180	281	21,163	6,299
Tools & Equipment	60,228	7,670	88	67,809
Electrical Installation	36,127	5,881	370	41,637
Computer Equipment	33,757	8,089	236	41,610
Motor Vehicle	5,881	604	-	6,485
Generators	5,862	457	-	6,318
	420,308	36,873	22,998	434,183

Net Book Value as at December 31, 2015

312,829	393,725	16,732	689,823
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7. Investment Property

Year ended December 31, 2015

	Land & Building		
	Pakistan	Dubai	Total
	US \$	US \$	US \$
Net book value as at January 1, 2015	21,689	3,328,286	3,343,375
Additions during the year	(6,600)	-	(6,600)
Depreciation for the year	(3,772)	-	(3,772)
Impairment/Depreciation charge for the year	34,493	(226,194)	(191,701)
Fair Value as at December 31, 2015	45,810	3,102,092	3,147,902

As at December 31, 2015

Cost or Re-valued amount	72,215	3,328,286	3,400,501
Accumulated depreciation	(26,405)	-	(26,405)
Impairment (Fair Value Adjustment)	-	(226,194)	(226,194)
Net Book Value / Fair Value	45,810	3,102,092	3,147,902

Annual rate of depreciation

10%

8. Long-Term Deposits

	2015	2014
	US \$	US \$
Long-term deposits	174,163	223,050
Long-term Investments	831,898	261,900
	1,006,061	484,950

9. Grant Receivable

National Vocational & Technical Training Comm
Benazir Bhutto Shaheed Dev Program

7,076	-
77,416	12,431
84,492	12,431

10 Advances & Other Receivables

Short-term advances	3,365	4,610
Accrued Profit	1,034	90,160
Other Receivables	106,419	56,615
Microfinance Receivable	49,955	4,999
	160,772	156,385

11. Short-Term Investments

TDRs having maturity up to one year
Investments

42,857	100,952
345,681	5,900
388,538	106,852

12. Cash & Bank Balances

Cash in hand
Current accounts
Call Deposit account
Savings accounts

2015	2014
US \$	US \$
2,994	3,438
2,190,906	1,855,411
387,919	341,090
98,189	3,103
2,680,008	2,203,042

13. Accrued Expenses & Other Liabilities

Accrued salaries and other benefits
Education payable
Other liabilities

57,235	81,482
22,448	3,476
48,333	53,050
128,016	138,008

14 Long-term Deposits (Liability)

Parekh Foundation

23,810	-
23,810	-

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

REGISTERED NUMBER: 04984474 (ENGLAND AND WALES)
REGISTERED CHARITY NUMBER: 1101413

WORLD MEMON ORGANISATION
CONSOLIDATED FINANCIAL STATEMENTS
For the Year Ended 31 December 2015

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 2015. The board of trustees are satisfied with the performance of the charity during the year and the position at 31 December 2015 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 Europe Chapter entities, World Memon Organisation and World Memon Organisation Charitable Foundations were merged during the financial year 31st December 2015. The Consolidated Financial Statement 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 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.

Reference and Administrative Details

Registered Company Number	:	04984474 (England and Wales)
Registered Charity Number	:	1101413
Registered Office	:	3 Weir Road Balham London SW12 8UW
Trustees	:	Nowsad Abdul Gani Bashir Sattar Haroon Karim
Bankers	:	Habib Bank
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 board of trustees on 14th September 2016

:



Bashir Sattar
Trustee



Nowsad Gani
Trustee

INDEPENDENT AUDITORS REPORT TO THE TRUSTEES OF WORLD MEMON ORGANISATION

We have audited the financial statements of World Memon Organisation for the year ended 31 December 2015 which comprise a Statement of Financial Activities, Balance Sheet and related notes. The financial reporting framework that has been applicable law and United Kingdom Accounting Standards (United Kingdom Accepted Accounting Practice).

Respective Responsibilities of Trustees and Auditors

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 audit the financial statements are in accordance with applicable law and International Standards on Auditing (UK & Ireland). Those standards require us to comply with the auditing Practices Board's Ethical Standard for Auditors.

Scope of the Audit

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

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 2015; 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

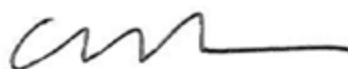
In our opinion the information given in the Trustees Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which we are required to Report by Exception

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 (Senior Statutory Auditor)
KWSR & Co.

Chartered Accountants & Registered Auditors
136 Merton High Street, London SW19 1BA
14th September 2016

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2015

	NOTES	UNRESTRICTED FUNDS		RESTRICTED FUNDS		TOTAL 2015	
		EUROPE	WMO	EUROPE	WMO	EUROPE	WMO
INCOMING RESOURCES		US \$	US \$	US \$	US \$	US \$	US \$
<u>Incoming Resources from General Funds:</u>							
Voluntary Income:							
Donations/Zakat	01	-	759,901	358,901	1,450,442	358,901	2,210,343
Trustee Fee		-	-	-	-	-	-
Fees & Subscription from Members		3,225	84,630	-	-	3,225	84,630
<u>Activities for Generating Funds:</u>							
Tuition & Other Fees		-	252,175	-	-	-	252,175
Investment & Other Income	02	2,867	324,188	-	-	2,867	324,188
Incoming Resources from Charitable Activities:							
Institutional Grants	03	-	-	-	242,355	-	242,355
Total Incoming Resources		6,092	1,420,893	358,901	1,692,797	364,993	3,113,691
RESOURCES EXPENDED							
<u>Charitable Expenditure:</u>							
Educational Assistance		-	-	-	1,371,407	-	1,371,407
Housing Assistance/Community Rehab		-	-	-	539,103	-	539,103
Distribution of Motor Rickshaws		-	-	-	35,255	-	35,255
Students Other Facilities		-	6,662	-	24,452	-	31,114
Youth Wing Programs		-	43,558	-	-	-	43,558
Syrian Refugee Aid		-	-	43,238	43,238	43,238	43,238
Community Welfare Activities		-	-	120,217	120,217	120,217	120,217
Total Charitable Expenditure		-	50,220	163,455	2,133,672	163,455	2,183,892
Governance/Operating Costs	04	37,364	788,747	-	-	37,364	788,747
Non-Monetary Expenses	05	-	15,446	-	-	-	15,446
Total Resources Expended		37,364	854,414	163,455	2,133,672	200,819	2,988,086
Net incoming resources before transfers		(31,272)	566,479	195,446	(440,875)	164,174	125,605
Transfers Between Funds							
		-	(565,718)	(225,399)	297,600	(225,399)	(268,118)
Total Funds Brought Forward		646,600	4,799,958	241,898	1,413,575	888,498	6,213,533
Total Funds Carried Forward		615,328	4,800,719	211,945	1,270,300	827,273	6,071,020

Attributable to:

General Fund	\$49,544
Zakat Fund	\$(48,085)
Education Fund	\$29,751
Education Endowment Fund	\$23,810
MITI Funds	\$62,566
Other Funds	\$8,021
	\$125,605



Bashir Sattar
Trustee



Nowsad Gani
Trustee

BALANCE SHEET

As at 31 December 2015

	NOTES	2015		2014	
		EUROPE	WMO	EUROPE	WMO
ASSETS		US \$	US \$	US \$	US \$
<u>Non Current Assets</u>					
Property Plant and Equipment	06	-	489,823	-	298,149
Investment Property	07	500,000	3,147,902	-	3,343,375
Intangible Assets		-	-	-	-
Other Long-Term Investments	08	7,397	144,795	127,877	137,446
		507,397	3,782,520	127,877	3,778,970
<u>Current Assets</u>					
Grant Receivable	09	-	84,492	-	12,431
Advances & Other Receivables	10	-	109,662	-	100,952
Short-Term Investments	11	-	42,857	500,000	100,952
Cash at Bank and in Hand	12	328,876	2,404,955	278,104	1,755,516
		328,876	2,641,966	778,104	1,969,852
<u>Current Liabilities</u>					
Accrued Expenses and Other Liabilities	13	9,000	127,412	8,362	134,908
<u>Non-Current Liabilities</u>					
Long-term Deposits (Parekh Foundation)	14	-	23,810	-	-
		9,000	151,222	8,362	134,908
Net Assets		827,273	6,273,264	897,619	5,613,914
Funding and Liabilities					
<u>The total funds of the charity</u>					
General Fund		615,328	4,178,408	378,796	4,200,339
Zakat Fund		211,168	898,163	518,823	648,648
Building Fund		-	118,990	-	118,990
Education Fund		-	110,287	-	80,536
Education Endowment Fund		-	153,360	-	129,551
MITI Funds		-	433,269	-	370,703
Welfare Fund		-	106,282	-	907
Other Funds		777	72,261	-	64,240
Total Accumulated		827,273	6,071,020	897,619	5,613,914
Revaluation Surplus		-	202,244	-	-
		827,273	6,273,264	897,619	5,613,914

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 14th September 2016 and signed of their behalf by:


Bashir Sattar
 Trustee


Nowsad Gani
 Trustee

STATEMENT OF CHANGES IN EQUITY (FUND)

As at 31 December 2015

	BROUGHT FORWARD BAL AS AT 01/01/2015	RECEIPT DURING THE YEAR	DISBURSEMENTS DURING THE YEAR	TRANSFERS	PROFIT / (LOSS) ATTRIBUTED FOR THE YEAR	BALANCE AS AT 31/12/15
General Fund	\$4,799,958	\$323,970	\$(495,064)	\$(500,000)	\$49,544	\$4,178,408
Zakat Fund	\$648,648	\$1,311,146	\$(1,013,546)	-	\$(48,085)	\$898,163
Building Fund	\$118,990	-	-	-	-	\$118,990
Education Fund	\$80,536	-	-	-	\$29,751	\$110,287
Micro Finance	\$42,179	-	-	-	-	\$42,179
Rickshaw Fund	\$15,633	-	-	-	\$2,807	\$18,440
Education Endowment Fund	\$129,551	-	-	-	\$23,810	\$153,360
MITI Funds	\$370,703	-	-	-	\$62,566	\$433,269
NVTTC Fund	\$6,428	-	-	-	-	\$6,428
Welfare Fund	\$907	\$236,897	\$(131,522)	-	-	\$106,282
Syrian Refugee	-	-	-	-	\$4,437	\$4,437
Sports Activity	-	-	-	-	\$777	\$777
Total	\$6,213,533	\$1,872,014	\$(1,640,132)	\$(500,000)	\$125,605	\$6,071,020



Bashir Sattar

Trustee



Nowsad Gani

Trustee

Notes to the Funds Statement

European Chapter Transferred Trustee funds of \$ 225,399 (Recorded in General Fund A/c) to Middle East Chapter.

\$ 500,000 has been eliminated from Middle East Chapter general fund as a contra entry for the elimination of Europe Chapter Investments of \$ 500,000.

Middle East Zakat Fund, Welfare Funds and Trustee Funds are not considered in the Income statements, hence it is recorded in the Statement of Funds.

CASH FLOW STATEMENT

For the Year Ended 31 December 2015

	2015
CASH FLOW FROM OPERATING ACTIVITIES	US \$
Net Incoming Resources for the Year	125,605
<u>Adjustment for non cash and other items:</u>	
Depreciations & write off	49,939
Fair value Adjustment of Investment Property	(34,493)
	<u>141,051</u>
 (Increase) / Decrease in Debtors and Prepayments	 (12,907)
Increase / (Decrease) in Current Liabilities	14,987
 Net Cash Generate from Operating Activities	 <u>143,131</u>
 CASH FLOW FROM INVESTING ACTIVITIES	
Additions to Property, Plant and Equipment	(28,354)
Long-term Investments Made	(7,349)
Short-term Investments (Made) / Redeemed	58,095
Net Cash Generated from Investing Activities	<u>22,392</u>
 CASH FLOW FROM FINANCING ACTIVITIES	
Movement of Funds during the Year	460,106
Funds Received for Education Endowment Fund	23,810
Net Cash Generated from Financing Activities	483,916
 Net Increase in Cash and Cash Equivalents	 <u>649,439</u>
 Cash and Cash Equivalents at the Beginning of the Year	 1,755,516
 Cash and Cash Equivalents at the End of the Year	 <u><u>2,404,955</u></u>



Bashir Sattar
Trustee



Nowsad Gani
Trustee

NOTES TO THE FINANCIAL STATEMENTS

1.1 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 Entries (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.

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

There is an inconsistency in the Income recognition where Middle East Zakat and Trustee Fee is not recognized in the Income Statement as per the regional practises all other Chapters these incoming resources are included in the Statement of Financial Activities whereas in MC these are recorded in the Fund Statement,

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.

Zakat expended from the Middle East chapter was not recorded in the Statement of Financial Activities, and hence inconsistency in treatment for the expenditure of the charity. Resources expended are recognised in the year in which they are incurred.

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) Investments

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

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

General funds are unrestricted funds which include buildings and equipment necessary for the proper functioning of the charity and other funds available for use at the discretion of the trustees in furtherance of the charity's objectives. Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes.

Restricted funds are funds which are subject to specific restrictions as imposed by the donor or nature of the appeal.

h) Shariah and Zakah 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.

1.2 Donations / Zakat

	Unrestricted	Restricted
General fund	83,197	-
Zakat fund	654,762	303,096
Education fund	-	1,037,293
Rickshaw fund	-	38,062
President housing scheme	-	9,889
Youth wing fund	21,942	-
Sports Activities	-	14,427
Syrian Refugee Aid	-	47,675
	<u>759,901</u>	<u>1,450,442</u>

2. Investment & Other Income

	2015 US \$
Rent Income from Investment Properties	251,194
Income from Hijama Centre	14,158
Advertising Income	5,725
Term-Deposit Receipts/Bank Profits	15,769
Exhibitions and Other	2,796
Exchange Gain	34,545
	324,188

3. Institutional Grants

National Vocational and Technical Training Commission	75,034
Benazir Bhutto Shaheed Development Program	137,241
United Nations Development Program	30,081
	242,355

4. Operating Expenses

Salaries, Wages and other Benefits	462,886
Professional Fee	-
Consumables	32,497
Advertisement Expense	4,123
Utilities	45,070
Printing, Stationery and Computer Expenses	15,481
Rent, Rates and Taxes	2,879
Travelling, Communication and Conveyance	12,910
Legal and Professional charges	36,304
Licensing Fee	2,984
Entertainment Expense	1,550
Auditor's Remuneration	23,040
Repairs and Maintenance	31,403
Bank Charges	749
Tax Expense	2,027
Other General Expenses	113,300
Loss on Investment Disposal	1,546
	788,747

5. Non-Monetary Expenditure

Depreciation	40,646
Provision Against Doubtful Receivables	2,749
Bad Debt Expense in Respect of other Receivables	4,493
Property, Plant and Equipment Written-off	2,051
Fair value Adjustment of Investment Property	(34,493)
	15,446

6. Property, Plant & Equipment

At Cost	Balance as at 01/01/2015	Additions / Revaluations	Disposals/ write off	Balance as at 31/12/2015
	US \$	US \$	US \$	US \$
Land	114,286	105,143	-	219,429
Building	64,178	97,101	-	161,279
Improvement Works	223,196	1,051	-	224,247
Furniture and Fixtures	56,033	5,632	1,553	60,111
Office Equipment	8,420	-	1,238	7,182
Tools & Equipment	97,474	2,368	271	99,570
Electrical Installation	64,504	1,724	1,286	64,942
Computer Equipment	54,728	9,485	536	63,677
Motor Vehicle	8,902	-	-	8,902
Generators	6,571	8,095	-	14,667
	698,293	230,598	4,885	924,006

Depreciation	Balance as at 01/01/2015	Charge for the year	Disposals/ write off	Balance as at 31/12/2015
Land	-	-	-	-
Building	34,925	2,925	-	37,850
Improvement Works	183,272	6,067	-	189,339
Furniture and Fixtures	33,077	4,899	1,141	36,834
Office Equipment	7,015	281	998	6,299
Tools & Equipment	60,228	7,670	88	67,809
Electrical Installation	36,127	5,881	370	41,637
Computer Equipment	33,757	8,089	236	41,610
Motor Vehicle	5,881	604	-	6,485
Generators	5,862	457	-	6,318
	400,143	36,873	2,833	434,183

Net Book Value as at December 31, 2015

298,149	193,725	2,052	489,823
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7. Investment Property

Year ended December 31, 2015

	Land & Building		
	Pakistan	Dubai	Total
	US \$	US \$	US \$
Net book value as at January 1, 2015	15,089	3,328,286	3,343,375
Additions during the year	-	-	-
Fair Value Adjustments	34,493	(226,194)	(191,701)
Depreciation charge for the year	(3,772)	-	(3,772)
Fair Value as at December 31, 2015	45,810	3,102,092	3,147,902

As at December 31, 2015

Cost or Re-valued amount	72,215	3,328,286	3,400,501
Accumulated depreciation	(26,405)	-	(26,405)
Fair Value Adjustments	-	(226,194)	(226,194)
Net Book Value / Fair Value	45,810	3,102,092	3,147,902

8. Long Term Deposits

	2015	2014
	US \$	US \$
Long-term Deposits	9,779	9,827
Long-term Investments	135,016	127,619
	144,795	137,446

9. Grant Receivable

National Vocational & Technical Training Comm	7,076	-
Benazir Bhutto Shaheed Dev. Program	77,416	12,431
	84,492	12,431

10. Advances & Other Receivables

Short-term Advances	3,365	4,610
Accrued Profit	1,034	90,160
Other Receivables	99,841	69,046
Microfinance Receivable	5,423	4,999
	109,662	168,816

11. SHORT TERM INVESTMENTS

TDRs - with Maturity up to One Year	42,857	100,952
	42,857	100,952

12. Cash & Bank Balance

Cash in Hand	2,994	3,438
Current Accounts	2,073,388	1,407,885
Call Deposit Accounts	328,520	341,090
Savings Accounts	53	3,103
	2,404,955	1,755,516

13. Accrued Expenses & Other Liabilities

Accrued Salaries and Other Benefits	57,235	81,482
Education Payable	22,448	3,476
Other Liabilities	47,729	49,950
	127,412	134,908

14. Long-term Deposits

Parekh Foundation	23,810	-
	23,810	-

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

15. 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.

WORLD MEMON ORGANISATION

ANNUAL REPORT 2015

AFRICA CHAPTER

A close-up photograph of a young child with dark skin and large, expressive eyes. The child is looking directly at the camera with a somber or weary expression. They are positioned behind a weathered wooden frame, with their hand visible near their face. The background is dark and out of focus.

MALAWI

HOPE FLOATS

THE YEAR 2015 STARTED ON A DISASTROUS NOTE WITH DEVASTATING FLOODS RAVAGING SOUTHERN MALAWI IN CENTRAL AFRICA. HUNDREDS LOST THEIR LIVES, THOUSANDS LOST THEIR HOMES AND LIVELIHOOD.

THE WORLD MEMON ORGANISATION IMMEDIATELY SPRUNG INTO ACTION.

MONETARY CONTRIBUTIONS ALONG WITH AID IN THE FORM OF FOOD PACKETS, PLASTIC SHEETS AND BLANKETS WERE PROVIDED TO ALL FLOOD VICTIMS. THE WMO TEAM MARCHED INTO AREAS AFFLICTED BY THE FLOODS, BRAVED THE HARDSHIPS AND PLAYED A PIVOTAL ROLE IN DELIVERING FOOD, RELIEF MATERIAL AND SETTING UP SHELTERS FOR THE DISPLACED.

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REGIONAL MANAGEMENT COMMITTEE (2014 - 2017)

South Africa Chapter

	NAME	DESIGNATION	MEMBERSHIP
1	Mr. Haroun Joosub	Regional Vice President	Trustee
2	Mr. Haroon Gutta	Regional Assistant Secretary	Life Member
3	Mr. Moosa Carrim	Regional Treasurer	Patron
4	Mr. Suliman Noor Mahomed	President WMO	Trustee
5	Mr. Abdul Sattar Dada	Immediate Past President WMO	Trustee
6	Mr. Yunus Suleman	Treasurer WMO	Trustee
7	Mr. Gulaam Abdoola	Secretary - Board of Trustees	Trustee
8	Mr. Feizul Ayob	RMC - Member	Trustee
9	Mr. Sayed Mia	RMC - Member	Trustee
10	Mr. Junaid Abbas Moti	RMC - Member	Trustee
11	Mr. Yusuf Ebrahim (Kamdar)	RMC - Member	Trustee
12	Mr. Haroon Sacranie	RMC - Member	Trustee
13	Mrs. Fazila AK Ismail	RMC - Member	Patron
14	Mr. Abdul Rajak Gani	RMC - Member	Patron
15	Dr. Ridwan Mia	RMC - Member	Patron
16	Mr. Aslam Kalla	RMC - Member	Patron
17	Mr. Ashraf Sabdia	RMC - Member	Patron
18	Mr. Mohamed Dada	RMC - Member	Patron
19	Mr. Aboo Tayob	RMC - Member	Patron
20	Mr. Farook Moosa	RMC - Member	Patron
21	Mr. Razack Moosa	RMC - Member	Patron
22	Mr. Razack Essack	RMC - Member	Apex Body
23	Mr. Shafique Tayob	RMC - Member	Life Member
24	Mr AK Ismail	RMC - Member	Life Member
25	Mr. Haroon Kalla	RMC - Member	Life Member
26	Mr. Ebrahim Joosab	RMC - Member	Life Member
27	Ms. Shaeeda Joosub	RMC - Member	Life Member
28	Ms. Feriel Gutta	RMC - Member	Life Member
29	Ms. Sherbanu Ayob	RMC - Member	Life Member
30	Ms. Fatima Gany	RMC - Member	Life Member

Social Welfare Projects:

Widows and orphans are supported on an ongoing basis, throughout the year. Zakaat funds are being distributed primarily to Memon widows for rental, lights, water and sundry expenses. For transparency purposes, all applications for funding are being scrutinized by SANZAF and applicants are being asked to complete the necessary forms.

A Welfare committee has been formed to manage all the welfare cases seeking assistance. This committee consists of: Moosa Carrim, Feizul Ayob, Haroon Gutta, Haroun Joosub, Hajie Kit Kat and Omar Latha. All cases are thoroughly assessed for zakaat eligibility and presented for approval to the rest of the Board of Management.

An additional R100 000 was given to the SANZAF Offices in Pretoria to fund cases.

NOTE: an MOU has been signed between WMO Africa & SANZAF.

WMO Africa Chapter also offers medical assistance to Muslim patients countrywide with a strict process of application approval as well as medical assessment.

Donations:

- R100,000.00 donation received – donor requested that 60% of funds to be allocated to widows, orphans and destitute families and the balance to a zakaat eligible educational institute that promotes Islamic Education.
- R50,000.00 allocated to NMJ managed by Fazila AK Ismail – funds used for “WMO Aid To Widows”
- R200,000.00 raised from WMO and donated towards Malawi Relief Project.
- R154,000.00 was donated by WMO towards the maintenance of the World Memon Foundation Centre in Laudium. WMO would be able to use this facility for any future events, meetings etc.
- R75,000.00 was donated by WMO towards the purchasing of walking sticks to the South African Blind Society.
- Xenophobia Relief Project: WMO Africa partnered with IMASA embarked on a medical relief project. Medical assistance was offered to +- 300 patients. In addition to this Jama'atun Nisa [APEX Body] also came on board and provided meals and other necessities to +- 700 foreign nationals.
- R60,000.00 paid towards the branding of Laudium Cricket Ground's flood lights, which was also donated by WMO

Local Zakaat Collection:

We continue to appeal to members and the community to forward their zakaat towards WMO Africa Projects. All funds were allocated towards the funding of local zakaat and Ramadhaan projects. This includes monthly contributions made from BOM and other members in order for us to continue funding Zakaat eligible projects [Welfare Cases] throughout the year.

Ramadhaan 2015:

- R110,000.00 - Grocery Hampers.
- R28,550.00 – Structure / wendy house purchased for the destitute.
- R55,000.00 - collected amongst WMO members for the Kajoor distribution.
- AK, Fazila Ismail & family members facilitated numerous feeding schemes during the month of Ramadhaan under the banner of WMO: This included: Daily meals at Iftaar time, Dhegs of Haleem, Savouries, Grocery and Eid parcels

International Zakaat Collection:

The Africa Chapter BOM will continue to endeavor to raise the stipulated amount given by EXCO Inshaa Allah.

Investment Account:

Investment account was opened with SASFIN – 2.5 million transferred as per agreement by BOM and Solly Noor submitting regular updates regards this account.

Claudius Property:

Following the objections from the Claudius community to build a WMO Hall, there was a suggestion to consider development of flats. However, due to the concern of the poor condition of the grounds submitted with the Geotechnical Reports and the additional expense of WMO re: monthly taxes of +-R20 000 a decision was taken to sell the property. We are currently in the process of selling this land.

Erasmia Property:

The zoning of the land is at least 2 years away making it a long term project. Mr Haroon Karrim will meet with Bashir Bha to discuss any further development of this land donated to WMO.

Wheelchair Campaign:

- 3 wheelchairs donated to Abida's Frailcare Centre in Crosby Gauteng
- 2 wheelchairs donated to Baitul Banaat Old Age Home in Nigel
- 20 wheelchairs donated to recipients in the Klipspruit region
- 1 wheelchair donated to a student at JISWA Centre in Lenasia
- 30 wheelchairs donated to Al Ansaar Radio in KZN
- 20 wheelchairs distributed to individual applicants in KZN

Renal Dialysis Project:

WMO continues to fund X2 patients towards their monthly Renal Dialysis treatments. A total of +- R18 000 monthly is allocated towards this project. The Islamic Medical Association of SA simultaneously covers the monthly Medical Aid expenses. Once the medical aid matures – IMASA will take over the monthly expenses of these patients.

WMO Ladies Wing:

Fazila AK Ismail continues to oversee the Ladies Wing activities in the KZN & Gauteng regions.

The following activities listed:

- WMO Women's Wing International – Prince Mshyeni Hospital – Umlazi – Women's Wing in KZN assisted children who were admitted due to malnutrition. Raised funds of R50,000.00 donated towards hampers for the children at the hospital and an additional sponsorship of R22,000.00 worth of items of need – Total: R72,000.00
- Daily sandwiches distributed at Voortrekker High School – contributions made by WMO Ladies Wing Committee on a monthly basis.
- WMO Ladies Wing based in Gauteng partnered with Purposeful Giving [Apex Body] distributed Ramadhaan shoe boxes at Brazzaville Madressah.
- WMO Ladies Wing based in KZN distributed party packs, biscuits & blankets to Izizwe Islamic Centre
- Burkah & Blanket Campaign in Gauteng & KZN during Ramadhaan – Total: R38,860.00
- 24th October 2015 and during the month of October - Hampers were distributed for the month of Muharram and three bags of food and fruit was distributed on Youmul Ashurah in the KZN region.
- WMO Ladies Wing partnered with Jama'atun Nisa – Feeding Scheme in KZN for distribution of hampers to Addington School for students who come from underprivileged and house headed homes.

Aid to Malawi:

- R50 000 & X1 container rice [R120 000] was donated by the Ladies Wing & Jamaa'atun Nisaa to the Malawi disaster
- Additional R 67,500.00 donated towards Malawi Aid

Further to this R158,000.00 donated to WMO International for any International Ladies Wing Projects

Total amount contributed by Ladies Wing Africa Chapter [R386,360.00 Cash + R120,000.00 worth of rice making it a total contribution of R506,360.00]

WMO Youth Wing:

Fatima Essob Osman resigned as Chair and a new Chairman was elected: Ebrahim Joosab. Challenges faced – lack of participation and commitment from youth.

Separate Youth Wing Account has been opened with assistance of the Treasurer.

One event took place in 2015; Annual Youth Braai, which was hosted on the 17th May 2015, held in Laudium with a two-fold purpose:

- a. To raise funding for an underprivileged Madressah in Riverlea
- b. To encourage the youth to become active in the WMO Youth Wing

After the IYC in September 2015 – Yunus Suleman has been trying to revive the local Youth Wing and encouraging the youth to duplicate the International Projects agreed at IYC and once a strong committee formed, we will work towards initiating local projects. The youth will work towards launching the "WOW" & "Debate Championship" projects in the 2016.

MPL T20 - 2015

The best X15 players were selected to represent the WMO Africa Chapter. As per agreement \$15 000 was approved and paid to Sri Lanka towards the Africa Chapter participation fee. Additional monies was raised amongst BOM to cover other expenses of the players. The main objective is to groom the cricketers whom we are sponsoring to become flag bearers of WMO and active members of the organization. The elected team attended and represented at a well-organized MPL T20 hosted in Colombo.

Financial Comparisons:

	2015 (ZAR)	2014 (ZAR)
Donations Received	5,778,437	4,360,665
Other Income	132,464	79,944
Total Income	5,910,901	4,440,609
Distributions	(2,853,108)	(1,806,439)
Operating Expenses	(485,868)	(1,640,359)
Total Distributions & Expenses	(3,338,976)	(3,446,798)
Surplus for the year	2,571,925	993,811
	2015 (ZAR)	2014 (ZAR)
Membership Fees	894,291	397,000
Lillah	791,420	2,138,285
Zakaat	1,092,726	1,825,380

Membership:

A membership committee was formed to spearhead this aspect of the organization i.e: Shafique Tayob, AK Ismail & Haroon Sacranie.

Congratulations to new members of 2015:

1. Feeyaza Aboo [Life]
2. Reshad Ismail [Life]
3. Ridwan Mia [Trustee]
4. Abdul Rajak Gani [Patron]
5. Abdul Samad Essa [Life]
6. Jainab Essa [Life]
7. Ashraf Sabdia [Patron]
8. Akbar Ally Hassim [Life]
9. Fazila AK Ismail [Upgraded from Life to Patron]

MEMBERSHIP CATEGORY	TOTAL MEMBERS
Life	146
Patrons	09
Trustees	12
Deceased on database	12

BOM [Africa Chapter] has been brainstorming a membership development plan, which includes membership drives. Alhumdulillah, we have commenced with one roadshow which took place in Potchefstroom on the 23rd November 2015. A heartfelt thank you to Mr Anver Carrim who extended an invitation to host a few members of the BOM and close to 20 guests were in attendance. BOM presented the activities of WMO Africa as well as motivated the need for the guests to join the organization. Even though the main objective of such roadshows are to get

new members to sign up, BOM has also rendered themselves to the fact that we cannot convince all to commit themselves but we should also consider these events as a means of bringing awareness of WMO to the Memon communities Inshaa Allah.

Local Annual General Meeting:

The Local AGM & Luncheon of WMO – Africa Chapter took place on the 24th April 2016 at the KIT KAT Convention Centre in Pretoria West; Gauteng. The programme commenced with the Annual General Meeting of the WMO [Africa Chapter] at 10h30. Pertinent issues were discussed by the Board of Management and a fruitful meeting was conducted until 12h30. During the meeting a new Treasurer was nominated and elected. We wish to extend a warm welcome to our new Treasurer; Mr Ashraf Dada and would like to thank Mr Moosa Carrim who has served on the BOM as Treasurer for many years.

Zafreen Ayob presented the Ladies Wing activities on behalf of Fazila AK Ismail who was unfortunately unable to attend this event.

Thereafter, over 400 guests arrived from 13h00 for the Luncheon with the opening dua by Mr Hussein Kalla and a warm welcome from Dr Haroon Gutta [ASG]. Our VP, Mr Haroun Joosub took a moment to elaborate on the objective of the Luncheon, which was to inform the public / friends of WMO of the progress made by the organization and encouraging those who have not yet signed up as members to use this opportunity to become members. This was followed by an address from our International President, Mr Solly with very

inspiring words and an introduction to our keynote speaker and his friend; Mr Trevor Manuel [Former Minister of Finance]. A special thank you to Mr Abdul Rajak Gani better known as Hajie Kit Kat [Patron] who offered his venue and the services of his staff. Even though he was unable to attend due to his late wife being ill at that time, he constantly remained in contact with the WMO team to ensure that all their needs were met. The event was huge success and well co-ordinated by the dedicated team of committee members.

Vice President's Conclusion:

In conclusion, I would like to add that with the untiring help and input by the Board Of Management of the Africa Chapter, much has been achieved, viz: Zakaat collection, both local and international, distributions, membership development, social events, renal dialysis project, wheelchair campaign, ladies and youth wing projects etc.

We are hoping to take this organization [Africa Chapter] to a much higher level, making it more visible to the people of South Africa, that we will UNITE, UPHOLD and UPLIFT the Memon and Muslim community at large.

Jazaakallah

Wassalaam

Haroun E. Joosub,
Vice President - Africa Chapter

Haroon Gutta
Regional Assistant Secretary - Africa Chapter

WORLD MEMON ORGANISATION

ANNUAL REPORT 2015

EUROPE CHAPTER



FOR SYRIA

"IT STARTS WITH A SINGLE STEP. WHEN YOU WALK ACROSS THE BORDER FENCE. YOU LEAVE BEHIND YOUR COUNTRY, YOUR HOME, YOUR LIFE. YOU FEEL A VOID, A STATE OF EMPTINESS. YOU LOSE YOUR SENSE OF BELONGING, YOUR IDENTITY, YOUR BEING. YOU HAVE JUST BECOME INVISIBLE. YOU HAVE JUST BECOME ANOTHER REFUGEE.

THEN STARTS THE THOUSAND MILE JOURNEY THROUGH PURGATORY. FAMILY MEMBERS BEING BURIED WHERE THEY FELL ALONG THE WAY, CHILDREN SUGGUMING TO HUNGER AND THIRST, FRIENDS SHOT DEAD WHILE CROSSING BORDERS.

IT'S A TRIAL OF FAITH. HE PUTS ME HERE. I TRUST HIS PLAN. HE WILL BRING ME HOME."

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REGIONAL MANAGEMENT COMMITTEE (2014 - 2017)

Europe Chapter

	NAME	DESIGNATION	MEMBERSHIP
1	Mr. Sikander Sattar	Regional Vice President	Life Member
2	Mr. Imran Panaawala	Regional Assistant Secretary	Life Member
3	Mr. Waseem Y Adil	Regional Treasurer	Life Member
4	Mr. Haroon Karim	Chairman Board of Trustees	Trustee
5	Mr. Nowsad Gani	Deputy President WMO	Trustee
6	Mr. Bashir Sattar	Deputy Secretary Board of Trustees	Trustee
7	Dr Abdul Majid Vakil	RMC - Member	Trustee
8	Mr. Zakaria Bawany	RMC - Member	Patron
9	Sir Iqbal Sacrani	RMC - Member	Patron
10	Mr. Majid Ali Mohamed	RMC - Member	Patron
11	Mr. Nazir Okhai	RMC - Member	Life Member
12	Mr. Khalid Jussab	RMC - Member	Life Member
13	Mrs Shamim Osman	RMC - Lady Member	Life Member

Meetings

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

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

WMO Europe Chapter since the inception of WMO has been entrusted to take care of the Audited Accounts and other statutory responsibilities for the Organisation and the Trust which 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 brochures reflecting the WMO activities Zakat were sent out by post as well as by email during the month of Ramadan, which resulted in the awareness of WMO among the memon community. During this period we reveal few new donors, who have committed that in future they would pay their zakat to WMO.

We are trying to fulfil our commitment of Zakat of \$420,000 for 2016 and so far until end of September, we have collected \$294,424 approximately.

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

Welfare Activities

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

We support Memon's with hospital expenses and funeral expenses if they can't afford.

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

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

families are encouraging marriages among Memons. The WMO Europe has played a great roll to help the refugees of Syria with the help of Khalid Jussab, which was a great contribution of WMO towards humanity.

Youth Wing

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

The Youth Wing has been active with cricket, volleyball, basketball and badminton activities.

The cricket match was played between the Leicester teams.

We are still planning to organise more cricket tournament between Memons of London and Leicester. We also have monthly functions for families organised by our youth committee. Picnics and social events are planned for this year.

The Youth group of Memons in Europe has got very good encouragement due to the recent sports activities.

In 2015 following activities have been undertaken by the UK Memon Association with the collaboration of World Memon Organisation (Europe Chapter):

1. Badminton on every Tuesdays at the centre.
2. Organised Badminton Tournaments.
3. Playing Cards played every Wednesday & Saturdays at different venues.
4. Cricket Tournaments.
5. Football training for under 16s.
6. Organised to watch live Matches during the World Cup Memon Center at the centre.
7. Indoor Football on every Thursday.
8. Outdoor Football on every Friday
9. Volleyball played on every Monday.
10. Talim classes in Leicester
11. Memon Lunch club on every Thursday in Leicester.
12. Youth club on every Friday in Leicester.
13. Cards club on every Saturday night in Leicester.
14. Whole month of Ramadaan, taraweesh was held at the Memon Centre in Leicester.
15. Free funeral services provided by the Memon Centre of Leicester.

Memon Youth Activities (MYA) of Leicester had organised following programs:

Memon Festival 2015, which was organised and hosted in 2015. This event was organised immediately before the visit of the Memon Cricket Team of Europe Chapter to Sri Lanka. This event was attended by over 3000 people. Thereafter another festival was followed up in 2016 as well.

Memon Youth Tournament, was organised 11 times in 2015 and was open to all Memons from UK. In response to this more than 600 Memons attended the events across all disciplines including football, cricket, ten pin bowling etc. At these events Presentation were held at Memon Centre Leicester and trophies were awarded.

MYA organised Cricket Tournament run by ECB in Leicester, when under 12 years played their first cricket tournament.

MYA organised Youth Club to gather the memons every Friday night at Memon Centre of Leicester, where around 40-50 members attended every Friday.

Ladies Wing

The Ladies Wing is very active with the Memon Connections and organising various charity events. Several functions were held and the money collected.

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

The main objective of the ladies wing is to revive the community spirit, promote youth participation and promote the well being of the community and create a sense of belonging amongst the Memons in British society. This year again ladies wing of WMO Europe Chapter have contributed towards the funds to help the needy women.

They collected six thousand GBP and sent it to India and Malawi before Ramadhan in May 2016 for the following projects:

Projects in India:

Dall Mill project, in Lohara.

Money was donated to 'Lohara Girls Orphanage' for the upliftment of the orphan girls in Dar-ul-ulum.

Women-Empowerment, now set up. Food packs for the poor.

Widows upliftment supporting 400 widows all over India during the holy month. (Will forward you the confirmation report as well).

Food and fruit packs in hospital for the sick in Mumbai.

Vasai project in Mumbai-creating work for the destitute women.

All this has been done under the supervision of WMO India chapter ladies.

Projects in Malawi:

Money was donated to Al Noor foundation for blind.

Money was donated to 'Road to Relief' Charity which is run by Memon Ladies Memon Ladies group. The money was used towards Ramadhan Food packs and hospital ventilator.

Money was donated to Malawi food relief. The funds were used for tents and food parcels.

Kaffan project for the poor

In addition to that £ 3150 was raised for 300 blankets for Syria

£ 1311 was collected for Syria food appeal

£ 3000 was collected to provide medical services in Syria and this amount will be sent shortly.

£1383 was donated to 'Midland International Aid Trust' for roofing shelters in Nepal for Earthquake victims.

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

WMO Aid to Syria:

WMO Europe Chapter has proven that WMO is undertaking its role for humanity by helping the Syrian Refugee crisis.

Under the leadership of our Khalid Jussab, Europe chapter made great strides in attempting to assist in this cause.

An initial amount of \$100,000 was pledged, following a decision which was made by the

Office bearers of WMO to assist the plight of the Syrian refugees. This was further enhanced by the Memon youth in London, where they raised a further sum of £34,063 from the local community and the aid was then distributed at the borders of Macedonia, Slovenia and Croatia etc.

Also, with the great efforts of our VP Sikander bha / Khalid Jussab and others in Leicester they managed to get donations of goods in the form of blankets etc. which were also distributed by Khalid bha and his team. The monetary value of these goods was around £100,000.

It was with regret that Europe chapter had to suspend this aid due to circumstances beyond our control.

Membership

Memon Association UK and Memon Association Leicester are assisting the WMO Europe Chapter to achieve its target to maximise the membership of WMO. We got new commitment from memons to become members, but we are chasing them to pay their subscription.

Currently we have 51 members including three Trustee and two Patrons, who have paid their subscription in full or paying in instalments. We also have 27 new life members from Leicester and London, but we are chasing them to pay their subscription.

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

Other activities / Matters of Interest

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

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

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

This year two main functions were organised by WMO Europe Chapter in London and Leicester to celebrate Eid.

In Leicester, the Memon Eid festival was a great success and over 2000 people attended the event.

This year, we celebrated Eid with well wishers and donors of WMO in London. We had a great event being amongst the well wishers and donors of WMO Europe Chapter, and here the projects of WMO were highlighted and few donors have also promised to support.

Audited Accounts & Statutory Requirements.

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

Mr Sikander Sattar

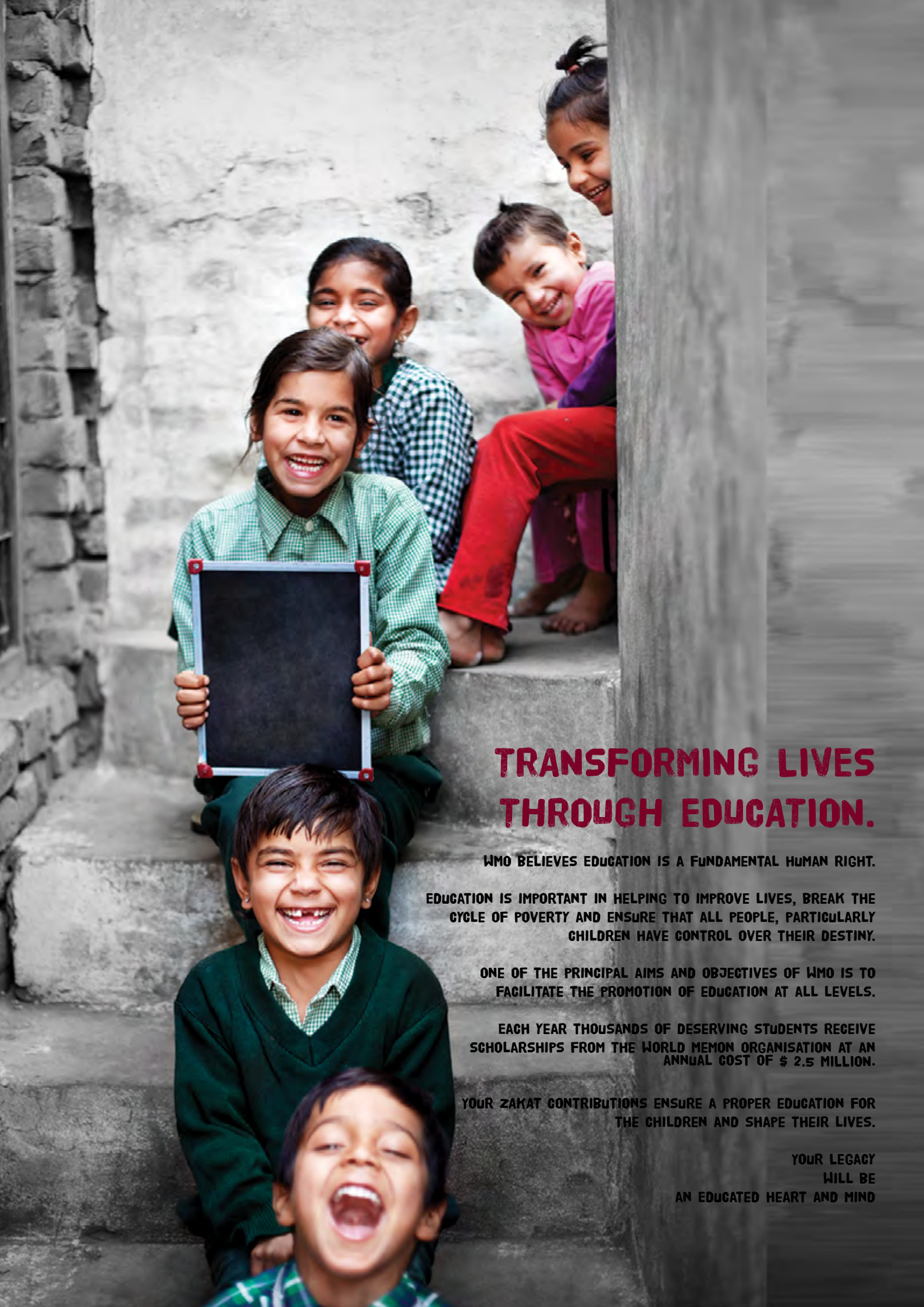
Vice President (WMO Europe Chapter)

Mr Imran Panaawala

Regional Assistant Secretary (WMO Europe Chapter)

Mr Waseem Yousuf Adil

Regional Treasurer (WMO Europe Chapter)



TRANSFORMING LIVES THROUGH EDUCATION.

WMO BELIEVES EDUCATION IS A FUNDAMENTAL HUMAN RIGHT.

EDUCATION IS IMPORTANT IN HELPING TO IMPROVE LIVES, BREAK THE
CYCLE OF POVERTY AND ENSURE THAT ALL PEOPLE, PARTICULARLY
CHILDREN HAVE CONTROL OVER THEIR DESTINY.

ONE OF THE PRINCIPAL AIMS AND OBJECTIVES OF WMO IS TO
FACILITATE THE PROMOTION OF EDUCATION AT ALL LEVELS.

EACH YEAR THOUSANDS OF DESERVING STUDENTS RECEIVE
SCHOLARSHIPS FROM THE WORLD MEMON ORGANISATION AT AN
ANNUAL COST OF \$ 2.5 MILLION.

YOUR ZAKAT CONTRIBUTIONS ENSURE A PROPER EDUCATION FOR
THE CHILDREN AND SHAPE THEIR LIVES.

YOUR LEGACY
WILL BE
AN EDUCATED HEART AND MIND

WORLD MEMON ORGANISATION

ANNUAL REPORT 2015

FAR EAST CHAPTER

REGIONAL MANAGEMENT COMMITTEE (2014 - 2017)

Far East Chapter

	NAME	DESIGNATION	MEMBERSHIP
1	Mr. Saleem Abdul Cader	Regional Vice President	Life Member
2	Mr. Aslam Satar	Regional Assistant Secretary	Annual Member
3	Mr. Anjum Asmat	Regional Treasurer	Life Member
4	Mr. Ashraf Sattar Sayani	Deputy Chairman Board of Trustees	Trustee
5	Mr. M H Omar	RMC - Member	Trustee
6	Mr. Eliyas Abdul Kareem	RMC - Member	Trustee
7	Mr. Farook Kassim	RMC - Member	Trustee
8	Mr. Haji Anver Ahmed	RMC - Member	Patron
9	Mr. Yusuf Bhadelia (Japanwala)	RMC - Member	Patron
10	Dr. Haroon Admani	Co-opted Member	Life Member
11	Mr. Amin Bhaila	Apex Body Member	Life Member
12	Mr. Shahid Sangani	RMC - Member	Life Member
13	Mrs. Shazia Sangani	RMC - Lady Member	Annual Member

The Far East Chapter had a total membership of 105 as at 31-12-2015.

Break up of Membership as follows:

MEMBERSHIP CATEGORY	NUMBER OF MEMBERS
Trustees	04
Patrons	02
Apex	01
Life	39
Annual	46
Friends of WMO	13

Number of members has increased 100% during the year. Especially by 38 Annual members and 10 Life members.

Details of Members Activities of Far East Chapter during the year ended 31 December 2015;

- 1 BOM meetings
- 4 General body meetings

Zakath Collection

Zakath collection for 2015 as per the below list was fully remitted to the WMO Zakath Account in Dubai.

Commitment	US \$ 295,000
Collection	US \$ 174,259
Shortfall	US \$ 120,741

WMO-FC Projects

Micro Financing.

The MICRO FINANCE SCHEME to support Small Time Entrepreneur in the community was continued

with the beneficiaries being monitored for their reimbursements. Alhamdulillah, indeed happy to report that there are few MF beneficiaries have now become financially self sufficient.

After observing a successful repayment of the first and second phase and based on the sheer requirement by more needy members in the community, the third phase was initiated with the new committee members namely Majeed Kareem, Rasheed Dada and M Shiraz Yoonus. This committee will monitor the reimbursement and ensure greater success of the project.

Dharussalam Maha Vidyalaya (DMV) Project

The School will be completing 100 years in January 2016. The newly appointed Principal is cooperating with the PPA and progress in terms of education looks encouraging with extra classes being arranged.

WMO FC is continuing to provide assistance in the following areas;

- Needy students with daily breakfast for nourishment.
- Providing additional classes after school hours to improve the grades of the weaker students. This effort has proved successful as the school's continuous achievement in its best pass rate in consecutively for the past two year Ordinary Level examination held in Dec each year.

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

Youth Wing activities

The Youth Wing (YW) will mirror the plans of the International YW which were discussed at the IYC in Colombo this year. Based on this YW created 5 groups to work in sync with IYC goals and conducted seminars in line with IYC for the local chapter youth.

The 'Lady Toastmaster' for effective public speaking and communication skills was concluded in February 2015. This program was done for the young ladies of the community and it was conducted by the ladies.

"THE SPEECHMASTER 2015" A 5 week workshop for 9 to 12 year old Memon boys and girls to develop their leadership and communication skills was conducted.

Ladies Wing Activities

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

- "THIS IS ME" to celebrate "World Women's Day - 6th March '15
- 2 Ifthari programs for Girls Orphanage
- Sponsored 2 Old Ladies for Cataract Operation
- Medical Check-up for 12 Blind Children

The Ladies wing was facilitated to operate a bank account with an allocation of Rs. 01 million for use in their projects. The funding needs to be approved by the Ladies Committee and of which quarterly report together with Accounts are submitted to the RMC by the LW.

The LW members are prepared to help those who want to follow vocational courses with non-zakat funds.

HOSTED AGAM, IYC, ILWM & MPL - 2015

Annual General Assembly Meeting

The 13th AGAM of the WMO and the 13th AGM of WMO CF was hosted by the Far East Chapter in the resplendent city of Colombo, Sri Lanka from the 29th of August to the 1st of September at the Hotel Taj Samudra.

There were large representations from Africa, Middle East, Pakistan, India, UK, USA and of course the host nation of Sri Lanka.

It was a celebration of Memon brotherhood and a watershed event in the history of WMO .

As for the first time, 2 marquee events, the mega MPL (Memon Premier League) cricket tournament and the AGM were held simultaneously.

The warm camaraderie, fellowship and affiliation of Memon's around the globe towards this wonderful organization were strikingly evident by the colossal turn out at both the events.

3rd International Youth Conference 2015 (IYC3) Colombo - Sri Lanka

WMO International Youth Conference (IYC 3) on Youth Involvement as a Strategy for Social and Economic wellbeing of Memon Youth took place at Hotel Taj Samudra in Colombo on 31st August 2015.

Attended by more than 50 participants from 6 countries; UAE Pakistan, India, England, Sri Lanka and South Africa.

Workshop program comprised of brainstorming sessions, which examined different perspectives on youth involvement in five community services followed by panel discussions and presentations by below mentioned project Leads.

1. Women Empowerment
2. Education Sector
3. Sports
4. B2B- Business to Business
5. Memoni Language and Culture

The International Ladies Wing Meeting

The WMO International Ladies Wing meeting took place on the 31st August 2015. Which was a huge success with an attendance of 96 ladies in total with global representation from the Africa, India, Pakistan, UK, Middle East and Far East.

Memon Premier League

The MPL2 Kicked Off at the Sinhalese Sports Grounds (SSC), a premier test venue in Sri Lanka with defending Champions Pakistan taking on Middle East Chapter followed by the Runners up from MPL1 India taking on Africa.

All in all, the 2015 MPL was a most cherished and memorable event. The Far East Chapter has set an unprecedented example and has raised the bar; surpassing which would prove to be an

arduous affair and all of this would have been impossible without the support of the two main sponsors of MPL: Phoenix Ventures Ltd(Platinum) and Expolanka Holdings plc(GOLD).

The Far East Chapters also conducted The Sinhala Avurudhu Games, and organized the first-ever World Memon Pool Championship.

M H OMAR – LILLAH (DONATION)

The most noteworthy development of the year 2015 was the magnanimous contribution of a MILLION DOLLAR (\$ 1,000,000) Lillah donation by the generous Mr. M.H. Omar towards the Far East Chapter.

An endorsement of his faith in the extensive humanitarian work done by the WMO

Deputy Vice President Ashraf Sattar appreciated the magnanimous effort of Trustee M H Omar which was unprecedented in the History of WMO.

Trustee M H Omar suggested to use this money in starting a school which will benefit generations to come while also being a lasting legacy to the Memon Philanthropy in Sri Lanka. He also stated that he will contribute more as when needed towards this.

A felicitation dinner was hosted for Trustee M H Omar on the 15 October 2015.

Abdul Cader Saleem

Regional Vice President

Aslam Sattar

Regional Assistant Secretary

WORLD MEMON ORGANISATION

ANNUAL REPORT 2015

INDIA CHAPTER

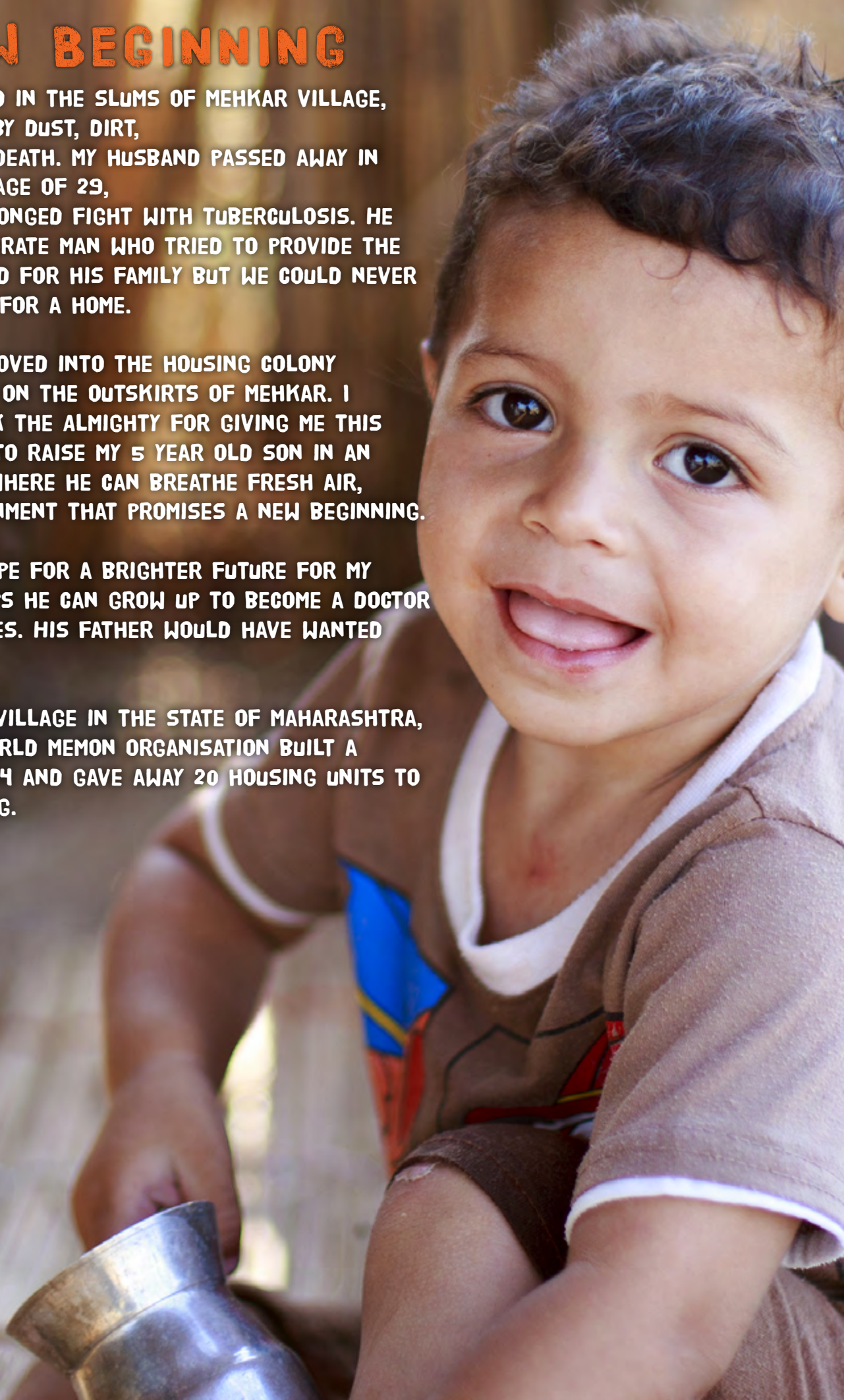
A NEW BEGINNING

„WE ALL LIVED IN THE SLUMS OF MEHKAR VILLAGE, SURROUNDED BY DUST, DIRT, DISEASE AND DEATH. MY HUSBAND PASSED AWAY IN 2013, AT THE AGE OF 29, AFTER A PROLONGED FIGHT WITH TUBERCULOSIS. HE WAS AN ILLITERATE MAN WHO TRIED TO PROVIDE THE BEST HE COULD FOR HIS FAMILY BUT WE COULD NEVER SAVE ENOUGH FOR A HOME.

I HAVE NOW MOVED INTO THE HOUSING COLONY BUILT BY WMO ON THE OUTSKIRTS OF MEHKAR. I ALWAYS THANK THE ALMIGHTY FOR GIVING ME THIS OPPORTUNITY TO RAISE MY 5 YEAR OLD SON IN AN ATMOSPHERE WHERE HE CAN BREATHE FRESH AIR, IN AN ENVIRONMENT THAT PROMISES A NEW BEGINNING.

I CAN NOW HOPE FOR A BRIGHTER FUTURE FOR MY CHILD. PERHAPS HE CAN GROW UP TO BECOME A DOCTOR AND SAVE LIVES. HIS FATHER WOULD HAVE WANTED THAT.”

MEHKAR IS A VILLAGE IN THE STATE OF MAHARASHTRA, INDIA. THE WORLD MEMON ORGANISATION BUILT A COLONY IN 2014 AND GAVE AWAY 20 HOUSING UNITS TO THE DESERVING.



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REGIONAL MANAGEMENT COMMITTEE (2014 - 2017)

India Chapter

	NAME	DESIGNATION	MEMBERSHIP
1	Mr. Abdul Hamid Nathani	Regional Vice President	Patron
2	Mr. Shafi Mulani	Regional Assistant Secretary	Patron
3	Mr. Mohammed Farooq Chandiwalla	RMC - Member	Life Member
4	Mr. Zubair Chasmawala	RMC - Member	Patron
5	Mrs. Shabana Darvesh	RMC - Lady Member	Life Member

President's Review

WORLD MEMON ORGANIZATION was incorporated in the year 2014 in India under the Companies Act, 2013, 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 Members.

As we all agree that 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 earning 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, many people approach WMO-India chapter to help them achieve this need.

World Memon Organization-India Chapter aims in helping these deserving families achieve their dream of having a safe and decent house. This will enable them to look after other unavoidable and sudden exigencies.

Zakaat Collection

Funds form an integral part for the success of any project. WMO-India Chapter had committed for collection of INR 7,61,67,971.91 (equivalent to approx. US\$ 12,28,500.00) which was successfully achieved. However, due to some unforeseen conditions we were unable to get any kind of monetary support from WMO for year 2015. In spite of many such challenges WMO-India Chapter did not look back and successfully reached out to many deserving families and helped them beyond boundaries to ensure for their safe housing.

WMO-India Chapter ensured that most of our families are helped, therefore, we also worked in helping them collaborate with other existing trust who could provide

them with monetary support. Thus ensuring maximum help from other available resources and also motivating and supporting them to contribute their own savings too. Through this collaborative approach we were able to help many families own a house. Our aim to provide home for the homeless is begun and our journey has started.

Summary of Accounts

For the Period from 1st January, 2015 to 31st December, 2015

(USD 1 = INR 66/-)

Particular	Amount (in INR)	Amount (in USD)
Balance B/F	2,55,85,249	3,87,655
Disbursed Amount	3,28,15,000	4,97,197
Balance	-72,29,751	-1,09,542

Housing Aid

QUARTERLY SUMMARY OF HOUSING AID PROVIDED

(USD 1 = INR 66/-)

QUARTERS	NUMBER OF HOUSE RECIPIENTS	WMO CONTRIBUTION		NCT CONTRIBUTION		TOTAL SUPPORT	
		(in INR)	(in USD)	(in INR)	(in USD)	(in INR)	(in USD)
<u>1st Quarter</u> 1st Jan.'15 to 31st Mar.'15	38	88,25,000	1,33,712	88,25,000	1,33,712	1,76,50,000	2,67,424
<u>2nd Quarter</u> 1st Apr.'15 to 30th Jun.'15	51	79,82,500	1,20,947	82,57,500	1,25,114	1,62,40,000	2,46,061
<u>3rd Quarter</u> 1st Jul.'15 to 30th Sep.'15	16	20,07,500	30,417	20,07,500	30,417	40,15,000	60,834
<u>4th Quarter</u> 1st Oct.'15 To 31st Dec.'15	78	1,40,00,000	2,12,121	1,41,00,000	2,13,636	2,81,00,000	4,25,757
Total	183	3,28,15,000	4,97,197	3,31,90,000	5,02,879	6,60,05,000	10,00,076

Final Instalment of Rs.38,00,000/- has been paid in 1st Quarter of year 2015 for 50 Houses purchased in Ahmedabad, but the number of said 50 houses is not included in the above table as the same had already been mentioned in the last Annual Report in the quarter (1st April, 2014 to 30th June, 2014).

Part Payment of Rs.1,56,00,000/- done in 4th Quarter towards 40 Houses purchased in Ahmedabad is added in the aforesaid table.

STATE-WISE DETAILS OF SUPPORT

State	Total	1-RK	1-BHK	2-BHK	Construction	Repairing	Deposit
Gujarat	153	27	85	31	4	5	1
Maharashtra	28	3	18	1	3	2	1
Uttar Pradesh	2	0	0	0	1	1	0
Total	183	30	103	32	8	8	2

Success Stories

OLD AND RENTED HOUSE:

Ms. Mumtaz Ashraf Chotani is a widow staying with her Son and 2 Daughters. She was staying in a rented house and was not able to manage household expenses in her monthly income.

NEW 1-BHK HOUSE:

Currently she is staying in her own 1BHK house with the help of World Memon Organisation, Nathani Charitable Trust and other Donors and is very happy. The locality is safe for her adolescent girls.

FURAT APARTMENT:

20 houses purchased in Ahmedabad, Gujarat for poor and deserving families.

AZBA RESIDENCY:

20 houses purchased in Ahmedabad, Gujarat for poor and deserving families.

RELIABLE TOWNSHIP:

100 houses purchased in Vasai, Maharashtra for needy and deserving families.

Future Plan of Housing Project

TARGETED HOUSES FOR THE YEAR 2016

We have targeted to provide monetary support to 378 deserving families, and help them in purchase of suitable and decent houses, preferences will be given to Widows, Destitute with School or College going Children and the deprived families across India.

City / State	No. of Cases	Total Cost of the House (INR)	Beneficiary's & Other Donor's Contribution		WMO Contribution		NCT Contribution	
			(in INR)	(in USD)	(in INR)	(in USD)	(in INR)	(in USD)
Mumbai (approx. avg. cost: INR 14 Lacs)	100	14,00,00,000	4,66,66,667	7,07,071	4,66,66,667	7,07,071	4,66,66,667	7,07,071
Other States of India (approx. avg. cost: INR 15 Lacs)	200	30,00,00,000	15,00,00,000	22,72,727	7,50,00,000	11,36,364	7,50,00,000	11,36,364
29 Widow Cases of Maharashtra (approx. avg. cost: INR 13 Lacs)	29	3,77,00,000	58,00,000	87,879	1,45,00,000	2,19,697	1,74,00,000	2,63,636
Ahmedabad Housing	40	4,42,30,000	2,16,30,000	3,27,727	1,13,00,000	1,71,212	1,13,00,000	1,71,212
Talala Housing Project	9	31,50,000	27,00,000	40,910	2,25,000	3,410	2,25,000	3,410
Total	378	52,50,80,000	22,67,96,667	34,36,313	14,76,91,667	22,37,752	15,05,91,667	22,81,692

Youth Wing

Youth – a phase which has creativity, potential and a capacity to make change happen, for themselves, for their societies and for the entire world. With this vision WMO - Youth Wing was initiated in India. WMO-India Chapter aims in empowering these youth and help them to work together and drive social innovation and change, and help in forming a progressive community.

A GLANCE AT THE ACTIVITIES OF THE YOUTH WING:

MPL Selection Tournament: Selection Tournament was held at Ahmedabad from 12th June, 2015 to 14th June, 2015 in order to select energetic and vibrant players representing India Chapter at the event to be held on 21st August - 30th August, 2015 at Colombo.

Food Distribution Camp: The Youth Wing Team decided to distribute ready to eat food packets to Cancer Patients and deserving individuals that live an impoverished existence on the streets behind the Tata Memorial Hospital, Mumbai.

WMO Youth Wing distributed 300 food packets @ Rs.100/- per packet to such deserving individuals in the holy month of Ramadan.

Monsoon Drive: Raincoat, Umbrella and Plastic Covers were distributed to underprivileged families to get relief from monsoon.

Medical Camp & Ramazan Ration Distribution Initiative: On 16th June 2015, the Youth and Ladies Wing of WMO India Chapter hosted Free Medical

Camp & Ramazan Ration Distribution Initiative for the less fortunate brothers and sisters of our Community at Cutchi Memon Jamatkhana, Mumbai. More than 300 people were treated in the medical camp and 500 Ration Packets (grains, tea packets, dates, vermicelli to Widows and Orphans) were distributed to the needy and poor.

Mass Wedding: 51 underprivileged couples were provided with gifts and donations for their marriage and the ceremony was concluded free of cost.

Ladies Wing

Health and Nutrition Day: 50 women participated in this fun yet informative day. They were guided on identifying and consuming nutritious food.

Ladies Industrial Home: Conducted classes for Income generating courses and entrepreneurship to expertise deserving women with skill to make them financially independent for e.g. Making Roti and Vegetables and providing Lunch Boxes in offices and homes.

Distribution of:

- Food and fruits to the patients of Government hospital,
- Clothes and dry ration to the poor families and
- School Bags and Uniforms to orphan students.

Honahar Beti Courses: The course was held to cover various subjects like computer skill, first aid, cooking, tailoring and personality development so as to transform a girl child into a perfect wife.

Thanks & Acknowledgement

We are highly grateful to all the Members, Donors and Well-wishers who have gracefully supported us, directly or indirectly in our mission to support the upliftment of the subjugated Community Members.

May Almighty ALLAH (Subhanahu-Wa-Ta'la) strengthen our efforts and help us to continue our work with zeal, for the welfare and well being of the Memon Community.

May ALLAH reward for this Noble cause to all. Ameen!

With Regards,

Abdul Hamid Abdul Majid Nathani

Vice President

World Memon Organization - India Chapter



RAMADAN IFTAR CAMP

IN THE RAMADAN OF 2015, THE WORLD MEMON ORGANISATION, MIDDLE EAST CHAPTER ORGANISED IFTAR MEALS FOR THE ENTIRE DURATION OF THE HOLY MONTH. A CAMP WAS SET UP IN DUBAI AND THANKS TO YOUR INVALUABLE CONTRIBUTIONS, 37,500 MUSLIM BROTHERS WERE PROVIDED MEALS FOR 30 DAYS.

THESE BROTHERS ARE 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.

WORLD MEMON ORGANISATION

ANNUAL REPORT 2015

MIDDLE EAST CHAPTER

WMO Objectives

- **PROMOTE, ADVANCEMENT & UPLIFTMENT OF WELFARE:**
to carry out any such projects that will promote, advance and uplift the general welfare and well being of the Memon community.
- **PROMOTION OF EDUCATION:**
to facilitate the promotion of education at all levels and to recognize and honour outstanding students and scholars of the Memon.
- **ALLEVIATION OF POVERTY:**
to work for the alleviation of poverty in the Memon community and to improve the quality and standard of living of its members.
- **CONNECTING MEMBERS / PROMOTION OF UNITY:**
to promote unity, understanding and tolerance amongst the Memon community.
Connecting Members through making them Trustees, Patron, Life members, Annual Members.
- **RESOLVING ECONOMICAL ISSUES:**
to make coordinated and concerted efforts to resolve the economical, educational, social, cultural, medical, rehabilitation and all other problems faced by the Memon community.

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<ul style="list-style-type: none">• Education• Housing• Medical• Visa issues• Job replacement	
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REGIONAL MANAGEMENT COMMITTEE (2014 - 2017)

Middle East Chapter

	NAME	DESIGNATION	MEMBERSHIP
1	Mr. Muhammad Iqbal Dawood Pariyani	Regional Vice President	Trustee
2	Mr. Ahmed Abubakar Shaikhani	Regional Assistant Secretary	Trustee
3	Mr. Muhammad Iqbal M. Younus Tabani	Regional Treasurer	Trustee
4	Mr. Mahmood Shaikhani	Deputy Secretary General	Trustee
5	Mr. Ismail Abdul Karim Gadit	Deputy Treasurer - WMO	Trustee
6	Mrs Shabana Abdul Razzak Mussani	RMC - Ladies Wing	Trustee
7	Mr. Haroon Karim	Chairman-BOT (Observer)	Trustee
8	Mr. Haji Ahmed Abdul Karim Gadit	RMC - Member	Trustee
9	Mr. Mohammad Taufiq Amdani	RMC - Member	Trustee
10	Mr. Mohammad Shabbir M.Yousuf Merchant	RMC - Member	Trustee
11	Mr. Abdul Sattar Pardesi	RMC - Member	Trustee
12	Mr. Zunaid Aziz Moti	RMC - Member	Trustee
13	Mr. Nasir Bhadelia	RMC - Member	Trustee
14	Mr. Muhammad H Noor Bacai	RMC - Member	Trustee
15	Mr. Muhammd Ashraf Amdani	RMC - Member	Trustee
16	Mr. Rizwan Shaikhani	RMC - Member	Trustee
17	Mr. Yusuf Kamdar	Observer	Trustee
18	Mr. Farook Kassim	Observer	Trustee
19	Mr. Abdul Majid Ranani	RMC - Member	Patron
20	Mr. Haroon Muhammad	RMC - Member	Patron
21	Mr. Muhammad Hanif Foxy	RMC - Member	Patron
22	Mr. Abdul Azeez Omer	RMC - Member	Patron
23	Mr. Shoaib Jan Muhammad	RMC - Member	Patron
24	Mr. Yaqoob Iqbal	RMC - Member	Patron
25	Mr. Khalid Dhedhi	RMC - Member	Patron
26	Mr. Riaz Kit Kat	RMC - Member	Patron
27	Mr. Salman Iqbal	RMC - Member	Patron
28	Mr. Arif Lakhani	RMC - Member	Patron
29	Mr. Muhammad Sadiq Haroon	RMC - Member	Life Member
30	Mr. Muhammad Rafique Noorani	RMC - Member	Life Member
31	Mrs.Rashida Anwer Yousuf Vahedna	RMC - Member	Life Member
32	Mr. Muhammad Farooq Ahmed	RMC - Member	Life Member
33	Mrs. Maimoona Darvesh	RMC - Lady Member	Life Member
34	Mr. Salmaan Hussain	Youth Wing - Member	Friend of WMO

Special Projects Campaign

- Pakistan & India Education Program
- Zakat Collection Campaign
- Pakistan & India Housing Scheme
- Rickshaw and Sewing Machine
- Ramadan Financial Assistance

Project: Education Support Campaign

Achieved AED 787,517 / \$214,582

The WMO-ME designs a campaign for Education

for Pakistan Chapter with its vision "To achieve 100% literacy in the community by 2020" "\$300 per child for 1 year"

Purpose of this campaign is collect fund from middle east chapter to provide scholarships to meritorious students of our community, our target was for 1000 students and we Achieve 75% Target.

Ramadan Financial Assistance

Project 1: Ramadan Iftar Camp

World Memon Organization Middle East host iftar

for entire Ramadan, over 32000 people attend Iftar, Per Day average 1400 people iftar daily.

- Cost Of Project: AED 300,900 / \$ 81989
- Per Person Cost AED 08 /
- People Attended: 32,000

Project 2: Ration Bags

World Memon Organization Middle East raise funds for the ration bag distribution

- Cost Of Project: AED 74,550 / \$ 20313
- Cost of per bag AED 43
- Bags: 1200

Housing Scheme In Pakistan

Project: Rehabilitation Scheme (Pakistan)

Campaign has been run to generated funds from Middle East to provide financial assistance for housing scheme in Pakistan chapter.

General Zakat Collection

Achieved AED 4,825,019 / \$1,311,146

LOCAL Welfare Program

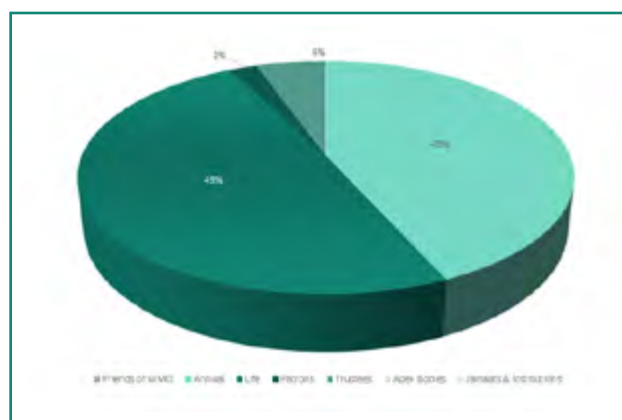
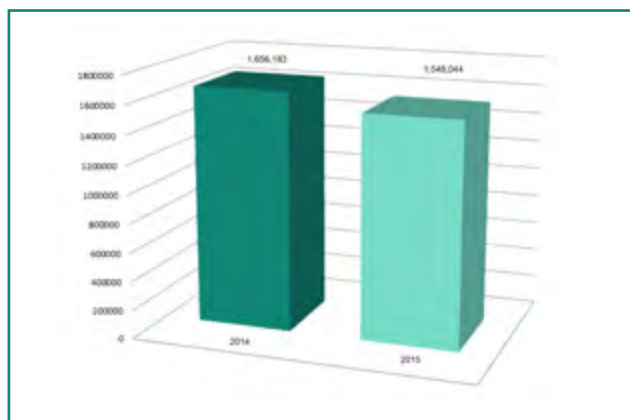
Raised AED 424,440 / \$ 115,336

- **Housing**
WMO Provide financial assistance and full coverage to needy family in rental dispute etc.
- **Education**
Providing scholarship and financial aids to community students to complete their education without any barrier.
- **Medical Aids**
Medical related issues are also catered by WMO; we give aids to less privilege families to have proper medical treatment and facility.
- **Visa Disputes**
WMO is also helping memon community in clearing their visa relates issues by paying their immigration labour fines, we also provide tickets facilities for deport cases etc.
- **Job Replacement**
We provide job placement facility and guidance to our community members special who came here from abroad for seeking job.

Funds Collection Progress

FUNDS COMPREHENSIVE REPORT			
From 1st Jan, 2015 to 31 Dec, 2015			
	AED		USD
Zakat	4,825,019.00		1,311,146.00
Ration Bag	62,000.00		16,847.00
Zakat Funds Total	4,887,019.00		1,327,993.00
<u>NON Zakat Category</u>			
Welfare Activity	507,382.00		137,875.00
Ramadan Camp	302,400.00		82,173.00
Non Zakat Funds Total	809,782		220,048.00
Total	5,696,801.00		1,548,042.00

Funds Comparison for the year 2014 and 2015



Membership drive Campaign lunch at Jumeirah Creekside on 3rd October 2015. It's a road show to take new members on the board.

Zakat Collection Summary



Events/ BOM / MPL / Others

Number of meetings were held during the year to discuss and plan various activities of the Chapter and at Global Level.

WMO Office Bearers and Trustee Meeting

The Middle East Chapter hosted the Officer Bearers and Trustees of WMO to a Strategic Planning Session from 12th to 13th Jan 2015 which has facilitated by world renown Corporate Trainer Mr Yawar Baig. The WMO Vision Statement and 5 Year WMO Strategic Plan was developed during this meeting.

Membership Drive

Connecting Members / Promotion Of Unity

To promote unity, understanding and tolerance amongst the Memon community, we started membership drive to connect more members with WMO family.

Regional Management Committee Meetings

The RMC met 6 times during the year to discuss and plan various matters related to the Chapter matters. Action plans for Charitable Activities, Membership Drives, Social and Welfare Activities including Ladies and Youth Activities were discussed at these meetings

In addition there were 6 separate meetings to prepare for the 2nd MPL held in Sri Lanka in Aug'15. This included the RMC Members attending Practices to review the team progress discuss team selection strategies etc

Delegation Visits & Get Together

Delegation to Mr. Abdul Sattar Pardesi Office Jan 14, 2015

This is a curtsey visit to the family member's one of the founding members Mr Abdul Sattar pardesi at his office. He invited senior committee member to his office to discuss how we can empower our less privilege members of our society.

Meeting & Dinner with Mr. Anees India Delegation hosted By Mr. Haroon Karim May 07, 2015

The program was hosted to facilitate Mr. Anees from Bangalore Indian Chapter, in this program Mr Anees discussed the performance of India Chapter, and also shared their future projects for Indian chapter.

Dinner & Meeting with Shoaib Ismail Mangoria Hosted By Mr Iqbal Dawood. May 11, 2015

Program was hosted in honor of Mr. Shoaib Ismail, general secretary WMO-CF. He shared the on going progress of WMO Pakistan, he also shared the highlights of last ExCom meeting which was recently held in Pakistan.

Ramadan Activities

Meet up @ WMO Ramadan Iftar Camp DIP Date: 23rd June 2015

This meet up was held at DIP labor camp, this reason of this meet up is to ensure that all quality standards should be strictly adheres, and there is no lacking in management.

All members did iftar at camp to share the feel of iftar with labors; all members appreciated the management of labor camp.

Special visit made by Auqaf Inspector & Meet up @WMO Ramadan Iftar Camp DIP Date: 05th July 2015

The purpose of the visit of the inspector was to ensure that arrangements made by WMO are in accordance with the standards set by the Auqaf with regard to quality of meals, safety measures and serving arrangements.

The inspector was very pleased with the arrangements and expressed his satisfaction.

Ramadan Amaan Program

WMO Middle East participated in Ramadan Amaan Campaign along with international Humanitarian City and Campaign was organized by Al-Ihsan Charity Association at Jumeirah City Walk Intersection with help of Dubai Police. 150 Volunteers along with WMO volunteers distributed iftar boxes to the drivers around Iftar time.

Education & Training Programs Initiatives

MOU with Skyline University

To facilitate our community member by providing the scholarship opportunity and discounts.

Leadership and motivation session Szabist Campus Dubai 23-May-15

Szabist and WMO organized workshop session Dynamics of leaderships and motivation which was conducted by Dr. Professor Humayun Naeem Purpose of the workshop is inculcating contemporary universal principles of leadership and motivation among the memon community members.

Humanitarian Sector Logistical Supply Chain Challenges workshop Organized By: International Humanitarian City 24-May-15

The subject matter of the workshop was relating to movement of relief goods from Dubai to affected areas. The workshop deliberated on the problem like document clearance, custom clearance and transportation of goods.

E-Services Induction session 24-May-15

E-services workshop to guide the application process by using the E-services members of IHC who can submit applications and upload documents as well as make payments related to the various services extended by the IHC through the website.

WMO Foreign delegation initiated memons in UAE award ceremony by Ghaffar Fancy dinner on 4th September 2015.

Dinner at absolute barbeque with foreign delegates and in honor of Mr. Nosad Ghani.

Ladies Wing Activates

Dinner At Ms. Maimoonah Darvesh Home
Date: 20 Jan 2015

WMOME LADIES LUNCH GET –TOGETHER AT INDIA CLUB, DUBAI ON THE 14TH OF JUNE 2015

WMOME LADIES celebrated the advent of the Holy month of Ramadan by a lunch Get-together at the India Club, on Oudh Mehta Road, Dubai.

A total of 125 ladies attended the event, 10 new life members were added to the WMOME Life Membership list.

Ladies Wing Visit to Special Needs Rashid Therapy and Pediatric Center
Date: 15th June 2015

The WMO ME Ladies Wing had the beautiful opportunity to sponsor and to celebrate this festival with the special needs children of the Rashid Pediatric Therapy Centre. Goodies prepared for them in gift box and distribute to 200 Children.

Other WMO Ladies wing meeting

On 5th October at Shaeikhsapper café Jumeirah.

One dish party by ladies wing at Ms. Maimoona Darvesh Home on 11th October where total attendees were 90 around. AED 10,100 were raised from this Session.

Ladies one dish party at Ms. Maimoona Dervesh home on 8th November 2015.

Ladies meeting on 11th November 2015 at Hamptin Cafee.

Ladies meeting held at Mrs. Marvi Shaikhani's Residence Meadows on 18th November 2015.

Youth Wing Activities

- 1st All Memon Billiards Championship - Dubai.
- WMO Middle East Youth Wing Presents "Gala Dinner on A Dhow Cruise"
- MD. Ghazi Sports Cricket Tournament.
- MD. Ghazi Sports ladies badminton.
- MD. Ghazi Sports Men's Football.
- MD. Ghazi Sports Men's Badminton.
- Edition of Memon Bowling Championship (Men's).

- Participation in Chaand Raat & Eid Mela
- Event at IHC on 25th November 2015 to celebrate the UAE national Sports Day at IHC warehouse.

Future Projects.

Project 1: Head Quarter & Community Hall

With approval of Board of trustee our future plan is to build community hall for our members we are in process of finding land.

Project 2: Memon University

Education promotion initiative to provide top-notch education to our community members.

Project 3: Housing & Land Project (India & Pakistan)

Project 4: Interest Free Loan For Community Member

WORLD MEMON ORGANISATION

ANNUAL REPORT 2015

NORTH AMERICA CHAPTER



**A SIMPLE DECENT SHELTER IS A BASIC HUMAN RIGHT
AND A PRIMARY NEED FOR ALL.**

For over a decade the World Memon Organisation has carried out rehabilitation projects, primarily housing which constitutes the corner stone in the well-being of a community.

The organisation works towards the alleviation of poverty in the Memon community by providing homes to our less fortunate brothers and sisters.

HABITAT FOR HUMANITY

Housing Projects in India, Pakistan, Sri Lanka stand completed in the cities of Hyderabad, Bangalore, Surat, Ahmedabad, Mehkar, Colombo, Sindh and Karachi

More than A **THOUSAND DESERVING RECIPIENTS** are appreciative **HOME OWNERS** under the WMO banner. Around **2.5 MILLION DOLLARS** are spent each year towards housing.

Message from WMO NA Chapter Vice President Ghaffar A Variend

Assalamu Alaykum,

By the grace of Allah (SWT), we have successfully completed our first 2-year term. I would like to take this opportunity to express my deepest gratitude to the board of directors, members and executive committee members 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 three individuals Dr. Naseem Shekhani, Br Bashir Akuly and Mohataram Qasim Moosa Lawai. Dr. Naseem Shekhani for his dedication and full support during the initial stages of formation of WMO North America Chapter, due to his commitment to National Health program here in US and in Pakistan. In January 2016 he decided to stepdown from his Secretarial position. I am equally thankful to Br Bashir Akuly's involvement in the incorporation process with various government departments as well as corporate Bylaws; presently he is managing Secretary's as well as Treasurer Position until a suitable replacement is found, thank you Bashir Bha. I am also, deeply thankful to Mohataram Qasim Moosa Lawai for his continues support in every area and being available 24/7 for consulting of any issues. Thank you for being a friend and good supporter of WMO NA. I do not want to forget, our internal auditor Br Feroz Aboobaker Khadbai, a well-respected individual in the community, for his sharp observations and friendly nature.

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 Jamats and individual communities across North America and for that reason, this year WMO NA created "WMO Executive Group" to represent key states and organize local events and to create awareness among Memon Communities and WMO NA presence. Currently we have representation in United States and Canada: California 3, Florida 3, Georgia 1, Illinois 5, New York 2, Texas 3 and Canada 2. All reps meet on a video conference once a month to share progress report in their territories.

In August of 2014, I visited, along with visiting Mohataram Qasim Moosa Lawai from Karachi, Memon Association of Canada (MAC) in Toronto, Canada to meet, greet and exchange views with MAC directors and Members, we also participated in their members annual Summer

Picnic. We were greeted by all participants and were well received. A dinner was organized by MAC directors in our honor, for that we are thankful to directors and participating members.

Looking into the future and Memon community needs, the WMO NA Executive committee's goal is to start work on a first Memon Community Center in USA in Chicago in 2016-17, followed by launching of the Houston, New York and Los Angeles Centers in upcoming years for the following activities:

- Head Office of WMO NA in Chicago Center and Regional centers in other cities
- Free advice and guidance for Education, Immigration, Citizenship, Medical and Social Security.
- Free Tax Returns Filing for Seniors and Unemployed
- Medical Health Clinics for persons with no Health Insurance with a minimum co-pay.
- Seniors and Ladies Activities
- Youth Activities and Cricket Club
- Banquet Hall

WMO NA Website update:

During the year we hired an outside company to Redesign WMO NA website from ground up under my direct supervision, it was uploaded last week, IT people are still cleaning few bugs or so called hiccups if any. Whenever you surf the internet, link your browser to www.wmona.com and checkout what's new.

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.

Ghaffar A Variend

Vice President

World Memon Organization of North America

2015 - 2016 EXECUTIVE GROUP MEMBERS

NAME	POSITION	STATE	MEMBERSHIP
Mr. Ghaffar A Variend	Vice President	Illinois	Life
Mr. Bashir M Akuly	Sec – Treasurer	Illinois	Life
Mr. Feroze Aboobaker Khadbai	Internal Auditor	Illinois	Life
Dr. Naseem Shekhani	Direct (Ex Secretary)	Missouri	Life
Mr. Omar Abdul Karim	Head of Membership Committee	New York	Life
Mr. Qasim Moosa Lawai	Observer	Illinois	Annual
Mr. Yousuf Pochi	Regional Rep	Georgia	Life
Mr. Mustaq Artani	Regional Rep	Texas	Life
Mr. Salim Bandukura	Regional Rep	New York	Life
Mr. Amin Naviwala	Regional Rep	Florida	-
Mr. Salim Dugan	Regional Rep	Florida	-
Mr. Hussain Rokerya	Sr. Advisor	California	-
Mr. Ike (Iqbal) Khamisani	Sr. Advisor	California	-
Mr. Abdul Waheed Lala	Regional Rep	Texas	-
Dr. Muhammad Hanif	Regional Rep	Texas	-
Mr. Abdul Gani Moulvi	Regional Rep	California	-
Mr. Mohammed Anwar	Regional Rep	California	-
Mr. Ashfaq Aziz (Mickey)	Regional Rep	Toronto, CAN	-
Mr. Faisal Motiwala	Regional Rep	Toronto, CAN	Life

Membership

The North America Chapter had a total Membership of 13 as of December 31, 2015 as follows:

CATEGORY	NUMBER OF MEMBERS
Life	07
Annual	06

Zakat Collection in 2015

During 2015 North America Chapter collected USD 9,217.00.

WORLD MEMON ORGANISATION

ANNUAL REPORT 2015

PAKISTAN CHAPTER

MITI

TRANSFERRING KNOWLEDGE, ABILITIES, VALUES AND SKILLS

MEMON INDUSTRIAL AND TECHNICAL INSTITUTE (MITI) WAS RECENTLY CONFERRED AS THE TOP RANKING VOCATIONAL TRAINING INSTITUTE IN PAKISTAN BY THE NATIONAL VOCATIONAL & TECHNICAL TRAINING COMMISSION.

THE 1ST PLACE AWARD IS TESTAMENT TO THE VAST STRIDES MITI HAS MADE SINCE ITS INCEPTION.

MITI WAS ESTABLISHED UNDER THE AUSPICES OF THE WORLD MEMON ORGANISATION ON MAY 31ST, 2009. IT IS A VOCATIONAL AND TECHNICAL TRAINING INSTITUTE FOR THE YOUTH OFFERING A WIDE VARIETY OF TECHNICAL, IT AND MULTIMEDIA COURSES.

MITI OPENED ITS DOORS WITH JUST 7 TRADES FOR MEN AND TODAY BOASTS OF COURSES IN 31 DISCIPLINES FOR MEN, ALONG WITH 25 FOR WOMEN.

MITI HAS ALWAYS BEEN THE FLAG BEARER OF THE HUMANITARIAN WORK DONE BY WMO AND OFFERS SCHOLARSHIPS TO HUNDREDS OF DESERVING STUDENTS EACH YEAR. OVER 40,000 GRADUATES OF MITI HAVE SECURED EMPLOYMENT OR ARE SELF EMPLOYED.



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REGIONAL MANAGEMENT COMMITTEE (2014 - 2017)

Pakistan Chapter

	NAME	DESIGNATION	MEMBERSHIP
1	Mr. H.M. Shahzad	Regional Vice President	Life Member
		Chairman-Memon Industrial and Technical Institute Committee	
2	Mr. M. Younus Jiwani	Regional Assistant Secretary	Life Member
		Chairman-Census Committee	
3	Mr. M. Iqbal Gaba	Regional Treasurer	Annual Member
		Chairman-Membership Committee	
4	Mr. Shoaib Ismail Mangrora	Secretary General - WMO	Trustee
5	Mr. Peer Muhammad Diwan	Chairman-Education Endowment Fund Committee	Trustee
6	Mr. Pir Muhammad Kaliya	Chairman-Rehabilitation Committee	Trustee
7	Mr. Abdul Karim Meghani	Chairman-Press and Media Committee	Life Member
8	Mr. Bashir Latiwala	Chairman-Microfinance Scheme	Life Member
9	Mr. Ahmed Haji Ashraf Motiwala	Chairman-Higher & Professional Education Committee	Annual Member
10	Mr. Ahmed Jaffer Kudia	Chairman-Rozgar Scheme	Patron
11	Mr. Altaf Habib Jangda	Chairman-Fund Raising Committee	Patron
12	Mr. Shoaib Ghaziani	Acting Chairman-Education For All (EFA) Committee	Life Member
13	Mrs. Aisha Anwer Ganny	WMO-Ladies Wing	Patron
14	Mr. Khurram Shezad	WMO-Youth Wing	Annual Member
15	Mr. Abdul Rauf Haji Yaqoob Gandhi	RMC - Member	Trustee
16	Mr. Jan Muhammad Haji Yaqoob Gandhi	RMC - Member	Trustee
17	Mr. Arif Habib	RMC - Member	Trustee
18	Mr. Hussain Dawood	RMC - Member	Trustee
19	Mr. Shoaib Jan Muhammad Gandhi	RMC - Member	Patron
20	Mr. Mehboob Gandhi	RMC - Member	Patron
21	Mr. Noor Muhammad Hashim	RMC - Member	Patron
22	Mr. M. Ebrahim Hashim	RMC - Member	Patron
23	Mr. Shabbir Ahmed Patka	RMC - Member	Patron
24	Mr. Abdul Qadir Usman	RMC - Member	Patron
25	Mrs. Hawa Abdullah	RMC - Member	Patron
26	Mr. Salim Habib Godil	RMC - Member	Patron
27	Mr. Abubakar Siddique Lakhani	RMC - Member	Patron
28	Mr. Hanif Suleman Jiwani	RMC - Member	Patron
29	Mrs. Shamim Bawany	RMC - Member	Patron
30	Mr. Abdul Aziz Memon (APMF)	RMC - Member	Life Member
31	Mr. Abdul Aziz H. Yaqoob (UMJP)	RMC - Member	Life Member
32	Mr. Shahzad Iqbal	RMC - Member	Life Member
33	Mr. Qasim Moosa Lawai	RMC - Member	Life Member
34	Mr. Abdul Razzak Thaplawala	RMC - Member	Life Member
35	Mrs. Amina Ganny	RMC - Member	Life Member
36	Mrs. Hamida Iqbal Bawany	RMC - Member	Life Member
37	Mr. Altaf Ahmed Vayani	RMC - Member	Annual Member

Regional Vice President's Review

The formation of the World Memon Organisation in 2001-2 has provided the entire Memon community a platform for unity and oneness. In addition it has now become a ray of hope for the poor & distressed families of the Memon community. Atleast one is hopeful that the Memon community has a great future.

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

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

The World Memon Organisation (WMO) Pakistan Chapter is working day and night for the welfare and well being of the Memon community, particularly in the field of Education and Rehabilitation. It is our target to achieve 100% literacy in the community by 2020 for which huge fund is required, so that nobody is denied the benefit of education. In addition to education, it is our target to provide housing facility to every needy and poor family of the memon community so that their standard of living rises to a desired level.

It is heartening to note that the annual funding of WMO Pakistan has crossed Rs.250 Millions. But it is not sufficient keeping in view the requirement of the community for education and rehabilitation. We appeal to the memon community to contribute maximum amount of Zakat and donation to achieve the target.

We are grateful to all the well wishers for helping us for this noble cause. We earnestly hope that they would continue to help us so that poor and needy people of the memon community can live peacefully and with respect.

May Almighty Allah bless all of us.

H.M. Shahzad

*Regional Vice President
WMOPC*

About this Report by the Regional Assistant Secretary

1. I am pleased to present the Performance Report of the World Memon Organisation, Pakistan Chapter for the year ended 31st December 2015. As you are well aware that Pakistan Chapter is the biggest Chapter of the World Memon Organisation Charity and welfare activities carried out in the Chapter are much more than the Charity/Welfare work carried out in all other Chapters together.

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

2. Our top priority is the Education. We welcome all the students of Primary level, Secondary level or Higher level. We thank Almighty that we have never refused any student that we will not give him or her educational help. The accumulated registered students up to Intermediate level has increased up to 10,560 in this year. We expect that the number of students will reach 20,000 in next 10 years. We have decided that, come what may, we will not refuse any student. Our cherished goal is to achieve 100% education in the community positively by 2020, InshaAllah.

3. In the same manner, we are encouraging the students to go for higher and professional education. The number of registered students have increased to 605. Our aim is to raise the number of students getting higher education to over 2,000. In that case, 500 students will qualify annually helping their families to come out of poverty and distress.

4. The other important activity is to provide housing to the shelter-less community members. A poor family where the bread earner is only one person, cannot afford to pay monthly rent of Rs.4,000 to 5,000. We have to help such poor and needy persons.

5. The welfare work of the WMOPC has spread over many diverse activities. We are pleased to give the details of such activities so that one can appreciate the volume of welfare work carried out by WMOPC for the benefit of the Memon Community in Pakistan.

6. Memon Industrial & Technical Institute (MITI) MITI has now become a symbol for the technical

training to young people of Karachi. Thousands of students are getting technical training in more than 56 trades.

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

Report Regarding Holding of Meetings of the Regional Management Committee (R.M.C) during the year 2015

During the year following eight Meetings of the Regional Management Committee (R.M.C) were held at WMO House, Muslimabad, Karachi as under :-

MEETING NO.	DATE	NO. OF MEMBERS ATTENDED
1st	27.02.2015	18
2nd	04.04.2015	19
3rd	30.05.2015	15
4th	17.06.2015	12
5th	01.08.2015	17
6th	22.08.2015	15
7th	12.09.2015	17
8th	29.12.2015	14

In the above referred meetings, various issues regarding WMO Pakistan Chapter were discussed and appropriate decisions were taken unanimously.

1st Annual Members Meeting

During the year, Annual Members Meeting of WMO Pakistan Chapter was held at Rangoonwala Community Centre, Dhoraji Colony, Karachi on Saturday 31st October 2015 at 6:30 pm.

40 members of WMOPC attended the meeting. In the said meeting the Annual Accounts for the year ended on 31st December 2014 were approved unanimously.

M. Younus Jiwani

Regional Assistant Secretary,
(WMOPC)

Report Of Fund Raising Committee

The Fund Raising Committee of WMO consisted of:

1. Mr. Altaf Habib Jangda (Chairman)
2. Mr. Muhammad Ilyas Pariyani
3. Mr. Muhammad Yousuf Adil
4. Mr. Pir Muhammad A. Kaliya
5. Mr. Shoaib Ismail Mangroria
6. Mr. H.M. Shahzad
7. Mr. Younus Jiwani

The fund raising committee has aggressively canvassed for funds during the year 2015 for various projects of WMO Pakistan Chapter namely, Education for All Project, Scholarships for Higher & Professional Education, Rehabilitation, Micro Finance, Rozgar Scheme, MITI, etc

The Committee was successful in raising substantial amount of Zakat fund and donation locally in the year ended 31st December 2015, for which the World Memon Organisation Pakistan Chapter is extremely grateful to various donors, Trustees, Patrons and well-wishers.

ZAKAT COLLECTED	
DEPARTMENT	LOCAL PKR
Education	51,823,346
Rehabilitation	39,374,000
Zakat Specific	8,982,312
MITI	661,200
Rikshaw Fund	3,996,555
Presedent's Housing Scheme	1,038,307
Total	105,875,720

DONATION COLLECTED	
DEPARTMENT	LOCAL PKR
General Fund	3,408,193
MITI – Donation	5,327,520
Youth Fund	2,303,869
Total	11,039,582

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

ALTAH HABIB JANGDA

Chairman, WMO Fund Raising Committee
Pakistan Chapter

Report Of The WMO Education Endowment Fund Committee

The World Memon Organisation, Pakistan Chapter (WMOPC), has been striving since its inception to promote the education in the Memon community and for this purpose it has been providing the financial assistance to the needy segment of the community so that their children can acquire good education.

However, as the funds available with the WMOPC are Zakat based, only those members of the community are able to obtain the financial assistance who qualify under the sharia for the assistance from the Zakat funds.

Due to a phenomenal rise in the cost of education, even the middle income group of the community has been facing serious difficulties to meet the cost of the education. The WMOPC has been unable to assist this group of the community since the funds available for promotion of education are Zakat based.

To meet the genuine financial needs for educational purposes of the middle income group of the community, in the meeting of the RMC of the WMO-PC held on 7th November 2013, it was decided that an endowment fund called, WMO Education Endowment Fund, based on non-Zakat funds, be created on the effective date, under the terms and conditions stated in the following paragraphs.

Creation Of Thee Fund, Investments And Disbursements

The Fund has been created by an initial outlay of Rs. 1,000,000 by the members of the WMOPC with the aim to solicit non-Zakat contributions (Lillah) from the WMO members and non-members and increase to Rs. One billion plus in near future.

The Fund shall be raised by issuing certificates to the donors. The main idea of this scheme is to collect the Endowment Fund by appealing small donors, who have some occasions like marriages, or those students who have earned enough to return their obligation, or WMO non-Pakistani members for example from USA, UK, South Africa, etc to buy one certificate of US\$ 5000. which is a relatively not a significant amount for them to contribute for this noble cause.

The funds collected shall be held in sharia compliant bank deposits with at least three AAA ratings with the objective of generating a reasonable income.

Disbursements for the financial assistance and expenses shall be made from the income, which shall be placed in a separate bank account from which all the disbursements shall only be made. In no case, the fund shall be used for any other purposes. EEC shall issue rules and regulations outlining the criteria and procedures for granting the financial assistance within 30 days of the formation of first EEC.

The First EEFC was Formed Comprising the following members

1. Mr. Peer Muhammad Diwan, Chairman;
2. Mr. Gul Muhammad, Secretary
3. Mr. Shoaib Ismail Mangroria;
4. Mr. H.M. Shahzad;
5. Mr. Younus Jiwani;
6. Mr. Altaf Habib Jangda
7. Mr. Arif Habib
8. Mr. Ismail Gadit
9. Mr. Ibrahim Hashim
10. Mr. Ahmad Shekhani
11. Mr. Ibrahim Qasim

So far, the position of the collection of the donation in 2015 is as follows:

	Received Amount
WMO Trustees funds allocated	13,400,000
WMOPC (Five certificates)	2,500,000
	15,900,000

The amount was invested in TDRs for Endowment Fund.

Peer Muhammad Diwan,
Chairman,
WMO Education Endowment Committee

Report Of The 'Education For All' Committee

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

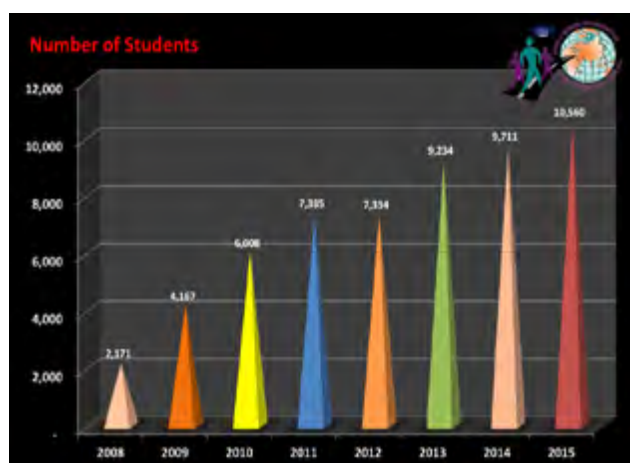
At present, about 10,560 students are registered under this program and the entire annual fees is being paid by WMO to the respective schools. However, at present the maximum fees financed by the WMO is Rs.2000 per month per child. In case the fees of any school is more than Rs.2000 students have to contribute the balance amount.

We regularly evaluate the standard of Education of all the schools. Those schools whose standard

is below average, such schools are delisted.

We give below the number of students and the financial assistance given to them from the year 2008-9 to 2015:-

EDUCAION FOR ALL FINANCIAL ASSISTANCE PAID TO THE STUDENTS.		
YEAR	NO. OF STUDENTS	AMOUNT IN PKR
2008	2,171	8,459,098
2009	4,167	24,526,768
2010	6,008	42,981,837
2011	7,385	62,800,150
2012	7,334	53,206,380
2013	9,234	84,421,755
2014	9,711	111,598,331
2015	10,560	123,171,245



EDUCATION FOR ALL (EFA)								
DESCRIPTION	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
No.of Families	955	1798	2589	3218	3699	4117	4534	4888
Increase In Nos.	0	843	791	629	481	418	417	354
Increase %	-	88%	44%	24%	15%	11%	10%	8%
Total No Of Students	2171	4167	6008	7385	8276	9104	10031	10573
Average no.of Student's Per Family	2.27	2.32	2.32	2.29	2.24	2.21	2.21	2.16
Average Annual Fee Per Family	8,858	13,641	16,602	19,515	21,749	24,600	29,260	29,324
Average Annual Per Student	3,896	5,886	7,154	8,504	9,721	11,125	13,225	13,557



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

We request all the donors, philanthropists and well wishers of the Memon Community to come forward and help WMO to carry out the noble target to achieve 100% literacy in the Memon Community by 2020.

Shoaib Ghaziani
Acting Chairman
Education for All Committee

Scholarships For Higher Education & Professional Education

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

Under this Scheme, financial assistance of up to Rs. 100,000 (approximately US \$ 1,000) per calendar year is given to each needy and deserving Memon student, on basis of past academic performance/results. This assistance, which is provided from the Zakat fund, is given in the shape of direct payment of fees to educational institutions. Further, any additional expenses such as purchase of books, transport, etc may be given in very special cases.

The criteria for disbursement of financial assistance is as follows:

- The beneficiary must be a member of a recognized Memon Jamat;
- The beneficiary must be eligible for financial help from the Zakat fund;
- The beneficiary must have an admission offer from a recognized and well reputed educational institution; and
- 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 form and submit it with the required supporting documents. The students are called for interview within one week of the submission of the application.

The Higher & Professional Education Committee holds weekly interviews of the students seeking the financial assistance and the applications for the financial assistance are dealt with. Disbursements of the funds are made within one week of the interview without any hustle.

Details of Applications processed by WMO Upto 31st December 2015

STATUS OF STUDENTS	NO. OF STUDENTS
Currently Studying	605
Students who have discontinued taking financial assistance from WMO at a later stage	95
Passed Out	704
Total Students	1,400

It is pleasing to note that the number of the students who have completed their education with our assistance stands at 704 as on 31st December 2015. These include several qualified doctors, chartered accountants, Montessori Directresses, MBAs, IT professionals, etc.

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

Registered Students	605
Paid Students	405
Amount Paid in PKR	20,826,527

COURSE	FULL NAME	NO OF STUDENTS
A.C.C.A	Associate of the Chartered Association of Certified Accountants	139
A-Level	'A' LEVEL	14
B.A	Bachelor of Arts	18
B.B.A	Bachelor of Business Administration	381
B.C.S	Bachelor of Computer Studies	2
B.Com	Bachelor of Commerce	78
B.D.S	Bachelor of Dental Surgery	15
B.E.	Bachelor of Engineering	21
B.S.	Bachelor of Science	41
C.A.	Chartered Accountancy	17
D.H.M.S.	PHYSIOTHEIAPY DOCTOR	4
F.R.M.	Faculty of Management Sciences	1
FCPS	Fellow of the College of Phycians & Surgeons	1
I.C.M.A.	Institute of Cost & Management Accountants of Pakistan	5
ICELT	In-service Certification in English Language Teaching	1
L.L.B.	Bachelor of Labour Law	2
M.A	Master of Arts	12
M.B.A.	Master of Business Administration	79

M.B.B.S	Bachelor of Medicine, Bachelor of Surgery	27
M.COM.	Master of Commerce	3
M.E	Master of Engineering	1
M.Phil	Master of Philosophy	2
M.S	Master of Surgery	2
NURSING	Nursing Courses	4
ORACLE	Software Designing	4
Pharm.D.	Doctor of Pharmacy	8
P.hd	Doctor of Philosophy	1
E.C.M.T	Montessori Teacher Training	84
ACCP	Aptech Computer Career Program	24
AMSP	Arena Multimedia	17
B-Tech	Bachelor In Nursing	2
TOTAL:		1010

It is our target to increase the number of students to atleast 2000 so that every year atleast 500 students should graduate. We believe that this will revolutionized the entire Memon community 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

Ahmed Haji Ashraf Motiwala
Chairman, Higher Education
WMO Pakistan Chapter

WMO Micro Finance Scheme

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

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

In 2015, the Microfinance Scheme continued to provide loans of up to Rs. 10,000/- to first-time applicants. Besides, WMO is following-up the micro entrepreneurs of previous years who have repaid their loans and has provided some of them with bigger loans of up to Rs. 25,000/-. Some entrepreneurs of previous years are doing their small-scale businesses extremely well and have also proved their honesty and commitment to repay the loan on time. Therefore, the WMO Micro Finance Scheme has provided them with a bigger loan of up to Rs.25,000.

WMO Micro Finance Scheme – Details of Loans

Year	Applications Approved	Amount disbursed	Amount Received Back	Amount Outstanding
2009	40	395,000	328,200	66,800
2010	24	305,000	237,000	68,000
2011	17	200,000	133,500	66,500
2012	29	316,500	216,500	100,000
2013	20	265,000	45,000	220,500
2014	16	265,000	78,000	187,000
2015	16	225,000	51,000	184,100
Total	162	1,956,500	1,397,200	569,400

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

Mr. Bashir Latiwala
Chairman, Microfinance Scheme,
WMO Pakistan Chapter

WMO Rozgar Scheme

The Rozgar Scheme 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 decent livelihood.

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

The response to the Rozgar Scheme has been overwhelming. So far, 402 applications for Auto Rickshaws and 862 applications for Sewing Machines have been received since the start of the scheme. However at present the pending applications are 229 for Auto Rickshaws and 428 applications for Sewing Machines.

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

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

YEAR	YEAR WISE SUMMARY						
	RICKSHWS		SEWING MACHINES		HAND PUMP		TOTAL
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	3,843,990	-	-	-	-	3,843,990
TOTAL:	90	16,393,490	681	4,411,790	20	100,000	20,905,280

Mr. Ahmed Jaffar Kudia
Chairman
WMO Rozgar Scheme

Census Of The Memon Community

It is now several decades since the great exodus of the Memon Community from the Kutch, Gujarat and Kathiawad regions of India. The Memons are now spread all over the world, with concentration in cities like Karachi, Mumbai, Surat and a few other parts of India, Pakistan, Sri Lanka, United Arab Emirates, Europe and Africa. However, the actual census of the Memon Community around the world has not been taken out so that the actual number of Memon families and individuals is still unknown, which is very sad.

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

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

Regarding the progress of the WMO Memon Census Committee, the Memon Census Project is an ongoing process and so far data of over 39,973 families (177,195 individuals) has been collected.

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

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

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

Muhammad Younus Jiwani

Chairman

WMO Memon Census Committee

DETAILS OF CENSUS DATA AVAILABLE WITH WMO UPTO 31ST DEC 2015

Total Data of Memon Families	Total Data of Memon Individuals
39,973 (Computerized)	177,195 (Computerized)

Membership Committee

During the year 2015 following new members were enrolled.

Patron	2
Life Member	22
Annual Members	39
Total Members	63

TOTAL MEMBERS AT WMO PAKISTAN CHAPTER AS ON 31ST DECEMBER 2015	
Trustees	20
Patrons	15
Life Members	141
Annual Members	134
Apex Bodies	2
Jamaats & Institutions	13
TOTAL:	325

Membership Of WMO Pakistan Chapter

LIST OF TRUSTEES		
Trustee Number	Name of Trustee	
1	WMOPC-T-00001	Mr. Jan Mohammad Haji Yaqoob Gandhi
2	WMOPC-T-00002	Mr. Abdul Rauf Haji Yakoob Gandhi
3	WMOPC-T-00003	Mr. Aqeel Karim Dhedhi
4	WMOPC-T-00004	Mr. Irfan Patel
5	WMOPC-T-00005	Haji Abdul Majeed Pardesi
6	WMOPC-T-00006	Mr. Pir Muhammad A.Kaliya
7	WMOPC-T-00007	Mr. Mahmood Shaikhani
8	WMOPC-T-00008	Mr. Muhammad Aslam Pardesi
9	WMOPC-T-00009	Mr. Shoaib Ismail Mangrora
10	WMOPC-T-00010	Muhammad Yasin Saya
11	WMOPC-T-00011	Mr. Ashraf Machhiyara
12	WMOPC-T-00012	Mr. Ebrahim Qasim
13	WMOPC-T-00014	Mr. Peer Muhammad Diwan
14	WMOPC-T-00017	Mr. Muhammad Amin Chapal
15	WMOPC-T-00018	Haji Mohamamd Rafiq Pardesi
16	WMOPC-T-00019	Mr. Muhammad Ilyas Pariyani
17	WMOPC-T-00022	Mr. Abdul Aziz Kath
18	WMOPC-T-00023	Mr. Ilyas Muhammad
19	WMOPC-T-00024	Mr. Hussain Dawood
20	WMOPC-T-00025	Mr. Arif Habib

LIST OF PATRONS		
Patron Number	Name of Patron	
1	WMOPC-P-00003	Mr. Muhammad Ebrahim Hasham
2	WMOPC-P-00004	Mr. Shabbir Ahmed M.Yaqub Patka
3	WMOPC-P-00006	Mr. Abdul Qadir Usman
4	WMOPC-P-00009	Mrs. Aisha Anwer Ghani
5	WMOPC-P-00015	Mr. Shoaib Jan Mohammad Gandhi
6	WMOPC-P-00016	Mr. Mehboob Abdul Rauf Gandhi
7	WMOPC-P-00017	Mr. Ahmed Jaffer Kudia
8	WMOPC-P-00028	Mr. Noor Mohammad Hashim
9	WMOPC-P-00029	Mr. Altaf Habib Jangda
10	WMOPC-P-00032	Mr. Salim Habib Godil
11	WMOPC-P-00034	Mr. Abubaker Siddique Lakhani
12	WMOPC-P-00037	Mr. Husain Lawai
13	WMOPC-P-00038	Mrs. Hawa Abdullah
14	WMOPC-P-00039	Mrs. Shamim Tahir Bawany
15	WMOPC-P-00040	Muhammed Hanif Suleman Jiwani

Mohammad Iqbal Gaba

Chairman, WMO Membership Committee

Karachi Memon Student' Organisation (KMSO)

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

The Management of K.M.S.O. had approached the then Secretary General of WMO, Mr. Abba Ali Yousuf for financial grant. WMO has taken upon itself to help the study center financially so that the center carries its activities without any difficulties.

So far, WMO is regularly providing financial grant to K.M.S.O. since 2008. In 2015 WMO has given financial help of Rs.300,000 to KMSO for their recurring expences.

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

H.M. Shahzad

Regional Vice President

Report of the Youth Wing

Report - Think Wise 2015 (Zinda Ho Tum)

Think Wise - 2015 sequel- "Zinda Ho Tum"; A 2 day event was organized by WMO Youth wing Pakistan chapter which was attended by more than 265 students of Memon youth of age bracket 17-24 years.

This was the first event of the newly elected Chairman Mr. Khurram Shehzad, Vice Chairman Mr. Waqar Mamdani and General Secretary Miss. Reeda Sheikhan.

Date: 21st February 2015

Venue: Rangonwala Hall

Timings: 8:00pm to 10:00pm

Master of Ceremony: Jawad Choksi & Tahreem Rasheed

Theatre Night:

Theatre night was held at Rangoonwala hall on Saturday evening in which renowned young artists (Dramaculas) performed a play highlighting current situations of Pakistanis in the most humorous way leaving a positive message of optimism, courage and livelihood for the youth. Memon character in the play was specially scripted for the audience to relate to their problems and find the solutions. It was further added for a reason to create association, promotion and practicing memon culture (specifically language) and norms amongst the youth of memon community. The name of the play was 'Pey say Pakistan'. This event marked a mile stone in the history of memon community as for the first time WMO Pakistan Chapter brought a theater to the general audience.

The chief guest of the event was Mr. Saleem Shakoor Javawala; Managing Director of Standard Textiles Mills, who honored our event with his utmost generosity. He Received a guest of honor from Mr. Shoaib Ismail Mangrora General Secretary WMO International. Mr. Salman Hussain Chairman International Youth Wing also attended this event for WMO Youth Wing.

Token of appreciation were presented to Advisory committee of WMO youth wing Pakistan chapter by Mr. Shoaib Ismail Mangrora (Secretary General WMO International).

After being inspired by the performance and the ambiance of the evening, chief guest Mr. Saleem Shakoor Javawala sponsored the entire expense occurred on the day.

Second Day:

Date: 22nd February 2015

Venue: Arena (Darecha Hall)

Timings: 10:00am to 4:00pm

MOC: Waqar Mamdani & Musab Vindhani

Day began at Dareecha conference hall in Arena with an interactive session conducted by Mr. Waqar Mamdani, Vice Chairman of youth wing Pakistan chapter.

Mr. Waqar invited Umair Jaliawala a renowned youth turner to interact with the participants. He gave the motivational session to the youth to challenge the life paradigms.

After Umair's session, participants were motivated with zeal and patriotism.

Soon after that, Presentations were given by WMO Youth Wing members for new projects initiatives that they have taken:-

1. Memon Students Internship Program (MSIP) (A project for youth to help get good internship programs and job). Presented by : Muhammad Ali Patel and Reeda Sheikhan.
2. I-Care Pakistan Chapter (A general fund raising program with a minimum contribution of Rs 50/- per month). Presented by: Khurram Shehzad and Dania Hanif.

USD 1,500 were raised during the launch of I-Care Pakistan Chapter.

Ms. Sabina Khatri, Founder of Kiran Public School was extremely delighted to attend this event of youth wing and spoke a few words of appreciation for youth wing Pakistan chapter to sponsor 35 students of Kiran Public School for this event to provide a learning platform for them.

A big Thank you to ARY Jewelry, AKD Investments, Rivo Mobile, Standard Textiles and Cars Club for sponsoring this event.

Lastly, certificates in shape of souvenirs were handed over to the participants as the sign of appreciation and motivation.

Lunch was served followed by tokens of the game were given to each participant to enjoy the day.

Mr. Umair Jaliawala receiving a keepsake from Mr. Younus Jiwani (AGS WMO Pakistan Chapter) along with Mr. Shoaib Ismail Mangrora (GS WMO International) and Khurram Shehzad (Chairman Youth Wing Pakistan)

Khurram Shahzad

Chairman Youth Wing

WMO-Pakistan Chapter

Report Of The WMO Ladies Wing

World Memon Organization President, Mr. Solly Noor had visited Pakistan in 2015 along with his Executive team committee. In one of the meetings, Fazila Ismail, international ladies president, suggested we do aggressive marketing for MITI to get more ladies to benefit from its courses.

On October third, our ladies wing decided to hold a joint program with All Pakistan Memon Federation. Approximately 200 ladies were taken in two large busses to MITI where they were given a tour of the place and explained many benefits associated with MITI. All costs including light lunch were provided by WMO.

The result was not as we hoped for. Free admission and pick and drop facility, as promised by Mr. H.M.Shahzad were arranged. Seventeen ladies were now attending MITI. Unfortunately even after careful selection and strict control, many ladies dropped out. Ladies wing members have tried promoting MITI to various women but unfortunately the conclusion is that MITI is too far for Memon ladies.

The membership drive program for 2015 was titled; Lets Get Cooking. Ladies had the choice to take part in the food competition. Those that did were very pleased that we had gifts in many categories. We included impromptu games which was well received. This program was loved and requested to be repeated again. The judges were all known t.v personalities. Shireen Anwer, Naheed Ansari and Azra Sayed.

The success of our programs are important to us not only because of the effort that is needed to produce excellent events but because it increases members and donation. On this program we collected Zakat of Rs 85,000 and convinced 2 ladies to become life members.

The result of our successful programs is that lady members have increased. Annual members increased by 25 and Life members by 6.

AISHA Anwar

*Chairperson, WMO Ladies Wing
(Pakistan Chapter)*

Report of Press and Media Committee of World Memon Organisation Pakistan Chapter

During the year 2015, Eight Meetings of Regional Management Committee (RMC) and one Annual Members Meeting were held. The Reports of the same were sent to the Press and were duly published in daily newspapers.

All the reports of the other welfare activities were also released to the Press. All major Newspapers published the same.

Abdul Karim Meghani

*Chairman,
Press & Media Committee*

Memon Industrial & Technical Institute (MITI)

PERFORMANCE REPORT 2015

This performance report is commemorated to the life and dreams of persons like Haji Abdul Razzak Yaqoob Gandhi, founder President of the World Memon Organization (WMO) and his like-minded associates and all the subsequent trustees, patrons and office bearers of WMO. Their mission is the welfare and rehabilitation of the less fortunate among the Memon community and all Pakistanis in general. WMO believes that education is the key to prosperity and thus supported all educational projects generously. The Memon Industrial and Technical Institute (MITI) is such a project which was conceived to impart technical and vocational training to rehabilitate the less fortunate youth who could not complete even their high school education and were fated to become street children with all the risk factors involved especially leading to violence and extremism.

As fate would have it, the City Nazim at the time Mr. Mustafa Kamal decided to join hands in this venture and provided the premises for the project. The initial funding for the project was provided by Haji Abdul Razzak himself and subsequently by the World Memon Organization and philanthropic persons of the Memon community worldwide.

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

MITI has been progressing steadily in providing good quality vocational training to boys and ladies. Initially, our focus areas were Landhi,

Korangi, Shah Faisal Colony and Malir. This has now expanded to other towns such as Lyari, Sultanabad and in fact all of Karachi.

Government and international training organizations, impressed by our facilities enlisted MITI as their training partners. Consequently MITI is now service provider for Benazir Bhutto Youth Development Scheme, Karachi Youth Initiative, UNDP and Prime Minister's Youth Development Scheme. As a result,

MITI has been able to come close to achieving self-sustenance and financial independence without sacrificing the ideals for which MITI was built. And by the Grace of Allah SWT, we are successfully progressing in that direction by strict financial discipline and increasing admissions.

MITI has two major goals: Continuous development and increasing admissions. Several initiatives in this regard are summarized below. The success of these efforts is visible in the steady increase in admissions over the years to 2100 and 4000 in the Boys' and Ladies sections respectively by December 2015. As another milestone in its operation, the admissions figure has reached more than 73689 boys and ladies who have benefitted from the facilities of MITI since its inception.

New Initiatives

- a. New Courses were added in the Curriculum in both male and female Sections.
- b. Launching of 3 Years Diploma Associate Engineer DAE
- c. Existing Facilities were improved and Capacity was increased.
- d. MOU with CISCO
- e. MOU with The Citizen Foundation (TCF)
- f. MOU With United Nation Development Program (UNDP)
- g. Affiliation with Sindh Technical & Vocational Training Authority (STEVTA)
- h. Affiliation with Sindh Board of Technical Education (SBTE)
- i. Contracted agreement with Benazir Bhutto Shaheed Youth Development Program. (BBSYDP)
- j. Contract agreement with NAVTTC for Prime Minister Youth Skills Development Program
- k. Promotional Activities were undertaken to increase awareness about MITI.

NEW COURSES IN 2015 (VOCATIONAL)

1. IT Essential
2. CCNA Cisco Certified Network Associate
3. Advanced Web Development
4. Basic Electronics
5. Web Designing for female

This brought to 33 and 26, the total number of courses for Boys and Ladies respectively which are as follows:

MALE COURSES	
01	MS Office
02	Computerized Accounting
03	Auto CAD
04	Graphics Designing
05	HD Media Production
06	Web Designing
07	Web Development
08	Advanced Web Development
09	3D Studio Max
10	MAYA
11	Professional Photography
12	CIT (Certificate Information Technology)
13	DIT (Diploma in Information Technology)
14	IT Essential
15	Mobile Phone Repairing
16	Industrial Electrician
17	Lift Technician
18	Generator Operator Mechanic
19	Welding
20	Auto Electrician
21	Auto A/C
22	Sewing & Cutting
23	Auto Mechanic
24	Plumbing
25	Basic Electronics
26	Motor Rewinding
27	Motor Cycle Mechanic
28	General Electrician
29	CNG
30	Refrigeration & Air Conditioning
31	English Language
32	Professional Chef
33	CCNA

FEMALE COURSES	
01	Fashion Designing
02	Beauty & Hair Dressing
03	C.I.T (Certificate Information Technology)
04	DIT (Diploma in Information Technology)
05	Tajveed-e-Quran
06	Taleem-e-Balghan
07	Web Designing
08	Beautician
09	Sewing & Cutting
10	Crochet Work
11	Embroidery
12	Textile Designing
13	Fine Arts
14	Cooking & Baking
15	Mehndi
16	English Language
17	Graphics Designing
18	MS. Office
19	Self Grooming
20	Hand Bags & Purse Making
21	Baking Special
22	Machine Embroidery
23	Jewelry Making
24	Art & Crafts
25	Beauty & Cosmetology
26	Dress Making & Boutique Designing

Launching of 3 Years Diploma Associate Engineer DAE

After the great success of the vocational training system, it was decided to launch MITI into the formal technical education. Although hard pressed due to lack of space and finances, MITI embarked upon the journey to becoming a hard core technical college and further to a technical University. As a first step, the Polytechnic was launched from September 2015.

To start with, we had to get affiliation with Sindh Technical & Vocational Training Authority (STVTA) and Sindh Board of Technical Education (SBTE) which are the governing and controlling bodies for the 3 years Diploma (DAE) studies.

It was a very satisfactory beginning as we were able to attract 160 students in the first year. Admissions were opened in following technologies:

1. Electronics Technology
2. Auto & Diesel Technical Technology
3. Electrical Technology
4. Mechanical Technology

5. Refrigeration & Air Conditioning Technology
6. Computer Information Technology

Technology wise admissions and registrations is given in the table below:



It may be appreciated that for the 6 technologies, a minimum of 6 class rooms are required besides other labs and workshops. Next year, this requirement will increase to 12 and in the third year to 18. It is quite apparent that we need funds to embark upon the expansion of space.

Improvement of Facilities and Increasing Capacity

Professional Chef

Due to increased interest of potential students and good prospects in market, the management decided to develop a new class for the Professional Chef course for boys. This class is now working in all 3 shifts for the 4 month certificate course in addition to short courses. The graduating students are well received in the market. Many of them have set up their own catering businesses.

Media Production

Media Production course was launched in 2015 for those persons aspiring to take up a career in the electronic media. A specialized lab has been created for the training in video and still photography, video editing, hosting, compering and other media work. The graduates of this course are absorbed in the electronic media channels readily. vv

MOU with CISCO

Date: 8-6-2015

MITI becomes CISCO Networking Academy. Cisco Networking Academy is a global education initiative from the American multinational Corporation 'Cisco Systems, Inc.'

Memon Industrial & Technical Institute (MITI) now offers 'Cisco Certified Network Associate (CCNA)' and 'IT Essential' certification among others.

AMOU with the Citizen Foundation (TCF)

Date: 3-9-15

TCF is a like-minded organization working in the education sector impacting the people who are unable to give their children a proper education. TCF requested MITI to assist them in developing a vocational training center for girls. MITI agreed to provide them assistance in designing the class rooms and workshops, selecting equipment, developing curricula and training of teachers and entered into an agreement for the purpose. This center has already graduated two batches and now they are going for expansion.

MOU with United Nation Development Program (UNDP)

Date: 9-9-2015

MITI signed an agreement with UNDP to train 620 persons in the field of industrial garment and textiles. This contract is still in progress.

Affiliation with Sindh Technical & Vocational Training Authority (STEVA)

Date: 31-7-2015

Affiliation with Sindh Board of Technical Education (SBTE)

Date: 11-9-2015

STEVA is the Sindh branch of TEVTA which is the main governing body for controlling vocational and technical education in the country.

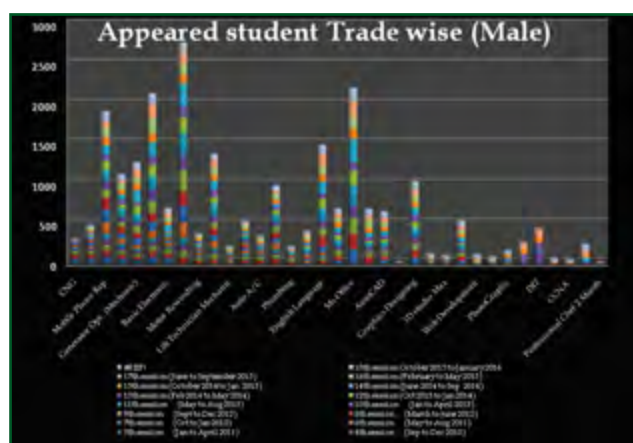
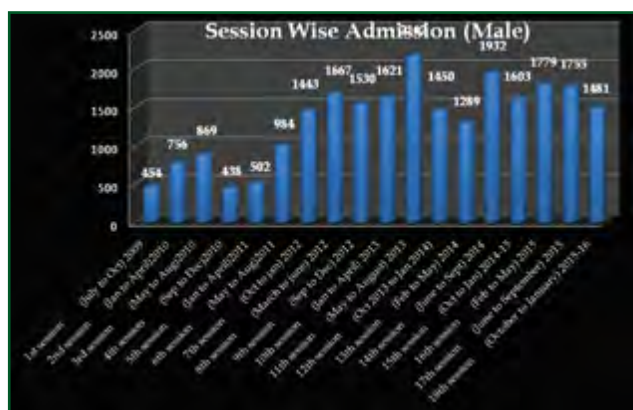
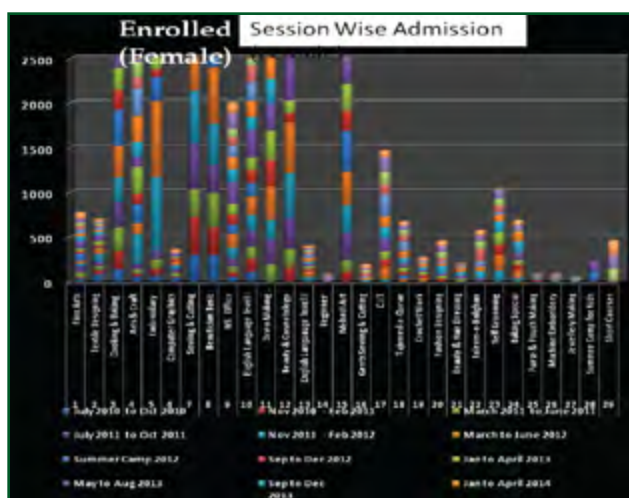
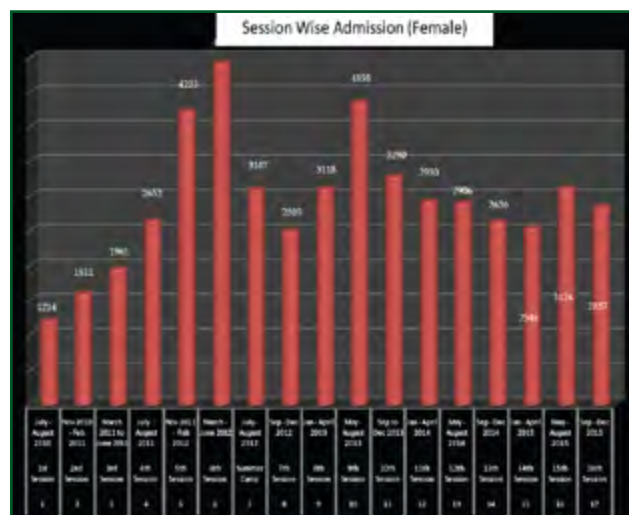
SBTE is the controlling authority for Polytechnics and mainly the 3 year Diploma courses. They are the examining authority and every student has to be registered before he or she is allowed to sit in the exam. They also allocate the number of seats to be offered for admission after inspecting the Institute facilities.

Memon Industrial and Technical Institute entered into an agreement with the Benazir Bhutto Shaheed Youth Development Program Government of Sindh in 2015 and since then trained 950 students.

Memon Industrial and Technical Institute entered into an agreement with the NAVTTC for Prime Minister Youth Skills Development Program in 2015 and since then trained 300 students.

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

The charts below show the position of admissions in the Boys and Ladies Sections in each successive session as well as in different courses. As a result of the development and promotional activities.



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

Name:	Mohammad Kashan
Course:	Ms Office, Web Designing, Auto CAD, Graphics Designing
Job:	Office Assistant at Memon Industrial & Technical Institute

Name:	Amir Ayub
Course:	RACT
Job:	Own business of Refrigeration and Air Conditioning installation and repair

Name:	M.Osama Siddiqui
Course:	Web Engineering
Job:	Web Development Instructor at Korean Academy

Name: Usman Azeem
Course: Welding
Job: Lab Assistant at Memon Industrial & Technical Institute

Name: Farhan Ahmed
Course: Sewing & Cutting
Job: Workshop Assistant at Sewing and Cutting Department at MITI

Name: Basit Saeed
Course: AutoCAD
Job: AutoCAD Expert at Project Vision

Name: M. Mohammad Zain
Course: RACT
Job: Own business of Refrigeration and Air Conditioning installation and repairing.

Name: Faisal Tariq
Course: RACT
Job: Own business of Refrigeration and Air Conditioning installation and repairing

Name: Mohammad Babar
Course: Professional Photography
Job: Professional Photographer at MITI and Freelance Photographer

Name: Mr. Zakria Hafeez
Course: Professional Photography
Job: Professional Photographer at Lotloo.pk

Name: Nabeel Ahmed Qasim
Course: Computer Hardware & Networking
Job: Computer hardware and CCTV Technician

Name: Hafiz Noor Ahmed
Course: RACT
Job: Lab Assistant RACT at Memon Industrial & Technical Institute

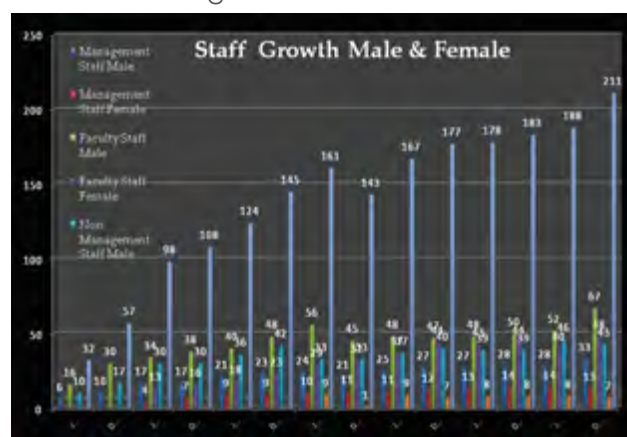
Name: Mohammad Sami
Course: Auto Air Condition
Job: Lab Assistant Auto Air Conditioning at Memon Industrial & Technical Institute

Name: Mohammad Bhutti
Course: Mobile Repairing
Job: Lab Assistant Mobile Phone Repairing at MITI and Freelancer

Name: Hunain Ahmed
Course: MS Office
Job: Office Assistant at HR Department of MITI

Name: Anwar Hanif
Course: Web Engineering
Job: Web Developer at Memon Industrial & Technical Institute and freelancer.

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



Relationships with Partners

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

Khawaja Gharib Nawaz Trust

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

Pak Suzuki Motor Co.

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

United Mobile

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

Ardent elevators

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

Christine Cosmetics

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

Millat Fans.

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

Glamorous FACE U.S.A

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

Central Depository Company (CDC)

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

Events and Activities

- Let's Connect CISCO Seminar 17-05-15
- Creative Explosion, Graphics Designing seminar and Your Passport to White Collar Job, Computerized Accounting Seminar, January 2015
- Tool Kits Distribution Ceremony of PMYSDP Chief Guest Mr. Sajja Saleem Hotiana 11th May 2015
- Intel Appreciation Award Ceremony Chief Guest Mr. Atif Durrani and MS. Rubina Jahangir Program Coordinator Intel 13-05-2015
- Cooking Competition of Professional celebrity chefs, Mr. Chief Gulzar Hussain, Ms. Samina Jalil,
- Chief Abdul Hadi, Chef, Mr. Mehdi – Chef Mr. Sabir Ahmed – Executive Director, COTHM 7-03-2015
- Fashion Display and Students Project Exhibition 30-12-2015

Visitors of 2015

- Mr. Zulfikar Ahmed Chima Executive Director NAVTTC
- Tracy Vienings, Deputy Country Director UNDP, Mr. Harald Thorud, Program Advisor UNDP
- Mr. Sajjad Saleem Hotiana Executive Director NAVTTC
- Mr. Noman and Mr. Asif Official of CTC CISCO
- Mr. Abdul Raheem Shaikh DG Planning of NAVTTC

- Dr. Irshad Termizi and Dr. Hari Pradhan Official of European Union
- MR. Faheem Anwar Country Manager of CISCO
- Mr. Haroun E. Joosub Vice President WMO South Africa
- Javaid Nisar Syed DG NAVTTC Lahore Officials of Karachi Union of Journalist
- MS. Amina Khalid and Mr. Salman Haroon from TCF
- Mr. Imtiaz Yousuf DG Planning NAVTTC
- Muhammad Anwar Gopalani Official of CDC
- Delegation of ASSOCIATION OF BUILDERS & DEVELOPERS OF PAKISTAN (ABAD)
- Mr. Arif Aziz Suria Official of CDC
- Mr. Shahid Latif DG NAVTTC Sindh
- MR. Muhammad Ayaz and Moin Zaidi Official of UNDP
- Mr. Ghani Official of GIZ

Independence Day Celebration 14th August - 2015

Recreational Activities

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

Quiz Show of SAMA TV Host Sahir Lodhi 6-08-2015

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 7 years of operation. In these 7 years, we have served more than 73689 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 7 years many other similar institutes have come up in the city who have taken inspiration from our experience. Some of them are smaller clones but some of them are in a similar class as ours and although we would not like to admit it, they are competing with us in real terms.

During these 7 years, MITI has focused on increasing admissions and have been successful to a large extent. However, we have not been able to do much in the area of further development of our facilities and curricula. Although MITI is now able to meet its operational expenses by its own means, it cannot finance the development expenses. Management specialists know that either you progress and grow or you die. There is no status quo. The time has now come when we are faced with the reality of the following:

Attrition of equipment:

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

Electrical control panels in industry are now all involving advanced electronics. We need to upgrade these and other courses to keep alive the interests of the students and stay ahead of the competition or at least in step. Computer hardware is another big area which requires up gradation. Our computers are no longer compatible with the software that are now available and have become standards of the industry and which we are teaching. So far, we have been coping with these requirements by local up gradations but this has a limit. This includes all the computers in our classes as well as the servers in the I.T. room.

New Courses

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

Diploma of Associate Engineer – 1st year already in progress, admissions for new class in progress

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

Expansion of Facilities:

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

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

Our power bill is very high. The only solution is to go 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 is leaking badly and needs to be replaced. We also need a fully functional and well equipped Auditorium.

Your valuable contribution in this cause is the dire need of MITI which can rightly be called the flagship project of the World Memon Organization.

H.M. Shahzad

Chairman

Memon Industrial and Technical Institute

Thanks & Acknowledgement

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

We appreciate the hard work of the Mr. Abubakar Siddiqui Lakhani Regional Treasurer and Chairpersons including their team members, in particular Mr. Altaf Habib Jangda,

(WMO-Fund Raising Committee), Mr. Peer Muhammad Diwan (WMO-Education Endowment Fund), Mr. Iqbal Gaba (WMO-Membership Committee), Mr. Shoaib Ghaziani (Acting), (WMO-Education For All (EFA), Mr. Ahmed Motiwala (WMO-Higher and Professional Education), Mr. Jaffar Ahmed Kudiya (WMO-Rozgar Scheme), Mr. Bashir Latiwala (WMO-Microfinance Scheme), Mr. H.M Shahzad (MITI-Memon Industrial and Technical Institute), Mr. Younus Jiwani (WMO-Census Committee), Mr. Karim Meghani (WMO-Press and Media Committee), Mr. Khuram Shehzad (WMO-Youth Wing), Mrs. Ayesha Anwer (Chairperson) (WMO-Ladies Wing). At this juncture, we have to commend the extraordinary contribution of our Ex-Secretary General, Mr. Pir Muhammad A. Kaliya, for his constant guidance, participation and contribution to different welfare projects of WMO Pakistan Chapter.

We acknowledge and appreciate the dedication of the office staff at WMO Pakistan Chapter. We thank Mr. Abdul Hameed, Mr. Ammar Khadim, Mr. Muhammad Munir Suriya, Mr. Muhammad Rafiq, Mr. Farooq Batavia, Mr. Khubaib Shoaib, Mrs. Farzana Tabani, Mr. Sohail Teli, Mr. Saleem Toberia and all other senior and junior staff at WMO House.

We are grateful to Almighty Allah for His Blessings and Guidance.

H.M Shahzad

Regional Vice President
WMOPC

Muhammad Younus Jiwani

Regional Asstt. Secretary
WMOPC

WORLD MEMON ORGANISATION
AUDIT, FINANCE AND ZAKAT COMMITTEE
REPORT FOR YEAR 2015

AUDIT, FINANCE & ZAKAT COMMITTEE

REPORT FOR YEAR 2015

"Assalamu Alaikum Warahmathullahi
Wabarakathuhu"

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

Committee Members: Mr. Gulaam Husain
Abdoola, Mr. Haroon Karim, Mr. Yunus Suleman
and Mr. Farook Kassim

On behalf of the Audit, Finance and Zakat
Committee I hereby present our Annual
Performance Report for year 2015.

Audit

I am pleased to report, for the first time in 12 years,
we have prepared a Consolidated Audited
Accounts for WMO, incorporating the Audited
Accounts of WMO CF, WMO EC, WMO MC and
WMO PC. (AC and FC Audited Accounts cannot
be consolidated as they are separate legal
entities).

In 2014, Complied Accounts were presented
which include the Audited Accounts of all the
Chapters. This year the Complied Accounts are
also presented and both the Consolidated and
Complied Accounts are presented in the WMO
Annual Report for Adoption by the General
Membership

A further improvement which we have achieved
this year has been the 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. We have managed to have
much better consistency in the policies across
the chapters and improved the presentation
for better transparency and accuracy of the
Audited Accounts.

Nevertheless there is still considerable room for
improvements but I am happy to note we are
in the right direction and Insha Allah the 2016
Audited Accounts will be prepared even better.

On a more positive note, the overall balance
sheet of the WMO has increased and we have
a value of over US\$ 8mn, a growth of 19% from
2014. Being a charity organization the P&L is of
not very important, but nevertheless we do show
a profit of US\$ 363,111 for 2015.

Finance

Most of 2015 was spent completing the 2014
Audited Accounts and there was not much
progress in improvement of Financial Reporting.

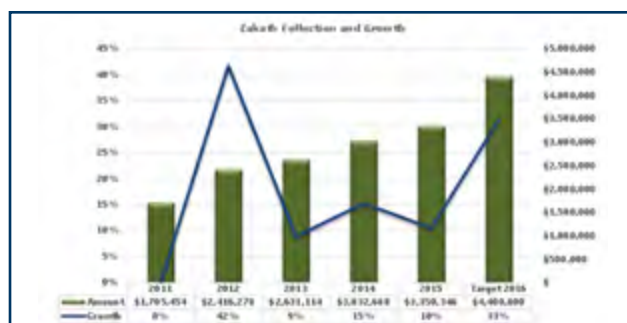
Submission of Quarterly Management Accounts
by chapters was made compulsory but this
was observed more in default by all chapters.
Even on occasions the Management Accounts
were submitted the quality and presentation
of the Accounts had much to be desired. The
attention paid by the regional treasurers and
the RMC towards Management Accounts was
not satisfactory and if we are to progress as an
International Charity the RMC officials will have
to pay more attention to this shortcoming.

During the latter part of 2015, the Excom decided
to implement a Single Platform for Accounting
and Financial Reporting and Cloud based "Sage
Accounting Software" was selected for this
purpose. Since then with the active involvement
of our New CFO Mr. Anas Mowshook, Sage has
been implemented across all Chapters in 2016
and we see a much better Financial Report and
improved Transparency and Insha Allah the 2016
Accounts and Audits will reflect this improvement.

At the 13th AGAM in Colombo in Oct' 15 the WMO
Policies prepared with the support of KPMG South
Africa were approved and a decision was taken
to first implement the Financial Management
Policy in Middle East and Pakistan as a test case
before rolling it out across the chapters. However
as of end of 2015 we were not able to do this.

Zakat

Alhamdulillah the Zakat Collections continued on
a progressive trend for the 5th consecutive year
in which a record collection of over US\$ 3.3mn for
2015, with a growth of 10% compared to previous
year. Insha Allah we expect a further increased
contribution of Zakat with an enhanced
commitment of US\$ 4.4mn as decided at the
13th AGAM in Colombo by all Chapters.



Zakat Policy

Zakat Policy remained unchanged from the policy adopted at the Board of Trustees meeting held on 30th August 2015 in Colombo, Sri Lanka. However it is recommended this policy be reviewed in the aspect of challenges faced in improving the Zakat collection and request by Africa, Far East and Middle East for part of their Zakat be retained in their Chapters for local activities.

Zakat Collections

Out of the total commitment of US\$ 4,005,000 a sum of US\$ 3,350,346 was collected for year 2015. This reflects an increase of 10% from 2014 (US\$ 3,032,688) and an 84% success rate of the commitments. Zakat collections would have been much higher than the above if not for the weaker exchange rates and the tough economic climate throughout the chapters.

Also the issue of Zakat contributions not spread through the Calendar year, continues to be a challenge and Chapters need to work hard to resolve this and ensure the collections are done throughout the Calendar year and not leave it only for Ramadan.

Zakat collected during the calendar year only goes into the financial statements which is established on cash basis. Hence there is a difference between the Zakat collection for a particular year and the disclosure of same in the financial statements. This discrepancy is due to the delay in meeting the commitments by all the chapters. The Zakat commitments pertaining to year 2015 is also collected during 2016. The table below is based on the Zakat applicable to the year 2015 which is also collected during the year 2016.

CHAPTER	COMMITMENT US \$	COLLECTION US \$	BALANCE US \$
Africa	680,000	483,128	196,872
Europe	420,000	168,866	251,134
Far East	295,000	174,259	120,741
India	1,020,000	1,200,000	(180,000)
Middle East	570,000	626,752	(56,752)
Pakistan	1,020,000	697,341	322,659
TOTAL	4,005,000	3,350,346	654,654.00

India contributed the maximum to the Kitty with US\$ 1,200,000 which is commendable considering the issues within the chapter in the recent past. While Europe continues to experience difficulty in collections, and it is 60% short of the commitments, Far East chapter is falling behind

the commitment by 40% for the first time, due to very poor collection. Pakistan's collection was short of 32% in fulfilling their commitment, and this collection is lower than 2014. The performance of Africa is once again poorer than the previous year and was 29% lesser than the commitment.



The balance of the commitments for the year 2015 by each chapter to be collected along with the commitments for 2016.

Zakat Disbursements

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

The collection was committed for projects in India and Pakistan.

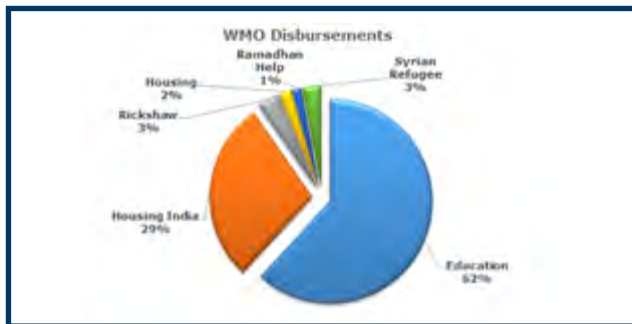
Chapter	Allocation US \$	Local commit- ment US \$	Centre commit- ment US \$	WMO Paid US \$
Pakistan	2,400,000	1,200,000	1,200,000	1,204,328
India	2,400,000	1,200,000	1,200,000	500,000

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

Out of the US\$ 1,204,328 disbursed from the Centre to Pakistan, majority was for Education, with Housing, Auto Rickshaw/Sewing Machines and Ramadan Help getting the Balance.

PROJECT	AMOUNT US \$
Education	1,085,000
Rickshaw	59,323
Housing/Rehab	35,352
Ramadan Help	24,653
Total	1,204,328

Total Disbursements to Chapters



It must be noted that all Zakat Collected by WMO is disbursed within one Calendar year as required by Sunnah.

Zakat Commitments for 2016

At the 13th AGAM in Colombo a challenging commitment of US\$ 4.4mn was agreed by the chapters and Insha Allah we expect to fulfil these commitments to serve the community better with more allocations. It was also decided the balance commitments for 2015 of each chapter is to be combined with the 2016 commitments and collected in full.

Suleman for overlooking the overall financial reporting of WMO in his usual professional manner and our CFO Mr. Anas Mowshook for all his hard work and commitment for the considerable progress we have achieved during 2016 in Audit and Financial Reporting.

“Therefore, you shall give the relatives their rightful share (of charity), as well as the poor, and the traveling alien. This is better for those who sincerely seek Allah’s pleasure; they are the winners. (Sura Ar-Room 30:38)

Believe in Allah and His messenger, and give from what He has bestowed upon you. Those among you who believe and give (to charity) have deserved a great recompense. (Sura Al-Hadid 57:7)

Gulaam Abdoola

Chairman - Audit Finance & Zakat Committee
20th Sep 2016

As at Sept 2016

Chapter	Commitment (\$)		Collection (\$)	Balance Zakat (\$)
	2015	2016		
India	1,020,000	1,200,000	1,450,000	770,000
Pakistan	1,020,000	1,200,000	1,463,966	756,034
Africa	680,000	680,000	921,063	438,937
Middle East	570,000	600,000	910,552	259,448
Europe	420,000	420,000	462,693	377,307
Far East	295,000	300,000	435,828	159,172
TOTAL	4,005,000	4,400,000	5,644,102	2,760,898

CONCLUSION

The progress in areas of Audit and Finance for 2015 has been satisfactory and in fact I would proudly say, has been the main success of WMO from the Center point of view. But as always Zakat Collection which has been our main Charitable Activity since inception has been very challenging. For the first time all Chapters missed out on the Collection Targets by the year end and even at the time of this report some are behind on their 2015 commitments let alone 2016 commitments.

In this situation it is recommended that a full review of WMO Zakat Collection and Disbursement Policy be reviewed during the 14th AGAM and a Strategy developed for improved effectiveness. My special thanks to WMO Treasurer Mr. Yunus

WORLD MEMON ORGANISATION
MARKETING & COMMUNICATIONS COMMITTEE
REPORT FOR YEAR 2015

Marketing & Communications Committee

REPORT FOR YEAR 2015

Asalamu Allaikum Warakhmathulla
Wabarakathuhu

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 a Working Committee.

Editorial Board:

- Suliman Noor Mahomed
- Nowsad Gani
- Gulaam Abdoola
- Yunus Suleman
- Zubair Chashmawala

Working Committee:

- Salmaan Hussain
- Yousuf Kamdar
- Dania Hanif

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
- » Conceptualize a comprehensive media network
- » Promote WMO on local and global platform
- » 3rd Party to implement the aims of the committee

The following has been achieved for the year-2015.

Hazir Event Management Dubai was appointed with the approval of the Office Bearers to assist the Committee to carry out the mandate in the following areas.

- » **WMO Website:** A new modern layout has been designed for the website. The website's transformation has attracted more site visits

- » **WMO Facebook:** Since January 2015, the Facebook page for WMO has generated over a 1000 likes and a total of 40000+ views on all posts made across the last 9 months
- » **WMO Brochure:** Brochure was created for worldwide distribution. Encompassing the history of WMO, respected members, projects to uplift humanity, events to unite Mankind and various wings and committees of WMO.
- » **"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 and eight editions were released till December 2015.
- » **WMO Video:** WMO-SERVING MANKIND sentiments and Zakath appeal was incorporated in the video for worldwide circulation. The video has total views of over 4000 since its release in Ramadan.
- » **WMO App:** A mobile App was created by Eazi-Apps, courtesy Mr.Zakir Daud and Mr.Khalid Jussab that increases connectivity, allows easy access to updates, events, programs and projects conducted by the WMO.

A decision was made by the Main Office bearers of the WMO to discontinue the Publication of Memon Alam and make "The Memon" the official publication of WMO.

2016 Plans

We have firmly established our mediums of communication with the WMO Website, Social Media, App and the E-Magazine. We plan to improvise on them in the coming year and target simultaneous launch of news on all the mediums to increase greater visibility.

Appointment of Mr. Infaz Faiz, Iz Event Management & Advertising to professionally handle the website, App and social media. Also upgrading the Website, making it more interactive to increase traffic.

Appointment of Mr. Shazly Makeen as Designer and Ms. Farzana Mahomed as Editor for co-creating The Memon with a promise of even better content and production value for the E-Magazine.

Appointment of Mr.Zakir Daud to upgrade the App and constantly improvise to increase

connectivity and bring in innovations. Have brought down the costs by 50% although we have increased other mediums of communications in the form of the App, Twitter, Instagram and a dedicated You Tube page for our library of videos covering humanitarian endeavours and various projects of WMO in the year 2016.

Membership and Contributions

Allowing easy transfer of funds for increased membership and contributions by allowing electronic transfers courtesy Braintree on the App as well as the website.

Zubair Chashmawala

Chairman - Marketing & Communication Committee

WORLD MEMON ORGANISATION
MEMBERSHIP DEVELOPMENT COMMITTEE
REPORT FOR YEAR 2015

Membership Development Committee

REPORT FOR YEAR 2015

Committee Members: Mr Ashroff Sattar, Mr. Haroon H Joosub (VP AC), Mr. Sikander Sattar (VP EC), Mr. Abdul Cader Saleem (VP FC), Mr Hamid Nathani (VP IC), Mr. M Iqbal Dawood (VP MC), Mr. H M Shahzad (VP PC), Mr. A Ghaffar Variend (VP NA), Mr. Haroon Sacranie, Mr. Junaid Moti.

“Assalamu Alaikum Warahmathullahi Wabarakathuhu”

It is with great pleasure I present the Membership Development Committee Annual Report for the year 2015.

Membership System

The Cloud based Membership Data based Custom made for WMO was implemented across all chapters during 2015. Firstly, I wish to express my sincere appreciation to the Regional Office Bearers for their unrelenting support in getting the system operational and today at a touch of a button we can get a Global view of our Membership by Chapter, By Membership Category etc and provides speedier decision making

All the Chapters have uploaded their information, and in the process most Members who had missed payments of the Membership fees or had been inactive, either paid up and became current or were removed from the Membership List. With the infrastructure in place, the priority is to ensure that the system is updated regularly with new memberships, membership fee payments etc. The System has options to generate the Voter list as per the WMO criteria and with 2017 being an election year- this will definitely bring in efficiency and save time. As all things get better with time, I must admit the system is not robust as we planned initially but it will suffice for now in my opinion and we shall work on improving the system to accommodate a larger Members database.

Membership Development

At the 13th AGAM in Colombo Sri Lanka, New Membership targets were agreed by each Chapter. Given below is the Membership status as of July'15 and Aug'16. (Annual, Life, Patron and Trustees)

CHAPTER	As of July'15	New Members during the Period	As of Aug'16
Africa	160	20	180
Europe	60	-9	51
Far East	83	26	109
India	4	1	5
Middle East	274	-80	194
North America	11	11	22
Pakistan	620	-279	341
	1,212	-310	902

As the table depicts, the Total Number of Members has witnessed a drastic decline.

While we must appreciate that this reflects the true member count following the new database implementation, resulting in certain inactive members stricken off the list, concerns hinge on the lack of new members during the year, despite the efforts taken by the Chapter level. There were 2 Conference Calls between the Membership Development Committee and this issue was also discussed at all the Excom Conference Calls and promises of development activities such as Road Shows etc. which were promised at the time had not materialized.

Strategy for Future

The Chapter RMCs have to take responsibility for the poor showing in numbers. It is also pertinent to ask the question as to why, that a from a Global Population of over 2M, less than 1,000 have chosen to become members of WMO. The commendable efforts of the Marketing Committee has given the WMO a Global exposure like never before but this has not translated into bigger participation of the Memon Population in WMO

Our First Question to any Memon who is not a WMO Member is to ask him/her to become a Member without first giving him a reason/benefit of becoming a Member. We need to stop asking for his money and first win his/her heart and mind and then get him to voluntarily become a member

2nd question to a prospective member is “give us your Zakat”. While this is obligatory and most who have wealth do pay their Zakat, first we should focus on making WMO relevant to him/her by improving the Value Proposition of WMO and making the individual a part of WMO and then the funds will flow in.

Given below are some suggestions for consideration by the Management Committee how to make WMO relevant to Memon's of all walks of life and create the interest to be part of WMO

1. MPL – Every player must be a Life Member, with the Chapter subsidizing 50% of the Membership Fee
2. Host Business Forums, Match Making Meetings etc. for networking and opportunities for trade, investment etc. Participants get a discount based on their membership category
3. Host Professional Forums where leading Memon's in the field could meet and share knowledge and experience and network – Accountants, Lawyers, and Medical Professionals etc.
4. Encourage greater participation of Youth and Ladies in WMO. Annually each chapter to allocate some Lillah Funds for their activities. It could be simply, 50% of the Membership fee generated by the Youth or Ladies to be given to them for their activities.

Alongside these efforts, the RMCs need to take ownership of increasing its reach via Road Shows and bring in new territories into WMO, this will definitely result in an increase in membership numbers.

In conclusion I wish to thank the Office Bearers headed by Solly Bha, the Management Committee, RMC and my committee for all the support and corporation

Ashraf Sattar

Chairman - Membership Development Committee

WORLD MEMON ORGANISATION
LEGAL AND COMPLIANCE COMMITTEE
REPORT FOR YEAR 2015

LEGAL AND COMPLIANCE COMMITTEE

REPORT FOR YEAR 2015

Committee Members: Mr. Nowsad Gani , Mr. Bashir Sattar

“Assalamu Alaikum Warahmathullahi
Wabarakathuhu”

It is with pleasure that I present the Legal and Compliance Committee Annual Report for 2015 and sincere appreciation and thanks to my Committee members for their unwavering support.

Constitution

The Merger of WMO and WMO CF was approved at the 12th AGAM held in South Africa and thereafter Amendments to the WMO CF Constitution were also approved for the merged WMO CF. As required by UK Charity Law the new Constitution had to be approved by the Charity Commission before it came into operation. For this purpose, Legal Counsel Hajj Ahmed Thompson was instructed and a revised Constitution was drafted and forwarded to the Charity Commissioners for their approval. This was approved after protracted communications and clarifications in Oct'15.

Subsequent to this approval, the Legal Merger of the 2 Entities was completed and the Financial merger was completed with the 31st Dec 2015 Audited Accounts, all Assets and Liabilities of WMO now being vested in WMO CF.

Standing Orders

At the 13th AGAM in Colombo Sri Lanka, it was resolved to amend the Standing Orders of WMO to:

1. Make it compulsory on all Chapters to hold a Chapter AGM prior to the WMO AGAM The Annual Report and the Audited Accounts of the Chapter are to be first approved by the Members of the Chapter at this AGM before it is submitted to the Center
2. Include provision for holding Secret Ballots for Regional Elections
3. Some modifications with regards to Finance Limits

The Legal Counsel was again instructed to draft the amendments and these are submitted for approval and adoption at the 5th MC Meeting to be held on 29th Oct after the 14th AGAM

Registration of WMO PC

Under recent new regulations in Pakistan all INGOs are required to re-register the NGO with the Ministry of Interior of Govt of Pakistan. There are substantial restrictions being placed on Foreign registered NGOs in Pakistan and there are 2 possible options for consideration:

1. Registration of a New Company under Sec 42 of Pakistan Company's Act. This would make PC a separate legal entity and not subject to Legal compliance with the Constitution and regulation of WMO and would also restrict the ability of PC to receive funding from overseas without special approval from the Ministry of Interior
2. Registration as a Liaison Office of WMO, under INGO registration. This would make PC legally binding to follow the Constitution and Rules and Regulations of WMO. While funding from overseas is permitted without restriction, local fund collection would require special approval of MOE.

A final decision on this matter to be taken during the 14th AGAM

Registration of WMO IC

After the separation of Welfare Memon Organization (WMO) India, and WMO, a new Not For Profit Company – “**WMO India Chapter – WMO IC**” was formed under the India Company's Act in April'15 since registration of a WMO Liaison Office was found to be extremely difficult for a Muslim INGO in India.

A Management Committed headed by Brother Hamid Nathani was appointed to carry out the functions of WMO IC.

On application for Tax exemption certificates (12A and 80G), amendments to the Articles of Association were called by the Reserve Bank of India (RBI) and which have been duly completed and Insha Allah we hope to have obtained the certificates by the hosting of the 14th AGAM Once these 2 tax exemption certificates are received and WMO IC has been in operation for 3 years, full activities will be possible.

Constitution Compliance

There has been progress with regard to the overall Compliance with the Constitution by the Chapters since 2014, Alhamdulillah! and there is room for further improvement; of particular

emphasis is the provision with regard to Banking and Finance, which still needs to fall in line with the regulations and all Chapter Officials are requested to look into this.

In conclusion, once again I place on record my appreciation and thanks to our Legal Counsel Hajj Ahmed Thompson and my team for their support and corporation to carry out my duties

Nowsad Gani

Chairman - Legal and Compliance

18th Sep 2016

WORLD MEMON ORGANISATION
INVESTMENT COMMITTEE
REPORT FOR YEAR 2015

Investment Committee

REPORT FOR YEAR 2015

"Assalamu Alaikum Warahmathullahi Wabarakathuhu"

Committee Members: Mr. Suliman Noor Mahomed (Solly Noor), Mr. Haroon Karim, Mr. Mahmood Shaikhani, Mr. Ashraf Sattar and Mr. Farook Kassim

It is with pleasure that I present the Investment Committee Report for the Year 2015. 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, Patron Fees, Donations and Profit earned on these funds.

Alhamdulillah! Our total funds stand at over US\$ 8.0M, a princely sum which will ensure the future success of our organization and help in realizing our Motto "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. Sukuks
3. Equity
4. Bank Deposits
5. Funds

In the year 2015, the value of the properties in Dubai was impaired by US\$ 226,275 and the current fair market value of these Properties is US\$ 3,102,092. The fair market value hinges upon the Dubai real estate market conditions, which were not particularly encouraging for the year under review.

However of the total 30 properties in Dubai, Legally WMO is having title deeds to only 11 properties and balance 19 been in the name of WMO Trustee and Deputy Treasurer Mr Ismail Abdul Karim Gadit, who is holding these in trust for WMO, due to the current Dubai Govt policy which requires all properties to be held in name of "Natural" persons. Over the last couple of years we have engaged the services of some leading legal firms in Dubai to assist to transfer the properties to WMO, but this had not resulted in a positive outcome.

Incorporation of a BVI company or a JAFZA Off Shore Company to hold these assets were some of the options considered but none of these were considered acceptable by the Dubai Land Department hence there being no other option, these 19 properties continue to remain in the name of Trustee Ismail Abdul Karim Gadit. At the last AGAM held in Sri Lanka in Sep'15, Mr Ismail Gadit executed a Trust Deed transferring all beneficial rights and benefits from these 19 properties to WMO.

Only other option available is to liquidate these assets and invest the funds elsewhere. The Investment Committee is closely monitoring the Dubai property market and will make this decision at the right time.

PROPERTY

This consists of the largest asset class and represents 73% of the total investment portfolio of WMO. Of this portfolio, majority is invested in International City in Dubai, UAE in commercial properties and giving annual cash returns by way of rentals.

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. The revenue from these properties as rental income has improved approximately 10% from 2015. The collection of rental and the entering/renewal of tenancy agreements are all under control without any major issues.

OWNERSHIP	Usage Type	APT.NO	Rented From	Rented to	Rent - 2014	Rent - 2015	Rent Forecast 2016
IAK	COMMERCIAL	S-10,T-01	15-Nov-15	14-Nov-16	24,467	44,000	42,000
IAK	COMMERCIAL	S-02,M-07	1-Mar-15	1-Mar-16	39,608	55,000	55,000
IAK	COMMERCIAL	S-04,M-07	1-Mar-15	1-Mar-16	43,278	50,000	55,000
IAK	COMMERCIAL	S-07,M-07	1-Sep-15	30-Aug-16	18,363	38,400	44,160
IAK	COMMERCIAL	S-11,M-07	21-Jul-15	20-Jul-16	30,805	45,000	51,750
IAK	COMMERCIAL	S-15,m-07	5-Oct-15	4-Oct-16	29,637	39,000	45,000
IAK	COMMERCIAL	S-22,M-07	20-Jun-15	19-Jul-16	45,455	32,033	33,633
IAK	COMMERCIAL	S-05,T-01	2-Jul-15	1-Jul-16	49,037	24,200	26,000
IAK	COMMERCIAL	S-09,M-07	1-Jul-15	30-Jul-16	49,724	50,000	57,500
IAK	COMMERCIAL	S-06,M-07	1-Aug-15	31-Jul-16	36,447	35,000	35,000
IAK	COMMERCIAL	S-16,O-07	1-Sep-15	31-Aug-16	40,401	27,000	29,700
IAK	COMMERCIAL	S-18,O-07	1-Sep-15	31-Aug-16	41,257	27,000	29,700
IAK	COMMERCIAL	S-08,M-07	1-Jun-16	31-May-17	9,000	58,000	47,000
IAK	COMMERCIAL	S-13,M-07	19-Jan-16	18-Jan-17	32,666	38,000	38,000
IAK	COMMERCIAL	S-03,M-07	16-Mar-16	15-Mar-17	31,601	30,000	35,000
IAK	COMMERCIAL	S-10M-07	1-Sep-15	31-Aug-16	31,760	44,000	46,000
WMO	RESIDENTIAL	203,O-07	22-Feb-16	21-Feb-17	32,811	25,000	30,000
WMO	RESIDENTIAL	304,O-07	23-Sep-15	24-Sep-16	21,120	26,000	29,400
WMO	RESIDENTIAL	205,O-07	1-Nov-15	31-Oct-16	24,497	21,000	33,600
WMO	RESIDENTIAL	311,M-07	10-Mar-16	9-Mar-17	23,126	25,000	27,500
WMO	RESIDENTIAL	315,O-07	10-Feb-16	10-Feb-17	42,250	26,450	27,772
WMO	RESIDENTIAL	110,O-07	1-Feb-16	1-Feb-17	14,208	24,840	27,324
WMO	RESIDENTIAL	106-M-07	7-Nov-15	6-Nov-16	37,278	26,000	36,000
WMO	RESIDENTIAL	305,M-07	24-Aug-15	24-Aug-16	-	31,000	36,000
WMO	RESIDENTIAL	303-O-07	20-May-15	19-May-17	19,061	30,250	36,000
WMO	RESIDENTIAL	322,M-07	22-Feb-16	23-Feb-17	21,673	24,500	26,950
WMO	RESIDENTIAL	310- O-07	5-May-16	5-May-17	20,486	33,000	36,000
IAK	RESIDENTIAL	U-04, 120	9-Sep-15	8-Sep-16	20,565	40,000	42,000
IAK	RESIDENTIAL	203,T-10	28-Mar-16	27-Mar-17	21,065	28,000	29,400
IAK	RESIDENTIAL	110,Y-23	4-Jun-15	5-Jun-16	34,753	35,000	38,500
AED					886,399	1,032,673	1,126,889
US\$					241,526	281,229	306,887

Despite declines in some performance metrics in Dubai's real estate market, real estate performance in Dubai continues to be amongst the top global cities when taking a longer term investment view. We see positive market fundamentals for Dubai in 2016, including infrastructure investment and connectivity, offering potentially good prospects in the real estate market for well specified developments. However, despite these market fundamentals, we also expect headwinds in Dubai's real estate market in 2016, largely influenced by external factors, such as global oil prices and the performance of the hospitality sector.

(Report: Deloitte's 2015 Dubai real estate predictions)

PAKISTAN

Property – Land & Building

WMO House - Land and Building were revalued by independent valuer in July' 15, on the basis of present market values for similar sized plots in the near vicinity for land and replacement values of similar type of buildings based on the present cost of construction. The fair value of Land and Building is PKR 36mn. The revaluation surplus amounts to PKR 21.2mn.

WMO PC is operating out of this property hence there is no income generated from the property. Pakistan Chapter, has on a number of 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

1. Fatima Manzil - Residential flats having constructed area of 5 floors situated at Liaquat Colony, Lyari Quarters, Karachi. The fair value assessed by the valuer is Rs.2.210 million. A decision has been made to dispose of this property since WMO is not earning any income from the property and it is unlikely to appreciate in value in the near future. PC Officials are looking for a buyer for the property.
2. Ruby Beach Pride - Flat No. 406-2 on fourth floor in Block No.2, in the building known as Ruby Beach Pride located in Block-1 K.D.A improvement Scheme No.5, Clifton, Karachi was donated to PC by WMO India Member Mr. Taufiq Haroon Lakhani 2012. The fair value assessed for this property is Rs 2.6 million and this too has been placed in the market for disposal since the property is still not ready for occupation and it is unlikely there will be any good return from this property by way of rental or price appreciation.
3. Memon Alam Property - Investment property, which comprises godown premises No.4 in Block B-1 in the Shama Plaza building located near G. Allana Road, Kharadar, Karachi, was received by WMO, as part of the takeover of "MEMON ALAM" Magazine. Since Memon Alam publication has now been discontinued by WMO, this property was returned back to Memon Alam Foundation, the Original owners of the property.
4. Rabia Enclave – 3 Units at Rabia Enclave were donated to WMO PC in Dec'12 as part of the then Presidents Housing Project. However as of now the construction has not been completed and there has not been any significant value appreciation either. This property has now been given back to the Donor on the understanding US\$ 65,000, the value of the property at the time of the donation will now be given to WMO in cash.

AFRICA

Africa Chapter has 2 properties in its portfolio, both being Donations from WMO Trustees

Claudius Property: This property was generously donated to WMO by Trustee Sayed Mia for the purpose of building a WMO Community Hall. However the Management Committee of the

Claudius residents expressed concerns about building a community hall in a residential area and with these objections WMO was forced to abandon this plan. At the Africa AGM a resolution was taken to meet with the residents of Claudius to discuss further development of a WMO Hall. However due to concerns on the poor ground condition based on Geotechnical Reports, and Annual expense/rates & taxes of \$25,000/ it has been decided to dispose of this property. We are currently in discussion with a potential buyer who has offered to purchase at the price of \$200,000.

This property carries a value of US\$ 200,000 as at the end December 2015 on the Balance Sheet of WMO Africa Chapter.

Erasmia Property:

This property was generously donated by Trustee Haroon Karim and was initially considered to become a WMO Educational Centre. Master plan is to be developed for a long term development of this property. Zoning of the land is yet to be completed and only once this is done will the property get transferred to WMO and shown in the Africa Chapter Balance Sheet.

INVESTMENTS IN SUKUKS

The Investments in Scottish Sukuks through Europe chapter was disposed during the year 2015 which had an original investment value of \$ 120,480.00 the disposal value was \$ 118,934 incurring a loss of \$ 1,546. The Investment committee made this decision to cash this investment during early 2015 due to the continuous fall in market value and these Scottish Sukuks had seemingly very little prospects for appreciation.

INVESTMENTS IN EQUITY MARKET

African Chapter has made few investments in equity during the year. The cost of the investments for the year was US\$ 117,171. This had a fall in value when marked to market, the fair value as at 31st December 2015 was US\$ 106,129 with an unrealized loss of US\$ 11,042.

On a positive note these equity Investments plus the additional investments during the year 2016 with a total value of investments is \$ 156,058 which have gained in market value during the 1st half of 2016 by approximately \$ 16,000. African chapter is continuing to make these investments selectively within the permissible territory.

BANK DEPOSITS

Dubai

At the financial year end December 2015 - the Dubai Bank Trustees' fund Current accounts had a balance of \$ 825,000. Due to registration conditions imposed on WMO as a registered Charity with the International Humanitarian City Dubai, investment of these excess funds was not permitted which resulted in these funds not earning any returns for 2015.

Sri Lanka

Far East Chapter trustee funds as at 31st December 2015 amounting to \$ 164,384 was invested and available in the form of Fixed Deposit at Amana Bank. This earns a profit return of 3% per annum. The total return for the year 2015 from this fund was \$ 4,400.

FUNDS

MH OMAR Education Fund – Far East Chapter

The most noteworthy development of the year 2015 in the form of donation was the magnanimous contribution of a MILLION DOLLAR (\$ 1,000,000) Lillah donation by the Trustee M.H. Omar towards the Far East Chapter. An endorsement of his faith in the extensive humanitarian work done by the WMO. Trustee M H Omar suggested using this money in starting a school which will benefit generations to come while also being a lasting legacy to the Memon Philanthropy in Sri Lanka. Currently this fund is placed in Fixed Deposits at Islamic Banks. The fund is maintained in the form LKR and earning an average return of approx. 8% per annum until a project for use of these funds as stipulated by the Donor are confirmed by the Chapter. The return on this investment in 2015 was \$ 11,000/=

Education Endowment Fund - Pakistan Chapter

The WMO PC Education Endowment Fund called, based on non-zakat funds, was created in October 2014 so as to enable the PC to provide non-zakat financial assistance to needy white-collared students in Pakistan. The fund was created with WMO PC Trustee Fee Fund of \$129,615/ and PKR 2.5M seed money from WMO PC. As of Dec'15 the fund had an accumulated balance of \$ 194,250/and these funds were invested in the forms of TDR. The returns earned through the deposits are on average 6% per annum. The main purpose of this fund to provide scholarship to the needy students is yet to be

achieved.

FUNDS SUMMARY – DEC'15		
Investment Class	Value	% of the Total
Property	\$ 3,725,667.00	73%
Sukuks	-	0%
Equity	\$ 106,129.00	2%
Bank Deposits	\$ 164,384.00	3%
Funds (Education Funds)	\$ 1,127,810.00	22%
TOTAL*	\$ 5,123,990.00	100%

**In addition US\$ 1,517,766.00 is in Cash and Cash equivalents*

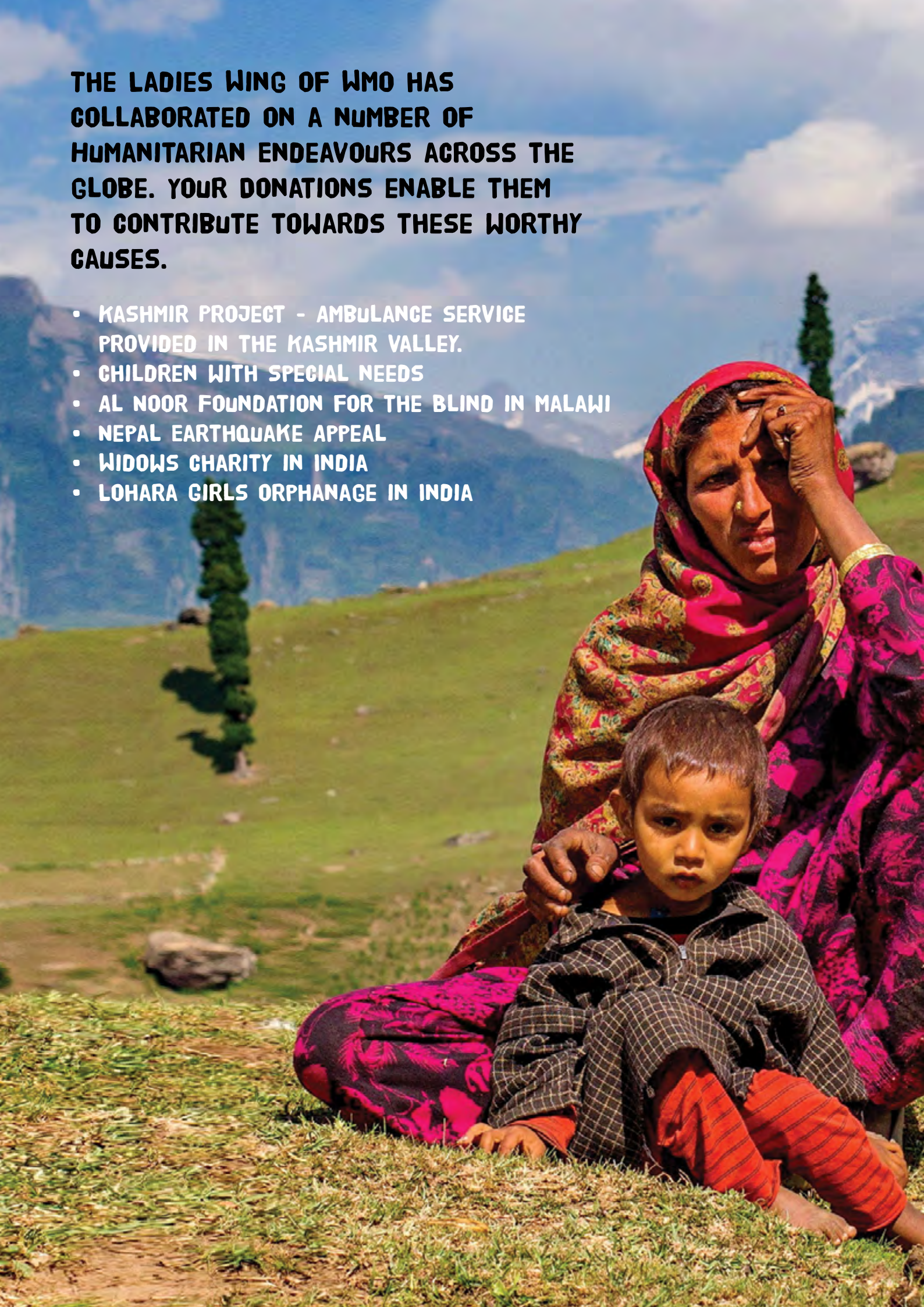
Mr Suliman Noor Mahomed (Solly Noor)

Chairman - Investment Committee

20th Sep 2016

**THE LADIES WING OF WMO HAS
COLLABORATED ON A NUMBER OF
HUMANITARIAN ENDEAVOURS ACROSS THE
GLOBE. YOUR DONATIONS ENABLE THEM
TO CONTRIBUTE TOWARDS THESE WORTHY
CAUSES.**

- **KASHMIR PROJECT - AMBULANCE SERVICE
PROVIDED IN THE KASHMIR VALLEY.**
- **CHILDREN WITH SPECIAL NEEDS**
- **AL NOOR FOUNDATION FOR THE BLIND IN MALAWI**
- **NEPAL EARTHQUAKE APPEAL**
- **WIDOWS CHARITY IN INDIA**
- **LOHARA GIRLS ORPHANAGE IN INDIA**



WORLD MEMON ORGANISATION
INTERNATIONAL LADIES WING
REPORT FOR YEAR 2015

WMO INTERNATIONAL LADIES WING REPORT

The International Ladies Wing consists of a group of ladies who are Representatives from various Chapters: Africa - Europe - Middle East - Far East - India and Pakistan and work as a united group with a common purpose and goal of making a difference in the World.

Their passion and dedication can be seen in all their projects viz:

- Children of Special Needs
- Kashmir Project
- Mini Trade Exhibitions
- Women Empowerment
- Memon Connections
- Memon Cookery Book Project.

The most challenging part of the commitment for these Representatives are 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 INTERNATIONAL LADIES WING ("ILW"). This is by no means an easy task and we pray that the Almighty Allah SWT duly reward them for their efforts AAMEEN. 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.

CHALLENGES:

Our main objective is building a strong foundation for the future and with this said, the committee has not failed in this aspect, whereby dedicating and putting in the extra effort to ensure that we achieve this. Infrastructure and the policies and procedures are being put in place to make ILW a strong and organized committee, enhancing the objectives of WMO for future generations.

International Ladies Wing has had successful meeting at all the previous AGAMs including the last one held in Colombo Sri Lanka, on the 30th September 2015.

COMMUNICATION:

A number of conference calls between the ILW committee members, coordinated by [COO] Shahid Sangani took place whenever necessary. There has been regular communication between the driving committees via conference calls as well as WhatsApp group chat discussions, however we continue to encourage more communication via regular emails to ensure a paper trail.

PROJECTS UNDER THE INTERNATIONAL LADIES WING BANNER:

CHILDREN WITH SPECIAL NEEDS:

OBJECTIVES of the Project:

1. Create a common objective / cause for ALL the Ladies Wings from the various Chapters, creating an opportunity to come together for a common cause.
2. Greater participation from the Ladies in the activities of the WMO.
3. Help economically and socially disadvantaged children to progress in life and giving them a second chance.

Money tolls for collection of funds for the **"Special needs Children Project"** at Chapter level continues and funds raised in 2014 was utilized at the discretion of the local Chapters.

Thus far the following has also been achieved:

- An amount of US\$10 000 was allocated to the different chapters.
- Donated to a special needs school in Polokwane South Africa
- Donated to Madressah An-Noor (a school for the blind in Malawi).
- Donated to a paraplegic individual in India – a ground floor unit was purchased for the recipient and the dependants.
- Donated to Ma Ayesha Memorial Centre in Pakistan – a Centre specializing in treating patients with Neuromuscular Disorders.
- Donated to a school for special needs in Sri Lanka

Contributions for 2015

Africa Chapter Ladies Wing had further pledged a sum of US\$ 10,000 for any ILW project in 2015 and it was unanimously decided by the representatives to honour our commitment to Haji ARY which was made before he passed on -which was to raise funds for MITI (Memon Industrial Technical Institute in Karachi, Pakistan).

B. PROJECT KASHMIR:

A proposal has been received to assist in the plight of the less fortunate in KASHMIR and to co-ordinate some sort of effort together with the services offered by the team at the Mariam Wellness Centre [HELP FOUNDATION].

ILW was made aware of their plight and has endeavoured to extend a helping hand and thus conducted a needs analysis, which resulted in identifying a great need for an ambulance. The ambulance would help to transport people from remote areas, most of whom cannot afford to visit any Health Centre due to their poverty stricken conditions.

The aim will be that vulnerable cases in need of immediate hospital care will be identified in the community so that the ambulance is available to transport these patients to the nearest hospital facility.

The International Ladies Wing committee is very eager and optimistic, taking a decision to look into this positively and looking into raising the funds needed for the purchase of the ambulance. Insha Allah. The ILW is very honoured to be a part of such a wonderful initiative and we make dua that the small efforts made will be accepted for the sincere intentions and that the services of this ambulance will benefit many needy people AMEEN.

C. MINI TRADE EXHIBITION:

The purpose of the Mini Trade Exhibition is to create an opportunity for female entrepreneurs in the community to network with influential business ladies and simultaneously showcase their creative and business acumen. One of the WMO's International Ladies Wings' most recent and notable projects is the introduction of a Mini Trade Exhibition to accompany the annual general meetings.

This programme affords our Memon sisters opportunities to:

- Showcase and exhibit their respective products and offerings.
- Identify opportunities to partner with others offering similar / complementary products.
- Generate sales leads.
- Sharpen commercial acumen through direct exposure to potential customers.

Mini Trade Exhibition in Sri Lanka in 2015

D. WOMEN EMPOWERMENT IN BIWANDHI:

The Bhiwandi Group is purely secular and mainly focuses on poor and deserving women with the mission to ensure that women are literate and they are able to offer them employment opportunities to empower and self-motivate them.

Their work assignments include:

- Embroidery
- Handwork
- Packaging
- Pickle Making
- Stitching
- Mendhi Classes
- Fabric Painting
- Arabic Classes

The "Women Empowerment Project", which was especially highlighted at the AGM meeting of 2015 with the aim of raising funds in 2016, received an overwhelmingly good response after its presentation. So much so that an immediate fundraising effort was held spontaneously at the meeting and we were humbled by the support shown, whereby we have now raised funds towards the first stage of this project. Alhamdulillah.

A proposal and plans have been submitted by Shabana Darveresh for an amount of US \$8000 and an alternate plan for an amount of US\$ 7500.

An amount of US\$ 3 000 was collected at this specific meeting and the US\$ 3000 has been handed over to India. A further contribution of US\$1500 was sent to INDIA making the total amount collected thus far US\$ 4500. Commitment has been made by ILW to raise the balance of the amount before the next AGM in 2016. It has been unanimously decided that no work for this project will be undertaken until the full amount is raised as well all the plans and necessary permissions are granted. Insha Allah we intend putting all our efforts in raising the balance of the amount needed in the coming year.

E. MEMON CONNECTIONS:

Sadaf Vahedna has been managing the role as Admin in Memon Connections. The Memon Connections portfolio drew the most interest with lively debates between the delegates at the Ladies Wing AGM seeing that the traditional conservative method had a better success rate.

- Memon Connections is an initiative which encourages interaction amongst parents from both within and across regions.
- Each chapter participates in the programme and is represented via a nominated member.
- Each region is underpinned by the same principles but tailors their approach to be relevant in their environment.

There is a lot of data on personal emails and WhatsApp groups etc. which still needs to be fed into the central database. We need more volunteers who are assigned the task of uploading the database from our WhatsApp Group Chat to centralize the database as it is a very time consuming process. Regular follow ups are necessary to ensure that applicants are using a standard form to submit information.

This WhatsApp group chat was created to facilitate easy sharing of data along with pictures of boys and girls between the various chapters. So far this seems to be well utilized and has worked to encourage the ILW to keep in touch with each other about potential matches.

All the ladies on the group have undertaken an oath of confidentiality. It was agreed that all the relevant ladies managing the Marriage Bureau would co-ordinate their efforts to make more cross border marriage connections especially given that the Memon youth of today are globalized.

MEMON CONNECTIONS REPRESENTATIVES:	
Africa	Jameela Joosab & Feroza Mohammed
Europe	Shamim Osman
Middle East	Rashida Vahedna & Farhat Kassim
Far East	Shazia Sangani
India	Razia Chasmawala
Pakistan	Aisha Anwer, Shamim Tahir Bawany & Bilqees Tabani

WORKSHOPS:

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

F. MEMON COOKERY BOOK:

Fazila hosted a High Tea at Movenpick Hotel in Karachi on the 15th April 2015 to meet Pakistan Chapter ladies Wing to exchange ideas and discuss way forward for the ILW and all their projects.

A Proposal by Fazila to publish a Memon Cookery Book comprising of Traditional Memon Dishes with localized flavors from different parts of the world was accepted and this will be spearheaded by the Pakistan Chapter on behalf of the ILW.

Each chapter was then informed of the project and a whatsapp group has been created to

collect recipes from the different chapters.

Discussions are underway to decide whether to have a comprehensive book or mini coffee table book and it has been decided that this will be a long term project as time and effort will have be dedicated to ensure it has a cross selection of recipes from throughout the world.

INTERNATIONAL WMO DELEGATES TOUR TO PAKISTAN AND INDIA

Pakistan - 16th to 19th April 2015:

Ladies Wing accompanied the WMO International Delegation Tour to India and Pakistan headed by President; Solly Noor, VP; Naushad Gani, WMO EXCO members and delegates from Africa and various chapters. The female delegates were actively involved in all the visits organized by Pakistan Chapter who were commended for organizing an interesting and comprehensive program of events. A team of Ladies Wing PC headed by Aisha Anwer dedicated themselves to ensure that all arrangements for the female delegates were made.

Ladies attended and networked at the following events:

- ILW Ladies Meeting & High Tea – Movenpick Hotel
- Dinner at ARY residence
- Dinner at Port Grand by Gen Sec; Shoaib Mangrora
- Visit to Memon Industrial & Technical Institute
- Visit to MMI Memon Medical Institute
- Dinner at Arif Habib residence
- Report back meeting of PC Ladies Wing activities

Mumbai – 20th to 21st April 2015:

- Meeting by Hamid Nathani
- Dinner by Razia Chasmawala
- Meeting and lunch hosted by all India Memon Jamaat Federation

Bangalore – 22nd to 23rd April 2015:

- Dinner by Azeez family
- Visited Memon Colony and White House Colony with the Halai Memon Jamaat
- Dinner by HMJ - Fazila AK Ismail gave a motivational speech in Memoni
- School for Children of Special Needs - Fazila AK Ismail visited the school to assess the needs of the school and see how the WMO Ladies Wing could assist the school for future development.

Chennai – 24th to 25th April 2015:

- Dinner at Madras Community Hall

In Chennai Sherbanu Ayob and Fazila AK Ismail accompanied the delegation on a visit to the Schools operated by Abdul Azeez Family. Here they had a meeting with the Ladies of the Madras Halai Memon Jamaat.

In addition to all the touring, visits and dinners, the Chairperson of International Ladies Wing (ILW), Fazila AK Ismail continued to network and visit Ladies Projects in all the cities they had visited. On her return from Chennai when other delegates had returned home, Fazila went back to Mumbai and together with Raziya Chasmawala, visited 2 Ladies Training Centers maintained with the support of the Ladies Wing in Mumbai. She and Razia Bai also made a point of visiting the Women Empowerment Project which was overseen by Shabana Darveresh in Bhiwandhi. A survey was conducted and after a report back, Shabana Darveresh was requested to forward a Women Empowerment Project Proposal for the ILW to consider.

CHAPTER CONTRIBUTIONS TO INTERNATIONAL LADIES WING PROJECTS

Africa Chapter Ladies Wing

Contributions: Africa Ladies Wing pledged US\$10 000 for any International Ladies Wing project in 2016.

Syria Relief: Contributed towards sponsorship of orphans

Aid to Malawi: R50 000 & X1 container rice [R120 000] was donated by the Ladies Wing & Jamaa'atun Nisaa to the Malawi disaster and an additional R 67,500.00 donated towards Malawi Aid

Children of Special Needs • Prince Mshyeni Hospital – assisted children who were admitted due to malnutrition. Raised funds of R50,000.00 donated towards hampers for the children at the hospital and an additional sponsorship of R22,000.00 worth of items of need – Total: R72,000.00

Feeding Scheme - Partnered with Jama'atun Nisaa and Purposeful Giving in different feeding scheme projects. Monthly contributions of hampers and sandwiches for school children from underprivileged house headed homes.

Eid gifts and Meals to Orphanages

Specialized Wheelchair - Sponsored a special buggy for a 7-year-old who has a walking impairment

Relief Aid to Victims of Xenophobia: Contributions of items to those affected and participation with other organizations to contribute for alternate accommodation until they are relocated.

Visit to Pakistan & India: The following ladies from Africa Chapter joined the WMO delegation and Mrs. Rouksana Ganie; Mrs. Zohra, Fazila AK Ismail Shaeeda Joosab, Fazila Kamdar, Azmina Carrim & Sherbanu Ayob.

Pakistan Chapter Ladies Wing

Visit to MITI – 3rd October 2015

A meeting was arranged when the South African delegation was in Karachi. Fazila A.K Ismail had mentioned that we should do aggressive marketing for MITI. Aisha Anwer thought that it would be a good idea to follow up this suggestion with the WMO Ladies Wing who then decided to do a joint program with All Pakistan Memon Federations, Ladies Wing. Thus we got more ladies to join us. About 150 ladies were taken on a visit to MITI on the 03rd October 2015. This visit was arranged by WMO and two bus loads of potential students were taken to MITI. Mr. Furqan Aziz had elaborated extensively on each class and the ladies had the opportunity to see all the courses offered. The ladies were also shown where the men's courses were held so that they would be able to convince their brothers and sons to sign up for these courses as well. APMF were very grateful to WMO for their hospitality. Rehana and Aisha were convinced that they had taken a step forward to meeting our objectives and we hope that this visit motivated ladies to also register for courses at MITI.

Delegation tour to Pakistan

The PC Ladies Wing were actively involved in all activities of this tour and attended a meeting and workshop arranged by Fazila AK Ismail on 15 April 2015 at "Move n Pick". This High Tea event was attended by general members as a "Meet & Greet" and to introduce all ILW and the "Cookery Book Project".

Meeting for ILW Projects

Fazila AK Ismail requested a meeting with PC ladies Wing on one of her personal visits to Pakistan. Aisha Anwer hosted a meeting at the Karachi Gym Khanna on the 18th of September 2015. Here Fazila presented a full report back of the Sri Lanka AGM 2015 to those ladies who did not attend the AGM and with this, ladies were inspired to participate more actively

in International Projects. Sub committees were formed for various ILW projects. Memon Connection Ladies Committee also attended and discussed the challenges faced as well as the strategies for the WAY FORWARD.

Europe Chapter ladies Wing:

Malawi

- Money was donated to Al Noor Foundation for the blind.
- Ramadhan food packs for the poor in Lohara.
- Money was donated to 'Road to Relief' Charity which is run by a Memon Ladies group. The money was used towards Ramadhan food packs and hospital ventilator.
- Contributions for "Malawi Food Relief" where funds were used for tents and food parcels.
- Kaffan Project for the poor in Malawi in conjunction with 'Road to Relief'.
- Charity and Bilal Trust in Malawi.

Syria: Contributed to Medical Aid.

India: Contributions made for distributions to the needy and the upliftment of the poor.

Memon Connections: Ongoing efforts and dedication has seen us achieve good success rate locally.

India Chapter Ladies Wing:

Women Empowerment Projects

Ladies Industrial Home: Income generating and entrepreneurship courses conducted offering the necessary skills and expertise to deserving women, which will eventually make them financially independent e.g. making rotis, growing vegetables and providing lunch boxes in offices and homes.

Hoonar Beti Courses offered covering various subjects such as; Computer Skills, First Aid Training, Cooking, Tailoring and Personality Development aiming to transform a young girl into a perfect wife.

Children of Special Needs

Distribution of:

- Food and fruits to the patients of Government hospitals.
- School Bags and Uniforms to orphan students.
- Clothes and dry ration to the poor families.

Memon Connections

India is the most vibrant Chapter for success stories of matching making services headed by Razia Chasmawala

Delegation to India

Razia Bai Chasmawala Coordinated with organizing committee for the lady delegates visit to Mumbai.

BIWANDHI Women Empowerment Project

Razia Chasmawalla organized a visit for Fazila AK Ismail to survey the needs of the Women Empowerment Project in India where Shabana Darveresh personally oversees these projects. A proposal was prepared by Shabana Dareversh for ILW to consider the building of a centre. After the visit, women took all the advice offered and were encouraged to paint and give an instant facelift to the working environment of their workshop allowing women to be more productive until such time that the proposal is approved and implemented. Locals were also motivated by our visit and generously offered sponsorship towards this project.

Middle East Ladies Wing:

Children of Special Needs – Rashid Therapy & Paediatric Centre

The WMO ME Ladies Wing were presented with a wonderful opportunity to sponsor and participate in the festive celebrations of the centre. Goodies were presented in gift boxes and distributed to 200 children.

Fundraising

A "Bring & Share" ladies get together aimed at raising funds for all projects.

Women Empowerment

ILW committed and have already raised and forwarded US\$ 1500 towards Biwandhi Project in India.

Far East Ladies Wing:

Special Needs

- Organized medical check-up for 12 blind children
- Sponsored 2 elderly women for cataract operations
- "World Women's Day - 6th March '15
- Organized the event THIS IS ME"

Women Empowerment

The LW members are prepared to help those who want to follow vocational courses with non-zakat funds.

Hosted AGM Ladies Meeting 2015

There were large representations from Africa, Middle East, Pakistan, India, UK, USA and the host nation of Sri Lanka.

International Ladies Trade Exhibition

An International Ladies Wing event was hosted by WMO Sri Lanka Ladies Wing where the Ladies Trade Exhibition was held inside Premadasa Stadium during the MPL finals. The main objective of this exhibition was to create an opportunity for female entrepreneurs in the community to network and showcase their creative and business acumen. Women from Colombo participated at this event exhibiting a wide variety of handmade products, textiles, footwear products, consumer goods, especially gems and jewellery, which were admired greatly by the visitors.

The International Ladies Wing AGM 2015 Meeting in Sri Lanka

The WMO International Ladies Wing meeting took place on the 31st August 2015. It was a huge success with an attendance of 96 ladies in total with global representation from the Africa, India, Pakistan, UK, Middle East and Far East. The meeting commenced with a welcome from Mrs Shazia Sangani of the host country and it further continued with Fazila AK Ismail [Chair] of the International Ladies Wing elaborating on how women have played a vital role in the success of WMO and today through tireless efforts and determination are recognised as a driving force behind many successful projects under the banner of WMO.

Thereafter, Mr Suliman Noor Mohamed (President WMO) addressed the ladies with a motivational talk as to how it is imperative for our Memon women at all times to set higher goals as we are fortunate to be in an era where society allows women such great opportunities. Mr. Ashraf Sattar VP for FE also addressed the ladies, encouraging them to actively participate and commit dedication to both local and International Ladies Wing projects.

This was followed by informative PowerPoint presentations and discussions regards ILW Projects by Fazila AK Ismail and reports from the various Chapters Ladies Wings:

- Middle East Chapter - Shabana ARY also present was Mehmoona Darveresh of ME BOM LW
- Pakistan - Aisha Anwer also present was Hawa Abdulla
- India - Razia Chasmawal, Shabana Darveresh was unable to attend

- Africa - Fazila AK Ismail
- Europe - Rooksana Gani presented a PowerPoint prepared by Shamim Osman who was unable to attend
- Far East - Shazia Sangani

Main discussions revolved around the Memon Connections website, which was shown to the ladies at the meeting and the suggested improvements are underway. The Women Empowerment Project was proposed in the meeting and received an overwhelming response and an immediate fundraising effort was held spontaneously, which resulted in a successful collection of funds for the primary stage of project execution Alhamdulillah. Gulshan Sattar gave the official vote of thanks on behalf of all the ladies of FE chapter. Fazila AK Ismail expressed appreciation to President Solly Noor for his continued encouragement and support and to Mr Ashraf Sattar for his keen interest of all Ladies Wing activities, to COO Shahid Sangani and ILW secretary Mrs K Shabaan and Khashiefa Martin of Africa for assistance with all project reports.

CONCLUSION

We appreciate the support and encouragement we constantly receive to carry out our work and we dedicate ourselves to work with even more enthusiasm and energy to propagate the message of WMO to all our sisters globally.

The perseverance of the women driving these projects has been phenomenal and we would like to acknowledge the selfless efforts of each and every committee member and volunteer. It is only with a great team and their wholehearted dedication, which allows us to co-ordinate such worthwhile projects.

As the present and future mothers of the nation, we are not only determined to make a difference but to be the difference in today's society. We choose to display and share the positive attributes we were blessed with and contribute to a better and healthier society. We will endeavour to give back to those in need and continue the objectives and good work of WMO.

Alhamdulillah we make dua that Allah [SWT] will continue to use us for His work and in service of Him. AAMEEN

Fazila AK Ismail

Chairperson - International Ladies Wing

INTERNATIONAL YOUTH WING



WORLD MEMON ORGANISATION
INTERNATIONAL YOUTH WING
REPORT FOR YEAR 2015

Message from the Chairman

"WMO, since its inception, has foreseen the young generation as the linchpin of society; and thus its empowerment, its nourishment, its encouragement and its development has always been our priority and consideration of the first water. 2015/2016 has been a very promising year for WMO Youth wing with more than 23 Youth projects done globally. International youth conference IYC 3, proved to be a catalyst and helped us select the most competitive team of youth from different chapters to lead five global youth projects (Sports, Education, B2B, Women Empowerment, Memoni Language & culture).

Global project leaders have left no stones unturned to ensure quality events were done in different chapters to benefit the youth of our community. A "Parliamentary debate competition" was pioneered in Pakistan under Dania's leadership which emphasized upon the need of orations; and what clarion call of the time demanded from the youth. With phenomenal accomplishments achieved in the wake of the inaugural debate competition; subsequent episodes were created in other chapters including Africa and Sri Lanka. We conducted free personality assessment tests to help young ones make better career choices and we will continue to have similar career guidance workshops done in other chapters in upcoming year. Women enlightenment and empowerment were also amongst the principle objectives of 2015. Women play a significant role in today's society; an empowered woman gives birth to a civilized and educated nation; By conducting various WOW (wonder of women) workshops in different chapters of youth wing to empower women; WMO Youth wing has fulfilled its onus with remarkable formidability. Sports activities helped us connect and forge stronger relationship; MPL India, Futsal Championship and Dubai sports championships were some of the highlights of sports activities conducted this year. All of this has been possible because of the reassured support and benign assistance of our President Mr. Suleiman Noor and our WMO BOM.

Dania Hanif and Sana Shakoor have been active Global Leaders. Understanding that education is instrumental in bringing about a change in society; Dania Hanif have left no stones unturned for its fulfillment and has proved herself to be the backbone of WMO International Youth Wing. She has helped involve, motivate and engage all 7 chapters of youth wing across the globe with a divine mission to revolutionize and reinforce the educational framework for the youth of the community.

The heroics rendered by the International WMO youth wing in arranging the global events with such finesse could never be summed-up in the breadth of a few lines, however successful completion of 2015 affirms that the future of WMO is not only in safe hands; but also the youth is prepared to prove their mettle when the time comes. We only need to trust and have faith in their capabilities"

Yunus Suleman

Chair International Youth Wing

INTERNATIONAL YOUTH TEAM	
Yunus Suleman	Chair international Youth Wing
Dania Hanif	Lead International Youth Education Program
Salmaan Hussain	Lead International Sports Project
Sana Shakoor	Lead Women Empowerment Program
Fazila Ismail/Raessa Gutta	Lead Memon Language and Culture
Osman Abdul Razzak	Lead B2B-Memon Veypari

Global Youth Projects 2015/2016

International Youth Education Program (WMO IYEP)

As Nelson Mandela said “Education is the most powerful weapon we can use to change the world”, WMO has always given prime importance to this sector as the progress of the community can be no swifter than the progress in education.

IYEP will provide a platform for memon youth with focused and well defined plans to better empower and enable the youth to take control of their destiny. With increasing percentage of global memon youth drop-outs from schools and colleges to assist in family business or for various other reasons, it is only vital for IYEP to create strategies for global knowledge sharing and to formulate ways to ensure much emphasis is placed on the gravity and seriousness of not only pursuing education but also to excel in their area of expertise to be celebrated in this competitive world.

To achieve its objectives, IYEP have proposed plans for memon youth which are global and interactive, thus fueling the type of intellectual curiosity that anchors mental agility that is helpful in today's fluid world. One such proposal is of **WMO International Debate Championship** (WMO DC) which is proposed to take place along with AGAM in 2017.

WMO International Debate Championship

“Democracy must be built through open societies that share information. When there is information, there is enlightenment. When there is DEBATE, there are solutions. When there is no sharing of power, no rule of law, no accountability, there is abuse, corruption, subjugation and indignation”

Not undermining the importance of public speaking, Dania Hanif took upon herself to revive the wizardry of this forgotten trait by orchestrating a first of its kind debate competition in all WMO

Chapters to bestow upon the youth with the opportunity to overcome their diffidence and reticence, at the same time, allowing them to put into exhibition their prowess and preen their potential.

Pakistan Debate Championship; First debate championship was conducted in Pakistan. *10 teams, 30 debaters and an excellent Adjudication Core resulted in an outstanding debate championship which was witnessed by 200 youth of our community;* indeed one of the most appreciated and informative event for the memon youth. Debate tournament was conducted in a parliamentary style of debating with initial two rounds being played by all teams and quarter finalist 8 teams were selected based on highest team scoring. Motions of the debate were carefully selected and discussed with adjudication core earlier to ensure good arguments can be made for either side.

The core of competitive debate is to examine every side of important and controversial issues in an atmosphere of reasoned argument and respectful discourse. The enormous effort that a participant put forth to succeed in this intellectually exciting activity was truly inspiring. Efforts put into research and discussion on various topics during debate helped IYEP (International Youth Education Program) fulfill following objectives.

1. Instigate rigorous and critical thinking
2. Provides Mental and Emotional Maturity
3. Improves persuasive skills
4. Encourages Team work
5. Debaters today, Leaders tomorrow: The skills and experiences the youth gained through debate were essential for success in the today's world. The ability to think strategically, take on varying perspectives and persuade; can prepare our memon youth for leadership positions in the real world.

Far East Debate Championship; Far East chapter accepted the challenge of bringing out their most talented youth to represent Sri Lanka in International Debate Championship. Orientation Day was conducted at Edulink International campus Colombo on 24th January to educate the youth about parliamentary style of debating.

IYEP is trying to induce a culture of debate and dialogue, to replace dogma with thoughtful discussion between people of varying views to bring about a positive change in our society.

Debate Competition was held in Srilanka on 14th February which was lead by Annum Anjum. WMO (FE Chapter) did all efforts to execute a successful tournament and they raised the bar high by selecting an adjudication core of the most proficient debaters who helped select the most adept debaters of the country.

Africa Debate Championship; 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 chapter, replication was planned in Africa chapter.

It was a two-fold competition and was stylized in a parliamentary format. Choosing not such a rife type of debating design was done after much deliberation and cerebration; as this format of debate is the officially adopted academic debating style of WSDC (World School Debating Championship) and WUDC (World Universities Debating championship). The response was exceptionally overwhelming. 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. Each team had to first partake the two initial rounds, and based on their faring, which was justly and unanimously done by the seasoned campaigners taking the jury stand, the teams advanced into what may be termed as quarter finals. 6 teams were adjudicated to progress into this round. The motion of the debates were also picked very clinically, and were discussed umpteen time with the panel of judges to ensure that either side stand a good chance to present arguments against the other and defend their own clause. Though every cog in the regard deserve applaud, but the relentless support of Dania hanif, Zuhayr Tayob, Khashiefa Martin and Muhammad Essa deserve a special mention in organizing the event.

India Debate Championship; India has planned a national level debate championship in Bangalore in collaboration with YMA Bangalore in end of 2016 where proficient debaters from all across the country will take part in the competition. National championship winners will represent India in WMO International Debate Championship in 2017.

A debater is the most proud work of a nation, so runs a cliché. The exemplary response and the flare of youth as discerned in the competition

held in Pakistan, Srilanka and Africa, prompted the youth-leadership to keep the juggernaut in motion, so that the youngsters continue to hone their oratory skills. Therefore similar debate championships are planned in Middle East, USA and Europe Chapter. Competitions like these for the youth of our community will create opportunities for memon youth to allow the unsung heroes to bask in glory.

Global Career Guidance Program

"A mind troubled by doubt cannot focus its course to victory", so runs an old adage. It is of prime importance that we guide the youth to make the right career choice at the right time as they usually embark upon careers that do not, even distantly, suit their skill-set or dread the professional lives so badly that they start musing following a vocation in academia.

Dania Hanif (IYEP Lead) is committed in equipping the youth of our community for a challenging and successful future and thinks it is vital to conduct career counseling sessions in all chapters for the youth of our community to help them make the best career choice according to their personality and preference.

IYEP took a novel approach as they endeavored to call for an arrangement that could actually help the youth decide the future prospects that would suit their prowess and potential better. First of its kind, Career Guidance Program was conducted in Pakistan and the hallmark of the show was the Personality Assessment Test. MBTI (Myers Briggs Type Indicator) is the most widely used personality test which increases self-awareness and self-perception and generates a report for each individual based on 93 questions. Proficient career coaches; faculty representatives of different programs from prestigious universities of the country; young entrepreneurs and motivational speakers graced the event with their presence. Saad Masood; MBTI Certified Professional and a career coach; was invited at the event to explain 16 personality types of MBTI to a large audience of 200 memon youth where they self-assessed their personality. However MBTI testing was done at free of cost for 50 students where they were made to fill a questionnaire of 93 questions. Customized personality reports were generated from MBTI software which highlighted each individual strength and weakness and career options were proposed based on their personality. This process helped reveal hidden talents of individuals and one-on-one session with career coach; Saad Masood helped students set career goals which they aspired.

The pilot edition of the career counseling session in Pakistan was an epitome of success therefore similar career guidance programs with personality assessment are planned in other WMO youth chapters.

International Youth Sports Program

They say, "Sports serve society by providing vivid examples of excellence". Engaging the youth in sports activities not only provides health benefits but it also makes them learn team management skills where they give individual performance for the combined goal and purpose. It also helps them to learn conflict management which arises due to difference of opinion in the team. Sports teams teach the youth of today to not just have the will to win, everyone has that, but to have the will to prepare to win.

Many sports competitions were successfully executed this year. Far East Chapter of WMO decided to stage a *Futsal Championship* for the first time as Football is one game that is revered as a religion and celebrated across the world. Mr Saad Ahamed described the response so overwhelming that ultimately they had to structure the tournament into two youth divisions; based on age-groups. The Senior wing of the tournament comprised of 12 teams, which were parsed into 4 groups, whereas the Junior section consisted of 3 teams only. Despite it being an inaugural edition, the event was an instant block-buster hit, Crowd turned-out in galore to appreciate the efforts of the players and the event was attended by more than 160 youth of Memon community.

Middle East Chapter are the champions at conducting sports activities and every year they arrange many competitions for both male and female Memon youth. *International Memon Billiards Championship* was planned for 2017 and its first competition was done in Middle East on 18 Sept; overwhelming response was received from Middle East chapter Memon youth which resulted in competitive selection for the 16 slots for participation. ME chapter also conducted 8 Ball Championship on 22 January. To support this global youth initiative India conducted its first MPL (Memon Premier League). MPL- India served as the ideal platform to bring all the Memon youngsters together and bridge a network for the youth, across different states in India.

Healthy sports activities are planned for upcoming year along with Sports bases Scholarships for Memon youth.

WOW (Wonder of Women)

Female entrepreneurs are making waves on the startup scene and are becoming an increasing force to be reckoned with in the Memon Community, but it goes without saying that there are still miles to go in addressing the global gender gap. Women experience a unique set of challenges on their path to success mainly because of lack of capital-traditional sources of finance and inadequate knowledge to start an enterprise. WOW was an international youth initiative to empower and inspire women to realize their optimum potential. WOW workshops were planned in all chapters of WMO. WOW was first introduced in an event in Pakistan; Seminar to an audience of 200 women and first WOW workshop was conducted in India. 50 underprivileged women showed up to participate in an all-day skill development workshop. Youth wing donated an industrial grade embroidery machine, a motor operated professional sewing machine and a khatla for hand embroidery. The workshop steered towards hand embroideries and various ways in which they can upgrade their existing skills.

2nd WOW workshop was organized by WMO Far East Youth Wing; "Health and Nutrition Day". This workshop aimed at educating the women about how physical activity combined with healthy diet can help them maintain healthy weight, reduce risk of chronic diseases (like heart disease and cancer) and promote overall health.

Africa Chapter Ladies Wing together with Youth Wing conducted an event aimed at enlightening and enhancing women's capabilities. Inspirational women like Taheera Hassim and Kareemah Maphasa shared their success story. Zafreen Ayob and Raessa Gutta successfully organized this event with the aim to instill a feeling in the female audience that "Women are agents of change".

Far East Chapter and India Chapter also celebrated International Women's day. WOW India participated in a joint Women's day celebration with other NGO's and distributed women's products (Sanitizers, Shampoos, etc) to the underprivileged females of India.

Memon Veypari; B2B

In this era of Globalization where it is absolutely necessary for organizations to collaborate internationally to reduce the incongruity of multinational businesses; World Memon Organization (WMO) has taken a challenging role of introducing a program called "Memon

Veypari" to provide growth opportunities for the members of memon community to compete in this fierce environment. The knowledge and benefit this program offers will help increase productivity and provide employment opportunities to raise the living standards of the memons around the globe. Its objectives are: 1) To create databases of memon businesses of similar nature to help transfer knowledge and assist in corporate mentoring 2) Increase WMO membership by providing networking opportunities which can help them gain new clients and build sustainable business 3) To provide a platform to facilitate young entrepreneurs of community and connect them with investors to encourage shariah compliant Memon investment structures 4) To make WMO self-sustainable so it can function without any monetary support from external resources 5) And to create WMO Venture capitalist (WMO VC) funds to not only help startup ventures but also small companies that wish to expand and have promising growth potential.

Features of B2B



Memoni Language and Culture

Memoni language needs to be taught to the youth as it's threatened with endangerment and following program has been devised by International Youth wing.

Short Courses:

Second language learning by taking grammar tests and Vocabulary drills have proved to be ineffective therefore WMO will introduce a short-course (10 Day course) which will require user to:

1. Hear the language spoken by native speakers in every day situations
2. Users will be required to anticipate answers to questions to truly engage the mind
3. Focus on core function words and phrases used in every day conversation

4. 30 min per day practice required by users (for 10 days)

Memoni App; Memoni tutorials will be integrated with current WMO app, which will initially have mini-dictionary, with words used in every day conversational memoni language, days of the week, numbers etc.

Memoni Webinars to be uploaded on WMO page which can be accessed by the youth of different chapters at their own convenient time to learn memoni language.

Theatre Performance in Memoni Language by each chapter youth wing.

WMO INTERNATIONAL YOUTH WING GOALS 2017	
PLANS	OBJECTIVE
WMO IYEP- INTERNATIONAL YOUTH EDUCATION PROGRAM	
WMO Wellness Program	<ul style="list-style-type: none"> To address prevailing health issues such as child obesity and dental problems
WMO Exchange program/ Buddy program	<ul style="list-style-type: none"> To help diminish the fear of new surroundings and will help encourage students to go abroad for higher education purpose
International Debate Championship: Debate Championship to be conducted in Europe, UAE, India, South Africa, Far East	<ul style="list-style-type: none"> Instigate rigorous and critical thinking Provides Mental and Emotional Maturity Improves persuasive skills Encourages Team work Debaters today, Leaders tomorrow International Debate Championship will take place along with AGM in 2017
Global Career Guidance Programs	<ul style="list-style-type: none"> Project aims to educate young minds of potential career choices such as "Actuarial sciences, occupational therapists" etc which are the new promising career choices. Personality Assessment tests will be done of students to propose career choices based on each individuals interests, strengths and weaknesses. <p>Career Guidance program to be conducted in all chapters</p>

INTERNATIONAL SPORTS COMMITTEE	
Memon Premier League-India	<ul style="list-style-type: none"> Engage memons from different cities of india
International Billiards Championship to be conducted in all chapters	<ul style="list-style-type: none"> Engage global youth from different chapters
South Africa Chapter Sports Festival	<ul style="list-style-type: none"> Sports tournament planned in SA Chapter which includes various sports activities ranging from Fifa Playstation to Pool tournament and from indoor table tennis and Pin Bowling to outdoor Cricket, Football and badminton competitions testing contrasting skill-set and expertise of memon youth.
Sports Scholarships	
MEMONI LANGUAGE AND CULTURE	
Memoni Dictionary	<ul style="list-style-type: none"> memoni dictionary will be compiled in 2016 to help youth learn memoni language
Memoni Webinars	<ul style="list-style-type: none"> can be accessed globally at their convenience, will promote language
Recipe Book	<ul style="list-style-type: none"> Recipe book to be compiled in memoni language which consists of recipes of our traditional cuisines.
Theatre Performance	<ul style="list-style-type: none"> Theatre performance in memoni language
B2B - MEMON VEYPARI	
Compile directory of memon entrepreneurs	<ul style="list-style-type: none"> will benefit memon community by creating employment opportunities, will provide a verified and trustable funding platform for all the memons and will ensure business growth
Scrutiny team to select youth projects for financing	<ul style="list-style-type: none"> program designed to create the next breed of young and educated entrepreneurs
WOW - WOMEN EMPOWERMENT PROJECT	
WOW workshops in all chapters	<ul style="list-style-type: none"> To inspire women to realize their optimum potential.
WOW Workshop in Far East Chapter	<ul style="list-style-type: none"> Fitness and Nutrition workshop for women
WOW Female Entrepreneurship Networking event	<ul style="list-style-type: none"> Young Female Entrepreneurs Networking Event

WOW Awards	<ul style="list-style-type: none"> Annual award distribution ceremony can be conducted to recognize women entrepreneurs who benefited from WOW workshops to start up their own business and succeeded in their respective fields.
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Dania Hanif

International Coordinator - International Youth Wing

CORPORATE INFORMATION

Name of Company

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
Balham
London SW12 8UW

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 AG Zurich

Auditors

KWSR & Co.
Chartered Accountants & Registered Auditors
136 Merton High Street, London SW19 1BA

Regional Chapters

African Chapter	Middle East Chapter
Europe Chapter	North American Chapter
Far East Chapter	Pakistan Chapter
Indian Chapter	

Contact

Mr. Shahid Sangani (COO)
Telephone: (+94) 777738240
E-mail: coo@wmoworld.com

Website

www.wmoworld.com



WWW.WMOWORLD.COM