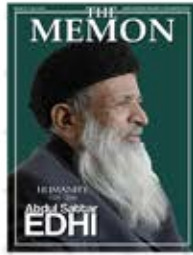


ANNUAL REPORT 2016



**WORLD MEMON ORGANISATION
CHARITABLE FOUNDATION**

MISSION



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.

OBJECTIVE

The objects of the WMO ("the Objects") are throughout the world specifically restricted to promoting and advancing:

- i. The objects of the WMO ("the Objects") are throughout the world specifically restricted to promoting and advancing;
- ii. the relief of poverty, sickness, distress and suffering of any persons who are in need irrespective of their race, caste, nationality and creed, but with a preference for Memons over non-Memons;
- iii. the provision of recreational facilities and activities in the interests of social welfare with the object of improving the conditions of life for those Memons and non-Memons in need of such facilities;
- iv. the advancement of the faith and religious practices of Islam, in accordance with the Qur'an and the Sunnah, amongst the worldwide Memon community in particular and members of the public in general;
- v. the advancement of both religious and racial harmony for the benefit of the public by:
 - a. promoting knowledge and mutual understanding between different religious and racial groups;
 - b. advancing education and raising awareness about different religious and racial groups in order to promote good relations between persons belonging to different religious and racial groups;
 - c. working towards the elimination of discrimination on the grounds of religion and race;



SERVING MANKIND

WORLD MEMON ORGANISATION CHARITABLE FOUNDATION (WMO)

ANNUAL REPORT 2016

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2016 AT A GLANCE

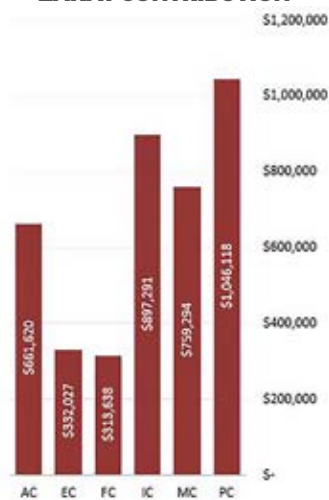
FINANCIAL PERFORMANCE

Year Ended 31 st December	2016	2015
Voluntary Income:	4,909,274	3,176,627
Activities for Generating Funds:	726,011	734,526
Incoming Resources from Charitable Activities	250,240	242,355
Total incoming resources	5,885,525	4,153,508
Charitable Expenditure:	4,915,769	2,869,245
Governance/Operating costs	997,190	905,705
Non-Monetary Expenses	140,473	15,446
Total Expenditure	6,053,433	3,790,396
Surplus / (Deficit)	(167,907)	363,112

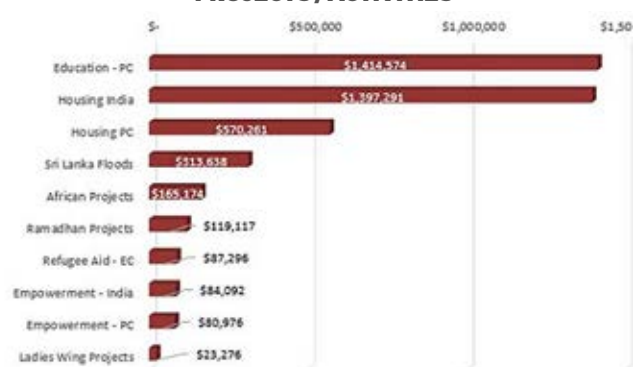
FINANCIAL POSITION

As at 31 st December	2016	2015
Non-Current Assets	4,093,211	4,843,786
Current Assets	3,947,266	3,313,810
Total Assets	8,040,477	8,157,595
The total funds of the charity	7,545,083	7,803,526
Revaluation Reserve	192,534	202,244
Non-Current Liabilities	23,810	23,810
Current Liabilities	279,051	128,016
Total Liabilities & Reserves	8,040,477	8,157,596

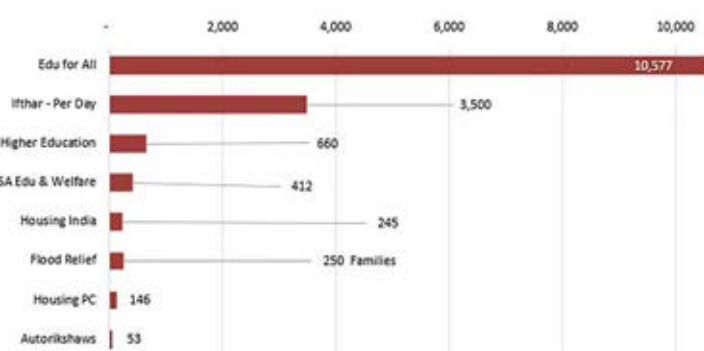
ZAKAT CONTRIBUTION



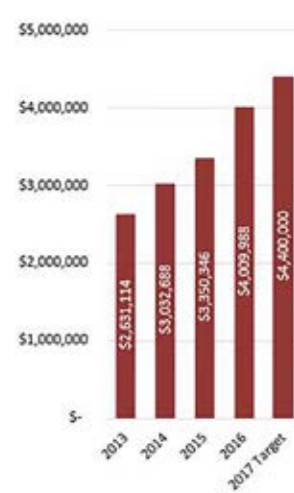
PROJECTS / ACTIVITIES



BENEFICIARIES



ZAKAT COLLECTION



MEMBERS

Chapters	As of December		Trustees	Patrons	Life	Annual	Apex Bodies	Friends of WMO
	2015	2016						
Africa	142	196	12	10	167	3	0	4
America & Canada	12	29	1	0	12	12	0	4
Europe	60	53	4	3	46	0	0	0
Far East	105	109	4	2	39	50	1	13
India	6	26	1	8	17	0	0	0
Middle East	190	206	17	11	165	13	0	0
Pakistan	326	384	20	15	150	160	5	34
	841	1003	59	49	596	238	6	55

OFFICE BEARERS: 2014-2017

OFFICE BEARERS OF THE BOARD OF TRUSTEES

Chairman	Mr. Haroon Karim
Deputy Chairman	Mr. Ashraf Sattar
Secretary	Mr. Gulaam H Abdoola
Deputy Secretary	Mr. Bashir Sattar

OFFICE BEARERS OF THE MANAGEMENT COMMITTEE

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

REGIONAL OFFICE BEARERS

CHAPTER	VICE PRESIDENT	ASSISTANT SECRETARY	ASSISTANT TREASURER
Africa	Mr. Haroon H Joosub	Dr. Haroon Gutta	Mr. Ashraf Dada
America & Canada	Mr. A Ghaffar Variend	Mr. M Bashir Akuly	
Europe	Mr. Sikander Sattar	Mr. Imran Panaawala	Mr. Waseem Y Adil
Far East	Mr. Abdul Cader Saleem	Mr. Aslam Satar	Mr. Anjum Asmath
Middle East	Mr. M Iqbal Dawood	Mr. Ahmed Shaikhani	Mr. Yunoos Tabani
Pakistan	Mr. H M Shahzad	Mr. Younus Jiواني	Mr. Iqbal Gaba

SPECIALIST COMMITTEES

MEMBERS OF THE SPECIALIST COMMITTEES

Audit, Finance & Zakat	Mr. Gulaam H Abdoola	Mr. Haroon Karim	Mr. Yunus Suleman
	Mr. Farook Kassim		
Investment	Mr. Suliman Noor Mahomed	Mr. Haroon Karim	Mr. Mahmood Shaikhani
	Mr. Ashraf Sattar	Mr. Farook Kassim	
Legal & Compliance	Mr. Nowsad Gani	Mr. Bashir Sattar	
Marketing & Communication	Mr. Suliman Noor Mahomed	Mr. Nowsad Gani	Mr. Yunus Suleman
	Mr. Gulaam H Abdoola	Mr. Zubair Chashmawala	Ms. Farzana Noor Mahomed
Membership Development	Mr. Ashraf Sattar	Mr. Haroon H Joosub	Mr. Sikander Sattar
	Mr. Abdul Cader Saleem	Mr. M Iqbal Dawood	Mr. H M Shahzad
	Mr. A Ghaffar Variend	Mr. Haroon Sacranie	Mr. Junaid Moti
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. Raziya Chasmawala
	MIDDLE EAST	Ms. Shabana Razzak Mussani	Ms. Maimoona Darvesh
	PAKISTAN	Ms. Aisha Anwer	Ms. Hawa Abdulla
International Youth Wing	Youth Mentors – Mr. Yunus Suleman & Mr. Bashir Sattar		
	International Coordinator – Ms. Dania Hanif		
	5 INTERNATIONAL PROJECT LEADS		
	Women Empowerment	Ms. Sana Shakoor	
	Education	Ms. Dania Hanif	
	Sports	Mr. Salmaan Hussain	
	Business to Business (B2B)	Mr. Osman Razzak	
	Memoni Language & Culture	Ms. Raeesa Gutta	

OFFICE BEARERS PROFILES



Mr. Haroon Karim
Chairman – Board of Trustees

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

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

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

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



Mr. Suliman Noor Mahomed
President

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

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

He served as Chairman of Board of Trustees of WMO for 7 years before taking the leadership of WMO as the President since 2014

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



Mr. Ashraf Sattar
Deputy Chairman – Board of Trustees

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

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

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



Mr. Nowsad Gani
Deputy President

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

In 1992, He ventured into Real Estate Development and is today Shareholder and Chairman of a substantial Business in Property Development and Investment in the United Kingdom.

Ganco PLC, is the holding company of various SPV's specialising in Investment/ development and being a preferred supplier of commercial premises in London and the South East to multiples such as Sainsbury's, Tesco, Waitrose, KFC, Costa Coffee Etc.

In 1997, the Blair government introduced the public private partnership scheme for the NHS, and Ganco plc, was one of the companies which won a substantial tender to provide and lease Medical Premises to the NHS.

The company has also ventured into residential development working with Housing Associations to provide Social Housing and developing for the Private Sector.

The Investment arm of the Business is now managed by Nowsad's two sons, Muhammed Sufiyan and Arshad who have joined the Family business as Directors recently.

WMO Trustee since 2001, President Memon Association UK 2003-2007, Trustee at Croydon Mosque and Islamic Centre from 1996 to date, Trustee at Thornton Heath Islamic Centre since 2008 he is also the custodian of Mitcham Islamic Centre since 2012.

OFFICE BEARERS PROFILES contd..



Mr. Gulaam H Abdoola
Secretary – Board of Trustees

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

The family-owned group of companies has a large employment force in several countries, in various industries such as property development, diamond supply, wholesale and retail, hospitality and automotive parts.

He is also the founding member and managing director of Turnstar Holdings Limited, now the largest listed property company on the Botswana Stock Exchange.

Mr Gulaam is the Chairman of Stanbic Bank Botswana, Deputy chairman of McCarthy Retail - A large South Africa based retail and motor-holding group, Chairman of the Masiela Trust - A trust set up by the government for the welfare and protection of children in Botswana, Chairman of Al-Nur School, Trustee and member of WMO Executive. He also takes part in many jamaat, social and charitable activities.



Mr. Shoaib Ismail Mangroria
Secretary General

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

various National and International Business Forums.

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

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



Mr. Bashir Sattar
Deputy Secretary – Board of Trustees

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

Consumer electronics.

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

Bashir has had a notable presence in the voluntary & charitable sector over the past 37 years including: a 6 year term as Chairman of one of the largest mosques in North London, currently serving Trustee and Ex-President of the Memon Association UK who was awarded for his services to the community by HRH Prince of Wales in 2001, Ex Managing Director of Peace TV for 5 years who was responsible for launching the channel in the UK, Europe and US, is a founding Trustee of the World Memon Organization and is the current serving Global Youth Chairman and Assistant Secretary of the Board of Trustees.

Bashir is married has six daughters aged 19-30 years 4 of whom are Aalima's and one is Hafizah, and has a son of 14 years and three grandchildren.



Mr. Mahmood Shaikhani
Deputy Secretary General

Mr. Mahmood Shaikhani is the Managing Director of Shaikhani Group and has been instrumental in managing the operations of Shaikhani Group across 90 countries. He has been leading the group's successful journey as the group marks its 30th year celebrations worldwide. Mr. Shaikhani

has demonstrated his entrepreneurial acumen in an array of industries including Trade, Retail, and Manufacturing, Real estate, IT and Automobile industry.

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

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

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

OFFICE BEARERS PROFILES contd..



Mr. Yunus Suleman
Treasurer

Mr. Yunus Suleman has over 35 years' experience in the accounting and auditing profession and in the last two years as an Independent Non-Executive Director. Currently he is the Executive Chairman of Sulfam Holdings (Pty) Ltd, and serves on the Boards of Tiger Brands Limited,

Liberty Holdings Limited and Liberty Group Limited, Gold Fields Limited and Albaraka Bank Limited, as Independent Non-Executive Director.

Mr. Suleman was Partner at Arthur Andersen (11 Years) and joined KPMG on 1 June 2002 when KPMG and Arthur Andersen merged – combined period of 35 years. Mr Suleman was the former Chairman of KPMG South Africa and the KPMG Foundation as well as Enactus (Global Students Organisation) and Association for the Advancement of Black Accountants of Southern Africa (ABASA) in the Western Cape.

He also has served as Deputy Chairman of the Independent Regulatory Board of Auditors (IRBA), and was Managing Partner (MP) of Andersen's audit & consulting practice in Nigeria for 2 years prior to being Managing Partner of South Africa's audit Practice until the merger, and was Managing Director of ICT & Consumer Markets audit business units until August 2007 (5 years).

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



Mr. Ismail Abdul Karim Gadit
Deputy Treasurer

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

Honorary Secretary General of Dubai Textile Merchants Association (Texmas).

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

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

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

MESSAGE FROM THE CHAIRMAN - BOARD OF TRUSTEES



Assalamu Alaikum Warahmathullahi Wabarakathuhu *"In the name of Allah, the most beneficent, the most merciful"*

It has been my privilege to be the Chairman of the Board of Trustees of WMO for the past 3 years and a great pleasure to reach out to all our Members and Well Wishers through the WMO Annual Report for 2016.

On behalf of the Board of Trustees and the Middle East Chapter, I warmly welcome all Members and Well Wishers to the First Memon Business Conference and the 15th Annual General Assembly Meeting.

2016 has been another successful year for WMO with many achievements and a few disappointments. The changes initiated by our President Solly Noor Bha when he took over as President in 2014 have continued to yield results and we see WMO Progressing in all fronts. These changes have resulted in a healthier and robust Organization able to stand shoulder to shoulder with any such similar organization on the World Stage. We can truly be proud as Memon's of the Magnificent Work done by WMO in the past Decade and half to uplift humanity and serve the Memon Community.

The 7 Pillars of WMO, namely the Chapters have continued their Journey of excellence ably lead by the respective Vice President and their Regional Management Committees. The continuation of the legacy of Serve to Mankind with various Charity and Social Project, details of which are given in the Annual Reports of the Individual Chapters. With New Regional Management Committees to take over the reins at the Chapters, I wish to place the appreciation of my enter team of Trustees on the VP's and their teams for their dedication, commitment and loyalty to WMO. They are the true Foot soldiers and hero's of WMO, giving their time and money for the betterment of WMO sometimes at great personal sacrifices. Today the proud legacy of WMO is due to the unselfish devotion of these Ladies and Gents on the ground and I pray their deeds are amply rewarded in this world and hereafter.

The guiding light working behind the scene are the untiring Office bearers of WMO ably lead by one and only Solly Bha. If not for the passion and love this team has for WMO none of the achievements would have been possible. Thank you Solly Bha and your team.

The 15th AGAM is different to the 14 before it in that, in addition to the AGAM we will be having the Memon Business Conference for the first time in WMO History. What personifies a Memon is his/her Business Acumen and Philanthropy. For the past 14 years the later has been amply demonstration through the Zakat and Lillah projects of WMO and now is the time to bring forth our other globally recognized trait. Insha Allah with the success of this conference we hope to reach out to a larger audience of our Sisters and Brother Globally and make WMO an all encompassing Umbrella for the International Memon Community.

I wish to welcome our new Chapter, namely South India Chapter. With the formation of this chapter after the AGAM, I am confident India as a whole is ready to take the Center Stage in WMO affairs as it should as the birth place of all Memons. The Constitution is also proposed to be amended to include a new Chapter for Global Youth and with this Insha Allah another missing link in our reach to the community will be rectified and I am confident the Youth will have a greater role in the WMO in the future, as they should.

With the Elections held in 2017, we will be seeing a new set of Vice Presidents and Regional Management Committees at all chapters and the I hope and pray the change of guard will bring fresh ideas and energy to WMO.

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

Jazakkallah Khair

A handwritten signature in black ink, appearing to read 'Haroon Karim', written over a white background.

Haroon Karim
Chairman - Board of Trustees

MESSAGE FROM THE PRESIDENT



Assalamu Alaikum Warahmathullahi Wabarakathuhu ***"In the name of Allah, the most beneficent, the most merciful"***

It gives me great pleasure to welcome one and all to the 15th Annual General Assembly Meeting of the World Memon Organization being held in the vibrant Emirate of Ras Al Khaima, UAE

I would like to quote from our holy Quran – Surah Baqara verse 177 – Where Allah SWT commands us

“To spend of your substance, out of Love for HIM, For your kin, for the orphans, for the needy, for the wayfarer and for those who ask, and for the ransom of slaves - to be steadfast in prayer and practice regular charity.

Firstly, I would like to take this opportunity to personally thank our compassionate brothers and sisters for their magnanimous generosity and steadfast support towards the World Memon Organisation. We are deeply indebted to our benefactors and donors for playing a pivotal role in empowering the organisation to deliver hope and support to the disadvantaged. We have touched the lives of thousands through our Education and Housing endeavors, looked after our Widows and Orphans, made a difference in people's lives with Micro Finance and served humanity during Natural Calamities and Human Conflict.

The large body of global, humanitarian work conducted by the Organisation, over the past few years has attracted prominent and key members of the global Memon community into our fold. They are now, an integral part of WMO. Not only have they brought their specialized skills to all facets of the organization but they have also rekindled the spirit of belonging to the ideals of a global Memon community.

From legal and compliance, to transparency in accounts, we have ensured that all critical and key bases are covered. With pride, I can confirm that as a community we are now globally compliant towards the upliftment

of not only our community but that of mankind at large and we are indeed living to our motto – To Serve Mankind.

I would like to remind you that, it is through The Power Devolution of the Sub-Committees and Regional Chapters that we have ensured tremendous improvement and maintenance in performance at the Central level. Our Marketing and Communication team has also ensured that the profile of WMO among our Global Community is maintained and "THE MEMON" has now become a Standard bearer of WMO.

Whilst our Annual Report for the Year 2016 gives a detailed account of our achievements and progress in the concluding year - in reflection what we have achieved is not to our true potential as a community and our historical achievements wherein our forefathers, without the resources and technology we have at our disposal today, did much more. For this we need the performance at the Chapter Levels to improve considerably, the Bar has to be raised in all aspects, from Leadership, Planning, Execution, Performance Management to Success Planning and Mentoring.

Once again 2017 will be another election year and I urge all of 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 Excellence.

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

I wish to place on record my appreciation for my fellow Office Bearers and the regional teams for their wonderful team work in these past three years. Members of the Executive Committee (ExCo) and Management Committee (MC) for their unflinching support and constant encouragement, the Marketing and Communication Committee for doing a magnificent job

and our COO and CFO, along with the leaders of the Youth and Ladies Wing for their untiring efforts to get us to where we are today.

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

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

Salaams

A handwritten signature in black ink, appearing to read 'Solly Noor', with a stylized flourish at the end.

Suliman Noor Mahomed (Solly Noor)
President

NOTICE & AGENDA OF THE 15TH ANNUAL GENERAL ASSEMBLY MEETING TO BE HELD ON 07TH OCTOBER 2017 IN RAS-AL KHAIMAH, UAE

To: All Members

Notice is hereby given to all Members of the World Memon Organisation Charitable Foundation (WMO) that the 15th Annual General Assembly Meeting of the Organisation will be held on Saturday, 7th October 2017 at 10.30AM at DoubleTree by Hilton, Ras Al Khaimah, 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 14th Annual General Assembly Meeting held on 29th October 2016 at Jumeirah Creekside Hotel, Dubai, UAE.
4. To receive the Annual Report of the WMO for 2016, to be presented by Mr. Shoaib Ismail Mangroria, Secretary General.
5. To receive and approve the Audited Accounts of WMO for the year ended 31st December 2016 – to be presented by Mr Yunus Suleman, Treasurer.
6. To receive the report of the Elections 2017, by the Election Commissioner and ratify the Elected Members and confirm the Appointed Members of each RMC who have been nominated to be members of the MC, in accordance with the Article 24.2.3 of the Constitution.
7. To appoint Auditor(s), in accordance with Article 40 of the WMO Constitution, to hold office till the conclusion of the next Annual General Assembly Meeting and to fix their remuneration.
8. Discuss and Approve the Annual Budget and Plan of Action for 2017.
9. Approve the proposed Amendments to the Constitution, for which due notice has been given under Article 46 of the Constitution.
10. Any other matters with the permission of the Chair.
11. Dua and conclusion of the meeting.



Shoaib Ismail Mangroria
Secretary General
Karachi, 14th June 2017

MINUTES OF THE 14TH ANNUAL GENERAL ASSEMBLY MEETING HELD ON 29TH OCTOBER 2016 IN DUBAI, UAE

ITEM 1: RECITATION OF FEW VERSES FROM THE HOLY QURAN

The Meeting called to order by WMO President Mr Suliman Noor Mahomed at 3.00PM and followed by recital of a Quirath by Hafez Abubaker.

ITEM 2: WELCOME ADDRESS BY THE PRESIDENT

Welcoming all, President Mr Suliman Noor Mahomed thanked everyone for their presence and specifically thanked Mr Iqbal Dawood and the Middle East RMC for hosting the AGAM and Mr Haroon Karim and the Board of Trustees and Mr Nowsad Gani and the rest of the Office Bearers for their presence and support during past 2 days.

The participation at this AGAM is the largest ever with a large delegation from USA & Canada and participants from Indonesia, Portugal and Lesotho. The 5 Founders of WMO must be very happy with the progress in the past 13 years. Speaking further he stated the Office Bearers are a great team working together to make a difference in the WMO and he is blessed to have such a team to work with.

The Memon community is blessed, but yet 60% of the Global Memon Community is living on less than \$1/day and WMO can and must make the difference. WMO through Education, Vocational Training, Housing, Orphan/Widow funds, Medical etc. is touching thousands of Memon lives across the globe and serving Mankind, but more has to be done.

The Audit and Finance Committee has done a wonderful job in getting the finances of the organisation streamlined and on One Single Accounting Platform. The Global Balance Sheet is a great achievement after 12 years of existence, and now WMO is self-sufficient and we can manage our expenses with the return on investments.

Legal and Compliance has improved tremendously with few more issues to be resolved.

"The Memon" has given a global exposure to WMO like never before and Zubair and his team in the Marketing and Communication Committee has done wonders for the WMO image internationally.

The Membership Development Committee has implemented a cloud based Membership Database and now the global membership status is available real time at the touch of a button. However more needs to be done to enrol new blood into WMO.

The Ladies Wing performance has to be further improved. The Youth Wing performance has improved since Mr Yunus Suleman started guiding them.

Thereafter a very visibly emotional President called upon Dr Taheera from South Africa to address the audience on her Life Journey.

Addressing the audience, emotional Dr Taheera spoke of her life journey in South Africa from Poverty and Discrimination to a position of success and peer recognition due to her hard work, persistence, courage and self-belief. The support and encouragement of her family, friends and her Memon financial benefactors who stood by her and believed in her enabled her to carry forward with her dreams and stand where she is today.

Board of Trustee Chairman recognized a New Life Member from Saudi Arabia. He stated the message from Suliman Noor Mahomed will inspire others to join WMO and serve Mankind as was amply demonstrated by Dr Taheera.

ITEM 3: TO RECEIVE AND APPROVE THE MINUTES OF THE 13TH AGAM

The minutes being circulated with the Annual Report was considered read. There being no amendments the minutes was proposed by Mr Pir Mohamed Kaliya and seconded by Mr Moosa Carrim.

ITEM 4: TO RECEIVE AND APPROVE THE REPORT FOR WMO PRESENTED BY THE SECRETARY GENERAL MR SHOAB ISMAIL MANGRORIA

The report circulated was considered read and was unanimously adopted and approved by the House.

ITEM 5: TO RECEIVE AND APPROVE THE AUDITED ACCOUNTS OF WMO FOR FINANCIAL YEAR ENDING 31ST DEC 2015 PRESENTED BY TREASURER MR. YUNUS SULEMAN

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

1. Consolidated Accounts – These accounts consist of WMO Europe, WMO Middle East, WMO Pakistan and WMO Charitable Foundation. This is the first time in history Consolidated Accounts are being presented of WMO.
2. Compiled Accounts – These consist of the Consolidated Accounts and WMO Africa and WMO Far East Audited Accounts. Africa and Far East can't be consolidated since these are separate legal entities.

To a question from the audience, why a Charity should be having Investment Properties, the Treasurer explained, the rental income from the Investment Properties pays the operational expenses of WMO. It is very important for WMO to be independent and self-sufficient as a charity. This also ensures the Zakat and other donations we receive as an organization is not used on overhead and expenses.

Answering a question from Mr Feizul Ayob on the expenses of over US\$ 850,000, he explained that the majority of this expense is the salaries and operational expenses of MITI which has a staff of 226 and WMO Pakistan which has a staff of 25.

Mr Muhammed Rafeek Noorani questioned about the use of US\$ 1.0M donated by Trustee M.H. Omar at the last AGAM. COO Mr Shahid Sangani explained this money is deposited with a Sharia Compliant Savings Account in Sri Lanka and as per the wishes of Mr M.H. Omar will be used for the development of Darussalam Maha Vidyalaya in Colombo, Sri Lanka. The Master Plan for the development of the school is been finalized by Far East Chapter with the Ministry of Education in Sri Lanka and once the plans are finalized the money will be used for this purpose.

Mr Khamisani from USA sought clarification why there is cash in hand of \$ 2.0M and why no returns are earned on these cash. COO explained Zakat funds are not invested and maintained in current accounts. However the MH Omar Donation was received just before the financial year end and these funds were deposited in a Savings Account after the financial year end earning a Rupee Return of about 10%. On further question on the profit mark up, COO explained this amount varies from a country to country and we are earning anything between 5-10%. He further explained Trustee Fee is classified as Investment Property and Income from these investments are used for expenses. All Zakat and Donations are maintained in Current Accounts.

Ms Aysha Anwer enquired if all Investment Properties are in the name of WMO, to which Mr Yunus Suleman explained

only 14 out of 30 properties in Dubai are under WMO name and the Balance 16 properties are held by Trustee Mr Ismail Gadit in trust for WMO due to prevailing law of Dubai which does not permit charities to hold investment assets in UAE.

Sir Iqbal Sacranie queried if any expense for Office Bearers and RMC meetings are paid from WMO funds which the treasurer responded in negative.

Thereafter the treasurer requested any further questions to be taken off line and for the Consolidated and Compiled Accounts to be proposed and seconded by the house.

The Consolidated Accounts were proposed by Mr Ashraf Shabdia and seconded by Mr Ahmed Shaikhani.

The Compiled Accounts were proposed by Mr Pir Mohamed Kaliya and seconded by Dr Haroon Gutta.

ITEM 6: WMO BUDGET FOR 2017

Chairman Audit, Finance and Zakat Committee Mr Gulaam Abdoola first thanked his fellow committee members Mr Haroon Karim, Mr Yunus Suleman and Mr Farook Kassim for their support to carry out the mandate of the committee. The Accounts in the Chapters are presented in their local currencies but the consolidation is done in US\$ and this creates fluctuations in values of investment, income and expenses due to exchange rates.

The Zakat collection has been growing over the past few years, but it has been very difficult to collect. However the needs are growing faster than the collection and if we are to care for our people and serve mankind, we need to collect lot more. In the past the majority of the collection was given to specific projects in India and Pakistan. However, some donors were not happy with this arrangement as they wanted to know on what projects their Zakat is spent. Hence from 2017, Chapter must present specific Zakat projects with details for Zakat allocation and donor will have the option to pick what projects their funds will go. Zakat Committee will permit specific contribution provided the funds are routed through WMO. In future "The Memon" will feature specific Zakat Projects.

Answering Mr Muhammed Rafeek Noorani on how Zakat will be disbursed, Mr Abdoola stated that all Chapters will have to submit their Zakat Projects to the Office Bearers for their approval. Once the Office Bearers have approved the project in principal then the Zakat Committee will thereafter allocate and disburse the funds based on the donors' request and availability. A process for this system will be introduced soon. Mr Farooq Ahmed suggested looking beyond Zakat and to Sadqa projects. Sponsorship of Water Well projects by his family through WMO PC was one such example and in future his family is prepared to support more such projects if WMO can identify and sanction such projects. Mr H.M. Shahzad VP for WMP PC agreed to submit a report on the Water Well Project.

Presenting the Budget, Mr Abdoola stated, there might not be a surplus in 2017 if the new Regional General Managers are hired, and B2B and The Memon Awards are implemented, but under no circumstance the Capital will be used for expenses.

The Budget for 2017 was thereafter proposed by Mr Ashraf Sabdia and seconded by Mr Haroon Joosub.

ITEM 7: APPOINTMENT OF AUDITORS

The present auditors have consented to continue as the Auditors for 2016 and this was proposed by Mr Rashid Godil and seconded by Mr Pir Mohamed Kaliya.

ITEM 8: ANY OTHER BUSINESS

President Mr Suliman Noor Mahomed called up on all the 6 Sub Committee Members, the Chapter Vice Presidents,

Regional Assistant Secretaries, Regional Treasurers and the International Ladies Wing and Youth Wing Members to the podium and requested the COO Mr Shahid Sangani to introduce each one of them to the house.

Thereafter Mr Qadir Usman of Pakistan made a request for the reduction of Patron Fee to US\$ 10,000/ from the current US\$ 25,000/. The same request has been made to the Pakistan RMC and the RMC has forwarded the request to the Office bearers. However a change in the Fee can only be done at a General Meeting with 8 weeks notification hence could not be accommodated at this AGAM, however this proposal will be considered and put to the house at the next AGAM.

Mr Bilal Moti stated this is his first interaction with WMO and he was very impressed. He asked what targeted efforts are made to get successful businessmen around the globe and the elite to join WMO and contribute to the WMO Journey. In reply the President stated, globally over 40 such people have been contacted by him personally and he is in constant touch with them and lot of them will join WMO once we become 100% compliant. In future we are expecting lot of people of influence to join WMO. Mr Sikander Sattar Head of KPMG in Portugal who was in the audience was recognised as one such person and he stated there are more to follow. Mr Yunus Suleman requested Mr Moti to connect WMO to people he knows and reach out.

Mr Hanif from Pakistan inquired about the future of "Education for All" program in Pakistan. There is an issue of on time payment of School fees, and this is creating a very bad image of WMO in Pakistan in addition to very adverse impact on children's education and requested the issues be resolved soon. Mr Suliman Noor Mahomed in reply stated that the Office Bearers can't go to bed for a peaceful sleep knowing thousands of our children in Pakistan may be deprived of education and are working closely with the PC Official to resolve all pending issues. Mr H.M. Shahzad and Mr Pir Mohamed Kaliya have assured to resolve all pending matters and become 100% compliant in the next 3 months and InshaAllah thereafter all should run smoothly.

A delegate from Pakistan requested to have a Memon Job drive and all Memon Business to give first priority to recruit Memons, create a Memon Business directory and post vacancies. In reply the President stated the planned B2B Conference next year will help in this matter and we will also look at the Business Directory suggestion in the future.

Mr Ahamed Shaikhani, stated there are two new Trustees joining WMO this year. Last year there were 2 new Trustees and in total there are 62 Trustees in 14 years, this is a good achievement.

Mrs Raziya Chasmawala made a plea to all Memons to reduce the amount of money spent in marriage functions and give part of this money to poor girls' marriages. Already one family in India has agreed to her request and gave US\$ 4,500/ for this cause and more have agreed to do so in future. She requested this to be done across all chapters. Also the contribution of the Woman in WMO needs to be acknowledged and applauded.

Thereafter the President called upon Deputy President Mr Nowsad Gani to deliver the closing remarks. Mr Gani speaking in Memoni requested the support and guidance of all to build WMO and thanked the host Middle East Chapter for a Wonderful job done.

Mr Haroon Karim, Chairman Board of Trustees announced 4 New Trustees and 1 new Patron have joined WMO, namely Ms Fazila Ismail, Mr Arif Lakhani, Mr Tanvir Merchant and Mr Abdul Azeez as Trustees and Mr Kamran Gani as a Patron.

Mr Pir Mohamed Kaliya proposed a Vote of Thanks to the Chair from the Members and thereafter the AGAM concluded with Dua by Hafez Abubaker.

LIST OF ATTENDEES

AFRICA CHAPTER

A K Kim Jooma	A.S .Essa Sam	Abdul Kader Ismail	Aboobakar Joosab	Yunice Cassim
Amina Ganny	Ashraf Ali Sabdia	Aysha Dada	Baba Abdul	Yunus Suleman
Dr. Ismail Dada	Ebrahim Osman	Fazila A K Ismail	Feizul Ayob	Salim Karim
Gulaam Abdoola	Haroon Gutta	Haroun E Joosub	Hussein Mohammad	Taheera Hassim
Moosa Karim	Abdul Sattar Dada	Ashraf Dada	Shaeeda Joosub	Syed Hossen Mia
Suliman Noor Mahomed				

AMERICA & CANADA CHAPTER

Bashir Akuly	Ghaffar Variend	Shiraz Suleman	Yasmeen Mauzawala	Saleem Sayani
Omar Karim				

EUROPE CHAPTER

Bashir Sattar	Mariam B Sattar	Yousuf Gadit	Hanif Osman	Newsad Gani
Imran Panawala	Nisar Bawani	Sabiha Bandukra	Shamim Osman	Waseem Adil
Sikander Sattar	Tazmen Essa			

FAR EAST CHAPTER

Ashraf Sattar	Javed Yoosuf	Gulshan Ashraf	M. Anjum Asmat	Nafisa Parvin
M. Ashfaq Abdul Razzak	Saleem Abdul Cader	Shahid Sangani	Shazia Sangani	Hawama Sangani
Tasneem Javed				

INDIA CHAPTER

Faruk Chandiwalla	Iqbal .H.Memon	Ismail Ghulam Memon	Kadar Memoen	Tanvir Merchant
Masheela Naviwala	Misbah Azeez	Qamar Mohsin	Sakir Umer Batliwala	Abdul Hamid Nathani
Saleem Juned Lala	Sameena Azeez	Shabana Darvesh	Shabbir Memon	Farida Azeez
Shafi Mulani	Yasmeen Chashmawala	Zubair Chasmawala	Razia chasmawala	Abdul Aziz
Zubeda Y.Khandwani				

MIDDLE EAST CHAPTER

Farook Kasam Basathia	Zareen Taj Khan	Abdul Razak	Farhan Fattah	Shahroze M.Iqbal
Hafiz Muhamamd Hunain	Muhammad Arif	Salman Hussain	Abdul Kadier Abdul Rahman	Shahida Faisal
Abdul Qadir Ebrahim Osman	Abdul Sattar Pardesi	Abdul Wahid Nagda	Ahmad Shaikhani	Tahmina Bawary
Altaf Hussain	Anwar Habib	Arif Kachalia	Arif Lakhani	Tahira Ismail Gadit
Azra Haroon	Bilal Moti	Farhat Kassim	Farook Kassim	Shanila Rauf Machiyara
Farook Majeed	Farooq Maklai	Habiba Maklai	Haniaa S	Shanaz Lakhani
Haroon Karim	Iqbal Aboobakaer	Iqbal Ahmed Abdullah	Iqbal Dawood	Shabbir Merchant
Iqbal Tabani	Iqbal Yunus Khadeeja Tabani	Ismail Abdul Karim Gadit	Jawed Haroon	Shabana Abdul Razzak
Khadeeja Jabbar	Khalid Dhedhi	M. Amin Mossa	M. Ebrahim Jakhura	Sarwat Abdul Razzak
M. Yousuf Omer	M. Zubair Ghulam Hussain	Mahmood Shaikhani	Maimoona H Darvesh	Marvi Shaikhani
Muhammad Hanif Foxy	Naeem Aslam	Najma Chokrey	Noorain Faiz Latif	Yousuf Choksy
Raffique Noorani	Rashida Anwar	Riffat Gulam	Rizwan Fancy	Verda Asif
Rizwan Sayani	Rizwan Shaikhani	Ruhi Latif	Sabira Rafique Noorani	Salim I.Memon
Safia Abdul Qadir	Salim Gulam Hussain			

PAKISTAN CHAPTER

Ayesha Anwar	Haji Mohamed Shahzad	Shoaib Ismail Mangroria	Zaibunnisa Motiwala	Abdul Gani Suleman
Dania Hanif	Abdul Aziz Memon	Abdul Karim Meghani	Abdul Qadir M .Suleman	Abdul Rashid Godil
Abdul Rauf Mahenti	Abdul Sattar M.Jakhura	Altaf Vayani	Peer Mohamed Diwan	Amina Pirmohamed Diwan
Arif Banani	Faisal Khanani	Farook Abu Baker Adam	H.M Shehzad	Haleema Usman
Hameeda Iqbal Bawaney	Haroon Ishaq	Hawa Abdullah	M.Bashir	Younus Noor Muhammad Jiwani
Mohammad Jamil	Safura Bai	Yasin Kerya	Altaf Habib Jangda	Hanif Ishaq
Rameez Qasim Gaziani	Muhamamad Farooq Gaziani	Hanif Haroon	Iqbal Gaba	Pir Muhammed Kaliya
Mehmood Motiwala				
Shabana Akbar	Mohammed Tawfeq Jaliawala	Abida Haya Moosa Vayani	Irfana N Bandoucon	Kulsum Rafiq
Mehmooda K	Munera Sayani	Naseem Sayani	Ruksana Gany	Samar Moosa
Sobia Asghar	Taslim Saleem	Yasmeen Mozawala	Zartash Ahmed	

SECRETARY GENERAL'S REPORT FOR THE YEAR 2016

Respected Chairman of the Board of Trustees Mr. Haroon Karim, President of WMO Mr. Suliman Noor Mahomed, all Office Bearers of WMO, Members of the Management Committee and all Members of the WMO, my elders, my sisters & brothers and friends.

Assalamu Alaikum Warahmathullahi Wabarakathuhu

It gives me great pleasure to present the Report of the World Memon Organisation Charitable Foundation (WMO) for the year ended 31st December 2016.

By the Grace of Almighty Allah, the WMO has successfully entered into the 15th year of service to humanity. It was in the year 2002, here in the UAE, that the WMO was formally launched at the 2nd Memon International Convention held in Dubai. I wish to point out that, besides Memons from other countries, the Memons from the UAE have played an important role in the formation of WMO and its growth over the last 15 years. I wish to thank the Memons of UAE for their continuous support for WMO. May Almighty Allah reward them abundantly for their efforts. Ameen.

On behalf of the Office Bearers, the Board of Trustees, the Management Committee and the members of WMO, I welcome you all to this august gathering in Ras Alkhaimah. Your participation in these meetings is very important to us. Your continuous encouragement and support will make the BIG DIFFERENCE to so many of our Memon brothers and sisters who are suffering due to poverty, lack of education and insufficient healthcare facilities. This annual gathering of the Memon Elite, thinkers, visionaries and philanthropists has only one purpose and that is to seek the pleasure of Almighty Allah by serving others.

My dear brothers and sisters, this meeting is the time to collectively review the achievements over the last 15 years. It is also the appropriate moment to look towards the future of WMO and devise plans to improve the quality and quantity of welfare services.

The Memon Community has immense potential in all aspects of life. It has got the money, it has got the talent and it has got the spirit of social service. I fondly recall the speeches of our five founders at the 1st and 2nd Memon International Conventions held in 2001 and 2002 respectively. I wish that we all relive the spirit and vision of our late five founders and our elders.

One of their visions was that we forget our differences and unite together under a single platform. We are no longer from Okhai, Bantva, Kutiyana, Gondal, Vanthali, Dhoraji or any other town of Gujarat India. We are Memons and just Memons. We shall have no more differences based on our town or village of origin. All Memons are one. **MEMON EIK HE, EIK HE, EIK HE.**

Another vision of our founders and elders was that we must work together as ONE FORCE. We do have our Jamats based on our towns of origin. But now we have to grow up and come out of our little fortresses. We are now a global Memon Community. We are everywhere in the world. We have to think from an international perspective and work together, pool our resources and take full advantage of modern technology, instant communication and quick travel so that our scope of work and our philanthropic work covers the entire world.

Alhamdulillah, WMO has been able to do it in the last 15 years. We have been able to help people in very far-off places and have provided instant help, especially during times of natural disasters and communal unrests. But we have to groom ourselves to deliver even better.

Dear brothers and sisters, we have in these meetings, many guests who have come from different countries and from a variety of backgrounds. I humbly appeal to all people present here that the need of the hour is UNITY. We need unity in spirit and we need unity in pooling of our resources. We can do a lot more if we are united and work as one force. I appeal to all people present here that UNITY is what we all need. Let us resolve today in our hearts that we are one, that we are united. May Almighty Allah help us all. Ameen.

Coming to the Report of WMO for the year 2016, I wish to state that, Alhamdulillah, by the Grace of Almighty Allah, the WMO has had a very successful year at the Centre as well as at all the Regional Chapters namely Pakistan, India, Far East, Middle East, Africa, Europe and America & Canada.

The last AGAM (14th) which was held in Dubai on 29th October 2016 had the largest participation ever with so many delegates coming from different countries, especially from the USA and Canada. Delegates from remote countries like Indonesia, Portugal and Lesotho were also present. This type of active participation clearly indicates that the Memons everywhere support the mission of WMO and support the role played by WMO as a global unifying body of the Memons living around the world.

Like any other corporate body or non-profit organization of international standards and repute, the WMO is trying to maintain high standards of governance, enforce checks and balances, ensure transparency and be fully accountable to its members, donors and well-wishers. For this purpose, WMO constantly reviews its Governing Documents, Policies & Procedures, Accounting Standards and other Rules & Regulations so that all Chapters maintain international standards of governance and welfare services.

At WMO, it is very important to us all that everybody concerned with WMO should always retain a high level of trust and confidence in the activities and performance of WMO and all its Regional Chapters. Whether they are the donors, well-wishers, the members of WMO, the concerned government authorities, the beneficiaries or the general public, all of them must have a high level of confidence in WMO.

The needy people should always find WMO a reliable source of consolation and financial assistance whenever they need any of the services provided by WMO. The WMO is trying to monitor the positive change it is bringing among the masses by regular interaction and follow-up with the beneficiaries. The WMO is trying to maintain a healthy P2P relationship with the poor and needy.

The WMO is trying to be at par with other international NGOs. And for this, it is always studying ways and means to improve its internal functioning and quality of service so that it can be considered as one of the leading NGOs of the world. InshaAllah.

Each Chapter of WMO has submitted a detailed Report of their Performance during 2016. These Reports are all found in the Consolidated Performance Report of WMO 2016. However, I will briefly present the highlights of each Chapter's activities.

Africa Chapter

The Africa Chapter has had a very active Membership Drive with 17 new life members and 1 new Annual Member joining WMO during the year 2016. Besides, a lady member upgraded her Patronship to Trusteeship. Masha Allah.

Among its social welfare services, the WMO Africa Chapter offers Monthly Financial Assistance and Medical Assistance to the needy people. During Ramadan 2016, the Chapter made arrangements for distribution of daily Iftar, clothing, groceries and food hampers. The Chapter continues to distribute Wheel Chairs in Gauteng, Durban, Natal and Pretoria. Some social gatherings and dinners were also organized during the year under review.

During the year 2016, the Ladies Wing of Africa Chapter engaged in distribution of water during the water crises in KZN, assisted the Xenophobia Victims both with cash and kind. They also held the Annual Pamper Day for the Elderly, distributed burkhas to madressah girls, distributed gifts to cancer patients on Cancer Day, distributed warm winter blankets, arranged school feeding and many other activities. The Youth Wing organized the Africa Chapter Youth Symposium and also partnered with the Ladies Wing to jointly arrange the Wonder of Women (WOW) Program.

Europe Chapter

The WMO Europe Chapter is providing free legal counselling services for housing, family disputes, immigration and other matters. It also provides financial assistance for healthcare and funeral expenses. The Memon Connection Service, run by the Ladies Wing, introduces Memon families to find suitable matches for their children.

The Youth Wing of Europe Chapter is very active and generally works in collaboration with Youth Wings of Memon Association UK and Memon Association Leicester. It arranges meetings, gatherings, lunches and other social events on regular basis both in London and Leicester. It organizes weekly indoor and outdoor sports activities and training sessions, especially for cricket, volleyball, basketball, football and badminton.

The Ladies Wing of Europe Chapter is also very active and organizes various charity events. They have raised sizable amounts for different projects in India, Malawi, Syria and Nepal. The Office Bearers of Europe Chapter will be providing the details in their Report.

Far East Chapter

The Chapter has been actively campaigning for new members and Alhamdulillah its Membership Database has seen a significant increase.

One important project at the WMO Far East Chapter is the Micro Finance Loan scheme, which has already supported small-scale 50 to 60 Memon entrepreneurs. WMO Far Chapter is also providing various types of support at the Darussalam Maha Vidyalaya (DMV) Project which includes daily breakfast for needy students, extra classes for students and supporting of sports activities. WMO FC had also undertaken to develop the Infrastructure of the school with a total estimated cost of \$ 1.6mn over period of 2-3 years. The Master plan is to provide 39 classrooms, auditorium, science lab, library, and with other amenities.

The Youth Wing is very active in this chapter also. They organized a Futsal tournament for the Memon youth wherein 8 teams participated. A debate competition was held by the Youth Wing.

The Ladies Wing of the Far East Chapter organized Women Empowerment Programs, a luncheon, workshops and fundraisers.

After the cyclone in Sri Lanka on 15th May 2016, about 250 Memon houses and 500 Memon families were severely

affected with most houses submerged in water up to 8 feet. The WMO Far East Chapter in collaboration with Memon Association of Sri Lanka (MASL) stepped forward immediately with a relief program for those affected. WMO FC is contributing LKR 46 million, which is over 50% of the rehabilitation program, Masha Allah. The Vice President of the Chapter will soon give you more details.

India Chapter

The WMO India Chapter was incorporated in India under the Companies Act in the year 2014. The Chapter has got a growing membership database, Masha Allah, with frequent Membership efforts organized by the Chapter.

The Youth Wing of India Chapter is also very active and had organized Medical Camps, Free Books Distribution Camps, Food distribution in the month of Ramadan, Monsoon Relief Initiative and Memon Premier League India.

The Ladies Wing of WMOIC has also been active and has organized a Skill Development Workshop and distribution of Ration to the poor.

Middle East Chapter

The Middle East Chapter is very keen to help the needy Memon workers and their families who come to the UAE for employment and better life. The Chapter serves the Memon families under the following categories: Housing, Education, Medical Aid, Visa Disputes, Jobs Replacement and other kinds of help. The Chapter held many get-togethers, lunches, dinners and even breakfast programs for better networking and socializing with key Memon personalities.

The Youth Wing of Middle East Chapter organized during the year - a Quran Recitation Competition, a Workshop on Time Management and the first ever Dubai Youth Conference, the Ghazi Vahedna Sports Festival and the Memon Bowling Championship 2016 Season 4.

The Ladies Wing of the Chapter organized One Dish Party, Get-Together & Lunch, Cultural Visit to Dubai Heritage Village, Family Picnic, Ramadan Iftars & fundraiser.

America & Canada Chapter

The WMO America & Canada Chapter is relatively a new chapter of WMO. But within a short span of time, they have achieved quite a lot. The Chapter has very aggressively campaigned for more Membership and its membership database is steadily increasing. A team consisting of Mr. Ghaffar Variend, Mr. Bashir Akuly and Mr. Qasim Lawai recently made many visits to other cities in the USA and met with numerous Memon gentlemen and received very positive response from them regarding WMO.

The Chapter collected Zakat and amounting to USD 11,350 during the year 2016 whereas for the current year 2017, the collection has already crossed double the amount.

On behalf of WMO, I congratulate them for their excellent performance and wish them the very best for the future.

Pakistan Chapter

The WMO Pakistan Chapter has many major welfare projects. The Education for All and the Higher Education Projects cater to 11,500 school and college students with financial assistance. The Education Endowment Fund has been established to help students with non-Zakat funds. The Micro Finance Scheme provides interest free loans to small-scale Memon entrepreneurs and Rozgar Scheme provides Auto Rickshaws and Sewing Machines. Besides, the Rehabilitation Scheme provides financial assistance for housing and the Memon Industrial & Technical Institute (MITI) provides quality technical and vocational training to students at nominal fees.

Masha Allah, the Youth Wing and the Ladies Wing of the Chapter are very active and dedicated to their work. The

Youth organized the Career Guidance Program and Think Wise Event during the year.

Dear brothers and sisters, as I mentioned at the beginning of my report, that the need of the hour at WMO is unity. It is the coming together of all Memon individuals, Memon Welfare Organizations and Memon Corporate Bodies to work together as one force.

Alhamdulillah, this trend can already be seen at various chapters of WMO, where other likeminded organizations are working with WMO such as in the Africa Chapter, the Europe Chapter and the Far East Chapter.

I do humbly request the corporate sector of the Memon Community to take more interest in the various projects of WMO everywhere in the world and try to implement their Corporate Social Responsibility by joining hands with WMO.

Thanks & Acknowledgement

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

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

I gratefully acknowledge the hosts and organizers of these events in Ras Al Khaimah for the warm hospitality and all comforts they have ensured for us, guests from all over the world.

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

Thank you.



Shoaib Ismail Mangrora
Secretary General

The most beloved acts of worship to Allah are: happiness that you bring to a believer's heart, relieving his distress, paying off his debt or driving away his hunger.

(Al-Bayhaqi)

TREASURER'S REPORT FOR YEAR 2016

Assalamu Alaikum Warahmathullahi Wabarakathuhu

The Audited Accounts for Financial Year ended 31st December 2016 have been compiled and published for the 15th AGAM. The Audited Accounts have been compiled in view of Africa, Far East, India and America & Canada Chapters all being separate legal entities.

The Compilation is based on the following Audited Accounts.

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

India and America & Canada Chapters have been included for the first time to the compilation.

I am happy to report that we have applied the Accounting policies consistently throughout the chapters in preparing the compiled financial statements for the year ended 31st December 2016. Also the Trustee Funds are now shown separately, by splitting the General Fund accounts of the chapters.

As per the compiled financials the Zakat collections for 2016 (\$4mn) was 60% more than that of the previous year. This is including the Zakat collections of the Indian Chapter, whereas this was not considered during the year 2015. The Zakat distributions (\$4.25mn), which is mainly focused on Education schemes for Pakistan and Housing for both India and Pakistan, was 75% higher when compared to previous year. This too is mainly due to the inclusion of Indian Chapter numbers to the compilation and Zakat activities within the local chapters are shown as the specific Zakat projects. Local chapter specific Zakat includes the Sri Lankan Flood program and the African local activities such as medical and education, Iftar Camp in Dubai, Empowerment projects in India and Pakistan.

We have an Exchange loss of \$41,000 in the Europe Chapter due to the fall in value of GBP as an impact of Brexit.

During the year 2016, the collection of Trustee Fees has shown a reduction when compared to 2015, which was over US\$ 150,000. Despite the increase in number of members, we can observe a 30% decline in the collection of fees from other members.

The operating expenses are lower than 2015, but the non-monetary expenses increased owing to the Pakistan Chapter writing off fixed assets and Memon Alam receivables.

The Fair value of the properties in Dubai and Pakistan are approximately same as at 31st December 2015, therefore Auditors have accepted the fair valuation of the investment properties done by a third party as of April 2016. In Dubai we continue to have a better rental income from the investment properties and we are thankful to Mr. Solly Dockrat and Leisure Homes for managing the portfolio for WMO free of charge in a very professional manner.

Investment and other Income has declined compared with previous year in which WMO FC had gains on AGAM & MPL sponsorships and Forex conversion.

We have continued to increase our portfolio in equity investments in African Chapter during the year. The total cost of the investments up to December 2016 was US\$ 192,313. This had a fall in value when marked to market, the fair value as at 31st December 2016 was US\$ 163,660 with an unrealized loss of US\$ 28,750. Total revenue from these share investments for the year was \$10,000. WMO has incurred a loss of \$ 4,891 on disposal of some of these investment during the year.

The significant cash and cash equivalents as at the balance sheet consists of mainly the unutilized Zakat funds of Pakistan, Europe and Middle East Chapters, which were fully utilized by March 2017. This also comprises of Far East chapter matured investment including its returns, which were reinvested during the year 2017.

World Memon Organisation's financial year 31st December 2016, ended with a Net Asset value of US\$ 7.7mn due to the reduction in fund accounts, and revenue deficit of US\$ 167,907 through the financial activities of the organization. The deficit is due to the fact that the brought forward Zakat for 2015 was disbursed during 2016.

The significant post balance sheet events is the sale of Claudius Property in Africa for \$ 219,780 and the receipts of 02 apartment in Dubai in lieu of Trustees fees \$246,500. It should also be noted that the short-term advances of \$193,000 was invested during January 2017 into long-term investments including mutual funds.

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

- » Trustee fund split from the General Funds
- » Implementation of consistent accounting policies and procedures;
- » Usage of a Common Accounting platform (SAGE) commenced and implemented throughout 2016 by all Chapters.
- » Submission of Chapter wise Quarterly Management accounts through SAGE from the 2nd Qtr. 2016
- » Preparation of Compilation Statements for WMO including all the 07 chapters.
- » All the chapter audits were completed within six months of the financial year end

Overall, a lot has been achieved since the last AGM 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

COMPILED FINANCIAL STATEMENTS
For the Year Ended 31st December 2016

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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, 2016, and the related statements of comprehensive income, changes in equity, and cash flows for the years then ended.

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

1. Africa Chapter
2. America & Canada Chapter
3. Europe Chapter
4. Far East Chapter
5. India Chapter
6. Middle East Chapter
7. 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 31st December 2016

	NOTES	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL 2016	2015
INCOMING RESOURCES		US \$	US \$	US \$	US \$
Incoming Resources from General Funds:					
Voluntary Income:					
Donations/Zakat	01	523,886	4,198,226	4,722,112	2,917,689
Trustee Fee		-	116,744	116,744	152,242
Fees & Subscription from Members		70,418	-	70,418	106,696
Activities for Generating Funds:					
Tuition & Other Fees		325,373	-	325,373	252,175
Investment & Other Income	02	44,571	356,067	400,638	482,351
Incoming Resources from Charitable Activities:					
Institutional Grants	03	-	250,240	250,240	242,355
Total Incoming Resources		964,247	4,921,278	5,885,525	4,153,508
RESOURCES EXPENDED					
Charitable Expenditure:					
Educational Assistance		-	1,453,290	1,453,290	1,402,929
Housing Assistance/Community Rehab		-	1,906,657	1,906,657	1,000,800
Distribution of Motor Rickshaws		-	78,085	78,085	35,255
Other Specific Zakat Projects	04	-	820,877	820,877	-
Students Other Facilities		-	133,361	133,361	31,114
Youth Wing Programs		14,766	-	14,766	45,485
Refugee Aid			88,646	88,646	43,238
Community Welfare Activities		418,933	1,154	420,087	310,424
Total Charitable Expenditure		433,699	4,482,070	4,915,769	2,869,245
Governance/Operating Costs	05	762,289	234,901	997,190	905,705
Non-Monetary Expenses	06	140,473	-	140,473	15,446
Total Resources Expended		1,336,461	4,716,972	6,053,433	3,790,396
Net incoming resources before transfers		(372,214)	204,306	(167,907)	363,112
Movement of Funds					
Movement of Funds		(1,274,250)	1,152,547	(121,703)	654,288
Total Funds Brought Forward		5,616,725	2,217,969	7,834,693	6,786,127
Total Funds Carried Forward		3,970,261	3,574,822	7,545,083	7,803,527

Exchange Rates Used	2016	2015
PKR to US\$	105.00	105.00
AED to US\$	3.68	3.67
LKR to US\$	149.00	144.00
ZAR to US\$	13.65	15.40
INR to US\$	68.00	NA

COMPILED STATEMENT OF FINANCIAL POSITION

As at 31st December 2016

	NOTES	2016	2015
		US \$	US \$
ASSETS			
<u>Non Current Assets</u>			
Property Plant and Equipment	07	607,052	689,823
Investment Property	08	3,147,902	3,147,902
Intangible Assets		1,387	-
Other Long-Term Investments	09	336,870	1,006,061
		4,093,211	4,843,786
<u>Current Assets</u>			
Grant Receivable	10	80,768	84,492
Advances & Other Receivables	11	399,127	160,772
Short-Term Investments	12	1,972,251	388,538
Cash at Bank and in Hand	13	1,495,120	2,680,008
		3,947,266	3,313,810
<u>(-) Current Liabilities</u>			
Accrued Expenses and Other Liabilities	14	279,051	128,016
<u>(-) Non-Current Liabilities</u>			
Long-term Deposits (Parekh Foundation)	15	23,810	23,810
		302,860	151,826
Net Assets		7,737,617	8,005,770
Funding and Liabilities			
<u>The total funds of the charity</u>			
General Fund		3,665,592	4,977,695
Zakat Fund		695,192	898,163
Trustee Fund		1,241,286	-
Building Fund		118,990	118,990
Education Fund		24,674	110,287
Education Endowment Fund		243,251	153,360
MH Omar Education Fund		996,150	933,219
MITI Funds		305,776	433,269
Welfare Fund		199,540	106,282
Other Funds		54,633	72,261
Total Accumulated		7,545,083	7,803,526
Revaluation Surplus		192,534	202,244
		7,737,617	8,005,770

COMPILED STATEMENT OF CHANGES IN EQUITY (FUND)

As at 31st December 2016

	BROUGHT FORWARD BAL AS AT 01/01/2016	RECEIPT DURING THE YEAR	DISBURSEMENTS DURING THE YEAR	TRANSFERS/ ADJUSTMENTS	PROFIT / (LOSS) ATTRIBUTED FOR THE YEAR	BALANCE AS AT 31/12/16
	US \$	US \$	US \$	US \$	US \$	US \$
General Fund	4,886,340	-	(87,341)	(1,261,105)	127,698	3,665,592
Zakat Fund	1,021,452	425,291	(437,617)	(71,600)	(242,334)	695,192
Trustee Fund	-	142,073	(190,069)	1,289,282	-	1,241,286
Building Fund	118,990	-	-	-	-	118,990
Education Fund	110,287	-	-	-	(85,613)	24,674
Micro Finance	42,179	-	-	-	-	42,179
Rickshaw Fund	18,440	-	-	-	2,834	21,274
Education Endowment Fund	153,360	-	-	-	89,891	243,251
MH Omar Education Fund	914,430	-	-	(4,813)	86,533	996,150
MITI Funds	433,269	-	-	-	(127,493)	305,776
UNDP	14,928	17,200	(32,128)	-	-	-
Welfare Fund	115,804	-	-	1 00,000	(16,264)	199,540
Refugee Fund	4,437	91,495	(88,646)	(8,063)	-	(777)
Sports Activity	777	3,154	(10,080)	-	-	(6,149)
Youth Wing & Other Funds	-	-	1,265	-	(3,158)	(1,893)
Total	7,834,693	679,213	(844,617)	43,701	(167,907)	7,545,083

COMPILED CASH FLOW STATEMENT

For the Year Ended 31st December 2016

	2016	2015
CASH FLOW FROM OPERATING ACTIVITIES	US\$	US\$
Net Incoming Resources for the Year	(167,907)	363,111
Adjustment for non cash and other items:		
Depreciations & write off	139,642	49,939
Non Cash Income	-	(200,000)
Fair value Adjustment	-	(34,493)
	(28,265)	178,557
(Increase) / Decrease in Debtors and Prepayments	19,727	(76,448)
Increase / (Decrease) in Current Liabilities	(186,306)	9,992
Net Cash Generated from Operating Activities	(194,844)	112,101
CASH FLOW FROM INVESTING ACTIVITIES		
Additions to Property, Plant and Equipment	(5,819)	(28,354)
Long-term Investments Made	(77,143)	(521,111)
Short-term Investments (Made) / Redeemed	(930,030)	(281,686)
Net Cash Generated from / (utilised in) Investing Activities	(1,012,991)	(831,151)
CASH FLOW FROM FINANCING ACTIVITIES		
Movement of Funds during the Year	(25,728)	232,551
Funds Received for Education Endowment Fund	48,675	963,465
Net Cash Generated from Financing Activities	22,947	1,196,016
Net Increase in Cash and Cash Equivalents	(1,184,889)	476,966
Cash and Cash Equivalents at the Beginning of the Year	2,680,008	2,203,042
Cash and Cash Equivalents at the End of the Year	1,495,120	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 International Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of Statement of Recommended Practice, Accounting and Reporting by charities.

b) Incoming resources

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

c) Resources expended

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

d) Foreign Currency

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

e) Financial Assets/Instruments

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

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

f) Bank Profit Receivable

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

g) Fund Accounting

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 Zakat donations

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

g) Taxation

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

NOTES TO THE COMPILED FINANCIAL STATEMENTS contd..

1.2. Donations / Zakat	Unrestricted	Restricted	2016	2015
	US \$	US \$		US \$
General fund	505,439	3,154	5 08,593	572,855
Zakat fund	11,350	2,001,221	2,012,571	1,175,546
Education fund	-	1,120,680	1,120,680	1,037,293
Specific Zakat Fund	2,198	983,026	985,224	47,951
Youth wing fund	4,899	-	4,899	21,942
Sports Activities	-	-	-	14,427
Refugee Aid	-	90,145	90,145	47,675
	523,886	4,198,226	4,722,112	2,917,689
2. Investment & Other Income				
Rent Income from Investment Properties	843	232,779	233,622	250,971
Income from Hijama Centre	8,808	-	8,808	14,158
Advertising Income	-	-	-	5,725
Term-Deposit Receipts/Bank Profits	20,035	112,948	132,983	40,708
Investment Income - Dividends & Other	-	10,340	10,340	-
Sponsorships & Other	12,799	-	12,799	90,639
Exchange Gain	2,085	-	2,085	34,545
Net MPL and Related Income	-	-	-	45,605
	44,571	356,067	400,638	482,351
3. Institutional Grants				
National Vocational and Technical Training Commission	-	156,569	156,569	75,034
Benazir Bhutto Shaheed Development Program	-	50,021	50,021	137,241
Baluchistan Rural Support Program	-	11,522	11,522	-
United Nations Development Program	-	32,128	32,128	30,081
	-	250,240	250,240	242,355
4. Other Specific Zakat Projects				
Sri Lanka Flood Relief Program	-	305,218	305,218	-
Africa Local Projects	-	165,174	165,174	-
Ramadan Camp & Ration	-	150,684	150,684	-
EC for Education	-	81,036	81,036	-
Maulan Nowsad Projects India	-	84,092	84,092	-
PC Other Specific Zakat	-	36,038	36,038	-
	-	822,242	822,242	-
5. Operating Expenses				
Salaries, Wages and other Benefits	488,527	10,438	4 98,964	467,160
Professional Fee	1,003	87,341	88,345	74,342
Consumables	39,761	-	39,761	32,497
Advertisement Expense	3,431	-	3,431	5,007
Utilities	43,108	-	43,108	45,070
Printing, Stationery and Computer Expenses	17,602	543	18,145	15,480
Rent, Rates and Taxes	19,849	-	19,849	30,722
Travelling, Communication and Conveyance	12,814	3,025	15,839	12,999
Legal and Professional charges	24,274	-	24,274	36,730
Licensing Fee	-	4,342	4,342	2,984
Auditor's Remuneration	16,570	2,717	19,287	23,302
Repairs and Maintenance	17,285	30,430	47,714	31,403
Bank Charges	2,840	2,055	4,896	1,199
Tax Expense	10	8,631	8,641	3,405
Other General Expenses	18,840	367	19,207	60,310
AGAM & Meetings and related Expenses	56,376	20,057	76,433	61,550
Foreign Exchange losses	-	41,016	41,016	-
Loss on Investment Disposal	-	4,891	4,891	1,546
Donation to MMI	-	19,048	19,048	-
	762,289	234,901	9 97,190	905,705

NOTES TO THE COMPILED FINANCIAL STATEMENTS contd..

6. Non-Monetary Expenditure	2016	2015
	US \$	US \$
Depreciation	22,974	40,646
Provision Against Doubtful Receivables	-	2,749
Bad Debt Expense in Respect of other Receivables	31,271	4,493
Property, Plant and Equipment Written-off	86,228	2,051
Fair value Adjustment of Investment Property	-	(34,493)
	140,473	15,446

6.1 Asset / Bad Debts Write Off

- a. Assets having cost exceeding the minimum threshold of Rupees five thousand are only capitalised asset received in donation qualifying to be capitalised is recorded at Rupees one. The Assets which was obsolete and valuing less than PKR 5,000 are written off.
- b. Memon Alam Receivables (other receivables) are considered irrecoverable, and hence it is written off and disclosed in the income statement as non-monetary expenditure.

7. Property, Plant & Equipment

At Cost	Balance as at 01/01/2016	Additions / Revaluations	Disposals/ write off	Balance as at 31/12/2016
	US \$	US \$	US \$	US \$
Land	439,209	-	-	439,209
Building	161,279	-	-	161,279
Improvement Works	224,247	-	-	224,247
Furniture and Fixtures	60,111	815	21,473	39,454
Office Equipment	7,182	453	-	7,635
Tools & Equipment	99,570	1,895	29,929	71,537
Electrical Installation	64,942	1,139	21,391	44,689
Computer Equipment	63,677	1,517	12,604	52,590
Motor Vehicle	8,902	-	-	8,902
Generators	14,667	-	-	14,667
	1,143,786	5,820	85,396	1,064,209

Depreciation	Balance as at 01/01/2016	Charge for the year	Disposals/ write off	Balance as at 31/12/2016
Land	-	-	-	-
Building	37,850	12,343	-	50,193
Improvement Works	189,339	1,576	-	190,915
Furniture and Fixtures	36,834	571	-	37,405
Office Equipment	6,299	267	-	6,566
Tools & Equipment	67,809	745	-	68,555
Electrical Installation	41,637	610	-	42,248
Computer Equipment	41,610	3,623	-	45,234
Motor Vehicle	6,485	483	-	6,968
Generators	6,318	2,755	-	9,073
	434,183	22,974	-	457,157
Net Book Value as at December 31, 2016	709,603	(17,155)	(85,396)	607,052

NOTES TO THE COMPILED FINANCIAL STATEMENTS contd..

8. Investment Property

Year ended December 31, 2016

	Land & Building		Total
	Pakistan US \$	Dubai US \$	
Net book value as at January 1, 2016	45,810	3,102,092	3,147,902
Additions during the year	-	-	-
Fair Value Adjustments	-	-	-
Depreciation charge for the year	-	-	-
Fair Value as at December 31, 2016	45,810	3,102,092	3,147,902
As at December 31, 2016			
Cost or Revalued amount	72,215	3,102,092	3,174,307
Accumulated depreciation	(26,405)	-	(26,405)
Fair Value Adjustment	-	-	-
Net Book Value / Fair Value	45,810	3,102,092	3,147,902

Annual rate of depreciation 10%

9. Long-Term Deposits

	2016 US \$	2015 US \$
Long-term deposits	9,541	174,163
Long-term Investments	327,329	831,898
	336,870	1,006,061

9.1 Long-Term investments includes the Equity investment in Africa and the more than one year term deposit receipts in Pakistan

10. Grant Receivable

National Vocational & Technical Training Comm	-	7,076
Benazir Bhutto Shaheed Dev Program	80,768	77,416
	80,768	84,492

11 Advances & Other Receivables

Short-term advances	193,291	3,365
Accrued Profit	46,490	1,034
Other Receivables	60,009	106,419
Microfinance Receivable	99,336	49,955
	399,127	160,772

11.1 Short-term advances of \$193,291 is temporarily disclosed in current assets, as these were long-term investments placed in mutual funds and term-deposits for more than One year tenure in the beginning of next financial year

12. Short-Term Investments

TDR's - with Maturity up to 1 Year : Meezan Bank	120,000	42,857
Dollar - SFIDA 3months : Amana Bank	749,902	-
Fixed Deposit : Muslim Commercial Bank	1,102,349	-
Investments	-	345,681
	1,972,251	388,538

NOTES TO THE COMPILED FINANCIAL STATEMENTS contd..

13. Cash & Bank Balances	2016	2015
	US \$	US \$
Cash in hand	3,272	2,994
Current accounts	1,391,368	2,190,906
Call Deposit account	13,030	387,919
Savings accounts	87,450	98,189
	1,495,120	2,680,008

14. Accrued Expenses & Other Liabilities

Accrued salaries and other benefits	55,343	57,235
Education payable	134,448	22,448
Other liabilities	29,379	47,729
Payable to NVTTC	59,880	-
	279,051	1,27,412

15 Long-term Deposits (Liability)

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

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

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.

NOTES TO THE COMPILED FINANCIAL STATEMENTS contd..

Compiled Statement of Financial Activities (Segmented)

For the year ended 31 December 2016

	US\$ = AED 3.68				US\$ = PKR 105				US\$ = ZAR 13.65				US\$ = LKR 149				US\$ = INR 68				Total 2016		
	Europe		Middle East		Pakistan		Africa		Far East		IC		NA		Unrestrict		Restrict		2015				
	Funds	Restricted Funds	Funds	Restricted Funds	Funds	Restricted Funds	Funds	Restricted Funds	Funds	Restricted Funds	Funds	Restricted Funds	Funds	Restricted Funds	Funds	Restricted Funds	Funds	Restricted Funds	US \$	US \$	US \$		
INCOMING RESOURCES																							
Incoming resources from generated funds:																							
Voluntary income:																							
General Donations	17,020	3,154	346,630		125,217		14,432		-			2,140		11,350		505,439	3,154		335,958				
Zakat fund		425,291		245,639		7,143		208,685		305,218						11,350	2,001,221		1,030,706				
Zakat Education fund				707,645		1,412,085										-	1,120,680		1,037,293				
Specific Zakat		90,145		310,053		672,973		2,198								2,198	1,073,171		110,053				
Trustee Fee				64,829		19,048										-	116,744		53,671				
Fees and subscription from members	430			-		14,864		34,615		3,154						70,418	-	106,696					
Tuition and other fees						325,373										325,373	-	252,175					
Investment and other income		-	13,121	11,885		17,336		-	10,340	4,360		94		8		34,919	123,288	143,904					
Rent income from Investment Properties						843										843	232,779	251,194					
Income from Hijama Centre				232,779		8,808										8,808	-						
Incoming resources from charitable activities																-	-	-	-	-			
Institutional Grants						250,240		586		1,481						-	250,240	242,355					
Youth & Ladies						2,832										4,899	-	21,942					
Total incoming resources	17,450	518,590	371,764	1,572,829	495,274	2,361,489	51,832	251,893	8,995	406,282	2,234	1,393,337	16,699		964,247	4,921,278		3,585,948					
RESOURCES EXPENDED																							
Charitable expenditure:																							
Educational Assistance				999,050		1,443,290										-	1,453,290	1,371,407					
Housing Assistance/Community Rehab		250,000		263,276		582,496										-	1,906,657	539,103					
Distribution of Motor Rickshaws						78,085										-	78,085	35,255					
Other Specific Zakath Projects		163,763		150,684		36,038										-	820,877	310,424					
Community welfare activities																	418,933	1,154					
Schools/Student other facilities	10,080		394,602	-		127,462		11,810	1,154	1,426	5,899	515	500			-	133,361	31,114					
Syrian Refugee Aid		87,296															-	88,646	43,238				
Ladies/Youth wing Programs			3,397		5,991		717			4,662			1,350			14,766	-	45,485					
Total Charitable expenditure	10,080	501,059	397,999	1,413,010	5,991	2,267,372	12,526	166,328	6,088	311,118	515	1,394,976	11,850		433,699	4,482,070		2,376,026					
Governance/Operating costs																							
Salaries, wages and other benefits			18,424	10,438	466,073		4,029	-								488,527	10,438	467,160					
Professional fee				87,341					738			265				1,003	87,341	-					
Consumables					39,761											39,761	-	32,497					
Advertisement expense					3,431											3,431	-	5,007					
Utilities					43,108											43,108	-	45,070					
Printing, stationery and computer expenses	1,729		1,763	543	12,517		1,581		12							17,602	543	15,481					
Rent, rates and Insurance					69		19,780									19,849	-	30,722					
Travelling, conveyance & Courier			3,985	3,025	7,547		557									12,814	3,025	12,999					
Legal and professional charges	16,240				7,566		210		258			216				24,274	-	36,730					
Licensing fee				4,342												-	4,342	2,984					
Auditor's remuneration			2,717	2,717	4,762				292			178				16,570	2,717	23,302					
Repairs and maintenance				30,430	17,135							150				17,285	30,430	31,403					
Bank charges	1,027		524	2,055	264		603		38			76				2,840	2,055	1,199					
Tax expense							-									10	8,631	3,405					
Other General expenses	1,202		3,641	367	13,275		468		40			213				18,840	367	60,310					
AGAM & Meetings and related Expenses			37,483	20,057	10,971		5,558		2,364							56,376	20,057	61,550					
Loss on Foreign Exchange / Investment Disposal																-	45,907	1,546					
Donation to MMI		41,016				19,048										-	-	19,048					
Non-Monetary expenses																							
Depreciation/Impairment																22,974	-	6,153					
Provision for Bad debts																-	-						
Bad Debts																31,271	-	7,241					
PPE Written off												832				86,228	-	2,051					
Total Resources Expended	38,898	542,075	466,917	1,574,327	771,173	2,286,419	45,313	171,218	9,830	319,748	2,445	1,394,976	12,678		1,336,462	4,716,972		3,222,836					
Net incoming resources before transfers	(21,448)	(23,485)	(95,153)	(1,497)	(276,457)	75,070	6,518	80,675	(835)	86,533	(211)	(1,639)	4,021		(372,215)	204,306		363,111					

Compiled Statement of Financial Position - (Segmented)
As at 31 December 2016

	US\$ = 3.68AED	US\$ = PKR105	US\$ = ZAR 13.65	US\$ = LKR 149	US\$ = INR 68		
	Europe	Middle East	Pakistan	Africa	Far East	India	N. America
	2016	2016	2016	2016	2016	2016	2016
ASSETS							
Non Current Assets							
Property Plant and Equipment	-	1,293	385,979	219,780	-	-	689,823
Investment Property	500,000	3,102,092	45,810	-	-	-	3,147,902
Intangible assets	-	-	-	-	-	1,387	-
Other long-term investments	7,397	-	137,160	192,313	-	-	1,006,061
	507,397	3,103,385	568,949	412,094	-	1,387	4,843,786
Current Assets							
Grant Receivable	-	-	80,768	-	-	-	84,492
Advances & other Receivables	-	30,142	34,101	-	143,231	(1,639)	160,772
Short Term Investments	-	749,903	313,291	-	1,102,349	-	388,538
Cash at Bank and in Hand	286,823	541,206	369,895	185,702	87,397	3,154	2,680,008
	286,823	1,321,251	798,055	185,702	1,332,978	1,515	3,313,810
Current Liabilities							
Accrued Expenses and other Liabilities	11,880	20,742	242,459	-	3,611	358	128,016
Non-Current Liabilities							
Long-term Deposits (Parekh Foundation)	11,880	20,742	23,810	-	-	-	23,810
			266,269	-	3,611	358	151,826
Net Assets	782,340	4,403,894	1,100,735	597,795	1,329,366	2,544	8,005,770
Funding and Liabilities							
The total funds of the charity							
General Fund	454,129	3,268,919	1,711	380,851	47,828	1,279	3,665,592
Trustee Fund		823,857		216,945	285,389	-	1,326,190
Zakat Fund	335,137	111,578	153,505	-	-	-	610,287
Building Fund			118,990	-	-	-	118,990
Education Fund			24,674	-	-	-	24,674
Education Endowment Fund			243,252	-	-	-	243,252
MH Omar Education Fund			305,776	-	996,150	-	996,150
MITI Funds				-	-	-	305,776
Welfare Fund		199,540	60,295	-	-	1,265	199,540
Other Funds	(6,926)			-	-	-	106,282
Total Accumulated	782,340	4,403,894	908,201	597,795	1,329,366	2,544	7,803,526
Revaluation Surplus	-	-	192,534	-	-	-	192,534
	782,340	4,403,894	1,100,735	597,795	1,329,366	2,544	8,005,770

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

CONSOLIDATED FINANCIAL STATEMENTS

For the Year Ended 31st December 2016

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 31st December 2016. The Board of Trustees are satisfied with the performance of the charity during the year and the position at 31st December 2016 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.

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 London, England SW12 0LT
Trustees	:	Nowsad Abdul Gani Bashir Sattar Haroon Karim Sir Iqbal Sacranie
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 09th August 2017



Bashir Sattar
Trustee



Nowsad Gani
Trustee

ACCOUNTANTS REPORT TO THE TRUSTEES OF WORLD MEMON ORGANISATION

We have audited the financial statements of World Memon Organisation for the year ended 31st December 2016 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 2016; 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
09th August 2017

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31st December 2016

NOTES	UNRESTRICTED FUNDS		RESTRICTED FUNDS		TOTAL 2016	
	EUROPE	WMO	EUROPE	WMO	EUROPE	WMO
INCOMING RESOURCES	US \$	US \$	US \$	US \$	US \$	US \$
Incoming Resources from General Funds:						
Voluntary Income:						
Donations/Zakat	17,020	145,069	518,590	2,610,791	535,610	2,755,860
Trustee Fee	-	-	-	83,877	-	83,877
Fees & Subscription from Members 01	430	27,307	-	-	430	27,307
Activities for Generating Funds:						
Tuition & Other Fees	-	325,373	-	-	-	325,373
Investment & Other Income 02	-	39,786	-	244,985	-	284,772
Incoming Resources from Charitable Activities:						
Institutional Grants 03	-	-	-	250,240	-	250,240
Total Incoming Resources	17,450	537,536	518,590	3,189,893	536,040	3,727,429
RESOURCES EXPENDED						
Charitable Expenditure:						
Educational Assistance	-	-	-	1,443,290	-	1,443,290
Housing Assistance/Community Rehab	-	-	-	832,496	-	832,496
Distribution of Motor Rickshaws	-	-	-	78,085	-	78,085
Other Specific Zakat Projects	-	-	413,763	199,801	413,763	199,801
Students other Facilities	-	-	-	127,462	-	127,462
Youth Wing Programs	-	9,388	-	-	-	9,388
Refugee Aid	-	-	87,296	87,296	87,296	87,296
Community Welfare Activities	-	10,080	10,080	-	10,080	10,080
Total Charitable Expenditure	-	19,468	511,139	2,768,431	511,139	2,787,898
Governance/Operating Costs 04	28,818	722,034	41,016	134,039	69,834	856,073
Non-Monetary Expenses 05	-	139,642	-	-	-	139,642
Total Resources Expended	28,818	881,144	552,155	2,902,469	580,973	3,783,613
Net incoming resources before transfers	(11,368)	(343,608)	(33,565)	287,424	(44,933)	(56,184)
Transfers Between Funds	-	(338,852)	-	(70,664)	-	(409,516)
Total Funds Brought Forward	482,517	4,631,534	344,756	1,439,486	827,273	6,071,020
Total Funds Carried Forward	471,149	3,949,075	311,191	1,656,246	782,340	5,605,320

Attributable to:

General Fund	85,782
Zakat Fund	(17,650)
Education Fund	(85,613)
Education Endowment Fund	89,891
MITI Funds	(127,493)
Other Funds	(1,102)
	(56,184)

BALANCE SHEET

As at 31st December 2016

	NOTES	2016		2015	
		EUROPE	WMO	EUROPE	WMO
ASSETS		US \$	US \$	US \$	US \$
Non Current Assets					
Property Plant and Equipment	06	-	387,272	-	489,823
Investment Property	07	500,000	3,147,902	500,000	3,147,902
Intangible Assets		-	-	-	-
Other Long-Term Investments	08	7,397	144,557	7,397	144,795
		507,397	3,679,731	507,397	3,782,520
Current Assets					
Grant Receivable		-	80,768	-	84,492
Advances & Other Receivables		-	257,535	-	109,662
Short-Term Investments		-	869,902	-	42,857
Cash at Bank and in Hand		286,823	1,197,923	328,876	2,404,955
		286,823	2,406,128	328,876	2,641,966
Current Liabilities					
Accrued Expenses and Other Liabilities		8,280	271,481	9,000	127,412
Non-Current Liabilities					
Long-term Deposits (Parekh Foundation)			23,810		23,810
		8,280	295,291	9,000	151,222
Net Assets		785,940	5,790,568	827,273	6,273,264
Funding and Liabilities					
<u>The total funds of the charity</u>					
General Fund		457,729	4,052,214	615,328	4,037,096
Zakat Fund		335,137	600,220	211,168	1,021,452
Building Fund			118,990		118,990
Education Fund			24,674		110,287
Education Endowment Fund			243,251		153,360
MITI Funds			305,776		433,269
Welfare Fund			199,540		115,804
Other Funds		(6,926)	53,368	777	80,761
Total Accumulated		785,940	5,598,034	827,273	6,071,020
Revaluation Surplus			192,534		202,244
		785,940	5,790,568	827,273	6,273,264

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

These accounts have been prepared in accordance with the provisions applicable to companies subject to small companies' regime. Approved by the Board of Trustees on 09th August 2017 and signed of their behalf by:



Bashir Sattar

Trustee



Nowsad Gani

Trustee

STATEMENT OF CHANGES IN EQUITY (FUND)

As at 31st December 2016

	B/F BAL AS AT 01/01/2016 US \$	RECEIPTS US \$	DISBURSEMENTS US \$	TRANSFERS US \$	PROFIT / (LOSS) ATTRIBUTED US \$	BALANCE AS AT 31/12/16 US \$
General Fund	4,037,096	-	(85,541)	14,877	85,782	4,052,214
Zakat Fund	1,021,452	1,377,837	(1,717,105)	(64,314)	(17,650)	600,220
Building Fund	118,990	-	-	-	-	118,990
Education Fund	110,287	-	-	-	(85,613)	24,674
Micro Finance	42,179	-	-	-	-	42,179
Rickshaw Fund	18,440	-	-	-	2,834	21,274
Education Endowment Fund	153,360	-	-	-	89,891	243,251
MITI Funds	433,269	-	-	-	(127,493)	305,776
UNDP	14,928	17,200	(32,128)	-	-	-
Welfare Fund	115,804	529,022	(545,286)	100,000	-	199,540
Refugee Fund	4,437	90,145	(87,296)	7,286	-	-
Sports Activity	777	3,154	(10,080)	-	(777)	(6,926)
Youth Wing Fund	-	-	-	-	(3,158)	(3,158)
Total	6,071,020	2,017,358	(2,477,437)	43,277	(56,184)	5,598,034

Notes to the Funds Statement

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.

Specific Funds (Middle East Chapter)

The Middle East Chapter Zakat and other welfare activities are shown as specific funds under current liabilities in the Middle East Audited Financial Statement. Here we have reflected it under fund statements

	ZAKAT FUND US\$	WELFARE FUND US\$	RAMADAN / RATION US\$	TOTAL US \$
Balance B/F - Jan 2016	492,958	115,337	467	608,763
Receipts during the year	952,546	346,630	182,391	1,481,568
Transfer from General Fund	28,400	-	-	28,400
Inter-transfer	(100,000)	100,000	-	-
Disbursements during the year	(1,262,326)	(394,602)	(150,684)	(1,807,612)
Balance C/F - Dec 2016	111,578	167,366	32,174	311,118

DISBURSEMENTS TO;	US \$
Pakistan	999,050
India	263,276
UAE	545,286
	1,807,612

CASH FLOW STATEMENT

For the Year Ended 31st December 2016

	2016	2015
	US \$	US \$
CASH FLOW FROM OPERATING ACTIVITIES		
Net Incoming Resources for the Year	(56,184)	125,605
<u>Adjustment for non cash and other items:</u>		
Depreciations & write off	139,642	49,939
Fair value Adjustment of Investment Property	-	(34,493)
	83,458	141,051
(Increase) / Decrease in Debtors and Prepayments	19,727	(12,907)
Increase / (Decrease) in Current Liabilities	(186,306)	14,987
Net Cash Generate from Operating Activities	(83,120)	143,131
CASH FLOW FROM INVESTING ACTIVITIES		
Additions to Property, Plant and Equipment	(5,819)	(28,354)
Long-term Investments Made	(77,143)	(7,349)
Short-term Investments (Made) / Redeemed	(930,030)	58,095
Net Cash Generated from Investing Activities	(1,012,991)	22,392
CASH FLOW FROM FINANCING ACTIVITIES		
Movement of Funds during the Year	(249,485)	460,106
Funds Received for Education Endowment Fund	89,891	23,810
Net Funds from Grants	48,675	-
Net Cash Generated from Financing Activities	(110,919)	483,916
Net Increase in Cash and Cash Equivalents	(1,207,031)	649,439
Cash and Cash Equivalents at the Beginning of the Year	2,404,955	1,755,516
Cash and Cash Equivalents at the End of the Year	1,197,923	2,404,955



Bashir Sattar

Trustee



Nowsad Gani

Trustee

NOTES TO THE 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 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 revalued at cash in value and net value at the balance sheet date and the gain or loss taken to the statement of financial activities.

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 Zakat donations

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

i) Taxation

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

NOTES TO THE FINANCIAL STATEMENTS contd..

1.2. Donations / Zakat	Unrestricted US \$	Restricted US \$	2015 US \$
General fund	142,237	-	335,958
Zakat fund	-	432,434	1,030,706
Education fund	-	1,412,085	1,037,293
Specific Zakat Fund	-	672,973	47,951
Youth Wing fund	2,832	-	21,942
Sports Activities	-	3,154	14,427
Refugee Aid	-	90,145	47,675
	145,069	2,610,791	2,535,952
2. Investment and other income			
Rent Income from Investment Properties	843	232,779	251,194
Income from Hijama Centre	8,808	-	14,158
Advertising Income	-	-	5,725
Term-Deposit Receipts/Bank Profits	15,573	12,207	15,769
Sponsorships and Other	12,799	-	2,796
Exchange Gain	1,763	-	34,545
	39,786	244,985	324,188
3. Institutional Grants			
National Vocational and Technical Training Commission	-	156,569	75,034
Benazir Bhutto Shaheed Development Program	-	50,021	137,241
Baluchistan Rural Support Program	-	11,522	-
United Nations Development Program	-	32,128	30,081
	-	250,240	242,355
4. Operating/Governing Expenses			
Salaries, Wages and other Benefits	484,497	10,438	462,886
Professional Fee	-	-	-
Consumables	39,761	-	32,497
Advertisement Expense	3,431	-	4,123
Utilities	43,108	-	45,070
Printing, Stationery and Computer Expenses	16,009	543	15,481
Rent, Rates and Taxes	69	-	2,879
Travelling, Communication and Conveyance	11,531	3,025	12,910
Legal and Professional charges	23,806	-	36,304
Licensing Fee	-	4,342	2,984
Meetings & Entertainment Expense	14,299	2,717	1,550
Auditor's Remuneration	17,135	30,430	23,040
Repairs and Maintenance	1,815	2,055	31,403
Bank Charges	-	-	749
Tax Expense	18,118	367	2,027
Other General Expenses	48,454	20,057	113,300
Loss on Investment Disposal	-	41,016	1,546
Donation to MMI	-	19,048	-
	722,034	134,039	788,747

NOTES TO THE FINANCIAL STATEMENTS contd..

5. Non-Monetary Expenditure	Unrestricted US \$	Restricted US \$	2015 US \$
Depreciation		22,974	40,646
Provision Against Doubtful Receivables		-	2,749
Bad Debt Expense in Respect of other Receivables		31,271	4,493
Property, Plant and Equipment Written-off		85,396	2,051
Fair value Adjustment of Investment Property		-	-
		139,642	49,939

6. Property, Plant and Equipment	Balance as at 01/01/2016	Additions / Revaluations	Disposals/ write off	Balance as at 31/12/2016
At Cost	US \$	US \$	US \$	US \$
Land	219,429	-		219,429
Building	161,279	-		161,279
Improvement Works	224,247	-		224,247
Furniture and Fixtures	60,111	815	21,473	39,454
Office Equipment	7,182	453		7,635
Tools & Equipment	99,570	1,895	29,929	71,537
Electrical Installation	64,942	1,139	21,391	44,689
Computer Equipment	63,677	1,517	12,604	52,590
Motor Vehicle	8,902	-	-	8,902
Generators	14,667	-	-	14,667
	924,006	5,820	85,396	844,429

Depreciation	Balance as at 01/01/2016	Charge for the year	Disposals/ write off	Balance as at 31/12/2016
Land	-	-	-	-
Building	37,850	12,343	-	50,193
Improvement Works	189,339	1,576	-	190,915
Furniture and Fixtures	36,834	571	-	37,405
Office Equipment	6,299	267	-	6,566
Tools & Equipment	67,809	745	-	68,555
Electrical Installation	41,637	610	-	42,248
Computer Equipment	41,610	3,623	-	45,234
Motor Vehicle	6,485	483	-	6,968
Generators	6,318	2,755	-	9,073
	434,183	22,974	-	457,157

Net Book Value as at December 31, 2016	489,823	(17,155)	(85,396)	387,272
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7. Investment Property

Annual rate of depreciation 10%

NOTES

8. Long Term Deposits

9. Grant Receivable

10 Advances & Other receivables

11. SHORT TERM INVESTMENTS

12. CASH AND BANK BALANCES

13. ACCRUED EXPENSES & OTHER LIABILITIES

14 Long-term Deposits

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.

Consolidated Statement of Financial Activities (Segmented)

	Europe		Middle East		Pakistan		Total 2016		
	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	2015
	US \$	US \$	US \$	US \$	US \$	US \$	US \$	US \$	US \$
INCOMING RESOURCES									
Incoming resources from generated funds:									
<i>Voluntary income:</i>									
General Donations	17,020	3,154			125,217		142,237	3,154	2,535,952
Zakat fund		425,291				7,143	-	432,434	
Zakat Education fund						1,412,085	-	1,412,085	
Specific Zakat		90,145				672,973	-	763,118	
Trustee Fee				64,829		19,048	-	83,877	53,671
Fees and subscription from members	430		12,013	-	14,864		27,307	-	106,696
Tuition and other fees					325,373		325,373	-	252,175
Investment and other income			12,799	12,207	17,336		30,135	12,207	268,389
Rent Income from Investment Properties				232,779	843		843	232,779	251,194
Income from Hijama Centre					8,808		8,808	-	14,158
<i>Incoming resources from charitable activities</i>							-	-	-
Institutional Grants						250,240	-	250,240	242,355
Youth & Ladies					2,832		2,832	-	
Total incoming resources	17,450	518,590	24,812	309,814	495,274	2,361,489	537,536	3,189,893	3,724,590
RESOURCES EXPENDED									
Charitable expenditure:									
Educational Assistance						1,443,290	-	1,443,290	1,371,407
Housing Assistance/Community Rehab		250,000				582,496	-	832,496	539,103
Distribution of Motor Rickshaws						78,085	-	78,085	35,255
Other Specific Zakath Projects		163,763				36,038	-	199,801	
Community welfare activities	10,080						10,080	-	310,424
Schools/Student other facilities						127,462	-	127,462	31,114
Syrian Refugee Aid		87,296					-	87,296	43,238
Ladies/Youth wing Programs			3,397		5,991		9,388	-	45,485
Total Charitable expenditure	10,080	501,059	3,397	-	5,991	2,267,372	19,468	2,768,431	2,376,026
Governance/Operating costs									
Salaries, wages and other benefits			18,424	10,438	466,073		484,497	10,438	467,160
Professional fee							-	-	-
Consumables					39,761		39,761	-	32,497
Advertisement expense					3,431		3,431	-	5,007
Utilities					43,108		43,108	-	45,070
Printing, stationery and computer expenses	1,729		1,763	543	12,517		16,009	543	15,481
Rent, rates and Insurance					69		69	-	30,722
Travelling, conveyance & Courier			3,985	3,025	7,547		11,531	3,025	12,999
Legal and professional charges	16,240				7,566		23,806	-	36,730
Licensing fee				4,342			-	4,342	2,984
Auditor's remuneration	6,820		2,717	2,717	4,762		14,299	2,717	23,302
Repairs and maintenance				30,430	17,135		17,135	30,430	31,403
Bank charges	1,027		524	2,055	264		1,815	2,055	1,199
Tax expense							-	-	3,405
Other General expenses	1,202		3,641	367	13,275		18,118	367	120,310
AGM & Meetings and related Expenses			37,483	20,057	10,971		48,454	20,057	141,174
Loss - Exchange / investment Disposal		41,016					-	41,016	1,546
Donation to MMI						19,048	-	19,048	
Non-Monetary expenses							-	-	
Depreciation/Impairment			382		22,593		22,974	-	6,153
Provision for Bad debts							-	-	7,241
Bad Debts					31,271		31,271	-	
PPE Written off					85,396		85,396	-	2,051
Total Resources Expended	37,098	542,075	72,315	73,975	771,731	2,286,419	881,144	2,902,469	3,362,460
Net incoming resources before transfers	(19,648)	(23,485)	(47,503)	235,839	(276,457)	75,070	(343,608)	287,424	362,130
Transfers Between Funds									654,288
Total Funds Brought Forward									6,786,127
Total Funds Carried Forward									7,803,526

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS contd..

Consolidated Statement of Financial Position - (Segmented)

	Europe	Middle East	Pakistan	Total	Total
	2016	2016	2016	2016	2015
	US \$	US \$	US \$	US \$	US \$
ASSETS					
Non Current Assets					
Property Plant and Equipment	-	1,293	385,979	387,272	489,823
Investment Property	500,000	3,102,092	45,810	3,147,902	3,147,902
Intangible assets	-	-	-	-	-
Other long-term investments	7,397	-	137,160	144,557	144,795
	507,397	3,103,385	568,949	3,679,731	3,782,520
Current Assets					
Grant Receivable	-	-	80,768	80,768	84,492
Advances & other Receivables	-	30,142	34,101	64,243	109,662
Short Term Investments	-	749,903	313,291	1,063,194	42,857
Cash at Bank and in Hand	286,823	541,206	369,895	1,197,924	2,404,955
	286,823	1,321,251	798,055	2,406,129	2,641,966
Current Liabilities					
Accrued Expenses and other Liabilities	8,280	20,742	242,459	271,481	127,412
Specific Funds	-	-	-	-	-
Non-Current Liabilities					
Long-term Deposits (Parekh Foundation)	-	-	23,810	23,810	23,810
	8,280	20,742	266,269	295,291	151,222
Net Assets	785,940	4,403,894	1,100,735	5,790,569	6,273,264
Funding and Liabilities					
<i>The total funds of the charity</i>					
General Fund	457,729	4,092,776	1,711	4,052,216	4,178,408
Trustee Fund	-	-	-	-	-
Zakat Fund	335,137	111,578	153,505	600,220	898,163
Building Fund	-	-	118,990	118,990	118,990
Education Fund	-	-	24,674	24,674	110,287
Education Endowment Fund	-	-	243,252	243,252	153,360
MITI Funds	-	-	305,776	305,776	433,269
Welfare Fund	-	199,540	-	199,540	106,282
Other Funds	(6,926)	-	60,295	53,369	72,261
Total Accumulated	785,940	4,403,894	908,201	5,598,035	6,071,020
Revaluation Surplus	-	-	192,534	192,534	202,244
	785,940	4,403,894	1,100,735	5,790,569	6,273,264

REPORT ON ELECTION OF MEMBERS TO THE REGIONAL MANAGEMENT COMMITTEES (2017-2020)

Assalamu Alaikum Warahmathullahi Wabarakathuhu

It was my privilege to be appointed the Election Commissioner to hold election of Members to the Regional Management Committees (RMC) for the period 2017-2020. I thank the Management Committee for their confidence placed in me to conduct this very important function in WMO.

Under the provisions of the Constitution, elections should be held every 3 years to elect the following number of members from each Chapter for their respective Regional Management Committees.

- | | |
|---------------------|-------------------|
| 1. Africa | 5 Elect + 1 Lady |
| 2. America & Canada | 5 Elect + 1 Lady |
| 3. Europe | 5 Elect + 1 Lady |
| 4. Far East | 5 Elect + 1 Lady |
| 5. India | 10 Elect + 2 Lady |
| 6. Middle East | 5 Elect + 1 Lady |
| 7. Pakistan | 10 Elect + 2 Lady |

However, since there was a proposal at the last AGAM to split India Chapter into two regions, the constitution amendment for this purpose is to be passed at the 15th AGAM. It was decided NOT to hold elections in India and the RMC members in North and South India Chapters are to be appointed by the Management Committee, subsequent to the amendments to the Constitution.

In the case of America & Canada, since the Chapter had just been activated and the total number of Members eligible to vote was small, it was decided NOT to hold elections for America & Canada Chapter and instead appoint members to the RMC through the Management Committee.

Under Articles 23.2.2. of the Constitution the following members were appointed by me as Regional Election Commissioners (REC) to assist me in the conduct of the Elections in respective Chapters.

1. Africa – Mr Aslam Kala
2. Europe – Dr Haroon Mohamed
3. Far East – Mr Jaffar Sattar
4. Middle East – Mr Shabbir Merchant. Subsequently Mr Merchant resigned due to personal reason and there after Mr Haroon Mohamed was appointed as the Regional Election Commissioner
5. Pakistan - Abdul Sattar Muhammad Jakhura

The Regional Election Commissioners were fully briefed on the Constitution and Standing Orders of WMO with regard to the Election process and strict timelines on the critical activities were agreed with the support and corporation of the Office Bearers in each Chapter.

The following dates were agreed with each Chapter:

	NOMINATION DATE	ELECTION DATE	CHAPTER AGAM DATE
AC	2-Jul-17	23-Jul-17	23-Jul-17
EC	25-Jun-17	9-Jul-17	9-Jul-17
FC	1-Jul-17	22-Jul-17	22-Jul-17
MC	24-Jun-17	15-Jul-17	15-Jul-17
PC	1-Jul-17	23-Jul-17	15-Jul-17

Elections were held only in Pakistan with all the other 4 Chapters receiving nominations for the exact number of seats.

A total of 28 Nominations were received for the 10 seats in Pakistan but subsequently 11 withdrew their nominations leaving 17 to contest elections.

Based on the nominations received and the holding of the elections, the following members were elected to the respective Regional Management Committees for 2017-2020 term.

Africa Chapter

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

Europe Chapter

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

Far East

Capt Mohamed Ameen Abdul Azeez withdrew his nomination on personal grounds and the following members were thereafter elected unopposed.

1. Mr Mohamed Shiraz Yunus
2. Mr Abdul Majed Karim (Fathani)
3. Mr Mohamed Asmath Mohamed Anjum
4. Dr Aboobacker Admani Mohamed Haroon
5. Mr Mohamed Iqbal Sathar
6. Ms Shazia Sangani - Lady Member

Middle East

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

Pakistan Chapter

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

Thereafter as required by Articles 27 & 28 of the Constitution, the Regional Election Commissioners through the current RMC Officials called for a meeting of the new RMC to appoint the new Office Bearers of the Chapters to take office subsequent to the AGAM i.e. after ratification by the Management Committee.

The following members were elected as the Regional Office Bearers in the respective RMC unopposed:

CHAPTER	VICE PRESIDENT	REGIONAL ASST SECRETARY	REGIONAL TREASURER
Africa	Mr Feizul Ayub	Ms Taheera Hassim	Mr Ashraf Dada
Europe	Mr Imran Pannawala	Mr Waseem Adil	Mr Zaheed Harunani
Far East	Dr Haroon Admani	Mr Shiraz Yunus	Mr Anjum Asmath
Middle East	Mr Ahmed Shaikhani	Ms Maimoona Darvesh	Mr Haroon Mohamed
Pakistan	Mr Husain Lawai	Mr Altaf Habib Jangda	Mr Gul Mohamed

During the course of the Elections we received numerous suggestions and recommendations from some of our members relating to possible changes in our Constitution and Standing Orders. I will be presenting a separate report to the Legal and Compliance Committee for their review of the areas which needs to be amended or changes to be made in the governing document.

My sincere appreciation to all the Regional Election Commissioners and their supporting staff for the excellent work they had carried out in ensuring that the elections in each Chapter were carried out fairly and justly with complete transparency in line with the provisions of the Constitution. I also wish to thank all the Chapter Officials for the assistance given to the RECs in the conduct of a smooth and transparent election without any serious complaints or major shortcomings.

May I also record my deep appreciation to the Secretary General Mr Shoaib Ismail and the COO Mr Shahid Sangani for their constant support and advice which enabled me to discharge this heavy responsibility to the best of my ability.

It has been a pleasure for me to act as the Election Commissioner and I seek your forgiveness for any shortcomings on my part.

May I finally take this opportunity to congratulate all the newly elected members of the Regional Management Committees and the Regional Office Bearers and wish them all the best in their endeavors to take WMO to a higher level in service of our community and humanity at large.

With kind salaams and best wishes



Sir Iqbal Sacranie
Election Commissioner
19th August 2017

*And those who respond to their Lord, and pray regularly,
and conduct their affairs by mutual consultation, and give of
what We have provided them.*

(Ash-Shura 42:38)

PROPOSED AMENDMENTS TO THE CONSTITUTION

With reference to Articles 24.5.3(a), 24.5.5, 26.3(a)&(b), 35.1.3 and 46.2 of the current WMO Constitution dated the 28th January 2017, it is hereby proposed to make the following constitutional amendments to the WMO Constitution by way of a Special Resolution, to be made at the 15th Annual General Assembly Meeting of the WMO which is to be held on 7th October 2017 at Ras Al Khaima, UAE, insh'Allah:

[1.] To re-form the current single India Regional Chapter into two Regional Chapters - the Northern India Chapter and the Southern India Chapter:

Article 25.1.1

With reference to Article 7.27 above, the members of the General Assembly shall organise themselves worldwide by establishing Regional Chapters in the regions in which they reside, identified as follows:

- a. Pakistan;
- b. Northern India (all states except Andhra Pradesh, Karnataka, Kerala and Tamil Nadu);
- c. Southern India (the states of Andhra Pradesh, Karnataka, Kerala and Tamil Nadu);
- d. Southern Africa (south of the equator);
- e. Northern Africa (north of the equator);
- f. Europe;
- g. America and Canada;
- h. the Middle East;
- i. the Far East and Other Countries.

Article 25.2.3

Each RMC shall be composed of the following members:

- a. 10 Members plus 2 Lady Members from Pakistan;
- b. 10 Members plus 2 Lady Members from Northern India;
- c. 5 Members plus 1 Lady Member from Southern India;
- d. 5 Members plus 1 Lady Member from Southern Africa;
- e. 5 Members plus 1 Lady Member from Northern Africa;
- f. 5 Members plus 1 Lady Member from Europe;
- g. 5 Members plus 1 Lady Member from America and Canada;
- h. 5 Members plus 1 Lady Member from the Middle East;
- i. 5 Members plus 1 Lady Member from the Far East and Other Countries.

Article 25.4.1

With reference to Article 26 below, each RMC shall nominate the following numbers of its members to serve as elected members of the WMO Management Committee:

- a. 7 Members plus 2 Lady Members from Pakistan;
- b. 5 Members plus 1 Lady Member from Northern India;
- c. 3 Members plus 1 Lady Member from Southern India;
- d. 4 Members plus 1 Lady Member from Southern Africa;
- e. 4 Members plus 1 Lady Member from Northern Africa;
- f. 4 Members plus 1 Lady Member from Europe;
- g. 4 Members plus 1 Lady Member from America and Canada;
- h. 4 Members plus 1 Lady Member from the Middle East;
- i. 4 Members plus 1 Lady Member from the Far East and Other Countries.

Article 13.4.1

Any national umbrella organisation of the Memon community which is recognised under the relevant law of any country shall be eligible to become an Apex Member of the WMO by applying on the prescribed form to the MC. With reference to Article 24.1.1 below, there can only be 1 Apex Member per country, **except that Pakistan and Northern India may have 2 Apex Members each and Southern India, Northern Africa and Southern Africa may have 1 Apex Member each.**

Article 13.4.2

With reference to Article 24.1.2 below, any organisation accepted as an Apex Member shall be eligible to have up to 3 of its Memon representatives as voting representatives at any General Assembly Meeting of the WMO, except that a maximum of 6 voting representatives in total shall be permitted for Pakistan, and a maximum of 6 voting representatives in total shall be permitted for Northern India.

Article 24.1.2

With reference to Article 13.4.2 above, Apex Members shall be represented by a maximum of 3 representatives, except that a maximum of 6 voting representatives in total shall be permitted for Pakistan, and a maximum of 6 voting representatives in total shall be permitted for Northern India.

Article 25.5.1

With reference to Article 26.2.3 below, all Trustees and Patrons who reside in a particular region, together with 1 Apex Member representative (but 2 Apex Member representatives each in the case of Pakistan and Northern India) and 1 Co-opted Member, shall be the appointed members of the RMC of the Regional Chapter for that region and may be elected as an RMC Office Bearer.

[Note: Any changes to the Contents pages will be made as a final step once any agreed amendments have been inserted and typeset]

[2.] To promote greater involvement of young Memons in their community:

Article 7.10

to promote and recognise the importance of young Memons in particular by developing the WMO Global Youth Wing with a view to preserving and protecting their sense of the value of their Memon identity and encouraging their desire to become more deeply involved in furthering the objects of the WMO in order to enable them to participate more fully in the development of their families and the Memon community worldwide;

[Note: This means that the current Articles 7.10 – 7.28 are re-numbered as Articles 7.11 – 7.29 respectively]

Article 13.1.1

Subject to Articles 14–22 below, Membership of the WMO shall consist of the following nine categories:

- (a) Trustees;
- ...
- (f) Individual Annual Members;
- (g) Youth Members;
- (h) Associate Members;
- (i) Friends of the WMO.

Article 13.8 - Youth Members

13.8.1 Any Memon aged between 18 and 40 years shall be eligible to become a Youth Member of the WMO by applying on the prescribed form to the MC.

[Note: This means that the current Articles 13.8 and 13.9 are re-numbered as Articles 13.9 and 13.10 respectively]

Article 15 - Membership Fees

15.1 Each category of member, with the exception of **Youth Members** and Friends of the WMO, shall pay either an annual or a life subscription, within the prescribed period commencing from the date of approval of his or her application by the MC, to be fixed by the MC from time to time as set out in the WMO Standing Orders for the time being.

Article 16 - Rights of Members

16.3 All Youth Members shall be entitled to be heard, but not to vote or to stand for election, at any Regional Chapter Meeting or at any General Assembly Meeting of the WMO PROVIDED THAT they have been Youth Members of good standing for at least 365 continuous days.

16.4 With reference to Articles 15 above and 25.5.3 below, a Youth Member shall not be obliged to pay any subscription, but may only be elected as an RMC Office Bearer or MC Office Bearer PROVIDED THAT he or she has first become a fully paid up WMO Member and has fulfilled the requirements of Article 16.1(b)b above.

[Note: This means that the current Articles 16.3 – 16.6 are re-numbered as Articles 16.5 – 16.8 respectively]

Article 18 - Voting by Proxy and by Post:

18.1 All Trustees and Patrons, and all Apex and Institution Members (through their selected representatives), and all Individual Life Members and Individual Annual Members – but **not Youth Members** and not, subject to Article 13.8.5 above, Associate Members – whose respective subscriptions have been paid (including those whose subscription payments are not in arrears) shall be entitled to vote by proxy or by postal vote.

Article 23.1 - Organisation and Administration:

23.1 Subject to Article 12 above, the WMO shall have the following organisational and administrative elements:

- (a) The General Assembly
- (b) Regional Management Committees ("RMCs")
- (c) The Management Committee ("the MC")
- (d) The Executive Committee ("the ExeCom")
- (e) **Global Youth Wing**
- (f) Specialist Committees
- (g) The Board of Trustees ("the BOT")

Article 24.1 - Composition of the General Assembly:

24.1.1 With reference to Article 13 above, the General Assembly shall be comprised of the Trustees and Patrons of the WMO; the representatives of Apex Members (National Bodies), and Institution Members (Regional and Local Bodies); Individual Life Members and Individual Annual Members; **Youth Members**; and all Associate Members and Friends of the WMO who have been approved by the MC.

Article 25.5.2

With reference to Articles 26.2.3 and 31.10 below, the following members of the WMO Youth Wing, who shall be appointed by the Global Youth Chairman, shall also be included as appointed members of the RMC of the Regional Chapter for the region in which they reside:

- (a) Regional Youth Vice-Chairman;
- (b) 1 Regional Youth Executive.

Article 25.5.3

With reference to Article 16.4 above, any WMO Youth Wing Member who is a member of his or her RMC may only be elected as an RMC Office Bearer if he or she has first become a fully paid up WMO Member.

[Note: This means that the current Article 25.5.2 is re-numbered as Article 25.5.4]

Article 26.2.3 - Appointed Members

With reference to Articles 13.2.8, 13.3.3, 25.5 and 25.6.2 above **and to Articles 27.6 and 31.10.7 below**, the Appointed Members of the MC shall include:

- (a) All Trustees of the WMO;
- (b) All Patrons of the WMO;
- (c) **The Global Youth Chairman;**
- (d) **The Global Youth Secretary;**
- (e) Each Regional Youth Vice-Chairman of the WMO who has been appointed as a member of the RMC of the Regional Chapter in which he or she resides;
- (f) Each Regional Youth Executive of the WMO who has been appointed as a member of the RMC of the Regional Chapter in which he or she resides.

Article 27.1

The Executive Committee ("the ExeCom") shall consist of the following Office Bearers selected from and by the Members of the MC:

- (a) President;
- (b) Deputy President;
- (c) Secretary General;
- (d) Deputy Secretary General;
- (e) Treasurer;
- (f) Deputy Treasurer;
- (g) Regional Vice-Presidents, (1 from each region);
- (h) Regional Assistant Secretaries, (1 from each region);
- (i) **Global Youth Chairman.**

Article 27.6

Once his appointment has been confirmed by the MC, the Global Youth Chairman shall then appoint, in accordance with the procedures set out in the WMO Standing Orders, the Global Youth Secretary as an additional Office Bearer of the MC.

Article 27.7

As Members of the ExeCom, the Global Youth Chairman and Global Youth Secretary shall have the right to be heard and to vote.

Article 27.8

In the absence of the Global Youth Chairman and the Global Youth Secretary, the MC may appoint any of its members to perform the functions of the Global Youth Chairman and the Global Youth Secretary.

Article 31.10 - Global Youth Chairman:

The Global Youth Chairman of the WMO shall be responsible for promoting, organizing and co-ordinating worldwide the activities of the WMO Global Youth Wing and in accordance with the procedures set out in the WMO Standing Orders and Regulations for Regional Chapters, he shall in particular:

31.10.1 have the power to establish WMO Global Youth Wing administrative structures and projects at global, regional and local levels;

31.10.2 have the power to summon and convene meetings of the WMO Global Youth Wing wherever and whenever he considers it advisable or necessary;

31.10.3 preside over all meetings of the WMO Global Youth Wing;

31.10.4 in the event of there being an equality of votes, have a casting vote;

31.10.5 in consultation and agreement with the ExeCom, have the power to sanction and approve projects for WMO Youth Members run by WMO Youth Members in furtherance of the objects of the WMO;

31.10.6 in consultation and agreement with the ExeCom, have the power to incur expenditure up to a maximum limit as defined in the WMO Standing Orders for the time being without the prior sanction of the MC – but must account for any such expenditure to the MC at its next MC meeting;

31.10.7 with reference to Articles 25.5.2, 26.2.3 and 27.6 above and in consultation and agreement with the ExeCom, be responsible for appointing the following:

- (a) the Global Youth Secretary;
- (b) the Global Youth Treasurer;
- (c) for each Regional Chapter, one Regional Youth Vice-Chairman to serve as an appointed member of the RMC of the Regional Chapter in which he or she resides and of the MC;
- (d) for each Regional Chapter, one Regional Youth Executive to serve as an appointed member of the RMC of the Regional Chapter in which he or she resides and of the MC;
- (e) for each Regional Chapter, as many additional Regional Youth Executives to serve as members of the Youth Wing of the region in which they reside as he considers advisable or necessary, up to the maximum permitted number set out in the Standing Orders;

31.10.8 encourage all members of the WMO Global Youth Wing to become fully involved and integrate with the activities of the WMO at global, regional and local levels;

31.10.9 organise fund raising activities for the WMO Global Youth Wing at global, regional and local levels.

Article 31.11 - Global Youth Secretary:

The Global Youth Secretary of the WMO shall:

31.11.1 assist the Global Youth Chairman in discharging his duties;

31.11.2 in the absence of the Global Youth Chairman perform the functions of the Global Youth Chairman;

31.11.3 ensure compliance with the Constitution and with any current Rules and Standing Orders of the WMO as from time to time are in force;

31.11.4 carry out such functions as may be assigned to him or her by the Global Youth Chairman and/or the MC;

31.11.5 implement all the decisions of the General Assembly of the WMO and its MC, ExeCom and Global Youth Wing;

31.11.6 convene meetings of the Global Youth Wing;

31.11.7 record in English the minutes of all relevant meetings;

31.11.8 maintain a proper record of all correspondence exchanged between the Youth Wing and the Secretariat of the WMO and its Regional Chapters and its members and others;

31.11.9 prepare at the end of each financial year an Annual Report concerning the activities and progress of the WMO during that year for presentation at the next Annual General Meeting of the WMO.

Article 31.12 - Global Youth Treasurer:

The Global Youth Treasurer of the WMO shall be responsible for:

31.12.1 liaising with and assisting the WMO Treasurer, the WMO Deputy Treasurer and each Regional Assistant Treasurer in discharging their duties;

31.12.2 with reference to Article 31.10.9 above, ensuring that all proceeds from fund raising activities for the WMO Global Youth Wing organized by the Global Youth Chairman are deposited in a dedicated WMO Global Youth Wing bank account established, in consultation and agreement with the ExeCom, for this purpose;

31.12.3 ensuring that any expenditure from the WMO Global Youth Wing bank account is incurred in accordance with Article 31.10.6 above and that, with reference to

31.12.4 making payments in accordance with the decisions of the General Assembly and the MC and the ExeCom;

31.12.5 issuing official receipts for all sums received;

31.12.6 making any payments by cheque or electronic bank transfer;

31.12.7 maintaining proper books of account in English;

31.12.8 ensuring that the annual accounts for Global Youth Wing activities have been completed and sent to the WMO Treasurer at least 12 weeks prior to the AGM, for inclusion in the WMO's annual audited Accounts;

31.12.9 ensuring that the annual accounts for Regional Youth Wing activities have been included in each Regional Assistant Treasurer's annual accounts for each Regional Chapter and, as provided in the Regulations for Regional Chapters, audited and submitted to the WMO Treasurer at least 8 weeks prior to the Annual General Assembly Meeting, for inclusion in the WMO's annual audited Accounts;

31.12.10 preparing the Annual Budget of the WMO Global Youth Wing on behalf of the ExeCom and presenting it to the MC for its approval;

31.12.11 by liaising with all Regional Assistant Secretaries and all Regional Youth Vice-Chairmen, ensuring that the details of the Regional Youth Wing Members (which with reference to Article 31.6.9 above are recorded in the regional Registers of Membership of all Regional Chapters and the Central Register of Members at the Secretariat) are kept up to date.

Article 39.6 - Each Regional Chapter's bank accounts shall include:

- (d) a separate current account for the purposes of Regional Youth Wing activities.

[3.] One other unrelated amendment is necessary, in order to harmonise Article 46.5 with Articles 24.5.5 and 35.1.3:

Article 46.5

With reference to Articles 1.5 and 12.3 of the WMO Constitution, the MC shall inform all of the members of the WMO as soon as is possible of any amendments that have been made to any of the Rules and Standing Orders of the WMO once they have been approved and formally adopted by the BOT.

[4.] Adoption of the Constitution

Article 49 - Adoption of the Constitution:

This Constitution is hereby adopted by the BOT of the WMO on behalf of:

- (a) the duly elected Office Bearers of the WMO, and of
- (b) the duly elected and appointed Members of the Management Committee of the WMO, and of
- (c) all the Members of the WMO, in accordance with their unanimous resolution approving this Constitution passed at the Annual General Assembly Meeting of the WMO held at DoubleTree by Hilton, Ras Al Khaimah, UAE on the 07 of October 2017, on the date recorded in Article 1.4 above and below:

[Note: Any changes to the Contents pages will be made as a final step once any agreed amendments have been inserted and typeset]

AFRICA CHAPTER

ANNUAL REPORT 2016



REGIONAL MANAGEMENT COMMITTEE (2014 - 2017)

NAME	DESIGNATION	MEMBERSHIP
1 Mr. Haroun Joosub	Regional Vice President	Trustee
2 Mr. Haroon Gutta	Regional Assistant Secretary	Life Member
3 Mr. Ashraf Dada	Regional Treasurer	Life Member
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 Abdool	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 Ms. Fazila AK Ismail	RMC - Member	Trustee
14 Mr. Moosa Carrim	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

WMO [Africa Chapter] Annual General Meeting & Luncheon - 24th April 2016:

The programme commenced with the Annual General Meeting of the WMO [Africa Chapter], which was hosted at the KIT KAT Convention Centre in Pretoria West, Gauteng at 10h30 in the morning. Pertinent issues were discussed by the Board of Management [BOM] 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 take this opportunity to thank Mr Moosa Carrim who has served on the BOM as Treasurer for many years. His selfless efforts, sacrifices and dedication to this organization not only as a Treasurer is and will always be appreciated. May Allah [SWT] reward him abundantly and grant him only good Dunya, Qabr and Aaghirah AAMEEN.

Zafreen Ayob presented the Ladies Wing activities on behalf of Fazila AK Ismail who was unfortunately unable to attend this event. It was quite evident that Fazila, her family and the ladies from the KZN and Gauteng region has made great efforts towards driving many WMO projects / events.

At 12h30, the members closed the AGM and over 400 guests arrived from 13h00 onwards for the Luncheon.

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. Thereafter, the International President, Mr Solly Noor took the podium with very inspiring words and an introduction to our keynote speaker and his friend; Mr Trevor Manuel [Former Minister of Finance]. The programme ended at 17h00.

A special thank you to Mr Abdul Rajak Gani better known as Hajie Kit Kat who offered his venue and the services of his staff who were very efficient and helpful throughout the event. Even though he was unable to attend due to his wife being ill at the time, he constantly stayed in contact with the WMO team to ensure that all their needs were met. We make dua that Allah rewards him for his generosity AAMEEN.

WMO AFRICA CHAPTER PROPERTIES:

Erasmia Property: Property donated by Haroon Karim – At the last AGM, zoning was about 2 years away and Haroon Karim was to discuss the way forward with Bashir Bha. Gulaam Abdoola and Compliance Committee are dealing with it. Further feedback to be given at the AGM.

Claudius Property: Concerns were raised about the condition of the grounds submitted by Geotechnical reports. We were unable to pursue building of the WMO Hall. BOM accepted an offer of R3m [three million rands]. The property has been sold and the transfer lodged.

SOCIAL WELFARE PROJECTS:

WMO Africa Chapter continues to offer financial assistance monthly to Memon and Non-Memon families who are in dire straits. Their needs include: payment of rent, water, electricity, groceries and school / madressah fees. These cases are funded monthly. +- R100 000 allocated monthly towards the regular cases.

For transparency purposes, all applications are reviewed and applicants are requested to complete the necessary forms. SANZAF and the Welfare Committee appointed to assess Zakat eligibility.

WMO Welfare Committee: Feizul Ayob, Moosa Carrim, Hajie Kit Kat, Dr Haroon Gutta, Haroun Joosub, Dr Taheera Hassim, Dr Ridwan Mia, Omar Latha & Fazila AK Ismail

In addition to this we offer financial medical assistance to Muslim patients countrywide with a strict process of application approval as well as medical assessment. Total of R288 795.00 spent in 2016

RAMADAN 2016 ACTIVITIES:

Gauteng/Pretoria

- » Feeding Schemes [Incl: Daily Iftaar at Brazzaville Masjid – Atteridgeville & Jacob Mare Street Masjid.
- » Partnered with Purposeful Giving - clothing distributions and Ramadan Shoebox collections and distributed at Winterveldt Madressah.
- » Partnered with Purposeful Giving - distribution of Ramadan Shoeboxes, WMO branded backpacks & meals to children of Brazzaville Complex.
- » Partnered with Purposeful Giving - hamper distributions at the Itereleng Masjid.
- » Hamper Distributions to needy families in Westbury, Gauteng
- » Feeding Scheme – groceries and food hampers provided to residents in Klipspruit West, Gauteng.

Durban partnered with Jama'atun Nisaa [APEX Body]

- » R105 000 - Local Kajoor & Syria Iftaar partnered with Darul Ihsaan.
- » Daily Haleem Distributions and savouries provided for Iftaar at various Masaajid.
- » R5 000 - Iftaars in the rural areas of KZN With Jamiatul Ulema.
- » R7 000 - Sponsored meals for Muslim Prisoners in Bloemfontein on the day of Eid.
- » R8 000 - Orphanage Hifz and Islamic Centre
- » R3 000 worth of food items sponsored and an additional R5 000 donated towards the needs of the students at Ghousiyah Hifz & Madressah.
- » Eid shopping for orphans at Islamic Guidance – cash given to 75 orphan girls to buy Eid Clothing.
- » Baitul Hifazat Old Age Home – residents received pamper gift packs.
- » Baytul Iman Old Age Home – residents received gift packs and blankets.

- » Darul Yateema Orphanage – 40 kids received Eid Gift Packs.
- » Izizwe Orphanage – 80 children received Eid Gift Packs and Iftar meals sponsored.
- » Respite Centre – Eid Gift Packs distributed.
- » Assisted victims of a fire in the month of Ramadan with cash contributions, food and necessities.

LOCAL ZAKAT COLLECTIONS:

Majority of the cases presented to WMO need financial assistance with payments of lights, water, electricity etc. Some cases are regular and dealt with monthly but the requests are increasing rapidly especially from recipients in the Pretoria and Johannesburg region. There is also an escalating need to offer financial assistance of school / madressah fees and books for university students. Many of these cases are Memon and Muslim families in dire straits.

In addition to the annual local Zakat collections, we have initiated the Memon Network Collection, whereby a total of R503 286 was collected and distributed amongst various non-profit organizations such as WMO, IMASA Durban, SAMNET, Darul Yatama & Medina Institute.

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

INTERNATIONAL ZAKAAT COLLECTIONS:

At the last AGM, the Africa Chapter committed to collecting the International Zakaat. Target: 2017 – \$680 000 USD – BOM is working towards raising this amount and Mr Solly Noor has assisted in getting most of the pledges. Donations:

- » R120 000 donated to a Frail Care Centre in Laudium [The Garden] – Muslim Residents with a few from Memon decent. Co-ordinated by Mr Feizul Ayob
- » Shelter for orphans, elderly and homeless in Klipspruit West, Gauteng. Mr Moosa Carrim and family and WMO has generously purchased a mobile unit at approximately R250 000, which consists of X8 rooms, a kitchen, dining room and make shift lounge. Co-ordinated by Mr Moosa Carrim & Mr Haroon Gutta
- » R100 000 donated to a borehole in the Itereleng community and payment of salaries. Co-ordinated by Mr Feizul Ayob.
- » R60 000 donated towards the Nkandla Event – WMO contributed towards the expenses of a mini bus as well as the coverage of the event by ITV Networks. Co-ordinated by Mr Shiraz Gani.

WHEELCHAIR CAMPAIGN 2016:

Gauteng:

- » X9 wheelchairs distributed to Muslim recipients
- » X3 wheelchairs distributed to Non-Muslim recipients.
- » X5 wheelchairs handed over to Queens Haven Institute for the elderly and frail – Non-Muslims recipients.

Durban partnered with Jamaa'atun Nisaa [APEX Body]

- » 25 wheelchairs delivered to Al Ansaar for the needy plus 15 Wheelchairs sponsored to individual applicants.

Nelson Mandela Wheelchair Campaign:

- » Hajie Kit Kat purchased wheelchairs and distributed to needy recipients in Pretoria.
- » Mr Yusuf Kamdar, Solly Suleman, Fazila AK Ismail & AK Ismail handed over 30 standard wheelchairs for the elderly and the frail + 15 specialized for children suffering cerebral palsy at the Natal Settlers Memorial Home.

- » An additional 11 wheelchairs donated from Jama'atun Nisaa [APEX Body] to the Natal Settlers Memorial Home.

WMO AFRICA CHAPTER LADIES WING:

Since the last International AGM, the WMO Africa Chapter Ladies Wing has continued to participate and coordinate various projects driven by the committee members and continues to make a meaningful impact on the lives of the needy.

- » JANUARY 2016
Water Project: KZN had a water crisis in January 2016. On the 29th January an urgent appeal was made to assist the massive Al-Ansaar water distribution to all areas that were in need of this basic necessity. Within 48 hours WMO Ladies Wing raised funds and delivered 400 cases of water on the 30th January 2016.
- » FEBRUARY 2016
KZN Picnic hosted their annual Family Day on the 28th February with an amazing crowd of +1000 guests. Alhumdulillah, it can be recorded as an absolute success as far as the WMO KZN BOM and the organizing team were concerned. The idea of hosting such a function is the importance of bringing Memon families from different backgrounds together, allowing them to socialize and meet each other and encouraging the building and strengthening relations of the Memon Community.
- » FEBRUARY 2016
Ladies Khatam Meeting & Luncheon: hosted by the WMO Ladies Wing & Jama'atun Nisaa [Apex Body]. This event took place on the 23rd February 2016. Guest of Honour: Mrs Hameeda Allana from WMO India Chapter visited SA this year and attended our ladies meeting and luncheon.

Voter Registration: Mrs Agjee addressed the ladies of the Memon Community and expressed the importance of voting and not wavering the opportunity to vote when the time came. She was applauded when she stated:

"The Memon Community is unique that you do philanthropy work as a united group with one voice under your own jamaat or organization. This you will not find amongst our other Muslim communities in SA."

Luncheon: 250 Memon ladies from Gauteng, Polokwane & KZN attended the Luncheon.

- » MARCH 2016
Victims of Xenophobic Attacks: After an initial large scale relief effort support by WMO we received a further urgent appeal on the 14th March 2017 for immediate response to aid those displaced victims of Xenophobic Attacks. An amount of R50 000 was pledged to SANZAF specifically for the victims to ensure that there was proper control of the pledged monies towards assisting families who needed it most.

On the 14th March 2016, another appeal was made due to the unhygienic conditions of the victims, which was becoming more severe by the day. We made an appeal for food items and other essentials. The response was an immediate reaction from our sponsors. Truckloads of water and food items on behalf of WMO were delivered. Jama'atun Nisaa sponsored diapers. Victims of Xenophobic attacks project overseen by Shireen Arbee.

- » APRIL 2016
Annual Pamper Day for the Elderly: This annual and very successful event took place on the 06th April 2016. An event organized by "The friends of the elderly" together with Natal Memon Jamaat, WMO, Jama'atun Nisaa and various other organizations. This event was originally coordinated on behalf of WMO/JNISAA by our beloved sister, the late Farida Osman and all efforts of this event are held in her honour.

Funds towards the meals prepared by Manjra was pledged on behalf of WMO. Fruit packs, kajoor and zam-zam water was sponsored by us. Sisters of Jama'atun Nisaa personally assisted whereby providing transport for some of the elderly. A special thank you to NMJ who sponsored the venue for this event. Annual Pamper Day for the Elderly Project overseen by Jameela Joosub.

- » APRIL 2016
Gifts For Cancer Patients: A Cancer Day support for hospice patients was organized by the Cancer Support Group at Al-Ansaar Hall [KZN] on the 16th April 2016. Gifts were arranged by the Ladies Wing to present to each patient. It was wonderful to see our children present these gifts to the patients teaching them at an early age to be compassionate and to get involved in such acts of generosity.
- » MAY 2016
In May 2016, the WMO Ladies Wing collected monies towards purchasing 100 burkhas for young girls at the White Blocks Madressah in Laudium Gauteng. On the 26th June 2016, the Ladies Wing together with Purposeful Giving [APEX Body] once again visited the Itereleng Madressah to deliver our shoebox gifts to the children of this wonderful community. This year we included a WMO branded bag for each child.

NOTE: WMO Ladies Wing and Apex Bodies; Jama'atun Nisaa & Purposeful Giving participated in numerous Ramadan Projects as mentioned above.

- » JULY 2016
Wonder of Women [WOW]: Event coordinated by the Ladies & Youth Wings. A "Ladies Only Event" took place on Sunday the 17th July 2016 at the Memon Foundation Centre in Laudium. We were honoured to host special guests; young girls ranging from the age of 12yrs - 25yrs from the Muslim Aids Programme Orphanage, Itereleng an informal settlement and the Ihya Ulum Ude Deen in Ennerdale Gauteng. The Ladies Committee are to be commended for their efforts ensuring a well-organized event. Active participation by the WMO youth is required for future events of this nature.

NOTE: Detailed information about event available under WMO Youth Wing.

- » SEPTEMBER 2016
Al Ansaar & Ibn Masud awarded Fazila AK Ismail & the sisters of Jama'atun Nisaa with "The Hadrath Khadija [RA] Excellence Award" for outstanding contributions and selfless dedication for community upliftment and service. Lunch was hosted.
- » ADDITIONAL
1. Welfare Cases & Outreach Projects:
 - Continuous funding of rental, lights and water bills of families in dire straits
 - Payment of school fees
 - Bursary offered to a medical student
 - Contributions towards rental, transport and university fees for four students studying medicine.

- Children Of Special Needs Project funded a hearing implant op. This is a WMO Ladies Wing International Project, which the Africa Chapter Ladies Wing plays an active role in raising funds to contribute towards the project. This year we received an appeal from a Memon family for their four-year-old son who has a hearing disability. The need was an excess amount which their medical aid could not cover and required the family to pay. Alhamdulillah, we were successful in raising the stipulated amount.
- Islamic Guidance: Cash given to 85 orphans for shopping.
- Contributed towards kaffans to Malawi.
- Contribution for Moulanas and Muazzins at an orphanage in India.
- Lillah contributions towards Free State University for building of Jamaat Khana.
- Contributions towards Adopt A Granny project partnered with Muslim Students Association [MSA / IMASA Durban Student Wing] to contribute gifts to Baitul Hifaazat home for the elderly mothers and performing free medical screening.
- Contributions towards Pamper A Granny Day - Ihya Uloomuddin Girls Madressah in Gauteng during Womens Month, partnered with the Islamic Medical Association [IMASA Jhb Branch] who performed free medical screening.
- Contributions to Huda SA towards their Islamic Development Programme.

2. Winter Warm Blanket Project: An ongoing winter drive annually distributing blankets to the needy during Winter. 100 Blankets were sponsored to 45th Cutting Soofie Masjid for distribution to destitute families. C/O Mr Yusuf Patel. A further 150 blankets were sponsored.

3. School Feeding Scheme:

- Addington School [KZN] - we are fortunate that the distribution is personally supervised by the two Memon educators at the school. Project overseen by Shireen Arbee.
 - Southcoast Madressah School [KZN] - 190 hampers distributed to underprivileged students.
 - 150 Hampers sponsored to five schools in the Merebank and Havenside areas.
 - Edith Benson Home - sponsored groceries, fruit & vegetables.
 - Lillah contributions given towards feeding for Hajj 2016 Feeding Scheme.
 - Contributed to "Poverty Alleviation Network Group" providing bread & milk daily to over 450 families.
 - Voortrekker Hoogte Hoerskool [Gauteng] - In conjunction with Purposeful Giving funds are raised and sandwiches distributed on a daily basis.
4. Building of borehole in Jozini Mtubatuba. Sponsored by an anonymous family of donors.
 5. Alhamdulillah, under the banner of WMO Ladies Wing / Jamaa'atun Nisaa numerous Quraan Khatams, Bismillah & Ayatul Kareema Khatams are held on a weekly basis. Halima Abdulla heads the Zikr & Quraan groups and the khatams are overseen by Jameela Joosub & Feroza Mohammed.
 6. International Ladies Wing: The sisters of Jama'atun Nisaa [Apex Body] contributed \$10 000 USD to Africa Ladies Wing towards any projects in 2017 coordinated by the International Ladies Wing. All collections are overseen by Shireen Arbee.

WMO AFRICA CHAPTER YOUTH WING:

- » **Africa Chapter Youth Symposium** took place in the expansive abode of Mr. Sayed Mia on 23rd April 2016. The symposium was attended by a few youth members and many of the board members such as Mr Haroun Joosub and Mr Haroun Gutta; along with their consorts. Mr Yunus Suleman did the inaugural oration as he discoursed upon the various WMO Projects. The inspiring oration was ensued by Ms. Dania Hanif, who flew from Pakistan with her parents Mr. Hanif Ahmed and Ms. Samina Hanif. She articulated about her active involvement in the marketing and educational facets of The WMO youth world-wide. She also endeavored to cajole the youth to dedicate time, energy and devotion to the community. Mr. Azim Omar highlighted the importance of promoting the idea that the WMO is not exclusively for the Memons only, and that this party should reach-out to all components of the society. He also tried subsiding the misgivings regarding the WMO, reinstating that it is not a club for the elites only. The concluding speech came from Dr Ridwan Mia, who is aspiration in person. He cited that since the youth these days is more powerful than ever it should exploit its potential to the fullest, allowing them to contribute to the society with respect to their strengths. Amongst the two projects short-listed, one Women Empowerment program scheduled on 17th July and a Debate Championship which was aligned on the 23rd July.

- » **WOW Programme:** The World Memon Organization [Africa Chapter] Ladies Wing and Youth Wing hosted a very successful Ladies Only Event on Sunday the 17th July 2016 at the Memon Foundation Centre in Laudium. A number of women from various Ladies Forums, Charitable Organizations and the public was drawn towards the cause of this project which is solely to empower the women in our community.

The aim of the event was to connect business and working women with less fortunate women and young girls who lacked the resources and skills to pursue opportunities. With this effective networking process connections were made, guidance and support was offered.

A variety of exhibitors [Female Business Women] had their products and services on display, whilst Health Professionals offered their services and skills to the guests whereby providing free medical screening and career advice.

AMKA Products and Ladies Wing representatives contributed towards the expenses of the event.

Inspiring ladies [such as Zafreen Ayob, Raeesa Gutta, Dr Taheera Hassim & Kareemah Maphasa] took the floor to elaborate on the objective of the programme.

The feedback was phenomenal and positive as many of the women present thoroughly enjoyed the ladies only initiative and the concept of the programme. They requested regular events of this nature and offered their support of future women empowerment programmes and courses.

- » **Debate Championship:** This event took place over 2 days [23rd & 24th July 2017] at the Wanooka Auditorium in Gauteng. With the phenomenal accomplishments achieved in the wake of the inaugural debate competition in Pakistan Chapter and the sensation the subsequent episodes created in Far East Chapter, a replication was planned in Africa chapter. It was a two-fold competition and was stylized in a parliamentary format. 8 teams, comprising of 24 debaters entered the competition, along with a carefully chosen set of

9 adjudicators with rich debating experience. Oliver Dickson was trusted to take charge as the Chief Adjudicator who is not only a renowned African debater but a leading debate coach. Oliver along with an adjudication core with rich debating experience helped select most eloquent speakers.

WMO 14TH ANNUAL INTERNATIONAL AGM 2016:

WMO Africa Chapter had a very good representation at the International AGM in Dubai:

- Mr & Mrs Yunus Suleman
- Mr & Mrs Moosa Carrim
- Mr & Mrs Abdul Sattar Dada
- Mr & Mrs Solly Noor
- Mrs Taheera Hassim & Spouse
- Mr AK Ismail & Mrs Fazila AK Ismail
- Mr & Mrs Yusuf Kamdar
- Mr & Mrs Haroon Gutta
- Mr & Mrs Haroun Joosub
- Mr & Mrs Feizul Ayob
- Mr Ashraf Dada
- Mr & Mrs Ashraf Sabdia
- Mr & Mrs Raydon
- Mr & Mrs Bhamlee
- Mr Ismail Dada
- Mr Hanif Dosani
- Mr Kim Jooma
- Mr Samad Essa

The feedback on return was positive with the following noted: a very well organized event with global representation. One could feel the sense of belonging and comradery. Compliments to the OB of WMO who has done a sterling job and produced complete transparency and accountability. First time attendees were very impressed with the coordination and the overall set-up finding it to be a wonderful opportunity to network with fellow Memons.

MPL T20:

At the International AGM a few Chapters voiced their grievances and a decision was taken to postpone the event. At this point in time, the amount of monies invested and the lack of participation and commitment after the event does not seem viable for the Africa Chapter.

Africa Chapter Social Events:

- » Hosting of Hajie Aziz Ebrahim from Chennai by Moosa Carrim at the Lal Qilal Restaurant.
- » The World Memon Organization Africa Chapter hosted a dinner to with the President; Mr Solly Noor at The Exotic Conference Centre in Durban on the 19th August 2016 a night before he was to receive an award from a Karate Institute. A select group of members, potential members and invited guests listened attentively to both the President as well as International Treasurer; Mr Yunus Suleman espousing the history of the Organization & it's phenomenal activities. Other guest speakers were Ameen Hassen from the sponsors Standard Bank head of Shariah banking, Abdulla financial director and Shabir Chohan [CEO of Albaraka Bank], Naeem Asvat head of South African Institute of Chartered Accounts KZN, Fawzia Peer Deputy Mayor Durban and Sihle Zikalala chair of the governing party & MEC of Economic Development & Tourism in Kwazulu Natal. Topics ranged from Standard Bank Shariah offering, Albaraka Sukuk, innovative model of NGO sustainability, political / business opportunity of partnering WMO as a global Organization. Members were excited about the reenergized, refocused WMO that has made it its priority to rekindle the passion & vision of founding fathers combined with mission of the current Exco.

FINANCIALS:

Mr Ashraf Dada [Regional Treasurer] presented the detailed WMO Africa Chapter Audited Financials.

MEMBERSHIP DEVELOPMENT:

The BOM continues to strategize various ways of approaching potential members. The task at hand needs a lot of brainstorming and active participation and effort from existing members and BOM to promote the need for our fellow Memons to realize the benefit of becoming members, actively participating in its vision and seeing it become a reality.

New members [2016]:

- Fazila AK Ismail – Upgraded to Trustee at the 14th International AGM
- Feroza Essa – Life Member
- Dr Abdul Aziz Joosub – Life Member
- Hashim Ahmed – Life Member
- Rehan Ebrahim – Life Member
- Mohamed Haroun Joosub – Life Member
- Mahomed Omar Osman – Life Member
- Mohamed Farooq Gani – Life Member
- Abdul Kadir Jooma – Life Member
- Faizel Suleman – Life Member
- Dr Saleem Dawood – Life Member
- Rashid Tayob Cassim – Life Member
- Joe Mahomed – Life Member
- Cassim Abdullah – Life Member
- Abdool Satar Joosub Mahomed – Life Member
- Nizaamudeen NM Ayob – Life Member
- Roekshaana Osman – Annual Member
- Abdul Latib Ahmed – Life Member
- Dr Mohammed Ahmed Essa – Life Member

VICE PRESIDENTS CONCLUSION:

In conclusion, I would like to acknowledge the untiring help and input by the Regional Management Committee of Africa Chapter who continues to dedicate and volunteer their time and services. Their efforts do not go unappreciated and we are hoping to take this organization [Africa Chapter] to a much higher level, making it more visible to the people of South Africa. We aim to UNITE, UPHOLD and UPLIFT the Memon and Muslim community at large.

Jazaakallah

Haroun E. Joosub
Vice President,

Haroon Gutta
Regional Assistant Secretary

AMERICA & CANADA CHAPTER

ANNUAL REPORT 2016



2016 - 2017 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	Former Secretary	Missouri	Life
Mr. Abdul Gani Moulvi	Regional Rep	California	-
Mr. Abdul Waheed Lala	Regional Rep	Texas	-
Mr. Amin Naviwala	Regional Rep	Florida	-
Mr. Ashfaq Aziz (Mickey)	Regional Rep	Toronto, CAN	-
Dr. Muhammad Hanif	Regional Rep	Texas	-
Mr. Faisal Motiwala	Regional Rep	Toronto, CAN	Life
Mr. Hussain Rokerya	Sr. Advisor	California	-
Mr. Iqbal Khamisani	Sr. Advisor	California	Annual
Mr. Mohammed Anwar	Regional Rep	California	Annual
Mr. Mustaq Artani	Regional Rep	Texas	Life
Mr. Omar Abdul Karim	Head of Membership Committee	New York	Life
Mr. Qasim Moosa Lawai	Sr. Advisor & Observer	Illinois	Annual
Mr. Salim Bandukura	Regional Rep	New York	Life
Mr. Salim Dugan	Regional Rep	Florida	-
Mr. Yousuf Pochi	Regional Rep	Georgia	Life
Dr. Shiraz Suleman	Observer	Toronto, CAN	Trustee

MESSAGE FROM AMERICA & CANADA CHAPTER VICE PRESIDENT CHAFFAR A VARIEND

Assalamu Alaiykum,

By the grace of Allah (SWT), we have successfully completed first year of second 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 Br Bashir Akuly, General Secretary – Treasurer, Mohataram Qasim Moosa Lawai, Senior Advisor and Observer, Br. Feroz Aboobaker Khadbai, Internal Auditor and Omar Abdul Karim, Head of Membership Committee from New York, for their dedication and support during the year.

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

WMO A&C relentlessly works to foster relationships with Memon Jamaat's and individual communities across North America and for that reason, two years ago WMO A&C created "WMO Executive Group" to represent key states and organize local events and to create awareness among Memon Communities and WMO A&C 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 respective territories.

During latter part of 2016 and 1st 7 months of this year, following events took place:

Membership Drive and Reception during 2016 and 1st 7 months of 2017:

- **December 28, 2016:** Welcome dinner was organized for WMO General Secretary at Sabri Nihari Restaurant in Chicago, IL USA, approximately 45 local Memon

guests were invited. Mr. Shoaib Mangroria made a very strong pitch for Membership and Applications were distributed. His speech was very effective. All guests' paid full attention to detail of the data and history presented.

- **July 9, 2017:** Hosted a dinner in honor of visiting Abdul Rasheed Godil (MNA) Pakistan at Bundo Khan Restaurant, Chicago, IL.
- **July 22, 2017:** Hosted a lunch in honor of Abdul Aziz Memon, President of All Memon Jamat Federation, of Pakistan and Iqbal Memon Officer, President of All Memon Jamat Federation of India, at Sabri Nihari, Chicago, IL attended by 30 individuals, speeches by Ghaffar Variend, Bashir Akuly, Abdul Aziz Memon and Iqbal Memon officer.

Out of State Travel Activities Report:

- **February 5, 2017:** Ghaffar Variend, Bashir Akuly and Qasim Lawai went to Orlando and Miami in Florida for WMO A&C Membership drive.

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

- **February 6, 2017:** Bashir Akuly and Qasim Lawai, travelled to Miami, FL to meet with local Memon Association representatives Amin Naviwala and Salim Dogan and community Members and Leaders. Meeting was arranged by WMO A&C Florida representatives in collaboration with local Miami Association and individuals. Here too Bashir Akuly and Qasim Lawai were very well received. Dinner was arranged in their honor.

More than 70 individuals and community leaders from Miami and Ft. Lauderdale area attended the Lunch. Positive feedback was received. Team requested all attendees to become members of WMO A&C chapter.

- **February 28, 2017:** Br. Qasim Lawai traveled to Dallas, TX on a family visit, during that time he met with local Memon Association of Dallas representatives and community members. Mohsin Mandvia, Shaukat Gaziani and Ashraf Motiwala and 2 other members. Meeting was organized by Local Memon Association of Dallas TX at the request of Br. Qasim Lawai, lunch meeting was held at local restaurant. Speech by Br. Qasim Lawai, requested all attendees to become members of WMO A&C Chapter.
- **March 3, 2017:** Br. Qasim Lawai traveled to Houston, TX on a family visit, during that time he met with local Memon Association of Houston representatives Wahid Lala, Mustaq Artani and Dr. Mohammed Umer and community members. Meeting was organized by Local Memon Association of Houston, TX at the request of Br. Qasim Lawai, Lunch meeting was held at local restaurant and attended by about 15 individuals and community leaders and seniors, speech by Br. Qasim Lawai, he requested all attendees to become members of WMO A&C Chapter.
- **April 8, 2017:** Chaffar Variend, Mohammed Bashir Akuly and Qasim Lawai traveled to New York to attend Memon Premier League (MPL) bidding event organized by Memon Association of North America (MANA) representatives Omar Abdul Karim and Amin Pochi. Event was organized at local banquet hall on April 8, 2017 with 100+ attendees. WMO A&C had sponsored the MPL with WMO Logo on three sides of the hat, which will be worn by every player and participant. Toward the end, Team requested all attendees to become members of WMO A&C Chapter.
- **April 9, 2017:** Sunday brunch was organized by MANA in honor of WMO A&C representatives Omar Abdul Karim and Amin Pochi at a local restaurant and attended by 40 individuals and community leaders from New York and New Jersey. Presentation and Speech by Abdul Chaffar Variend, Bashir Akuly and Qasim Lawai. Team requested all attendees to become members of WMO A&C Chapter.
- **April 25, 2017:** Bashir Akuly traveled to Los Angeles, CA to meet with local Memon Association representatives Ike Khamisani, Mohammed Anwar, Abdul Chani Moulvi and community members. Meeting was arranged by representatives of WMO A&C in collaboration with Memon Organization of North America (MONA). Meeting was held at local restaurant and attended by 25 individuals and community leaders. Speech by Bashir Akuly. He requested all attendees to become a member of WMO A&C chapter.
- **July 22, 2017:** Bashir Akuly traveled to Dallas, TX on July 22, 2017 for personal business and had the opportunity to attend Memon Association of North Texas, Eid Party event. Bashir Akuly was invited by President Ashraf Motiwala invited Bashir Akuly to address the audience and speak about World Memon Organization, Brother of Bashir Akuly, Jafar Akuly and Ashraf Motan, General Secretary attended the event as well as 200 other Memon family members attended the Eid festivities. Towards the end, he requested all attendees to become members of WMO A&C chapter.

MEMBERSHIP

Total number of paid members as of July 31, 2017:

CATEGORY	NUMBER OF MEMBERS
Life	15
Annual	03
Trustee	01
Annual Free (Friends of WMO)	04
Annual converted to Life & Trustee	02
Annual not yet renewed	06

Zakat COLLECTION AND DISBURSEMENT IN 2016 AND 2017

- » During 2016 America & Canada Chapter collected USD 11,350.00.
- » During 2016 America & Canada Chapter distributed USD 11,350.00
- » YTD July 31, 2017 Zakat Collected USD 23,550.00.
- » YTD July 31, 2017 Zakat Distributed USD 1,500.00

FINANCIAL STATEMENTS TOGETHER WITH INTERNAL AUDITORS REPORT

The reviewed comparative Financial Statements together with the Internal Auditor's Report of World Memon Organization of America & Canada for the year ended December 31, 2016 and 2015 is enclosed herewith for members' reference.

EUROPE CHAPTER

ANNUAL REPORT 2016



REGIONAL MANAGEMENT COMMITTEE (2014 - 2017)

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 Wakil	RMC - Member	Trustee
8 Dr Esmail Harunani	RMC - Member	Trustee
9 Mr. Zakaria Bawany	RMC - Member	Patron
10 Sir Iqbal Sacranie	RMC - Member	Patron
11 Mr. Abba Ali Yousuf	RMC - Member	Patron
12 Mr. Nazir Okhai	RMC - Member	Life Member
13 Mr. Khalid Jussab	RMC - Member	Life Member
14 Mr. Hanif Osman	APEX Body Member	Life Member
15 Ms Shamim Osman	RMC - Lady Member	Life Member

MEETINGS

We had four board meetings, four meetings of the office bearers and 7 conference calls between office bearers. Three 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.

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

ZAKAT COLLECTION

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

We collected US \$332,000 towards our commitment of 2016.

WELFARE ACTIVITIES

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

We support Memon's with hospital expenses and funeral expenses when required.

A Memon Connection service introduces young adults and their families to prospective partners. Eight ladies from the Ladies Wing have been designated to operate this service under the supervision of the Convenor of the Welfare Department. Every year at least 25 to 30 introductions take place.

YOUTH WING

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

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

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

In 2016 following activities have been undertaken by the Memon Association UK and Memon Association Leicester in collaboration of World Memon Organisation (Europe Chapter):

1. Badminton every Tuesday at the Memon Centre London ["MC London"]. There is now a waiting list for participation.
2. Youth cricket is every Thursday's at MC London
3. Volleyball on Wednesday's at MC London. There is now a waiting list for participation.
4. Ladies and Ladies Youth Football & Basketball classes with a qualified professional every Monday at MC London
5. Regular youth meetings at MC London
6. Outdoor Football for youth from September in London
7. Regular cards and pool sessions at MC London
8. Cards played every Wednesday & Saturdays at different venues in Leicester
9. Football training for under 16 in Leicester
10. Indoor Football on every Friday in Leicester
11. Outdoor Football on every Friday in Leicester
12. Talim classes for youth in Leicester every Monday at MC Leicester
13. Youth Club gathering every Friday in Memon Center Leicester.
14. Mehman Lunch Club at Memon Center Leicester on every Thursday.
15. Whole month of Ramadaan, Taraweeh was held at Memon Center Leicester with 10 youth Hufaz reciting 2 rakats each.
16. Leicester provides free Memon Centre for funeral services.

Memon Association Leicester is going through a very large extension for sports centre, once we have our own purpose built sports centre completed will be able to increase our youth activities and invite Memon's worldwide for sports competitions InshaAllah.

As can be determined from the above list, youth activities have been extensive and vibrant and further improvements are planned to increase the engagement with youth for future, InshaAllah.

It has also been identified that there is a lack of a formal structure and participation to youth in this chapter as indeed globally and this will need to be addressed within the coming weeks and months ahead InshaAllah.

LADIES WING

The Ladies Wing is very active with the Memon Connections and organising various charity events. Several functions were held and funds were raised. They have contributed for different projects in India, Malawi, Syria and Nepal, specifically focused on Women Empowerment, providing jobs, supporting widows and the destitute & sick people.

They have collected £6000 for India and £11,000 for Malawi before Ramadan for following projects:

Projects in India:

- » Dall Mill Project in Lohara. - Women Empowerment project was completed in July 2016, and the Dall Mill was set up to provide work for the needy.
- » Money was donated to 'Lohara Girls Orphanage' for the upliftment of the orphan girls in Dar-ul-lum.
- » Widows Charity - supporting 400 widows with food packs in India during the holy month of Ramadhan.
- » Food and fruit packs were donated in hospital for the sick in Mumbai.
- » Vasai project was initiated in Mumbai, creating work for the destitute women, and funds were donated for the canteen equipment.
- » Funds were donated for Biwindi Centre where women workshops are conducted.
- » Eye operations were funded in Kashmir.
- » 2 Water wells were built in the remote areas of Maharashtra costing £2000 each.
- » Ration Kits were donated to the homeless in the fire-stricken suburb of Mumbai, Govandi in December 2016.
- » Funds were given to an Orphanage in Mumbai, which was used for rebuilding the Centre.

All these projects were done under the supervision of the Ladies Wing India Chapter.

Projects in Malawi:

- » Money was donated to 'Road to Relief' Charity, which is run by the Memon Ladies group. The money was used towards Ramadhan Food packs and a hospital ventilator.
- » Money was donated to Malawi food relief. The funds were used for tents and food parcels.
- » Kaffan project for the poor in the villages in Malawi has been set up recently

Projects for Syria:

- » £3000 was raised for medical aid in Syria. A cheque was handed over to Mr. Sikander Sattar, VP for Europe Chapter, which was used for Blanket transportation for Syrian Refugees.
- » £2800 was donated to Medical Aid for Syria and funds were raised at the event, organised by the Memon Association UK Ladies Wing. The funds were given to Dr Rashid Gatrad for Midland International Aid Trust for distribution.

Projects in Nepal:

- » £1400 was donated to "Midland International Aid Trust" for roofing shelters in Nepal for Earthquake victims.

Projects in UK

- » On 26th November 2016 WMO Europe Chapter Ladies Wing held Hi-Tea Function which was a great success, raising Funds for the refugees in Lambeth. Mayor of Lambeth Cllr. Saleha Jaffer, Cllr Diana Morris and several other interfaith members of the Borough attended it. A cheque of £1000 was donated to the Mayor of Lambeth at the Refugee Centre in Streatham.

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

In November 2016 the WMO Ladies Wing was awarded the BATCA award, in recognition for their charity work.

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

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.

Currently we have 54 members including four Trustee and three Patrons, who have paid their subscription in full or paying in instalments. We also have couple of new life members from Leicester and London.

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

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.

The following programmes have been organised by the Memon Association UK and Memon Association Leicester with the collaboration of World Memon Organisation Europe

Chapter:

1. Memon Festival in Leicester.
2. Cricket Tournament in Leicester for children aged 5 to 8
3. First Aid training programme at Leicester Memon Association.
4. Memon Festival in London
5. Memon Mela in London
6. Welcoming Ramadan at Memon Association UK.
7. Welcoming Ramadan at Memon Association Leicester.
8. Memon Olympics in London at Memon Association UK.
9. Celebrated Mother's day at Memon Association UK.

AUDITED ACCOUNTS AND 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, Europe Chapter

Mr Imran Panaawala

Regional Assistant Secretary, Europe Chapter

Mr Waseem Yousuf Adil

Regional Treasurer, Europe Chapter

FAR EAST CHAPTER

ANNUAL REPORT 2016



REGIONAL MANAGEMENT COMMITTEE (2014 - 2017)

NAME	DESIGNATION	MEMBERSHIP
1 Dr. 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 Ms. Shazia Sangani	RMC - Lady Member	Annual Member

The Far East Chapter had a total membership of 115 as at 31st December 2016.

Membership by category:

MEMBERSHIP CATEGORY	NUMBER OF MEMBERS
Trustees	04
Patrons	02
Apex	01
Life	41
Annual	54
Friends of WMO	13

Number of members has increased 10% during the year. Especially by 8 Annual members and 2 Life members.

Details of Members Activities of Far East Chapter during the year ended 31st December 2016:

- » 1 BOM meetings
- » 3 General body meetings

ZAKAT COLLECTION

Zakat collection for 2016 as per the below list was utilised locally for the Sri Lankan Flood Relief program.

Commitment	US \$ 300,000
Collection	US \$ 313,157
Excess	US \$ 13,157

WMO-FC PROJECTS

Micro Financing.

After observing a success of previous phases of Micro Finance Loan scheme, now Far East Chapter has started the 4th phase. This scheme to support Small Time Entrepreneur in the community has helped lending to around 50 to 60 Memons. The current total lending is approximately LKR 14.1 mn at the end of this year.

Alhamdulillah, indeed happy to report that there are few beneficiaries have now become financially self-sufficient. The RMC has appointed a committee to monitor the reimbursement and to ensure a greater success of this project.

Darrussalam Maha Vidyalaya (DMV) Project

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

- » Needy students with daily breakfast for nourishment.
- » Provides extra classes for Students facing major exams
- » Providing additional classes after school hours
- » Supporting to uplift sports activities, (Sport instruments, Practice Session, Coach salary, and meals to maintain stamina)

Total estimated cost for all the above schemes per annum would be LKR 6mn.

WMO FC had also under taken to develop the Infra structure of the said school with a total estimated cost of \$ 1.6mn over period of 2-3 years. This development is based on a Master plan to take this school to a new level with improved infrastructure and other facilities. However this project is being reviewed as the school is coming under a government initiated development program and it necessary to make sure the both development programs are in sync.

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

YOUTH WING ACTIVITIES

Futsal Tournament

A Futsal tournament was organized for the first time for the Memon youth of the community. This was held on February 07, 2016 at the Colombo Futsal Club. 8 teams participated in 2 group of which 4 teams qualified for the knockout stages.

The organizing team was led by Imran Yakoob with Saad Mulla, Aamir Gadit, Yoosuf Sulaiman and Sikander Rafeek supporting him.

Debating Competition

The Project chairperson Anjum Anjum and her team conducted this event as part of the preparation the planned International Debating Championship. WMO FC Youth Wing had the preliminary round of debates with the 8 participating teams on 17th February 2016.

After some very interesting debates the semi-finals were held on 20th February followed by the Finals on the same day. The winning team consisted of Mehek Sangani, Shehla Sangani and Emad Sangani.

LADIES WING ACTIVITIES

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

- » Women Empowerment Programme Phase One – Sewing Classes
- » Women Empowerment Programme Phase Two – Spoken English Classes
- » “She Is More” Luncheon - create awareness about depression through the means of a skit and a Workshop
- » Contributions were made towards
 - the victims of the floods,
 - to The Happy Space Needlework Project
 - and for the Prize Giving Day Of Salamath School Of Needlecraft

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.

FLOOD RELIEF PROJECT

WMO & MASL JOINT FLOOD RELIEF PROGRAM 2016

The WMO FC Zakat contribution was fully spent on the Sri Lanka flood relief program, and below is the brief summary of the project.

Cyclone Roanu struck Sri Lanka with devastating force at daybreak on 15th May 2016, pummeling the country, including the capital city of Colombo and heaping widespread damage across the nation. Which resulted in many Memon families living in region from Wellampitiya to Kaduwela being severely affected. Most houses were submerged in water up to 8 feet. Almost 250 Memon houses were affected and nearly 500 families were forced out of their homes. Memon Association of Sri Lanka (MASL) along with WMO FC came forward immediately to remedy the situation with a relief program for those affected by this catastrophe.

FUND RAISING

Through a fund raising meeting, which was attended by generous Memons of Sri Lanka, we were able to pull together solid pledges closer to LKR 100 million (Approx. US\$ 690,000) out of this WMO FC committed to contribute over US\$ 300,000.

Summary of the project

DETAILS	NUMBERS
Total Affected	253 Families
Beneficiaries	250 Families
Total Costs	Approx. LKR 90mn (US\$ 621,000)
WMO Funded	LKR 45.5mn (US\$ 313,6mn)
WMO Fund as a % of total cost	Over 50%

FINANCIAL STATEMENTS TOGETHER WITH AUDITED REPORT

The Audited Financial Statements together with the Auditor's Report of World Memon Organisation Far East Chapter for the year ended 31st December 2016 was circulated to the members.

Abdul Cader Saleem
Regional Vice President

Aslam Sattar
Regional Assistant Secretary



INDIA CHAPTER

ANNUAL REPORT 2016

REGIONAL MANAGEMENT COMMITTEE (2014 - 2017)

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

VICE PRESIDENTS REVIEW

World Memon Organisation (India Chapter) was incorporated in the year 2014 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.

ACTIVITIES UNDERTAKEN THROUGH OUT THE YEAR

» Receipt of Obligatory Certificates

WMO India Chapter has successfully received the 12A and 80G certificate which is a exemption to the trust as well as the donors from paying taxation.

» Membership Drive

On the 11th November 2016, a Gala dinner was hosted by the WMO India Chapter at the JK banquet hall in Mumbai, to honour the foreign delegation, Mr. Nowsad Gani (Deputy President), Mr. Ashraf Sattar (Deputy Chairman - Board of Trustees) and Mr. Shahid Sangani (COO). More than 200 guests attended the function arranged for creating awareness about WMO.

» Youth Wing

- Medical Camp: Medical Camp was arranged by Youth Wing at Cutchi Memon Jamat. 300 people visited to avail free checkups and medicines
- Ramzan Camp: 300 Food packets were distributed to the poor and needy individuals during Ramadan
- Live with Dignity: The Youth wing donated 300 books as a part of education initiative during Ramadan. Apart from this 12 ceiling fans and eatables were provided at AD Bawla girls orphanage on 18th June 2016.
- Monsoon Relief initiative: Tarpaulins were distributed to the needy and poor families of Cancer Patients outside Tata Memorial Hospital (Mumbai) on 22nd June 2016. Youth wing India chapter also distributed fruit

packets to 150 patients at Saboo Siddique hospital in Mumbai.

- Memon Premier League India Chapter (Season-1): A cricket tournament was organized to take out the best players from all over India for MPL-3.

» Ladies Wing

- Ration Distribution Camp: The Ration distribution camp was organized by the Ladies Wing at Cutchi Memon Jamatkhana. Approximately 500 dry ration packets (grains, tea packets, dates, vermicelli) were distributed to the needy.
- Skill developing Workshop: Underprivileged women were taught to stitch clothes for their daily livelihood and were also provided with stitching machines.

GRACIOUS 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

ACCOUNT SUMMARY AND DETAILS OF UNITS

(USD 1 = INR 66/-)

Monetary Support provided for the Purchase/Construction/Repairing/Deposit of houses in India

No. of House Recipients	WMO Contribution through NCT		NCT Contribution		Total Monetary Support	
	(in INR)	(in USD)	(in INR)	(in USD)	(in INR)	(in USD)
245	27,093,063	410,501	72,639,439	1,100,597	99,732,502	1,511,098
Net Total	27,093,063	410,501	72,639,439	1,100,597	99,732,502	1,511,098

Note: Total amount received for the year was \$499,891.50 but \$89,390 was deducted from the last year's balance.

DETAILS OF UNITS

State	Total	1-RK	1-BHK	2-BHK	Construction	Repairing	Others
Gujarat	177	14	136	6	14	6	1
Maharashtra	67	16	38	1	4	5	3
Other Syates	1	0	0	0	1	0	0
Grand Total	245	30	174	7	19	11	4

FUTURE PLANS

Below are the funds required to improve the quality and standard of living of our community:

Projects	Request from Head Office		Total Cost US \$ 1 @ INR 68
	Quarterly (USD)	Annually (USD)	
Education	55,147.25	220,588.00	220,588.00
Housing	128,676.47	514,705.88	514,705.88
Medical	55,147.25	220,588.00	220,588.00
Total	238,970.97	955,881.88	955,881.88

WMO-IC will target to provide 200 houses to the poor and needy of the community

Housing/Rehab:	Targeted No. of Houses	Total Cost(USD)
Housing - Purchase Assistance	200	514,705

- Contribution of WMO towards purchase of house in Mumbai: 100 @ \$2,941
- Contribution of WMO towards purchase of house in Outside Mumbai: 100 @ \$2,206

WMO-IC will target to provide medical aid to 300 patients

Medical Help	Targeted No. of patients	Cost per Patient (USD)	Total Cost US \$ 1 @ INR 68
Heart Surgeries	25	2,941.16	73,529
Dialysis treatment	25	3,529.40	88,235
Others i.e Cancer, Tumor, cataract etc.	250	235.29	58,825
Total	300	6,706.00	220,588.23

MIDDLE EAST CHAPTER

ANNUAL REPORT 2016



REGIONAL MANAGEMENT COMMITTEE (2014 - 2017)

	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	Ms 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 Shabbir M.Yousuf Merchant	RMC - Member	Trustee
10	Mr. Abdul Sattar Pardesi	RMC - Member	Trustee
11	Mr. Nasir Bhadelia	RMC - Member	Trustee
12	Mr. Muhammd Ashraf Amdani	RMC - Member	Trustee
13	Mr. Rizwan Shaikhani	RMC - Member	Trustee
14	Mr. Yusuf Kamdar	Observer	Trustee
15	Mr. Farook Kassim	Observer	Trustee
16	Mr. Arif Lakhani	RMC - Member	Trustee
17	Mr. Zunaid Aziz Moti	RMC - Member	Patron
18	Mr Muhammad H Noor Bacai	RMC - Member	Patron
19	Mr Mohammad Taufiq Amdani	RMC - Member	Patron
20	Mr. Abdul Majid Ranani	RMC - Member	Patron
21	Mr. Haroon Muhammad	RMC - Member	Patron
22	Mr. Abdul Azeez Omer	RMC - Member	Patron
23	Mr. Yaqoob Iqbal	RMC - Member	Patron
24	Mr. Khalid Dhedhi	RMC - Member	Patron
25	Mr. Salman Iqbal	RMC - Member	Patron
26	Mr. Muhammad Sadiq Haroon	RMC - Member	Life Member
27	Mr. Muhammad Rafique Noorani	RMC - Member	Life Member
28	Ms. Rashida Anwer Yousuf Vahedna	RMC - Member	Life Member
29	Mr. Muhammad Farooq Ahmed	RMC - Member	Life Member
30	Ms. Maimoona Darvesh	RMC - Lady Member	Life Member

REGIONAL MANAGEMENT COMMITTEE MEETING

Following are the list of RMC meetings which were held in 2016:

1. January 16, 2016 at Shaikhani Group office to discuss pending issues and settle down of some welfare case, and planning for first quarter event in Middle East Event.
2. February 18, 2016 at Shaikhani Group office to discuss AGAM 2016 & MPL Planning and also detail meeting carried out for the activation of ladies wing and membership committee.
3. April 30, 2016 at Nayab Handi with lunch to welcome Mr. Nowsad Gani on Dubai visits. In this meeting detail discussion was carried out on Ramadan Iftar camp & formulation of iftar Committee, welfare Cases discussion & Syrian Refugee Camp.
4. July 21, 2016 at Shaikhani Group Office before Ramadan to discuss on funds collection and Ramadan iftar camp progress and also some pending issues for AGAM.
5. August 25, 2016 at Shaikhani Group Office to discuss follow up on AGAM
6. September AGAM follow up meeting.

EXCO MEETING AT SHAIKHANI GROUP OFFICE

Its a privilege for us to have Exco meeting at Shaikhani Group office on January 07, 2016.

President Mr. Suliman Noor Mahomed along with Exco members Mr. Shoaib Ismail, Mr. Nowsad Gani, Mr. Ashraf Sattar, Mr. Haroon Karim, Mr. Mahmood Shaikhani and COO Mr. Shahid Sangani participated in this meeting. Detail discussions were held on WMO performance and other various pending issues.

ZAKAT COLLECTION

FUNDS COMPREHENSIVE REPORT FOR THE YEAR 2016		
	AED	USD
ZAKAT CATEGORY		
Zakat	2,081,183	565,539
Ration Bags	80,000	21,739
Zakat Funds Total	2,161,183	587,278
NON-ZAKAT CATEGORY		
Welfare Activity	1,275,600	346,630
Ramadan Camp	591,200	160,652
Non Zakat Funds Total	1,866,800	507,283
Total	4,027,983	1,094,561

WELFARE ACTIVITIES

Disbursement of AED 1,426,359 (\$ 387,600)
No. of welfare cases : 25 in different category
Value : AED 226,359
(Housing , Education, Medical Aid, Visa Disputes , Job Replacement)

HOUSING

Provided financial assistance and full coverage to needy families in rental dispute etc.

EDUCATION

Provided scholarship and financial aid to community students to complete their education without any barrier.

MEDICAL AID

Medical related issues are also catered by WMO; We assist less privileged families to get proper medical treatment.

VISA DISPUTES

WMO assists community members in clearing their visa related issues by paying immigration and labor fines. We also provided air tickets for deportation cases.

JOB REPLACEMENT

We provide job placement and guidance to our community members specially who come from overseas seeking employment

SYRIAN REFUGE FUNDS

AED 100,000/- (10,000/- Ladies Wing & 90,000/- Members)

DEBT SETTLEMENT CASE

A debt of AED 1 million was settled of a longstanding resident belonging to a well reputed Memon family due to a working partner absconding after leaving a massive financial obligation.

YOUTH WING

QURAN COMPETITION - MARCH 5TH 2016 VENUE: PAKISTAN ASSOCIATION DUBAI

The Annual MD Ghazi Vahedna Quran Competition took place on 5th of March 2016 at the PAD auditorium. The Quran Competition is one of the most important events in the calendar year for the Youth Wing and targets mainly the kids of the Memon community.

The Competition had three age groups and two rounds for each group. Surahs were assigned to each group and were informed to the parents pre-event for preparation. The panel of Judges comprising of three maulanas from Auqaf, judged the event and selected a total of nine winners across three groups.

A total of 60 kids took part in the second edition of the competition and it featured few of the most beautiful voices reciting Quran. The event was yet another feather in Youth Wing performance.

TIME MANAGEMENT WORKSHOP - MARCH 12TH 2016 VENUE: SKYLINE UNIVERSITY OF SHARJAH

World Memon Organisation signed a scholarship program with Skyline University of Sharjah in early 2015 and thus WMO Middle East Chapter had an opportunity to conduct a workshop on Time Management in partnership with Skyline University of Sharjah at their premises. Over 25 participants attended the workshop with Senior Management members Mr. Ahmed Shaikhani & Mr. Farook Kassim also gracing the event.

Dubai Youth Conference 2016 - 8th Of April 2016 Venue: Sheraton Deira Creek EMPOWERING THE YOUTH OF MIDDLE EAST

Dubai Youth Conference, held for the very first time in Middle East Chapter was a successful event. Attended by a total of 28 individuals young and old, the NYC promises to bring together a change in WMO Middle East Chapter.

"GOOD HABITS FORMED AT YOUTH MAKE ALL THE DIFFERENCE" - Aristotle

The Dubai Youth Conference featured four topics for the group discussions. Education, Business 2 Business, Sports & Women Empowerment. All groups were assisted by a senior member of the RMC Middle East Chapter. All groups then presented their ideas to the audience (other three groups) and were challenged on their ideas and plans to make it competitive and devise practical ideas rather than vague or open ended ideas.

The event also featured Mr. Dhires Kukreti, HOD Marketing for Al Baker IFFCO group who spoke about the growing market trends in the MENA region.

The panel had a Q&A session with the groups and pointed out their reservations and advised the groups to come back within 3 months with concrete action plans.

The most impressive presentation was made by the team on Women Empowerment, where they discussed the reasons for supporting women equally and giving them a chance to express themselves.

The target for the Dubai Youth Conference apart from the knowledge exchange and networking was to inform the youth what WMO stands for. The real face of WMO being an organization serving mankind was put to the youth to see and understand that beyond entertaining events, the organization does everything they can to serve anyone, anywhere and anytime. The NYC resulted in Middle East Youth Wing recruiting 5 new members.

The purpose behind The Power of Punch was to promote team work rather than individual sparks.

Md Ghazi Vahedna Sports Festival 2016. 15th October - Ladies Badminton 22nd October - Men's Badminton 22nd October - Football 28th October - Cricket

The tournament started in 2013 with only 2-3 teams being strong. Over the year and fast forward to 2016 all the teams have become competitive. That is an achievement in itself for the Youth Wing. Promoting health and sports has always been our number 1 priority and it made us proud to see the Memon boys going up a notch and becoming good cricketers.

However, we must not forget the people behind the success story of Md. Ghazi Vahedna Sports Festival. We dearly thank Mr. Faisal Vahedna & Mrs. Shahida Vahedna for their continuous support and encouragement. We also thank Mr. Haroon Karim, Mr Yusuf Kamdar, Mr Ahmed Shaikhani & Mr. Farook Kassim for their support and appreciation.

We thank all who participated in the tournament and made it a success yet again.

Memon Bowling Championship 2016 - Season 4

The 4th Season of the MBC saw new faces and many close scores. The winner of MBC 1, 3 and now 4, Saleh faced a close contest from the others but held his nerve to clinch his third title in 4 competitions.

We thank Mr Hanif Foxy for his active participation in the event.

International 8 Ball Championship.

International Youth Wing - Sports Division

Organized at Golden Hall on 22nd Of January 2016 to commence the International tournament that will take place in 5 other cities and three winners from each will then take part at the International Billiards Competition alongside AGM in 2016.

Dubai Leg Winners:

1. Talha Wahid
2. Talha Zaveri
3. Ismail Zaveri

LADIES WING

Ladies one dish events

Venue: Yaseen Merchant's Residence

Venue: One Dish Party @ Zaida Kareem

Venue: One Dish Party @ Hifa Khatri

Purpose of the event was to encourage the ladies to come up with Memoni traditional dishes and later this idea will be transformed to the Memon recipe book. One dish parties are held on monthly basis which is also used as a platform for marriage connections.

Get Together In honor of Ms. Shamim Usman (President - Ladies Wing EC)

Date: 29th February 2016

Venue: Iqbal Tabani's Residence

Ladies Wing hosted a lunch in honor of Ms. Shamim Usman (President - Ladies Wing EC) at Mr Iqbal Tabani's Residence, and discussed how both chapters can work closely to come up with some joint projects. The Ladies Wing of the ME Chapter is very active in bringing the community closer and arranges such events on a regular basis.

Heritage Village Visit

The Middle East Chapter of the WMO in association with Dubai Culture & Arts Authority organized a cultural tour around the Heritage Village in Dubai. The initiative is aimed at encouraging members to experience the Emirati tradition, culture and gain a deeper understanding of the civilization. "Many of us, expatriates, who have lived here for decades, are still ignorant of the intricacies of local culture amidst our busy lives and hectic schedules. It is important to get more insight of the origins of local civilization and culture, said Maimoona Hassan Darvesh, RMC Member.

The visiting guests and dignitaries were taken around the village giving a glimpse of how people lived during the previous era. The event also included folklore performances, traditional food live cooking and different kinds of handicraft demonstration.

"A visit to Dubai Heritage Village gives a unique opportunity to understand and experience the many façades and details of the traditional life of the Emiratis. It would be good if more local organization and communities encourage such visits to gain a deeper knowledge of the society we live in," added Ms Darvesh.

WMOME a registered body at the International Humanitarian City, it has been involved in various community development activities across the globe including assistance in the field of education, healthcare and refugee aid programmers.

The event was specially organised by the Ladies Wing of the organization and attended by dignitaries from various consulates and embassies. Memons are a Muslim ethnic

group originating from Indian subcontinent. Traditionally, the Memons have been a mercantile community. But, as the years have passed, they have increasingly diversified in to various other professions.

Family Picnic

WMO Middle East Ladies Wing coordinated family picnic for our members on January 29, 2016 at Dubai Creek Park. 90 families around 250 plus members participated in this picnic.

This picnic created more dedication and enthusiasm among our members. Several games and activities were conducted for adults, and children.

Ramadan Activity

Helped many families in Ajman in Ramadan. Raised AED 25,000 for the Ramadan Iftar Camp.

MEETINGS AND OTHER EVENTS

Breakfast Meetings

Date: February 19th 2016 / April 9th 2016

Venue: Lapasteria Dubai Marina / Eggspectation JBR, Dubai

Two healthy and fun filled breakfasts & networking sessions were held. This initiative is aimed to encourage members to connect with each other and create a strong bond. These breakfast meetings not only bring the members closer, but also give an opportunity to discuss about various business opportunities.

Breakfast Session.

Monthly breakfast sessions were held on a Friday to create strong bonding between our members. This was held on January 22, 2016 at Barbecue Delight downtown.

Mr Ahmed Shaikhani meeting with Mexico President.

HE President of Mexico Enrique Peña Nieto & Ahmed Shaikhani Director Shaikhani Group and Director Pakistan Business Council met to discuss investment opportunity in Mexico during Dubai Chamber seminar on "UAE - Mexico Business Forum" on January 19, 2016.

Participation of WMO delegates at Memon Education Awards Ceremony.

WMO delegates participated at the Education Awards Ceremony held in November 2016 for the distribution of awards to meritorious students of our community and encouraging them.

Gala Dinner.

After the Exco meeting, Gala dinner in honor of WMO President Mr Suliman Noor Mahomed was held at the residence of Mr Iqbal Dawood. The objective of this Gala dinner was to connect new community members and strengthen relationships among the existing members. Around 120 guest attended this event. Highlight of the dinner was the speech by Solly Bha who emphasized to our members to show more dedication and engagement with community by becoming WMO members.

WMO delegates participated in Pakistan Business Council Event.

Pakistan Business Council (PBC) invited our 20 key members to participate in PBC event held on January 27, 2016 at Rafes Hotel Dubai. Event was on "World Economic Trends" by Mr. Shan Saeed.

License Handover Meeting at International Humanitarian City May 09, 2016

Meeting with CEO Mr Moosa Al Hashemi and Mr Jihad Abdullah to discuss ongoing WMO activities and handing over of IHC license to Mr Haroon Karim & Mr Mahmood Shaikhani.

**ANNUAL GENERAL ASSEMBLY MEETING - 2016 VENUE:
JUMEIRAH CREEK SIDE - DUBAI
DATE: OCTOBER 27,28,29 , 2016**

The 14th AGAM of WMO was held at Jumeirah Creek Side Hotel in Dubai. It was very well attended AGAM.

26th October marked the arrival of most of the delegates from around the globe and signaled the start of a momentous AGAM which was the culmination of months of rigorous planning and hard work by the Middle East contingent.

There were large representations from South Africa, India, Pakistan, Sri Lanka, North America, England and the host nation of United Arab Emirates. It was extremely heartwarming to receive first-time attendees from Indonesia, Canada, Holland, Portugal, Uganda, Lesotho and Myanmar. Their gracious presence at the AGAM endorsed WMO as the truly global, umbrella organization which unites all Memons

October 27, 2016

- International Youth Wing meeting
- International Ladies Wing Meeting
- High Tea For Ladies

October 28, 2016

- Excom Meeting
- 4th Management Committee Meeting
- Dinner hosted by Deputy Treasurer Mr Ismail Gadit

October 29, 2016

- Board of Trustee Meeting
- 14th Annual General Assembly Meeting
- 5th Management Committee Meeting
- Gala Dinner

RAMADAN CAMP EVENT

During Ramadan of 2016, the WMO Middle East Chapter served Iftar meals for the entire duration of the holy month.

Camps were set up in Dubai at 2 locations in Sonapur and Dubai Investment Park. 75,000 Muslim brothers were provided meals for 30 days as they gathered together to break their fast under one roof.

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.

The Ramadan Iftar Camp has become an annual feature on the WMO Middle East Chapter calendar.

PepsiCo International joining hands with WMO for this admirable cause of the Ramadan Iftar Camp, is yet another example of a prestigious multinational, endorsing and offering steadfast support to the Global Humanitarian Endeavors of WMO.

RATION BAG DISTRIBUTION

WMO Middle East Chapter initiate distribution of ration bag in Karachi with collaboration of Pakistan Chapter. Approximately 1,000 bags costing AED 80,000 was distributed to less privilege families in Karachi.

LOCAL AGM

The Middle East Board members organised the local AGM on 29th September 2016 at Park Inn Radisson Dubai.

Presentation on past activities of Middle East Chapter was followed by open discussion on concerns and issues of members. Future plans to serve the community more efficiently and carry out the WMO mandate to 'Serve Mankind' was brainstormed.

Iqbal Dawood

Vice President

Ahmed Shaikhani

Regional Assistant Secretary

PAKISTAN CHAPTER

ANNUAL REPORT 2016



REGIONAL MANAGEMENT COMMITTEE (2014 - 2017)

	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
		Census Committee	
3	Mr. M. Iqbal Gaba	Regional Treasurer	Annual Member
		Membership Committee	
4	Mr. Shoaib Ismail Mangroria	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	Ms. 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	Ms. 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	Ms. 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	Ms. Amina Ganny	RMC - Member	Life Member
36	Ms. 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 is a ray of hope for the poor & distressed families of the world Memon community. The future of the community is safe and secured

The World Memon Organisation Pakistan Chapter has done extra ordinary welfare work in Pakistan.

As you aware 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 had established earlier it would have made a great difference.

It is sad to note that around 50% of the Memon Community living in Pakistan is below poverty level. Thanks to WMO, which has taken upon itself to fulfill their education needs

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.

It is heartening to note that the annual funding of WMO Pakistan has crossed Rs.300 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 our well-wishers would continue to help us so that poor and needy people of the Memon Community are looked after.

May Almighty Allah bless all of us.

H.M. Shahzad
Regional Vice President

REGIONAL ASSISTANT SECRETARY REVIEW

1. It is my pleasure to present the Performance Report of the World Memon Organisation, Pakistan Chapter for the year ended 31st December 2016.

Pakistan Chapter is the largest Chapter of the World Memon Organisation. The Charity and the welfare activities carried out by the Chapter are much more than the Charity/Welfare work carried out by 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 needs of the shelterless families of the Memon Community or the medical needs of the poor members of the Community everybody resorts to WMOPC

2. Education is our top priority. We welcome all the students of Primary level, Secondary level or Higher level. We thank Almighty that so far we have never refused any student that we will not give him or her educational any help. The accumulated Registered students up to Intermediate level has increased in this year. We expect that the number of students will reach 20,000 in next 10 years. Our goal is to achieve 100% education in the community by 2020 Insha'Allah.

3. In the same manner, we are encouraging the students to go for higher and professional education. The number of Registered students has increased. 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. 5,000 to 7,000. We have to help such poor and needy families.
5. The welfare work of the WMOPC has spread over many diverse activities. We are pleased to give the details of such activities so that one can appreciate the volume of welfare work carried out in WMOPC for the benefit of the Memon Community in Pakistan.
6. Memon Industrial & Technical Institute (MITI)

MITI has now become a symbol for the technical training to young people of Karachi. Thousands of students are getting technical training in more than 67 trades. MITI has also started Diploma course of three years duration.

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 discrimination of caste, creed or religion.

M. Younus Jiwani
Regional Assistant Secretary

REPORT ON REGIONAL MANAGEMENT COMMITTEE (RMC) MEETINGS DURING THE YEAR 2016

During the year following Meetings of the Regional Management Committee (RMC) were held at WMO House, Muslimabad, Karachi :-

MEETING NO.	DATE	NO. OF MEMBERS ATTENDED
09 th	27.02.2016	14
10 th	21.05.2016	13
11 th	27.08.2016	14
12 th	20.10.2016	14
13 th	12.11.2016	13
14 th	24.12.2016	12

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

Annual General Meeting

During the year, Annual General Meeting of WMO Pakistan Chapter was held at Rangoonwala Community Centre, Dhoraji Colony, Karachi on 30th September 2016.

30 members of WMOPC attended the meeting. In the said meeting the Annual Accounts for the year ended on 31st December 2015 were approved unanimously.

Muhammad Younus Jiwani
Regional Assistant Secretary

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 Mangrora
6. Mr. H.M. Shahzad
7. Mr. Younus Jiwani

The fund raising committee has aggressively canvassed for funds during the year 2016 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 Zakat fund and donation locally in the year ended 31st December 2016, for which the World Memon Organisation Pakistan Chapter is extremely grateful to various donors, Trustees, Patrons and well-wishers.

ZAKAT COLLECTED (DURING 2016)	
DEPARTMENT	PKR
Education for all	131,340,535
Higher Education	20,204,951
Rehabilitation	59,065,000
Rehabilitation Rent	2,097,100
Rickshaw	8,198,941
MITI	750,000
Zakat Specific	3,784,000
Total	225,440,527

DONATION COLLECTED (DURING 2016)	
DEPARTMENT	PKR
General Fund	278,710
Youth Wing	297,410
Total	576,120

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

Altaf Habib Jangda
Chairman, Fund Raising Committee

REPORT OF THE WMO EDUCATION ENDOWMENT FUND COMMITTEE

In 2015 the World Memon Organisation, Pakistan Chapter (WMOPC), continuing its efforts to promote education in the Memon Community, established the WMO Education Endowment Fund (the Fund).

The principal purpose of the Fund is to provide non-Zakat based financial assistance to the middle income group of the community to enable it to finance the cost of education of their children.

The Fund seeks non-Zakat contributions (Lilah) from the WMO members and non-members 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\$ 5,000 each, which is relatively not a significant amount for them to contribute for this noble cause.

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

Education Endowment Fund Committee (EEFC) was established as required by the bye-laws in late 2015 to undertake collections of the funds. The funds collected and the income earned to date are as follows: The first EEFC was formed comprising the following members:-

1. Mr. Peer Muhammad Diwan, Chairman;
2. Mr. Gul Muhammad, Secretary
3. Mr. Shoaib Ismail Mangrora;
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 to-date is as follows:

	Received Amount (PKR)
WMO Trustees funds allocated	13,400,000
WMOPC (Five certificates)	2,500,000
From Donors	8,200,000
	24,100,000
Income received on TDRs	2,033,770
	26,133,770
Funds placed in TDRs	26,000,000
The amount was invested in TDRs for Endowment Fund	133,770

In addition promises for further donations of Rs. 2,800,000 have been received.

As provided in the bye-laws of the Fund, Education Endowment Scholarship Committee (EESC) will be established very soon which will formulate the rules for giving financial assistance to the eligible students. It is envisaged that the Fund will commence the disbursements of the financial assistance in the later part of the current calendar year.

Peer Muhammad Diwan,
Chairman, Education Endowment Committee

REPORT OF REHABILITATION COMMITTEE

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

Since 2004, the WMO Rehabilitation Committee has scrutinized and processed 3,278 out of the 7,225 applications and approved financial assistance to 1,372 applicants. It means WMO at present has 3,947 applications to process.

Application approved for Flats	1118
Application approved for Rent	70
Conversion from puggree to ownership	300
	1,488
Flats provided on ownership	1002
Flats provided on rent	70
Flats converted from puggree to ownership	300
	1,372
Total number of applications received in 2004:	7,225
Less applications scrutinized up to 31st December 2016	3,278
Remaining applications to be scrutinized	3,947

Estimated applications to be approved on the basis of previous approval ratio 1,750

Finances required for these applications at Rs.700,000/- per flat (Rs. 1.23 billion) US\$ 12.3 million

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

Till date 3,278 applications have been scrutinized with 3,947 applications still to go.

Initially, the WMO Rehabilitation Scheme used to provide a maximum of Rs. 400,000/- per applicant but this has been increased to Rs. 700,000 due to rising costs. It is estimated that out of the remaining applications, about 1,750 applicants will be provided with financial assistance for housing, for which an amount of Rs. 1.23 billion (US \$ 12.3 million) will be required.

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

Pir Muhammad Kaliya
Chairman, Rehabilitation Committee

REPORT OF THE 'EDUCATION FOR ALL' COMMITTEE

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

At present about 11,000 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 2015-16:-

CHART SHOWING GROWTH OF NUMBER OF STUDENTS & FINANCIAL ASSISTANCE (FROM ACADEMIC SESSION 2008-09 TO 2015-16)		
YEAR	NO. OF STUDENTS	AMOUNT (PKR)
2008-09	2,171	8,459,098
2009-10	4,167	24,526,768
2010-11	6,008	42,981,837

2011-12	7,385	62,800,150
2012-13	8,276	80,447,794
2013-14	9,104	101,277,607
2014-15	10,560	123,171,245
2015-16	10,577	131,340,535

Our target is to send 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 up to Rs. 100,000 (approximately US \$ 1,000) per calendar year is given to each needy and deserving Memon student, on the 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 students out of the total requirement of fees, on the basis of academic performance of the students:

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 Up to 31 st December 2016	
Status of Students	No. of Students
Currently Studying	660
Students who have discontinued taking financial assistance from WMO at a later stage	89
Passed Out	770
Total Students	1,519

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.

Registered Students	660
Paid Students	395
Amount Paid in PKR	20,204,951

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

COURSE	FULL NAME	NO OF STUDENTS
A.M.S.P	Arena Multimedia Specialist Program	17
A.C.C.A	Associate of the Chartered Association of Certified Accountants	139
ACCP (PRO)	Aptech Certified Computer Professional Program	24
A-Level	A' LEVEL	14
BA	Bachelor of Arts	18
B.B.A	Bachelor of Business Administration	38
B.C.S	Bachelor of Computer Studies	2
B.Com	Bachelor of Commerce	78
B.D.S	Bachelor of Dental Surgery	15
B.E	Bachelors of Engineering	21
B.S.	Bachelor of Science	41
B.S.N		2
B-Tech		2
CA	Chartered Accountancy	17
C.I.T		3
CIMA	Chartered Institute of Management Accountants	6
CPL		2
D.A.E	Diploma in Associate Engineering	12
D.E.T		1
D.H.M.S.	Physiotherapy Doctor	4
D.P.T		1
E.C.M.G		1
E.C.M.T	Montessori Teacher Training	84
F.R.M.	Faculty of Management Sciences	1
FCPS	Fellow of the College of Physicians & Surgeons	1
I.C.M.A.	Institute of Cost & Management Accountants of Pakistan	5
I.C.U		1
ICELT	In-service Certification in English Language Teaching	1
LL.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		4
ORACLE	Software Designing	4
Pharm.D.	Doctor of Pharmacy	8
PIPFA		2
P.H.D		1
Research		1
TOTAL:		704

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

Muhammad Younus Jiwani
Acting Chairman, Higher Education

WMO MICROFINANCE 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 2016, the Microfinance Scheme continues to provide loans of up to Rs. 10,000/- to first-time applicants. Besides, WMO is following-up the micro entrepreneurs of previous years who have repaid their loans and has provided some of them with bigger loans of up to Rs. 25,000/- Some entrepreneurs of previous years are doing their small-scale businesses extremely well and have also proved their honesty and commitment to repay the loan on time. Therefore, the WMO Micro Finance Scheme has provided them with a bigger loan of up to Rs.25,000.

WMO Micro Finance Scheme – Details of Loans

Year	Applications Approved	Amount disbursed	Amount Received Back	Amount Outstanding
2009	40	395,000	336,700	58,300
2010	24	305,000	242,500	62,500
2011	17	200,000	133,500	64,500
2012	29	316,500	264,000	52,500
2013	20	265,000	194,000	71,000
2014	15	250,000	193,000	57,000
2015	16	225,000	152,500	72,500
2016	04	55,000	9,000	46,000
Total	162	2,011,500	1,527,200	484,300

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

Bashir Latiwala
Chairman, Microfinance Scheme

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 a 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.

YEAR WISE SUMMARY							
YEAR	RICKSHWS		SEWING MACHINES		HAND PUMP		TOTAL
	No.	Amount	No.	Amount	No.	Amount	
2011	3	525,000	33	247,500	20	100,000	872,500
2012	30	5,342,000	71	532,500	-	-	5,874,500
2013	10	1,920,000	277	1,721,790	-	-	3,641,790
2014	25	4,762,500	300	1,910,000	-	-	6,672,500
2015	22	3,701,300	-	-	-	-	3,701,300
Insurance		142,690	-	-	-	-	142,690
2016	52	7,893,820	-	-	-	-	7,893,820
Insurance		305,121	-	-	-	-	305,121
TOTAL	142	24,592,431	681	4,411,790	20	100,000	29,104,221

The above table shows the position as on 31st December 2016.

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

Ahmed Jaffar Kudia
Chairman, 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

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

Total Data of Memon Families	Total Data of Memon Individuals
41,946 (Computerized)	177,195 (Computerized)

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, Memon Census Committee

REPORT OF MEMBERSHIP COMMITTEE

The total membership of WMO from Pakistan Chapter as of 31st December 2016 is as under:

TOTAL MEMBERS AT WMO PAKISTAN CHAPTER AS ON 31 ST DECEMBER 2015	
Trustees	20
Patrons	15
Life Members	149
Annual Members	160
Apex Bodies	2
Jamaats & Institutions	3
Friends of WMO	31
TOTAL:	380

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 Mangroria
10	WMOPC-T-00010	Mr. 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	Ms. 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	Ms. Hawa Abdullah
14	WMOPC-P-00039	Ms. Shamim Tahir Bawary
15	WMOPC-P-00040	Mr. Muhammed Hanif Suleman Jiwani

Iqbal Gaba

Chairman, Membership Committee

KARACHI MEMON STUDENTS' ORGANISATION (KMSO)

The Karachi Memon Students' Organisation (KMSO) is a very old Study Center of the Memon Community situated in Bombay Bazaar, Karachi. The Study Center is serving thousands of students to pursue their studies

The Management of KMSO 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 KMSO since 2008. In 2015 WMO has given financial help of Rs.300,000 to KMSO for their recurring expenses.

Hundreds of students are taking the benefit of studying in a peaceful and pleasant atmosphere of the KMSO Study Center.

H.M. Shahzad

Regional Vice President

REPORT OF THE YOUTH WING

Message from the Chairman

And so the story of another year gone by has to be told. It is indeed a source of pride to be able to narrate yet another tale of accomplishments as we have said goodbye to seventh year of WMO Youth Wing Pakistan Chapter and stepped towards another zone. It is a time to take the opportunity of celebrating and recounting the stock of chances gained and lost, decisive steps that led somewhere and the actions and efforts, which added some weightiness to our motto of "bringing difference in our youth".

I am not so sure in my own capacity as a Chairman for Youth Wing Pakistan Chapter about the opportunities and decisions part but I can say with a lot of conviction that Youth Wing has brought DIFFERENCE in people's lives which is imaginably difficult but unimaginably rewarding. Our programs, which have been planned and executed on the basis of elements like curiosity, respect for others, willingness to tolerate uncertainty, critical thinking, determination, creativity, open mindedness and sensitivity towards living and non-living environment.

WMO Youth Wing Pakistan chapter has been able to gather

noteworthy admiration for its committed and strong team and continuous improvement programs to inspire youth in other chapters as well from higher authorities and delegates of WMO International Chapters at MovenPick hotel on their visit to Pakistan in March 2015 and May 2017.

Our focus, passion and commitment have always remained targeted at strengthening and empowering our new generation despite of bumpy and zigzagged roads. Regardless of resources and at times unavailability of team members due to their own personal and professional commitments, we have strived hard to maintain our performance standards.

For approaching years, I invite our higher authorities, WMO members, sponsors, participants and friends to collaborate with us and support for a promising future of our youth by inspiring new ideas and putting them into actions, which will bring holistic benefits to the community.

S. No.	Names of the Members	Designation
1	Mr Khurram Shehzad	Chairman
2	Mr Waqar Mamdani	Vice Chairman
3	Ms Rabia Saleem	General Secretary
4	Mr Abdul Haseeb Vayani	CEC Member
5	Mr Ahmed Shehzad	CEC Member
6	Mr Ammar Motan	CEC Member
7	Mr Arsalan Nara	CEC Member
8	Dr. Aqib Vayani	CEC Member
9	Mr Jawad Arif Choksi	CEC Member
10	Mr Khubaib Poonawala	CEC Member
11	Mr Musaab Vindhani	CEC Member
12	Ms Reeda Sheikhani	CEC Member
13	Mr Saad Saleem	CEC Member
14	Ms Tahreem Rasheed	CEC Member
15	Ms Zeenat Rafiq	CEC Member
16	Mr Altaf Vayani	Advisory Board Member
17	Mr Faisal Abdul Baqi	Advisory Board Member
18	Ms Rehana Hanif Gabrani	Advisory Board Member
19	Mr Saleem Vayani	Advisory Board Member
20	Ms Sumrin Imran	Advisory Board Member

The team responsible for managing the affairs and ensuring smooth planning and execution of programs of WMO Pakistan chapter youth wing is not very sizable yet very committed. The core team comprises of qualified professionals from diverse fields, including veteran members who have seen youth wing through thick and thin.

Khurram Shehzad

The Youth Wing Team

THE YEAR IN FOCUS 2016

- » Global Career Guidance Program "WMO International Youth Education Program" (IYEP) is committed in equipping the youth of our community for a challenging and successful future therefore it is vital to conduct a global career counseling session for the youth of our community to help them make the best career choice according to their personality and preference.

IYEP intended to conduct this career-counseling event to help Memon youth devise focused and well-defined plans to better empower and enable the youth to take control of their destiny. 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.

However, unlike conventional career guidance programs, IYEP intended to make it significantly effective by introducing "PERSONALITY TESTS" for the first time to Memon youth. 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 asked.

IYEP Global Career Guidance project aspired to have the most constructive program where individuals self assessed themselves based on talks of career coaches and professionals from different fields and also attained a personality report given which proposed possible career choices suiting their personality type. The event was conducted at the Karachi School of Business and Leadership KSBL auditorium on April 17, 2016 led by Dania Hanif.

- » Think Wise – Agar Tum Chaho (If you Endeavor) WMO Youth Wing Pakistan Chapter, held its signature event Think Wise on May 29, 2016 at the Karachi School of Business and Leadership KSBL auditorium led by Abdul Haseeb Vayani. Staying true to its tradition, youth wing PC yet again brought something different to the table. 'Agar Tum Chaho (if you endeavor)', was the theme of the Think Wise 2016.

This year the aim was to encourage the young minds of Memon community to highlight the problems of community and suggest solutions through different modes of research. This was the first time when the participants were actually involved in the whole event and had to brain storm ideas and come up with solutions to the myriad of problems, concerning Memon community in Pakistan.

The idea behind "Agar Tum Chaho" as the name indicates was to encourage the youth of the community to be the change agents and get their hands dirty by conducting painstaking research and then proposing solutions to the various problems plaguing our community. It encouraged them to think, take ownership and be responsible. Think Wise 2016 was a research based presentation competition in which there were eight teams who competed for a prize of 10,000 Rupees. It was followed by a motivational talk and then a theatre performance.

WAY FORWARD

Youth wing hopes to continue its programs based on best ethical practices honed over the years. The goals for next year are:

- To find opportunities to expand our programs in terms of research, advocacy, leadership and empowerment through harmonious collaborations.
- To provide our eligible graduates with adequate opportunities of internships and placements through our project MSIP "Memon Students Internship Program".

ACKNOWLEDGEMENTS

- WMO Pakistan chapter governing body for their continuous support, time and guidance.
- Youth wing CEC members for their endless efforts in terms of assistance, cooperation and facilitation.
- Gold and silver sponsors for their encouragement and financial contribution.

REPORT OF THE WMO LADIES WING

The Ladies Wing of WMO consisted of:

1. Ms Aisha Anwar Ghani (Chairperson)
2. Ms Hamida Iqbal Bawaney (Vice Chairperson)
3. Ms Shamim Tahir Bawany (General Secretary)
4. Ms Hawa Abdullah (International Representative for Pakistan)
5. Ms Amina Ganny (Advisor)
6. Ms Abida Aman Dada
7. Ms Bilquis Tabani
8. Ms Shahida Noormohammad
9. Ms Abida v Panjvani
10. Ms Amina Surty

Ladies Wing of WMO has been an important part of the Pakistan Chapter since its inception. We have had many membership drives in the form of different events. The membership drives have to be organized to make it interesting to the ladies as well as informative. The executive team meets mostly in Karachi Gymkhana to decide the programs and its details. Sometimes we earn a little after taking out the expenses and sometimes to cover the expenses, the ladies of the team pitch in money, gifts or snacks to keep the costs low. We hold programs periodically because we are creating WMO awareness thus making new members. Sometimes we get donation from individuals. All amounts are deposited with WMO for accounts. Many times our members have shown desire to get involved in charity and want quick results. Keeping this in mind we have utilized our resources to initiate this. Our resources are the WhatsApp group and our Facebook page.

We inform our members and friends of the small projects that we plan thus they can contribute funds for that. Our projects are under the banner called "Living Life". In 2016 we had one such project. This project was the distribution of Warm blankets to the poor. As per our plan, we put the project on our system and generated money. The blankets were then distributed within a short time. Since the result was immediate, our feedback from the members was very positive. They were willing to partake in other projects. All projects will be under the banner "Living Life". Our membership drives continued because the ladies liked to meet with each other. There were four membership drives in 2016. Pictures are here as under

Aisha Anwar Ghani
Chairperson, Ladies Wing

MEMON INDUSTRIAL AND TECHNICAL INSTITUTE (MITI)

This performance report provides an insight into the activities undertaken and completed during the year 2016. These activities are undertaken to further the cause of the World Memon Organization (WMO) and its Trustees, patrons and office bearers. Their mission is the welfare and rehabilitation of the less fortunate among the Memon community and all Pakistanis in general. The Memon Industrial and Technical Institute (MITI) is 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.

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 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 sustainability. However, it remains in need for funds for further development.

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 also 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 without sacrificing the ideals for which

MITI was built. And by the Grace of Allah SWT, we are successfully progressing in that direction by strict financial discipline.

MITI has two major goals: Continuous development and increasing admissions. Several initiatives in this regard are summarized below. The success of these efforts is visible in the steady increase in admissions over the years to 2100 and 4000 in the Boys' and Ladies sections respectively by December 2016. As another milestone in its operation, the admissions figure has reached more than 86103 boys and ladies who have benefitted from the facilities of MITI since its inception.

New Initiatives

- New Courses were added in the Curriculum in both male and female Sections.
- Received the Award for 1st position among Vocational Training Institutes in Pakistan.
- Project completed with United Nation Development Program (UNDP)
- MOU With Taaleem Foundation
- Contracted agreement with Benazir Bhutto Shaheed Youth Development Program. (BBSYDP)
- Contracted agreement with NAVTTC for Prime Minister Youth Skills Development Program
- Launched 3 Years Diploma of Associate Engineer DAE
- Promotional Activities were undertaken to increase awareness about MITI

a. NEW COURSES IN 2016

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

DAE 2nd year classes were started successfully in the following technologies:

- Electronics Technology
- Auto & Diesel Technical Technology
- Electrical Technology
- Mechanical Technology
- Refrigeration & Air Conditioning Technology
- Computer Information Technology

Besides, Karate and Yoga classes were also started.

COURSES FOR GENTS

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
34	Karate

COURSES FOR LADIES

01	Fashion Designing
02	Beauty & Hair Dressing
03	C.I.T (Certificate Information Technology)
04	DIT (Diploma in Information Technology)
05	Tajweed-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
27	Yoga

b. Awarded 1st position among Vocational Training Institutes in Pakistan.

National Vocational & Technical Training Commission (NAVTTTC) (Prime Minister Secretariat), Govt of Pakistan, awarded 1st position among Vocational Training Institutes in Pakistan to Memon Industrial & Technical Institute (MITI). President Islamic Republic of Pakistan, Mamnoon Hussain is presenting the Shield to Chairman, H.M. Shahzad at the Prize Distribution Ceremony of the National Skill Competition on 14th May 2016 held at the Governor House Karachi.

c. Project completed with United Nation Development Program (UNDP)

MITI was awarded contract with UNDP to train 620 persons in the field of industrial garment and textiles. This project has been completed satisfactorily

d. MOU With Taaleem Foundation

According to MOU, MITI and Taaleem Foundation will collaborate in taking new projects or contracts as joint venture. MITI will offer its technical expertise and facilities for the new projects.

e. Agreement with Benazir Bhutto Shaheed Youth Development Program

Memon Industrial and Technical Institute entered into an agreement with the Benazir Bhutto Shaheed Youth Development Program Government of Sindh in 2016 and since then trained 380 students.

f. Agreement with NAVTTC for Prime Minister Youth Skills Development Program

Memon Industrial and Technical Institute entered into an agreement with the NAVTTC for Prime Minister Youth Skills Development Program in 2016 and since then trained 325 students.

g. Launching of 3 Years Diploma Associate Engineer DAE

After the great success of the vocational training system, MITI launched into 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. From 2016, the 2nd year admissions were taken.

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.

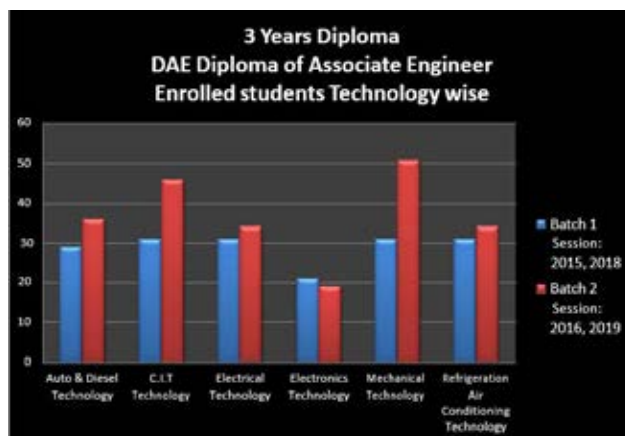
It was a very satisfactory beginning as we were able to attract 160 students in the first year. Admissions were opened in following technologies:

1. Electronics Technology
2. Auto & Diesel Technical Technology
3. Electrical Technology
4. Mechanical Technology
5. Refrigeration & Air Conditioning Technology

Computer Information Technology
145 students got promoted to the 2nd year. In the new 1st year, 225 students were admitted. As such the total student numbers is now 370.

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



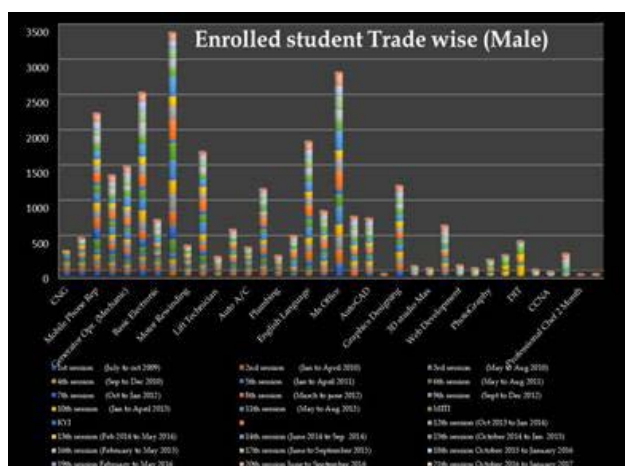
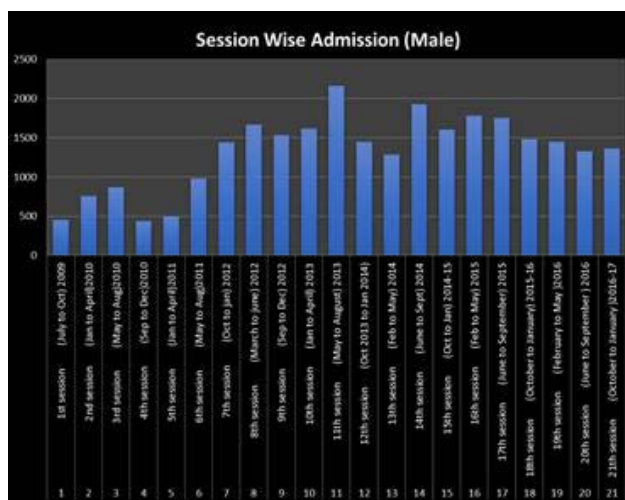
besides other labs and workshops. Next year, this requirement will increase to 12 and in the third year to 18. It is quite apparent that we need funds to embark upon the expansion of space.

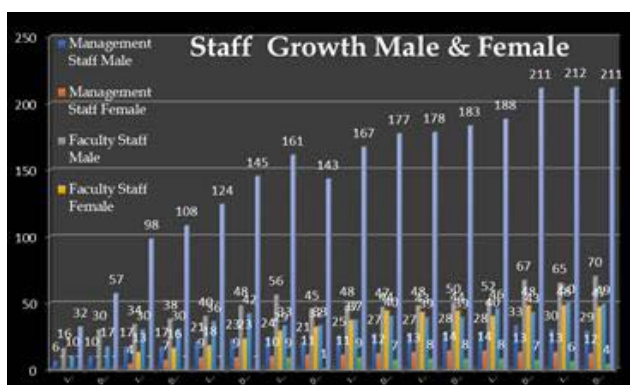
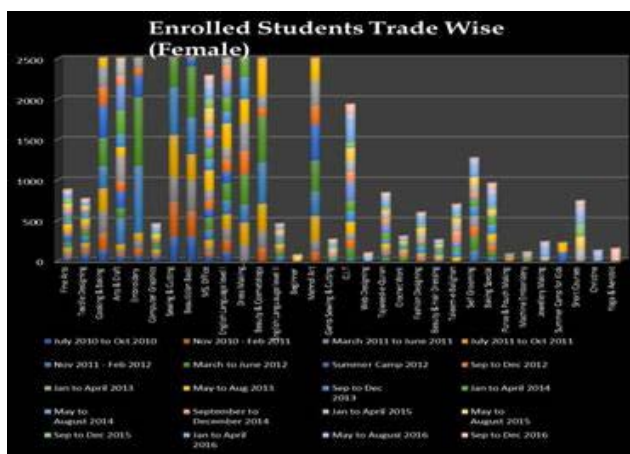
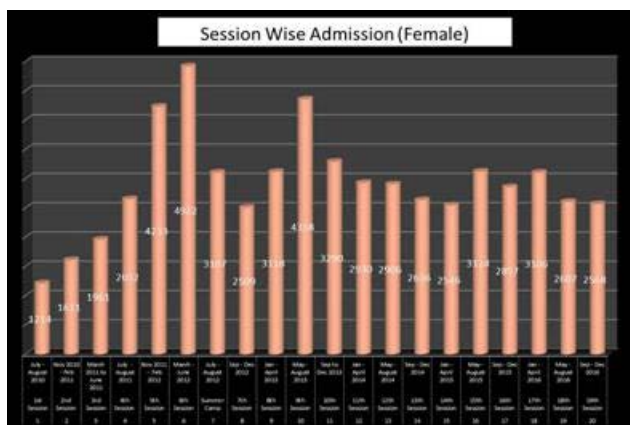
h. Promotional Activities

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

Results:

The charts below show the position of admissions in the Boys and Ladies Sections in each successive session as well as in different courses.





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

Khwaja Gharib Nawaz Trust

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

Pak Suzuki Motor Co.

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

of CNG, Auto Mechanic and Motor Bike at their plant.

United Mobile

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

Ardent Elevators

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

Christine Cosmetics

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

- Graduation Ceremony of TCF Vocational Training Program 4-2-2016 Mr. Mushtaq Chapra presented shield to Mr. H.M.Shahzad
- Interntional Youth Day arranged by UNDP 12-8-2016
- Zonal Skill Competition arranged by NAVTTC Government of Pakistan. MR. Zulfiqar Ahmed Cheema ED NAVTTC presented shield to Mr. H.M. Shahzad Chairman MITI.
- Provincial Skill Competition 2016 arranged by NAVTTC Federal Government of Pakistan at Expo Center MITI participated and got positions in different trades, Mr. Zulfiqar Ahmed Cheema Executive Director NAVTTC was the chief guest (26-11-2016)
- Samenar on Competency Based Training & Award Distribution Ceremony, Mr. H.M. Shahzad Chairman MITI reciving shield from GIZ, Engr. M. Baligh ur Rehman, Minister of State Education, Training & Standers in Higher Education was the chief quest Date 30-08-2016

RECREATIONAL ACTIVITIES

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

THE FUTURE

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

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

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

Expansion and Renovation of Facilities

By the grace of Allah, MITI has completed 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:

1. Attrition of equipment:

Many of the equipment and facilities have become old while new ones have not been added. The present facilities are falling behind the requirements and advancements in industry.

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

2. New Courses

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

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

3. Expansion of Facilities:

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

Our power bill is very high. The only solution is to go 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 Mr. Solly Noor President of WMO, for his continuous guidance to WMO Pakistan Chapter. We express our gratitude to other Office Bearers of WMO namely Mr. Nowsad Gani (Senior Deputy President), Mr. Shoaib Ismail Mangroria (Secretary General), Mr. Mahmood Shaikhani (Deputy Secretary General), Mr. Yunus Suleman (Treasurer) Mr. Isamil Abdul Karim (Deputy Treasurer) and all the Vice Presidents and Assistant Secretaries General of the World Memon Organisation (WMO)

We are also thankful to the Office Bearers of WMOCF namely Mr. Haroon Karim (Chairman), Mr. Ashraf Satar (Deputy Chairman), Mr. Gulaam H Abdoolah (General Secretary), and Mr Bashir Sattar (Deputy Secretary).

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

We acknowledge and appreciate the dedicated hard work of the Mr. Iqbal Gaba 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. Gul Muhammad (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 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. Shehzad Motiwala, Mr. Ali Vayani, Mr. Abdul Hameed, Mr. Muhammad Munir Suriya, Mr. Muhammad Rafiq, Mr. Farooq Batavia, Mrs. Farzana Tabani, and all other senior and junior staff at WMO House.

We are grateful to Almighty Allah for His Blessings

H.M Shahzad

Regional Vice President

Muhammad Younus Jiwani

Regional Assistant Secretary

“ They ask you about what they should spend: say, “The charity you give shall go to the parents, the relatives, the orphans, the poor, and the traveling alien.” And whatever good you do, Allah is fully aware thereof.

(Sura Al-Baqarah 02:215)

"Assalamu Alaikum Warahmathullahi Wabarakathuhu"

On behalf of the Audit, Finance and Zakat Committee I hereby present our Annual Performance Report for year 2016.

AUDIT

It is with pleasure I report that, this year too we have prepared the Consolidated Audited Financial Statements for WMO, incorporating the Audited Accounts of WMO CF, WMO EC, WMO MC and WMO PC.

For the current year 2016, the Compiled Accounts presented include the Audited Accounts of all the 07 Chapters, including India and North America (Last Year Compiled Accounts were excluding these 2 chapters).

Both the Consolidated and Compiled Accounts are presented in the WMO Annual Report for Adoption by the General Membership.

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. Pakistan Chapter Accounting policies and estimates has been revised to be in line with the accounting standards and its recommended practices. There are few inconsistencies in the presentation of financial statements of Middle East Chapter due to the Auditor's practice in the region. MC Auditors are strictly following the traditional methods and not in line with the modern presentations and disclosures practiced under the latest IFRS Rules and this matters needs to be addressed before the next Audit.

Similar to previous year there 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. However there is still considerable room for improvements. Insha Allah the 2017 Audited Accounts will be with improved presentations and disclosure as per the WMO group policies.

The Compiled Balance Sheet has reduced by \$268,000 due to higher disbursement of Zakat compared to the previous year.

FINANCE

The year 2016 was spent on implementing Sage Accounting software and getting the chapter activities and transactions recorded and updated online real time.

Quarterly Management Accounts submissions were done through Sage starting from the 2nd quarter by few chapters and all of the chapters complied from 3rd quarter submissions.

The attention paid by the Regional Treasurers and the RMC towards Management Accounts was not satisfactory and if we are to progress as an International Charity the RMC officials will have to pay more attention to this shortcoming.

The implementation of WMO Policies prepared with the support of KPMC South Africa were delayed by all the chapters and few of them complied during the year 2017. WMO CFO prepared Check List for Financial Policy & Procedure to make the monitoring of the Policies easier, there on improve the implementation. However even the feedback on this was very poor from the Chapters. The Finance Policies and procedures compliance checklist was completed only by three chapters, and rest of the chapters are not shown any interests in implementing the said policies.

It is very critical all WMO Policies are implemented in a very strict manner and it is hope the new incoming RMC and the MC will pay serious attention to this matter and ensure from 2018 there is much better compliance.

Zakat

We would like to express our gratitude to the Donors who have chosen WMO to donate their Zakat from and we pray May Almighty Allah accept all their deeds and shower his blessings on all.

Alhamdulillah the Zakat Collections recorded a total of over US\$ 4mn for 2016, a growth of 20% compared to previous year. This continued a progressive trend for the 6th consecutive year thanks to the support of the Chapter Management Committees and the Office Bearers who have worked hard to keep growing our Zakat fund.

InShaAllah we expect a further increased contribution of Zakat with a similar commitment of US\$ 4.4mn as committed at the 14th AGAM in Dubai by all Chapters.



Zakat Policy

There was no change in Zakat Policy for the year 2016.

But there is a significant change to the policy for the year 2017 as agreed at the 2016 AGAM in Dubai. The Management Committee have on the recommendation of the Office Bearers decided to follow a Project based Zakat distribution where the Donors have the option of pick and choose the projects they want to support from a menu of projects submitted by the Chapters and approved by the Zakat Committee. In order to facilitate this the Marketing and Communication Committee has created a Menu of Projects based on the chapter wise projects which was approved by the Zakat Committee are listed in the Website and Mobile App from 2017. The Donors have the option of selecting the chapter and the project to route their Zakat to or pay to the general Zakat fund and the Zakat committee will have the option of disbursing these funds based on need and priority.

Zakat Collection

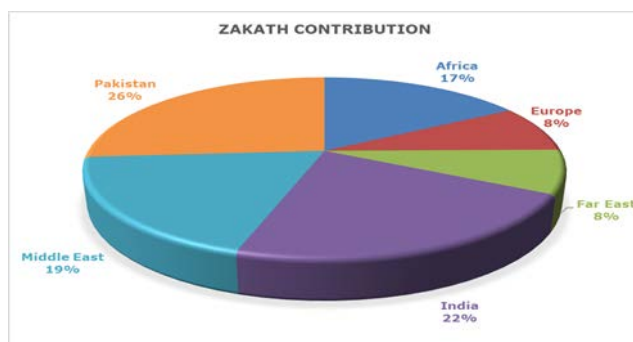
Out of the total commitment of US\$ 4,400,000 a sum of US\$ 4,009,988 was collected for year 2016. This reflects an increase of 20% from 2015 (US\$ 3,350,346) and an 90% success rate of the commitments. Zakat collections would have been much higher than the above if not for the weaker exchange rates in certain 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 prepared 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.

CHAPTER	2016		BALANCE US \$
	COMMITMENT US \$	COLLECTION US \$	
Africa	680,000	661,620	18,380
Europe	420,000	332,027	87,973
Far East	300,000	313,638	(13,638)
India	1,200,000	897,291	302,709
Middle East	600,000	759,294	(159,294)
Pakistan	1,200,000	1,046,118	153,882
TOTAL	4,400,000	4,009,988	390,012

We should commend the collection of Middle East (21%) and Far East who have collected in excess of their commitment for the year 2016. Even with a shortfall to the committed sum, Pakistan contributed the maximum to the Kitty with US\$ 1,046,118 including the local Jamath's contributions for Education and Housing projects. India has failed to collect the entirety as previous years due to the slow pace in progress of housing projects and delayed released of Zakat from the center.



Alhamdulillah overall all the chapters have done their best in comparison to 2015.

Zakat Disbursements

Main Zakat Disbursement by the WMO, continues to be in India and Pakistan, for education and housing projects.

Chapter	Allocation US \$	Local commit- ment US \$	Centre commit- ment US \$	WMO Paid US \$
Pakistan	2,400,000	1,200,000	1,200,000	1,059,680
India	2,400,000	1,200,000	1,200,000	584,092

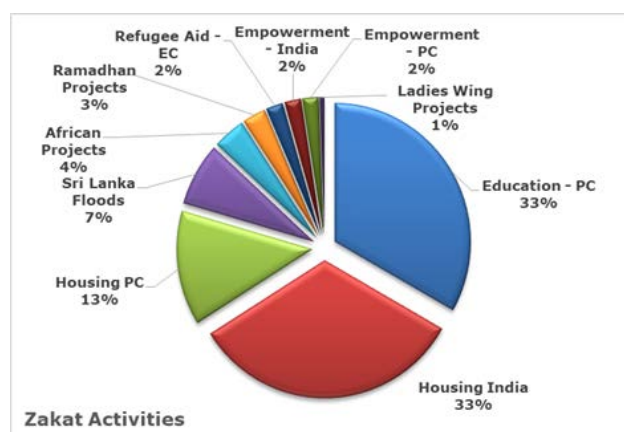
Centre funded Pakistan Chapter equivalent to the local collection of \$1,046,118, and India funding of \$500,000 was for housing projects and the \$84,092 was for Moulana Nowsad Empowerment projects.

In addition Zakat was disbursed in South Africa, UAE and Sri Lanka from local collections

Out of the US\$ 1,059,680 disbursed from the Centre to Pakistan, majority was for Education, with Empowerment projects and Ramadan Help balance 9% of the Zakat.

Project	WMO Disbursements US \$	Local Contribution US \$	Total US \$
Education - PC	947,935	466,639	1,414,574
Housing India	500,000	897,291	1,397,291
Housing PC	-	570,261	570,261
Sri Lanka Floods	-	313,638	313,638
African Projects	-	165,174	165,174
Ramadhan Projects	30,769	88,348	119,117
Refugee Aid - EC	87,296	-	87,296
Empowerment - India	84,092	-	84,092
Empowerment - PC	80,976	-	80,976
Ladies Wing Projects	23,276	-	23,276
TOTAL	1,754,344	2,501,351	4,255,695

Total Zakat activities carried out by WMO through the Chapters



WMO continues to Fund for Pakistan Chapter Education as the foremost activity, which supports more than 12,000 students from Primary to Tertiary education. Housing collectively in India and Pakistan comes to 46% of the Zakat utilization.

The entire collection of the Far East Chapter was donated towards the Flood relief in Sri Lanka which devastated the Country in May 2016 and left countless dead and homeless including many members of the Memon Community. As usual the WMO was in the forefront to assist the effected families in partnership with the Memon Association of Sri Lanka

The Africa local projects includes the Medical Assistance and Bursary for Education as well.

Middle East (UAE) funded Ramadan projects through their local Zakat collections amounting to \$ 79,130.

The International Ladies Wing contributed \$13,276, for Ambulance projects in India and \$ 10,000 for MITI during the year 2016.

All Zakat Collected by WMO is disbursed within one Calendar year is as required by Shariah.

Charities (Sadaqaat) shall go to the poor, the needy, the officials who collect them, the new converts, to free the slaves, to those burdened by sudden expenses, in the cause of Allah, and to the traveling alien. Such is Allah's commandment. Allah is Omniscient, Most Wise.

(SURA AT-TAUBAH 09:60)

Zakat Commitments for 2017

At the 14th AGAM in Dubai a challenging commitment of US\$ 4.4mn was given to the chapters and InShaAllah we expect to fulfil these commitments to serve the community better with more allocations. It was also decided that the 2017 Zakat collection will be distributed as per the Donor's discretion. Zakat requisition from the chapters for central funding has been received.

The below tables shows the collections made so far for the year 2017. We have a long way to go in collecting the balance commitments to achieve our target for the year.

As at August 2017

Chapter	Commitment US \$	Collection US \$	Balance Pledges for 2017 US \$	Balance after pledges US \$
Africa	680,000	691,340	117,281	(128,621)
Europe	420,000	205,905	76,875	137,220
Far East	300,000	316,318	24,770	(41,088)
India	1,200,000	150,000	-	1,050,000
Middle East	600,000	340,462	599,130	(339,592)
Pakistan	1,200,000	475,008	20,000	704,992
TOTAL	4,400,000	2,179,033	838,056	1,382,911

CONCLUSION

Our CFO Mr Anas Mowshook has worked very hard to implement Sage across the chapters and closely followed up on the Financial Reporting. This has resulted in a vast improvement in the Financial Reporting and Standards across all Chapters and my thanks to him for making this possible.

My special thanks to WMO Treasurer Mr. Yunus Suleman for overlooking the overall financial reporting of WMO in his usual professional manner ably assisted by our WMO Deputy Treasurer Mr Ismail Gadit.

I also wish to place on record the appreciation of the Committee to our President Mr Suliman Noor Mahomed and our BOT Chairman Mr Haroon Karim for their support and guidance to carry out our duties

Gulaam Abdoola

Chairman - Audit Finance & Zakat Committee

“Allah’s Messenger cursed the one who accepts interest and the one who pays, and the one who records it, and the two witnesses; and he said: They are all equal.

(Muslim)

Assalamu Alaikum Warahmathullahi Wabarakathuhu

It is with pleasure that I present the Investment Committee Report for the Year 2016. 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 invested stands at over US\$ 6.7M, a significant sum which will ensure the future success of our organization and help in realizing our Moto "Serving Mankind". Our gratitude to our Trustees, Patrons, Members and Donors who made this possible.

WMO Investment can be divided into the following Investment Classes;

1. Property
2. Equity
3. Bank Deposits
4. Funds

PROPERTY

This consists of the largest asset class and represents 60% of the total investment portfolio of WMO. Of this portfolio, majority is invested in International City in Dubai, UAE in commercial properties and giving monthly cash returns by way of rentals.

International City Dubai, UAE

Properties in Dubai, which consist of 14 Apartment and 16 Shops, are been strictly monitored and reported on an efficient and timely manner. The revenue from these properties as rental income has improved approximately 7% for 2016. The collection of rental and the entering/renewal of tenancy agreements are all under control without any major issues.

In the year 2016, the value of the properties in Dubai was remained similar to that of previous year at US\$ 3,102,092. The fair market value hinges upon the Dubai real estate market conditions.

A decision to be made on the 19 units held in the name of WMO Trustee and Deputy Treasurer Mr Ismail Abdul Karim Gadit, who is holding these in trust for WMO. The Investment committee is working on few possible options which will be best suit for WMO in terms of better prospects and governance.

The Investment Committee is closely monitoring the Dubai property market and will make this decision at the right time.

Sports City - Dubai, UAE

WMO has right of ownership to an apartment in the Champions Tower III, (Unit 312, 3rd Floor, R4-13, Dubai Sports City, Dubai.) comprising of 805 Sq. Ft. This was received in 2013 as the settlement of outstanding O2 Trustee's fee for the value of \$ 145,600. This unit is not taken into the books of accounts as yet, since it is pending completion and handover of same.

PAKISTAN

Property Land and Building

WMO House - The fair value of Land and Building is PKR 36mn. There was no impairment adjustment done during the year.

WMO PC is operating out of this property hence there is no income generated from the property. 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. Rabia Enclave -This property has 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:

Donated by Trustee Sayed Mia. 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.

This property carries a value of US\$ 219,780 as at the end December 2016 on the Balance Sheet of WMO Africa Chapter.

This property was eventually sold in March 2017 for ZAR 3,000,000 (\$230,800)

Erasmia Property:

Donated by Trustee Haroon Karim. 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. This was initially to be developed as a WMO Educational Centre, however final decision will be made once the zoning approval is received.

"2016 was a challenging year for the real estate sector. GDP growth declined from 4.5% in 2015 to just 2.3% in 2016 and employment growth remained relatively flat at 1.5% in 2016, as companies consolidated their operations, particularly in the oil and banking sectors. Dubai is also benefiting from increased spending on real estate projects in the lead up to the Expo 2020. Data from MEED projects suggests that new construction tenders across the UAE could increase by more than 95% in 2017 to reach USD 100 billion, although not all of these projects are likely to materialise. The majority of this additional spending is on projects in Dubai (USD 66 billion)"

The JLL UAE Real Estate Market 2016

INVESTMENTS IN EQUITY MARKET

African Chapter has continued to increase its portfolio in equity investments during the year. The total cost of the investments up to December 2016 was US\$ 192,313. This had a fall in value when marked to market, the fair value as at 31st December 2016 was US\$ 163,660 with an unrealized loss of US\$ 28,750.

On a positive note these equity Investments plus the additional investments during the year 2017 which have gained in market value during the 1st half of 2017. African chapter is continuing to make these investments selectively within the permissible territory.

BANK DEPOSITS

A. Trustee Funds

i. Sri Lanka

Trustees' funds of \$ 750,000 from Dubai Bank Account was invested in Amana Bank Sri Lanka, as these funds were not earning any returns for the past few years in Dubai. Amana Bank gives a return of 4% per annum on average (this is invested in US\$) and the tenure is 6 months with a rollover option.

Far East Chapter Trustee funds as at 31st December 2016 amounting to \$ 201,342 was invested and available in the form of Fixed Deposit at Amana Bank. This earns a profit return of 9-10% per annum. The total return for the year 2016 from this fund was \$ 13,500, this will be reinvested.

B. Education Endowment Funds

i. MH OMAR Education Fund - Far East Chapter

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. 9-10% 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 2016 was \$ 87,000/=-, this too will be reinvested.

ii. 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'16 the fund had an accumulated balance of \$ 233,333/- and these funds were invested in the forms of TDR. The returns earned through the deposits are on average ranges from 6-8% per annum. The main purpose of this fund to provide scholarship to the needy students is yet to be achieved.

MUTUAL FUNDS - PAKISTAN CHAPTER

A sum of PKR 20mn (US\$ 190,476) is invested in Meezan Islamic Fund and NAFA Funds (Mutual Funds). Since these are Islamic funds the rate of return ranges from 8-10%. These were out of the fees received from Karachi Youth Initiative (US Aid) and the endowment amount from Parekh foundation and the previously held TDRs which were matured.

FUNDS SUMMARY - DECEMBER 2016

Investment Class	Value (USD)	% of the Total
Property	3,698,197	59%
Equity	192,313	3%
Bank Deposits (Profit Sharing)	2,158,768	35%
General Funds	14,286	
Trustee Funds (WMO)	963,162	
Edu Endowment Funds (PC&FC)	1,181,320	
Mutual Funds	190,476	3%
TOTAL*	6,239,754	100%

* In addition US\$ 547,990.00 is in Cash and Cash equivalents

Mr Suliman Noor Mahomed (Solly Noor)
Chairman - Investment Committee

“ O you who believe stand up as a witness for Allah in all fairness, and do not let the hatred of people deviate you from justice (‘adl). Be just, this is closest to piety.

(Al-Maidah, 5:8)

Assalamu Alaikum Warahmathullahi Wabarakathuhu

It is with pleasure that I present the Legal and Compliance Committee Annual Report for 2016. My sincere appreciation and thanks to my colleague Mr Bashir Sattar for his unwavering support.

CONSTITUTION

It was resolved at the 5th Management Committee Meeting and the Board of Trustee Meetings held during the 14th AGAM in October 2016 to amend the WMO Constitution to split India Chapter into 2 chapters, namely North India Chapter and South India Chapter.

The Resolutions for this purpose has been prepared with the assistance of the WMO Legal Counsel and Insha Allah we will see the creation of a new Chapter in October 2017 and thereafter the number of Chapters' will increase to 8.

As reported last year the merger of WMO and WMO CF was concluded, however the dissolution of WMO post merger is still pending the transfer of WMO PC license from WMO to WMO CF with the relevant local authorities.

STANDING ORDERS

Amendments to the Standing Orders approved at the 14th AGAM in October 2016 were filed with the Charity Commission through the WMO Legal Counsel.

REGISTRATION OF WMO PC

Subsequent to the decisions of the BOT at the last AGAM, it was decided to register WMO PC as an iNGO as opposed to a Sec 42 Company under the Pakistan Company Act. The main concern of not registering as a Sec 42 company was, this would make PC a separate legal entity and not subject to Legal Compliance with the WMO Constitution and would also restrict the ability of PC to receive funding from overseas without special approval from the Ministry of Interior.

As a liaison office of WMO under iNGO registration there are restriction in collection of local funds, but this hurdle can be managed with special approval of the Ministry of Exterior of Pakistan.

Subsequently WMO PC entered into a MOU with Government of Pakistan on 17th March 2017 and was registered as a iNGO for a period of 3 years.

REGISTRATION OF WMO IC

The Registration of WMO India Chapter was completed in 2016 under the India Company's Act. As reported last year the application for Tax exemption certificates (12A and 80G) was not received by end of 2016. However these two exemption were subsequently received in March 2017 and now the Chapter enjoys full tax exemptions on donations received.

CONSTITUTION COMPLIANCE

While the overall compliance to the Constitution and Standing Orders is satisfactory considering the diversity within the chapters, there is a need for the Regional Office Bearers and Board Members to be become familiar with the Provisions of the Constitution and Standing Orders. There is lot of room for improvement if this short coming can be addressed by the new RMC's taking office after the 15th AGAM.

One area of concern highlighted in the last year report, namely finance remains unchanged specially regard to the operation of Bank Accounts. Insha Allah once the new office Bearers take office after the elections, this matter can be addressed once and for all.

In conclusion, I place on record the appreciation of my committee on all the Office Bearers and the Regional Management Committee Members for their support and corporation to carry out our duties

Newsad Gani
Chairman - Legal and Compliance

“ O Allah! Show us the truth as truth so that we may follow it, and show us falsehood as falsehood, so that we may abstain from it.

Assalamu Alaikum Warahmathullahi 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 an Editorial Committee.

Editorial Board

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

Editorial Committee:

- Farzana Mahomed : Editor "The Memon" magazine
- Shazly Makeen : Designer "The Memon" magazine

The committee was entrusted with carrying out a number of activities and deliver results for the following aims:

- » Strategize, develop and design "WMO" as a Brand
- » Conceptualize a comprehensive media network
- » Promote WMO on local and global platform

The following has been achieved for the year-2016

Shazly Makeen of MackFive Solutions was appointed with the approval of the Office Bearers to assist the Committee to carry out the mandate in the following areas.

- » **WMO Website (wmoworld.com):** A new modern layout has been designed for the website. The website's transformation has attracted more site visits. In 2016 we had 16,385 visitors to the website with 52,590 page views.
- » **WMO Facebook (facebook.com/wmoworld)** – Since January 2016, the WMO Facebook page fan base has grown from 4,532 to 6,658, generating a net growth of 2126 Page Likes. 433,687 individuals have visited our Page in the past one year.
- » **"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 in 2016 another 10 editions were published. Distinguished Humanitarians and Doyens of Industry such as Mr. Abdul Satar Dada, Mr. Nowsad Gani, Mr. Gulaam Abdoola, Mr. Mahmood Shaikhani shared the Cover with the Honourable Abdul Sattar Edhi in 2016.

Over the years the popularity of the Magazine has grown by leaps and bounds. The cover has become one of the most coveted spaces, with many distinguished Memon personalities aspiring to grace the Cover. We are very humbled with the response and it's our constant endeavour to make each edition better than the last.

- » **WMO Video:** This visual medium was extensively used in the year 2016. A number of videos were made as teasers for The Memon magazine including a special one for the ladies edition. A number of live interviews were shot on Facebook during the AGAM of prominent members of the organisation. The Nowsad Gani interview with Mahmood Shaikhani in the traditional Memoni language was a chart topper with a record number of hits. The video reached 10,087 people and received 939 likes, comments and shares in total. The membership video was a grand success too with an overwhelming response to membership across chapters. We have received 260+ entries thus far.

- » **WMO YouTube (https://www.youtube.com/channel/UCFlxjU_mbxH7yPfglsalLBA).** We now have a dedicated You Tube page for our library of videos covering humanitarian endeavours and various projects of WMO in the year 2016.
- » **WMO Instagram (<https://www.instagram.com/wmoworld>)** WMO Instagram posts received a total of 46k impressions during 2016.
- » **WMO Twitter (<https://twitter.com/wmoworld>)** WMO Tweets earned a total of 34k impressions during 2016.
- » **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. In 2016 we had a total 415 app downloads. Top app users are from India (1389 sessions) and Sri Lanka (1120 sessions) followed by UK (633 sessions), South Africa (444 sessions), United Arab Emirates (395 sessions), Pakistan (337 sessions) and United States (149 sessions)

We have firmly established our mediums of communication with the WMO Website, Social Media, App and the E-Magazine. We have almost doubled our following on Facebook as well as readership of The Memon magazine in 2016.

Appointment of Mr. Shazly Makeen as Designer and Farzana Mahomed as Editor for cocreating The Memon has delivered on it's promise of better content and production value for the E-Magazine 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.

2017

The challenging task ahead, is to create a Donation Menu on the Website to attract Zakat and Lillah funds online for the extensive humanitarian endeavours and projects of WMO.

IN CONCLUSION

I am grateful to the Editorial Board and the Working Committee for raising the bar and setting a benchmark in creativity and effective brand positioning.

Mohamed Zubair Chashmawala

Chairman, Marketing & Communication Committee

“ O mankind We created you from a single pair of a male and a female, and made you into nations and tribes, that you may know each other.

(Al-Hujraat 49:135)

Assalamu Alaikum Warahmathullahi Wabarakathuhu

It is with great pleasure I present the Membership Development Committee Report for the year 2016.

MEMBERSHIP DEVELOPMENT

Chapter wise Membership Growth

CHAPTER	As of Dec 15	As of Dec 16	New Members 2015 to 2016	As of July 17
Africa	142	196	54	170
Europe	60	53	-7	52
Far East	105	109	4	119
India	6	26	20	34
Middle East	190	206	16	208
America & Canada	12	29	17	29
Pakistan	326	384	58	415
	841	1,003	162	1027

Although there is a considerable improvement in the Membership numbers (approx 20%), 1,004 Members is nowhere near what it should be. As mentioned by the President Mr Suliman Noor Mahomed at the ExCom meeting in October 2016 there was a sudden rush of membership just prior to the AGAM but before and after AGAM the rest of the period is quite lull.

Another positive in the numbers is considerable no of long standing members in arrears were removed from the Membership register with the implementation of the Membership Database hence the actual growth in new members is more than 163

Africa and Pakistan have contributed the maximum to the growth with Europe recording a negative growth

Membership Summary by Category 31st December 2016

CHAPTER	Trustee	Patron	Life	Annual	Apex	Friends of WMO	Total
Africa	12	10	167	3	0	4	196
Europe	4	3	46	0	0	0	53
Far East	4	2	39	50	1	13	109
India	1	8	17	0	0	0	26
Middle East	17	11	165	13	0	0	206
North America	1	0	12	12	0	4	29
Pakistan	20	15	150	160	5	34	384
	59	49	596	238	6	55	1003

The majority of the growth in the Membership has been in the Friends of WMO category. If the RMCs takes this as an opportunity, the Friends of WMO are an opportunity waiting to be converted into Annual or Life Members, but an effort is needed for this conversion.

During the year, 02 Trustees joined WMO include one Patron upgrading to Trustee. However, based on a decision taken by the BOT at the last AGAM, number of Trustees will reduce in 2017 once the Trustees in arrears are removed from Trustee Register

STRATEGY FOR FUTURE - 2018 AND BEYOND

Since this report covers the period 2016 and will be presented to the Members only in October 2017 given below are some suggestion for implementation for 2018 and beyond. It is hoped the New Office bearers and Board Members at the Regions and Center, will make Membership Development a priority and implement the below strategies to at least double the Members by end of 2018

1. Convert the "Friends of WMO" into Annual/Life members by personal engagement of the Office Bearers or Membership Development Committees at the Chapters.
2. With the change in the Zakat Policy from 2017, use it as a tool to attract new Donors to WMO and thereafter convert these donors to Members
3. The Number of Youth within WMO is very little, and this is both a big concern and a big opportunity. The RMCs need to figure out how to make WMO more relevant to the Youth and how to appeal to their aspirations in order to attract them to become part of WMO. I suggest we create one seat at RMC in very chapter similar to the Ladies seat
4. Make maximum use of Memon B2B Conference to attract high profile Memons to join WMO
5. Spread the net wider globally, this is especially needs to be done by Africa (Malawi, Kenya, Zimbabwe etc.), Europe (Portugal & Scotland) and Far East (Bangladesh, Myanmar, and Malaysia). There have been commitments in the past by the respective RMCs to travel to these regions and conduct road shows, but so far action is lacking
6. North America and South and North India, the three new Chapters starting from a low based have the huge potential to get membership in big numbers, this should be explored and implemented quickly

MEMBERSHIP SYSTEM

Although the system has been operational since beginning of the year the full use of this has not been made by the Chapters. Members details and the Payments are not updated on time and the System Data not used effectively by the Regional Management Committees to drive the Membership Numbers

The system had few bugs which were fixed during the period and it must be admitted it is not the most robust system, but is sufficient for our needs at the moment. If and when the Chapters do start to use the system fully then it would be useful to consider switching to a better system

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 cooperation

Ashraf Sattar
Chairman, Membership Development Committee

“The believers, men and women, are helpers, supporters, friends and protectors of one another, they enjoin all that is good, and forbid all that is evil, they offer their prayers perfectly, and give Zakah and obey Allah and His Messenger. Allah will bestow Mercy on them. Surely Allah is All-Mighty, All-Wise.” .

(At-Taubah 9:71)

Assalamu Alaikum Warahmathullahi Wabarakathuhu

The International Ladies Wing is comprised of devoted women from the various WMO Chapters around the globe who have performed and worked selflessly, dedicating their services, resources and skills towards the upliftment of our Community and Humanity under the proud banner of WMO. We would like to commend the charitable deeds and activities of these women who have given something that which money cannot buy and it is their invaluable time and efforts to all our projects, which continues to make a difference in the lives of those less fortunate.

We pray that Allah [SWT] reward them abundantly, Dunya, Qabr & Aakhira AAMEEN.

Alhamdulillah, by the grace and mercy of the Almighty, the ILW are currently coordinating numerous activities/projects for the upliftment and betterment of our underprivileged and deserving women, which we constantly endeavour to make them self-dependent through job oriented courses. The ILW aims to improve their lifestyles with conducive environments and proper infrastructures as per their expertise to make them self-sufficient so that they can educate their children and live a life of dignity, whereby offering them different vocational trainings, enhancing their skills and ultimately empowering them.

WMO worldwide has and continues to aid mankind, whilst the ILW initiated and are actively involved in various community development and relief projects, ranging from donating an ambulance in the war-torn Kashmir to aiding schools of Special Needs in different countries such as Malawi, South Africa, India, Pakistan, Dubai and Sri Lanka. This includes the building of boreholes in remote areas, organizing kaffans [burial cloths] to needy recipients and deliverance of aid to refugees. In underprivileged areas, we continue to assist with basic needs and offering "Women Empowerment Programmes". These are baby steps in our efforts but we are confident that we are leaving our footprints so that one day our efforts will make giant strides in poverty alleviation to those we are now assisting and empowering. Each project dealt with a hands-on approach by conducting personal visits by Chairperson of the ILW, Fazila AK Ismail; to all projects undertaken by ILW ensuring accountability, strengthening the bonds with our volunteers and motivating the women on the ground who are working at grass root levels in deliverance of our aid. It has been an overwhelming experience as well as emotionally draining as one then realizes that no matter how much we try to achieve there is so much to still achieve and therefore we look forward to more active participation from women and the youth to address and assist with our endeavours for a Better Life for All.

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

Report on Ladies Meeting at AGM 2016 in Dubai:

The WMO International Ladies Wing meeting and High Tea took place at the La Creek Conference Centre on the 27th October 2016 and was a huge success with an attendance of over 150 ladies. We were honoured with global representation from Africa, India Pakistan, UK, Middle East, Far East and USA

The meeting commenced with a dua and a warm welcome by ME Ladies Wing Chair; Shabana ARY of the hosting country and it further continued with Mrs Fazila AK Ismail [Chair of the International Ladies Wing] addressing the ladies by elaborating on how women have played a vital role in the success of WMO and today, through tireless efforts and determination we are recognized as a driving force behind many successful projects under the banner of WMO. It being

imperative for our Memon womenfolk to set higher goals and we are amongst the fortunate to be afforded such opportunities under the banner of WMO. Thereafter the meeting continued as per the provisional agenda with WMO Representatives of each country giving a brief presentation on the current activities of the Ladies Wing in their respective countries.

- Aisha Anwar proudly highlighted the achievements of the Pakistan Ladies Wing
- Shabana Darversh & Raziya Chasmawala each gave a detailed presentation on the Ladies Wing activities in India.
- Shamim Osman's presentation was shown; outlining the activities of the Ladies Wing of UK.
- Shazia Sangani spoke about the challenges the Far East Ladies Wing faced and presented the activities of the women in Sri Lanka.
- Fareeda Azeez from Bangalore shared her experiences with ILW in the School of Special needs project in Bangalore and Thanked Fazila for giving her the opportunity to be actively involved in this project with Ambereen Nazim of the Salaam Trust School of Special Needs.
- Fazila AK Ismail briefed everyone on the efforts made by the Africa Chapter Ladies Wing who simultaneously plays a vital front role for both local and international projects.

Sadeef Vahedna was given recognition for her role as Admin in the Memon Connections Project and Aisha Anwar as head of Cookery Book Committee. Aisha Anwar elaborated on the process involved in the collection of recipes for the Cookery Book Project. Sana Fayz & Rubi Darversh inspired the audience with an excellent video presentation by the Kids of WMO member and last but not least, Mehoona Darversh gave the official vote of thanks on behalf of the hosting country.

Our Chair, Fazila AK Ismail thanked all the Coordinators of the AGM from the Middle East Chapter Organizing Committee for their warm hospitality and excellent organization and she continued to thank the Chapter Representatives for their informative presentations and for the sterling work done throughout the year. A special thank you to the heads of specific projects. Fazila AK Ismail introduced the Memon Connections Representative from New York; Yasmeen Mozawalla and briefed the ladies of the selfless efforts of these individuals and groups who constantly go the extra mile making these marriage connections possible.

In conclusion Fazila AK Ismail had mentioned that it was quite evident that the ladies of the ILW were now actively making their mark and are now more than ever more determined to take it to the next level Insha Allah.

Women Empowerment:

This project commenced after a visit by Fazila AK Ismail accompanied by Raziya Bai Chasmawala to one of the Shabana Darveresh's Projects in Biwandhi- India. The primary objective of this visit was to see firsthand the work carried out by women in Biwandi.

- » Bhiwandhi Empowerment Women Project – Overseen by: Shabana Darversh

Background - The Bhiwandhi Group is purely secular and mainly focusing on poor and deserving women. The mission of this group is to ensure that women are literate offering them good employment options so that they are empowered, self-motivated and can contribute to their families and society at large.

Their work assignments include the following:

- Embroidery· Handwork· Packaging· Pickle making
- Stitching· Mehndi classes· Fabric painting
- Arabic classes

It was an overwhelming experience to witness how business minded these women have now become after being given this golden opportunity to become self-supporting but also creating more jobs for other women in their community. The initial manufacturing of their home industry products has now expanded when they were approached by a Wholesaler of ladies' garments who wished to outsource their packaging on consignment. This has contributed towards building the confidence of these women who are now putting shoulders to the wheel and working shifts to meet their deadlines. In addition to this initiative, they have started a feeding scheme to provide these ladies with nutritious meals during a busy working day and feeding the locals in the area. This has given these women an opportunity to empower themselves and give back by devoting a portion of their time to cooking and feeding the community. Alhamdulillah.

On seeing the success and perseverance of these women, a proposal was put forward to ILW who now raised the full amount of \$8 000 USD for the extension of their workplace premises. Unfortunately, the Municipality rules and regulations did not allow us to extend and therefore the monies raised will now be utilized for renovating the classroom where Hifz classes are conducted and the balance will be used for other projects at hand. The parents of these students attending these classes are now motivated to attend Tafseer classes on Sunday and have completed One Dohr of the Quran in Bhiwandi. Ameen. These classes are personally facilitated by Shabana Darveresh.

Vasaai Empowerment Women Project - Overseen by: Raziya Chasmawala

A Ladies Industrial Home: Razia Bai Chasmawala has been very passionate about this project and has initiated this Women Empowerment Programme in Vasaai.

Background - Vasaai Skill Training Centre caters for poor, deserving and destitute ladies of the community. It began with courses on how to generate an income with these women gaining skills to make them financially independent. It then followed with renting a premise with all the basic infrastructure to start a Ladies Industrial Unit. At the Inauguration of the "Ladies Industrial Centre" Fast Food Centre in Vasaai Unit, which saw the upliftment of poor families' income. Thereafter the expansion of the Vasaai Unit by installing the latest sewing machines to manufacture ladies' garments as per orders for readymade dresses, bed sheets, scarves, uniforms etc

Exhibiting opportunities were arranged for these Memon women who were taught to make products at our centers. For the first time these women became Entrepreneurs, with a result of sold out products and more orders to follow Alhamdulillah. The opening of the Industrial home at Vasaai was attended by Shamim Osman from the U.K. Fazila AK Ismail also visited Vasaai with Razia Bai to do a follow up survey so that they could focus on the additional needs to continue empowering these women and with this said; Alhamdulillah, the Africa Ladies Wing raised \$4,000 as an ILW contribution towards the Vasaai Empowerment Programme. A proud moment for the ILW team who opened up doors of opportunity for women who are now working at the Empowerment Programme and assisting us with our ration distributions in Vasaai.

Children of Special Needs in Bangalore Sponsorship of Van:

An appeal was received for the sponsorship of a vehicle to transport the children who were diagnosed with extreme non-mobility, rendering these children unable to use public transportation to school. Fazila AK Ismail personally visited the school conducting a needs analysis and meeting with the respective parents. On hearing the plight of these physically disabled children, struggling to board normal public transport with queues of working people waiting impatiently leaving these children more vulnerable and the parents more frustrated led to the decision for ILW sponsoring a mini van.

Fareeda Azeez and Azeez Bha were requested to make the necessary enquiries and Alhamdulillah, the funds were raised by the WMO Africa Chapter Ladies Wing and this dream soon became a reality. We had arranged for Mr & Mrs Azeez Mohammed of WMO Bangalore to be present on behalf of ILW at the handover of the vehicle to the school. The vehicle was delivered on India's "Independence Day" where the parents were invited to the school to participate in their celebration.

Fazila and husband; AK Ismail then revisited the school to see the progress made by the students and were presented with beautiful thank you notes and hugs of appreciation for the support shown to these wonderful and special children.

A special vote of thanks to Mr & Mrs Ambareen Nazim of Salaam Trust, Mr & Mrs Azeez Mohammed of Bangalore, Mr Farouk Kassim for facilitating the transfer of funds, Shahid Sangani COO of WMO, Khashiefa Martin of the WMO Africa Chapter for all the admin work undertaken for this project and Fazila & AK Ismail for raising the funds for this project.

Wheelchair Campaign for Children of Special Needs:

Mr Yusuf Kamdar, Solly Suleman, Fazila AK Ismail, Fazila Kamdar & Jameela Joosab handed over 30 standard wheelchairs for the elderly and the frail plus 15 specialized wheelchairs for children suffering from cerebral palsy at the Natal Settlers Memorial Home in KZN, South Africa. An additional 11 specialized wheelchairs were donated from our APEX Body; Jama'atun Nisaa.

Medical Assistance:

Assistance offered to the precious, baby Safwaan: WMO Ladies Wing responded to an appeal for aid of a four-year-old baby who underwent major heart surgery. Unfortunately, after many days of being critically ill, Baby Safwaan did not survive. We make dua that Allah [SWT] grant his loved ones the sabr and strength to overcome their loss AAMEEN.

Visit to Ma Ayesha School of Special Needs in Pakistan:

A few years back ILW had sponsored some funds to the above-mentioned school. A personal visit and fruitful discussions between Fazila AK Ismail and Hawa Abdulla took place with the Educators and Therapist in regards to the progress made for those children undergoing physiotherapy. With this consistent treatment, it was evident that there was remarkable improvement in these children. It has made a positive impact in their attempt to lead a life where they could be independent of help from their parents in daily activities.

Request for refurbishment of home for a child of Special Needs:

Shabana Darveresh conducted a survey with Fazila AK Ismail whilst on her visit to India at the home of a special needs child whose mother was a participant at the "Women Empowerment Programme". We had decided to uplift the conditions of the family by doing a complete renovation

to their house making it user friendly for the child. With the everyday struggles and financial burden of the mother maintaining a fulltime job and admitting her physically challenged daughter into a special needs school, we took a decision to also alleviate her expenses by contributing towards the school fees. We pray Almighty Allah guides us to realize this goal AAMEEN.

Medical fees assistance for special needs child in South Africa:

Children of Special Needs Project funded a hearing implant operation. This is a WMO Ladies Wing International Project, which the Africa Chapter Ladies Wing plays an active role in raising funds to contribute towards the project. This year we received an appeal from a Memon family for their four-year-old son who has a hearing disability. The need was an excess amount which their medical aid could not cover and required the family to pay. Alhamdulillah, the monies were raised:

Memon Connections:

Representatives:

- Sadaf Vahedna – Head of Committee
- South Africa-Feroza Mohammed, Jameela Joosab, Shireen Arbee, Kairoon Jeewa
- New York- Yasmeen Mozawalla
- India- Razia Chasmawala
- Sri Lanka - Shazia Sangani
- Europe - Shamim Osman
- Middle East -Rashida Vahedna – Farhat Kassim
- Pakistan - Aisha Anwer- Hawa Abdulla -Shamim T Bawany- Bilqees Tabani-Abida Panjwani - Abida Dada

Ladies from the International Ladies Wings (ILW) renewed their commitment to making our Memon Connections service global in a more aggressive way. 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. The WhatsApp group chat has thus far been the most successful initiative because all the ladies in the Marriage Bureau find it much easier and a practical medium solely 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 used and has worked to encourage the ILW to keep in touch with each other about potential matches. Regular communication and sharing of data is accomplished. All the ladies on the group have undertaken an oath of confidentiality. We do however need more volunteers to assigned to uploading the database regularly from the group chat to the centralized database as this is a very time consuming process. Regular follow ups are necessary to ensure that applicants are using a standard form to submit information. Sadaf Vaheda should be commended for her efforts in compiling the current database. Alhamdulillah, the ILW Memon Connections group is being approached more and more by boys and girls looking to find partners outside their home countries.

The year 2016 has seen the highest number of applicants looking to settle abroad and through the dedication and efforts of our respective representatives in the various Chapters, the following meetings has been arranged:

- India & Amsterdam
- India & San Francisco
- Saudi Arabia & India
- Africa & India
- Dubai & India

Success Stories:

- » India under the supervision of our most dedicated Memon Connections Representative; Raziya Chasmawala has seen tremendous results this year. One of our recent success stories have taken place under the supervision of Raziya Chasmawala from India and Feroza Mohammed who represents Africa. A special thank you was conveyed to Raziya Bai and the South African team; Feroza, Jameela, Shireen and Fazila AK who facilitated the process of this wonderful match.
- » Another engagement took place between a widower and a widow whose meeting was facilitated via the WMO Memon Connections.
- » A marriage took place between a girl from India with a boy from the USA. Alhamdulillah, Raziya Chasmawala facilitated all the meetings and the match making.

PROJECTS / ACTIVITIES overseen by Shabana Darvesh [India]:

- Provided Sehri meals to needy families during the month of Ramadan.
- Provided Eid meals and clothing to needy families and orphans.
- Provided meals to 50 people daily, gradually increasing to 150 people.
- Uplifted a needy family by assisting them with monthly groceries, sewing machine to earn a livelihood, school fees and bicycle for her son to attend school.
- Managing packaging unit in Ladies Industrial factory, wherein 35 women are manufacturing customized towels, bed sheets and bags.
- Provided school books and uniforms to needy students.
- Provided monthly rations to 85 deserving families.
- Visited a ladies' prison and distributed 500 blankets.
- A school based in Bhiwandhi, due to lack of pure water, students were falling ill and we installed a Water Purifier and a Cold-Water Plant providing pure and cold water to +- 2500 students.

PROJECTS / ACTIVITIES overseen by Raziya Chasmawala [India]:

- Women hired to make rotis, vegetables and lunch boxes for office & home deliveries. Instead of receiving Zakaat, they have become financially independent and living their life with dignity Alhamdulillah.
- Free distributions of rotis with vegetables and fruits are distributed to the needy and deserving patients in Government Hospitals and to the elderly and handicapped persons throughout the year.
- Distribution of rations and clothing to needy families during the month of Ramadan and Eid
- Widows were provided with financial aid to start businesses at small scale level.
- Distribution of hygienic goods to deserving women on "Women's Day".
- Phookni Making Unit in Jogeshwari, Mumbai.
- Opening of Marriage Bureau Centre Cross Borders Weddings. Contributions in Mass Marriages (2017) where gifts are presented to deserving brides to be and financial help to parents assisting them in

the marriage costs. Every Saturday approximately 20 parents & candidates would meet and one engagement would take place fortnightly - Local & International. This consisted of all age groups including widows, orphans, divorcees, handicapped etc Provide Counselling to students, parents, children and those who are eligible for marriage and counsel to prevent divorce cases. Honahar Beti Course: This course is a grooming course specifically designed with the help of experts covering various subjects like basic Computer Skills, First Aid Training, Cooking, Tailoring & Personality Development so as to transform a girl child into an equipped wife.

- A well-deserved award received by Raziya Chasmawala in recognition of her selfless efforts of uplifting the community and women on International "Women's Day".

PROJECTS / ACTIVITIES overseen by Aisha Anwar [Pakistan]:

- Initiate Fund Raising Programmes to support WMO Ladies Projects.
- Gardening event.
- High Tea Membership Drive Programme.
- Initiated the "Living life Project" contributing Ensure Health Products to patients suffering from cancer at the Jinnah Hospital.
- Distribution of blankets to the needy.

Dinner hosted by Mrs Hameeda Shoaib Ismail - 16th November 2016]:

Mrs Hameeda Shoaib Ismail hosted a dinner for Fazila AK Ismail and members of PC Ladies Wing Exco Members at her residence. It was an excellent network opportunity and ladies could discuss the indepth plans of hosting a Cookery Competition, whereby the criteria for judging and selecting recipes for the ILW initiative of printing a Cookery Book. Hameeda also prepared various dishes that could possibly be used in the Cookery Book.

Ladies Get Together hosted by Hawa Abdulla - 16th November 2016]:

Hawa Abdulla had graciously invited various members and non-members who were cooking experts and some were authors of cookery books to a get together at her residence to exchange ideas and discuss the way forward for the upcoming Cookery Book Competition. The ladies were abuzz with excitement and showed a great interest in the brainstorming session. A few ladies even went the extra mile and voluntarily presented a variety of dishes prepared by them and humbly requested that these recipes be considered for the Cookery Book.

Aisha Anwar addressed them briefly and Fazila AK Ismail further informed them about the procedures to be followed ie; a selection panel to be elected including a few authors of various cookery books and cooking class tutors who will be invited to sit on the judging panel. After intense scrutiny and discussions by this panel, the best recipes will be selected for the WMO Ladies Wing Cookery Book.

Trip to MITI - 19th November 2016] - Fazila AK Ismail, Hawa Abdulla, Bilqis Tabani & Aisha Anwar:

Fazila AK Ismail visited MITI with members of PC Ladies Wing and intense discussions took place as to how they can market products made at MITI in collaboration with our Ladies

Wing Trade Exhibition. At MITI, we were honoured with the presence of Memon Artist: Mr Furqan Lasherwallah. It was a pleasant surprise to discover the artwork of a talented young Memon Artist. This left all the ladies feeling inspired to try and get his work exhibited, In Sha Allah.

Cookery Book Competition hosted by Hamida Igbal and Aisha Anwar:

Aisha Anwar coordinated this event for ILW and was in constant contact with Fazila AK Ismail. Hameeda Igbal volunteered the use of her bungalow for this event and Anum; her daughter in law was the MC at the function. It was a fun filled afternoon with lots of activities arranged for the ladies as they awaited breathlessly for the results of the competition. There were more than 50 entries and there would have been more entries if it was not for the restriction of only one dish entry per person. The experienced panel of judges found it difficult to come to a decision due to the extent of the competition and wonderful dishes presented and eventually 14 entries were selected as this was just the first selection of a few more selections to take place every three months at such events. After the judges' results were announced and all the winners received their prizes, the ladies continued to enjoy the event with a scrumptious lunch and +- 50 taste dishes and a main meal prepared by Aisha Anwar, Hameeda Igbal and rest of the PC Cookery Team. We would like to commend the hosts for a very successful and well coordinated event. Ladies were motivated to join as members and were informed of all the activities of the various WMO.

Ladies Wings globally. A special thanks was conveyed to the Pakistani Chapter Ladies Wing for their efforts. Another great opportunity to network between Mrs Hameeda Igbal and Tahira Shafi from New York who works with MC representatives, Yasmeen Mozawalla, PC Cookery Book Committee: Aisha Anwar, Hawa Abdulla, Hameeda Shoaib, Ismail, Bilqis Tabani, Hameeda Igbal & Shaheeda Noor Mohammed. AIM: to have Cookery Book ready and published by end of 2018 In Sha Allah.

PROJECTS / ACTIVITIES overseen by Shabana ARY & Mehmoona Darveresh [Middle East Dubai]:

- Ladies One Dish Events: Purpose of the event was to encourage the ladies to come up with Memon traditional dishes, whereby One Dish Parties are hosted on a monthly basis which is also used as a platform for raising funds.
- Family Picnic Days are also coordinated.
- Volunteering and contributions made during the month of Ramadhan.
- Iftaar camps and raising funds towards this event.
- Welfare Activities: overseen by Mehmoona Darveresh.
- Assisting many families in Ajman during Ramadhan.
- Raising of funds to assist prisoners to get released.

PROJECTS / ACTIVITIES overseen by Shamim Osman [Europe]:

- Dall Mill Project in Lohara. - Women Empowerment Project was completed in July 2016, and the Dall Mill set up to provide work for the needy.
- Food and fruit packs were donated in hospital for the sick in Mumbai.
- Funds were donated for Biwindi Centre where women workshops are set up.
- Funds were given for Kashmir for eye operations.

- 2 Water wells were built in the remote areas of Maharashtra costing £2000 each.
- Ration kits were donated to the homeless to the fire-stricken suburb of Mumbai, Govandi in December 2016.
- Funds were also given for an Orphanage in Mumbai, which was used for rebuilding the Centre.
- WMO Ladies Wing was awarded the BATCA award

PROJECTS / ACTIVITIES overseen by Shazia Sangani [Sri Lanka]:

The Far East Chapter Ladies Wing has been recently formed therefore the dedication and challenges faced must be acknowledged and encouraged for their efforts.

- Women Empowerment Programmes: Sewing classes, Spoken English Classes & Needlework Projects.
- Contributions were made towards the victims of the floods in Sri Lanka.

PROJECTS / ACTIVITIES overseen by Fazila AK Ismail [South Africa]: KZN Shireen Arbee & Jameela Joosab & GAUTENG: Zafreen Ayob

- The sisters of Jama'atun Nisaa [Apex Body] contributed \$10 000 USD to WMO Africa Ladies Wing towards any projects in 2017 coordinated by the International Ladies Wing.
- Africa chapter Ladies Wing are involved in numerous activities with financial aid provided to widows, orphans and needy families i.e. rental, lights, groceries, water and school & madressah fees.
- Financial assistance towards Empowerment Projects Hospices, Old Age Homes, Frail Care Centres home for abuse women, orphanages & Muslim prisoners.
- Eid shopping for orphans.
- Sponsored meals for Muslim prisoners.
- Adopt & Pamper A Granny Programmes.
- Water Project: KZN water crisis project in January 2016.
- WMO KZN hosted the Memon Family Picnic on the 28th February 2016 with an amazing crowd of +1000 people.
- Ladies Khatam Meeting & Luncheon: 23rd February 2016 - hosted by WMO Ladies Wing & Jama'atun Nisaa and attended by 250 Memon ladies Guest of Honour was Mrs Hameeda Allana from WMO India Chapter who visited SA that year and she was presented with a bouquet and shawl at this function.
- Victims of Xenophobic Attacks: 14th March 2016. This project was overseen by Shireen Arbee.
- Annual Pamper Day for the Elderly: 6th April 2016 at Natal Memon Jamaat Islamic Centre Durban. 1000 elderly attended and the event is always hosted in honour of the Late Farida Osman who initiated this wonderful gesture a few years ago. This project is overseen by Jameela Joosab.
- Poverty alleviation feeding schemes - Project overseen by Shireen Arbee in conjunction with Jama'atun Nisaa [APEX Body]
- Contributed bread & milk daily to over 450 families.
- Poverty alleviation feeding schemes - Project overseen by Zafreen Ayob in conjunction with Purposeful Giving [APEX Body]. Funds are raised and sandwiches

distributed on a daily basis to needy schools in Gauteng.

- Hajj 2016 Feeding Scheme - raised funds towards feeding of Hujaaj in 2016.
- Kaffans for Malawi : WMO Africa Ladies Wing in conjunction with Jama'atun Nisaa raised funds towards this Relief Project.
- Syria Relief: Adopt an orphan in Syria, Iftaar for Refugees of Syria, R100 000 raised by ladies of Jamaa'atun Nisaa and pledged as WMO/Jamaa'atun Nisaa contribution to Operation SA for relief aid to Refugees of Syria.
- Zakaat Collections 2016: Memon Network With International members coordinated this initiative with Fazila AK Ismail & AK Ismail, whereby a total of R503 286.00 was collected and distributed amongst various organizations. A special note of appreciation to Mr Mehmood Joosab, Mr Aadil Asaamo, Mr Sikander Sattar, Mr Sattar Dada and Mr Feizul Ayob for their efforts.

May the Almighty Allah reward all the donors and members of the Memon Network.

- WOW Programme: Sunday the 17th July 2016 - Youth Wing co-hosted with the Ladies Wing Gauteng who coordinated this event.
- Awards: 01st September 2016 - Al Ansaar and Ibn Masud awarded Fazila AK Ismail and the sisters of Jama'atun Nisaa with the Hadrath Khadija RA, "Excellence Award for outstanding contributions & selfless dedication for community upliftment & service.

Jazakallah Hairan.

Fazila AK Ismail
Chairperson - International Ladies Wing

“ *The feet of the son of Adam will not move away from his Lord on the Day of Resurrection till he is asked about five things about his life how he spent it; about his youth how he passed it; about his wealth how he earned it; and again about wealth how he spent it; and about what actions he took on that which he learnt..*

(Thirmidhi)

MESSAGE FROM THE CHAIRMAN

"WMO 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. 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 2016. 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.

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 2016 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"

One of the most significant factors affecting the entire Memon Community worldwide is the preservation of Memonicity or in other words our culture, including our traditions (those that do not conflict with Qur'an and Sunnah) and language. It is a fact that we have seen the progressive watering down of Memonicity over the past few decades. It is believed that unless we have a coherent and practical strategy to deal with this, it is probably true to say that we will see a gradual dissemination of Memonicity and possible disintegration of the Memon Community over the next two generations.

As the only truly global organization run by Memon's for Memon's, clearly there needs to be a focus from the WMO Board of Trustees and Management Committee to dealing with this very serious matter.

As a Global Youth Chairman since April 2017, I thought it was of utmost importance to deal with this aspect of our youth program going forwards first and therefore set about to devise strategies to incorporate a formal integrated structure for youth globally.

This structure would need to provide an essential bridge between the Board of Trustees, Management Committee & ExeCom whose average ages are in the region of around 57-60 years and the rest of the field.

Appointed centrally based on merit, commitment and where appropriate, track record, the Regional Youth Vice Chairman's and Regional Youth Executives will be working hand in hand with the central working committees to devise and deliver regional specific projects that motivate the youth and bring effective value to the work of the WMO.

Youth will be directed and provided due motivation and assistance to carry out strategic initiatives with the ultimate

objective to promote and advance the cultural and religious identity, customs and language of the Worldwide Memon community.

The WMO considers its youth as the future of the WMO and Memon society generally and thus its empowerment, nourishment, encouragement and development will be its priority going forwards.

These developments in integrating the youth fully into the WMO through these structural and constitutional changes will also essentially assist the WMO in preparing for succession planning and ensuring the work of the WMO started by its visionary founders will always continue Insha Allah.

Bashir Sattar
Global Youth Chairman

Note: I would like to extend on behalf of the Management Committee our gratitude to Mr Yunus Suleman who was WMO Global Youth Chairman until March 2017, when he had to stand down due to his professional commitments. We wish his all the very best in his work and life ahead Insha Allah.

YOUTH CONFERENCES 2016

"Productivity is never an accident. It is always the result of commitment to excellence, intelligent planning, and focused effort." - Paul J. Meyer

Memon Youth Conferences were held in different countries to brainstorm ideas for all five international youth wing initiatives to strategically plan it's annual goals. Youth members from diversified backgrounds engaged in healthy discussions as they chartered a course for the accomplishment of their goals for the upcoming year.

Dubai Youth Conference (April 2016)

The Dubai Youth Conference was the first ever local conference organized by the Middle East Youth Wing to encourage the youth to come forward and share their knowledge. Four teams were made and each team was given an hour to brainstorm an idea which was later challenged by other groups to rectify any loopholes and formulate a concrete plan for each of the teams. The 4 teams were

1. Education - Mentor: Mr Haroon Karim
2. Sports - Mentor: Mr Farook Kassim
3. B2B - Mentor: Mr Yusuf Kamdar
4. Women Empowerment - Mentor: Mrs Faizal Kamdar

South Africa Youth Symposium (April 2016)

This Conference took place in the expansive abode of Mr Sayed Mia on 23rd April 2016. Mr. Yunus Suleman commenced proceedings as he discoursed upon the various WMO Projects. Mr. Yunus emphasized that the clarion call of time demanded that the WMO African rise to the occasion and serve the community in an unprecedented way; so that it can go shoulder to shoulder with other operational wings across the world. All these activities were also destined to re-strengthen the Memon Solidarity and uphold the Memon Culture. The inspiring oration was ensued by the appearance of Dania Hanif; who had flown from Pakistan to be a part of this iconic conference. She articulated about her involvement in the marketing and educational facets of The WMO youth world-wide. She also stressed upon the need of the youth dedicating time, energy and devotion to the community. Azim Omar and Ridwan Mia initiated an interactive session with the youth to address their issues and encouraged the youth to take part in upcoming activities to bring Africa youth wing at par with other WMO youth wings.

International Youth Meeting in UAE (October 2016)

The symposium was bejeweled by the presence of many youth members; and the ambience was further accentuated by the benign attendance of many a board members such as Mr Haroon Karim, Mr Bashir Sattar, Mr Gulaam Abdool, Mr Ashraf Sattar, Mr Yunus Suleman and Mr Shoaib Mangrora. Dania Hanif set out the various WMO youth Projects. Mr Yunus Suleman engaged all the youth to brainstorm ideas for coming year. The pen-ultimate remarks came from the dynamic persona of Mr Bashir Sattar who motivated the youth by quoting religious examples and by emphasizing the fact that community service is a selfless act done with the prime purpose of pleasing Allah

The concluding speech came from Mr Haroon Karim, Shoaib Mangrora and Haroon Karim; they cited that since the youth these days is more powerful than ever it should exploit its potential to the fullest, allowing them to contribute to the society with respect to their strengths

In the session to ensure, the youth showed their vitality, verve and vigor of brain and brawn as they engaged themselves into drafting a road-map for addressing issues mentioned by the veterans of WMO in their speeches. Working with a sense of responsibility and renewed enthusiasm, the youth proposed plan in galore; out of which the most suited were finalized.

Global Youth Projects 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 has provided 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)

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.

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 (14 February 2016); 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 Sri Lanka on 14th February which was led 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, 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 cause. 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 at the end of 2017 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.

A debater is an asset of a nation, so runs a cliché. The exemplary response and the flare of youth as discerned in the competition held in Sri Lanka 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 will be 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 team 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 in different chapters. 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 based 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. First WOW workshop was conducted in India where 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.

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 Womens 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 Memon's 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 everyday 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.

Dania Hanif

International Coordinator, IYW

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
London
England SW12 0LT

Accounting year end

31st December

Principle activity of the Charity

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

Trustees

Mr. Nowsad Abdul Gani
Mr. Bashir Sattar
Mr. Haroon Karim

Bankers

Habib Bank Zurich PLC

Auditors for WMO Europe Chapter

KWSR & Co.
Chartered Accountants & Registered Auditors
136 Merton High Street, London SW19 1BA

Regional Chapters

Africa Chapter

America & Canada Chapter

Europe Chapter

Far East Chapter

India Chapter

Middle East Chapter

Pakistan Chapter

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