# World Memon Organization Annual Report - 2013



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## World Memon Organization Annual Report 2013

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#### WMO Office Bearers 2012-2014

#### Designation

President Sn Deputy President Deputy President Secretary General Treasurer Dep Sec General

VP – Africa ASG – Africa Regional Treasurer - Africa VP - Europe ASG - Europe RT - Europe VP - Far East ASG - Far East RT - Far East VP - Middle East ASG - Middle East RT - Middle East VP - Pakistan ASG - Pakistan RT - Pakistan Name Abdul Satar Dada Sir Iqbal Sacranie Ashraf Satar Pir Mohamed Kaliya Muhammad Adil Yousuf Bashir Satar

Yunus Suleman Aslam Kalla Moosa Carrim Sikander Sattar Imran Pannawala Waseem Adil A.C. Saleem Aslam Sattar Majeed Karim Iqbal Dawood Ahamed Sheikhani

Shoaib Ismail Mangoria H.M. Shahzad Iqbal Shahzad

#### WMO CF Office Bearers 2012-2014

#### Designation

Chairman Dep Chairman Sec General Treasurer Dep Sec General Com Member Com Member Com Member Com Member Com Member

#### Name

Suliman Noor Mahomed (Solly Noor) Haroon Karim Feizul Ayub Sayed Mia Mahmood Shaikhani Arif Habib Shoaib Ismail Mangroria Ismail Karim Gadit Nowsad Gani Eliyas Kareem







Message from Mr.Abdul Satar Dada The President World Memon Organization

#### Assalaamu Alaikum Wa Rahmatullahi Wa Barakaatuh

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

It gives me great pleasure to welcome you all to the 12th Annual General Assembly Meeting of the World Memon Organization being held for the first time in South Africa.

The 12th AGAM is set to be an historic occasion for the WMO, as it will witness a complete change in the Management and Operational Structure of the WMO since its inception 12 years ago if the proposed constitutional amendments are carried out. It has been apparent in the past few years, there were inherent flaws in the Organization Structure leading to weak governance across the organization in the past. The 2 tier structure of WMO CF and WMO has not worked as envisaged by the founding fathers and it was obvious if the WMO was to grow to be a truly International Body representative of all Memon's across the Globe, there had to be some drastic changes in how the Organization was Managed. Therefore a special committee appointed for this purpose, proposed the amalgamation of WMO and WMO CF into one organization and retaining WMO CF as the final entity which proposal was unanimously approved at the 11th AGM in Dubai. The Committee was thereafter tasked to recommend the necessary amendments to the constitution to effect the proposed amalgamation. I am happy to note the committee has worked diligently over the past 12 months to propose the changes now before the house and Insha Allah with this we shall witness the next level of growth in WMO in the years to come.

This AGAM is also an election year and with this AGAM I will be completing my second term of office and a new set of Office Bearers are set to be elected and take office. The Elections of the Office bearers at the Chapters has been completed well in time and now the new Management Committee under the New Constitution has to be elected to chart a new path for the WMO. My request to all my fellow members is, chose the new committee with care, people of Caliber with commitment and belief in taking WMO forward, the responsibility and the task ahead is huge and should not to be taken lightly. It is not about positions and prestige, but the very future of our community and the future generations which will be decided at this election.

I take this opportunity to thank the Members of the WMO for the confidence placed in my team and me for the past 4 years. While we have achieved a lot in the past 4 years, a lot more needs to be done and the job is by no means over. We had our share of success and failures but I am very happy with the support and commitments I received from my committee, the Board of Trustees of WMO CF and the Regional Chapters I wish to thank then from the bottom of my heart for their hard work and commitment of the past 4 years.





Our dua's and prayers go to our Founding President, Haji Abdul Razzak, founder Trustee Haji Aboobaker Pardesi, both of who passed away during this year, May Allah SWT grant them Jannathul Firdouse. The community is forever in debted to them for the service rendered by them not only to the Memon Community but the humanity at large.

I wish my successor and his team all the very best and request all our members to support the new team to rise to the occasion and face the challenges in the future with confidence and emerge victorious.

Salaams

A.S. Dada WMO - PRESIDENT





### **World Memon Organization**

#### NOTICE OF THE 12<sup>th</sup> ANNUAL GENERAL ASSEMBLY MEETING OF THE WORLD MEMON ORGANISATION (WMO)

#### To: All Members of the WMO

Notice is hereby given to all Members of the World Memon Organisation (WMO) that the 12<sup>th</sup> Annual General Assembly Meeting of the World Memon Organisation will be held on **Saturday 8<sup>th</sup> November 2014** at 14.00 at Sandton Convention Center, Johannesburg, South Africa to consider the following Agenda:-

#### AGENDA

- 1. Recitation of a few Verses from the Holy Quran.
- 2. Welcome Address by Mr. Abdul Sattar Dada, President of the WMO.
- 3. To receive and approve the Minutes of the 11<sup>th</sup> Annual General Assembly Meeting held on Monday 18<sup>th</sup> Nov 2013, at 10.00AM at J.W. Marriott Dubai, Deira, Dubai, United Arab Emirates
- 4. To receive and approve the Annual Report of the WMO for 2103, Presented by Mr. Pir Muhammad A. Kaliya, Secretary General, WMO
- 5. To receive and approve the Audited Accounts of WMO for year ended 31<sup>st</sup> December 2013, Presented by Mr. Muhammed Adil Yusuf, Treasurer, WMO
- 6. To consider, and if thought fit, approve the proposed Amendments to the Constitution of WMO as recommended by the Governance Committee appointed at the 11<sup>th</sup> AGM to amalgamate WMO and WMO CF
- 7. To receive and adopt the Election Report presented by the Election Commissioner on the Elections to the Regional Board of Managements for the period 2014-2016
- 8. To appoint Auditor(s), in accordance with Clause 32 of the WMO Constitution, to hold the office till the conclusion of the next Annual General Assembly Meeting and to fix their remuneration
- 9. Any other matter with the permission of the Chair.
- 10. Dua and conclusion of the meeting.

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**Pir Muhammad A. Kaliya** Secretary General, WMO

Karachi, 22<sup>nd</sup> Aug 2014





Minutes of the 11th Annual Genaral Assembly Meeting of the World Memon Organisation held on 18th Nov 2013 at J.W. Marriot Hotel, Deira, Dubai

## ITEM 1 – CALLING TO ORDER AND RECITATION OF FEW VERSES FROM THE HOLLY QURAN

Mr. A. Sattar Dada, President, WMO called the meeting to order at 10.00AM and this was followed by the recitation of few verses from the Holy Quran by Moulana Mohamed Ahmed.

#### **ITEM 2 – WELCOME ADDRESS BY PRESIDENT WMO**

President WMO Mr Abdul Satar Dada welcomed all members and delegates and thanked the Host Middle East for making excellent arrangements for the AGM and all the delegates for taking their time off to attend the AGM. WMO has competed 10 years of service and while much has been achieved, there is a long way to go. The Governance Committee has proposed some major changes to the WMO Structure and it is hoped with these changes the WMO can do more for the Global Community. After 10 years we are still having issues in India and these needs to be resolved soon. The Ladies and Youth Wings have become very active in the recent times and are working well. Need the commitment of everybody to take the WMO forward

## ITEM 3 – TO CONFIRMATION OF THE MINUTES OF THE 11<sup>TH</sup> AGM HELD ON 23<sup>RD</sup> JUNE 2012 IN LONDON, UNITED KINGDOM

The minutes being circulated earlier, were considered read and were proposed to be approved by Mr H.M. Shahzad and were seconded by Mr Moosa Careem.

## ITEM 4 – TO RECEIVE AND APPROVAL THE WMO ANNUAL REPORT FOR 2012, PRESENTED BY SECRETARY GENERAL, WMO

The WMO Annual Report was read out by Mr Pir Mohamed Kaliya, Secretary General. It was pointed out by a member of the audience, in the printed version the date of the AGM is mentioned as 15<sup>th</sup> Sep 2013 where as it should be changed to 18<sup>th</sup> Nov 2013. There been no other changes/comments the annual report was approved by the house unanimously.

## ITEM 5 – TO RECEIVE AND APPROVE THE ACCOUNTS FOR PERIOD ENDED $31^{ST}$ DEC 2012

Mr Abdul Wahid Nathani quarried why there is no Auditors Opinion in the consolidated accounts and Mr Pir Mohamed Kaliya clarified this - as the consolidation is not a true consolidation since only Audited Accounts of Europe, UAE and Pakistan are consolidated with the other Chapters been separate legal entities and hence can't be consolidated and the auditors have hence not given an opinion on the consolidated accounts report.

The accounts were thereafter approved by the house on being proposed by Ahmed Shaikhani and seconded by Dr Naseem Shekhani

## ITEM 6 – APPOINTMENT OF THE AUDITORS FOR PERIOD ENDING $31^{\text{ST}}$ DEC 2013.

The present Auditor for WMO have indicated their inability to continue and therefore Mr Nowsad Gani was authorised by the house to discuss with alternative Auditors and appoint a suitable auditor and negotiate their remuneration

#### ITEM 7 – ANY OTHER MATTER WITH THE PERMISSION OF THE CHAIR

- 1. REPORT OF THE GOVERNANCE COMMITTEE Chairman Governance Committee Mr Yunus Suleman presented the proposal of the Committee for changes to be adapted to the Structure of WMO in order to make it more effective and transparent. Mr Suleiman Noor Mohamed (Solly Noor) stated this proposal has already been approved by the Trustees. He further stated, this proposal is making changes at the Top level to make it more cost effective, we don't need a BOM and BOT. The following proposal was thereafter approved by the house after been proposed by Mr Ahmed Shaikhani and seconded by Mr M.H.Omar
  - a. Retain WMO CF and Dissolve the present WMO
  - b. Thereafter change name of WMO CF to "WMO"
  - c. Transfer all present WMO Assets to New WMO
  - d. Appoint legal counsel to revise the WMO CF Constitution/Articles of Association to adopt the changes proposed by the Governance Committee
  - e. Obtain Tax opinion to support the proposed changes
  - f. Adopt the above mentioned changes at EGM or at the 12<sup>th</sup> AGM
- 2. Mr Rashid Godil raised the issue of separate Jamats being admitted as Apex Bodies at Chapter level and Mr H.M.Shahzad ASG Pakistan Chapter clarified,



No new Jamats are admitted as Apex Bodies in Pakistan, and this was done long before and this practise has been discontinued since then.

- 3. Mr Rafeek Noorani, suggested the WMO must do more to promote Memoni Language.
- 4. Mr Solly Suleiman of South Africa made a presentation of the proposed Hospital Project in Durban. The hospital will be based on Islamic Ethos but run for profit. The financial projections' are for a 10-12% return in 5 years based on Capital Appreciation and dividend payment and invited all members present to support this project by investing in the Private Placement of the shares in the project company. He also informed that Mrs Zohara Noormohamed, wife of WMO CF Chairperson Mr Solly Noor will be the recipient of MINA Award for 2013 for her social work
- 5. Dr Muhammad Farooq Sattar, Parliamentary Leader for MQM in the National Assembly, Lower House of Pakistan Parliament was called upon to address the gathering by the Chair. Dr Sattar in his speech urged the community to Think Global and Act Local. WMO should stand for "Weapons of Mass Ornaments" and promote Unity & diversity/pluralism in the Memon Community. Dr Sattar offered a suitable plot of land in the city of Hyderabad in Pakistan to WMO for WMO to build a Cardiac Hospital as a Trust/Commercial venture was accepted on behalf of WMO by WMO CF Chairman Mr Suleiman Noor Mohamed and the official of the Pakistan Chapter were requested by him to submit a proposal for same to the Board of Trustees of WMO. In conclusion Dr Sattar requested the WMO to develop a 10-20 Road Map for the community to be identified as "Denewale hath, not lenewale hath" (it should be suitably translated in English e.g."Giving Hands and not taking hands etc)
- 6. Dr Bushra Gadit, made a presentation for the formation of the Memon Health Forum and was requested to submit a proposal for consideration by the BOM
- 7. 12<sup>th</sup> AGM The proposal to hold the 12<sup>th</sup> AGAM in Karachi, Pakistan on 21<sup>st</sup> and 22<sup>nd</sup> June 2014 was confirmed, on the assurance given by Pakistan Chapter Officials, there will not be any problem in obtaining visa for Indian passport holders to attend the AGAM
- 8. Mr Farook Moosa making a statement praised President Satar Dada for the dedication to WMO and for the leadership provided by him and his team to advance the cause of Memons.
- 9. Special Awards The Middle East Chapter presented special appreciation awards to the Office bearers of WMO, WMO CF, Vice Presidents and other prominent social workers in Dubai and all those who supported/helped to host the AGM in Dubai.





10. A Qazi Award was announced by Ms Memoona Darvesh in the memory of Mohammad Ghazi Faisal Vahedna

#### ITEM 8 + 9 - CLOSING REMARKS AND DUA

President Mr Satar Dada thanked all present for their corporation for conclusion of the day's proceedings and invited Mr Rafeek Noorani to conclude the AGAM meeting with a recital of a dua. The meeting closed at 12.15PM



#### List of Attendees 11th AGAM - WMO 18th November 2013, Dubai, UAE

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No	Name	Chapter	Membership Class
1	A C Saleem	Far East	Life Member
2	A K Ismail	Africa	Life Member
3	A Kadar J Memon	India	Life Member
4	AR	Pakistan	Patron
5	A W Nafda	Middle East	Life Member
6	A. Kader Memon	India	Life Member
7	Abdul Aziz	India	Member
8	Abdul Hamid Nathani	India	Life Member
9	Abdul Satar Dada	Africa	Trustee
10	Advocate Moosa	Africa	Life Member
11	Ahmed	Pakistan	Youth Member
12	Ahmed Rafik	Far East	
13	Ahmed Shaikhani	Middle East	Trustee
14	Altaf Vayani	Pakistan	Life Member
15	Anwar Habib	Far East	Life Member
16	Ashraf Satar	Far East	Trustee
17	Aslam Sattar	Far East	Annual Member
18	Aysha Dada	Africa	
19	Dr. Haroon	UK	Life Member
20	Dr. Ismail Dada	Africa	
21	Ebrahim Moosa	Africa	Member
22	Ebrahim Osman Raydan	Africa	
23	Fahmida Lakhani	India	Patron
24	Faizal Suleman	Africa	Life Member
25	Farook Kassim	Middle East	Life Member
26	Farouk Chandiwala	India	Life Member
27	Fazila A K Ismail	Africa	Ladies wing LM
28	Feizul Ayob	Africa	Trustee
29	Gulaam Abdoola	Africa	Trustee
30	H M Shahzad	Pakistan	Life Member
31	Haji Abdul Razzak	UK	
32	Hanif Osman	UK	Patron
33	Haroon Karim	Uk	Trustee
34	Haroon Mahenti	Pakistan	Member
35	Idris Kunda	India	Patron
36	Iqbal Officer	India	Life Member
37	Ismail G Memon	India	Patron
38	Kayum Mussani	Middle East	
39	Khalid Jussab	υκ	Life Member
40	M H Omar	Far East	Trustee
41	M Iqbal Aboobacker	Middle East	Life Member
42	M Iqbal Dawood	Middle East	Trustee
43	M Jawad Taha		
44	M Motiwala	Pakistan	Member



45	M Rafique Noorani	Middle East	Life Member
46	M Zikar Virani	India	Patron
47	M, Naveen	India	
48	Maimoona Hassan Darvesh	Middle East	Life Member
49	Majid Ranani	India	Trustee
50	ML Yunoos Osman	Africa	
51	Mohammed Asif Khatari	India	Patron
52	Moosa Carrim	Africa	Patron
53	Muhammad Sadia	Middle East	Youth Member
54	Muhammad Salmaan	Middle East	Youth Member
55	Muhammed Asif Majid	Pakistan	Life Member
56	Muhammed Iqbal	Middle East	Trustee
57	Naseem Shekhani	USA	Member
58	Nazreen Memon	India	Patron
59	Nowsad Gani	UK	Trustee
60	Pir Mohamed Kaliya	Pakistan	Trustee
61	Rashida Anwar	Middle East	Life Member
62	Razia Ashrf	India	Patron
63	Raziya Ashraf	India	Patron
64	Reshma Patel	India	
65	Riyaz Z Virani	India	Life Member
66	Saeeda Yakoob	Middle East	Life Member
67	Sana Ashraf	India	Member
68	Sayed Mia	Africa	Trustee
69	Shabana Darvesh	India	Life Member
70	Shabana A Razzak	Middle East	VP
71	Shabbir Merchant	Middle East	Trustee
72	Sha fiA Mulani	India	Life Member
73	Shahid Sangani	FC	Life Member
74	Shahida Noos	Pakistan	Member
75	Shambnam Memon	India	Life Member
76	Shamim Osman	UK	Life Member
77	Shoaib Ismail	Pakistan	Trustee
78	Siddik Nathani	India	Life Member
79	Sikander Sattar	UK	Life Member
80	Solly Noor	Africa	Trustee
81	Solly Suleman	Africa	Life Member
82	Sumrin Imran	Pakistan	Member
83	Syed Sabir Ali	Pakistan	
84	Toufik Lakhani	India	Life Member
85	Yasmeen Arif	Pakistan	Member
86	Yunoos Suleman	Africa	Trustee
87	Yusoof Japanwala	Far East	Patron
88	Yusuf Kamdar	Africa	Trustee
89	Zarina Yahya Godil	Pakistan	Member
90	Zeenat Yaseen Merchant	Middle East	Life Member
91	Zubair Cashmawala	India	Patron



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# World Memon Organization Annual General Assembly Meeting 18<sup>th</sup> Nov 2013, Dubai, UAE Matters arising from the Minutes

No	Matters Arising from the Minutes	Action to be Taken	By Whom	By When	Remarks – 30 <sup>th</sup> Sep 2014
01	Appointment of New Auditors	Select a new Auditor in place of the current auditors and fix their remuneration	Nowsad Gani	Dec'13	Done
02	Gov Com	Proceed with the recommendations of the	Exco	On or	Final prop osals for
	Recommendation	Gov Com and adopt the changes at an EGM		before	Constitution Amondmonts
					submitted to the
					AGAM for
					consideration and
					adoption
03	Cardiac Hospital to be built in Hyderabad on a	Pakistan Chapter to submit the proposal for same to WMO CF	PC Office bearers		Proposal Pending from WMO PC
	land to be donated by the Government of				
	Pakistan				
04	Memon Health Forum	Submit a proposal for the formation of the	Dr Bushra Gadit +		Proposal received,
		Memon Health Forum to the BOM for	CEO		and included in the
		consideration			agenda of the new
					MC to consider
					for the future
05	Qazi Award	A Qazi award to be given in memory of	Middle East Ladies		Event held in
			Chapter		Oct'14



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Presented by **Mr. Pir Muhammad A. Kaliya** Secretary General, WMO at the 12<sup>th</sup> Annual General Assembly Meeting in Johannesburg, South Africa on 8<sup>th</sup> November 2014

Honorable Mr. Abdul Sattar Dada (President of WMO), Mr. Suleiman Noor Mohamed (Chairman of WMOCF), Office Bearers of WMO and WMOCF and the honorable members of the Board of Trustees, Board of Management and all other respected members.

It is my pleasure to present before you the Report of the World Memon Organisation for the year ended 31<sup>st</sup> December 2013.

#### 2<sup>nd</sup> Decade of Social Welfare & the Vision of Founders

The World Memon Organisation is passing through its second decade of existence. The decision to establish WMO was an unique decision in the history of the Memon Community, which will go a long way for the betterment of the Memon Community and its posterity.

The founders of WMO had a far-reaching vision for the Memon Community but WMO has only managed to achieve a very small portion of its mission and has to do a lot more in the coming years.

#### Sad Demise of two Founder-Members of WMO

It is sad to note that during the current year, two Founder-Members of WMO namely Haji Abdul Razzak Yaqoob (ARY) and Mr. Abubakar Cassim passed away in the month of February 2014. We pray to Almighty Allah to grant the departed souls the highest place in Jannat-ul-Firdous. Ameen.

#### Actual Strength of WMO

The actual strength of any welfare organization lies in its membership. When we look at the membership of WMO, it is very frustrating to mention that the total of membership is only around one thousand. It is very sad to note that we, as an



international Memon organization, are not focusing our attention and efforts on increasing the membership. If we look at the Trustees and Patrons, it is pity to note that the number of fully paid Trustees and Patrons is twenty six and twenty five respectively. It is high time that efforts be concentrated to strengthen WMO by increasing the members.

If we look at the participation of the Members in the day to day activities of WMO, only a handful of Members are devoting their time, money and energy. I urge the members to come forward and take part in the activities of WMO.

I take this opportunity to appeal to all members of WMO to work harder and make WMO stronger and help it to fulfill its vision and mission.

#### **Cent per Cent Literacy in the Memon Community**

In the last report, I had emphasized that we should strive to achieve 100 percent literacy in the community. By Grace of Almighty Allah, the WMO Pakistan Chapter has launched, over the years, many major projects with regard to education such as the WMO Education for All, the WMO Higher Education Scheme and the Memon Industrial & Technical Institute (MITI). I propose that such outstanding schemes be introduced in other chapters, especially in India, where a large number of Memon families reside. Special stress should be paid on Higher and Professional Education.

#### Youth and Ladies Wings

I sincerely appreciate the innovative steps taken by the Youth and Ladies Wings to bring the youth and women under the umbrella of WMO and provide them an ideal platform, not only for their own self-development, but also to groom them to serve the community in the most befitting manner. I request the Ladies and Youth Wings to strive harder to make more members, since they are the future of the WMO.

#### **Poverty Alleviation in the Memon Community**

As you know, poverty in the Memon Community is indeed a great tragedy. The Memon Community is faced with numerous problems and poverty can be ascribed as one of the main causes for the multiple issues faced by the Community.

According to rough estimates, at least 35% of the Memon community lives in abject poverty. These families are unable to fulfill their basic needs. I would like



to draw your attention to the following Objective mentioned in the Constitution of WMO which exclusively focuses on poverty alleviation:

"7.4. to work for the alleviation of poverty in the Memon Community and to improve the quality and standards of living of its members."

#### Memon Alam – under the aegis of WMO

The Memon Alam, monthly magazine of the Memon Community since over 50 years, is now being published under the aegis of WMO since April 2010, with improvements in style and quality of content. More than three years have passed since WMO has started publishing the magazine. Till date over 50 issues have been published by WMO. Every issue has its unique theme. Memon Alam is being sent every month to all the seven chapters of WMO for distribution among the members and well-wishers of that region.

The cost of running this magazine of international quality is very high. However, a sizable cost of the magazine is being borne through advertisements. We request the Memon industrialists, businessmen and philanthropists to please strengthen the Memon Alam by placing regular advertisements.

#### **Performance Reports of the Chapters**

The welfare activities of WMO are being carried out through its various chapters. In a short span of time, the welfare activities have increased multifold particularly in India and Pakistan. Both these chapters are spending huge amounts in providing financial help for education, housing, etc. The Performance Reports of all the chapters of WMO are being circulated here in this meeting for your information and record.

#### Amendments in the Constitution of WMO and WMOCF

Amendments in the Constitution of WMO and WMOCF are made from time to time to cope with changing times. This time, a number of proposals have been prepared which will be placed before the General Body for approval. One of the important amendments is the merger of WMO with WMOCF. It will facilitate better management of the organization.

#### Funds

The welfare budget of WMO for the current year is over US \$2.5 million. There is an urgent need of raising additional funds for meeting the requirement of the community for education and rehabilitation.



We humbly request the members of the community at large to please come forward and give us a helping hand so that the posterity of the Memon Community can bear the fruits of your generosity.

#### WMO Audited Accounts

We are pleased to inform you that the consolidated accounts of WMO for the year ended 31<sup>st</sup> December 2013 which have been audited by our Auditors, are presented herewith for your review and approval.

It may be noted that chapter-wise Accounts of Pakistan, U.K. and Middle East have been audited by local Auditors which have been consolidated, which are presented herewith. The Audited Accounts of Far East, and Africa Chapters are presented separately.

#### Thanks and Acknowledgment

First of all, we would like to thank the Office Bearers of WMO - Mr. Abdul Sattar Dada (President), Sir Iqbal Sacranie (Senior Deputy President), Mr. Ashroff Satar (Deputy President), Mr. Bashir Sattar (Deputy Secretary General), Muhammad Yousuf Adil (Treasurer) and all others.

We are also grateful to Mr. Suleiman Noor Mohamed – "Solly Noor" (Chairman of WMOCF) Mr. Haroon Karim (Deputy Chairman, WMOCF), Mr. Feizul Ayob (General Secretary WMOCF), Deputy Secretary General (Mr. Mahmood Shaikhani), Sayed Mia (Treasurer) and Office Bearers of Seven Chapters.

Special thanks to the WMO Pakistan Chapter and its Office Bearers for extending complete support for the smooth running of the WMO Secretariat in Pakistan. My gratitude goes to Mr. Muhammad Yousuf Adil (Treasurer), Mr. Shoaib Ismail Mangroria (Vice President), Mr. H.M. Shahzad (Assistant Secretary General) and Mr. Shahzad Iqbal (Regional Treasurer) and all other Members of the Board of Management of WMOPC for their cooperation and support in discharging my duties as the Secretary General of WMO. I express thanks to Mr. Saleem Surthy for his continuous assistance during my tenure as Secretary General. I am also grateful to all the Chapters for their valuable input on different matters of importance. I express my sincere thanks to Mr. Shahid M. Sangani, COO, WMO for his constant support in discharge of my duties.



We are grateful to the Office Bearers and all members of the Board of Management of WMO Africa Chapter, who were kind enough to make necessary arrangements for these meetings. We are grateful to Mr. Feizul Ayob (General Secretary, WMOCF), Mr. Yunus Suleman (Vice President, WMO Africa Chapter), Mr. Aslam Kalla (Assistant Secretary General, WMO Africa Chapter) and their entire dedicated team for their commendable arrangements in a very short span of time.

We gratefully acknowledge generous contribution and donations of the philanthropists, Trustees, Patrons, Other Members, well-wishers without whose timely contributions we would not have been able to pursue the various goals of WMO. We are hopeful that with the passage of time, the generous contributions of the donors and in particular, the Trustees of WMOCF, would increase significantly for the welfare and well-being of the Memon community in particular and the humanity at large.

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

**Pir Muhammad A. Kaliya** Secretary General, WMO, Karachi, dated: 1<sup>st</sup> October 2014



## World Memon Organization Africa Chapter

## Annual Report For 2013 & Audited Accounts as of 31st December 2013





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### THE BOARD OF MANAGEMENT

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NAMES & SURNAMES	DESIGNATION	TOTAL OF 6 BOM MEETINGS FOR THE YEAR 2013
1. Yunus Suleman	Vice President/Trustee	Attended 6
2. Aslam Kalla	Assistant Secretary General/Patron	Attended 3
3. Moosa Carrim	Treasurer and Patron	Attended 5
4. Solly Suleman	Social Welfare Chair	Attended 1
5. Adv Farouk Moosa	Patron	Attended 1
6. Feizul Ayob	Property Dev Chair and Trustee	Attended 6
7. Dr Haroon Gutta	Property Comm	Attended 5
8. Gulaam Abdoola	Trustee	Attended 1
9. Dr Yakub Essack	Social Welfare Gauteng	Attended 0
10. Cassim Noormahomed	Committee Member	Attended 1
11. Shafique Tayob	Memon Classes	Attended 3
12. Solly Gani	Memon Ass SA Member [APEX]	Attended 0
13. A. Razack Moti	Education	Attended 3
14. Solly Noor	Chairman WMO CF/Trustee	Attended 0



15. Sataar Dada	President WMO/Trustee	Attended 1
16. Sayed Mia	Treasurer WMOCF/Trustee	Attended 3
17. Asraf Karim	Cape Town Memon Ass	Attended 2
18. Adam Joosub	SA Memon Foundation Member	Attended 1
19.Yusuf Kamdar	Trustee	Attended 3
20.Haroun MH Joosub	Patron	Attended 5
		1

#### **OTHER COMMITTEE MEMBERS**

Fazila Ismail	Ladies Committee	Attended 2
AK Ismail	Social Events - Kzn	Attended 2
Shabir Moosa	Social Events & Communications	Attended 5
Azim Omar	Youth Wing Co- ordinator	Attended 2
Dr Shoyab Wadee	Renal Dialysis Project	Attended 0
Khashiefa Martin	Administrator & Project Co-ordinator	Attended 6



T

#### 1. <u>Renal Dialysis Project – WMO & IMASA:</u>

Alhumdillah, a few new patients have been identified for the dialysis project. All patients are referred to SANZAF to ascertain financial suitability [Zakaatable].We currently have X3 patients on the programme and have secured a further discount from Fresenius Renal Dialysis Unit. All future patients accepted onto the programme will be advised to undertake their dialysis treatments from Fresenius. The reasonable rates given allows us to allow more patients onto the programme as a total of R500 000 is committed annually towards this project. Once medical and financial criteria are met, WMO releases the allocated funding towards this project on a case by case basis.

#### 2. WMO Wheelchair Campaign:

The wheelchair campaign has been progressing slowly but steadily and we continued to drive it in 2013, whilst advertising was done via CII radio station. The remainder of wheelchairs from 2012 were distributed early in the year and a total of 25 wheelchairs has been donated to needy recipients. Our highlight has been the distribution on the 30<sup>th</sup> May 2013 at the Newclare Juma Masjied & Educational Institute where the community of Newclare appreciated the good work of WMO and hosted a luncheon for the members of WMO. Affluent guests from the community attended the handover and CII covered the event. In addition to this AWQAF has indicated a proposal to partner with this specific campaign, whereby offering for every wheelchair distributed and if there are any additional needs – they would adopt the case. Their only request is that it's branded as WMO/AWQAF. BOM is further contemplating this proposal and signing of an MOU.

We are pleased to mention that Mr Yusuf Kamdar [Trustee] has generously donated an additional 375 wheelchairs to Malawi.

#### 3. Kaalfontein Community Centre:

Unfortunately, this project has not materialized due to new information that came to lightafter researching the possibilities of WMO adopting this project. A number of these reports suggest that its best for WMO to withdraw support as the centre seems to be well catered for currently.



#### 4. <u>Ramadhaan Projects:</u>

## WMO Africa Chapter has undertaken a variety of Ramadhaan projects listed below:

Fordsburg – Warm Project – co-ordinated by Apex Body – Jama'atun Nisaa Feeding scheme in Durban – co-ordinated by Apex Body – Jama'atun Nisaa

Hampers has been distributed in Westbury– R87 500 Eid Kurtahs etc were purchased for Darul Uloom boys at Qari Moosa's Madressah – R16 400 Syllabus has been purchased for reverts at Girls Darul Uloom Renovations were done at Abeeda's Frailcare Centre in Crosby WMO has donated R50 000 towards a Mafikeng School

WMO Partnered with ASUM - Qurbani project

#### 5. Zakaat:

The WMO BOM aims to raise a minimum of 1million every year towards the local zakaat projects. To be distributed between the various regions namely: Gauteng Projects, KZN Projects&Cape Town Projects& R500 000 towards the Renal Dialysis Project. The way forward is to set up a protocol and target unique and more focused projects eg: Renal Dialysis, Cataract, Nursing, Entrepreneurship etc

#### 6. **Donations:**

Ridwaan Omar [Haafithul Quraan] lives in Knysna and manages a community centre. WMO [Africa Chapter] was approached for a donation towards the building of a needed masjied in the community at a total cost of R600 000. Monies were collected from certain individuals and a generous amount of R200 000 was transferred towards this project under the banner of WMO.

#### 7. WMO Apex Bodies:

 A. <u>Natal Memon Jamaat</u>: A suggestion that a total of R500 000 zakaat would be allocated to Durban and will be used towards bursaries. R380000 was distributed subsequently.



- **B.** <u>Cape Town Memon Association:</u>R150 000 Zakaat was allocated to the Cape Town Memon Association, however they felt that they have enough projects covered in the month of Ramadhaan and they wish to use the R150 000 towards ASUM [Malawi] projects to uplift the Muslim community in Malawi. Target education specifically. A contribution to be made towards the Girls Secondary School +- 65 students. BOM supported the proposal to use R150 000 for Malawi education projects
- C. <u>ASUM Malawi:</u> ASUM extended an invitation to the BOM from the 25<sup>th</sup> 27<sup>th</sup> October 2013 to their annual anniversary event. Many of our members attended this event in Malawi with their spouses and built good relations with their fellow Memons. WMO [Africa Chapter] is proud to announce that ASUM has recently become an APEX Body and have indicated confirmation of a few more Life members and a Trustee within their community.

#### 8. Social Events:

#### WMO Annual family Picnics:

The WMO Africa Chapter has been successfully hosting these annual picnics and the interest and excitement in the Memon community grows each year. The attendance is overwhelming especially in the Durban region, where a total of about +-700 guests attended. Johannesburg, Durban and Cape Town continues to promote this event annually serving as an opportunity for family and friends to connect as well as the significance of becoming a member of WMO being highlighted.

We would like to thank those committee members who facilitate these events and hope that this initiative will only grow from strength to strength.

#### 9. <u>Memon Marriage Connections:</u>

Thus far 30 successful matches has been made since the inception of the project. We would like to thank Fazila Ismail & her team who selflessly dedicate their time and efforts towards ensuring that this project is dealt with efficiently and confidentially.



#### 10. Memon Language Classes

Durban has been conducting Memon Language Classes with +- 40 students for a while now and the Johannesburg committee felt it was a worthwhile project to initiate in the Gauteng region as well. An active programme to help one to reach a basic understanding of the language combined with fluency in the spoken language. A very informal class for those who would like to learn and revive the Memon language; open to all age groups. Alhumdullillah, Muhammed Chhaya & Shafique Tayob has initiated these classes in the Laudium & Fordsburg areas and the attendance has been phenomenal, leaving students enthusiastic to learn more and encouraging friends and family to join. Our young Memon youth has especially taken an interest in this class and uses this opportunity for socializing & networking eg: coffee after classes & whatsapp group chats keeping the interest sparked at all times and adding some fun to the objective.

#### 11. <u>Sports - MPL T20 - 2013:</u>

Credit goes to the Sri Lankans who hosted an extraordinary and very professional event. It was definitely a platform for building stronger networks. At the Gala dinner – Africa Chapter gave Sri Lanka a plaque as recognition for a well-organized event. Even though we had very limited resources and time, the dedication of our team took us to the semi-finals.

Accommodation and meals were excellent and the volunteers appointed to each chapter were a great help and our link to everything in Sri Lanka. We would like to thank Dr Hanief Moosa for being a leader at the youth conference as well as Mr Muhammed Chhaya who managed our cricket team. Both did an excellent job and represented us well.Laudium Cricket Field was in need of flood lights amounting to R150 000 and the Committee was fortunate enough to sponsor these flood lights branded by WMO. Our aim is to form 4 teams from the various regions for Regional Leaguesand then choosing the best 15 players to represent at the next MPL.

#### 12. Erasmia Property:

A few of the committee members has met to view this piece of land donated to WMO and considering sub-dividing the land for various facilities eg: Renal Dialysis Units oran Educational Centre. Maximum of 5 years to build. First Priority is to build the WMO Community Hall in Claudius and Erasmia land to become one of our long term projects.



#### 13. <u>Claudius Property – WMO Community Hall:</u>

This project has been discussed in depth by committee members and Architects. Architect - Aziz Tayob has been contracted to do the blue prints and present the best options to the BOM. The various options were considered re:what would be feasible and suite our needs for what we envision for this structure. A few logistical points to take in consideration but the feedback from BOM & potential investors has been tremendous. The projected costs involved ranges from 30 million – 33 million. WMO [Africa Chapter] hopes to launch the project and distribute a prospectus at the WMO AGM Gala Dinner to be hosted on Saturday – 08<sup>th</sup> November 2014. We feel this would be the perfect opportunity to showcase the Hall and at the same time sell the project to potential investors who would be just as willing to assist us in seeing this dream become a reality.

#### 14. Local AGM:

WMO [Africa Chapter] successfully hosted their annual AGMat the beautiful and breathtaking Turkish Masjied [Midrand] venue in Gauteng. At this event, we formed the following sub-committees: WMO Ladies WING & WMO Youth Wing. We hope these 2 committees will add value to the already

existing projects of WMO aiming at our youth and womenfolk getting more involved in our endeavors.

#### 15. <u>MEMBERSHIP:</u>

Membership Category	Total
Annual	150
Life	56
Patrons	7
Trustees	9





### WMO African Chapter (Association Inc. Under Section 21)

(Registration number 2007/009023/08) Financial Statements for the year ended ended 31 December 2013

#### **General Information**

Country of incorporation and domicile

Nature of business and principal activities

Directors

South Africa

Non-profit organisation

Haroon Ahmed Gutta Moosa Carrim Yunus Goolam Hoosen Suleman Mahomed Farouk Moosa Aslam Suleman Kalla Feizul Ayob Mohamed Suliman Sayed Mia HBZ Bank First National Bank

A. Carrim & Associates Registered Auditors

Bankers

Auditors



#### Index

The reports and statements set out below comprise the financial statements presented to the shareholder:

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Statement of Financial Position	6
Statement of Comprehensive Income	7
Statement of Changes in Equity	8
Statement of Cash Flows	9
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Notes to the Financial Statements	11
The following supplementary information does not form part of the financial statement	nts and is unaudited:
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#### Level of assurance

These financial statements have been audited in compliance with the applicable requirements of the Companies Act 71 of 2008.

#### Published

01 August 2014



## WMO African Chapter (Association Inc. Under Section 21)

(Registration number 2007/009023/08) Financial Statements for the year ended ended 31 December 2013

### Directors' Responsibilities and Approval

The directors are required in terms of the Companies Act 71 of 2008 to maintain adequate accounting records and are responsible for the content and integrity of the financial statements and related financial information included in this report. It is their responsibility to ensure that the financial statements fairly present the state of affairs of the company as at the end of the financial year ended and the results of its operations and cash flows for the period then ended, in conformity with International Financial Reporting Standards. The external auditors are engaged to express an independent opinion on the financial statements.

The financial statements are prepared in accordance with International Financial Reporting Standards and are based upon appropriate accounting policies consistently applied and supported by reasonable and prudent judgments and estimates.

The directors acknowledge that they are ultimately responsible for the system of internal financial control established by the company and place considerable importance on maintaining a strong control environment. To enable the directors to meet these responsibilities, the board sets standards for internal control aimed at reducing the risk of error or loss in a cost effective manner. The standards include the proper delegation of responsibilities within a clearly defined framework, effective accounting procedures and adequate segregation of duties to ensure an acceptable level of risk. These controls are monitored throughout the company and all employees are required to maintain the highest ethical standards in ensuring the company's business is conducted in a manner that in all reasonable circumstances is above reproach. The focus of risk management in the company is on identifying, assessing, managing and monitoring all known forms of risk across the company. While operating risk cannot be fully eliminated, the company endeavours to minimise it by ensuring that appropriate infrastructure, controls, systems and ethical behaviour are applied and managed within predetermined procedures and constraints.

The directors are of the opinion, based on the information and explanations given by management, that the system of internal control provides reasonable assurance that the financial records may be relied on for the preparation of the financial statements. However, any system of internal financial control can provide only reasonable, and not absolute, assurance against material misstatement or loss.

The directors have reviewed the company's cash flow forecast for the year ended to 31 December 2014 and, in the light of this review and the current financial position, they are satisfied that the company has or has access to adequate resources to continue in operational existence for the foreseeable future.

The external auditors are responsible for independently reviewing and reporting on the company's financial statements. The financial statements have been examined by the company's external auditors and their report is presented on page 4.

The financial statements set out on pages 5 to 12, which have been prepared on the going concern basis, were approved by the board on 01 August 2014 and were signed on its behalf by:

Atre

Sayed Mia

Yunus Goolam Hoosen Suleman

Johannesburg 01 August 2014

Moosa Carrim eizul Ayob



#### Independent Auditors' Report

#### To the shareholder of WMO African Chapter (Association Inc. Under Section 21)

We have audited the financial statements of WMO African Chapter (Association Inc. Under Section 21), as set out on pages 6 to 11, which comprise the statement of financial position as at 31 December 2013, and the statement of comprehensive income, statement of changes in equity and statement of cash flows for the year ended then ended, and the notes, comprising a summary of significant accounting policies and other explanatory information.

#### Directors' Responsibility for the Financial Statements

The company's directors are responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards, and requirements of the Companies Act 71 of 2008, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatements, whether due to fraud or error.

#### Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of WMO African Chapter (Association Inc. Under Section 21) as at 31 December 2013, and its financial performance and its cash flows for the year ended then ended in accordance with International Financial Reporting Standards, and the requirements of the Companies Act 71 of 2008.

A. Carrim & Associates Registered Auditors

01 August 2014



#### WMO African Chapter (Association Inc. Under Section 21)

(Registration number 2007/009023/08) Financial Statements for the year ended ended 31 December 2013

#### **Directors' Report**

The directors submit their report for the year ended ended 31 December 2013.

#### 1. Review of activities

#### Main business and operations

The company is engaged as a non-profit organisation and operates principally in South Africa.

#### 2. Events after the reporting period

The directors are not aware of any matter or circumstance arising since the end of the financial year ended.

#### 3. Directors

The directors of the company during the year ended and to the date of this report are as follows:

Name Haroon Ahmed Gutta Moosa Carrim Yunus Goolam Hoosen Suleman Mahomed Farouk Moosa Aslam Suleman Kalla Feizul Ayob Mohamed Suliman Sayed Mia

#### 4. Auditors

A. Carrim & Associates will continue in office in accordance with section 90 of the Companies Act 71 of 2008.

#### 5. Liquidity and solvency

The directors have performed the required liquidity and solvency tests required by the Companies Act 71 of 2008.



#### Statement of Financial Position

Figures in Rand	Note(s)	31 December 2013	31 December 2012
Assets			
Current Assets			
Cash and cash equivalents	2	3 796 472	4 235 794
Equity and Liabilities			
Equity			
Capital surplus		3 796 472	4 235 794



### Statement of Comprehensive Income

Figures in Rand	Note(s)	year ended 31 December 2013	year ended 31 December 2012
Other income		1 056 710	2 335 505
Operating expenses		(1 521 612)	(444 531)
Operating (deficit) surplus		(464 902)	1 890 974
Investment revenue	3	25 583	88 263
Finance costs		(3)	
(Deficit) surplus for the year ended Other comprehensive income		(439 322)	1 979 237
Total comprehensive (deficit) surplus for the year ended		(439 322)	1 979 237



#### Statement of Changes in Equity

Figures in Rand	Capital surplus	Total equity
Balance at 01 January 2011	2 256 557	2 256 557
Surplus for the year Other comprehensive income	1 979 237	1 979 237
Total comprehensive income for the year ended	1 979 237	1 979 237
Balance at 01 January 2012	4 235 794	4 235 794
Surplus for the year Other comprehensive income	(439 322)	(439 322)
Total comprehensive deficit for the year ended	(439 322)	(439 322)
Balance at 31 December 2013	3 796 472	3 796 472
Newson		

Note(s)



# WMO African Chapter (Association Inc. Under Section 21) (Registration number 2007/009023/08) Financial Statements for the year ended ended 31 December 2013

## Statement of Cash Flows

Figures in Rand	Note(s)	year ended 31 December 2013	year ended 31 December 2012
Cash flows from operating activities			
Cash generated from fees/zakaat		(464 902)	1 890 974
Interest income		25 583	88 263
Finance costs		(3)	-
Net cash from operating activities		(439 322)	1 979 237
Total cash movement for the year ended		(439 322)	1 979 237
Cash at the beginning of the year ended		4 235 794	2 256 557
Total cash at end of the year ended	2	3 796 472	4 235 794



## WMO African Chapter (Association Inc. Under Section 21)

(Registration number 2007/009023/08) Financial Statements for the year ended ended 31 December 2013

## Accounting Policies

#### 1. Presentation of Financial Statements

The financial statements have been prepared in accordance with International Financial Reporting Standards, and the Companies Act 71 of 2008. The financial statements have been prepared on the historical cost basis, and incorporate the principal accounting policies set out below. They are presented in South African Rands.

#### 1.1 Financial instruments

#### Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and demand deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of changes in value. These are initially and subsequently recorded at fair value.

#### 1.2 Revenue - exempt

Revenue is represented by donations received from members of the organisation ...

#### 1.3 Borrowing costs

Borrowing costs are recognised as an expense in the period in which they are incurred.



## WMO African Chapter (Association Inc. Under Section 21)

(Registration number 2007/009023/08)

Financial Statements for the year ended ended 31 December 2013

## Notes to the Financial Statements

Figures in Rand	2013	2012
2. Cash and cash equivalents		
Cash and cash equivalents consist of:		
Bank balances	3 796 472	4 235 794
Comprising of:		
- HBZ Bank Limited - Demand deposit account - R 2 - HBZ Bank Limited - Demand deposit account (Zakaat account) - R 1 052 256 - First National Bank - Islamic complex cheque account - R 2 744 214		
3. Investment revenue		
Interest revenue Interest/Profit earned	25 583	88 263

#### 4. Taxation

No provision has been made for 2013 tax as the company is registered as a Non-profit Organisation (NPO) registration no: 060-335-NPO, and as a Public Benefit Organisation with the relevant tax authority, thus enforcing its tax exempt status. The taxable income is therefore R - (2013: R -).

#### 5. Directors' emoluments

No emoluments were paid to the directors or any individuals holding a prescribed office during the year ended.



# WMO African Chapter (Association Inc. Under Section 21) (Registration number 2007/009023/08) Financial Statements for the year ended ended 31 December 2013

## **Detailed Income Statement**

		year ended 31 December	year ended 31 December
Figures in Rand	Note(s)	2013	2012
Other income			
Islamic profit earned	3	25 583	88 263
Lillah received - function		34 000	60 000
Membership fees received		305 000	368 105
Zakaat received		717 710	1 907 400
		1 082 293	2 423 768
Operating expenses			
Architect fees		212 689	
Bank charges		2 752	1 006
Computer expenses		696	
Donations		1 088 603	270 853
Employee costs		36 089	12 087
Event fees		5 099	-
Function expenses		-	59 781
Printing and stationery		4 845	
Smile foundation - interest distribution		-	100 000
Sponsorship - Sri-Lanka cricket team		169 651	
Telephone and fax		1 188	804
		1 521 612	444 531
Operating (deficit) surplus		(439 319)	1 979 237
Finance costs		(3)	-
(Deficit) surplus for the year ended		(439 322)	1 979 237
Other comprehensive income		-	
Total comprehensive (loss) income for the year ended		(439 322)	1 979 237



## World Memon Organization Europe Chapter

## Annual Report For 2013 & Audited Accounts as of 31st December 2013





01. Board of Management

- 02. Meetings
- 03. Zakat Collection
- 04. Welfare Activities
- 05. Youth Wing
- 06. Ladies Wing
- 07. Membership
- 08. Other Activities
- 09. Audited Accounts and Statutory Requirements



## **1. The Board of Management Europe Chapter:**

## **BOM MEMBERS**

Designation	Name
Senior Deputy President WMO /Patron	Sir Iqbal Sacranie
Deputy Secretary General	Nowsad Gani
Deputy Secretary General WMO/TRUSTEE	Bashir Sattar
Deputy Chairman WMOCF/ TRUSTEE	Haroon Karim
Trustee	Dr Abdul Majid Vakil
Patron	Zakaria Bawany
Patron	Abba Ali Yousuf
Patron	Hanif Osman Dada
Vice President/Life Member	Hanif Osman Dada (2012 to November 2013) Sikander Sattar (November 2013 to Present)
Assistant Secretary General/Life Member	Imran Panaawala
Treasurer/Life Member	Yousuf Gadit
BOM MEMBERS/Life Member	Zahid Harunani
BOM MEMBERS/Life Member	Nazir Okhai
BOM MEMBERS/Life Member	Khalid Jussab
BOM Member / Ladies Seat	Mrs Shamim Osman



## 2. Meetings

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

We have specially carried out three fund raising / awareness of WMO visits to Leicester meeting senior members of Memon community and receiving commitment of funds.

WMO Europe Chapter through its senior members were given special responsibility to liaise with a lawyer in UK to incorporate changes to the WMO Constitution and WMO CF Trust Deeds. They have had several long meetings going through thoroughly the amendments and seeking the approval of National Council. This has been a pain staking exercise.

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

## 3. Zakat Collection

The WMO in conjunction with the Memon Association UK and Leicester Memon Association made great efforts to collect zakat. Around five hundred Zakat appeal letters were sent out during the month of Ramadan, which resulted in the awareness of WMO among the memon community.

We are pleased to confirm that we have fulfilled our commitments of Zakat for 2013 of \$348,000.

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

## 4. Welfare Activities

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

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

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



In 2013 following activities have been undertaken by the Leicester Memon Association with the collaboration of World Memon Organisation (Europe Chapter):

1) Religious (taalim) Classes every Monday for ladies.

- 2) Yoga classes every Tuesday.
- 3) Mehman lunch club every Thursday for the elderly.
- 4) The Memon youth club every Friday.
- 5) Elderly carrom night every Friday.

6) Cards night every Saturday, where nearly 100 Memons gather to play a friendly game.

7) Once a year we have a BBQ and Eid parties and are organised for the elderly Memon community.

### 5. Youth Wing

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

The Youth Wing has been active with cricket, volleyball, basketball and badminton activities. The Europe Chapter has got a cricket team with the coalition of the Leicester Memon Association and Memon Association UK and many trials took place in 2012 to participate in MPL Cricket Tournament in Sri Lanka. The Europe Chapter participated in MPL Cricket Tournament in Sri Lanka, which is a big achievement for the Memons of Europe that their youngsters came out to participate in the activities of Worldwide Memon Communities. We are still giving priority to our youth and arranging cricket tournament between Memons of London and Leicester. We also have monthly functions for families organised by our youth committee. Picnics and social events are planned for next year.

At the 20th Anniversary of Memon Youth Association of Leicester, several Sports Tournament took place in November 2013 with the collaboration of World Memon Organisation (Europe Chapter) throughout the month. Overall we had 522 entries in the events (Ages 5 -65), Across 9 Events that took place at the Memon Centre in Leicester and a few other outside venues. We had a record number of entries and the pleasing aspect was the enthusiasm of the kids and the number of new faces we saw during the events. This will hopefully increase membership of the weekly Youth Club and football club we also run.

We had a number of local Councillors (Dawood, Osman and Aqbany) at the presentation and they were kind enough to award the trophies to the winners. The Event was a huge success and food was served after the event.

The Organisation team who arranged consisted of members of the Memon Community both young and old.

The Europe Chapter is intending to have similar type of events in future as well. The Youth group of Memons in Europe has got very good encouragement due to the recent sports activities. They have managed to double the youth participation since last year.



In 2013 following activities have been undertaken by the UK Memon Association with the collaboration of World Memon Organisation (Europe Chapter):

Badminton on every Tuesdays at the centre.
Organised Badminton Tournaments.
Playing Cards played every Wednesday & Saturdays at different venues.
Cricket Tournaments.
Football training for under 16s.
Organised to watch live Matches during the World Cup Memon Center at the centre.
Indoor Football on every Thursday.
Outdoor Football on every Friday
Volleyball played on every Monday.

## 6. Ladies Wing

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

\$3000 sent to An-Noor Foundation for the Blind.

Syria Blanket Appeal - £3150 was the total collection for 300 blankets.

Syria Food Appeal - £1,311 was collected.

Leicester Ladies also collected another £1,000 for Syria Food Appeal.

During Ramadan, the ladies wing had sent a £2000 donation to 'Road to Relief' in Malawi. This is a charity organisation run by Memon Ladies who do a remarkable amount of work. The funds sent were used for food parcels and a hospital ventilator.

The recent fundraising event was organised for 'Macmillan Cancer Support' Charity. The ladies wing had raised £1200 at the event of 'Fun Day for friends and family'. This event turned out to be a huge success and a good attendance of Memon Youth.

Once again, the UK Memon Ladies Group were nominated and won the award for 'BATCA'. (Balham and Tooting Community Association) The event took place at Jasmin's Banqueting Hall and the award was given out by the MP Sadiq Khan.

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

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

## 7. Membership

Memon Association UK and Memon Association Leicester are assisting the WMO Europe Chapter to achieve its target to maximise the membership of WMO. The Committee has visited several places in and around London and Leicester to create awareness of WMO. The organisations have also broadcasted the DVD of WMO in the functions of UK Memon Association and Leicester Memon Association so as to spread the awareness of WMO among the Memons of Europe. Further visits are planned to Dundee and other parts of the UK. We hope to take this further to Dundee in Scotland and various places in Europe next year. At functions and events in London and Leicester we have specifically introduced the work of WMO by showing video clips of our meetings.



## 8. Other activities/matters of Interest

The UK Memon Association and World Memon Organisations organised a programme for recitation of Yasin Shariff on the death of our Founder President Haji Saab Abdul Razzak (ARY).

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

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

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

The Memon Association and the WMO have a newsletter published quarterly for the UK Community.

## 9. Audited Accounts and Statutory Requirements.

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



Registered number 04293656

## World Memon Organisation

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Company limited by guarantee

**Report and Accounts** 

for the year ended 31st December 2013



## World Memon Organisation Report and accounts Contents

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World Memon Organisation Company limited by guarantee Registered number: 04293656 Directors' Report

The directors present their report and accounts for the year ended 31 December 2013.

#### **Principal activities**

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

#### Directors

The following persons served as directors during the year:

Bashir Sattar Iqbal Sacranie

#### **Disclosure of information to auditors**

Each person who was a director at the time this report was approved confirms that:

- so far as he is aware, there is no relevant audit information of which the company's auditor is unaware; and
- he has taken all the steps that he ought to have taken as a director in order to make himself aware of any relevant audit information and to establish that the company's auditor is aware of that information.

#### Small company provisions

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

This report was approved by the board on 30 September 2014 and signed on its behalf.

Bashir Sattar





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

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

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

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

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



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

We have audited the accounts of World Memon Organisation for the year ended 31 December 2013 which comprise the Profit and Loss Account, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and the Financial Reporting Standard For Smaller Entities (effective April 2008) (United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities).

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

#### Respective responsibilities of directors and auditors

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

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

#### Scope of the audit of the accounts

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

#### Opinion on the accounts

In our opinion the accounts:

- give a true and fair view of the state of the company's affairs as at 31 December 2013 and of its loss for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### Opinion on other matters prescribed by the Companies Act 2006

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

#### Matters on which we are required to report by exception

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

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

Naveed Ahmad (Senior Statutory Auditor) for and on behalf of HGA Chartered Accountants and Registered Auditors 30 September 2014

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



## World Memon Organisation Income and expenditure account for the year ended 31 December 2013

	Notes	2013 \$	2012 \$
Income		15	12,449
Administrative expenses		(2,965)	1,643
Operating (loss)/profit		(2,950)	14,092
Other interest receivable and similar income		-	391
(Deficit)/Surplus on ordinary activities before tax	ation	(2,950)	14,483
Tax on surplus on ordinary activities		-	-
Deficit/Surplus for the year		(2,950)	14,483
Retained surplus brought forward		373,647	359,164
Retained surplus carried forward		370,697	373,647



## World Memon Organisation Company limited by guarantee Balance Sheet as at 31 December 2013

	Notes		2013		2012
<b>Current assets</b> Debtors Cash at bank and in hand	2	269,976 236,788	\$	269,976 237,738	\$
	-	506,764	-	507,714	
Creditors: amounts falling du within one year	<b>ie</b> 3	(4,439)		(2,439)	
Net current assets	_		502,325		505,275
Net assets			502,325		505,275
Capital and reserves					
Accumulated Fund b/fwd Profit and loss account			131,628 370,697		131,628 373,647
Members' funds		_	502,325		505,275

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

Bashir Sattar Director Approved by the board on 30 September 2014





#### **1** Accounting policies

#### **Basis of preparation**

The accounts have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

#### Turnover

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

#### Depreciation

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

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

#### Foreign currencies

Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated at the rate of exchange ruling at the balance sheet date. All differences are taken to the profit and loss account.

2	Debtors	2013 \$	2012 \$
	Other debtors	269,976	269,976
3	Creditors: amounts falling due within one year	2013 \$	2012 \$
	Other creditors	4,439	2,439



## World Memon Organisation Detailed profit and loss account for the year ended 31 December 2013

	2013 \$	2012 \$
Sales	15	12,449
Administrative expenses	(2,965)	1,643
Operating (loss)/profit	(2,950)	14,092
Interest receivable	-	391
(Loss)/profit before tax	(2,950)	14,483

## World Memon Organisation Detailed profit and loss account for the year ended 31 December 2013

Sales	2013 \$	2012 \$
Sales	15	12,449
Administrative expenses General administrative expenses:		
Bank charges	127	22
Gain on exchange	(454)	(6,902)
Level enders for the transfer	(327)	(6,880)
Legal and professional costs:		
Audit fees	2,000	2,439
Other legal and professional	1,292	2,798
	3,292	5,237
	2,965	(1,643)



## World Memon Organization Far East Chapter

## Annual Report For 2013 & Audited Accounts as of 31st December 2013



## 1. The Board of Management

Name	Membership	B.O.M. Position.
Ashraf Sattar Sayani	Trustee	B.O.M.
M.H. Omar	Trustee	B.O.M.
Eliyas Abdul Kareem	Trustee	B.O.M.
Haji Anver Ahmed	Patron	B.O.M.
Yusuf Bhadelia (Japanwala)	Patron	B.O.M.
Saleem Abdul Cader	Life Member	Vice President
Aslam Satar	Ord Member	Asst Sec General
Majeed Kareem	Life Member	Regional Treasurer
Dr. Haroon Admani	Life Member	Co-op Member
Amin Bhaila	Life Member	Apex Body Member
Razak A. Sattar Katliya	Ord. Member	B.O.M.
Shahid Sangani	Life Member	B.O.M.

The Far East Chapter had a total membership of 43 as at 31-12-2013. Break up of Membership as follows ;

Membership Category	Number of Members
Trustees	03
Patrons	02
Life	28
Annual	10

Details of Activities of Far East Chapter for the period 01 January '12 to 31 December '12

## 2 BOM meetings

3 General body meetings





## 2. Zakath Collection

Zakath Commitment of US\$ 200,000 was fully remitted to the WMO Zakath Account in Dubai before the deadline of 31st Dec 2013.

## 3. Projects

Micro Financing.

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

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

- 2. To eradicate Poverty in the community
- 3. Support the "In Born" Entrepreneurial skills of MEMONS

4. To make the larger Memon Community in Sri Lanka, a Community of Zakath Givers and NOT Zakath takers

5. To be a Role Model to other communities (Local/Overseas, Memon/Non Memon) in being a self sufficient community holding our heads high with Dignity and Pride and making a Positive contribution to the community and nation building

A committee of 3 – 5 Members of the WMO FC with VP acting as the Chairman to the committee and Treasurer WMO FC as the Secretary of the Committee screen the applications

## Memon Premier League T20 Cricket tournament.

18th Feb 2013, was a Historic day for the Memon's all over the world, as Dr A.C.Saleem VP WMO Far East Chapter accompanied Captain of Far East Team Rizwan Ghulam and Captain of Europe Team Ahmed Ali Mohamed (Jonty) for the Toss for the 1st ever Memon T20 International Match at the Sinhalese Sports Club Grounds (SSC) in Colombo, Sri Lanka.

While the first ball of the Tournament was bowled on 18th Feb, the ball started rolling for the MPL long before. The brain child and passion of Far East VP A.C. Saleem, the original idea was mooted by him during a discussion among the VP's of all the Chapters during the 10th AGM held in London in June'12. This was subsequently followed up with a proposal to the Executive Committee of the WMO, which was met with some skepticism and apprehension but was nevertheless approved at the Exco Conference call on 9th Oct 2012

4 months to organize an International Sporting Event was no easy task, made all the more difficult by the fact that none of the Organizers had ever done anything remotely similar to this. An Organizing Committee (OC) of 11, with the VP as Chairman was formed with the blessing of the 3 Far East Trustees and the preparation for the MPL began in earnest.





The members of the OC were assigned specific tasks and a Thursday weekly meeting was held to review progress and decision making

- 1. A.C. Saleem Chairman, Funding and Player accommodation
- 2. Aslam Sattar Secretary, Uniforms and Souvenir
- 3. Majeed Kareem Treasurer and Finance
- 4. Shahid Sangani Liaison with all other Chapters + WMO Officials
- 5. Anjum Asmath Grounds, Rules/Regulations and liaison with Sri Lanka Cricket, Umpires
- 6. Altaf Ismail Printing and Trophies
- 7. Nasar Latif Food and refreshments
- 8. Saeed Ahmed Mulla Gala Dinner, Other events, PR, Food and refreshments
- 9. Munnawar Ahmed Mulla Transportation
- 10. Kadeem Bhoja Local Logistics, Grounds and in-charge of Volunteers
- 11. Capt Ameen Mohamed Coordination with Match officials/Scoreboard

No detail was too small for the OC to discuss, all suggestions were considered with open mind and while there were disagreements and arguments, all was done in a good team spirit and with the total focus to host World Class T20 Tournament and set a Bench Mark not only for MPL but for any WMO event.

Suggestions were called from all the Chapters for a "MPL Logo" and an entry from Pakistan Chapter was adopted as the Official Logo for the MPL.

Well Wishers and Businessman of the community were roped in as Sponsors, Advertisers and Donors to cover the cost of over US\$ 125,000/ for hosting the event with Expolanka Freight Limited (EFL) coming forward as a Platinum Sponsor and Phoenix Industries Ltd as the Gold Sponsor.

An additional team of 40 volunteers from the Memon Youth in Sri Lanka came together during the last 2 weeks of the Tournament to support the OC and ensure a World Class Event and the Warm Sri Lankan Hospitality was afforded to all overseas Guests.

Matches were played from February 18th to 23rd in Colombo. The inaugural MPLT20 brought together teams from all the active Chapters viz, India, Pakistan, Europe, Far East, Middle East and Africa. All teams were true ambassadors of their chapters and gave a superb show of sportsmanship and goodwill and played the game like the gentleman's game it is.

The round robin matches saw the 6 teams divided into 2 groups of 3 teams each with Group A consisting of Europe, Far East and India. Africa, Middle East and Pakistan making up group B. Each team played 2 games and the Winners and Runners Up from each advancing to the Semi Finals.

India outclassed Africa in the first semis by 60 runs while Pakistan won a resounding victory over Far East by nine wickets.

India and Pakistan then pitted their strengths against each other at the Finals held at the R Premadasa Stadium in Colombo, India taking the first lease of wicket could muster only 115/9 at the end of the 20 overs, and Pakistan put on a superb display of skill and determination to trounce India and emerge worthy Winners of the Inaugural T20MPL

The Award Ceremony was held at the Grounds after the finals with the WMO President Abdul Satar Dada as the Chief Guest. Other Exco Members from overseas also gave away numerous other awards.



In total 9 games were played over 5 days with one day of rest on Thursday 21st Feb. The 1st 2 days games were played at the Sinhalese Sports Club (SSC) and the last 3 days at R. Premadasa Stadium (RPS), both International Test and ODI venues.

All matches were played to ICC T20 rules and were officiated by Grade 1 Umpires, Ranmore Martinesz, Lyndon Hannibal and former ICC Elite Panel Umpire Asoka De Silva. The Match Referees and Scorers were all Sri Lanka Cricket Board approved persons.

Best use of Social Media was made with a Face Book Page being created for the MPL with daily regular updates of the events and matches given through both FB and Twitter. A visitor count of over 5,000+ was recorded for the FINALS which went to prove the success of the MPL among a Global Audience of Memons.

Over 100 overseas visitors gathered in Sri Lanka and together with Memons from Sri Lanka joined in person and spirit to support their teams through a fun filled and eventful tournament. The Tournament was a non-stop source of entertainment, goodwill and great fun. All the usual awards and presentation usually associated with T20 Tournaments such as Orange Caps, Purple Caps, Man of the Match and Captains interviews sans the Cheer Leaders went to make the MPLT20 good as any other International sporting event.

Of course the biggest winner was the International Memon Community which in its history has never had an International Event of this magnitude and served the greater purpose of providing an opportunity for Memons from around the world to meet and forge bonds within the community.

## Inaugural International Youth Conference (IYC).

The initiative to bring together the youth of the community to set the course for the future of the WMO was achieved when the first IYC was held. The youth had a 'tailor made' days program to bring out their ideas and views.

Initially the WMO leadership addressed the youth in order to guide them. This was followed by some interactive group work conducted by a professional team builder and management guru. The youths representing all the chapters had very good interaction sharing views and making proposals for the benefit of the community. The group presented their proposals for the betterment of the community which were taken note of by the WMO leadrership.

An presentation in the form of an interview on the topic of "Inspiration from Agony of Defeat, twice" with leading cricketing personality Kumar Sangakkara, former Sri Lanka Cricket World cup team Captain put the icing on the cake of a very successful days work. Kumar inspired the youth with his simple but brilliant eloquence. He touched on the charity that he runs which has changed lives of thousand and encouraged the youth to take an active role in the improvement of the society they live in. The FC made a generous contribution to Kumar's charity.





## EXCO and Board of Trustees Meeting

A meeting of the EXCO and Board of Trustees was hosted concurrently with the IYC .

## Gala Dinner

The Grand Finale of the MPL was the Gala Dinner hosted by the Far East Chapter for all the teams and overseas delegates at the Kingsbury Hotel in Colombo. Sri Lanka World Cup Winning Captain Arjuna Ranatunga graced the occasion as the Special Guest as all the invitees were treated for a scrumptious dinner.

The Highlight of the evening was The Charity MPL BAT Auction. The special BAT signed by all the 6 Captains was auctioned among the Invitees with the proceeds from the Auction to go to the Children's Ward of the Cancer Hospital. After a round of hot bidding ably facilitated by our own Sameer Yunoos, delegates from Africa Chapter carried away the Bat for a whopping US\$ 8,000/ demonstrating the Philanthropy of the Memons in no small way.

## Renovation of the Drug stores of the National Cancer Hospital

The proceeds of the Miniature Autographed bat which was auctioned at the Gala Dinner were used to renovate the In-house patients' Drug store at the National Cancer Hospital.

## Toastmasters Training for the youth

A program to enhance the communication skills of the youth was arranged in partnership with the Youth Wing. It was a 10 day program spread over 10 weekends. The participants of this program benefitted greatly by achieving a level of confidence they never thought they had in terms of communication and public speaking.

## Darrussalaam College(DMV) Project

Darrussalaam College is located in a Muslim majority neighbourhood in Colombo. The students of this school come from very poor families. WMO FC in partnership with Euro Charity carried out several projects as listed below to assist the school and its students.

Providing wiring to class rooms to accommodate fans and lights Improving the toilet facilities

Assisting needy students with daily breakfast for nourishment. It was revealed that many students came to school without any meal as they could not afford same. These students were too weak to concentrate in class.

Providing additional classes after school hours to improve the grades of the weaker students.

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

## 11th AGAM Dubai 2013

9 members of WMO FC were represent at the AGAM held in Dubai in 2013.

## 2nd IYC Dubai 2013

3 members of WMO FC Youth Wing were represent at the IYC held in Dubai in 2013.



WORLD MEMON ORGANIZATION FAR EAST CHAPTER

## FINANCIAL STATEMENTS TOGETHER

WITH AUDITOR'S REPORT YEAR ENDED 31<sup>ST</sup> DECEMBER 2013

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#### Deloitte Touche Tohmatsu

Restruction & Corporate Recover: Tel 5364203, 5449420 Fax 5394251

E-mail, simsal-simsassociates com Website www.simtation.otes.il.

#### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF WORLD MEMON ORGANIZATION FAR EAST CHAPTER

#### Report on the Financial Statements

We have audited the accompanying financial statements of World Memon Organization Far East Chapter, which comprise the statement of financial position as at 31st December 2013 and the comprehensive income statement, statement of changes in equity and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory notes.

#### Management's Responsibility for the Financial Statements

Members are responsible for the preparation and fair presentation of these financial statements in accordance with Sri Lanka Accounting Standard for Small & Medium-sized Entities. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

### Scope of Audit and Basis of Opinion

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Sri Lanka Auditing Standards. Those standards require that we plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit. We therefore believe that our audit provides a reasonable basis for our opinion.

#### Opinion

In our opinion, the Organisation maintained proper accounting records for the year ended 31st December 2013 and the financial statements give a true and fair view of the Organisation's state of affairs as at 31st December 2013 and of its financial performance and cash flows for the year then ended in accordance with Sri Lanka Accounting Standard for Small & Medium-sized Entities.

SJMS ASSOCIATES

Chartered Accountants 19th May 2014



## WORLD MEMON ORGANIZATION FAR EAST CHAPTER STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2013

	Note	31.12.2013 Rs.	31.12.2012 Rs.
Incoming resources from generated funds			
Voluntary income:			
Contributions	4	423,265.00	544,100
Activities from generating income:			
Other gains and losses	5	11,902,529.53	2,154,825
Total incoming resources		12,325,794.53	2,698,925
Charitable activities:			
Donations	6	(500,000.00)	(400,000)
Management and general expenses	٣	(16,624,739.01)	(1,570,909)
Total resources expended		(17,124,739.01)	(1,970,909)
Net surplus/(shortage) before tax		(4,798,944.48)	728,015
Income tax expenses	7	-	
Net surplus/(shortage) for the period		(4,798,944.48)	728,015

The accounting policies and notes from 1 to 17 form an integral part of these financial statements.





Annual Report 2013

#### WORLD MEMON ORGANIZATION FAR EAST CHAPTER STATEMENT OF FINANCIAL POSITION AS AT 31<sup>ST</sup> DECEMBER 2013

	Note	31.12.2013	31.12.2012
Assets		Rs.	Rs.
Non current assets			
Property, plant and equipment	8		306,315
			306,315
Current assets			
Investments in deposits	9	34,603,889.99	24,771,605
WHT receivable	7	376,113.72	248,539
Other receivables	10	7,412,355.53	13,208,684
Advance prepayments			2,650,000
Cash and cash equivalents	11	5,047.35	762,973
		42,397,406.59	41,641,802
Total assets		42,397,406.59	41,948,117
Liabilities and reserves			
Accumulated surplus	۲	37,017,536.59	41,816,481
Euro charity trust - fund		5,359,878.00	-
		42,377,414.59	41,816,481
Current liabilities			
Other payables	12	19,992.00	125,136
Advance membership fee received		-	6,500
Current tax liabilities	7		-
		19,992.00	131,636
Total liabilities		42,397,406.59	41,948,117

I certify that these financial statements comply with the requirements of Companies Act No. 7 of 2007.

Accountant

The board of directors is responsible for the preparation and presentation of these financial statements.

d for and on behalf of the board of directors by the following. Sign .... Director reasurer Colombo 04 19<sup>th</sup> May 2014 19th May 2014 2580409, 250376 ARTERED ACCOUNT

The accounting policies and notes from 1 to 17 form an integral part of these financial statements.



Annual Report 2013 -

## WORLD MEMON ORGANIZATION FAR EAST CHAPTER STATEMENT OF CHANGES IN FUNDS AND RESERVES FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2013

	Euro Charity Trust Fund Rs.	Accumulated Surplus Rs.	Total Rs.
Balance as at 01st January 2012	-	41,649,645.37	41,649,645.37
WMO head office	-	(561,179.48)	(561,179.48)
Net surplus for the period		728,015.18	728,015.18
Balance as at 31 <sup>st</sup> December 2012		41,816,481.07	41,816,481.07
Net shortage for the period		(4,798,944.48)	(4,798,944.48)
Euro charity trust fund	5,359,878.00		5,359,878.00
Balance as at 31" December 2013 (Note 1)	5,359,878.00	37,017,536.59	42,377,414.59

Note 1 - This includes Trustees Fund amounting to Rs.35,640,553.35.

The accounting policies and notes from 1 to 17 form an integral part of these financial statements.





## WORLD MEMON ORGANIZATION FAR EAST CHAPTER STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2013

	2013 Rs.	2012 Rs.
Cash flow from operating activities		
Net surplus/(shortage) before taxation Adjustment for:	(4,798,944)	728,015
WHT receivable set off against income tax payable		(54,025)
Head office funds receivable set off against expenses		(561,179)
Gain on sale of assets	(166,194)	-
Depreciation	74,509	91,067
Movement in working capital		
(Increase)/ decrease in advance prepayments	2,650,000	(2,650,000)
(Increase)/ decrease in other receivables	5,796,328	(13,208,684)
Increase/ (decrease) in other payables	(105,144)	108,000
Increase/ (decrease) in advances and unidentified deposits	(6,500)	6,500
Cash flow from operating activities	3,444,055	(15,540,307)
WHT/ income tax paid	(127,574)	(123,404)
Net cash flow from operating activities	3,316,481	(15,663,710)
Cash flow from investing activities		
Short term investments	(9,832,285)	16,824,065
Purchase of property plant & equipment	-	(397,382)
Disposal of property plant & equipment	398,000	-
Net cash (used in) investing activities	(9,434,285)	16,426,683
Cash flow from financing activities		
Fund received	5,359,878	-
Net cash (used in) financing activities	5,359,878	-
Net increase/ (decrease) in cash and cash equivalents	(757,926)	762,973
Cash & cash equivalents at the beginning of the year	762,973	
	5,047	762,973
Net cash in cash and cash equivalents	(757,926)	762,973
Celercite 04 (1) 2580409 2503262		

The accounting policies and notes from 1 to 17 form an integral part of these financial statements.



### WORLD MEMON ORGANIZATION FAR EAST CHAPTER NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2013

#### 1. General

#### Corporate information

World Memon Organization Far East Chapter is a limited by guarantee company incorporated under Section 21 of the Companies Act No. 07 of 2007 and registered as a voluntary service organization, domiciled in Sri Lanka. The address of its registered office is No. 455/12, Baudhaloka Mawatha, Colombo 07.

#### 1.2 Principal activities and nature of operations

The principal activities of the organization are resolving the economic, social, cultural, health, rehabilitation and all related issues of the Memon Community by generating the funds from members and other fund rising activities.

#### Date of authorization

The financial statements of the company for the year ended 31<sup>st</sup> December 2013 were authorized for issue by the directors on 19<sup>th</sup> May 2014.

### 2. Basis of preparation and summary of significant accounting policies

These financial statements have been prepared on a going concern basis and in compliance with the Sri Lanka Accounting Standards for Small and Medium-Sized Entities (SLFRS for SMEs) issued by the Institute of Chartered Accountants of Sri Lanka. All values appearing in the financial statements are presented in Sri Lanka Rupees. (Rs.) The basis of measurement used is the historical cost basis, except where otherwise stated in the accounting policies below.

### 3. Significant accounting policies

#### 3.1 Property, plant and equipment

#### (a) Cost/Valuation

Property, plant and equipment are stated at cost or valuation as explained in the respective note to the accounts.

The cost of property, plant and equipment is the cost of acquisition or construction together with any incidental expenses thereon. The property, plant and equipment are recorded in the balance sheet at cost less accumulated depreciation, which is provided for on the basis specified below:

#### (b) Depreciation

The provision for depreciation is calculated on written down value of all property, plant and equipment, in order to write off such amounts over the estimated useful lives at the rates given below :-

Motor vehicles 5%

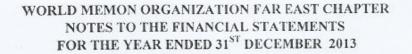
The assets residual values, useful lives and methods of depreciation are under review and adjusted if appropriate at each financial year end.

#### (c) Restoration costs

Expenditure incurred on repairs or maintenance of property, plant and equipment in order to restore or maintain the future economic benefits expected from originally assessed standard of performance is recognized as an expense when incurred.



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#### 3.2 Cash and cash equivalents

Cash and cash equivalents comprise cash in hand, demand deposits and short-term highly liquid investments readily convertible to known amounts and subject to insignificant risk of changes in value.

#### 3.3 Income taxes

Income tax expense represents the sum of taxes currently payable and deferred.

#### 3.4 Current taxes

Current income tax is based on the elements of income and expenditure as reported in the financial statements but is computed in accordance with provisions of Inland Revenue Act No. 10 of 2006 and its subsequent amendments.

#### 3.5 Provisions

Provisions are recognized when the company has a present obligation (legal or constructive) as a result of a past event, it is probable that the group will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

The amount recognized as a provision is the best estimate of the consideration required to settle the present obligation at the balance sheet date, taking in to account the risks and uncertainties surrounding the obligation. Where a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows.

When some or all of the economic benefits required to settle a provision are expected to be recovered from a third party, the receivable is recognized as an asset if it is virtually certain that reimbursement will be received and the amount of the receivable can be measured reliably.

#### 3.6 Income recognition

#### Incoming Resources

Income from operating activities in the furtherance of the charity's objects such as grant income is recognized on cash basis.

Donation income and other income arising from operating activities due to fund raising events are accounted whenever funds are received. Similar to other Charitable organizations, independent groups from time to time organize Fund raising activities and may operate these bank accounts in the name of World Memon Organization Far East Chapter. However, as these amounts collected are outside the normal course of events, these amounts are included in the accounts once they are received by the organization.

Other incomes are recognised on an accrual basis.

### 3.7 Expenditure recognition



Expenses relating to projects and other activities of the organization are recognized in the statement of financial activity during the period in which they have incurred. Other expenses related to administration and other incidental expenses are accounted on an accrual basis and charged to the statement of financial activities.

The company has adopted the "function of expense" method to present fairly the element of company's activities in its statement of financial activities.



## WORLD MEMON ORGANIZATION FAR EAST CHAPTER STATEMENT OF CHANGES IN FUNDS AND RESERVES FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2013

		2012/2013 Rs.	2011/2012 Rs.
4.	Contributions		
2.5	Members' subscription	357,015.00	478,100
	Apex membership	66,250.00	66,000
		423,265.00	544,100
5.	Other gains and losses		0.10.000
	Profit from Amana Investment	1,054,695.89	947,873
	Profit from MBC	503,497.07	1,035,820
	Other income	10,344,336.57	171,132
		11,902,529.53	2,154,825
5.1	Other income		
	Ladies wing	50,000.00	-
	1% Service charges	9,100.00	171,132
	Gain on sale of assets	- 166,193.82	-
	Ladies till collection	6,200.00	-
	MPL Sponsors	9,874,742.75	-
	Souvenir	38,100.00	
	Toast Master T/P sponsor	200,000.00	-
	roust musice and sponsor	10,344,336.57	171,132
6.	Donations		
	M. H. Omar Foundation	500,000.00	400,000
		500,000.00	400,000
7.	Income tax expenses		
7.1	Income tax recognized in surplus or deficit		
	Tax expense comprise -		
	Current tax expense	-	-
		-	-

As per the Inland Revenue Act No. 10 of 2006, the company's statement of financial activities is not liable for the income taxes. However, other income will be liable for income taxes.

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7.2	Current tax assets and liabilities Current tax assets and liabilities With-holding tax receivable (WHT)	376,113.72	248,539
		376,113.72	248,539



## WORLD MEMON ORGANIZATION FAR EAST CHAPTER STATEMENT OF CHANGES IN FUNDS AND RESERVES FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2013

		31.12.2013 Rs.	31.12.2012 Rs.
8.	Property, plant and equipment		
	Cost		
	Balance at the beginning of the year	397,382.00	-
	Disposal during the year	(397,382.00)	397,382
	Balance at the end of the year		397,382
	Accumulated depreciation		
	Balance at the beginning of the year	91,066.70	-
	Charge for the year	74,509.12	
	Disposal during the year	(165,575.82)	91,067
	Balance at the end of the year		91,067
	Written Down Value		
	Balance at the end of the year		306,315
9.	Deposits with banks	۳.	
	Amana Investments	21,518,284.35	22,569,808
	MCB Bank Savings A/C	13,085,605.64	2,201,797
		34,603,889.99	24,771,605
10.	Other receivables		
	Loan receivable	7,089,835.12	13,028,036
	Receivable from MCB savings A/C	322,520.41 7,412,355.53	180,648 13,208,684
	· · · · · · · · · · · · · · · · · · ·		
11.	Cash and cash equivalents	47.35	757,973
	Cash in hand	5,000.00	5,000
	MCB Bank current account	5,047.35	762,973
12.	Other payables		
12.	Audit fees	19,992.00	17,136
	Mohamed Fazrath	-	108,000
	monumed rubitum	19,992.00	125,136
13	Contingent liabilities		

## Contingent liabilities There were no material contingent liabilities as at the reporting date.

## 14. Capital commitments

There were no material capital commitments as at the reporting date.

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## 15. Events after the reporting date

No material events have been taken place after the reporting date, which require, an adjustment or a disclosure in the financial statements.



WORLD MEMON ORGANIZATION FAR EAST CHAPTER

> DETAILED NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2013

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## WORLD MEMON ORGANIZATION FAR EAST CHAPTER DETAILED NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2013

		2012/2013 Rs.	2011/2012 Rs.
1.	Management and General Expenses		
	AGM expenses	222,915.26	-
	Secretarial fees	23,250.00	20,500
	Bank charges	8,175.00	5,890
	Courier charges	-	128,776
	Dinner expenses	-	345,210
	General expenses	49,349.83	60,477
	MPL expenses	15,904,419.00	368,015
	Printing charges	-	512,476
	Training program expenses	310,562.00	- 1
	Professional fees	11,566.80	21,363
	Audit fee	19,992.00	17,136
	Depreciation	74,509.12	91,067
		<b>t</b> 6,624,739.01	1,570,909





# World Memon Organization India Chapter

# Annual Report For 2013 & Audited Accounts as of 31st December 2013



## CONTENTS

- 1. Board of Management
- 2. Zakaat Collection

- 3. Donation Collection
- 4. Welfare Activities Carried out
- 5. Youth Wing
- 6. Ladies Wing
- 7. Social Activities Carried out
- 8. Membership
- 9. Interim Committee major points
- 10. Audited Accounts



# 1. The Board of Management (Of the Chapter)

Name	Designation
Mr. Abdul Majid Ebrahim Ranani	Vice President
Mr. Shafi Aiyub Mulani	Asst.Sec.General
Mr. Idrish Yakub Kunda	Treasurer
Mrs. Shabana Shehzad Darvesh	Chairperson - Ladies Wing
Mr. Zikar Mohammed Virani	Chairperson - Men Economic Upliftment
Mrs. Raziabai Mohd. Ashraf Chasmawala	BOM Member
Mr. Mohd. Iqbal A. Hamid Memon (Officer)	BOM Member
Mr. Mohd. Madni Aziz Palla	BOM Member
Mr. Sohail Bhai Khandwani	BOM Member
Mr. Bilal Haji Noor Mohammed Thekiya	BOM Member
Mrs. Mashila Maqsood Naviwala	BOM Member
Mr. Mohd. Asif Bilal Hingora	BOM Member
Mr. Mohd. Farook Mohd. Shafi Chandiwala	BOM Member
Mr .Mohd. Zubair A. Chashmawala (Patron member)	Chair Person –Youth Wing

There were 4meetings held for the year 2013. They were numerically the 12<sup>th</sup> to the 15<sup>th</sup> meetings (including 3 interim meetings) held in the year. Most of the BOM members attended all the meetings

**12th meeting of BOM Date: 8th April 2013**; Venue: Kolsa Mohalla (Ranavav) Halai, Memon Jamat Khana, 26/28 Nakhuda Street, Near Phydhonie Police Station, off Mohd. Ali road, Mumbai400 003.

### **Important Discussions and Outcomes**

Due to the internal differences between the BOM members an Interim committee was formed to carry the smooth functioning of the WMO until the re-elections.

# The following members will be designated as chairperson of the Interim Committee of respective wing.

Mr Siddique Motiwala (Housing Committee Chairman)





Mr Siddique Motiwala (Housing Committee Chairman) Mr Zubair Chasmawala (Youth Wing Chairperson) Mr Zikar Virani (UpliftmentCommittee Chairperson) Mrs Shabana Darvesh (Ladies Wing Chairperson)

# II. Zakaat Collection

The Zakaat Collected in India was primarily from several individuals contributing small amount of donations rather than few big donors giving away substantial amounts. The local funds collected were around US \$ 2,75,063although the commitment made was of US\$ 6,00,000.This was not reached mainly due to the internal differences and petty politics which led to the untimely and unexpected dissolving of the board.

### Summary of Zakaat Collection and Disbursements for Jan - Dec'13

Description	Collection (INR)	Collection (US\$)	Disbursed (INR)	Disbursed (US\$)
Local Collection	1,37,53,153.00	2,75,063.06	2,59,48,769.00	5,18,975.38
WMO Contribution	65,00,414.00	1.30,008.28	63,79,901.00	1,27,598.02
TOTAL	2,02,54,167.00	4,05,071.34	3,23,28,670.00	6,46,573.40

Total Applications	Purpose	Amount (INR)	Amount (\$)
62	Housing	2,30,12,000.00	4,60,240
20	Men Up liftment	18,93,019.00	37,860.38
18	Ladies Wing	7,78,750.00	15,575
	Others	2,65,000.00	5,300

# iii. Donations

Donation received in the year 2013-14 was Rs.1, 12, 35,669.00

The FCRA account of Peer Makdum Shabe Trust has been utilized for receiving the funds from WMO international.



# iv. Welfare Activities Carried out

#### Housing

WMO India chapter had undertaken a housing project for the under privilegedMemon living in Mehkar Maharashtra, India. To begin with land was donated by Mehkar Memon jamat at Mehkar.Twenty One BHK Apartments, each unit of 482 sq ft with a bedroom, living room, attached bathroom and balcony were given to the deserving Memon families residing in uninhabitable conditions atMehkar.

The project was completed on 30<sup>th</sup> March, 2014. The 20 recipients were made proud owners of their individual homes.

### v. Youth Wing

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

# Details of the activities carried out by the Youth Wing and the future plans for the committee

**Forgotten faces** was launched in Bhiwandi (Maharashtra) on 27th September, 2014 This project is our attempt at raising awareness in a hard hitting manner. It is a twofold initiative that will help increase the interaction between the youth and the poor of our community, resulting in higher levels of empathy, kindness and understanding on the part of the younger generations.

Youth Wing was launched at Aurangabad Oth 26 September, 2013.

Meat Distribution at Mumbra, Bhiwandi, Akola&Aurangabad during the occasion of Eid.

Tree Plantation Drive by Youth Wing was at Aurangabad on 23th October 2013. Master Chef Programme was conducted by Youth Wing at Akola (Maharashtr<sup>st</sup>) on 1 November, 2013.

Boys Youth Wing inaugurated at Akola (Maharashtra) 6 3November, 2013.

Free Eye Cataract Operation Camp was conducted by Youth Wing at Akol

A portion of the funds is given towards -up liftment of women especially widows, divorcees, homeless, deserted, poor or simply less fortunate.

Another portion of the donations towards women up liftment are used for starting up training centres and industrial homes for teaching these women various skills.



There are about 5 centres running in Bhiwandi, Vasai, Aurangabad, Akola and Lohara and Insha Allah more of these centres will be established in the future in Maharashtra, Gujarat and other parts of India.

A large number of courses namely sewing, stitching, computer programming, mehendi applying, cooking, fashion designing, beautician courses etc are run in these centres The centres have all been started with one aim in mind to make these women self reliant so that they can contribute towards their homes and in turn a better upbringing for their children thus promising them a brighter future.

# vi. Ladies Wing

The Ladies Wing has been a great example of social work in the Indian Chapter. The work of the Ladies Wing is focused mainly in establishing training centres in Poor Townships with a sizable Memon Population. Young Girls and Ladies of Memon community are trained in different skills in these centres with the aim of providing these Poor Improvised Members of our community a livelihood to support their families.

All centres have local volunteers to administer the running of the centre and send reports to the ladies wing on a regular basis. The trainers are all from the townships and their salaries/cost is paid from the Income from the centre and donations received

The funding for establishing and running of the centres is through collections from well wishers and donors in addition to some funding from the Chapter.

Each centre has between 5 to 25 Girls and Women receive training at any given time in 2-3 different training program. Each training program is between 2 to 6 months

The activities carried out at these centres are varied.

Medical Eye camp Free eye check up and other health related issues looked into by qualified doctors.

Distribution of JaNamaaz, Quran sharif, Burkha in Banosa.

Free Medicine Distribution along with Free Eye check up camp was organized by By Halai Memon Khandwani Jamat & WMO Ladies wing at Mahim, Mumbai. They also organized for 20 Free Cataract Operation for the needy and deserving. Gymnasium, free ambulance service & Arabic Library At Mahim, (Mumbai)

#### Bhiwandi

Stitching–ladies at Bhiwandi are trained to stitch bed sheets with quilts. A special unit is also set up for making handkerchiefs. The entire process of cutting, stitching and packaging is in house. These are later sold to maintain the industrial homes and the surpluses are distributed to the poor.



Ramadan Ration Distribution Essential food items are distributed in the holy month of Ramadan to the less fortunate families along with clothes, blankets, Ja-namaz, Quran Sharif, and burkha's.

Arabic classes are conducted for women and children at Bhiwandi where the correct recitation of the Quran and knowledge of Islam is given.

Dress distribution programme was held in Bhiwandi

Charity dinner as a sort of fund raising drive wasalso initiated by WMO ladies wing in Bhiwandi

Women upliftment programmes in Bhiwandi by WMO ladies wing(to make the poor, deservingself dependent)Workshops & stitching classes in Bhiwandi by WMO ladies wing

Prominent Memon Orthopedic surgeon Dr Zubair Sorathia visits Bhiwandi every month and provides his honorary services including free surgeries for the cause of poor, sick patients free of charge.

#### Lohara

Madrassas and Arabic Classes for imparting Deeni EducationLohara occupies pride of place for Madrassas where a lot of women and children are looked after, trained and earn a livelihood. All under one roof. Along with that there are also Alima courses conducted to make the women proficient in the understanding of the holy Quran.

Ladies Training Centre For Income Generating Courses, computer classes, sewing classes & Deeni Madressa

#### Vasai

Computer ClassesVasai is a leading example where computer education is given prime importance to give the women ample job opportunities in the modern world. Beautician courses to start their own beauty parlours or work in one.

Distribution of clothes &rations In Vasai & Govandi (Maharashtra) by WMO ladies wing

#### Akola

Cooking classes Akola has started cooking classes and after completing the course most of the women have started their own small in house catering businesses/tiffin service.

#### Aurangabad

Honhar Betis- Aurangabad is doing a very good crash course to train the young girls to become honourable wives and daughters to their respective husbands and parents.





# Vii Social Activities Carried out

• Charity Dinners - Another source of income for the Ladies wing to fund their different activities. The money collected is used to run the various centres and surpluses are distributed to the needy.

• Trade Fairs at Training Centres – A sort of exhibition is arranged for women where they can display and sell their goods/products.

• Marriage bureau in Mumbai with participation of WMO ladies wing

# Viii Social Activities Carried out

There are total 113 life members, 18 patron members. The total life membership fees collected was Rs 47, 13,500.00 The total life membership fees collected in US \$ 94,270.

Type of membership	Total number of members during this year	Total amount Received during this year
Life Members	10	2,55,500.00
Patron Members	11	9,30,000.00
Total		11,85,500.00

### ix. Interim Committee Report

# Submission of the necessary information/returns to the Authorities concerned as required by the laws governing WMO in India

a. Charity Commission - We have sought legal advice from Advocate Mr. Sajjad Patel eminent lawyer for Habib Trust one of the biggest charitable institution in India and have done the needful.

b. India Revenue Services - The Audit report was submitted to the Income Tax Authority of India and Charity commissioner

c. Banking formalities - Authorised signatories have been changed and now the Account can be operated by any 2 Members of the Interim Committee





# x. Audited Accounts

#### Audit of WMO-India Chapter for the year ending 31st March'14

The Audit for March 2014 has been carried out by the appointed Auditors M/s Rangwala Advisory And Consultants Pvt Ltd and the Final Draft of the Audit Accounts have been submitted to the Treasurer and Sec. General of the WelfareMemon Organization for their views and comments.

Based on the feedback received the Auditors will submit the final report for signature by the Old Board

As required by the Law of the Land, under Charity Ordinance the India Chapter Financial Year is fixed from April to March and this can't be changed.

Hence while all the Information presented above is for Calendar year Jan to Dec 2013 keeping in line with the WMO International Reporting year the Audited Accounts are presented for financial year April'13 to March'14

The Audited Accounts should be include as an Annexure at the end of the report together with the Auditors Opinion



Welfare Memon Organisation Ground Floor., Shop 8, E1 Patil Building, 87, Mohammed Ali Road, Mumbai 400003       Ground Floor., Shop 8, E1 Patil Building, 87, Mohammed Ali Road, Mumbai 400003       Amount       579,940.000     579,940.000       Fixed Deposit with HDFC Bank       579,940.000       5,000.000     579,940.000       Cash-in-hand       4,511,500.000     Bank Accounts       (As Per Annexure - VI Attached)       Banes And Advances       1,255,000.000     Bank Accounts       (As Per Annexure - VI Attached)

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	Ground	We Floor, Shop 8, E1	Welfare Memon Organisation E1 Patil Building,87, Mohammed A	Welfare Memon Organisation Ground Floor, Shep 8, E1 Patil Building,87, Mohammed Ali Road, Mumbai 400003	03		
		Inco	Income & Expenditure Statement 1 - Jan - 2013 to 31 - Dec - 2013	ure Statement - Dec - 2013			
Particulars	Annexures	Amount	Amount	Particulars	Annexures	Amount	Amount
Direct Expenses			26,743,501.00	26.743,501.00 Indirect Incomes Donation Received	: L.	13,753,153.00	15,007,178.00
Accounts Writing Charges		75,000.00		FD Interest Received		283,953.00	
Audit Fees		25,000.00	2.962	Saving Bank Interest Received		201,522.00	
Bank Charges		362.00		Upliftment Donation Cancelled	9.	768,550.00	
Conveyance Expenses		3,544.00					
Educational Aid	"A"	250,000.00					
Electricity Charges		5,076.00					
Gents Uplitment	"B"	1,893,019.00					
Housing Donation	"O"	23,012,000.00					
Internet Charges		1,800.00				2010	
Medical Aid	"O"	10,000.00					
Mobile Charges		1,388.00					
Office Expenses		24,909.00					
Postage & Courier		3,525.00					
Printing & Stationary Expenses		11,978.00					
Professional Fees		50,000.00					
Repair & Maintanance		205,850.00					
Salary Expenses		268,300.00					
Sports Donation	"B"	5,000.00					
Travelling Expenses (Foreign)		118,000.00					
Women Upliftment		778,750.00					
			t	Excess of Expenses Over Income			11,736,323.00
Total			26.743.501.0D	Total			26.743.501.00

Note : 1) The Internal Audit of Accounts for the period from Jan. 2013 to Dec. 2013 has been done by us.

2) This certificate of internal Audit for the period from Jan.2013 to Dec.2013 has been issued on request of M/s.Welfare Memon Organosations (WMO)

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Fund Flow Summary for the period from Jan. 2013 to Dec.2013
Arrount
957,500,00
590.000.00 305.000.00
281,750.00
5,000,000.00
00 000 00
768,550.00
13,844,953,00
258,095.07
201 522.04
503.000.00
578,000.00
And the state of the state
44 414 400 20

Notes : Some of the Expenses which is not matching with Income & Expenditure account from Jan 2013 to Dec.2013, has per a entered thru learnal vouchers and above statement reflects the amount receipt and paid in cash or by cheque. Hence there will be diff in some of the accounts heads.

ibone Jaweh

Welfare Memon Orgnisatio 87-E, Mohd Ali Road,	n (WMO)
Opp. BMC Bank,	
Mumbai	
Creditor for Expens 1-Jan-2013 to 31-Dec - 2	
Annexure - I	
Particulars	Amount
TDS On Professional Charges Payable	5,000.00
Grand Total	5,000.00

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Welfare Memon Organ Ground Floor,, Shop E1 Patil Building, 87, Mohammed Ali Ro Mumbai	8, pad,
Life Membershi	
1 - Jan - 2013 to 31 - Dec Annexure - II	: - 2013
Annexure - II	
Particulars	Amount
A Aziz A Shakoor (L/M)	50,000.00
Abdul Gani A Majid Memon (L/M)	50,000.00
Abdul Kadar Ahmed Miya Memon (L/M)	17,000.00
Abdul Kader Jusabhai Memon (L/M)	50,000.00
Abdul Kader Kadiwala Javed Ckokshi (L/M)	100,000.00
Abdul Kadir Haji Hussain Memon (L/M)	50,000.00
Abdul Rashid Hingmala (L/M)	50,000.00
Abdul Rashid Noormohd Memon (L/M)	17,000.00
Abdul Rehman Ibrahim Motiwala (L/M)	50,000.00
Abdul Wahab Abdul Shakeer Parekh (L/M)	50,000.00
Afzal Haji Mohd Virani(L/M)	50,000.00
A. Kadar Haji A. Latif Memon (L/M)	50,000.00
A. Majid Haji Ranani (L/M)	45,000.00
A Majid Jakeria Biba (L/M)	50,000.00
Amir Haroon Naviwala (L/M)	+ 17,000.00
Anees Banu Abdul Razzak Kapadia (L/M)	25,000.00
Anis Shakoor Palla (L/M)	17,000.00
A Quddus M Ismail Pochi (L/M)	17.000.00
A Razzak Vali Md. Chunawala (L/M)	50,000.00
Arif Ismail Memon (L/M)	50,000.00
Ashraf Patel (L/M)	50,000.00
Asif Abdullamiya Chokshi (L/M)	17,000.00
Asif Igbal Memon (L/M)	50,000.00
Bilal Noor Mohammed Thekia (L/M)	50,000.00
Chhaya M Amin A Razzak Bhai (L/M)	17,000.00
Dr. A. Razzak Adambhai Memon (L/M)	50,000.00
Dr. Ibbal Jabbar Nagarwala (L/M)	50,000.00
Fabiha Shadab Patel (L/M)	25,000.00
Faisal Bashir Rajwani (L/M)	17,000.00
Farook Usman Gani Memon (L/M)	20,000.00
Farook Zikar Bawla (L/M)	50,000.00
Farukbhai Raufbhai Memon (L/M)	17,000.00
Firoz Abdul Razzak Motiwala (L/M)	17,000.00
Gulam Razak Pothiwala (L/M)	17,000.00
Habib A. Latif Haji Abdul Latif Surti (L/M)	50,000.00
Haji Bhai Usman Bhai Memon(L/M)	50,000.00
Hanif Abdul Sattar Galari (L/M)	50,000.00
Hanif Abdul Sattar Nagvadriya (L/M)	50,000.00
Hanif Farook Suleman Darvesh (L/M)	25,000.00

Ahabara Dawere

Haroon Vali Mohd, Chunawala (L/M) Ibrahim A Karim Motiwala (L/M) Ibrahimbhai Suleman Kadiwala (L/M) Imran Husain Memon (L/M) Imtiaz Noor Mohd Malkani (L/M) Iqbal Latif Supariwala (L/M) Iqbal Memon Officer (L/M) Jahid Husain Ismailbhai Memon (L/M) Jahur Md. Ad. Kadar Memon (L/M) Jamila Ashrafi (L/M) Javed Igbal Memon (L/M) Juned Yunus Orawala (L/M) Kader Ahmed Jindani (L/M) Khatri Mohd Asif Mohd. Hussain (L/M) Madani A Aziz Palla (L/M) Maksud H Majid Vadhariya (L/m) Maksud Ismail Rajwani (L/M) Magsood Abdul Majid Naviwala (L/M) M Asif M Husain Khatri (L/M) Masila Maksood Naviwala (L/M) Md. Nasir Haji Rahmatulla Garodwala L/M) Memon Idrisbhai Abdul Sattar (L/M) Memon Majamabahan Liyaqatbhai (L/M) Memon Mohammed Salim Kasambhai (L/M) Mohammed Nahin Nasir (L/M) Mohd. Ali Ismail (L/M) Mohd Arif Anwar Palla (L/M) Mohd Ashraf Haji Ahmed Nathani (L/M) Mohd. Asif Abdul Gaffar Memon (L/M) Mohd. Asif Hingora Navsari (L/M) Mohd. Farook Haji Md. Shafi Chandiwala (L/M) Mohd, Farook Noor Mohd, Malkani (L/M) Mohd Farook Suleman Darvesh (L/M) Mohd Faruk Usmangani Memon (L/M) Mohd Idris Suleman Hingori (L/M) Mohd Iqbal Alimuddin Chokshi (L/M) Mohd Irfan Kadarbhai Jariwala (L/M) Mohd Nasir Mohd Basir Nagani (L/M) Mohd Rafig Abdul Kadar Kasmani (L/M) Mohd. Rafig M Shafi Memon (L/M) Mohd Rivaz Zikar Virani(L/M) Mohd Shabbir Iqbal Khatkariwala (L/M) Mohd. Sharif Noormohammed Memon (L/M) Mohd. Siddique Haji Jan Mohd. Motiwala (L/M) Mohd. Sohail Yakub Khandwani (L/M) Mohd. Taufik Md. Haroon Lakhani (L/M) Mohd. Yusuf Abubakar (L/M) Mohd Yusuf Mohd Igbal Choksi (L/M) Mohd, Zaheer A Razzak Chunawala (L/M) Munawwar Bilal Furniturewalal (L/M)

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Grand Total	4,511,500.00
Zulekha Mohd Siddique Motiwala (L/M)	25,000.00
Zubaida Yaqoob Khandwani (L/M)	25,000.00
Zikar Haji Md Virani (L/M)	75,000.00
Zarina Zikar Virani (L/M)	25,000.00
Yusufbhai Hasanbhai Zariwala (L/M)	17,000.00
Siraj Abdul Razak Memon (L/M)	17,000.00
Shakir Haji A Sattar Chitalwala (L/M)	17,000.00
Shaki Haji Abdul Sattar Tikki (L/M)	17,000.00
Shaheda Iqbal Porbunderwala (L/M)	25,000.00
Shafi Ayub Mulani (L/M)	50,000.00
Shabbir Noormohhamed Memon (L/M)	17,000.00
Shabana Usman Darvesh (L/M)	75,000.00
Shabana iqbal Memon (L/M)	25,000.00
Shabana Imran Memon (L/M)	12,500.00
Sana M Ashraf Chasmawala (L/M)	25,000.00
Salim Ismail Sumane Memon (L/M)	50,000.00
Salimbhai Abbahasan Memon (L/M)	17,000.00
Salim Aziz Bhai Lohia (L/M)	67,000.00
Roshanben Mohammedbhai Memon (L/M)	25,000.00
Rizwan M Memon (L/M)	50,000.00
Rizwana Junaid Punjwani (L/M)	25,000.00
Riyaz Jikarbha Memon (L/M)	17,000.00
Raziya Md. Ashraf Shakoor Chasmawala (L/M)	25,000.00
Parvez Idris Kunda (L/M)	50,000.00
Nilofar Mohd. Riyaz Virani (L/M)	25,000.00
Naziya Bano Mohd. Afzal Pakizawala (L/M)	25,000.00
Nasim Majid Ranani (L/M)	75,000.00
Nasimbai Abdul Majid Ranani (L/M)	100,000.00
Naseem Usman Surty (L/M)	25,000.00
Najmabai Liyaqat Memon (L/M)	25.000.00
Nahid Arif Hingora (L/M)	50,000.00

Shabone Jowesh



Welfare Memon Organisation	n
Ground Floor,, Shop 8,	
E1 Patil Building,	
87, Mohammed Ali Road,	
Mumba1	
Petron Membership Fees (Ma 1-Jan - 2013 to 31-Dec - 2013	le)
Annexure - III	
Particulars	Amount
Ashfaque A Habib Chunawala (P/M)	50,000.00
Idris Yakoob Kunda (P/M)	200,000.00
Ismail Gulmohammed Memon (P/M)	200,000.00
Mohammed Zubair Chasmawala (P/M)	400,000.00
Mohd. Siddique Haji Janmohammed Motiwala (P/M)	40,000.00
Total	890,000.00

Welfare Memon Organi Ground Floor,, Shop 8 E1 Patil Building, 87, Mohammed Ali Roa Mumba1 Petron Membership Fee	s, s (Male)
1-Jan - 2013 to 31-Dec -	2013
Annexure - IV	
Particulars	Amount
Nazneen Mohsin Memon (P/W)	225.000.00
Nazrin Mohd Faruk Memon (P/W)	110,000.00
Shaheen Abdul Rauf Mijanoor (P/W)	100,000.00
Shakeela Bano Arif Tikki (P/W)	100,000.00
Tehmia MD. Taufik Lakhami (P/W)	500,000.00
Zarina Bilal Thekiya (P/W)	100,000.00
Zulekha Mohd. Siddique Motiwala (P/W)	20,000.00
Zuveria Ashraf Motiwala (P/W)	100,000.00
Total	· 1,255,000.00

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Welfare Memon Organ Ground Floor, Shop	
E1 Patil Building,	
87, Mohammed Ali R	oad,
Mumba1	
Deposits 1-Jan - 2013 to 31-Dec	- 2013
Annexure - V	
Particulars	Amount
Ladies Wing Women Centre	
S H Builders	250,000.00
Security Deposit	
Shyam Iqbal Virani	1,000,000.00
Grand Total	1,250,000.00

Welfare Memon Organisat Ground Floor, Shop 8,	ion
E1 Patil Building, 87, Mohammed Ali Road,	
Mumba1	
Bank Balance 1-Jan - 2013 to 31-Dec - 2013	3
Annexure - VI	
Particulars	Amount
HDFC Bank A/c No.0622714500000038	64,386.00
HDFC Bank A/c No.0622714500000048	578,780.00
Grand Total	643,166.00

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Welfare Memon Organisation	
Educational Aid Paid from Jan.13 to I	Dec.13
Annexure - "A"	
Name of the Doner	Amount Paid
Loknete Jalaram Patil Ayuvedic Medical College	250,000.00
Total	250,000.00

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Welfare Memon Organisation Gents Upliftment Paid from Jan.13 to Dec.13 Annexure - "B"			
		Amount Name of the Doner Paid	
		Abdul Gaffar Memon 141,80	0.00
r Suleman Dhaniya 50,00 ailbhai Kadariya 37,60			
Lohiya 139,95			
Memon 188,9			
ed Tawad 30,50			
Usmaan Motiwala 50,00			
Gaffar Motiwala 50,00			
/ousuf Gigani 50,00			
bdul Habib Nathani 50,00			
ounus Tajani 50,00			
r Iqbal Nathani 50,00			
Musa Pariyani 50,00	00.00		
n A Gaffar Memon 50,00	00.00		
ain Mohd Ayub Kacchi 30,00	00.00		
Nathani 400,00	00.00		
him Memon 100,00	00.00		
n 4,2	50.00		
il Ibrahim (Don) 20,00	00.00		
lajid 350,00	00.00		
	40.00		
Total 1,893,0	1		

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Housing Donation Paid from Jan.13 to Dec.13 Annexure - "C"	
Name of the Doner	Paid
Abdul Jabbar M.Ashraf Suriya	400,000.00
ABDUL MAJID YAKUB PATANWALA.	300,000.00
Afzal Ibrahim Supariwala	250,000.0
All India Memon Federation	200,000.0
Aslam Ahmed Kachi	200,000.0
ESSA IBRAHIM LAKHANA	400,000.0
Faroog Mohd Siddique	50,000.0
Farooque Suleman M	400,000.0
Gulahmed Gulam Kadar Pothiyawala	600,000.0
Halimabi Mohd. Salim Shaikh	100,000.0
Hasan Ali Piyarji (HSG Don)	450,000.0
Ikbal Bhai Dawood Bhai Bilimorawala	500,000.0
MEMON ARIF A.MAJID	500,000.0
Mohammad Aslam Merchant	200,000.0
Mohammad Yusuf Mohammad Billal	850,000.0
Mohd Ashfaq M Rafik Memon	250,000.0
MOHD ASIF ABDUL SATTAR SURIYA	300,000.0
Mohd Asif Zakariya T	200,000.0
Mohd. Hanif H Mumshi	100,000.0
Mohd Junaid M Harun Surya	400,000.0
Nazima Attulla Kazi	600,000.0
Nazim Arif Memon	397,000.0
Rehana Faruk Januwa	200,000.0
SABIYA PARVEZ GAZIYANI	400,000.0
Sadiya Developers	250,000.0
SAKINA BAI ABDUS SATTAR KASMANI	300,000.0
Salim Mohd Musa	100,000.0
Shaikh Gulam Babu	150,000.0
Shaikh Ismail (Mekhar Contractor)	1,000,000.0
Tabassum Firdaus	400,000.0
The Malad Sahafari	50,000.0
Umar Habib Laskaria	250,000.0
Yasmin Memon	400,000.0
Yasser Abdul Gaffer Raad	600,000.0
Zarina Babu Bhai Memon	380,000.0
A Aziz Ibrahim	350,000.0
Abdul Majid Noor Mohammed Fulwala	600,000.0
Akola Land	900,000.0
Ameenabai M Hussian Zaveri	400,000.0
Anisa Bano Abdul Khadar	400,000.0
Farida Abdul Habib Nathani	200,000.0
Farida Bano Jiker Hamjani	400,000.0
Jafar Kudus Lodha	200,000.0
Mekhar Land	1,400,000.0

Shabane Dawesh



Annual Report 2013

Total	23,012,000.00
Shakil Ebrahim Merchant	600,000.00
Shabana Ayyazuddin Shaikh	150,000.00
Ruksana Bano Abdul Gaffar Akupara	400,000.00
Rukhsana Haroon Memon	400,000.00
Razakbhai Rahimbhai Memon	- 50,000.00
Nazima Arif Memon	400,000.00
Nasrin Bano Abdul Gaffar Hingora	300,000.00
Najma Bano Abdul Habib Mukati	400,000.00
Mohd Yusuf A Shakoor Memon	400,000.00
Mohd Yunus A Gaffar	215,000.00
Mohd. Kalim Mohd. Yusuf Machiwala	400,000.00
Mohd Irfan Mohd. Ibrahim Bakali	250,000.00
Mohd Ibrahim Abdul Aziz Salat	400,000.00
Mohd Gulam Mukati	400,000.00
Mohd Farooque Memon	400,000.00
Mohd. Afzal Siddique Memon	400,000.00
Memon Rizwana Habibbhai	70,000.00
Memon Ismail Haroon	500,000.00

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Welfare Memon Organisation	
Medical Aid Paid from Jan.13 to De	ec.13
Annexure - "D"	
Name of the Doner	Amount Paid
Hamida Imtiaz Memon Shahista (Vatva Memon Jamat - Ahmedabad)	5,000.00 5,000.00
Total	10,000.00

Welfare Memon Organisa	ation
Sports Donation Paid from Jan.1	.3 to Dec.13
Annexure - "E"	
Name of the Doner	Amount Paid
M S Qureshi (Coach)	5,000.00
Total	5,000.00

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Welfare Memon Organisation	
Donation Received from Jan.13 to Dec.13 Annexure - "F"	
Name of the Doner	Received
A Gaffar Memon	3,500.00
A Jabbar Kas	3,000.00
A Jabbar Mohammed	3,500.00
A Kader Sorathia	3,000.0
A Rauf Patel	5,000.0
A Razzak Malkani	5,000.0
A Sattar Kasmani	5,000.00
A. Hamid A. Malik	7,500.0
A. Karim Thekiya	4,000.00
A. Majid M. Sakoor	40,000.0
A. Nazir Kader	40,000.0
A Qadar Habib	40,000.0
A. Rahim Rangoonwala	7,500.00
A. Rehman M. Manihar	40,000.0
A. Yusuf A. Shakoor	40,000.00
A.Kader A. Razak	40.000.0
Aadil Hingora	4,500.0
Aadil Malkani	5,000.00
Aaftab Vagadia	3,000.00
Aamir Malkani	5+000.0
Aamir Rangparia	2,500.0
Aarif Shafibhai	4,000.0
Aarifbhai Dandia	5,000.0
Aatif Yunus Memon	1,250.0
Aatif Yusuf Memon	5,000.0
Ab Ajijbhai Jusabbhai Kolsawala	6,000.0
Ab Gaffarbhai Teyubbhai Amalawala	6,000.0
Ab Habibbhai Ab Ganibhai Sanedwala	6,000.0
Ab Kadarbhai Ab Gattarbhai Ab Sattarbhai	6,000.0
Ab Kadarbhai Ab Latifbhai Kolsawala	6,000.0
Ab Kadarbhai Alimohammedbhai Berajawala	6,000.0
Ab Kadarbhai Kasambhai Zaveri	6,000.0
Ab Raheman Daudbhai Dahelani	6,000.0
Ab Razzakbhai Hasambhai	6,000.0
Ab Razzakbhai Husenbhai Moterwala	. 6,000.0
Ab Sattar Nurmohammed	6,000.0
Ab Sattarbhai Aadambhai	6,000.0
Abdul Aziz Haroon Sandha	50,000.0
Abdul Gaffar Hingora	150,000.0
Abdul Gallar Hingora Abdul Kadir Ibrahim Mulani (O/M)	2,500.0
Abdul Kadir Ibrahim Mulani (Onw) ABDUL KADIR SURTY	5,000.0
	2,500.0
Abdul Rajak Mohd Abdul Razak Memon	6,500.0
Abdul Razzak Memon Abdul Razzak Kas	2,500.0

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Abdul Rehman 4,000.00 Abdul Rehman Munshi 2,000.00 Abdul Sattar Kas 5,000.00 Abdul Sattar Memon 12,000.00 Abdul Shakoor Waghani 40,000.00 ABDULLAH AIBANI 1,300.00 Abdullah Rauf 4,500.00 Abida Shekhani 4,000.00 Abubakar Jusab Chandiwala 50,000.00 Abubakar Kapadia Abubakarbhai Ab Karimbhai Falawala Adam Harun Pancha Adam Paricha Adil Aslam Hingora Adil Kadeer Memon Adnan Chantawala Adnan Memon Adnan Panavadhu Afan I Halai Afan Irfan Hala Afifa Memon Afrin Parvani Afroz Faruk Memon Afroza Makrani Afsana A.K. Ghadiali Afsana Akbani Afsana Akbar Bhundi Afsana Akbar Bundi Afsana Bhundi Afsana Jamal Akfani Afsana Keshodi Afsana Memon AFSAR A.JABBAR Afzal Arif Memon Afzal Husain Supariwala (Donation Recd) Afzal Liyakatbhai Memon Afzal Pankhania Afzal Patka Ahad Igbal Kas Ahmed Kapadia Ahmed Shekhani Aisha Faruk Memon Aisha Faruk Memon Akal Kalavadra Akbar Bundi Akbarali Faruk Memon (O/M) Akhtar Arif Jumani Akhtar Junani Aklowala Imran Aksa Gonoowala

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Aksa I Memon Aksa R Taradia Aksa Rajak Tharani Aksad Kardar Aksha Bidiwala Aksha Dhebar Aksha Hamid Khamisa Aksha Hamidbhai Aksha Harun Kas Aksha Ilyas Memon Aksha Khamisa Aksha Marfani Alaraklhabhai Usmanbhai Alfaz Dosani Alfia Memon ALFINA FAROOK NATHANI Alfina Ilyas Memon Alfina Ilyas Memon Alhas Theroya Alim Bano Akbani Alim Bano Akbani Aliza Raees Memon Allarakha Memon ALLARAKHA NAWAB Allarkhan Kas Almas Rajak Tharani Altaf Arif Pancha Altaf Langha Altaf Memon Altaf Pancha Altaf Vyajkhorawala Alvina I Taibani Alvina Pariyani Aman Akbari Aman Mansur Kas Aman Mansur Memon Aman Yunus Kas Ameena Vinchhi Amena Amin Kas Amena Amin Sahigara Amin Pirani Amin Vanjava Amir Ghaniwala Amir Hussain Kas Amisha Hanif Valiyani Amisha Valiyani Amreen Kasmani Amrin S Pirani Anas Abid Memon Anas Ashraf Lakhani

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Anis Dhariwala Anis Sale Mohammed Anish Babubhai Memon Anjum Banu Musani Anwar Khan Arbaz Arif Memon Arbaz Rafik Kas ARBAZ RASHID MEMON ARFAN ASLAM PARIANI Arif Bilimora Wala Arif M. Zabbar Arif Makoli Arif Memon Arifbhai Abbubakarbhai Falawala Arifbhai Shakurbhai Kolasawala Arman Ilyas Memon Arman Ilvas Memon Arshad Aliyani Arsi Yasin Memon Asfak Salim Akbani Asfal Bhai Ikbal Bhai Asfiya Pasha Ashafaque Salat Ashfak Shekhani Ashiyana Patel Ashraf Sanga Asif Bhai Chapra Asif Kacchi Asif Lakhani Asif Munshi Asif Rehman Memon Aska I Memon ASRAF YUNUS KHERA Asvad Ashraf Dosani Atefa Kadaria ATIFA YAKUB MEMON Atita Razak Memon Ayan Ibrahim Halai AYESHA ASLAM AIBANI Ayesha Masalawala Aysha Memon Azharuddin Memon Azim M. Ebrahim Khan Azima Ghaniwala Babu Lalparia Bachu Bhai Jada Bakali Salim BASIT YUNUS KHERADIA Benjir Akbani Bilal Galaria

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Alabane Dawen



Farzana Memon Fatma Nagani Fatma Radhanpurwala Fauza Kammani Fauzan Malkani Fazal Arif Memon Feroz Farook Kas Feroza Farook Kasmani Feroza Memon Fezan Farook Kas Fezan Farook Memon Fezan Faruk Memon Fezan Memon Firdos Ijarawala Firdosh Ragpadia Firozabanu Yusufbhai Nagani Fiza Halai Gaffar Memon Gaffar Suleman Kas Gulam Karim Udhi Habib Memon Habiba Ibrahim Memon Habiba Idrish Hafeeza Lakdawala Hafiza Dhorajiwala Hafiza Salim Memon Hafiza Saya Haji Ali Shivani Haji Mukhtar Noorani Halima Harun Bakali Halima Umer Memon Hamid Bhai Indore Hamid Memon Hamida Ibrahim Godil Hamida Khamisa Hamjah Noorani Hamza Ilyas Memon Hamza Kath Hamza Soyeb Teli Hanif A. Gaffar (Indore) Hanif Holy Hanif Mayfani Hanif Siddik Marfani Hanif Siddiq Marfani Hanifa Gaffar Memon Hansanmiya Suleman Darresh Haroon Noorani Harsakhatun Ibrahim Harunbhai Abubakarbhai Manasawala Harunbhai Hasumbhai Kapadiya

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Harunbhai Mohamemdbhai Hasan Ali Piyarji Hasan Salim Memon Hassan Salim Kas HEENA AHMED DHRUB Heena Asif Jeevani Heena Ebrahim Kas Heena Soudagar Heena Yusuf Kas Hidayat Memon Hozef Memon Huda Bhagwani Humera Malkani Husen Imtiyaz Gajipura Husen Nagani Hussain Dungriwala Hussain Gajipura Hussain Imtiaz Kas Hussain Lakhani Hussain Memon Hussain Rajkotia Huzeifa Memon Ibrahim Halai Ibrahim Memon Ibrahim Sura Ibrahim Taliya Idrish Bhavnagarwala Idrish Kunda Idrish Memon Idrish Naviwala Ikbalbhai Ab Sattarbhai Khurshiwala Ikbalbhai Mohammedbhai Virani Ilyas Memon Ilyas Sorathia Imran Dalvi Imran Khan imran M. Igbal Imran Munaf Kas Imran Popatia Imtiaz Dosani Imtiaz Latif Bhai Imtivaz Imtiyaz Moosa Imtiyaz Rogatia Iqbal Abubakar Kas Iqbal Dadrwala lqbal Kasmani lobal Panavadu lobal Shivani Iram Memon

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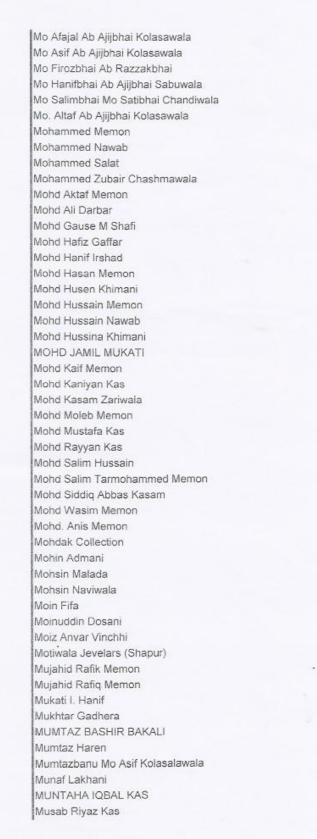
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Irfan Faizan	3,000.00
Irfan M Iqbal Dhamia	25,000.00
Ismail Bashir Kas	4,500.00
Ismail Memon	3,000.00
Jafar Mansoor Kas	4,500.00
Jafar Masoor Kachhi	3,750.00
Jaffar Phoolwala	5,000.00
Jaida Amin Memon	2,500.00
Jainab Dhroliya	4,500.00
JAMALBHAI AB KADARBHAI MEMON	6,000.00
Jasim I Memon	2,500.00
Javed Kasmani	4,000.00
Javed Memon	4,000.00
Javed Nathani	20,000.00
Javed Surty	5,000.00
Jaya Banu Memon	6,500.00
Jeenath Farookbhai Kunda	150,000.00
Jikarbhai Daudbhai Ramodiya	6,000.00
Jk Bal Bhai Jusabbhai (Merafarm)	6,000.00
Juber Hanif Badla	5,000.00
Juber Hanif Bodla	7,500.00
Juned Rafiq Memon	7,500.00
Kali M. Yusuf Hussain	50,000.00
Kalima Harun Kas	4,500.00
Kamil H Valiyani	5,000.00
Kamil Hanif Valiyani	7,500.00
Kaniz Fatima	1,500.00
Kasim Hanif	4,500.01
Kausar Thekiya	3,000.00
KHAIRUNISSA MEMON	4,000.0
Khatuma Soyeb Memon	40,000.0
KHUSBOO ANSARI	3,000.0
Kolsa Mohalla Halai Memon Jamat (Gurba Fund)	50,000.0
Kuddus Kasmani	5,000.0
Laiba Mohd Salat	3,500.0
Lakhani Asif	3,000.0
Lakhani Rehan Asif	8,000.0
Lakhani Shifnan Asif	3,750.0
M Adil Kherani	5,000.0
M Asfak M Rafig Memon	150,000.0
M Faizan Alyani	3,500.0
M Farhan Memon	4,500.0
M Hussain Irfan	1,500.0
M Hussain M Irfan	2,500.0
M Ibrahim Teliya	2,000.0
M Ibrahim Teliya	4,500.0
M Kamrani Sorathiya	2,500.0
M Obaid Memon	5,000.0
M Parvez Memon	3,500.0
M Sahil Sudiwala	5,000.0

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4,500.00 5,000.00 3.500.00 3,500.00 5,000.00 2.000.00 6,500.00 3,000.00 5.000.00 3,250.00 5,000.00 5.000.00 7,500.00 14,500.00 6.000.00 3,000.00 2,500.00 6,500.00 7,500.00 50,000.00 7.500.00 10.000.00 4,500.00 2.000.00 3,000.00 3,000.00 3,000.00 9,500.00 1,500.00 5,000.00 5.000.00 6,000.00 5,000.00 3,000.00 4,000.00 4,500.00 3,000.00 5.000.00 2,500.00 4,000.00 4,500.00 2,000.00 65,000.00 91,800.00 4,500.00 2,000.00 2,500.00 5,000.00 5,900.00

Shabene Dawer



Parvez Kunda Parvez Memon Parvez Naviwala Parvez Noor Sumar Parvin Memon PARVIN SATTAR SURYA Patel Nawaz Husen Shabir Patel Salika Shabbir Patel Salika Shabbir Rabia Chandwala Rabiya Furniturewala Rabiya Liyakat Kas Rabiya Salim Kas Rafat Latif Rafik Kasmani Rafikbhai Daudbhai Rafikbhai Harunbhai Rafikbhai Siddikbhai Garibwala Rafig Shafi Shaikh Rahil Arabiyani Rahil Patel Rahil Rafik Karani Rahil Rafique Karani Rahil Salim Arabiyani Raihan Salim Mavi Rais Ismail Lila Rais Rafik Lila Rais Rafik Memon Raiina Thiradia Ramiz Lila Rauf Naseem Memon Rauf S Memon Rauf Sekhani Rauf Suratwala Razak Memon Raziya Hamid Halai Rehan Jlagaonwala Rehan Lakhani Rehana Hussain Rehana Memon Reshma Malkani Reshma Marchhiya Reshma Mujawar RIYAZ RASID DOSANI Rizwan A. Merchant Rizwan Sorathiya Rizwanbhai Ab Gattarbhai Chotani Rojina Razak Tharani Rozina Razak Kas

Rozmin Rafik

6,000.00 4,500.00 1,000.00 1,000.00 4,000.00 2,900.00 2,500.00 12,500.00 3,500.00 1,850.00 4,000.00 4,000.00 5,000.00 2,000.00 5.000.00 6.000.00 6,000.00 6,000.00 200,000.00 2,500.00 5,000.00 6,500.00 2,500.00 7,500.00 5,000.00 3,500.00 3,500.00 5,000.00 5,000.00 5,000.00 6,500.00 5,000.00 3,500.00 1,000.00 3,500.00 7.000.00 2,500.00 12,000.00 5.000.00 9,000.00 4,000.00 5,000.00 4,000.00 2,500.00 10,000.00 4,500.00 6.000.00 5,000.00 4,000.00 5,000.00 thabare Dawer ...



Rukaiya Ishak Lakhani	7,500.00
Rukhsana Yusuf	3,000.00
Rukhsar Kapadia	5,000.00
Rukhya Jusab Sorathiya	150,000.00
Ruksad Memon	4,500.00
Ruksana Rafik	5,000.00
Ruksar H. Memon	4,500.00
Saad Malkani	3,500.00
Sabeera Ibrahim Memon	7,500.00
Sabera Iqbai Memon	5,000.00
SABHIRBHAI SAJIDBHAI AB GAFFARBHAI KOLASAWALA	6,000.00
Sabina Bakali	2,500.00
Sabir Gulam Shaikh	85,000.00
Sabir Satar Bakali	125,000.00
Saed Gaffar Bhuri	3,000.00
Saeed Sorathia	3,000.00
Safi Bhai Naviwala	5,000.00
Safi Vali Mohammed	1,000.00
Safika Halai	4,500.00
Safiya Banu Akbani	5,000.00
Safiya M Amir Akbani	11,000.00
Safwan Memon	3,500.00
Saher Saif Mithaiwala	1,000.00
Sahera Hussian	1,000.00
Sahil Arabiyani	5,000.00
Sahil Arif Kas	2,500.00
Sahil Aziz Tajani	5,000.00
Sahil Bavani	2,500.00
Sahil Kadar Dharar	3,250.00
Sahil Kadar Memon	5,000.00
Sahil S Arabiyani	2,500.00
Sahil Safi Memon	3,000.00
Sahil Salim Halai	4,500.00
Sahin Khimani	5,000.00
Sahista A Sattar	2,500.00
SAHISTA BANU MEMON	2,500.00
Sahista Batatawa;A	5,000.00
Sahista Jada	4,500.00
Sahista Jikar Khimani	7,500.00
Sahista Jikar Khimani	6,000.00
Sahista Sarathia	1,000.00
Sahista Sorathiya	1,500.00
SAID MOHD TEBHA	3,500.00
Saima Banu M Memon	2,500.00
Saima Farid Kapadia	4,500.00
Saima Hanif Memon	5,000.00
Saiman Malkani	5,000.00
Saina Bakali	5,000.00
Saleda Sorathia	5,000.00
Sajeda Yunus Sorathiya	1,250.00

flabare Jawen



Sanobar Gigani Sanobar Yasin Gigani Sarfaraz Memon Sarfaraz Mohd. Hanif Memon Sarfaraz Tajani Saudagar Patel Sayyed Mudassar Seeneen Surty Sezad Hunani Shabana Darvesh Shabana M. Teli Shabana Salim Shabbir Bhai Memon Shabbir Gigani Shabbir Kath Shabbir Memon Shabbir Nawab Shabbir Patel Shabhan Ashraf Badla SHABINA A LATIF MUKATI Shabnam Badia Shabnam Habib Memon Shafi Rashid Kasmani Shah Nawaz Aliyani Shah Nawaz Kasmani Shahbaz Rashid Kas Shaheda Porbanderwala Shaheen Lakdawala Shaheen Memon Shahid Memon Shahid Mukati Shahid Usman Gani Shahida Kasmani Shahida Usmanbhai Shahin Masta Shahin Nagani Shahin Yashin Khimani Shahnanwaz Kasmani Shahnawaz Akbani Shahrukh Fufar Shahzeb Memon Shaif Rashidbhai Shaikh Humtar Shakeel Bhai Memon Shakera Banu Kas Shakurbhai Jusabbhai Kolasalawala Shama Faruk Kas Shamal Naviwala Shameem Memon SHAQIB IBRAHIM

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Shayban Jannwaia	3,000.00
Shazad Bamboowala	2,000.00
Shebaz Salim Kas	3,000.00
SHEHZAD ASLAM	4,750.00
Shehzad Dangasia	5,000.00
Shenaz Banu Moosa	49,000.00
Shexin Kakni	2,500.00
Shifa I Kamani	6,500.00
Shifa Kamani	3,500.00
Shifa Malada	4,000.00
SHIRIN GAFFAR SALAT	1,600.00
Shirin iqbal Memon	3,000.00
SHIRIN RASID MUKATI	5,600.00
Shoaib Javed Memon	2,500.00
Shoeb M. Hussain	.1,000.00
Shoib Bhai	86,000.00
Shri Renukamata Multi State Co-Op Urban Credit Soc	1,225,000.00
Siddik Memon	6,000.00
Siddik R Tharodia	5,000.00
Siddikbhai Abdullahbhai Jindani	6,000.00
Sidik Rajak Tharani	2,500.00
Sifa Javid Gajipura	500.00
Simran H Memon	8,500.00
Siraj Memon Padarawala	6,000.00
Siraj Tajani	5,000.00
Sobiya Razak Memon	8,500.00
Sobiya Razzak Memon	3,750.00
Sobiyabanu Mo Altafbhai Kolasalawala	6,000.00
SOHEL A GAFFAR	7,500.00
Sohel Memon	40,000.00
Sohel Pachha	5,000.00
SOHEL RASID PANVALA	4,500.00
Sohib Memon	4,000.00
Sohil Ahmed Memon	5,250.00
Sohil Gaffar Memon	3,500.00
SOHIL SAJID MEMON	6,570.00
Soyab Kasmani	5,000.00
Soyab Kasmani	4,500.00
Sufiyan Dahd Memon	8,500.00
Sufiyan Daud Memon	11,500.00
Sufiyan Salim Hamdani	1,500.00
Sufyan Kundalia	5,000.00
Sufyan Malkani	5,000.00
SUHANA FAROOK RAGADIA	4,580.00
Sujan Ashaf Kas	5,000.00
Suleman Langha	4,000.00
Suleman Memon	5,000.00
Sumaiya Sorathiya	7,500.00
Sunera Aslam	3,000.00
SUNERA HAJI SATTAR	5,500.00

Shabane Dawen



Sajid Memon Sajid Mukati Sajid Salim Akbar SAJID SORATHIYA Sajjad Mansoor Sajjad Mansoor Kachhi Sakeena Jarawala Sakina Maya Salami Mohd Faruk Memon (O/M) Saleha Amin Memon Saleha Saira Memon Salim Ebrahim Merchant Salim Holy Salim Ijarawala Salim Nawab Salim Noor Mohd Salim Noorani Salim Suleman Salima Hussain Salima Javid Noorani Salman Gasipura Salman Sadiwala Salman Vanjiwala Salman Yasin Memon Sameer Akbar Sameer Akbar Bhundi Sameer Bhundi Sameer Jada Samina Nagariya SAMIR A KADIR KAS Samir Akbar Bundi Samir Amin Vanjara Samir Amin Vanjava SAMIR BASATHIA Samir F Vanjara Samir F Vanjara Samir Kamani Samir Najir Memon Samir Nasir Memon Samira Chamadia Sana Anis Surya Sana Vichhi Sanibar R Nagani Saniya Gajipura Saniya Hingora Saniya Memon Saniya Rizvan Gajipura Saniya Vanjava Sanjari Bijuda Sanjari Salim Gajipura

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5,000.00
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Shabana Dawen



TOTAL	13,753,153.00
Zulekha Patanwala	7,500.00
Zuber Darban	5,000.00
Zuber Babubhai Memon	45,000.00
Zubeda Phoolwala	2,500.00
Zeeshan Sekhani	2,000.00
ZAVERIA UMER MEMON	1,200.00
ZAVERIA A HABIB	7,000.00
Zarina Bashir Kas	12,500.00
Zarina Babu Bhai Bano (Donation Recd)	60,000.00
Zakir Husain Memon	3,500.00
Zakia Rafique Sara	1,000.00
ZAINAB MUNARA	5,000 00
Zaid Malkani	5,000.00

Shabana Dawer



Welfare Memon Organisation	
Upliftment Donation Reversed from Jan.13 to	o Dec.13
Annexure - "G"	
Name of the Doner	Amount Received
Aliyas Adil Emdani (Donation Cancelled)	36,000.00
Farida Mehmood Sayyed (Donation Cancelled)	36,000.00
Hanifa F Memon (Donation Cancelled)	36,000.00
Khatijabai Kasam Memon (Donation Cancelled)	36,000.00
Maharoonisha Mustak Memon (Donation Cancelled)	36,000.00
Nasim Salim Khimani (Donation Cancelled)	36,000.00
Raisa Salim Memon (Donation Cancelled)	36,000.00
Rashida Gaffar Memon (Donation Cancelled)	36,000.00
Ruhi Aziz Memon (Donation Cancelled)	36,000.0
Safiya Aslam Chotani (Donation Cancelled)	36,000.0
Saira R Memon (Donation Cancelled)	36,000.0
Shabana Anwar Chotani (Donation Cancelled)	36,000.0
Shabana Hanif Memon (Donation Cancelled)	36,000.0
Shabana Shafi Paryani (Donation Cancelled)	36,000.0
Tasleem Sohail Memon (Donation Cancelled)	36,000.0
Vinod Agency (Donation Cancelled)	192,550.00
Yasmeen I Memon (Donation Cancelled)	36,000.00
Total	768,550.00

Shabana Jawed



# World Memon Organization Middle East Chapter

# **Annual Report For 2013**



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- 2. Zakath Collection

- 3. Welfare Activities Carried out
- 4. Youth Wing
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- 7. Membership
- 8. Any other Activities
- 9. Audited Accounts



### 1. The Board of Management

 $\vec{\mathbf{I}}$ 

1. Haji Abdul Razzak Yaqoob	Trustee / Founder President
2. Mr. Muhammad Iqbal Dawood	Trustee / Vice President
3. Mr. Ahmed Shaikhani	Trustee / Asst. Sec General
4. Mr. Ismail Abdul Karim Gadit	Trustee / Regional Treasurer
5. Mr. Aboobaker Cassim	Trustee
6. Mr. Muhammad Iqbal Yaqoob	Trustee
7. Mr. Muhammad Toufique Amdani	Trustee
8. Mr. Muhammad Ashraf Amdani	Trustee
9. Mr. Ahmed Abdul Karim Gadit	Trustee
10.Mr. Muhammad Shabbir Merchant	Trustee
11.Mr. Muhammad Bacai Noon	Trustee
12.Mr. Muhammad Iqbal Yunus Tabani	Trustee
13.Mr. Shafi Toufique	Trustee
14.Ms. Shabana Abdul Razzak Yaqoob	Patron
15.Mr. Hanif Foxy	Patron
16.Mr. Abdul Aziz Omer	Patron
17.Mr. Muhammad Rafique Noorani	BOM Member
18.Mr. Farook Kassim	BOM Member
19.Mr. Sadiq Haroon	BOM Member
20.Mr. Umer H. Maklai	BOM Member
21.Mr. Iqbal Aboobaker	BOM Member
22.Ms. Memoona Darvesh	BOM Member
23.Ms. Saeeda Yaqoob	BOM Member
24.Mr. Salmaan Hussain	Chairman- Youth Wing



#### **BOM Meetings**

During the year 2013 there were 4 meetings held. There were several matters which were discussed with regards to the below.

- 1. 11<sup>th</sup> AGM to be held in Dubai
- 2. Zakat
- 3. Activities of the Ladies Wing and Youth Wing
- 4. Middle East Welfare activities
- 5. WMO Properties
- 6. Activities



The Details of the BOM members who attended the meetings are as follows

Haji Abdul Razzak Yaqoob -Attended none of the 4 meetings held Mr. Muhammad Igbal Dawood -Attended all of the 4 meetings held Mr. Ahmed Shaikhani -Attended all of the 4 meetings held Mr. Ismail Abdul Karim Gadit -Attended 2 of the 4 meetings held Mr. Aboobaker Cassim -Attended 1 of the 4 meetings held Mr. Muhammad Iqbal Yaqoob -Attended none of the 4 meetings held Mr. Muhammad Toufique Amdani -Attended none of the 4 meetings held Mr. Muhammad Ashraf Amdani -Attended none of the 4 meetings held Mr. Ahmed Abdul Karim Gadit -Attended none of the 4 meetings held Mr. Muhammad Shabbir Merchant -Attended 3 of the 4 meetings held Mr. Muhammad Bacai Noon -Attended none of the 4 meetings held Mr. Muhammad Iqbal Yunus Tabani - Attended 1 of the 4 meetings held Mr. Shafi Toufique -Attended none of the 4 meetings held Ms. Shabana Abdul Razzak Yaqoob -Attended 1 of the 4 meetings held Mr. Hanif Foxy -Attended 1 of the 4 meetings held



Mr. Abdul Aziz Omer	-Attended 2 of the 4 meetings held
Mr. Muhammad Rafique Noorani	-Attended 1 of the 4 meetings held
Mr. Farook Kassim	-Attended 2 of the 4 meetings held
Mr. Sadiq Haroon	-Attended 2 of the 4 meetings held
Mr. Umer H. Maklai	-Attended 3 of the 4 meetings held
Mr. Iqbal Aboobaker	-Attended 1 of the 4 meetings held
Ms. Memoona Darvesh	-Attended 3 of the 4 meetings held
Ms. Saeeda Yaqoob	-Attended 2 of the 4 meetings held
Mr. Salmaan Hussain	-Attended 3 of the 4 meetings held

#### 2. Zakat Collection

At the 10<sup>th</sup> AGM held in London on 23<sup>rd</sup> June 2012 a commitment to collect USD 400,000 as Zakat was made from the Middle East Chapter.

The year 2013 was however not the best year for the memons in the Middle East who were working very hard to recover from the recession which had affected most businesses during the previous years. As a result the chapter was unable to meet its target for the year.

WMO carried out various activities among the members such as Get to Gathers, One on One Meetings and Flyers to collect Zakat Contributions from the WMO Members and the Memon Community in UAE and distribution among the less fortunate in UAE and overseas.

A total sum of USD 202,203.24 was collected with grace of Allah (SW) and these monies were distributed among the needy in the community overseas. The WMOME is continuing its effort to collect further Zakat from the community in Dubai for the welfare support of our less fortunate brothers and sisters in Islam and carry out this noble tradition of Islam.

In addition to the local collection there was several contributions for Zakat which were received in the Middle East Account and Distributed as per instructions received.

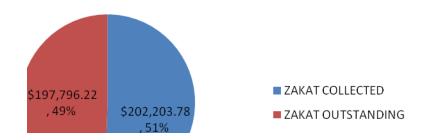




#### ZAKAT COLLECTED IN MIDDLE EAST CHAPTER

ZAKAT Commitment – USD 400,000 ZAKAT Collected – USD 202,203.78 Zakat Outstanding – USD 197,796.22

## **ZAKAT SUMMARY 2013**



#### 3. Welfare Activities Carried out

The Middle East Chapter has been fortunate enough to have most of the members of the memon community to be well off in different businesses and professional services. There are however a number of families who are in need of help and in 2013 the Middle East Chapter received welfare requests for Housing and Education which were facilitated through the members support.

- 1. Housing Only one request for assistance of payment of rent was received for which AED 8,000 was contributed.
- Education During 2013 requests were made for assistance in the payment of school and university fees of 4 students. A total of AED 33,230 was contributed

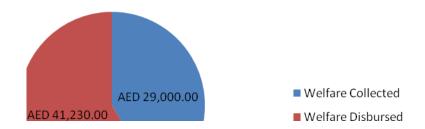




#### **Welfare Summary**

Welfare Collected	- AED 29,000
Welfare Disbursed.	- AED 41,230

## Welfare Summary 2013



The members have decided to focus more on Education in the forthcoming year as this is the most important factor which can help change the live of young memons who can grow and develop themselves to be professionals or businesspersons in the future.

#### 4. Youth Wing

The Youth Wing of the Middle East Chapter has been the most active of all the chapters and we have observed that with the various events that were conducted.

#### A. Spelling Bee: Friday, 12th April, 2013 at Clovers Creek Hotel

Youth Wing - Middle East Chapter started its journey with "Spelling Bee", a Spelling competition event, which was designed based on numerous reasons, Firstly it was a groundwork for Youth Wing Middle East Chapter stand, Secondly highlighted the importance of Education and boosted the self- esteem of the little ones in showcasing their talent. Lastly, it was a mode of communication for the kids and families to interact with other fellow community member. Our proud Sponsors of the event were; Mr. Ahmed Shaikhani, Mr. Umer Maklai, Mrs. Saeeda Yakoob, Seen Boutique and Vahedna trading co.& Petrochem. The sponsors and the chairman of Youth Wing, Mr. Muhammad Salmaan Hussain had put forward significant messages, outcomes and recommendation for the betterment and improvement of our youth, society and community. Handling and managing the crowd was bit of a hassle, but with the support of our volunteers and youth member things were well taken care of. The event commenced at 3.00pm after Friday prayers and ended at 9.00pm.

### B. Indoor Sports Festival: 7<sup>th</sup> June 2013 at United Pro Sports, Al Quoz.

This was an exclusive tournament, featuring 120 players in cricket & football for memons. The tournament in size was huge by our standards and it is safe to say that it was a mega hit event. The beauty of the event is that the WMO Youth Wing team covered all aspects such as media kits, extensive social marketing etc. The tournament featured brands like Cool n Cool and other domestic memon owned companies from all parts of Dubai & Sharjah. The tournament featured in Khaleej times & Radio channels as well. And as part of the exclusive marketing kit, the final matches of cricket & football was streamed online and had 52 viewers.

#### C. Men's Bowling Championship (MBC '13) Friday, 16<sup>th</sup> August, 2013 at Dubai Bowling Centre Al Mamzar

Mens Bowling Championship (MBC 1 3) was the third consecutive event organized by youth wing middle east chapter. The purpose behind this event was not just to gather our young community brothers, but gave them an opportunity to unite and spend weekend in a fun and sporting manner; plus WMO M.E Youth Wings inaugurated its newsletter and website too. It represented some talented individuals, who are not just good at cricket or football but a pro at bowling. Our main Sponsors for the event were: Tomini Group, Shaheen Exchange, Jazz Events and WMO. Mr. Farook Kassim was the chief guest and spoke very highly of



the efforts from the Youth wing to unite the memon community and putting together such wonderful events. The competition began at 4pm and lasted till 8pm

#### D. Women's Bowling Championship Saturday, 07<sup>th</sup> September, 2013 at Dubai Bowling Centre Al Mamzar

In continuation to Mens Bowling Championship, youth wing Middle East chapter also organized its first ever Womens Bowling Championship with a motive to let our community ladies experience an equal level of fun and entertainment as men. To our surprise ladies had partially beaten men at sports spirit and enthusiasm, giving each other a tough competition. Our event sponsor Tomini Group, Shaheen Exchange, Jazz Events and WMO. The event started at 4.30pm and ended at 8pm.

### E. Kids Weekend Out: Friday 4<sup>th</sup> October, 2013 at Ramada Hotel, Deira.

"Kids Weekend Out" was the 5th event in a span of 6 months time; the objective of this event was to provide kids with an intellectual yet funfilled weekend. It not only explored the hidden talents of young ones but was an icebreaker and gave them an opportunity to be friends with the rest. Sponsor of our event Mr. Muhammad Salmaan Hussain the chairperson of M.E Youth Wing Chapter and owner of Haazir Events and WMO. With an absolute assurance of kids safety, security and comfort ability parents dropped kids at the venue at 3pm and were picked back at 9.30pm. Ladies Wing members were our chief Guests for the event who were accompanied by senior representatives, Vahednas, Mr. Iqbal Dawood (Vice President WMO.M.E), Mr. Ahmed Shaikhani (ASG WMO.M.E) and other board members.

This event was also dedicated to our late brother, Muhammad Ghazi Vahedna, who was part of the upcoming memon youth.



#### F. Dhow Cruise Dinner: Saturday, 16<sup>th</sup> November, 2013 at Dhow cruise , Bur Dubai

It was an honor for Youth Wing Middle East chapter to welcome delegates from different WMO Youth Wing chapters. All the members were thrilled to have an experience of the traditional dhow, setting it different from regular parties. The cruise sailed at 8.45pm and this evening gave an opportunity to all the chapters of WMO Youth Wing to get to know each other and to brainstorm on several issues like Health, economy, network, language, employment, skill development and culture. Several points were discussed and shared between members like web portal option on website, promoting "MemonI language; strengthen network and communication among all chapters etc. Later discussion was concluded with mouth watering traditional food.

#### G. Youth Wing Magazine

The Youth wing also launched the WMOME Magazine, a 6 edition magazine during the year 2013. The areas covered by the Magazine were Youth Wing Activities, upcoming events and special columns for which the contents were contributed by the chapter.

#### Future Plans:

**Men's Squash Tournament** - To start the year the Youth Wing has planned a Squash tournament to get the youth together and kindle the sporting spirit.

**Women's Badminton Tournament** - The Women will have an equal opportunity to bring out the sportive spirit in them in the Badminton Tournament.

**Md. Ghazi Vahedna Sports Festival** - For the second year running the sports festival this year will be held in honor of one of the youth wing members who died in an accident last year.



**Outdoor Cricket tournament** - As cricket is the most popular game amongst our youth, this tournament is being planned which will also help to build team spirit and leadership.

**Eid Celebration** - The youth wing will host the celebration of Eid this year which will bring the families in the Middle East together.

**Maths Olympiad** - To identify and appreciate the bright minds of our community, the maths Olympiad will serve as an ideal event which will test the numerical and thinking skills of the youth.

**2nd Memon Bowling Championship** – The second edition of the memon bowling championship will serve as an opportunity to network and have fun.

#### 5. Ladies Wing

The ladies made a few initiatives during the year 2013 in order for them to be more involved in the WMO and also to plan projects which would benefit the whole of the memon community both in the UAE and overseas.

#### a. Board of Management

The first important happening in 2013 was the induction of two of the Lady Committee members, Saeeda Yakoob and Maimoona Darvesh in the Board of Management (BoM). This has given the ladies wing an advantage in advancing the welfare works in the committee. It has become easier for the committee members to get approval for the projects from the Board Members during the meetings held periodically.

#### b.

#### Trade Exhibition

#### International

An International Mini-Trade Exhibition which presented 20 stalls of different products such as handicrafts brought in from India and Sri Lanka, produced by the needy people of the Memon Community, Ladies dresses, Baby Products, beautiful Artificial Jewellery, stone-studded ladies fashionable footwear, food products like cup cakes and a Henna Stall for application of Henna to the joy of the visiting chapters.

#### Projects to be launched in 2014

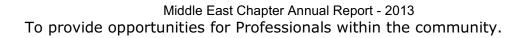
The WMOME (Ladies Wing) Dubai has identified a few projects to launch this year:

#### A. The U.A.E. Memon Directory:

To track all Memon contacts living in the U.A.E.

To promote Trading facilities between the Community People





For general exposure and social networking of the community members.

## **B.** Muhammad Ghazi-Best Qirat Annual Award for all children up to 16years of age.

This has been contributed by Faisal & Shahida Vahedna, Parents of 20 year old Muhammad Ghazi Vahedna, who passed away in a car accident in July this year, for his Jariya Sawaab.

The application forms will be forwarded to the members and the awards will be determined by holding a competition for the entrants at a venue, and by appointing a Qari to judge the competitors and to announce the award to the three winners of the competition.

This should create awareness and encourage our Memon children in the UAE to learn the Qirat by recognising it and rewarding it appropriately.

#### C. A Human Resource (HR) Website for Memon Job-Seekers

This project has been proposed by one of our Volunteers.

This website exclusively for Memons should cater to job seekers as well as to employers within the Memon community.

The main idea behind it is that we should help to uplift our fellow Memons by providing them with job opportunities before offering jobs to non Memons.

#### **D. Volunteers Networking**

The committee and the volunteers will engage in networking with many important local bodies in Dubai to represent the WMO in the U.A.E. and to gain recognition locally and to be involved in Welfare works within and outside the Community.

#### 6. Social Activities

## WMO (AGM) Held in Dubai on the 16th, 17th and the 18th of November 2013.

The Major Event for the year 2013 in Middle East was the 11<sup>th</sup> Annual General Meeting which took place between the 16<sup>th</sup> and 18<sup>th</sup> of November 2013 in Dubai.

The Annual General Meeting started off with the Youth Wing Meeting on the 16<sup>th</sup> of November. The Youth Wing had organized a Traditional Dhow Cruise for all the delegates of the International Youth Wing where several issues like Health, economy, network, language, employment, skill development and culture were discussed and many ideas were presented by the different Youth delegates.

On the 16th of November 2013, all the members of the Ladies Committee met at a Conference Hall at the J.W.Marriot to discuss and exchange news about their



respective chapters and to present all their achievements done in the cause of Humanitarian Welfare representing the World Memon Organisation. It was an amazing presentation of the potential and the abilities of the housewives of all the WMO chapters to execute such serious humanitarian welfare projects.

The next item for the ladies was the Memon Women Entrepreneurs Net working Event (MWENE), set up by Farah Anwar Vahedna to encourage the memon women to discuss with each other their own individual and business skills and to encourage the women within the community to help their fellow members by employing, supporting or introducing them to new job or business opportunities. The event was by the women and for the women and creates a support group for both seasoned tycoons and budding entrepreneurs-the aim was to generate business within the community for women and to give them role models from among the members to guide and mentor them.

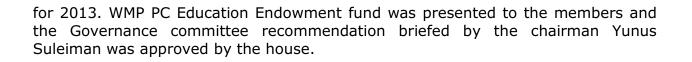
The 17<sup>th</sup> of November kick-started with the Board of Trustee Meeting where after the welcome address by the President of WMO and Chairman of WMO CF the various reports were presented such as Zakat, Trustee Fee, Investment COM, Governance COM and an update of the Dubai Property.

The Second event for the day was the Board of Management Meeting. Certain Matters arising from the previous meeting held on 21<sup>st</sup> February 2013 in Colombo was discussed after which the WMO Annual Report was presented by the Secretary General. This was followed by the annual reports of the Individual Chapters. The accounts for the period ending 31<sup>st</sup> December 202 was received and approved and decision was taken to appoint a new auditor for the forthcoming year. The Patron fees was reviewed and the India Chapter Interim Committee report was received. The Progress of the Ladies Wing, Youth Wing and the Memon Alam was also discussed. The Report of the Governance committee was presented and the meeting ended with the review of the arrangements of the AGM and a few other matters.

The 18<sup>th</sup> of November started off with the 11<sup>th</sup> Annual General Assembly meeting of the WMO where the minutes of the minutes of the 10<sup>th</sup> AGM was confirmed and the Annual Report of the WMO was received and approved. There were many matters discussed with respect to the Governance Committee, Proposed Hospital project in Durban, South Africa. There were special presentations made by the Parliamentary leader for MQM in Pakistan Parliament Dr. Muhammad Farooq Sattar and also a presentation by Dr. Bushra Gadit on the formation of Memon Health Forum. The meeting ended with praises and special awards to the office bearers of WMO, WMO CF and other prominent social workers in Dubai.

The Second item for the day was the 11<sup>th</sup> Annual General Meeting of WMO CF where the minutes of the Last AGM was first approved after which the Report of the General Secretary of WMOCF was approved. The audited accounts were also approved. The chapters also agreed to increase their zakat commitments by 20%





The final Items for the evening were the Ladies Mini Trade Exhibition and the Grand Gala Traditional Dinner, sponsored by the Male Committee of the WMOME-Dubai, hosted by Mrs. Maimoona Darvesh, at her residence in Jumeirah, catered by Delhi Darbar and by some of the Local chapter Memon Cooking Experts.

This event was exclusively for the families of the members of the WMOME in the U.A.E and for all visiting guests of the AGM.

An enjoyable comedy show was put up by the duo Sana Fayz and Aamir Lateef, sending the audience into peals of laughter by their comedy and later continued with Salman Qureishi who is popular in Dubai for his subtle comedy.

A musical programme was presented by the Pakistani Memon singer Mr. Bilal Patel, being unfortunately visually impaired, who was specially flown in from Pakistan for the event, so as to promote & encourage him in his professional career. He put up a beautiful choice of Hindi songs echoing the beautiful romantic yesteryear songs of the famous Indian singer, the late Kishor e Kumar.

#### Annual Eid Gathering and Prize Distribution

An annual program was organized after Eid al Fitr along with the Local Body for the 15<sup>th</sup> year in Dubai.

This event is held to celebrate Eid al Fitr family get together combined with the 15<sup>th</sup> Annual Prize Distribution Function for the community children who excelled in their final examination in the academic year 2013/2013. Over 1000 community member including families and children attended this event. Children of the community were felicitated for achieving good results in their examinations while families had an opportunity to interact with each other and exchange Eid Greetings. This event has been instrumental in strengthening the community.

#### 7. Membership

The current membership status of the Middle East Chapter is as follows.

Membership Category	New	Total	Ladies
Annual	00	48	43
Life	10	76	33
Patron	00	08	01





Trustee	00	13	00
Associate	00	00	00
Jamath etc	0	00	00

#### **Obituaries of Members and their immediate families**

#### To Allah we belong and to Him is our return.

It is a great sadness for family members to lose their beloved ones and we make dua'a that may Allah Subhanahu rest the departed souls in eternal peace, forgive their short comings, have mercy on them and bless them a place in Jannatul Firdous Aameen

- 1. Abdul Ghaffar Fitki, Brother in Law of Mr. Rafique Noorani (Board of Management WMOME) passed away in Karachi, Pakistan in March 2013.
- 2. Mr. Minhaj Mirchiwala of Sharjah, UAE who passed away in June 2013.
- 3. Mr. Ghazi Vahedna, son of Mr. Mohammad Faisal and Mrs. Shahida Faisal Vahedna passed away on July 2013.

#### 8. Other Matter

#### Property Management –

The World Memon Organisation owns 30 Properties in total in Dubai of which there are

- 1. 11 Apartments
- 2. 16 Shops
- 3. 3 Donated Apartments

Having restrictions in the WMO License which does not permit the management of properties it was decided early during the year at the BOM Meeting to hand over the properties to Licensed Property Management companies. There were two companies selected and they were assigned the properties as below.

- 1. Unique Real Estate Brokers 16 Shops and 3 Donated Apartments
- 2. Tabani Real Estate 11 Apartments.

The above companies being owned by Memons including one Trustee from Middle East Chapter had agreed to manage the properties without charging any Management Fees which is usually charged by such companies.



#### WMO License -

The WMO faces a few issues every year with respect to the renewal of the license as the procedure for the renewal requires several documents which need to be prepared both in Dubai and the United Kingdom. Every year WMO has being paying delay charges for license renewal due to the delays in submitting the required documentation and this year was not different.

Our Sponsor, International Humanitarian City is very strict when it comes to renewal and scrutinizes every activity of the WMO and insists WMO to not carry out any fundraising activity without prior permission which also requires tying up with a local organisation. All activities require prior approval from IHC and any activity conducted without approval will result in the license renewal being delayed due to probe from IHC.

#### 9. Audited Accounts -

The Audited accounts will be attached as addendum once ready.



# World Memon Organization Pakistan Chapter

## Annual Report For 2013 & Audited Accounts as of 31st December 2013





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#### A Word from the Vice President

The year 2013 at WMO can be dedicated to the youth of the Memon Community and to Cricket. The month of February 2013 saw the first ever International Memon Youth Conference (IYC) and the first ever Memon Premier League (MPL) held at Colombo, Sri Lanka. All matches were officiated by Grade 1 Umpires, ICC Match Referees and Board Approved Scorers. The Matches were played according to ICC T20 rules.

The WMO Pakistan Chapter had also sent its cricket team to Colombo after an extensive selection and training process. By the Grace of Almighty Allah, the WMO Pakistan Team won the Finals held at R. Premadasa Stadium on 23<sup>rd</sup> February 2013 against the WMO India Team to become the first ever MPL Champions. This is a matter of joy for WMO Pakistan Chapter and all the Memons residing in Pakistan.

Alongside the MPL, the first ever International Youth Conference (IYC) was held on 23<sup>rd</sup> February 2013 at Hotel Galadari, Colombo wherein over 100 Memon youth deliberated and shared their ideas and experience of the Youth Wing activities at the chapter level and also put forward their future plans. Mr. Arsalan Nara from Pakistan was nominated as the first President of the newly formed International Youth Wing.

The Ladies Wing of WMO Pakistan Chapter has to be appreciated for their untiring efforts to bring the Memon Ladies of Karachi together to serve the less-fortunate sisters in a befitting manner and also persuade the well-to-do Memon Ladies to become Members of WMO and contribute their zakat and donations.

Regarding the other projects and activities of WMO Pakistan Chapter, I wish to mention that the Memon Industrial & Technical Institute (MITI) celebrated its 4<sup>th</sup> Anniversary this year. The MITI has become an international name and is recognized and appreciated by local and international organizations and by people from all walks of life. It is indeed a matter of great pride for all of us at WMO to see the dream of





Haji Abdul Razzak Yaqoob come true, and that too with commendable success.

One of the major aims of WMO has always been education. Alhamdulillah, as an Office Bearer of WMO Pakistan Chapter I had the opportunity to play a very active part in various Education Schemes of WMO Pakistan Chapter. During my tenure, first as Assistant Secretary General (for three consecutive terms)and then as Vice President (for three consecutive terms), the Education for All Scheme, the WMO Higher Education Scheme and the Memon Industrial & Technical Institute saw the light of the day. I had put forward the theme - Vision 2020 whose objective is that no Memon child be left without basic education by the year 2020 and the various education projects of WMO are contributing to this Vision. It has been the Mercy and Grace of Almighty Allah that He led all of us at WMOPC to pursue such important schemes for the uplift of our less-fortunate brethren. I am extremely thankful to Almighty Allah.

Under the Rehabilitation Scheme, hundreds of families have found a permanent home. As you are all aware, this scheme is run only due to the generous support of Zakat received from you. The details of the schemes of WMO Pakistan Chapter namely Rehabilitation Scheme, Education for All Project, Higher Education Scholarships Scheme, Micro Finance Scheme, Rozgar Scheme, the WMO Memon Census Project and the Memon Alam, Monthly Magazine are presented in this Performance Report.

I take this opportunity to thank the WMO Far East Chapter and the Organizing Committee at Sri Lanka for the excellent arrangements and warm hospitality extended to the Cricket Team, Youth Wing Members, the Office Bearers and other members from WMO Pakistan Chapter during MPL and IYC held in the February 2013. I also thank, on behalf of WMO Pakistan Chapter, the distinguished businessmen from the Memon Community from Pakistan who were very kind enough to sponsor the WMO Pakistan Team.





I wish to thank all donors and well-wishers for their generous contribution of Zakat and donations. I also thank the WMO Headquarters for extending their fullest and continuous support to WMO Pakistan Chapter in all matters.

Pakistan Chapter

Last but not the least, I am extremely grateful to my colleagues at WMO Pakistan Chapter namely Mr. Pir Muhammad Kaliya, Mr. H.M. Shahzad, Mr. Muhammad Yousuf Adil, Mr. Shahzad Iqbal and all the Committee Chairpersons and all well-wishers and donors for their contribution to the WMO Pakistan Chapter.

SHOAIB ISMAIL MANGRORIA Vice President, WMO





#### About this Report – by the Assistant Secretary General

It is only by the Grace of Almighty Allah, that WMO Pakistan Chapter has been able to achieve some important milestones during 2013. I am presenting herewith highlights of the activities of WMO Pakistan Chapter.

Before I proceed further, I express my sincere thanks to all donors and well-wishers for their support, encouragement and generous monetary contributions to WMO and its various welfare projects.

The Memon Industrial & Technical Institute has come a long way and achieved many important goals since its inception. Both the Boys Section and Ladies Section at MITI are doing well. So far, more than 50,000 male and female students have been trained in over 50 technical, vocational and IT courses.

The Memon Institute of Hijama Therapy at the Memon Industrial & Technical Institute (MITI) is not only treating out-patients but also training students.

The Memon Alam, Monthly Magazine of the Memon Community, which is published under the aegis of WMO since April 2010, is dispatched to readers from all parts of the world. So far, about 44 issues have been published by WMO. We request the readers to extend their support to Memon Alam by placing advertisements and becoming subscribers since it is a very costly affair to publish this magazine of international quality. We also welcome articles and news relating to the Memon Community for publication in the magazine.

The Rehabilitation Scheme is one of the largest projects undertaken by WMO Pakistan Chapter. It is indeed a very tedious and long task to deal with 7,225 applications which were received in 2004. As on 31<sup>st</sup> December 2013, 2,530 applications have been scrutinized with 4,695 applications still to go. Out of the 2,530 applications scrutinized so far, 1,394 applications have been approved for financial assistance.





Another major scheme of WMO is the Education for All project wherein about 7,700 school-going children are being provided with financial assistance.

2013

Pakistan Chanter

The Higher Education Scheme has so far provided scholarship to 1,013 students who are studying in various graduate and postgraduate programs such as medicine, engineering, law, architecture, chartered accountancy, etc. It is pleasing to note that 211 students have successfully passed out.

An important scheme by the name of WMO Micro Finance Project, provides small interest-free loans to needy micro entrepreneurs of the Memon Community to help them to develop their business. As on 31<sup>st</sup> December 2013, as many as 130 applicants have been helped.

The Rozgar Scheme, launched in May 2011, provides Auto Rickshaws and Sewing Machines to poor and deserving members 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 financial support. The response has been overwhelming. So far, 43 applicants have been provided with Auto Rickshaws and 381 applicants have been provided with Sewing Machines. We request the philanthropists and other well-wishers of the Memon Community to support this scheme so that poverty in the community can be reduced.

In order to carry out our regular welfare projects, WMO Pakistan Chapter depends entirely on the donations and zakat received from the generous members of the Memon community, who live in Pakistan and abroad. We humbly request the donors and well-wishers to extend maximum support in the form of Zakat and Donations for various projects of WMO.

I am grateful to all my colleagues, Members of the Board of Management, Trustees, Patrons, donors and well-wishers for their continuous support and assistance. I offer my special thanks to Mr. Pir Muhammad A. Kaliya, Secretary General, WMO and Mr. Shoaib Ismail Mangroria, Vice President, WMO.





I wish to reiterate that WMO is an international welfare organization meant to serve humanity in a befitting manner and all our efforts are only to please Almighty Allah. So let us work together for the sole pleasure of Almighty Allah. May Allah guide us all. Ameen.

H.M. SHAHZAD Assistant Secretary General, WMO





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

- 1 Mr. Jan Mohammad Haji Yakoob
- 2 Mr. Abdul Rauf Haji Yakoob
- 3 Mr. Aqeel Karim Dhedhi
- 4 Mr. Irfan Patel

- 5 Haji Abdul Majeed Pardesi
- 6 Mr.Pir Mohammad A. Kaliya
- 7 Mr. Mahmood Shaikhani
- 8 Mr. Muhammad Aslam Pardesi
- 9 Mr. Shoaib Ismail Mangroria
- 10 Mr. Mohammad Yasin Saya
- 11 Mr. Ashraf Machiyara
- 12 Mr. Ebrahim Qasim
- 13 Mr. Peer Mohammad Dewan
- 14 Mr. Muhammad Amin Chapal
- 15 Haji Muhammad Rafiq Pardesi
- 16 Mr. Muhammad Ilyas Pirwani
- 17 Mr. Abdul Aziz Kath
- 18 Mr. Ilyas Mohamed
- 19 Mr. Hussain Dawood
- 20 Mr. Arif Habib
- 21 Mr. Haji Kasam Haji Habib Khanani
- 22 Mr. Mohammed Ebrahim Hasham
- 23 Mr. Shabbir Ahmed M. Yaqub
- 24 Mr. Abdul Qadir Usman
- 25 Mr. Muhammad Hashim Patel
- 26 Mrs. Aisha Anwar Ghani
- 27 Mr. Muhammad Basheer Latiwala
- 28 Mr. Abdul Rauf Essa
- 29 Mr. H.M Shahzad
- 30 Mr. Abdul Rashid Godil
- 31 Mr. Shoaib Jan Muhammad Gandhi
- 32 Mr. Mehboob Abdul Rauf Gandhi
- 33 Mr. Ahmad Jaffer Kudia





34 Mr. Yahya Polani

- 35 Haji Masood Parekh
- 36 Mr. Mohammad Arif Punjabi
- 37 Mr. Mohammad Iqbal Abdullah Nini
- 38 Mr. Farooq Faria
- 39 Mr. Abdul Majeed Abdani
- 40 Mr. Noor Muhammad Hashim
- 41 Mr. Altaf Habib Jangda
- 42 Mr. Qasim Lawai
- 43 Mr. Muhammad Hanif Ishaq
- 44 Mr. Saleem Godil
- 45 Mr. Zahid Hussain Piprani
- 46 Mr. Abu Bakar Siddiq Lakhani
- 47 Mr. Muhammad Sharjil Goplani
- 48 Mrs. Tabassum Abdul Qadir
- 49 Mr. Hussain Lawai
- 50 Madam Hawa Abdullah
- 51 Mr. Abdul Ghani Bhangda
- 52 Mr. Abdul Jabbar Kamdar
- 53 Mr. Altaf Ahmed Vayani
- 54 Mr. Farooq H. Hussain Gaziani
- 55 Mr. Gul Muhammad Jan Muhammad
- 56 Mr. Reyaz Ahmed
- 57 Mr. Muhammad Yasin G.M.
- 58 Mr. M. Younus Jiwani
- 59 Mr. Shahzad Iqbal
- 60 Mr. Shoaib Ahmed Ghaziani
- 61 Madam Hawa Abdullah (Ladies Seat)
- 62 Madam Amina Ganny (Ladies Seat)
- 63 Mr. Abdur Razzaq Thaplawala
- 64 Mr. Abdul Aziz Memon
  - Representing All Pakistan Memon Federation (APMF)
- 65 Mr. Abdul Aziz Haji Yaqoob Representing United Memon Jamat of Pakistan (UMJP)





REPORT OF FUND RAISING COMMITTEE

2013

Pakistan Chapter

The Fund Raising Committee of WMO consists of:

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

The fund raising committee has aggressively canvassed for funds during the year 2013 for various projects of WMO Pakistan Chapter namely Rehabilitation, Education for All Project, Scholarships for Higher & Professional Education, Micro Finance, Rozgar Scheme, MITI, etc

The Committee was successful in raising Rs. 215 million (US\$ 2.15 million) up to 31<sup>st</sup> December 2013, for which the Pakistan Chapter is extremely grateful to various donors, Trustees, Patrons and well-wishers.

	DONATIONS	COLLECTED		
	Local	Foreign	Total	Total
	(PKR)	(PKR)	(PKR)	(USD)
General Fund	2,000,000	-	2,000,000	20,000
MITI-Donation	16,684,013	-	16,684,013	166,840
Youth Wing	3,422,350	-	3,422,350	34,224
Memon Alam	426,500	1,735,418	2,161,918	21,619
	22,532,863	1,735,418	24,268,281	242,683
	ZAKAT CO	LLECTED		
	ZAKAT CO Local	LLECTED Foreign	Total	Total
			Total (PKR)	Total (USD)
Education	Local	Foreign		
Education Rehabilitation	Local (PKR)	Foreign (PKR)	(PKR)	(USD)
	Local (PKR) 39,928,624	Foreign (PKR) 70,177,738	<b>(PKR)</b> 110,106,362	<b>(USD)</b> 1,101,064
Rehabilitation	Local (PKR) 39,928,624 13,720,493	Foreign (PKR) 70,177,738	(PKR) 110,106,362 50,353,016	<b>(USD)</b> 1,101,064 503,530



		<b>PERFORMANCE</b>		
		Pa	WMO kistan Chapter	<b>REPORT</b> 2013
Machines				
P.H.S.	-	2,068,193	2,068,193	20,682
Memon Endowment	4,400,000	-	4,400,000	44,000
	76,697,125	113,989,590	190,686,715	1,906,867

Note: Average Translation Rate of Rs. 100 per \$ has been used.

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

Muhammad Ashraf Machiyara Chairman Fundraising Committee





#### REPORT OF REHABILITATION COMMITTEE

Dear Brothers, I wish to draw your kind attention to the fact that the Memon Community is not so well off as we all think. The living conditions of countless Memon families are sub-standard, unhealthy and unsafe, and lack even the basic amenities of life. Most of the members of the Memon Community are victims of poverty, illiteracy and many other social evils. Moreover, the law and order situation in Karachi has made it very difficult and insecure for Memon families to live in certain parts of the city.

The WMO Pakistan Chapter is trying its best since many years to alleviate the sufferings of the poor and downtrodden members of the Memon Community.

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

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

Application approved for Flats	974
Application approved for Rent	120
Conversion from pugree to ownership	300
	1,394
Flats provided on ownership	819
Flats provided on ownership Flats provided on rent	819 99
	010



PERF	ORMANCE
WMO Pakistan Chapter	<b>REPORT</b> 2013
Total number of applications received in 2004:	7,225
Less applications scrutinized up to 31 <sup>st</sup> December 2013	2,530
Applications to be scrutinized	4,695
Estimated applications to be approved on the basis of	
previous approval ratio	2,000
Finances required for these applications at	
Rs.900,000/-	per flat

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

On an average, 10 percent of the families have one or two daughters who are divorced and live with their parents. It is difficult to imagine how they all live together in small houses along with their young daughters. It is painful to note that some families have put their daughters in orphanages.

The WMO Rehabilitation Scheme is run according to a clear-cut policy and consists of two independent Sub-Committees namely Scrutinizing Committee and Approval Committee, which function as detailed below:

a). Scrutinizing Committee:

To scrutinize the applications for assessing the financial position of the applicants.

To interview the applicants and visit their residential premises.

The Enquiry Committee Members shall visit the residence of an applicant to assess his/her need and priority in respect of the desired property.





The Enquiry Form shall be properly filled-in, duly signed and dated by members of the scrutinizing committee.

A separate file for each applicant is to be maintained and, on the recommendation of the Scrutiny Committee, the case shall be forwarded to the Approval Committee for their perusal.

The Committee has spelled out preference criteria for granting financial assistance to those applicants who are widows and divorcees.

#### b) Approval Committee:

The Approval Committee will review the files of all the deserving applicants and asses the merit of the cases, and finally approve the same after getting necessary clarification and information from the Scrutiny Committee.

In case members of the Committee require further information regarding a particular applicant, the matter will be referred back to the Scrutinizing Committee for re-verification.

After approval of the application, we will approach the concerned Jamat of each deserving applicant to ascertain whether the Jamat has already granted any financial assistance to the applicant for acquiring flat etc., and if not, to request the Jamat for any contribution in favor of the applicant.

The successful applicant is then asked to find out a suitable flat on ownership basis within a specified period of time, which may be extended at the discretion of the Rehabilitation Committee from time to time.

The entire documentation work plus registration of the Conveyance Deed is done by an Advocate, appointed by the WMO Pakistan Chapter. In certain cases, the Rehabilitation Committee may decide to convey the flat in the joint names of the applicant and his/her spouse.





A "Check -List", as per specimen circulated amongst members, may be placed on each applicant's file so that the progress in such case may be ascertained at a glance.

Original Property Documents will be retained by the WMO for safe custody. If a request is received from the applicant for return of the documents, the Committee will consider each case on merit and circumstances of the case.

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

Till date 2,530 applications have been scrutinized with 4,695 applications still to go. Out of the 2,795 scrutinized applications, 1,394 have been given approval for financial assistance.

Initially, the WMO Rehabilitation Scheme used to provide a maximum of Rs. 400,000/- per applicant but this has been increased to Rs. 700,000 due to rising costs. It is estimated that out of the 4,695 remaining applications, about 2,000 applicants will be provided with financial assistance for housing, for which an amount of Rs. 1.8 billion (US \$ 18 million) will be required.

The breakup of funds collect ed and distribut ed in 2013 is as under:

REHABILITATION DEPARTMENT COLLECTION & UTLIZATION OF ZAKAT For the Period January to December 201 3 COLLECTION OF ZAKAT FUND

OPENING BALANCE PAKISTAN OVERSEAS Rupee s 26,911,131 27,758,629 36,632,252 91,302,284

DISBURSEMENT OF ZAKAT FUND APPLICANTS PROVIDED FLATS

38,295,500







DOCUMENTATION CHARGES OTHER EXPENSES APPLICANTS PROVIDED RENT FOR FLAT

3,176,400 43,239,582

550,100

1,217,582

BALANCE (As per Accounts as at 31.12.2013) 48,062,702

We request WMO Headquarters and all the philanthropists to extend their fullest financial support to WMO Pakistan Chapter to enable it to serve the Memon Community in Pakistan in a more befitting manner.

Muhammad Yousuf Adil Chairman, WMO Rehabilitation Committee





REPORT OF THE 'EDUCATION FOR ALL' COMMITTEE

2013

Pakistan Chapter

The World Memon Organisation (WMO), Pakistan Chapter, accepting the challenge of education, launched a scholarship program in 2008 for Memon students with the aim to educate every child of Memon community (from Montessori to intermediate level).

Education is a multifaceted endeavor. The committee knows the value of education and its impact on society. The Committee is working in various fields of education to achieve its target on the basis of following statement:

Chart showing growth of Number of Students & Financial Assistance (from Academic Sessions 2008 -09 to 2013 -14)					
Year					
	Students	PKR	PKR /	Students	Amount
			Student		
2008-09	2,171	8,459,098	3,896	-	-
2009-10	4,167	24,526,768	5,886	1,996	16,067,670
2010-11	6,008	42,981,837	7,154	1,841	18,455,069
2011-12	7,385	62,800,150	8,504	1,377	19,818,313
2012-13	8,276	80,447,794	9,721	891	17,647,644
2013-14	9,104	101,277,607	11,125	828	20,829,813

"Our focus is to improve Quality of Education with Quality Teachers and Healthy Students"

Projection	10,000	120,000,000	12,000	
for 2014-15				
Session				

Since year 2008, the value of Pakistani currency is continually decreasing which effected the budget of Education. In the year 2008-09, the average fees of a student was Rs. 3,896 for the year but in the year 2013-14 this comes to Rs. 11,125 per student/annum which is showing 285% increase (about 3 times).





#### Dropout Students

As per statistics, the admission in secondary and higher secondary is very low. To understand the reason for dropouts, our team visited many schools and met with many students and parents.

Our target is to send all children of school-going age to school. For this purpose, the committee had meetings with many parents to motivate them to re-admit their dropped-out child back in school. Many parents agreed to send their children again to school, specially their daughters to college for further education. To understand the Jamaats role and their opinion, the committee had arranged a conference in 2012 with the Office Bearers of all Jamaats and also met with the Office Bearers of Jamaats on different occasions at their Jamaat offices.

The main reasons for students dropping out of school were discussed at this conference and in other meetings. The conclusions are highlighted as follows:

Reasons for dropping out of Female Students

- 1. After matriculation, they usually get engaged or married
- 2. Non-availability of suitable college in town
- 3. Non-availability of suitable Women College in nearest zone
- 4. Non-availability of funds
- 5. Parents do not allow
- 6. Disturbance in the residence area
- 7. Student not interested to get education

Reasons for dropping out of Male Students

- 1. Seeking employment or work to support family
- 2. Non-availability of funds
- 3. Lack of Interest
- 4. Family Business
- 5. Friends Circle
- 6. Disturbance in the residence area
- 7. Student not interested to get education





During deliberation with the Jamaats, it was agreed to address the above mentioned causes and arrange financial assistance for the affected students.

The representatives of most of the Jamats agreed to work on this ground and arrange Rs. 4,000 per person as stipend. We are in continuous touch with the Jamats. By the Grace of Almighty Allah, some Jamats have started contributing some stipend directly to the parents of dropouts, and the children are now back in schools. We need special fund to stop dropping out of students.

In other side, we also understand that some male or female students are not interested to get academic education so we selected many technical institutes for the admission of these students and trying to send these students in these valuable institutes.

### Upgrading of Students to Better Schools

"Education for All" is the slogan of WMO, with the theme to provide basic education to all Memon children. That means WMO has accepted its social responsibility to provide education to its all under-privileged students.

Education sector in Pakistan was deficient in access as well as quality dimensions during the past decades. Being cognizant of this fact, WMO-PC has put special emphasis on increasing access and raising quality of education.

While WMO has taken this challenge, and has taken many initiatives providing need based and merit scholarships to deserving students, teachers training and offering career counseling services.

Many talented students are studying in sub-standard schools, thus they cannot improve their education level. WMO Merit-based Scholarship Program (WMSP) is one such initiative taken. WMO-PC is aware of its social responsibility and is working with missionary zeal to upgrade the standard of education amongst the Memon Community. The main





objective of WMSP is to select best students at class 1 to 5 level and then enroll them in quality schools/institutes. It also wants to find ways and means to bring a quantum change in the quality of education in the Memon Community.

At initial stage, in the year 2013-14 Committee has decided to select 100 outstanding students of grade I to IV from sub-standard schools and admit them in high level schools. All the expenses of admission fees, tuition fees, van fees, course books etc, up to Rs.84,000/- per annum be borne by the WMO EFA Committee.

### Quality Education

Karachi is one of the most populated cities in the world. It has many areas which are classified according to socio-economic status, e.g. richest area or poorest area. Due to this, the quality of education varies from one area to another.

In the academic year 2008-2009, WMO paid fees to 1,200 schools. In 2009, the committee decided to reduce the number of schools, and remove many sub-standard schools from the list and transfer the students of these schools to better schools. This is being done every year and now in the current term of 2012-2013, WMO has sent fees to 700 schools and is trying to further reduce the number of schools to about 400. The aim of this policy is to transfer students to some of the best schools available in their respective neighborhoods.

To achieve this target, a "School Improvement Committee " has been formed. The focus of this committee is to discard low category schools and move students to better schools in the next session. The committee started its work in September 2013 after summer vacation. For guidance, this committee has contacted many senior educationist and teachers. The policy is in process and Insha Allah it will be finalized in the month of August / September 2015.

# Quality Teachers

The committee has concluded that the quality of education among students is not better and highlighted the following reasons:





2013

Pakistan Chapter

- 1. Lack of parents involvement
- 2. Social Media
- 3. Late night T.V shows/ Movies
- 4. Late night sleeping
- 5. Small flat no space for study
- 6. Teacher Quality

After a long deliberation with many senior teachers, the Committee agreed that if we improve the quality of teacher, it will also change the quality of education. The focus of this action is

Quality Education – Starts with Quality Teacher

We are working for the improvement of teachers quality and arranging need-based workshops and regular workshops with the help and support of Memon Institute of Teachers Training. The following program / workshop has been started from September 2013.

- 1. Our professional team visited schools, monitored all classes, conducted interviews with the head, the teachers and the students and then identified and analyzed the exact needs of the school and arranged many specific need-based workshop for this specific teachers and schools.
- 2. Formation of Subject Councils, and arrange for Subject Workshops
- 3. 3-month Teachers Training Workshops, specially for fresh teachers (Started in April 2013) and now its third batch is in process
- 4. One-year Internship for the intermediate passed students who want to become teachers.
- One-year Early Child Montessori Teachers Training (ECMT) (started since 2010) Now its 5<sup>th</sup> Batch is in process
- 6. Workshop on Computer as Teaching Tool (5 days/25 hours) (started since 2011 by the support of Intel Pakistan.
- 7. Student Health Program (SHP)





8. English as Teaching Tool with the support of ESL Development Council

Pakistan Chanter

2013

- 9. Sports as part of Education with the support of Habib Foundation and Aman Foundation.
- 10. And many more such workshops and programs

For betterment of quality of education, a committee TEACHING METHODOLOGY COMMITTEE(TMC) has been formed. This committee gathers all B-Ed and M-Ed teachers, who provide suggestions for betterment of teacher's quality and education quality.

# Student Health Program

Educational progress will be profoundly limited if students are not motivated and able to learn Health related problems play a major role in limiting the motivation and ability to learn and interventions to address those problems can improve educational as well as health outcomes. We know that:

Healthier students are Better Learners

It's a very common idiom that HEALTH IS WEALTH. As per our survey of middle and lower middle class students, many students are facing eye problems, chest infections, allergies, under weight, short height and anemia. We also came to know that the major reason of absenteeism is health related.

We are already working on Eye and Thalassemia Screening since 2011 with the support of LRBT and Husaini Blood Bank and nearly 10,000 students have been screened. But health is not limited to Eye and Thalassemia. We need to check all health issues of students by qualified doctors, for the purpose and at initial stage, we need to appoint 2 doctors and 2 nurses and the monthly budget is about Rs. 150,000 (US\$ 1500). We plan to screen 50 to 60 students daily, 1300 students monthly and 13000 students yearly. This program will start after approval of fund by WMOPC.





### OUR SUPPORTER S AND WELL-WISHERS

We are pleased to introduce the following institutes who are supporting us for the above noble causes:

- 1. Memon Institute of Teachers Training (MITT)
- 2. Husaini Blood Bank (Thalassemia Screening and Blood Grouping)
- 3. The ILM Foundation (for Workshops)
- 4. Habib University Foundation (iLead)
- 5. Intel Pakistan (ICT workshop)
- 6. Hamdard University (health screening and awareness workshop)
- 7. LRBT ( an eye care community)
- 8. Aman Foundation

Scholarship Partners Program

A. One Window Operation

Since many Memon community Jamats, Associations, Educational Organizations also provide financial support to needy students belonging to their Jamat. WMO has requested all such organizations to join hands with WMO to process applications of students of all Memon Jamats at WMO and provide financial help to them through One Window Operation designed by WMO. One Window Operation will eliminate duplication and improper distribution of their funds due to submission of multiple application forms by an applicant to various supporting organisations.

**Education Partners** 

The Jamats / Associations and Schools who have joined hand with WMO to become Education Partners of WMO:

S.No	Jamat Name	Partner Since
1	Jetpur Memon Association	20-Jul-10
2	Kathiawad Nasserpur Memon Jamat	1-Jul-09
3	Manavardar Sardargadh Memon Jamat	31-Jul-10
4	Upleta Memon Association	25-Mar-12
5	Tirsai Memon Jamat	13-Jul-10
6	Ranavav Memon Association	1-Jan-11



7	Gondal Memon Association	31-Mar-11
8	Bombay Halai Memon Jamat	31-Jun-11
9	Saurashtra Memon Jamat	25-Mar-13
10	Jamnagar Vehvaria Memon Jamat	25-Mar-13
11	Morbi Tankara Memon Association	1-Apr-13
12	Pakistan Memon Jamat	1-Apr-13

Many schools are also Education Partners with us.

Negotiations are underway with other Jamats / Associations and Schools to join WMO Scholarship Partners Program, so as to enable us to give financial help to more and more students.

# COMPUTERIZATION

In this modern age, computer is a necessary tool for the better work. Since day one, we have a comprehensive software which is being updated regularly, as and when required. We have now started issuing computerized application forms for the renewal. This policy has helped us to reduce the workload and paperwork and also saved time to parents since they do not have to fill unnecessary and repeated information.

Shoaib Ghaziani Acting Chairman Education for All Committee



# SCHOLARSHIPS FOR HIGHER EDUCATION & PROFESSIONAL EDUCATION

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

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

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

The criteria for disbursement of financial assistance is as follows:

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

GRADE	GPA	% of Financial Assistance
A+	Above 3.5	100%
A+	Above 3.3. to 3.5	100%



А	Above 3.0 to 3.3	90%
В	Above 2.75 to 3.0	75%
В	Above 2.5 to 2.75	60%
D	Below 2.5.	45%

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

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

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

We recall that as on 31<sup>st</sup> December 2008 the number of students receiving the financial assistance was only 148. Since then, the Committee has stepped up its efforts and the result is that the number of the beneficiaries has gone up to 1,013, an increase of 684% in five years. WMO is providing financial assistance to students pursuing 49 different courses of study.

Details of Applications processed by WMO		
Status of Students No. of Students		
Currently Studying	739	
Students who have discontinued		
taking financial assistance from WMO	63	
at a later stage		
Passed Out	211	



	-
Total Students	1,013

It is pleasing to note that the number of the students who have completed their education with our assistance stands at 211 as on 31<sup>st</sup> December 2013. These include several qualified doctors, chartered accountants, Montessori Directresses, MBAs, IT professionals, etc.

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

Course	Full Name	No. of Students
	(Associate of the Chartered	
A.C.C.A	Association of Certified Accountants	20
A-Level	('A' LEVEL)	3
B.A	(Bachelor of Arts)	7
	(Bachelor of Business	
B.B.A	Administration)	15
B.C.S	(Bachelor of Computer Studies)	1
B.Com	(Bachelor of Commerce)	30
B.D.S	(Bachelor of Dental Surgery)	6
B.E.	(Bachelor of Engineering)	8
B.S.	(Bachelor of Science)	12
C.A.	(Chartered Accountancy)	7
D.H.M.S.	PHYSIOTHEIAPY DOCTOR	1
F.R.M.	Faculty of Management Sciences	1
	(Fellow of the College of Phycians&	
FCPS	Surgeons)	1
	(Institute of Cost & Management	
I.C.M.A.	Accountants of Pakistan	1
	(In-service Certification in English	
ICELT	Language Teaching)	1
L.L.B.	(Bachelor of Labour Law)	2
M.A	(Master of Arts)	2



M.B.A.	(Master of Business Administration)	25
	(Bachelor of Medicine, Bachelor of	
M.B.B.S	Surgery)	9
M.COM.	(Master of Commerce)	2
M.E	(Master of Engineering)	1
M.Phil	(Master of Philosophy)	1
M.S	Master of Surgery	2
NURSING		1
ORACLE	(Software Designing)	3
Pharm.D.	(Doctor of Pharmacy)	1
Research		1
E.C.M.T	Montessori Teacher Training	48
	TOTAL:	211

The WMO Pakistan Chapter intends to move forward aggressively with the Higher Education Scheme in the coming years and hopes that with the passage of time, the number of students getting financial help would increase tremendously which will bring revolutionary changes in the Memon Community.

Many of the leading educational institutions of Pakistan have graciously agreed to give concession in fees and other types of waivers/discounts to our students for which we are grateful to them. The details of Education Partners of WMO Higher & Professional Scheme are as under:

		Partner
Institute	Discount offered	Since
	Waiver of Tuition	24-10-08
C.A.M.S	Fees	
Sir Adamjee Institute	50%	9-Aug
Dada Bhoy Institute	60%	9-Apr
I.B.A	50%	10-Sep
	50%	
Iqra University (30% karz-e-hasna)	30%	10-May

Higher Education Partners of WMO



FAST University	50%	10-May
Arena Multimedia Education	40%	11-Jan
Aptech Computer Education	40%	11-Feb
New Century Education (MMT)	50%	10-Jul
Petiwala Book Depot	40%	10-Dec
Kafeel Book House	45%	11-Jun
Commerce Book Center	35%	11-Jul
Tabani□s School of Accountacy	25%	12-Jun
Al-Hamd Academy	25%	12-Jul
Escriber College of Advance		12-Aug
Studies	75%	
Tariq Book Stall	25%	12-Sep
Abeel s School of Accountancy	25%	12-Oct
KNS	25%	12-Nav

Education Partners of WMO for Higher Education (Jamats)		
Memon Jamat	Partner Since	
Upleta Memon Association	Feb-11	
Kutiyana Memon Association	May-11	
Bombay Halai Memon Jamat	2011	
Bantva Memon Jamat 2011		
Tirsai Memon Jamat 2011		
Jamats offer discounts on case to case basis		

We at WMO Pakistan Chapter believe that to provide Higher Education to even one youth of a Memon family is like opening doors of better life to all members of that family. The number of students for Higher Education at WMO is expected to reach 1,300 by the end of 2014 for which we would require an amount of Rs. 50 million (US \$ 500,000 million) in 2014. The number of students who will pass out in 2014 would be around 200. We earnestly request the philanthropists of the Memon Community to please come forward and donate generously to help WMO Pakistan Chapter to achieve its mission of educating Memon Youth.

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

GUL MUHAMMAD Chairman WMO Higher Education Scheme



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# 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 has been designed to help poor and needy small-scale entrepreneurs of the Memon Community and encourage them with small loans to buy more goods and increase the scope of their business.

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

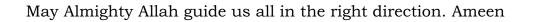
In 2014, the Microfinance Scheme continues to provide loans of up to Rs. 10,000/- to first-time applicants. Besides, WMO is following-up the micro entrepreneurs of previous years who have repaid their loans and has provided some of them with bigger loans of up to Rs. 25,000/-. Some entrepreneurs of previous 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.

Year	Applications Approved	Amount disbursed	Amount Received Back	Amount Outstanding
2009	40	395,000	328,200	66,800
2010	24	305,000	237,000	68,000
2011	17	200,000	133,500	66,500
2012	29	316,500	216,500	100,000
2013	20	265,000	45,000	220,500
Total	130	1,481,500	960,200	521,800

# WMO Micro Finance Scheme - Details of Loans

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 join the WMO Microfinance Scheme.





# Ilyas Muhammad Chairman, Microfinance Scheme, WMO Pakistan Chapter WMO ROZGAR SCHEME

The Rozgar Scheme was launched in May 2011. Under this scheme, Auto Rickshaws and Sewing Machines are provided to poor and deserving members 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 continuous financial support.

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

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

Particulars	No. of Applicants benefited	Amount Spent
Auto Rickshaws (Zakat)	43	7,787,000
Sewing Machines (Zakat)	381	2,501,790
Hand Pumps (Donation)	20	100,000
	TOTAL	10,388,790

The above table shows the position as on 31<sup>st</sup> December 2013.

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

Muhammad Yasin G.M. Chairman WMO Rozgar Scheme



# REPORT OF THE YOUTH WING

The Youth Wing of the WMO Pakistan Chapter provides a suitable platform to cater to the needs of the youth of the Memon Community. Various activities including Get-Together, Seminars, Socio-Cultural and Sports Events are conducted from time to time.

In the year 2013, the major activities of the WMO Youth Wing Pakistan Chapter include:

- Participation in the Memon Premier League (MPL) Cricket Tournament at Colombo, Sri Lanka from 17<sup>th</sup> to 23<sup>rd</sup> February 2013 : The Cricket Team of WMO Pakistan Chapter won the first MPL with flying colors.
- International Youth Conference (IYC) was held at Colombo, Sri Lanka on 23<sup>rd</sup> February 2013. The Youth Wing of Pakistan Chapter actively participated in the conference. Mr. Arsalan Nara from WMO Pakistan Chapter was nominated the first Chairman of International Youth Wing (IYW).
- 3. MPL Awards Ceremony & WMO Members' Get -Together was held by WMO Pakistan Chapter on 3<sup>rd</sup> July 2013 at Taj Marquee, Karachi to honor the Cricket Team of WMO Pakistan Chapter for becoming the first ever MPL Champions.
- 4. SPARK 2013 a four-Sunday, month-long entertainment and training events for children of ages 7 to 15. The first event was on Sunday, 7<sup>th</sup> July 2013.
- Condolence Meeting for Zaid Ilyas Rao held on 13 <sup>th</sup> October 2013. He was a young thalassemia patient and active worker of fight against Thalassemia.

The youth of the Memon Community are requested to join WMO Youth Wing in order to groom themselves for a better tomorrow and also find the opportunity to serve the less-fortunate members of the Memon Community.

Altaf Ahmed Vayani Chairman, WMO Youth Wing, Pakistan Chapter



# REPORT OF THE WMO LADIES WING

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

Over the years, many memorable events and useful activities have been carried out by the Ladies Wing. Among them, the Ladies Wing of WMO Pakistan Chapter had taken a bold step to take part in the flood relief activities carried out by WMO and joined the Office Bearers of WMO in visiting flood affected areas, relief camps and tent villages. The Ladies Wing had also collected cash and kind to help the flood victims.

The Ladies Wing of WMO Pakistan Chapter actively canvasses for Zakat and Donations which are then handed over to WMO House. Besides, at every event, efforts are made to introduce women to the noble work done by WMO and encourage them to join hands with WMO by becoming its members and also contribute their skills, time and money for philanthropic activities, especially for the less-fortunate women of the Memon community.

During the current year, over Rs. 1 million (US \$10,000) were collected exclusively by the Ladies Wing. The Ladies Wing has contributed 1 house, after collecting money from various contributors, to the WMO President s Housing Scheme, where one house costs about US \$ 12,000.

A special get-together was held just before the Holy Month of Ramadan, in the end of June 2013, to canvass for Zakat and Donations. This gettogether also included an Islamic Lecture and a Question & Answer Session from view point of the upcoming Holy Ramadan. At this event, a prize was distributed to the highest collector in the Matki Scheme. As you know, the Matki Scheme had been launched by the International Ladies Wing earlier. The proceeds from the Matki Scheme will be handed over to certain institutions which cater to special needs, such as the handicapped or mentally retarded.



Earlier, in April 2013, a social get-together was held at the residence of Mrs. Rehana Bawany wherein about 130 ladies attended. At this gathering, guidance was offered regarding the elections that were to be held in the country in May 2013. One special feature of this gathering was that all women were asked to come in traditional Memoni dresses and Memoni dishes were served. This helped the younger generation to understand their rich culture, heritage and tradition.

Just recently, on 24<sup>th</sup> October 2013, the Ladies Wing held a grand Charity Event in collaboration with the Memon Medical Institute Hospital, which is a prestigious healthcare project of the Memon community in Pakistan. Over 300 participants made this charity event a grand success. BEO, a renowned lady comedian, left the gathering in fits of laughter. This was followed by High Tea. At this Charity Event, an amount of Rs. 436,000 (US \$4,360) was raised (after all expenses) which was divided equally between WMO and MMI.

The Ladies Wing is studying a project for adoption – the Madressah Ayesha Lil Banat Faizan-e-Hamza & Montessori Pre-Primary School, which is located in Baldia Town, an area of Karachi where many poor families live. The area has quite a few Memon families. The Ladies Wing of WMO Pakistan Chapter is under consultation with the Office Bearers of WMO Pakistan Chapter regarding taking over the management and financing of the Madressah cum School . As soon as a decision is reached, the Ladies Wing will inform the International Ladies Wing and the Board of Management for approval of the project.

I wish to thank all the members of the Ladies Wing of the WMO Pakistan Chapter, the Office Bearers of Pakistan Chapter and WMO Headquarters, and also the team at the International Ladies Wing.

Let us pray to Almighty Allah to help us serve humanity in the most befitting manner. Ameen.

AMINA GANNY Chairperson, WMO Ladies Wing (Pakistan Chapter)



Memon Industrial & Technical Institute (MITI)

# Four Years of Excellence 2009 - 2013

It is well known by now that Memon Industrial and Technical Institute (MITI) came into being as a result of the vision of the Founding President of WMO, Haji Abdul Razzak Yaqoob Gandhi ARY. As fate would have it, the City Nazim at the time Syed Mustafa Kamal decided to join hands in this venture and provided the premises for the project. The funding was provided by the World Memon Organization and philanthropic persons of the Memon community worldwide. The implementation of the project was entrusted toMr. H.M. Shahzad and the rest is history.

MITI came into being as a project of WMO-PC in 2009 at the premises provided by CDGK. It is now 4 years since MITI opened its gates to students in June 2009 with 7 courses for boys and since then the management has remained focused towards achieving the goals charted by the Founding Fathers of World Memon Organization and MITI. These inter alia included providing affordable and quality vocational education to the youth of low income group and continuous improvement in quality and services of the Institute while strictly adhering to the WMO principles of charity, welfare and service to humanity.

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

We have also become training partners for Benazir Bhutto Youth Development Scheme and Karachi Youth Initiative. Commercial success and the financial viability of MITI remains linked to the philanthropic assistance of WMO and other organizations that are referred to as our partners, MITI has been able to achieve self-sustenance and financial independence without sacrificing the ideals for which MITI was built. And by the Grace of Allah SWT, we are successfully progressing in that direction by cutting on expenditure and increasing admissions.



At present, MITI remained focused on increasing admissions. Several initiatives in this regard are summarized below. The efforts were quite successful as the results show admissions steadily increasing to 2,100 and 4,000 in the Boys and Ladies sections respectively by end December 2013. Since its inception, more than 46,630 boys and ladies have benefitted from the facilities of MITI.

# <u>New Initiatives</u>

- a) New Courses were added in the Curriculum in both Boys and Ladies Sections.
- b) Existing Facilities were improved and Capacity was increased.
- c) Promotional Activities were undertaken to increase awareness about MITI.
- d) Registration with City & Guilds and Trade Testing Board was completed.
- e) Evening Classes were started.
- f) MITI website was launched.
- g) Relationships with partners were strengthened.
- h) Contracted agreement with Benazir Bhutto Shaheed Youth Development Program.
- i) Contracted agreement with Karachi Youth Initiative.
- j) Memon Institute of Hijama Therapy was inaugurated.

# a). New Courses Added in 2011

A number of new courses were introduced with special emphasis on I.T. As such a completely new well equipped I.T. section was constructed with all facilities including audio visual equipment under well qualified teachers. In the future this is destined to become the Flag Ship of MITI, Insha Allah.

# NEW COURSES IN 2011

Boys' Section

1. Office Automation

Graphics Designing

2.

Ladies' Section Beautician (Advanced) Dress Designing



- 3. Web Designing
- 4. AutoCAD
- 5. Motor Cycle Mechanic
- 6. Cutting & Stitching

Arts & Crafts Mehndi English (Level 2) C.I.T.

# NEW COURSES IN 2012 -2013

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

	Boys' Section	Ladies' Section
1.	Computerized Accounting	Self Grooming
2.	3D Studio Max	Baking Special
3.	MAYA	Crochet Work
4.	Advanced AutoCAD	Jewelry Making
5.	Certificate Graphics Designing &	Fashion Designing
	Multimedia	
6.	Certificate Information Technology	Beauty & Hair Dressing
	(CIT)	
7.	Diploma in Information	Diploma in Information
	Technology (DIT)	Technology (DIT)
8.	Professional Photography	Hand Bags & Purse Making
9.	Drafting & Designing	Taleem-e-Balghan

This brought to 31 and 24, the total number of courses for Boys and Ladies respectively as follows:

Boys' Section	Ladies' Section
1. MS Office	Fashion Designing
2. Computerized Accounting	Beauty & Hair Dressing
3. Auto CAD	C.I.T. (Certificate in
	Information Technology)
4. Advanced AutoCAD	D.I.T. (Diploma in Information
	Technology)
5. Drafting & Designing	Tajveed-e-Quran
6. Graphics Designing	Taleem-e-Balghan



7. Certificate Graphics & Multimedia	Beautician
8. Web Designing	Dress Making & Boutique
	Designing
9. 3D Studio Max	Sewing & Cutting
10. MAYA	Crochet Work
11. Professional Photography	Embroidery
12. CIT (Certificate in Information	Textile Designing
Technology)	
13. DIT (Diploma Information	Fine Arts
Technology)	
14. Computer Hardware & Networking	Cooking & Baking
15. Mobile Phone Repairing	Mehndi
16. Industrial Electrician	English Language
17. Lift Technician	Graphics Designing
18. Generator Operator Mechanic	MSOffice
19. Welding	Self Grooming
20. Auto Electrician	Hand Bags & Purse Making
21. Auto A/C	Baking Special
22. Sewing & Cutting	Jewelry Making
23. Auto Mechanic	Art & Crafts
24. Plumbing	Beauty & Cosmetology
25. UPS Repairing & Installation	
26. Motor Rewinding	
27. Motor Cycle Mechanic	
28. General Electrician	
29. CNG Kit Installation & Tuning	
30 Refrigeration & Air Conditioning	

- 30. Refrigeration & Air Conditioning
- 31. English Language

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

EXPANSIONOF FACILITIES IN 2011-2013Boys' SectionLadies' Section

1. Mobile Phone Repairing

Ladies' Section Sewing & Cutting



- 2. Auto Mechanic
- 3. Computer Hardware
- 4. Professional Photography Lab
- 5. CIT & DIT Labs

Cooking & Baking Fine Arts Fashion Designing Dress Making & Boutique Designing

# c). Promotional Activities

A number of initiatives were undertaken to increase awareness about MITI and to attract students. These included print and news media advertising, road shows, personal contacts, flyers, banners, website, Facebook, etc. These activities include participation in Electro Fair at Karachi Expo Center and APMF Exhibition at Karachi Expo Center. Admission Camps were held in various areas of Karachi including Lyari.

d). Registration with City & Guilds UK and Trade Testing Board,

Governmentof Sindh, Pakistan

MITI very proudly mentions, herein, its affiliation with the world renowned "City & Guilds" of the U.K. It is the largest and most prestigious vocational training certification and qualificationawarding body throughout the globe. MITI has been designated as "City & Guilds Approved Center" and conducts examination in various disciplines. This alliance brings multitude of benefits to our graduating students. The City & Guilds certification, blended with our unique training approach, enhances career prospects, and also offers greater acceptability in the international job-market. MITI is also affiliated nationally with Trade Testing Board, Sindh, the premier Government organization for Testing and Certification of Short Courses.

# e). Evening Classes

From the seventh session, evening classes were introduced with very encouraging response. To start with only IT courses were offered but more were added from the next session and now 14 courses are being offered in the evening shift.

f). Parent Teachers' Meeting





The first ever Parent/Teacher Meeting washeld last year in which the parents and the faculty discussed the progress of their children.The initiative was well appreciated by theparents and students and has now become regular feature.

g). Web-site Launching

MITI launched its web site <u>www.wmomiti.com</u> from July 2012.MITI Facebook page is also available and is very popular among students and public alike.

h). Agreement with Benazir Bhutto Shaheed Youth Development Program

Memon Industrial and Technical Institute entered into an agreement with the Ministry of Youth Affairs, Government of Sindh to train the batch of 80 students of the Benazir Bhutto Shaheed Youth Development Program from July to September 2012. There were 80 students in all in the following disciplines:

General Electrician Mobile Phone Repairing Plumbing Cutting and Stitching

i). Agreement with Karachi Youth Initiative (KYI)

MITI entered into an agreement with KYI to train 600 students from Lyari, Sultanabad and Korangi. The unique feature of this program is that these students should be from poor families and susceptible to violence and other crimes. This program runs from May to September 2013.

j). Inauguration of Memon Institute of Hijama Therapy (MIHT)

The Memon Institute of Hijama Therapystarted operations on 2<sup>nd</sup>February 2012.MIHT has been built in the premises of Memon Industrial and Technical Institute(MITI) under management of Chairman MITI,Mr. H.M. Shahzad and COO, Mr. Shahab Hasan. Dr. Asif Ahmed is the Medical Director.The inauguration of the building had beencarried



out on the 8<sup>th</sup>of April, 2011 on theoccasion of the visit of Mr. Abdul SattarDada, President WMO and other internationaldignitaries by Haji Jan Mohammad Yaqoob Gandhi.

In the MIHT, treatment is done on the basis of Hijama based on the Sunnah of the Holy Prophet, SallallahoAlaih e wasalam. The building measures 43 x 30. It includes3 rooms for doctors, a meeting room, change room and 5 patient beds. All the equipment required for a modern clinic isavailable at MIHT. The MIHT has been built to give treatment to all sections of society at a very nominal costbecause it is intended to be run on a not-for-profit basis. Many of the patients who are unable to bear even this nominal cost are provided treatment without payment of any fees. In the first phase, the facility be used for treatment only and in thesecond phase very shortly the training andresearch function will also be started. From its beginning the MIHT has treated more than 7,500 patients. Among them are many patients who come from many foreign countries for treatment.

#### Results:

As a result of thedevelopment and promotional activities, the admissions have consistently increased in 2011 and continued in 2013. With the addition of new courses in both boys and ladies sections, the staff has also necessarily grown. However, care is taken to keep the hiring of staff to the minimum and as per urgent necessity. The management staff comprises Administration, Accounts, Security, Maintenance, Procurement, etc. and manages the overall activities of MITI.

# g). Relationships with Partners

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

Khwaja Gharib N awaz Trust The construction of the Ladies Section was made possible by the financial assistance of KhwajaGharib 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 andCosmetology. They also provide their cosmetics for class room practice also.

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

# Events and Activities

Inauguration Ceremony of MITI 31 <sup>st</sup> May, 2009 MITI was inaugurated on 31<sup>st</sup> May 2009 by the Governor Sindh and was attended by dignitaries of the city from the Government, business and media.

# Prize Distribution Ceremony on 8 th April 2011 at MITI

This was the mega event of the year and first of its kind in the life of MITI. The event was graced by national and foreign dignitaries from WMOand waspresided by Mr. Abdul Sattar Dada, President WMO. Besides, large number of guests from industry, business, news media and all past and present students were invited to the function and the total attendance was almost 4,000 people.



# Third Anniversary Celebration on 31 st May 2012

The Memon Industrial and Technical Institute which was inaugurated on 31<sup>st</sup> May 2009 completed its 3 years on 31<sup>st</sup> May 2012. A function was held to celebrate the occasion on 31<sup>st</sup> May 2012 at MITI premises. The Honorable Senator, Syed Mustafa Kamal was the chief guest on the occasion. The ceremony was presided by the Founder President of WMO, Haji Abdul Razzak Yaqoob Gandhi (ARY) and the Chairman of Arif Habib Group, Mr. Arif Habib was the guest of honor. Many respectable members and office bearers of WMO attended the ceremony. Notable among them were Mr. Pir Muhammad Kaliya, Secretary General WMO, Mr. Shoaib Ismail Mangroria, Vice President WMO, Mr. Abdul Rashid Godil MNA, Mr. Amin Chapal, Mr. Jan Muhammad Gandhi (ARY), Mr.Iqbal Gandhi (ARY) and Mr. Mahmood Shaikhani, Chairman Shaikhani Foundation. Mr. H.M. Shahzad, Chairman and Mr. Shahab Hasan, COO MITI received the guests on their arrival at the venue. All the staff members of MITI were also present at the ceremony.

Graduation Ceremony of 1  $^{\rm st}{\rm batch}$  of BBSYDP Students on 19  $^{\rm th}$  October 2012

Memon Industrial and Technical Institute together with the Ministry of Youth Affairs, Government of Sindh celebrated their Graduation Ceremony of the first batch of the Benazir Bhutto Shaheed Youth Development Program on 19<sup>th</sup> October 2012. The training session of this batch started in July and concluded in September. There were 80 students in all.

Exhibition of MITI's Creations - 15<sup>th</sup> to 17<sup>th</sup>December 2012 The Ladies Section of MITI organized an Exhibition and MeenaBazar with the objective of promoting the activities of MITI and increase admissions. The Creations of MITI students a nd faculty were on sale. A large number of outside entrepreneurs participated in the exhibition. More than six thousand people visited the event.

Celebration of Eid -e-MiladunNabi (s.a.w) on 21 st February 2013



To celebrate Eid-e-Milad-un-Nabi, a mehfil-e-milad was held in MITI on  $1^{st}$  February, 2013. On this occasion, the male and female staff participated to express their love and devotion for their beloved Prophet (S.A.W). The Chairman MITI and the Management Team of MITI also attended the function.

# Four Years of Excellence 1 st June 2013

MITI celebrated its fourth anniversary as Four Years of Excellence which coincided with the Graduation Ceremony of the tenth batch. The event was attended by the Secretary General, WMO, Mr. Pir Muhammad Kaliya, Vice President WMO-PC Mr. Shoaib Ismail Mangroria and Chairman and staff of MITI.The event was marked by cutting of the anniversary cake with much fanfare. Later, the boys and ladies passing out of the 10<sup>th</sup> and 8<sup>th</sup> batch respectively received the certificates from the chief guests.

# Visits of Dignitaries and Personalities

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

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

Over the years, a large number of national and foreign dignitaries have visited MITI.Notable among these dignitaries are the British High Commissioner, Mr. Adam Thomson on 28<sup>th</sup> April, 2011, the Consul General of Germany, Mr. Tilo Klinner on 19<sup>th</sup>November, 2011,Mr. Mir



Changez Khan Jamali, Federal Minister for Science and Technology, Government of Pakistan, Islamabad on the 3<sup>rd</sup> August 2012, Mr. Abdul Sattar Dada, President WMO on 8 April 2011, Mr. Arif Habib, Chairman Arif Habib Group and Mr. Tariq Shafi Chak, Executive Director, National Vocational & Technical Training Commission (NAVTTC), Prime Minister's Secretariat, Islamabad on the 8<sup>th</sup> June 2012.Also to visit MITI in July 2012 was Commissioner Karachi, Mr. Mohammad Hussain Syed. Besides, Syed Mustafa Kamal City Nazim, Haji Abdul RazzakYaqoob, Haji Abdul Rauf , Mr. Mufti Hashim, Regional Manager, City & Guilds, Sri Lanka visited MITI several times.

Haji Abdul Rauf Yaqoob ARY, Mr. Yahya Polani, Mr. Taufiq Amdani, Mr. Ashraf Machiara, Mr. Khalid Qasim Khanani, Mr. Rudi - German Consultant, Mr. Masood Alam from UK, Mr. Igbal Dawood& Mr. Ashraf Dawood from UAE, Mr. Abdul Rashid Zakarya from USA, Brig. Javed Iqbal, Mr. Ibrahim Supariwala from India, Haji Abdul Razzak ARY with Daughters, Mr. Ghulam Nabi Kadwani, Mr. & Mrs.A.K. Ismail, The City Foundation School Gulshan-e-Zia Campus, Mr. Majeed Abdani with Students, Qari Sheikh Bashir Ahmed Siddiqui, Qari Zia ur Rehman and Haji Shafiq-ur-Rehman QariHussainMunir from Madinah Munnawara, Mr. Amin Chapal Chairman Chapal Group, Mr. Asif Siddiqui Director KESC, Mr. Ismail & Mr. Izzatullah Khan, Mr. Faizal Suleman from South Africa, Officers of the Sindh Public Service Academy, Mr. Ebrahim Joosab from South Africa, Mr. Faruk Chandiwala from Surat India, Mr. Imran Panawala Asst. Sec. General WMO Europe Chapter, Mr. Wolfgang Saier from German Mr. Shoaib Ahmed Siddiqui DG Excise Gov. of Sindh, Mr. Taufeeq Lakhani from India, Mr. Shahid Sangani COO

WMO, Dr. Ismail Ali Muhammad from UK, Mr. Gul Muhammad, Mr. Rafiq Pakkel &Mr. Kareem Bhutani (KMA)Mr. Raeesuddin Peracha Senior Joint Secretary, Ministry of Textile Industry, Gov. of Pakistan, Mr. Ahmed Mooja Punjani from South Africa, Haji Karim Bakhsh Sidiqui PSC-BBSYDP have also paid a visit to MITI. Other personalities to visit MITI include members of WMO, Schools, Members of Press and general public.



### **Recreational Activities**

Recreational activities are part of every institution's life and MITI also encourages such constructive activities.Fine Arts Exhibition 2011, Celebration of Independence Day on 14<sup>th</sup> August 2011, Seminar of Information Technology, Workshop of Professional Photography, Marketing Campaign in Expo Center Karachi, Celebration of 4<sup>th</sup> Anniversary of MITI, Energy Conservation Awareness Workshop by KESC, Tree Planting by Students of MITI

### The future

MITI is geared to open more courses in the near future for which there is growing demand in the market such as machining, wood working, computer programming, fashion designing. In keeping with the process of rationalization, those courses which are not so popular may be discontinued. The experiment of introducing one-day courses/workshops in Ladies section has yielded encouraging results and it is intended to continue with this on a regular basis in both sections. Leading figures in the industry will be invited to give lectures in their fields. It is also planned to introduce six and twelve month diploma courses in the near future. More partnerships with industry will be undertaken.

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 a quick upward mobility.

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

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#### MEMON ALAM, MONTHLY MAGAZINE

The first issue of the Memon Alam was published under the aegis of World Memon Organisation (WMO) in April 2010 wherein 1500 copies were printed. Since then, WMO is regularly publishing the Memon Alam every month and each issue has its own unique theme. The magazine has English, Urdu and Gujarati sections. Till December 2013, forty-four issues have been published.

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

1.	April 2010	Charity Begins at Home
2.	May 2010	Poverty Alleviation
3.	June 2010	Population Census of the Memon
		Community
4.	July 2010	Memon Community Heritage
5.	August 2010	Education
6.	September 2010	Memon Unity
7.	October 2010	Memon Heroes
8.	November 2010	Our Heroes
9.	December 2010	Way Forward for Memon Community
10.	January 2011	Unemployment & its Remedy
11.	February 2011	Memon Education Projects Worldwide
12.	March 2011	Contribution of Memons to National
		Economy
13.	April 2011	Wmo President's Visit to Pakistan & India
14.	May 2011	Healthcare Projects of Memon Community
15.	June 2011	WMO – A Decade of Service to Humanity
16.	July 2011	A Journey through Time
17.	August 2011	WMO in the Changing World
18.	September 2011	WMO Flood Relief Work 2011
19.	October 2011	United We Stand
20.	November 2011	Leaders of Tomorrow
21.	Dec.11/Jan.12	The Social Evil



2013

Pakistan Chapter

	February 2012	Immortal Memon Personalities		
23.	March 2012	In Pursuit of Excellence		
24.	April 2012	Deviation in Legacy towards Parents		
25.	May 2012	Memons in the Eyes of Non-Memons		
26.	June 2012	Positive & Big Thinking		
27.	July 2012	Sad Demise of Mr. Adam Noor, one of the		
		founders of WMO		
28.	August 2012	London Calling		
29.	September 2012	Let us come out of our indifferent attitude		
30.	October 2012	Memon Youth: The future of the Memon		
		Community		
31.	November 2012	Women□s Role in the Community		
32.	December 2012	Sir Adamjee Haji Dawood		
33.	January 2013	Mother of Women Education – Hajiani		
		Khatija Ma		
34.	February 2013	Memon Premier League & International		
		Youth Conference		
35.	March 2013	Latif Ebrahim Jamal		
36.	April 2013	Abdul Sattar Edhi – The Living Saint		
37.	May 2013	MITI – Four Years of Excellence		
38.	June 2013	Poverty Alleviation through Education		
39.	July 2013	Ahmed E. Jaffer		
40.	August 2013	Emigration of the Memon Community over		
		History		
41.	September 2013	Late Haji Abdul Razzak Sorathia (Tasty)		
42.	October 2013	Umer A. Rehman		
43.	November 2013	11 <sup>th</sup> Annual General Assembly Meeting of		
		WMO		
44.	December 2013	WMO Endowment Fund		

It is very costly to publish this monthly magazine of international standards. We thank all the subscribers and advertisers of the Memon Alam for their support due to which some of the cost burden has been reduced. We request the Memon businessmen, industrialists and well-





wishers to subscribe to the Memon Alam and also place regular advertisements in the monthly magazine.

Pir Muhammad A. Kaliya Chief Editor, Memon Alam





# KARACHI MEMON STUDENTS' ORGANISATION (KMSO)

The Karachi Memon Students Organisation (K.M.S.O.) is a very famous Study Center of the Memon Community situated in Bombay Bazaar, Karachi. The Study Center has been helping students with all necessary facilities along with a library for nearly five decades.

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

The WMO has pledged to provide financial aid for recurring expenses and also for maintenance and renewal of the Study Center. So far, WMO is regularly providing financial grant to K.M.S.O. since 2008.

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

H.M. Shahzad Assistant Secretary General





### CENSUS OF THE MEMON COMMUNITY

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

In these modern times, every society and community has the need to have the basic information about its members for purposes of planning, development and improvement of the quality of life of its members. In spite of some serious efforts made by some Memon welfare organizations and Memon personalities, no proper population count of the Memon Community is available. It is still anybody swild guess about the number of Memons living around the world.

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

The statistical and demographic information collected from the census will be helpful in many, many ways. It will help in identifying demands for schools, colleges, hospitals, houses, jobs and other infrastructural facilities which are crucial for the growth and well-being of our Memon community.

The census data collected will also provide statistical information about the Memon Community, such as age-groups, literacy level, socioeconomic status of Memon families, unemployment rate, demographic concentration, divorce rates, health issues, etc. The data will also help the concerned to reach out to the poor and needy Memon families. All those concerned with the welfare and well-being of this community will



be able to make concrete long-term plans for the betterment of the Memon Community based on this data.

Regarding the progress of the WMO Memon Census Committee, the Memon Census Project is an ongoing process and so far data of over 38,163 families (168,824 individuals) has been collected which is a representative sample of the entire Memon population in Pakistan.

Details of Census Data available with WMO					
Total Data of MemonTotal Data of Memon					
Families	Individuals				
38,163	168,824				
(Computerized)	(Computerized)				

We are extremely grateful to the various Memon Jamats for extending their support to WMO Census Project. We are trying to obtain estimated number of families belonging to each Jamat so that we can set targets for data collection.

The table below shows the estimated number of families belonging to each Jamat, the number of families of each Jamat whose data is now available with WMO and the estimated target number of families of each Jamat which has to be surveyed.

List of Jamats who have provided Cen sus Information to WMO					
			Estimated		
	Estimated	Data	Balance		
	Families	Available	Families to		
Name of Jamat	in Jamat	(Families)	Survey		
AMERALI MEMON JAMAT	250	169	81		
BANTVA MEMON JAMAT	20000	3,096	16,904		
BHANVAD MEMON JAMAT	200	30	170		
BOMBAY HALAI MEMON JAMAT	600	277	323		
CUTCHI MEMON MARKAZI					
JAMAT	10000	194	9806		
DHORAJI ASSOCIATION	4000	1,341	2659		



GOHILWAD HALAI MEMON			
JAMAT	1500	705	795
GONDAL MEMON ASSOCIATION	3000	853	2147
HALAR MEMON GENERAL JAMAT	12000	8405	3595
JAMNAGAR MEMON JAMAT	850	567	283
JAMNAGAR VEHVARIA MEMON			
JAMAT	750	60	690
JETPUR MEMON ASSOCIATION	5000	1254	3746
JUNAGADH DHORAJI MEMON			CENSUS
ASSOCIATION	605	605	COMPLETE
JUNAGADH MEMON JAMAT	2000	577	1423
KARACHI THARADI GUJRATI			
MEMON JAMAT	800	333	467
KATHIAWAD NASSERPUR			
MEMON JAMAT	450	170	280
KODINAR MEMON JAMAT	400	209	191
KUTIYANA MEMON ASSOCIATION	7000	3833	3167
OKHAI MEMON JAMAT	13000	5748	7252
MORBI TANKARA MEMON			
ASSOCIATION	2600	412	2188
RAJKOT MEMON ASSOCIATION	500	55	445
SURASHTRA MEMON JAMAT	800	483	317
VADAL MEMON ANJUMAN	325	306	19
VERAVAL PATAN MEMON			
ANJUMAN	1100	1001	99
MANGROL MEMON JAMAT	400	85	315
PAKISTAN MEMON JAMAT	1500	479	1021
PORBANDAR SURIYAWAD			
MEMON JAMAT	650	235	415
RANAVAV MEMON ASSOCIATION	300	77	223
TARSAI MEMON JAMAT	250	121	139
UNA MAHAL JAMAT	550	179	371
UPLETA MEMON ASSOCIATION	2000	620	1380
VANTHALI MEMON ASSOCIATION	4000	641	3359
VASAVAD MEMON ANJUMAN	2500	1437	1063

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PERFORMANCE	
WMO REPORT	

_			1		
	MANAWADAR SARDARGADH				
	MEMON JAMAT	500	246	254	

We humbly request all Jamats in Karachi and other places to kindly provide estimated number of families belonging to their Jamat and also provide WMO with available data.

The WMO Census Committee has held 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.

In the end, 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 two-three 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.

For this noble purpose, all welfare organizations, Jamats, educational institutions, industries, businesses, community centers, social groups and other bodies of the Memon Community are hereby requested to join hands with the World Memon Organisation (WMO) to carry out the Population Census of the Memon Community.

Muhammad Younus Jiwani Chairman WMO Memon Census Committee

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2013

Pakistan Chapter

### MEMBERSHIP OF WMO PAKISTAN CHAPTER

### LIST OF TRUSTEES

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

## LIST OF PATRONS

- 1. WMOPC-P-002 Haji Kasam Haji Habib Khanani
- 2. WMOPC-P-003 Mr. Mohammed Ebrahim Hashim
- 3. WMOPC-P-004 Mr. Shabbir Ahmed M. Yaqub
- 4. WMOPC-P-006 Mr. Abdul Qadir Usman
- 5. WMOPC-P-007 Mr. Muhammad Hashim Patel
- 6. WMOPC-P-009 Mrs. Aisha Anwar Ghani
- 7. WMOPC-P-010 Mr. Muhammad Bashir Latiwala
- 8. WMOPC-P-011 Mr. Abdul Rauf Essa



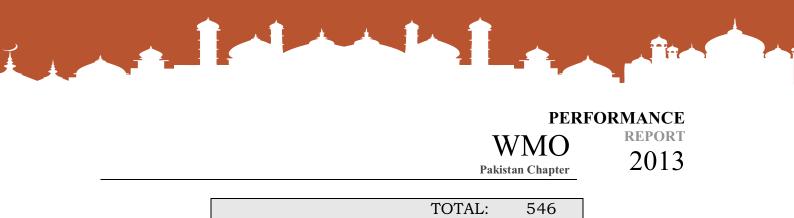
9.	WMOPC-P-013	Mr. H.M. Shahzad
10.	WMOPC-P-014	Mr. Abdul Rashid Godil
11.	WMOPC-P-015	Mr. Shoaib Jan Muhammad Gandhi
12.	WMOPC-P-016	Mr. Mehboob Abdul Rauf Gandhi
13.	WMOPC-P-017	Mr. Ahmed Jaffer Kudia
14.	WMOPC-P-018	Mr. Yahya Polani
15.	WMOPC-P-019	Haji Masood Parekh
16.	WMOPC-P-020	Mr. Mohammad Arif Punjabi
17.	WMOPC-P-021	Mr. Mohammad Iqbal Abdullah Nini
18.	WMOPC-P-022	Mr. Mohammad Farooq Memon (Faria)
19.	WMOPC-P-024	Mr. Abdul Majeed Abdani
20.	WMOPC-P-028	Mr. Noor Muhammad Hashim
21.	WMOPC-P-029	Mr. Altaf Habib Jangda
22.	WMOPC-P-030	Mr. Qasim Moosa Lawai
23.	WMOPC-P-031	Mr. Muhammad Hanif Ishaq
24.	WMOPC-P-032	Mr. Saleem Habib Godil
25.	WMOPC-P-033	Mr. Zahid Hussain Piprani
26.	WMOPC-P-034	Mr. Abu Bakar Siddiq Lakhani
27.	WMOPC-P-035	Mr. Muhammad Sharjil Goplani
28.	WMOPC-P-036	Mrs. Tabassum A. Qadir Katchi
29.	WMOPC-P-037	Mr. Hussain Lawai
30.	WMOPC-P-038	Mrs. Hawa Abdullah

# MEMBERSHIP SUMMARY

The total membership of WMO from Pakistan Chapter as of  $31^{st}$  December 2013 is as under:

Membership at WMO Pakistan Chapter as				
on 31 <sup>st</sup> December 2013				
Trustees	20			
Patrons	30			
Life Members	118			
Annual Members	363			
Apex Bodies	2			
Jamaats & Institutions	13			





Muhammad Farooq Gaziani Chairman, WMO Membership Committee



# THANKS & ACKNOWLEDGEMENT

We at WMO Pakistan Chapter, that is the Office Bearers and the Board of Management of the World Memon Organisation, Pakistan Chapter, are extremely grateful to the WMO headquarters for the continuous encouragement and support at all times.

We are particularly grateful to Mr. Abdul Sattar Dada, President of WMO, for his continuous guidance to WMO Pakistan Chapter. We express our gratitude to other Office Bearers of WMO namely Sir Iqbal Sacranie (Senior Deputy President), Mr. Ashraf Sattar (Deputy President), Mr. Pir Muhammad A. Kaliya (Secretary General), Mr. Bashir Sattar (Deputy Secretary General), Mr. Muhammad Yousuf Adil (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. Solly Noor (Chairman), Mr. Haroon Karim (Deputy Chairman), Mr. Feizul Ayob (General Secretary), Mr. Mahmood Shaikhani (Deputy General Secretary), and Mr. Sayed Mia (Treasurer).

We are grateful to all members of WMO Pakistan Chapter including the Trustees, Patrons, Life Members, Jamats and Apex Bodies (i.e. All Pakistan Memon Federation & United Memon Jamat of Pakistan) and the Members of the Board of Management at large. We are also grateful to the generous donors, philanthropists and well-wishers for their timely financial contributions.

We appreciate the dedicated hard work of the Chairpersons along with their team members, in particular Mr. Muhammad Yousuf Adil (Rehabilitation), Mr. Ashraf Machiyara (Fund Raising), Mr. Abdul Rashid Godil (Memon Business & Trade Directory), Mr. Shoaib Ghaziani (Media & I.T.), Mr. Gul Muhammad Jan Muhammad (Higher Education), Mr. Qasim Moosa Lawai (Education for All), Mr. Younus Jiwani (Memon Population Census), Mr. Ilyas Muhammad (Micro Finance), Mr. Muhammad Farooq Ghaziani (Membership Committee), Mr. Altaf Ahmed Vayani (Youth Wing), Mr. Muhammad Yasin G.M. (Rozgar Scheme),



Madam Hawa Abdullah & Madam Amina Ganny (Ladies Wing) At this juncture, we have to commend the extraordinary contribution of our Secretary General, Mr. Pir Muhammad A. Kaliya, for his constant guidance, participation and contribution to the different welfare projects of WMO Pakistan Chapter.

We acknowledge and appreciate the dedication and hard work of the office staff at WMO Pakistan Chapter, without which the welfare work would have been incomplete. We thank Mr. Saleem S. Surthy (Administrator), Mr. Muhammad Nabeel Rafique, Mr. Ammar Khadim, Mr. Abdul Hameed Balagamwala, Mr. Abdul Karim Mangrolwala, Mr. Muhammad Munir Suriya, Mr. Muhammad Rafiq, Mr. Farooq Batavia, Mrs. Farzana Tabani, Mr. Sohail Teli, Mr. Saleem Toberia, Mrs. Hina Yahya, Mr. Farooq Satti and all other senior and junior staff at WMO House.

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

Shoaib Ismail Mangroria Vice President H.M. Shahzad Asstt. Secretary General

Karachi, dated 22nd January 2014

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# A. F. FERGUSON & CO.

#### AUDITORS' REPORT TO THE MEMBERS

We have audited the annexed balance sheet of World Memon Organization - Pakistan Chapter as at December 31, 2013 and the related statement of income and expenditure, statement of cash flows and statement of changes in funds together with the notes forming part thereof, for the year then ended and we state that we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of our audit.

It is the responsibility of the Chapter's management to establish and maintain a system of internal control, and prepare and present the above said statements in conformity with the approved accounting standards and the requirements of the Companies Ordinance, 1984. Our responsibility is to express an opinion on these statements based on our audit.

We conducted our audit in accordance with the auditing standards as applicable in Pakistan. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the above said statements are free of any material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the above said statements. An audit also includes assessing the accounting policies and significant estimates made by management, as well as, evaluating the overall presentation of the above said statements. We believe that our audit provides a reasonable basis for our opinion and, after due verification, we report that-

- in our opinion, proper books of account have been kept by the Chapter as required by the Companies Ordinance, 1984;
- (b) in our opinion -
  - (i) the balance sheet and statement of income and expenditure together with the notes thereon have been drawn up in conformity with the Companies Ordinance, 1984, and are in agreement with the books of account and are further in accordance with accounting policies consistently applied.
  - (ii) the expenditure incurred during the year was for the purpose of the Chapter's business; and
  - (iii) the business conducted, investments made and the expenditure incurred during the year were in accordance with the objects of the Chapter;
- (c) in our opinion and to the best of our information and according to the explanations given to us, the balance sheet, statement of income and expenditure, statement of cash flows and statement of changes in funds together with the notes forming part thereof conform with approved accounting standards as applicable in Pakistan, and, give the information required by the Companies Ordinance, 1984, in the manner so required and respectively give a true and fair view of the state of the Chapter's affairs as at December 31, 2013 and of the surplus, its changes in funds and cash flows for the year then ended; and
- (d) in our opinion, no zakat was deductible at source under the Zakat and Ushr Ordinance, 1980.

The financial statements of the Chapter for the year ended December 31, 2012 were audited by another firm of Chartered Accountants whose report expressed an unqualified opinion on those financial statements.

Aguson P Chartered Accountants

Karachi, October 2, 2014

Audit Engagement Partner: Khurshid Hasan

A. F. FERGUSON & CO., Chartered Accountants, a member firm of the PwC network State Life Building No. 1-C, LL Chundrigar Road, P.O. Box 4716, Karachi-74000, Pakistan Tel: +92 (21) 32426682-6/32426711-5; Fax: +92 (21) 32415007/32427938/32424740; <www.pwc.com/pk>

Labore: 22-C. Aste Assense, Canal Bank, Galberg V, P.O. Box 39, Labore: 54000, Polition: Tel: +54 (42) 35715864-76; Pax: +94 (40) 35715874 Johnnabad: FA Balding, 3rd Phore, 49 Bhe Area, Paxi vi Hog Band, P.O. Box 3001, Islamabad: 44000, Polition: Tel: +54 (51) 2273557-60; Fax: +93 (51) 2273457 Jahreit Agartment No. 3, 3rd Phore, Dost Tower, Hojt Togah Sparre, Bher-s-Nea, Kabad, Afabenistan; Tel: +93 (770) 3153810.



WORLD MEMON ORGANIZATION - PAKISTAN CHAPTER BALANCE SHEET AS AT DECEMBER 31, 2013

		Note	December 31, 2013	December 31, 2012	January 1, 2012
				(Restated)	(Restated)
	NON-CURRENT ASSETS			Rupees	
	Property, plant and equipment	6	33,691,333	40,636,037	46,353,714
•	Investment property	7	1,980,402	2,376,482	2,772,56
	Long term deposits	8	1,725,800	1,775,800	1,775,800
ļ			37,397,535	44,788,319	50,902,075
	CURRENT ASSETS				
2	Loans and advances	9	264,885	290,072	366,800
	Other receivables	10	3,374,273	13,826,334	11,252,507
	Short term investments	11	8,500,000	6,500,000	5,750,000
	Cash and bank balances	12	114,980,969	77,030,701	42,179,150
			127,120,127	97,647,107	59,548,457
	CURRENT LIABILITIES				
	Accrued expenses and other liabilities	13	3,807,752	15,933,670	19,924,106
	NET ASSETS		160,709,910	126,501,756	90,526,426
	FINANCED BY:				
	WMO funds		54,987,076	45,436,776	24,343,728
	Census fund			-	69,863
	Building fund		12,493,900	12,493,900	12,493,900
	Education fund		58,214,218	35,660,453	4,606,944
	Microfinance fund		4,428,817	4,428,817	4,305,121
	MITI funds Richabarry fund		29,355,860	28,072,399	33,688,950
	Rickshaw fund Sewing machine fund		737,662	409,411	
	President housing scheme			-	288,590
	Youth wing fund		492,377		2,135,000
	Flood relief fund		492,317	1	8,594,330

The annexed notes 1 to 26 form an integral part of these financial statements.

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0 General Secretary

President

### WORLD MEMON ORGANIZATION - PAKISTAN CHAPTER STATEMENT OF INCOME AND EXPENDITURE FOR THE YEAR ENDED DECEMBER 31, 2013

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	Note	2013	2012 (Restated)
	8	Rupe	es
Income	201 8		
Donations	14	196,537,323	153,864,139
Tuition and other fees	15	34,589,516	19,959,489
Fee and subscriptions from members	16	946,740	3,540,313
ncome from hijama center		2,674,610	1,060,150
Advertisement income		2,311,424	3,450,284
Other income	17	6,557,719	3,922,876
		243,617,332	185,797,251
Expenditure			
General program expenses	18	149,317,855	102,688,000
Operating expenses	19	60,091,323	47,133,921
	1	209,409,178	149,821,921
Excess of income over expenditure for the year		34,208,154	35,975,330
Attributable to:			
WMO head office			
-General fund		80,422	2,447,019
-Zakat fund		9,469,878	13,019,697
Education fund		22,553,765	18,960,138
Micro finance fund		-	123,696
MITI			
-General fund		393,901	299,475
-Zakat fund		889,560	75,400
Rickshaw fund		328,251	999,987
Youth wing fund	1	492,377	49,918
		34,208,154	35,975,330

The annexed notes 1 to 26 form an integral part of these financial statements.

General Secretary

President

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### WORLD MEMON ORGANIZATION - PAKISTAN CHAPTER CASH FLOW STATEMENT FOR THE YEAR ENDED DECEMBER 31, 2013

	Note	2013	2012 (Restated)
	3	Rupe	105
CASH FLOW FROM OPERATING ACTIVITIES			
Cash generated from operations Long term deposits	21	40,665,359 50,000	37,908,201
Net cash inflow from operating activities		40,715,359	37,908,201
CASH FLOW FROM INVESTING ACTIVITIES			
Additions to property, plant and equipment		(1,766,288)	(3,563,283) 786,222
Mark-up on TDRs Mark-up on bank deposits		696,222 304,975	470,411
Net cash generated from investing activities		(765,091)	(2,306,650)
Net increase in cash and cash equivalents		39,950,268	35,601,551
Cash and cash equivalents at the beginning of the year		83,530,701	47,929,150
Cash and cash equivalents at the end of the year	22	123,480,969	83,530,701

The annexed notes 1 to 26 form an integral part of these financial statements.

**General Secretary** 

President



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	Youth Wing Flood	Fund Rollet Fund Total	TTLEO.MB OLEMBA.	950'E89'S	- 8,584.330 50,526,426 (49,918) (10,594,536)		126,501,756	+	160,709,910	
	_	Behama	2,135,000	and the second	2,126,000					
	Sewing		248,590		0 (045.960)					
	Rickshaw	Dist.	*		(acs/bes)	990.967 405.411	111/1009	1228,251		
		Sub spisi	096,869,CC	A1 444 544	(0457862) (BUS/BES) (BEF/14651)	274.975	18,072,399	1.283,461		
1000		trut trut	096,m89,tt 105,819,1	1 600 500 54 54 550 500		75,410	3,714,603	889,560 1,263,461 4,854,163 29,266,860		
	and a second	Dury March Dury Human	8.048.747	10 046 Ye?	(9/201/426)	259.475 75,410 374.975 26.367,799 3,714,905 28,072,399	44C2TQ.81 CO3.917.E 387.C0C.95 T10.855.5	105,751,667		
	Fund		+21,586,5	4,206,121		123,696	4,438,017	4,423,217 24,755,007 4,904,550 1,262,401		
Reduceration.	Fund		4,006,944	4,636,544	141108021	10.980,138 35,668,453	25,660,453	22.555,705		
Building	Fund		- 006'ts#'Z1	12,483,950			12,493,500	- 22.563.705 (2.432.505 \$5.214.218		-
Centeut	Fand			08,882	(097,603)			• •	9	11.111
	Sub title		\$25,028,17	8,788,321 24,343,728	0.026,332 (69,663)	15,400,716 45,436,776	To J'aparta	9,550,300		
OMM	Zokat Level			8,788,321	100,000.0	13,019,637 27,480,482 27,480,482	The local day	2/4/3/78 3/50/200 28/990/200 64,987,078	herces (lake	
	Ganeral fune		6.493,064	10,555,61	(86,132)	2,447,019 17,948,254 17,948,254		10.026,718	sput part of these	
		+	Bailance as at January 1, 2012 - as prevolutly reported Effect of restatements Beilence as at January 1, 2013	- AS metatod	Interest to ( frami) had	2022	Transferred from statisment of	unal Balance as at December 31, 3213 16.056.718 36.960.300 14.567.00	The instance colors 1 to 26 fairs an interest	+ -



### WORLD MEMON ORGANIZATION - PAKISTAN CHAPTER NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2013

### 1. LEGAL STATUS AND PRINCIPAL ACTIVITIES

1.1 World Memon Organization - Pakistan Chapter (the Chapter) is a company registered with Securities and Exchange Commission of Pakistan (SECP) as a foreign company (Liaison Office) under the Companies Ordinance, 1984 on April 14, 2003. The principal activities of the Chapter is promotion, advancement, upliftment, unity, welfare and wellbeing of the 'Memon Community'. It has also established a vocational and technical training institute 'Memon Industrial and Technical Institute' (MITI) for the youth offering a wide variety of technical, IT, multimedia and home economics disciplines. The affairs of MITI are also covered in the underlying financial statements.

The following funds are being manged by the Chapter in order to pursue its aforementioned objectives:

#### (i) Zakat Fund

The Zakat Fund of the Chapter has been established for providing financial assistance to the Memon community for the purpose of acquiring residential property under the Rehabilitation Scheme. The scheme was launched in the year 2004 whereby approximately 7,200 applicants registered themselves for the benefit. During the year, a total of 44 applicants (2012: 36 applicants) were provided with residential properties on ownership basis and a total of 99 applicants ( 2012: 120 applicants) were provided with monthly rental support during the year ended December 31, 2013. Major contributions include transfers by the Chapter through the surplus as well as donations received from various sources.

#### (ii) Education and Scholarship Fund

The Education and Scholarship Fund of the Chapter has been established for providing financial assistance to Memon students. The disbursements are made by the Chapter to support students belonging to pre-primary to primary classes, montessori to matric classes, intermediate, O/A levels and professional level. During the year, a total of 9.234 students (2012: 7,334 students) were provided with financial support upto intermediate level and 161 students (2012: 161 students) were provided with financial support at professional level. Major contributions include transfers by the Chapter through the surplus as well as donations received from various sources.

#### (iii) Microfinance Fund

The Microfinance Fund has been established for providing financial assistance to the underprivileged entrepreneurs of the Memon community. The assistance is provided in the form of short term loans to encourage them to promote their businesses. The Microfinance Scheme was launched by the Chapter in the year 2009. During the year a total of 20 applicants (2012: 29 applicants) were disbursed with microfinance loans under the scheme. Major contributions include transfers by the Chapter through the surplus as well as donations received from various sources.

#### (iv) MITI Zakat Fund

MITI was established by the Chapter in the year 2009 for the provision of technical and other disciplinary trainings to the youth of Pakistan. Financial assistance is provided through fee waiver to the selected students. A total of 18,722 students (2012: 14,312 students) were provided with technical education and trainings during the year. Major contributions to the Zakat fund includes transfers by the Chapter through the surplus as well as donations received from various sources.





#### (v) Rickshaw Fund

The Rozgar Scheme was launched by the Chapter in the year 2011 with the aim to provide auto rickshaws among other items to the deserving members of the Memon community. A total of 408 applications were received under the scheme. During the year, a total of 10 auto rickshaws (2012: 30 auto rickshaws) were distributed through the Rickshaw Fund. Major contributions include transfers by the Chapter through the surplus as well as donations received from various sources.

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#### (vi) Sewing Machine Fund

The Sewing Machine Fund has been established for distribution of sewing machines to the deserving members of the Memon community under the Rozgar Scheme of the Chapter. A total of 454 applications were received under the scheme. A total of 177 (2012: 71) sewing machines were distributed during the year. Major contributions include transfers by the chapter through the surplus as well as donations received from various sources.

#### (vii) Youth Wing Fund

The Youth Wing Fund was established to conduct various seminars and other socio cultural and sporting events for the youth of the Memon community. Major event conducted during the year ended December 31, 2013 was Memon Premier League (MPL) cricket tournament held at Colombo, Srilanka. Major contributions to the youth wing fund includes transfers by the Chapter through the surplus as well as donations received from various sources.

#### 2. SIGNIFICANT ACCOUNTING INFORMATION AND POLICIES

#### 2.1 Basis of preparation and statement of compliance

These financial statements have been prepared in accordance with the requirements of the Ordinance and approved accounting standards as applicable in Pakistan Approved accounting standards comprise of such International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board as are notified under the Ordinance. However, the requirements of the Ordinance and the directives issued by the Securities and Exchange Commission of Pakistan have been followed in case where its requirements are not consistent with the requirements of IFRSs and the interpretations.

#### 2.2 Accounting convention

These financial statements have been prepared under the historical cost convention except as disclosed in the accounting policies below.

- 2.3 New standards, amendments to approved accounting standards and interpretations
- 2.3.1 New standards, amendments to approved accounting standards and interpretations becoming effective during the year ended December 31, 2013:

There were certain new standards, amendments to the existing standards and new interpretations issued by the International Financial Reporting Interpretations Committee (IFRIC) which became effective during the year but are considered not to be relevant or have any significant effect on the Chapter's operations and are, therefore, not disclosed in these financial statements, except for IAS 1 'Presentation of Financial Statements' regarding 'Clarification of the requirements for comparative information.

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#### 2.3.2 New standards, amendments to approved accounting standards and interpretations that are not yet effective:

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There are certain new standards, amendments to the approved accounting standards and new interpretations that are mandatory for accounting periods beginning on or after January 1, 2014, but are considered not to be relevant or have any significant effect on the Chapter's operations and are, therefore, not disclosed in these financial statements.

#### 2.4 Property, plant and equipment

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These are stated at cost less accumulated depreciation and accumulated impairment losses, if any. Assets having cost exceeding the minimum threshold as determined by the management are capitalised. All other costs are charged to statement of income and expenditure in the year in which they are incurred.

Depreciation is charged to statement of income and expenditure on diminishing balance method except for 'Improvements works', which is charged on straight line basis so as to charge depreciable amount of an asset over its useful life, at rates mentioned in note 6 to these financial statements. Depreciable amount represents cost less estimated residual value. Depreciation on additions is charged from the month in which the asset is put to use and on disposal upto the month of disposal.

Residual values are determined by the management as the amounts it expects it would receive currently for the item of property, plant and equipment if it were already of the age and in the condition expected at the end of its useful life based on the prevailing market prices of similar assets already at the end of their useful lives.

Useful lives are determined by the management based on expected usage of the asset, expected physical wear and tear, technical and commercial obsolescence and other similar factors.

An item of property, plant and equipment is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Gains and losses on disposals are determined by comparing proceeds with the carrying amount of the relevant assets. These are included in the statement of income and expenditure.

Maintenance and normal repairs are charged to statement of income and expenditure in the year in which they are incurred. Major renewals and improvements, if any, are capitalised and depreciated in a manner that represents the consumption pattern and useful lives.

The carrying values of property, plant and equipment are reviewed at each reporting date for indications that an asset may be impaired and carrying values may not be recovered. If any such indication exists and where the carrying value exceeds the estimated recoverable amount, the asset or cash generating unit is written down to its recoverable amount. The recoverable amount of property, plant and equipment is the greater of fair value less cost to sell and value in use.

#### 2.5 Investment property

Investment properties comprise properties held for long-term rental yields which are significantly rented out by the Chapter and/or held for capital appreciation. Investment properties are initially recognised at cost and subsequently carried at cost less accumulated depreciation and accumulated impairment losses. Depreciation is calculated using a straight-line method to allocate the depreciable amounts over the estimated useful lives of years. Depreciation on additions is charged from the month in which the asset is put to use and on disposal upto the month of disposal. The residual values, useful lives and depreciation method of investment properties are reviewed, and adjusted as appropriate, at each balance sheet date. The effect of changes are included in the statement of income and expenditure when the change arises.





#### 2.6 Financial instruments

2.6.1 Financial assets

#### Classification

The classification of financial assets depends on the purpose for which the financial assets were acquired. Management determines the classification of its financial assets at the time of initial recognition. The Chapter classifies its financial assets in the following categories:

#### a) Held-to-maturity.

These are non-derivative financial assets with fixed or determinable payments and fixed maturity that the Chapter has the positive intention and ability to hold to maturity.

#### b) Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted on an active market. They are included in current assets, except for those having maturities for greater than twelve months after the balance sheet date, which are classified as non-current assets.

#### Recognition

All financial assets are recognised at the time when the Chapter becomes a party to the contractual provisions of the instrument.

#### Measurement

Financial assets are initially recognised at fair value plus transaction costs for all financial assets not carried at fair value through income and expenditure. Financial assets carried at fair value through income and expenditure are initially recognised at fair value and transaction costs are expensed in the statement of income and expenditure.

Financial assets at fair value through income and expenditure are subsequently carried at fair value. Loans and receivables are carried at amortised cost using effective interest rate method.

#### Derecognition

Financial assets are derecognised when the rights to receive cash flows from the assets have expired or have been transferred and the Chapter has transferred substantially all risks and rewards of ownership.

#### Impairment

OR

Financial assets other than those carried at fair value through profit or loss are reviewed at each balance sheet date to determine whether there is any indication of impairment. If such indication exists, the assets recoverable amount is estimated. An impairment loss is recognised whenever the carrying amount of an asset exceeds its recoverable amount. Impairment losses are recognised in the profit and loss account. In case of loans and receivables the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the financial asset's original effective interest rate.



If in subsequent period the amount of impairment loss decreases, the reduction in impairment loss on financial assets are recognised in the profit and loss account.

#### 2.6.2 Financial liabilities

All financial liabilities are recognised at the time when the Chapter becomes a party to the contractual provisions of the instrument.

Financial liabilities, other than those at fair value through income and expenditure, are measured at amortised cost using the effective yield method.

A financial liability is derecognised when the obligation under the liability is discharged or cancelled or expired. Where an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange and modification is treated as a derecognition of the original liability and the recognition of a new liability, and the difference in respective carrying amounts is recognised in the statement of income and expenditure.

#### 2.6.3 Off-setting of financial assets and financial liabilities

A financial asset and a financial liability is set off and the net amount is reported in the financial statements if the Chapter has a legally enforceable right to set off the transaction and also intends either to settle on a net basis or to realise the asset and settle the liability simultaneously.

#### 2.7 Contingent liabilities

Contingent liability is disclosed when:

- there is a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non occurrence of one or more uncertain future events not wholly within the control of the Chapter; or
- there is present obligation that arises from past events but it is not probable that an outflow of
  resources embodying economic benefits will be required to settle the obligation or the amount
  of the obligation cannot be measured with sufficient reliability.

#### 2.8 Revenue

- Revenue from fee and subscription from members is accounted for on receipt basis.
- Tuition fee, admission fee, application form fee and other fees are recognised as income on receipt basis.
- Donations are recognised in the statement of income and expenditure as income on receipt
- Income from hijama center is recognised on receipt basis.
- Profit on bank balances are recognised on a time proportion basis on the principal amount
  outstanding and at the applicable rate.
- Profit on investments is accrued on the basis of effective yield of respective investments.
- Advertisement income is recognised when the advertisement is published in the magazine at which time the right to receive is established.
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2.9 Taxation

The Chapter does not account for taxation, as it is exempt from tax under clause 59 and clause 60 of Part I of the Second Schedule to the Income Tax Ordinance, 2001.

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#### 2.10 Cash and cash equivalents

Cash and cash equivalents are carried in the balance sheet at cost. For the purpose of the cash flow statement, cash and cash equivalents comprise of cash in hand and deposits held with banks and short term highly liquid investments.

#### 2.11 Foreign currency transactions

Foreign currency transactions are recognised or accounted for into Pakistan Rupees using the exchange rate prevailing on the date of the transaction. Monetary assets and liabilities in foreign currencies are translated into Pakistan Rupees at the rates of exchange prevailing on the balance sheet date. Exchange gain / loss on foreign currency translations are currently included in statement of income and expenditure.

### 3. CRITICAL ACCOUNTING JUDGMENTS AND ESTIMATES

The preparation of financial statements in conformity with the IFRSs requires the use of certain critical accounting estimates. It also requires management to exercise its judgment in the process of applying the Chapter's accounting policies. Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. In the process of applying the Chapter's accounting policies, the management has made the following estimates and judgments which are significant to these financial statements:

#### 3.1 Property, plant and equipment

Estimates with respect to residual values and useful lives are based on the assessment of the management of the Chapter considering the estimated usage and the industry practices. Further, the Chapter reviews the internal and external indicators for possible impairment of assets on an annual basis. Any change in the estimates of residual values and useful lives that might affect the carrying amounts of the respective items of property, plant and equipment (note 6) with a corresponding affect on the depreciation charge and impairment.

#### 3.2 Investment property

Estimates with respect to residual values and useful lives are based on the assessment of the management of the Chapter considering the estimated usage and the industry practices. Further, the Chapter reviews the internal and external indicators for possible impairment of assets on an annual basis. Any change in the estimates of residual values and useful lives that might affect the carrying amounts of the respective items of investment property (note 7) with a corresponding affect on the depreciation charge and impairment.

#### 3.3 Provisions

Provisions are based on management's best estimate. Any change in the estimates in future years might affect the carrying amounts of the provisions with a corresponding affect on the statement of income and expenditure. These include provision for impairment of accounts receivable, other receivables and loans and advances.

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#### CHANGES IN ACCOUNTING POLICIES

Amendment to IAS 1 'Presentation of financial statements regarding disclosure requirements for comparative information:

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The amendment classifies the disclosure requirements for comparative information when an entity provides a third balance sheet as required by IAS 8 'Accounting policies, changes in accounting estimates and errors', the balance sheet should be as at the beginning of the preceding period i.e. the opening position. No notes are required to support this balance sheet.

Had there been no change in the aforementioned accounting, there may have been certain notes detailing the amounts as appearing in the third balance sheet presented in these financial statements as at January 1, 2012.

#### 5. RESTATEMENTS

During the year the management of the Chapter has reviewed its application of accounting policies in preparation of the financial statements and as a result certain prior year adjustments have been identified which have been incorporated in these financial statements by restating the prior years' balances in accordance with the requirements of IAS 8 'Accounting Policies, Changes in Accounting Estimates and Errors'. The details of restatements made to the financial statements of the Chapter are as follows:

- (i) Donations received in-kind during the year ended December 31, 2011 and December 31, 2012 in the form of real estate properties aggregating to Rs 1,225,000 and Rs 1,440,000 respectively were previously recognised at their respective market values instead of recording it at cost (nominal amount of Re.1) in accordance with the Chapter's accounting policy;
- depreciation aggregating to Rs 1,584,320 with respect to investment property was not charged in the statement of income and expenditure in the prior years (i.e. 2008 to 2012);
- (iii) rental income aggregating to Rs 1,236,337 with respect to investment property was not recognised as income in the statement of income and expenditure in the prior years (i.e. 2008 to 2012) and was instead being offset against cost of investment property;
- (iv) during the year ended December 31, 2012, the Chapter changed its revenue recognition policy with regard to 'membership subscription and other fee', whereby the amount of fee received upto December 31, 2012 was recognised as income instead of deferring the recognition over ten years period which was being practiced upto the year ended December 31, 2011. The entire effect of change in policy was recognised during that year instead of applying it retrospectively by incorporating the effects in respective prior periods presented in the financial statements;
- (v) certain general program and operating expenses and revenues were not presented in the statement of income and expenditure and were directly reflected in the statement of changes in funds. Accordingly, in the comparative financial information for the year ended December 31, 2012, these expenses have been recognised in the statement of income and expenditure;
- (vi) during the year ended December 31, 2012 advertisement income amounting to Rs 366,635 was not recorded in the financial statements; and
- (vii) during the year ended December 31, 2012, exchange gain aggregating to Rs. 356,402 was offset against salary, wages and benefits for the year then ended.



An analysis of the cumulative impact of the aforementioned adjustments is as follows:

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	Balances previously reported	Effects of the adjustments	Restated balances
		Rupees	
As at January 1, 2012			
Balance Sheet			
Investment property	3,957,375	(1,184,814)	2,772,56
WMO - General fund	9,062,353	6,493,054	15,555,40
Accrued expenses and other liabilities	27,601,974	(7,677,868)	19,924,10
Income and expenditure account for the year ended December 31, 2011			
Fee and subscription from members	3,603,837	(2,591,837)	1,012,00
Operating expenses	4,669,704	396,080	5,065,78
Other income		103,310	103,31
As at December 31, 2012			
Balance Sheet			
Investment property	5,389,464	(3,012,982)	2,376,48
WMO - General fund	17,734,305	211,989	17,946,29
Census fund	(26,581)		
Sewing machine fund	(260,571)		an an air
Advertisement income receivable	3,374,273	366,635	3,740,90
Income and expenditure account for the year			
ended December 31, 2012			
Fee and subscription from members	11,218,181	(7,677,868)	3,540,31
Tuition and other fees		19,959,489	19,959,48
Donations		153,864,139	153,864,13
Income from hijama center		1,060,150	1,060,15
Advertisement income	336,120	3,114,164	3,450,28
Other income	369,352	3,553,524	3,922,87
Operating expenses	4,669,704	42,464,217	47,133,92
General program expenses		102,688,000	102,688,00

 Previously the related balances were reflected directly in the statement of changes in funds rather than recognising in the statement of income and expenditure.
 CK



Operating fixed assets The following is the statement of operating fixed assets:	erating fixed at	sets:					1				
~	Lensehold Land Bu	Buipg	Improvement works (Note - 6.1)	Fundare and fixtures	Office equipment	Tools & aquipmant	Electrical Installation	Computer equipment	Motor vehicles	Generators	Total
As at December 31, 2011						Rupoes	8				
Cost Accumulaties deprectation Net book value	12,000,000	6,738,663 (2,525,312) 4,213,371	23,316,348 (8,621,341) 14,495,007	4,843,415 (121,448,754) (131,661)	0065,952) (0955,952) 299,193	8,351,007 (2,951,120) 6,399,887	4,136,687 (1,244,407) 2,892,260	2,872,809 (1,169,837) 1,802,872	904,735 (315,055) 619,670	590,000 (442,207) 247,793	65,867,809 (19,514,095) 40,353,714
Year ended December 31, 2012											
Net book value as al January 1, 2012 12,000,000 Addisers during the year Depreciation charge for the year Net book value as at December 31, 2012 12,000,000	12,000,000	111.612.* 0052.12.* 3022.297.6	14,485,007 119,189 94,087,1077 9.927,069	3,394,661 357,353 (750,402) 3,001,612	288, 193 (57, 539) 230, 354	8.399.387 301.061 (1,362.190) 5,406.735	2,892,260 2,048,415 (188,135) 3,952,540	1.902.872 677.265 (818,445) 1,661,692	619,870 (123,834) 445,736	247,790 (81,772) 165,021	46, 353,714 3,563,263 (6,269,960) 40,056,037
Year unded December 31, 2013											
Next book value as at January 1, 2013 12,000,000 Additions during the year Depreciation charge for the year Net book value as at December 21, 2013 12,000,000	12,000,000	3.792/035 (379.204) 3.412.831	9.927.085 (4.687.107) 5.239.592	1.001.612 442,754 (850,050) 2,764,317	230.464 (46,111) 184,442	5,408,758 194,200 [1,110,592] 4,492,066 -	311,257 311,257 (852,759) 3,411,028	1,001,092 818,067 (800,928) 1,678,833	495,736 (99,147) 396,589	166,021 - 04,767 111,234	40,636,037 1,796,268 (6,710,982) 33,691,233
As at December 31, 2012											
Cost Accumulated deprectation Not book value	12.000.000	6,738,683 (2.948,648) 3,792,035	23,425,637 (13,506,648) 9,927,059	5,200,768 (2,108,156) 3,001,012	884,145 (853,591) 220,554	9,712,068 (4,303,310) 5,408,758	6,185,062 (2,232,542) 3,952,540	3.660,074 (1.985,382) 1.661,682	834,736 (438,099) 496,738	690,000 (523,979) 198,021	69,431,092 (28,795,092 760,838,037
As at December 31, 2013											
Cost Accountiated deprectation Nat book value	12,000,000	6,738,883 (3,325,852) 3,412,831	23,436,537 (18,195,555) 5,239,982	0,643,532 (2,679,215) 2,764,317	184,145 (699,702) 184,443	9,906,268 (5,414,202) 4,452,068	6,496,339 (3,085,301) 3,411,038	4,468,141 (2,789,300) 1,578,833	834,736 (538,146) (538,146)	689,000 (578,758) 111,234	71,197,380 (17,508,047) 33,691,333
Annual rate of depreciation	-	10%	20%	20%	20%	20%	20%	33%	NOZ N	MCE	

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2	INVESTMENT PROPERTY	
		Land & Building
	As at December 31, 2011 - Restated	
	Cost	3,960,801
	Accumulated depreciation	(1,188,240)
	Net book value	2,772,561
	Year ended December 31, 2012 - Restated	
	Net book value as at January 1, 2012	2,772,561
	Additions during the year	1
	Depreciation charge for the year	(396,080)
	Net book value as at December 31, 2012	2,376,482
	Year ended December 31, 2013	
	Net book value as at January 1, 2013	2,376,482
	Additions during the year	-
	Depreciation charge for the year	(396,080)
	Net book value as at December 31, 2013	1,980,402
	As at December 31, 2012 - Restated	
	Cost	3,960,802
	Accumulated depreciation	(1,584,320)
	Net book value	2,376,482
	As at December 31, 2013	
	Cost	3,960,802
	Accumulated depreciation	(1,980,400)
	Net book value	1,980,402
	Annual rate of depreciation	10%

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7.1 Investment property comprises:

- Building on a plot measuring 568 square yards, being residential flats having constructed area of 5 floors measuring 16,530 square feet situated at Liaquat colony, Lyari quarters, Karachi;
- godown premises no.4 in block B-1 on a plot measuring 245 square feet in the Shama plaza building located near G. Allana road, Kharadar, Karachi recorded at nominal value of Re.1 during the year ended December 31, 2011; and
- (iii) flat no. 406-2 on fourth floor in block no.2, measuring 815 square feet in the building known as Ruby beach pride located in block-1 K.D.A improvement scheme no.5, Clifton, Karachi recorded at nominal value of Re.1 during the year ended December 31, 2012.

The fair values of the above properties cannot be disclosed as the Chapter has not engaged a certified valuer to ascertain the fair values.



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8.	LONG TERM DEPOSITS			
		Note	2013	2012
			Rupe	65
	Long term deposits	8.1	1,725,800	1,775,800
8,1	These represents security deposits held by property ov rent to beneficiaries.	wners agair	nst residential pre	mises given or
9.	LOANS AND ADVANCES		2013	2012
		14	Rupe	
	Advances - Considered good			100
	Suppliers		115,000	115,000
	Employees	5	149,885	175,072 290,072
10.	OTHER RECEIVABLES		1	
		Note	2013	2012
		12	Rupe	(Restated)
	Considered good		nape	
	Receivable from World Memon Organisation - London			
	(Head office) for foreign scholarship - a related party		-	4,770,020
	Receivable from Memon community associations			
	(Jamats) Receivable from Pakistan Memon Education and			411,000
	Welfare Society		1.14	233,745
	Advertisement income receivable		3,374,273	3,740,908
		-	3,374,273	9,155,673
	Considered doubtful			
	Receivable from Head office for	10.1		
	secretariat expenses - a related party	-	5,570,061	4,670,661
	Less: Provision for doubtful debt		5,570,061 (5,570,061)	4,670,661
		100	3,374,273	13,826,334
				1 105 MTTC2
10.1	This represents expenses incurred in respect of head o recoverable from World Memon Organisation.	ffice's secri	etariat office in Ka	rachi, which is
11.	SHORT TERM INVESTMENTS			
			2013Rupe	2012 es
	Held to maturity			2001/14/04/05/11/04
	Term Deposit Receipts (TDRs) with having maturity of:			
	- upto twelve months and more than six months		3,000,000	3,000,000
	- six months or less		5,500,000	3,500,000
	The second second second	-	8,500,000	6,500,000

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12. CASH AND BANK BALANCES

	Note	2013	2012 ees
Cash in hand		275,855	44,740
With banks on:			
Current accounts:			
- local currency		23,342,374	54,622,294
<ul> <li>foreign currency</li> <li>Savings accounts:</li> </ul>		77,242,822	8,783,830
- local currency	12.1	516,653	3,399,788
- foreign currency	12.2	13,603,265	10,180,049
	1	114,980,969	77,030,701
			the second s

12.1 The range of rates of profit on these savings accounts is between 6% to 8% per annum (2012: 7% to 10.25% per annum).

12.2 The range of rates of profit on this foreign currency savings account is 0.25% to 0.50% per annum (2012: 0.5% to 1% per annum).

13. ACCRUED EXPENSES AND OTHER LIABILITIES

	Note	2013	2012
		Rupe	ees
Accrued salaries and other benefits		2,592,625	1,761,802
Payable to WMO Charitable Foundation	13.1		13,602,817
Other liabilities		1,215,127	569,051
		3,807,752	15,933,670

13.1 This represents Trustees' fee received in Pakistan in prior years and subsequently based on the approval from head office this amount has been recognised as donation against Education fund.

### 14. DONATIONS

	2013	2012 (Restated)
WMO head office:	Rup	
WMO head office: -General fund -Zakat fund Education fund Micro finance fund Sewing machine fund	2,000,000 50,353,016 123,709,628	550,000 30,955,797 103,534,971 209,200
Rickshaw fund President housing scheme Youth wing fund Memon rehabilitation fund	1,330,136 1,940,000 2,068,193 3,422,350 4,400,000	4,874,731 7,900,000 518,560
MITI: -General fund -Zakat fund	1,800,000 5,514,000 196,537,323	2,100,000 3,220,880 153,864,139



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	13			
5.	TUITION AND OTHER FEES			
		Note	2013	2012
		11010	2010	(Restated)
			Run	ees
			,	
	Tuition fee		17,538,700	17,741,471
	Application form fees		1,611,500	1,498,900
	Fee support from other organisations	15,1	15,439,316	719,118
			34,589,516	19,959,489
5,1	This represents contribution received on account of following:			
	<ul> <li>Karachi Youth Initiative sponsored by Creative</li> </ul>			
	Associates International, Inc.		14 004 040	
	- Benazir Bhutto Shaheed Development Program		14,884,013	
	sponsored by Government of Sindh		555,303	719,118
			15,439,316	719,118
	1	3	1011001010	
5.2	During the year fee waiver aggregating Rs. 7,385,953 who were unable to pay tuition fees.	3 (2012: Rs.	1,956,600) was g	iven to students
5.	FEE AND SUBSCRIPTION FROM MEMBERS			
		Note	2013	2012
				(Restated)
			Rupe	ees
	Life members			
	Patrons		118,445	874,213
	Ordinary members		370,120	2,014,935
	Institutes		458,175	491,115 68,750
	Apex members			91,300
			946,740	3,540,313
		1	510,710	3,540,515
6 *	OTHER INCOME			
	Income derived from investment property and shops		1,248,395	1,387,543
	Mark-up on:			
	-Term deposit receipts		696,222	786,222
	-Bank deposits		304,975	470,411
	Exchange gain		4,308,127	1,278,700
		=	6,557,719	3,922,876
8	GENERAL PROGRAM EXPENSES			
	Scholarships and education assistance	18.1	104,532,267	67,692,376
	Distribution of motor rickshaws	19682	1,922,000	4,465,320
	Transportation facility for students		9,629,610	168,000
	Distribution of sewing machines		1,723,790	549,160
	Community rehabilitation	18.2	26,965,372	28,048,311
	Programs and seminars by youth wing	1992	4,544,816	892,833
	Flood relief activities		1.5.1.1.5.1.5	
	Flood relief activities		-	872,000

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	14			
		Note	2013	2012 (Restated)
	Public states and advection probleman		Rup	ees
18.1	Scholarships and education assistance			
	Primary and secondary education		84,421,755	53,206,380
	Higher secondary education		20,110,512	14,485,996
			104,532,267	67,692,376
18.2	Community rehabilitation			
	Rent expense for beneficiaries		3,176,400	3,355,800
	Financial assistance for houses		23,238,872	24,613,411
	Documentation charges		550,100	79,100
			26,965,372	28,048,311
19.	OPERATING EXPENSES			
	Sataries, wages and other benefits		31,179,618	26,689,004
	Consumables		1,115,630	845,493
	Advertisement expense		141,587	337,816
	Utilities		4,048,266	3,080,707
	Printing, stationery and computer expenses		3,746,627	3,553,107
	Rent, rates and taxes		61,375	40,000
	Travelling, communication and conveyance		1,622,323	729,967
	Legal and professional charges		90,000	60,000
	Depreciation	220	9,107,072	9,677,040
	Auditor's remuneration	19.1	143,750	75,000
	Repairs and maintenance		1,788,922	1,113,544
	Provision against doubtful receivable	10.1	5,570,061	14 204
	Bank charges		8,980	14,605 917,638
	Other miscellaneous expenses		1,467,112 60,091,323	47,133,921
19.1	Auditor's remuneration		125,000	65,000
	Fee for annual audit		18,750	10,000
	Out of pocket expenses		143,750	75,000
			145,750	10,000

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#### 20. SEGMENT INFORMATION

20.1 A segment is a group of assets and operations engaged in providing services that are subject to risks and returns that are different from those of other business segments. The management has determined the operating segments based on the information that is presented to the chief operating decision-maker of the Chapter (i.e. the General Secretary) for allocation of resources and assessment of performance. Based on the internal management reporting structure, the Chapter is organised into the following two operating segments:

- Head office operations segment which is responsible for the various welfare activities of community; and
- Memon industrial and technical institute (MITI) operations segment which provides vocational and technical training to the people in general.

The management monitors the operating results of above mentioned segments separately for the purpose of making decisions about resources to be allocated and for assessing performance.



# 20.2

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# Segment wise operating results

			led December, 31			ecember, 31 2012	and the second se
		Head Office	MITI	Total	Head Office	MITI	Total
						Rupees	
	Income						
	Donation	189,223,323	7,314,000	196,537,323	148,543,259	5,320,880	153,864,139
	Tuition and other fees		34,589,516	34,589,516		19,959,489	19,959,489
	Fee and subscription	and the second second					
	from members	946,740		946,740	3,540,313		3,540,313
	Income from hijama center		2,674,610	2,674,610		1,060,150	1,060,15
	Advertisement income	2,311,424		2,311,424	3,450,284	100	3,450,28
	Mark up on TDRs	696,222		696,222	786,222		786,223
	Mark up on bank deposits	304,975		304,975	470,411	1.0	470,41
	Other income	4,476,282	1,080,240	5,556,522	1,286,611	1,379,632	2,666,24
	Total Income	197,958,966	45,658,366	243.617.332	158,077,100	27,720,151	185,797,25
	Expenses						
	General program					10000000	
	expenses	139,688,245	9,629,610	149,317,855	102,520,000	168,000	102,688,00
	Depreciation	931,689	8,175,383	9,107,072	940,225	8,736,815	9,677,04
	Provision for doubtful	and the second se					
	receivable	5,570,061	-	5,570,061		(a))	
	Other expenses	12,088,215	33,325,975	45,414,190	9,929,260	27,527,621	37,456,88
	Total Expenses	158,278,210	51,130,968	209,409,178	113,389,485	36,432,436	149,821,92
	Segment results	39,680,756	(5,472,602)	34,208,154	44,687,615	(8,712,285)	35,975,330
	Assets and Liabilities						
	Segment assets						
	- note 20.2.1	144,344,751	20,172,911	164,517,662	115,796,776	26,638,650	142,435,42
	Less: Segment liabilities						
	- note 20.2.2	159,729	3,648,023	3,807,752	13,602,817	2,330,853	15,933,67
	Net assets	144,185,022	16,524,888	160,709,910	102,193,959	24,307,797	126,501,75
	Capital expenditure	201,500	1,564,788	1,768,288	-	3,563,283	3,563,28
0.2.1	Segment assets						
	Property, plant and equipment						
	- note 20.2.2 & 20.2.3	15,912,647	17,778,686	33,691,333	16,246,756	24,389,281	40,636,03
	Investment property	1,980,402		1,980,402	2.376,482		2,376,48
	Long term deposits	1,725,800		1,725,800	1,775,800		1,775,80
	Loans and advances	115,000	149.885	264,885	115,000	175.072	290.07
	Other receivables	3,374,273		3,374,273	13,826,334	i and the	13,826,33
	Short term investments						6,500,00
		8,500,000		8,500,000	6,500,000		
	Cash and bank balances	112,736,629	2,244,340	114,980,969	74,956,404	2,074,297	77,030,70
		144,344,751	20,172,911	164,517,662	115,796,776	26,638,650	142,435,426

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# 20.2.2 Property, plant and equipment - Head office

	Lease	hold				
	Land	Building	Furniture and fixtures	Office equipment	Computer equipment	Total
	1000000		Rupees	entitite winte	www.elimenter.co	
As at December 31, 2011						
Cost	12,000,000	6,738,683	688,100	884,145	364,245	20,675,173
Accumulated depreciation		(2,525,312)	(454,938)	(595,952)	(308,070)	(3,884,272)
Net book value	12,000,000	4,213,371	233,162	288,193	56,175	16,790,901
Year ended						
December 31, 2012						
Net book value as at						
January 1, 2012	12,000,000	4,213,371	233,162	288,193	56,175	16,790,901
Additions during the year		-				-
Depreciation charge						
for the year		(421,336)	(46,632)	(57,639)	(18,538)	(544, 545)
Net book value as at						
December 31, 2012	12,000,000	3,792,035	186,530	230,554	37,637	16,246,756
Year ended						
December 31, 2013						
Net book value as at						
January 1, 2013	12,000,000	3,792,035	186,530	230,554	37,637	16,246,756
Additions during the year		<b>5</b> 2	36,500		165,000	201,500
Depreciation charge						
for the year		(379,204)	(37,306)	(46,111)	(72,988)	(535,609)
Net book value as at			_			
December 31, 2013	12,000,000	3,412,831	185,724	184,443	129,649	15,912,647
As at December 31, 2012						
Cost	12,000,000	6,738,683	688,100	884,145	364,245	20.675,173
Accumulated depreciation		(2,946,648)	(501,570)	(653,591)	(326,608)	(4.428.417)
Net book value	12.000.000	3,792,035	186,530	230,554	37,637	16.246,756
As at December 31, 2013						
Cost	12 202 002	000 000 0	70.000	-	670.046	
Accumulated depreciation	12,000,000	6,738,683 (3,325,852)	724,600 (538,876)	884,145 (699.702)	529,245 (399,596)	20,876,673 (4,964,026)
Net book value	12,000,000	3,412,831	185,724	184,443	129,649	15,912,647
Annual rate of depreciation		10%	20%	20%	33%	
and a second		10.10	8979	60.43	2278	

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Furniture and fixtures         Tools & equipment         Electrical installation           4,155,315         9,351,007         4,136,667           3,161,499         6,399,887         2,892,260           3,161,499         6,399,887         2,892,260           3,161,499         6,399,887         2,892,260           3,161,499         6,399,887         2,892,260           3,161,499         6,399,887         2,892,260           3,161,499         6,399,887         2,892,260           3,161,499         6,399,887         2,892,260           3,161,499         6,399,887         2,892,260           3,57,353         361,061         2,048,415           (703,770)         (1,352,190)         (988,135)           2,815,082         5,408,758         3,952,540           2,815,082         5,408,758         3,952,540           2,815,082         5,408,758         3,952,540           2,815,082         5,408,758         3,952,540           2,815,082         5,408,758         3,952,540           2,815,082         5,408,758         3,952,540           4,515,082         5,408,758         3,952,540           2,815,082         5,408,758         3,952,540	Tools & Fools &	Tools & Electrical         Computinges           equipment         installation         equipme           6         9.351,007         4,136,667         2,608,           6         9.351,007         4,136,667         2,608,           6         9,351,007         4,136,667         2,608,           6         9,351,007         4,136,667         2,608,           9         6,399,887         2,892,260         1,746,           361,061         2,048,415         677,         063,           361,061         2,048,415         677,         0746,           361,061         2,048,415         677,         0746,           361,061         2,048,415         677,         0746,           361,061         2,048,415         677,         0746,           361,061         2,048,415         677,         0746,           361,07         4,492,066         3,411,038         1,549,           3         4,492,066         3,411,038         1,549,           3         4,492,066         3,411,038         1,538,           3         4,492,066         3,411,038         1,538,           3         4,492,066         3,411,038         1,538,	Tools & Electrical         Computer         Moto           equipment         instalation         equipment         whick           6         9.351.007         4.136.667         2.608.664         934.           6         9.351.007         4.136.667         2.608.664         934.           6         399.887         2.832.260         1.746.697         619.           9         6.339.887         2.832.260         1.746.697         619.           9         5.408.758         3.952.540         1.746.697         619.           9         5.408.758         3.952.540         1.746.697         619.           9         5.408.758         3.952.540         1.624.065         495.           1         1.10.8920         3.112.038         1.624.055         495.           1         4.432.066         3.411.038         1.624.055         495.           1         4.432.066         3.411.038         1.644.055         495.           1         4.432.066         3.411.038         1.644.055         495.           1         4.432.066         3.411.038         1.644.055         495.           1         6.144.202         3.952.5440         1.624.055         495.
Electrical installation 4,136,667 4,136,667 (1,244,407) 2,692,260 2,048,415 (988,135) 3,952,540 3,11,257 (852,759) 3,411,038 6,185,082 6,185,082 (2,232,540 3,411,038 6,496,339 6,496,339 6,496,339 3,411,038	Comput equipme equipme 5 (1746, 5 (1766, 5 (1766	Computer         Motol           6quipment         vehicle           7         2,608,664         934,           7         2,608,6697         619,           0         1,746,697         619,           6         77,265         495,           6         77,265         495,           6         77,265         495,           6         1,624,055         495,           9         1,549,184         396,           9         1,549,184         396,           9         1,549,184         396,           9         1,549,184         396,           9         1,549,184         396,           9         3,938,896         934,           9         3,938,896         934,           1         (2,389,184         396,           9         3,938,1896         934,           9         3,938,1896         934,           9         3,538,184         396,           9         1,549,184         396,	Computer         Motor         Generat           equipment         vehicles         690.           7         2,608,564         934,735         690.           7         2,608,564         934,735         690.           7         (861,867)         (315,065)         (442).           8         1,746,697         619,670         247.           6         677,265         495,736         66.           6         (729,907)         (123,934)         (81           9         1,624,055         495,736         166.           7         553,067         -         -           9         1,549,184         396,589         111.           9         1,549,184         396,589         111.           1,624,055         495,736         166.         -           1,549,184         396,589         111.         (54.           9         3,543         (89.         111.           1,624,055         495,736         166.         -           1,549,184         396,589         539.         111.           1,549,184         396,589         156.         -           1,549,184         396,589         11
	Computer equipment 2,608,6697 1,746,697 1,746,697 677,265 (799,907) 1,624,055 653,067 (727,938) 1,549,184 1,549,184 1,549,184 1,624,055 (1,661,774) 1,624,055 (2,389,712) 1,549,184	Moto vehicle v	Motor         Generat vehicles           vehicles         Generat vehicles           15,085)         (442)           1         (315,085)         (442)           1         (315,085)         (442)           1         (315,085)         (442)           1         (315,085)         (442)           1         (315,085)         (442)           1         (315,085)         (442)           1         (123,934)         (81)           1         (123,934)         (81)           1         (396,736)         166,           1         (396,736)         166,           1         (336,599)         (54,736)           1         (336,599)         (523)           1         (432,735)         166,           1         (34,735)         166,           1         (353,146)         (523)           1         (353,146)         (578)           2         (334,735)         690,           2         (353,146)         (578)           2         (353,146)         (578)           2         (358,146)         (578)           2         (358,146)

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21.	CASH GENERATED FROM OPERATIONS			
		Note	2013	2012
				(Restated)
			Rupe	es
	Excess of income over expenditure		34,208,154	35,975,330
	Adjustment for non cash and other items:			
	Depreciation		9,107,072	9,677,040
	Provision for doubtful receivable		5,570,061	-
	Mark up on TDRs		(696,222)	(786,222)
	Mark up on bank deposits		(304,975)	(470,411)
	Donation in - kind recognised at nominal amount			(1)
	Working capital changes	21.1	(7,218,731)	(6,487,535)
			40,665,359	37,908,201
21.1	Working capital changes			
	(Increase) / decrease in current assets			
	Loans and advances		25,187	76,728
	Other receivables		4,882,000	(2,573,827)
			4,907,187	(2,497,099)
	(Decrease) / increase in current liabilities			
	Accrued expenses and other liabilities		(12,125,918)	(3,990,436)
			(7,218,731)	(6,487,535)
22.	CASH AND CASH EQUIVALENTS			
			2013	2012
			Rupe	es
	Cash and bank balances	12	114,980,969	77,030,701
	Short term investments - Held to maturity	11	8,500,000	6,500,000
			123,480,969	83,530,701
23.	FINANCIAL INSTRUMENTS AND RELATED DISCL	OSURES		
22.1	The Chanter's activities expose it to certain financial	rieke Such fi	nancial risks emana	te from various

23.1 The Chapter's activities expose it to certain financial risks. Such financial risks emanate from various factors that include, but not limited to, market risk, credit risk and liquidity risk. The Chapter's overall risk management focuses on the unpredictability of financial markets and seeks to minimise potential adverse effects on the Chapter's financial performance. Risks measured and managed by the Chapter are explained in notes 23.2, 23.3 and 23.4 below:

23.2 The market risks managed and measured by the Chapter are explained below:

Interest rate risk

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Interest / mark-up rate risk arises from the possibility that changes in interest / mark-up rates will affect the value of financial instruments. As at December 31, 2013, the impact of increase / decrease in the market interest rate by 100 bps with all other variables held constant will not have material impact on the surplus for the period of the Chapter. The risk mainly arises due to changes in the interest rates of balances placed on term deposits and saving accounts with banks where changes in interest rates may have impact on the future profits / cash flows.



#### Currency risk

At December 31, 2013, if the Chapter's functional currency had weakened / strengthened by 5% against the foreign currency with all other variables held constant, profit before taxation for the year would have been higher / lower by Rs 4.542 million (2012: 0.948 million), mainly as a result due to foreign exchange gains / losses on translation of financial assets and liabilities denominated in foreign currency.

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### 23.3 Concentration of credit risk

Credit risk represents the accounting loss that would be recognised at the reporting date if counter parties fail to perform as contracted.

Out of the total financial assets of Rs 128.845 million (2012: Rs 99.422 million), the financial assets that are subject to credit risk amounted to Rs 128.570 million (2012: Rs 99.378 million).

The maximum exposure to credit risk as at December 31, 2013 and 2012 is as follows:

#### **Financial assets**

	2013	2012 (Restated)
	Rup	00S
Long term deposits Loans and advances Other receivables Short term investments Cash and bank	1,725,800 264,885 3,374,273 8,500,000 114,980,969	1,775,800 290,072 13,826,334 6,500,000 77,030,701
Cash and bank	128,845,927	99,422,907

The management does not expect any losses from non-performance by these counterparties.

The bank balances along with credit ratings are tabulated below:		2013	2012
	°	Rupe	es
Credit ratings	¥.		
A1+		2,892,760	555,324
A-1 /		14,386,428	11,576,057
A-2		-	59,854,580
A-3		97,425,926	-
A-3	_	114,705,114	71,985,961

	2013	2012
	Ruj	)ees
Credit ratings		
A1+	3,000,000	3,000,000
A1+ A-1	5,500,000	3,500,000
	8,500,000	6,500,000
⊖K		



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#### 23.4 Liquidity risk

Liquidity risk is the risk that the Chapter will encounter difficulties in meeting obligations associated with financial liabilities. Prudent liquidity risk management implies maintaining sufficient cash, the availability of funding through an adequate amount of committed credit facilities and the ability to close out market positions. The management believes that it is not exposed to any significant level of liquidity risk at present.

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Financial liabilities in accordance with their contractual maturities are presented below:

	Carrying	Less than	Between one	Between two
	amount	one year	to two years	to five years
			Rupees	

Accrued expenses and other liat	Dilities		
- December 31, 2013	3,807,752	3,807,752	 -
- December 31, 2012	15,933,670	15,933,670	

23.5

Fair value is an amount for which an asset could be exchanged, or a liability settled, between knowledgeable willing parties in an arm's length transaction. Consequently, differences may arise between the carrying value and the fair value estimates.

As at December 31, 2013 the carrying values of all financial assets and liabilities reflected in the financial statements approximate to their fair values.

#### 24. TRANSACTIONS WITH RELATED PARTIES

The related parties comprise of the head office, entities under common control / directorship and key management personnel. The Chapter considers its members of Board of Management to be its key management personnel. The Chapter in the normal course of business carries out transactions with various related parties. Significant transactions with related parties are as follows:

	2013	2012
	Rup	0005
Donations received from:		
Associated undertakings		
WMO - Middle East chapter	15,937,665	(w)
WMO - Europe chapter	22,946,267	
WMO - South Africa chapter		3,901,330
WMO - U.A.E chapter		19,324,684
Entitiy under common control / directorship		
WMO - Head office	26,543,700	13,711,797
Key management personnel		
Donations from Trustees and Patrons	13,500,000	10,000,000

Balances with related parties other than those disclosed elsewhere are as follows.

	2013	2012
	Ru	pees
Entities under common control / directorship		
Receivable from Head office	+	9,440,681
Payable to WMO - CF		13,602,817
OF		



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### CORRESPONDING AMOUNTS

25.

For better presentation certain reclassifications pertaining to balance sheet and statemnet of income and expenditure account have been made due to which the corresponding amounts have been reclassified as follows:

From	То	Rupees
Intagible asset	Property, plant and equipment	9,927,087
Other financial assets	Short term investments	6,500,000
Assets relating to M.I.T.I	Loans and advances	175,072
Assets relating to M.I.T.I	Cash and bank balances	2,074,297
Other receivables	Loans and advances	65,000
Other receivables	Loans and advances	50,000
Payable to WMO CF	Accrued expenses and other liabilities	13,602,817
Other payables	Accrued expenses and other liabilities	50,000
Liabilities relating to M.I.T.I	Accrued expenses and other liabilities	2,280,853
Printing and stationery	Operating expenses	339,888
Travelling and conveyance	Operating expenses	39,133
Postage and telephone	Operating expenses	103,348
Computer and accessories	Operating expenses	113,269
Utilities	Operating expenses	356,489
K.M.S.O	Operating expenses	300,000
Depreciation	Operating expenses	544,145
Bank charges	Operating expenses	2,755
Audit fee	Operating expenses	50,000
Repairs and maintenance	Operating expenses	33,230
Other	Operating expenses	187,442

### 26. DATE OF AUTHORISATION

These financial statements were authorised on <u>Sth September 2014</u> by the Board of management of the Chapter.

**General Secretary** 

President



# Ladies Wing Report 2013

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The WMO international Ladies Wing has been as usual been playing behind the screen role doing our part without fun and fair. While the local Ladies Wing in their respective chapters have been quite active in carrying out projects at the local level, the main activity of the International Wing has been centred around 2 main projects, Namely Memon Connections and Children with Special Needs

# MEETINGS

The Ladies had a very useful gathering of over 30 delegates at the International Ladies Wing meeting held on 16<sup>th</sup> Nov 2013 on the side lines of the 11<sup>th</sup> AGM held in Dubai. Various projects for the Local and International Ladies Wings were discussed and fellowship and bonds build among the chapters

In addition to the meeting, regular Conference Calls of the LW Committee were held

# CHILDREN WITH SPECIAL NEEDS

# **OBJECTIVES of the Project**

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

The Ladies Wing of South Africa pledged US\$ 10,000 in 2013, to be distributed among 5 Chapters at US\$ 2,000/ each for "Special Needs Children Projects of the Chapters. Accordingly US\$ 2,000/ each was given to Africa, Europe, Far East, India and Pakistan.

Africa Chapter Ladies have pledged a further sum of US\$ 10,000 for the same purpose for 2014 as well. A Proposal by Middle East Ladies Wing for these funds to be utilized for Special Needs Children in Kashmir is under consideration and final decision on this is to be taken at the Ladies Wing Meeting in South Africa.



In addition the Money Tills for collection of funds for Special needs Children at Chapter level is continuing

# MEMON CONNECTIONS

Memon Connection has been active in Africa, India, Pakistan and UK, but due to the very nature of the service been offered the success rate is not very high and where actual connections have been made in order to protect the privacy of the individuals this has not been publicised.

Memon Connections however have had greater success in Africa through the traditional conservative method but however they are trying to convince people to utilize the website facility thus making the workload of the Connection team that much easier.

Steps are been discussed to make the MC Web Site more accessible for Parents to make their own direct links for their children via the website.

However we are proud to say over 50 marriages have been facilitated by the Ladies of the International Wing in the past 2-3 years.

## MINI TRADE EXHIBTION

The Middle East Chapter Ladies Wing organized a Mini Trade Exhibition at the Gala Dinner hosted for the 11<sup>th</sup> AGM Delegates at Ms Memoona Darvesh on House on 18<sup>th</sup> Nov 2013.

Over 10 stalls exhibited and sold various hand craft produced by Memon Ladies & Organizations from India, Pakistan, South Africa, Middle East and Sri Lanka. This gave the delegates an opportunity to pick up some beautiful handcraft items at reasonable prices. But more importantly this was also an opportunity for lady entrepreneurs in the community to network & make business contact and at the same time show case their creative and business acumen.

It is hoped to continue this as a regular event at all future AGM's of the WMO

## LOCAL CHAPTERS

All 6 Ladies Wing at Local Chapters have been active in their respective countries



with some more active than others. Insha Allah in future the pace at Chapters is set to get faster as more ladies and especially the younger ones take more interest in the LW

# CONCLUSION

Our Sincere Appreciation to WMO President Abdul Satar Dada, WMO CF Chairman Solly Noor, and The VP's of the respective Chapters and all other Officials and the WMO for their support and encouragements to carry out our work and we dedicate ourselves to work with even more Enthusiasm and Energy to carry the message of WMO to all our Sisters Globally

Wasalaam

Hawa Abdullah	: Pakistan
Fazila AK Ismail	: Africa
Shamim Osman	: UK
Shabana Darvesh	: India
Shazia Sangani	: Far East
Shabana Razak	: Middle East



# Youth Wing Report 2013

Asalamu Allaikum Warakhmathulla Wabarakathuhu

The International Youth Wing (IYW) of the WMO was formed in February 2013 during the Memon Premier League in Colombo, Sri Lanka. After its Launching the main target was the formulation of the "Youth Charter", which was finalized & approved by the IYW team and subsequently approved by the WMO at the 11<sup>th</sup> AGM held in Dubai in Nov 13.

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

IYW had its meeting before the AGM in Dubai, in which several project were prepared & handed over to the BOM, of which the development of a social media page for discussion of youth problem has been initiated. The project named "iCare, a social media project considering youth problems has been started & have resolved two cases till now.

An International Youth Wing meeting was held in Dubai during the 11<sup>th</sup> AGM in Nov 13, supported by the Middle East Chapter, in which we were able to gather Youth from all chapters on a Cruise. The purpose of that event was to get all chapters on one platform. At the event teams were made have at least one member from all chapters & they were given different topics on which they had to share the current status of the community & then future recommendation for its adaptability & betterment. The event ended with a networking dinner.

As per our Charter International Youth Conference should be held every year & in this regard IYC2 was planned on 21 & 22 June in Sri Lanka, which got postponed due to unforeseen reasons & now it is being done in Johannesburg, SA on the 7<sup>th</sup> of November.

For the upcoming year a meeting of the IYW has been scheduled in Johannesburg, South Africa, the purpose being to finalize the programs for the upcoming year & election of new office bearers of the IYW. The outcome of the meeting will be presented to the BOM for review & approval.





Youth being the future of any Community and the IYW has taken the responsibility of grooming the Memon Youth & even preparing them for future leaderships, All this wouldn't have been possible without the support of the President and all the Officials and Members of the WMO & in this regard would like to thanks them for their confidence in this committee.

Arsalan Nara Chairperson WMO Inter Youth Wing Faisal Iqbal Bhesania Secretary WMO Inter Youth Wing





## Assalam-u-Allaykum

It was my privilege to present the Election Commissioners Report for the Election of Board of Management Members of World Memon Organization for 2014-2016.

According to the provisions of the Constitution, elections should be held to elect the following number of members from each chapter

- 1. Africa 5 Elect + 1 Lady
- 2. Europe 5 Elect + 1 Lady
- 3. Far East 5 Elect + 1 Lady
- 4. India 10 Elect + 2 Lady
- 5. Middle East 5 Elect + 1 Lady
- 6. Pakistan 10 Elect + 2 Lady

Since the Indian Chapter activities of the WMO was suspended and the General Body had authorized WMO President Abdul Satar Dada to do what he feels fit to get the chapter activated, elections were not conducted in the Chapter until such time the issues in the chapter had been resolved. Additionally North America is entitled to elect 5 + 1 Lady, however since the Chapter is still in the process of getting started this chapter was not considered for the Elections

As per the constitution and the standing orders of the WMO, the following Members in consultations with the Chapter Office Bearers, were appointed as Regional Election Commissioners to hold the elections in all chapters in a timely and transparent manner.

- 1. Africa Mr. Haroon Gutta (Member)
- 2. Europe Mr. Bashir Sattar (Trustee WMO CF)
- 3. Far East Mr. Ashraf Sattar (Trustee WMO CF)
- 4. Middle East Mr. Ismail Gadit (Trustee WMO CF)





5. Pakistan Mr. Abdul Sattar Jakhura (Member)

A detail schedule of all activities as per the WMO Standing orders was prepared and strictly adhered too.

The following Dates were set for the critical activities

Nomination Close	: 15 <sup>th</sup> March'14
Ballot Paper Finalized by	: 10 <sup>th</sup> April'14
Election Date	: 27 <sup>th</sup> April'14

Based on the nominations received none of the 5 Chapters had to conduct elections showing solidarity between the members and endorsement of the continuing of the service of most of the current Board of Management Members

Accordingly I am pleased to confirm the Following Board of Members as elected for the period 2014-16 from the respective chapters.

# Africa Chapter:

- 1. Mr. Shafique Tayob
- 2. Mr. Ridwaan Mia
- 3. Mr. Aslam Kalla
- 4. Mr. Solly Suleman
- 5. Mr. Haroon Gutta (Copted after the Elections)

Ladies Seat - Mrs. Fazila Ismail

# Europe Chapter:

- 1. Mr. Sikander Sattar
- 2. Mr. Khalid Jassub
- 3. Mr. Rafiq Vindani
- 4. Mr. Yousuf Gadit
- 5. Mr. Imran Panaawala

Ladies Seat – Mrs Shamim Osman

# Far East Chapter:



- 1. Mr. Saleem Abdul Cader
- 2. Mr. Shahid Mohamed Sangani
- 3. Mr. Mohamed Aslam Abdul Sattar
- 4. Dr. A A M Haroon
- 5. Mr. Anjum Asmat

Ladies Seat – Vacant

# Middle East Chapter:

- 1. Mr. Farook Kassim
- 2. Mr. Muhammad Iqbal Aboobakar
- 3. Mr. Muhammad Rafique Noorani
- 4. Mr. Muhammad Sadiq Haroon
- 5. Mr. Umer Haji Abdullah Maklai

Ladies seat – Mrs Maimoona Darvesh

## Pakistan Chapter:

- 1. Mr. Abdul Karim Meghani
- 2. Mr. Abdul Razzak Thaplawala
- 3. Mr. Ahmed Haji Ashraf Motiwala
- 4. Mr. Altaf Ahmed Vayani
- 5. Mr. H. M. Shahzad
- 6. Mr. M. Bashir Latiwala
- 7. Mr. M Iqbal Gaba
- 8. Mr. M. Younus Jiwani
- 9. Mr. Qasim Moosa Lawai
- 10. Mr. Shazad Iqbal

## Ladies Seats (2)

- 1. Mrs. Amina Ali Ganny
- 2. Mrs. Hamida Iqbal Bawaney





My sincere appreciation to all the Regional Election Commissioners for a Job Welldone and all the Chapter officials for the assistance given to the RECs for the conduct of a smooth and transparent election without any complaints or major short comings

It has been a pleasure for me to act as the Election Commissioner of the WMO Elections for 2014, and I take this opportunity to thank the Board of Management of the WMO for the confidence placed on me to conduct this all important task.

Jazakallah

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Yunus Suleman Election Commissioner – 2014 World Memon Organization 27<sup>th</sup> June 2014

