

ANNUAL REPORT 2018



17th
WMO CFAGAM
D U B A I 2 0 1 9

CONTENTS



OVERVIEW

04	Snapshot	14	BOT Chairman's Message	23	Secretary General's Report 2018
06	Office Bearers (2017 - 2020)	15	Notice & Agenda of 17 th AGAM	26	GYW Chairman's Report 2018
13	WMO President's Message	16	Minutes of the 16 th AGAM		



FINANCIAL REPORTS

30	Treasurer's Report 2018	33	Compiled Financials 2018	47	Consolidated Financials 2018
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CHAPTER REPORTS

61	Southern Africa	75	Far East	87	Pakistan
67	America & Canada	79	Middle East	99	Southern India
70	Europe	83	Northern India		



SPECIALIST COMMITTEE REPORTS

104	International Ladies Wing	111	Investment	115	Marketing & Communications
108	Audit, Finance and Zakat	114	Legal & Compliance	116	Membership Development



SUPPLEMENTARY INFORMATION

118	AGAM Dates & Venues	119	Corporate Information
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IN 2018, THANKS TO YOUR GENEROSITY, ALL OF THIS WAS POSSIBLE.

We created a brighter future

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

We made dreams come true

Over hundred underprivileged families got a roof over their heads.

We made a difference

We aided a sea of Rohingyans escaping racial violence.

We gave hope

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

We changed lives

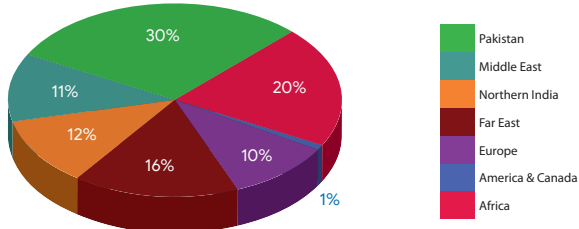
We Empowered Women across the Globe.

We showed we cared

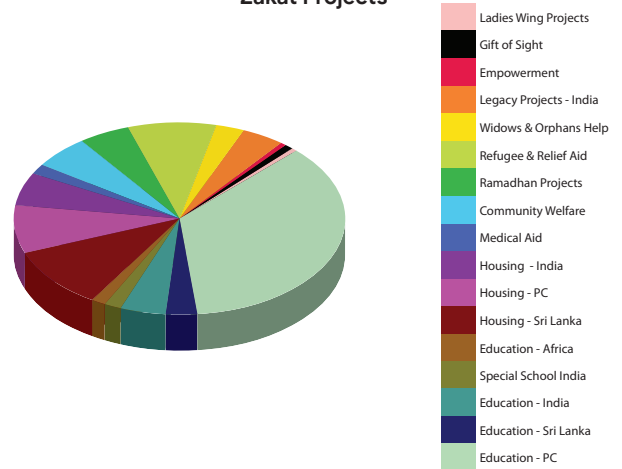
We fed the fasting for the entire month of Ramadan in the Middle East.

THANK YOU!

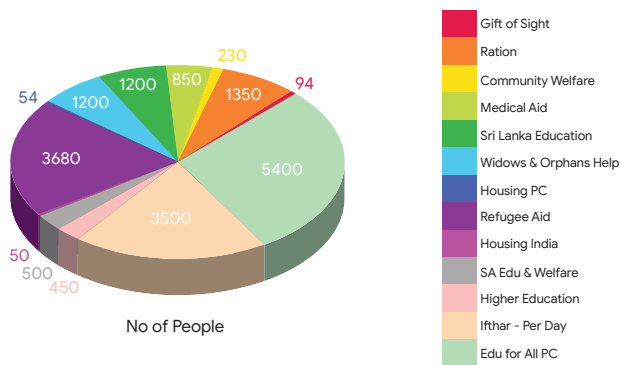
Zakat Collection



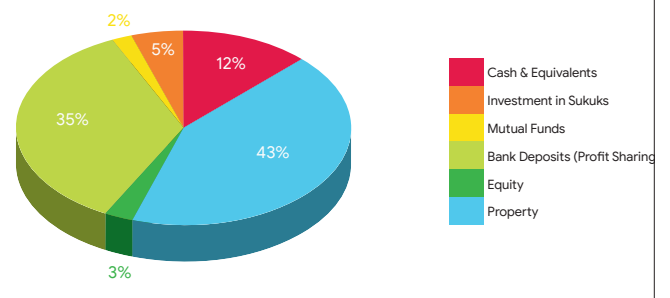
Zakat Projects



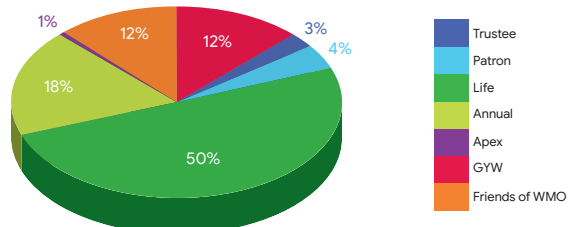
Project Beneficiaries



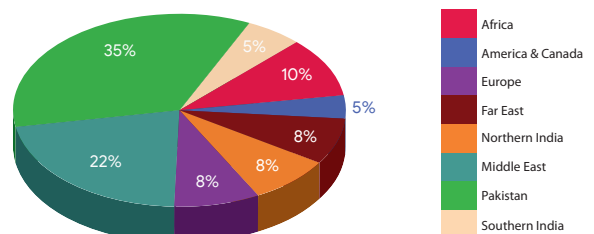
Investment Portfolio

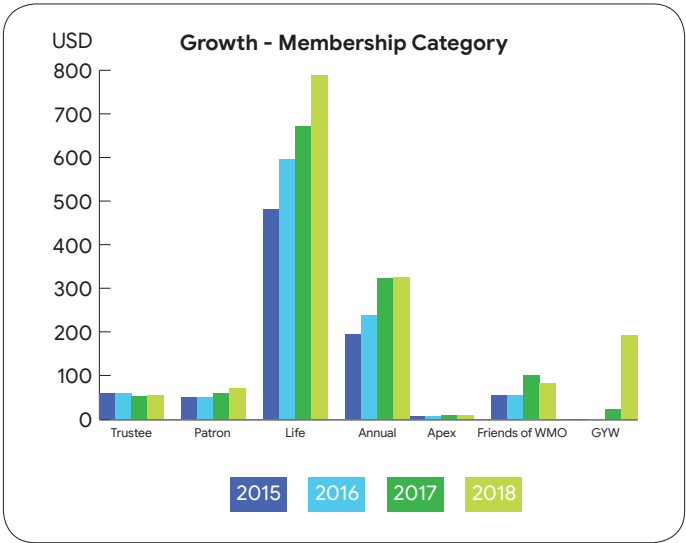
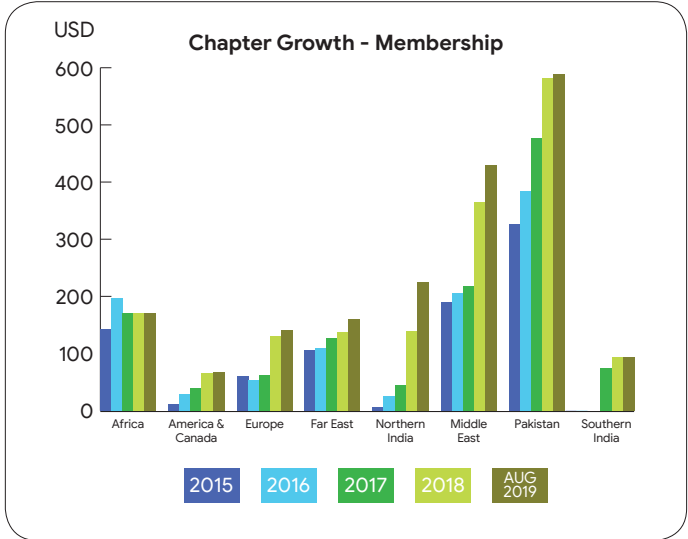
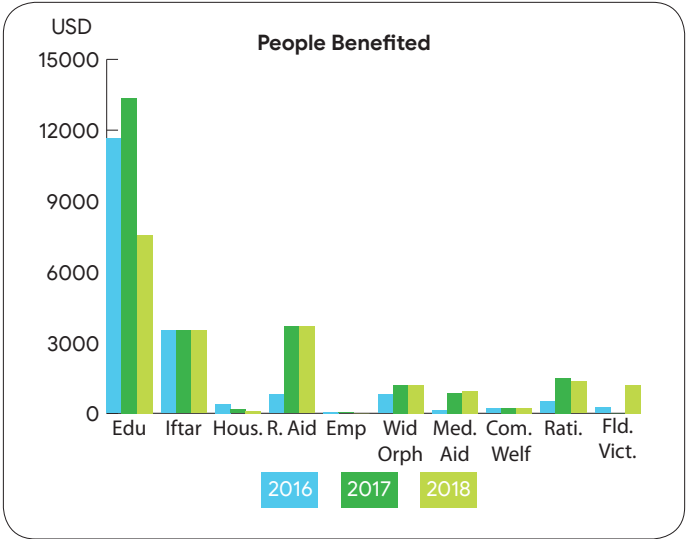
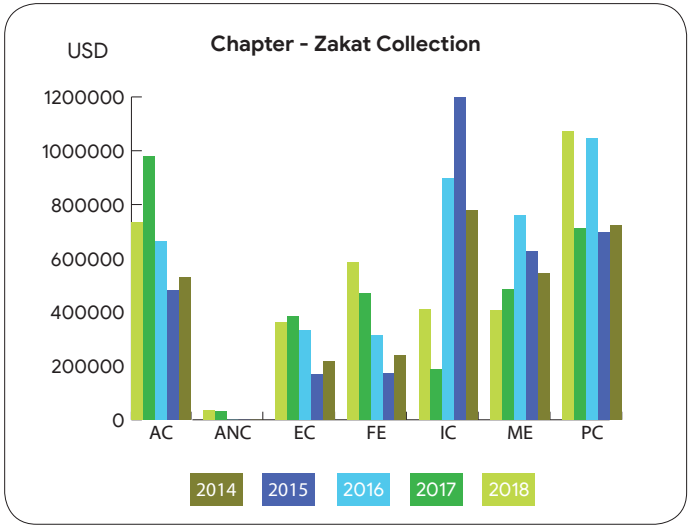
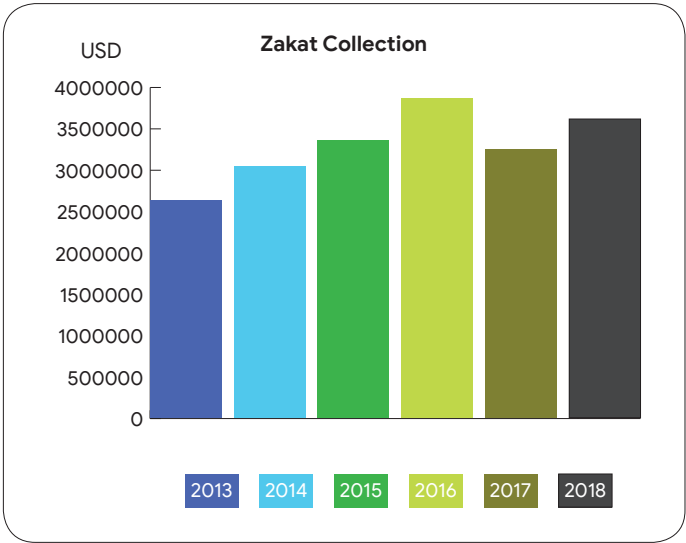


Membership Category



Membership Distribution





OFFICE BEARERS : 2017 - 2020

OFFICE BEARERS OF THE MANAGEMENT COMMITTEE		OFFICE BEARERS OF THE BOARD OF TRUSTEES	
PRESIDENT	Mr Suliman Noor Mahomed (Solly Noor)	CHAIRMAN	Mr Haroon Karim
DEPUTY PRESIDENT	Mr Nowsad Gani	DEPUTY CHAIRMAN	Mr Ashraf Satar
SECRETARY GENERAL	Mr Shoaib Ismail Mangroria	SECRETARY	Mr Gulaam H Abdoola
DEPUTY SECRETARY GENERAL	Mr Mahmood Shaikhani	ASSISTANT SECRETARY	Mr Farook Kassim
TREASURER	Mr Yunus Suleman		
DEPUTY TREASURER	Mr Ismail Abdul Karim Gadit		
CHAIRMAN, GLOBAL YOUTH WING	Mr Bashir Sattar		

REGIONAL OFFICE BEARERS			
CHAPTER	VICE PRESIDENTS	REGIONAL ASSISTANT SECRETARIES	REGIONAL TREASURERS
SOUTHERN AFRICA	Mr Feizul Ayob	Dr Taheera Hassim	Mr Ashraf Dada
AMERICA & CANADA	Mr M Bashir Akuly	Mr Yusuf Pochi	Mr A Ghaffar Variend
EUROPE	Mr Imran Panaawala	Mr Waseem Yousuf Adil	Mr Zaheed Harunani
FAR EAST	Dr A A Mohamed Haroon	Mr Ameen Bhaila	Mr Anjum Asmath
MIDDLE EAST	Mr Ahmed Shaikhani	Mr Khalid Dedhi	Mr Haroon Mohammad
NORTHERN INDIA	Mr Ehsan Gadawala	Mr Shabbir Patca	Mr Haseen Aghadi
PAKISTAN	Mr Altaf Habib Jangda (Acting VP)	Mr Altaf Habib Jangda	Mr Gul Muhammad
SOUTHERN INDIA	Mr Abdul Azeez	Mr Adil Azeez	Mr Abdul Habib Sattar

SPECIALIST COMMITTEES			
GLOBAL YOUTH WING	CHAIRMAN	Mr Bashir Sattar	
	TREASURER	Mr Muhammad Arsalan Tabani	
	VICE CHAIRMAN - EC	Mr Arshad Gani	
	VICE CHAIRMAN - FC	Mr Saad Iqbal	
	VICE CHAIRMAN - MC	Mr Junaid Merchant	
	VICE CHAIRMAN - PC	Mr Arsalan Hashmani	
	ADVISORS TO GYW CHAIRMAN	Dr Sana Durvesh, Ms Sumrin Kalia, Mr Khurram Kalia, Ms Reeda Sheikhani	
INTERNATIONAL LADIES WING	CHAIRPERSON	Ms Maimoona H Darvesh	
	CHAPTER REPRESENTATIVES		
	SOUTHERN AFRICA	Ms. Khudaija Suliman	
	AMERICA & CANADA	Ms Zahida Taufiq Ahmed	
	EUROPE	Ms Shamim Osman	
	FAR EAST	Ms Shazia Sangani	
	NORTHERN INDIA	Ms Shabana Darvesh	
	MIDDLE EAST	Ms Shabana Razzak Mussani	
	PAKISTAN	Ms Hamida Bawaney	
	SOUTHERN INDIA	Ms Farida Azeez	
AUDIT, FINANCE & ZAKAT	Mr Gulaam H. Abdoola (Chairman)	Mr Haroon Karim	Mr Yunus Suleman
	Mr Farook Kassim	Mr Suliman Noor Mahomed	Mr Bashir Sattar
INVESTMENT	Mr Suliman Noor Mahomed (Chairman)	Mr Haroon Karim	Mr Mahmood Shaikhani
	Mr Ashraf Satar	Mr Farook Kassim	
LEGAL & COMPLIANCE	Mr Nowsad Gani (Chairman)	Mr Bashir Sattar	
MARKETING & COMMUNICATION	Mr Zubair Chashmawala (Chairman)	Mr Suliman Noor Mahomed (Solly Noor)	Mr Nowsad Gani
	Mr Yunus Suleman	Mr Gulaam H. Abdoola	
MEMBERSHIP DEVELOPMENT	Mr Ashraf Satar (Chairman)	Mr Feizul Ayob	Mr Bashir Akuly
	Mr Imran Panaawala	Dr Haroon Admani	Mr Ahmed Shaikhani
	Mr Ehsan Gadawala	Mr Altaf Habib Jangda	Mr Abdul Azeez



Mr Suliman Noor Mahomed

PRESIDENT

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

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

He served as Chairman of Board of Trustees of WMO for 7 years before taking the leadership of WMO as the President since 2014 His passion is to touch lives and make a difference to those that need it most and this is a legacy he has passed to his children all of who are also just as passionate as him in making a difference in the lives of less fortunate.



Mr Nowsad Gani

DEPUTY PRESIDENT

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

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

In 1997, the Blair government introduced the public private partnership scheme for the NHS, and Ganco plc, was one of the companies which won a substantial tender to provide and lease Medical Premises to the NHS. The company has also ventured into residential development working with Housing Associations to provide Social Housing and developing for the Private Sector.

In 2015, Ganco plc, was granted Developer Status by the UK Governments Help to Buy Scheme and have since completed 8 schemes.

In 2019, Ganco plc applied to the Housing Corporation to become a for-Profit Registered Provider for Social Housing.

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

Nowsad has served as :

A current WMO Trustee since 2001 and current Deputy President and head of the Legal and Compliance sub-committee , Past President Memon Association UK 2003-2007, Current Present Trustee at Croydon Mosque and Islamic Centre from 1996 to date, Current Trustee at Thornton Heath Islamic Centre since 2008, he is also the custodian of the Norbury Islamic Academy since 1996 and Mitcham Islamic Centre since 2012.



Mr Shoaib Ismail Mangroria

SECRETARY GENERAL

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

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

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



Mr Mahmood Shaikhani

DEPUTY SECRETARY GENERAL

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

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

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

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



Mr Yunus Suleman
TREASURER

Mr Yunus Suleman has over 39 years' experience in the accounting and auditing profession and in the last four years as an Independent Non-Executive Director.

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

Mr Yunus was Partner and Chairman at a Big 4 firm until 2015 as well as Enactus NPO (Global Students Organisation) until April 2017 and Association for the Advancement of Black Accountants of Southern Africa (ABASA) in the Western Cape. He also has served as Deputy Chairman of the Independent Regulatory Board of Auditors (IRBA).

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



Mr Ismail Abdul Karim Gadit
DEPUTY TREASURER

Mr. Ismail Gadit is the Managing Director of Al-Dar Holding, a group with a diversified portfolio of businesses in textile & apparel trading & manufacturing, health care, real estate development, and financial investments. He has been based in Dubai, United Arab Emirates since 1970. He is a member of the Dubai Customs Consultative Council, Executive Member of the Dubai Chamber of Commerce and Industry Textile Committee, and also serves as Honorary Secretary General of Dubai Textile Merchants Association (Texmas).

Mr. Ismail is a Trustee of the Abdul Karim Gadit Foundation, Trustee of Memon Health & Education Foundation and Trustee of the World Memon Organization (WMO). He also is a long-time associate of The Citizens Foundation (TCF). Mr. Ismail has a firm commitment towards community and social activities for the betterment of society, furthering opportunities for education, and increasing access to healthcare.

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

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



Mr Haroon Karim

CHAIRMAN – BOARD OF TRUSTEES

Mr. Haroon Karim is a multi-faceted personality. An accomplished hockey player who represented his country, an educationalist who selflessly serves his community, an accomplished businessman who featured in the top 100 U.K. Asian power list, a magnanimous donor to several charities who was honored by Prince Charles for his exceptional generosity & charitable work.

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

Mr. Haroon's commitments to society stands deep rooted. From his early days in London, he overcame the many challenges faced by the community by establishing trust, promoting harmony and building bridges across people from diverse religions, races and cultures. Although a man perched on the highest pinnacles of success, he considers the establishment of schools and providing a brighter future for children, his greatest achievement.



Mr Ashraf Sattar

DEPUTY CHAIRMAN – BOARD OF TRUSTEES

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

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

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



Mr Gulaam H Abdoola

SECRETARY – BOARD OF TRUSTEES

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

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

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

He is Chairman of The Botswana Muslim Association, Trustee of WMO, and is part of many jamaat, social and charitable activities.



Mr Farook Kassim

ASSISTANT SECRETARY – BOARD OF TRUSTEES

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

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

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

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

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



Mr Bashir Sattar

CHAIRMAN – GLOBAL YOUTH WING

Mr Bashir Sattar is an entrepreneur with a solid background in strategic management, sales and marketing in a career stretching over 4 decades. Originally destined for a career in medicine at the University of London, Mr Bashir changed direction after he developed an insatiable interest in consumer electronics. He was responsible for creating a successful retailing brand with sales of around £20m pa before selling it on.

Mr Bashir's been a pragmatic and engaging entrepreneur who enjoys challenges. Now sourcing and manufacturing consumer products he has an office in China and is developing a premium online brand – "Mychoice" as a conduit to exploit the numerous opportunities in the global marketplace.

Mr Bashir has had a notable presence in the voluntary & charitable sector over 4 decades including; 6 year term as Chairman of one of the largest mosques in London, serving Trustee and Ex-President of the Memon Association UK, Ex Managing Director of Peace TV for 5 years responsible for launching the channel in the UK, Europe and US, founding Trustee and Director of the World Memon Organization Charitable Foundation ["WMO"] and Ex Assistant Secretary General to the Board of Trustees. He is the current Chairman of the WMO Global Youth Wing and was responsible for delivering the flagship and most successful WMO B2B Conference in 2018. Mr Bashir was recognised and awarded for his services to the community by HRH Prince of Wales in 2001.

Born in London, he is married with 7 children aged 2-32 years with 3 grandchildren. He is a passionate and religious family man with a satirical sense of humour. A keen Arsenal fan who enjoys golf, cricket and tennis and other sports, especially Olympian. With his parents originating from the Indian sub-continent, he often travels to the region and thoroughly enjoys the exceptional cuisine. Mr Bashir has a keen interest in politics and social issues affecting the country and promotes better interfaith understanding and dialogue. All things considered, he believes that London is the world's best city!



Ms Maimoona H Darvesh

CHAIRPERSON – INTERNATIONAL LADIES WING

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

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

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

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

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

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



MESSAGE FROM THE PRESIDENT, WMO

Assalamu Alaikum Warahmathullahi Wabarakathuhu

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

WMO returned to Pakistan after 11 years and it is with sense of pride and joy to be back in Pakistan where there is so much love and pride for WMO. We had a President gracing our Gala Dinner, a private audience with a Prime Minister and Community hosted by a State Governor speaking volumes of respect and recognition the Memon Community has earned over the years in Pakistan, a legacy we need to protect and nurture.

The achievements of WMO since the founding in 2002 is many and what we have done in 2018 is detailed in the Annual Report presented here. We have continued our legacy of serving the Humanity in all parts of the world regardless of race and creed but with special attention on our own brothers and sisters.

Social Service is not a Sprint but a Marathon and only the determined and committed continue the race and achieve victory of purpose. While we have endured and continue in our Marathon since 2002 the finish line is still far away. **"Our Vision"** of uplifting the Global Memon Community out of Poverty, eradicating illiteracy among our people and shelter and healthcare for our brothers and sisters is far away, but with the dedication and commitment of our Members far and wide I am confident we are running the right race and we will get to the finish line sooner than later.

This requires all our members from the Trustees, Patrons and Ladies and Youth to continue their unselfish commitment and loyal to our cause and making their contribution in their own ways, some with funding, others with leadership, while some will contribute with their time and efforts. My only request from all my brothers and sisters is remember all what we are doing is finally to seek the pleasure of Allah (SWT) and we must continue this Marathon without any fame and glory for ourselves and only to live **"Our Vision"** for the Community and Humanity.

WMO Legacy Projects were conceptualized at the 15th WMO AGM in Ras Al Khaimah to fast track our vision through large scale focused projects. Since then I am happy to report Legacy projects have been initiated in North India, Pakistan and Africa chapter for housing, healthcare and elderly care etc. In time to come I am confident these projects will continue to showcase the Philanthropy of the Memon Community, a legacy of our forefathers.

On a special note, 2018 saw the blooming of our Global Youth Wing after the changes to the constitution in 2017. The B2B Conference organized by the GYW speaks volumes of the talent and capabilities of our younger generation and it is with sense of satisfaction to know the future of WMO can pass on to capable hands of the next generations in the near future.

One of our priorities for 2018 was to bring changes to the Constitution to address some long standing short comings in the Organization and gear it to the future challenges, however due to time constraints and the sheer magnitude of the necessary changes could not be completed and I hope we can complete this task before the next AGAM when new Office bearers will have to take the helm of WMO.

I wish to place on record my appreciation for my fellow Trustees, Patrons, Office Bearers and the regional teams for their wonderful team work, Members of the Executive Committee (ExCo) and Management Committee (MC) for their unflinching support and constant encouragement, the Sub Committees including the Ladies Wing and Youth Wing for their efforts and our General Manager, CFO and other regional staff for their untiring efforts to get us to where we are today.

As a final note I like to remind ourselves with a quote from the Holy Quran – Surah Baqara "verse 177 – Where Allah SWT commands us.

**TO SPEND OF YOUR SUBSTANCE, OUT OF LOVE FOR HIM,
FOR YOUR KIN, FOR THE ORPHANS, FOR THE NEEDY, FOR
THE WAYFARER AND FOR THOSE WHO ASK, AND FOR THE
RANSOM OF SLAVES - TO BE STEADFAST IN PRAYER AND
PRACTICE REGULAR CHARITY.**

Salaams

Suliman Noor Mahomad (Solly Noor)
President, World Memon Organisation



MESSAGE FROM THE CHAIRMAN, BOT

Assalamu Alaikum Warahmathullahi Wabarakathuhu

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

Let me start by first welcoming all International Delegates to our founding city Dubai for the 16th AGAM of WMO. My sincere thanks to all my fellow Trustees and Colleagues of WMO, Ladies and Gentlemen thank you for joining us in Dubai.

2018 was a game changing year for WMO with the expansion of the Global Youth Wing consequent to the change in the constitution at the 15th AGAM. The Global Youth leadership teams were appointed at the International and local levels across all chapters during 2018 under the stewardship of fellow trustee Brother Bashir Sattar. My best wishes to the International and local Global Wing Committee members on their appointment. This is the future of WMO and I hope and pray we will see the youth coming to the forefront of WMO in the years to come and become our flag bearers in future and lead the community to greater heights.

Our second Memon Business to Business Conference on the sidelines of the 16th AGAM in Karachi, was a resounding success with a large International participant of Memons from around the world. With a lineup of a heavy hitters from Government, Business, Media and Civil society.

The B2B conference witnessed the Beta launch of the new WMO App developed by the GYW. Once the App is fully operational we will see greater connectivity among the Global Memon Community and taking of WMO to the new Digital World .

The Chapter have continued their admirable work with the new kid on the block "Northern India Chapter" leading the way in the number of projects undertaken and lives impacted positively. Long Standing Star Pakistan Chapter had to face some very unforeseen and unfortunate incident which dented their otherwise stellar performance in the past but happy to note the Chapter has overcome these unexpected obstacles and since then has managed to move forward and get back on track.

On the negative side, the growth in Zakat Collection and Membership numbers continues to remain a challenge. Over the years this has been a much discussed topic at all WMO gatherings. Various strategies and operational plans have been agreed, but the execution of these plans at Central and Chapter has been weak resulting in the desired outcomes not been achieved.

The market conditions in 2018 in Dubai saw further depression from 2017 levels and this has wiped out 15% of the value of our real estate portfolio since 2016. The Rental Yield continue to fall resulting in the reduction in operational cash surplus in Trustee Income.

The Chapter performance for 2018 is given in detailed in the Secretary General's Annual Report and Chapter Performance Reports and my sincere thanks to all of the Chapter Officials and Members for their hard work and commitment to WMO. As I always say they are the Engines which drives WMO and we are nothing without them. The Office Bearers of the Regions are the true flag bearers of our forefathers in service to community and their countries and may Allah (SWT) accept all their good deeds and reward them for their unselfish dedication in their world and hereafter.

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

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

Jazakallah Khair

Haroon Karim
Chairman, Board of Trustee

Notice & Agenda of the 17th Annual General Assembly Meeting 2nd November 2019 Dubai, UAE.

To: All Members,

Notice is hereby given to all Members of the World Memon Organisation Charitable Foundation (WMO) that the 17th Annual General Assembly Meeting of the Organisation will be held on Saturday, 2nd November 2019 at 2.00 pm at Metropolitan Hotel, Dubai, United Arab Emirates to consider the following Agenda:

Agenda

1. Recitation from the Holy Quran.
2. Welcome Address by Mr. Suliman Noor Mahomed (Solly Noor), President of the WMO.
3. To receive and approve the Minutes of the 16th Annual General Assembly Meeting held on Saturday, 3rd November 2018 at Karachi, Pakistan.
4. To receive the Annual Report of the WMO for 2018, to be presented by Mr. Shoaib Ismail Mangroria, Secretary General of the WMO.
5. To receive & approve the Audited Accounts of WMO for the year ended 31st December 2018, to be presented by Mr Yunus Suleman, Treasurer of WMO.
6. To appoint Auditor(s), in accordance with Article 40 of the WMO Constitution, to hold the office till the conclusion of the next Annual General Assembly Meeting and to fix their remuneration.
7. To approve any Amendments to the Governing Documents (the draft of which will be circulated 6 weeks before the AGAM in accordance with Articles 24.5.2 to 24.5.4, 35.1.3 & 46.2 of the Constitution).
8. Any other matters with the permission of the Chair.
9. Dua and conclusion of the meeting.



Shoaib Ismail Mangroria
Secretary General

MINUTES OF THE 16TH ANNUAL GENERAL ASSEMBLY MEETING 3RD NOVEMBER 2018, KARACHI, PAKISTAN.

ATTENDING: ANNEXTURE I

ITEM 1 : RECITATION FROM THE HOLY QURAN

The Meeting was called to order by WMO Deputy President, Mr. Nowsad Gani at 10.40AM and followed by a recital of Qirath by Mr. Rafique Noorani.

ITEM 2 : WELCOME ADDRESS BY MR SULIMAN NOOR MAHOMED (SOLLY NOOR), PRESIDENT OF THE WMO

President Mr. Suliman Noor Mahomed (Solly Noor) commenced his speech by thanking everyone for their presence including the Office Bearers, Trustees and all other members and staff of WMO and specially thanked Mr Nowsad Gani, Mr Haroon Karim, Mr Sattar Dada, Mr. Bashir Sattar, Mr. Shoaib Ismail Mangroria, Mr Pir Mohamed Kaliya, Mr. H M Shehzad, Mr. Altaf Habib Jangda, Mr. Gul Mohamed and the entire Pakistan Chapter Team for hosting the AGAM.

He informed that it was a new dawn in Pakistan and WMO will certainly be part of this dream and make difference be it with advise, money, etc. He also informed about the addition of Northern Africa Chapter and WMO becoming a Global Footprint as everyone knows where, how and when things happen. He further praised Mr Yunus Suleman who does everything to make WMO compliant. Adding further he stated that despite problems beyond our control work continues and although WMO is making progress in some chapters other chapters have to do more work and collect more. Mr. Solly referred to Mr. M H Omar who said we need to have a fund and clarified that it is the endowment fund for the future to come and we have to work on and listen to the elders and carry on what they say to put it in place.

Mr. Solly informed that due to the seed money generated from membership fees WMO has become self-sufficient as far as costs are concerned and proudly informed that WMO is one of the very few organizations globally that distributes 100% of Zakat income that comes in.

He then informed about the WMO legacy projects launched last year which Mr. Ashraf Sattar and Mr. Haroon Karim have ensured that they are progressing and 2 of the projects are at 75% completion status within 9 months of its start for which he commended the team for their work. He also informed that WMO is very ambitious and proposals keep coming all the time and they all need to be self-funded, looked after and not supported by Zakat funds unless there is a need for this in certain projects where it is accepted. He then stated that if WMO has to continue to support that between 11,000-15000 students globally and ensure 11,000-14,000 vocational jobs come out of MITI are maintained then we have to collect more and reassured that the money donated is going to the best cause.

He then asked if we don't look after our own then who will? and that is why WMO was formed to make sure we don't forget our own and it does not mean we care for others, within days we collected half a million dollars for Rohingya even the Africa Chapter Secretary General Dr Taheera was personally present to make sure everything was taken care of. With Indonesia as well, we were one of the first there and money was raised for the same. He further stated *"Despite how much we have in our plate and how much we do we are there to raise to the occasion and help the mankind and that is what Allah Ta'ala wants from us"*

He stated that there are many aspects of WMO, networking that is

created, brining people together and seeing smiles all around us is a huge plus. He further added that both the business conferences held last year and this year were both outstanding events and recognized Mr. Bashir Sattar and his entire team for the success of the event.

The president stated that all these things don't just happen but because people are passionate, caring and love what they do and they believe in the organization. You can only make WMO what It is if you believe in it and if you look at all of us here from our elders you can be rest assured that we sleep, dream and WMO and we get great joy in everything that we do for other people that we are so fortunate we take for granted. Allah has been so kind to us that sometimes we forget that it is an additional responsibility for those he has given for them to do more. The money that you give is the money that you saved and the money that you spend is the money that is lost and pleaded everyone to embrace and work with WMO and assured that WMO listens where it is now asking itself what it is doing wrong and is in the planning stage to set up, look at the items, constitution, body and membership and see how we can go to the next era for the next generation that takes over it must be more in time, in line at the moment situation.

He highlighted the importance of Data and with over 3 million Memons globally, with the help of the Memon Connect app launched by the youth we will be able to have a total database of the Memons. And with this data we will hold political leverage, national leverage and a lot more knowing where the Memons are, what they are and how we can work together for the betterment of the society.

He cautioned that we are in a difficult Era with Islamophobia on the rise and it is at its highest. Right wing governments across Europe, USA and everywhere are gaining ground and while we may be only 3 million of a population of 1.7 billion Muslims we are directly involved and whether we like it or not we have to take the onslaught, share it with them and at the same time hold our heads up high and we as Memons know we will weather the storm, we will make it and together we are a force where we show the way we love and not why we do it.

The president further requested everyone to read the report which is very comprehensive and assured that everyone will be aware of how much work WMO has done last year. He then made special praise for executive committee with all chapters and members.

He finally concluded stating "we will go on and we will move on and we need your help and need you with us and only with you can we make it happen"

AGENDA 3 : TO RECEIVE AND APPROVE THE MINUTES OF THE 15TH ANNUAL GENERAL ASSEMBLY MEETING HELD ON SATURDAY 7TH OCTOBER AT RAS AL KHAIMAH, UAE

The minutes being circulated with the WMO Annual Report was met with the below concerns and requests

Mr. Farook Suleiman Panawala requested time to go through the minutes which was extended and at this time Mr. Solly Noor requested Mr. Haroon Karim to address the gathering.

Mr Haroon Karim welcomed everyone to the 16th AGAM in Karachi and read out a quote from the Holy Quran, Surah Baqarah where *"Allah Subhana Ta'ala commands us to spend all your substance out of love for him for your Kin, for the Orphans, for the needy, for the people and for those who ask and to be steadfast in prayer and practice regular charity"*.

He then thanked all the brothers and sisters for their magnanimous generosity and steadfast support towards WMO. He expressed that WMO is indebted to its benefactors and donors for their pivotal role in empowering the organization to deliver hope and extend support to the disadvantaged. He further added that WMO has touched lives through Education, Housing, Widows, Orphans, Microfinance and Humanity during natural calamity and humanitarian crisis. WMO has ensured that all critical and key basics are covered and that we are working as committed towards the upliftment of whole humanity and living to the moto "Serving Mankind"

He gave special credit to the Marketing and Communication team who have ensured the expansion of WMO's Global Footprint. He extended his appreciation for the Office Bearers and the Regional Teams for the wonderful work done during the last 3 years as well as the committees for doing a magnificent job along with the Leaders of Youth and Ladies Wing to cater to where we are today.

He stated that WMO originally collector of Zakat is now involved in Networking, Business, Healthcare, Empowerment and Welfare.

He finally ended sharing his dream for the Memon Community and requested everyone to start with doing what is necessary and possible after which everyone together can do the impossible.

Continuing on to the minutes Mr. HM Shehzad questioned why the Presidential Elections conducted at the Last meeting in Dubai is not reflected in the report and suggested that it be included. Mr. Shoaib advised that the election was conducted as per constitution 26.6 and is approved at the management committee meeting and referred to page 9 of the Annual Report and read the Election Report. While Mr. HM Shehzad advised that the General Body should approve this report and the report should have been circulated which was not done so considering that he had not received a copy despite being member of the RMC, Mr. Shoaib advised that if the election is not part of the AGAM agenda it will not be included. Mr. Solly reiterated that everything has been done constitutionally and the matter is taken to note.

Mr. Iqbal Khamisani asked why he could not see North America on the List while all other Chapters were mentioned. Mr Shoaib Ismail advised that it was due to no activity available to report. Mr. Nowsad Gani further added that there were no elections last year as the chapter had not been legally formed. Mr. Bashir Akuly disagreed on this comment from Mr. Nowsad who then further advised that the constitution of North America was not aligned with the WMO constitutions and due to absence of election there was no report and as the election was conducted recently it will be reported the following year.

With no further questions the minutes were considered read, approved by Mr Ahmed Shaikhani and Seconded by Mr Haroon Admani.

AGENDA 4 : TO RECEIVE THE ANNUAL REPORT FOR 2017 – PRESENTED BY MR SHOAIB ISMAIL MANGRORIA, SECRETARY GENERAL

The Report circulated was read by Mr Shoaib Ismail with no comments who also expressed his gratitude to Mr. Altaf Habib and Mr Gul Mohamed.

AGENDA 5: TO RECEIVE AND APPROVE THE CONSOLIDATED AUDITED ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2017 – PRESENTED BY MR YUNUS SULEMAN, TREASURER

Mr Yunus Suleman requested the audience to refer to page 23 of the Annual Report while presenting the report along with Mr. Ismail Gadit and Mr. Anas Mawshook.

Mr Yunus stated that the compiled statement includes all the chapters

excluding the Southern India Chapter.

He then highlighted the legal structure which includes Europe, Pakistan and Middle East and advised that all other chapters have legal entity in their own right hence do not form part of the consolidated statement but the compiled statement.

He then carried on to highlight that the voluntary income which includes the Zakat has gone down from 2016-2017 due to economy being a big factor, challenges faced in various jurisdictions with regulations, registration of NGO, bank account restrictions in Dubai and Direct contributions from Donors to the projects which otherwise was routed through WMO. He also added that there is no further concern for 2019 and that this will increase.

Mr Yunus informed that \$4 million had been distributed for various projects. He also added that there has been further restructuring with the formation of Global Youth Wing. Also informed that the current assets have gone up slightly and clarified that Non-Current Assets included Property mostly in Dubai and Investments in Equity.

Talking about Zakat collection, highlighted that Africa Chapter had a significant Increase in local collections up to \$1 million and at least half of that was distributed to beneficial countries. Mr. Ismail Gadit reiterated the decreased in Zakat collection in 2017 and appealed to everyone that we need to increase the Zakat Collection in 2019 so that WMO can complete its projects. Mr. Yunus highlighting the visit to MITI under Mr HM Shehzad's direction stated that 100% of the Zakat is utilized and WMO's aim of making MITI self-sufficient as it requires a lot of funding and informed that great progress has been made in this regard with the help of several grants and donations. He further added that Education is the heart of the needs of the children so that they become self-sufficient.

Speaking of legacy projects stated that lot of attention is needed going forward. He then highlighted some of the main projects of Middle East – Ramadan Appeal and Far East – Umeed Foundation and Endowment Fund from Mr MH Omar.

He also mentioned that there was \$2 million cash in the bank at the end of the Year which Mr. Ismail clarified were Zakat received at the end of 2016 which was distributed in the 1st Quarter of 2017.

Mr Yunus informed that WMO is trying to maximize its return on investments in 2018-2019 but when it comes to Zakat the focus is to distribute it ASAP.

Referring to the Trustee Fees and other Membership Fees Mr Yunus informed that this has been cleaned up in the database and the collection has increased almost doubling the amount this year. He specified that there was a 3-fold increase in Annual Membership and in Total the membership has increased by 200.

He also advised that there has been a difficult economic environment but regardless the values of the properties have remained the same as the previous year but informed that there is a reduction in the rental income in the current year and overall in terms of investments lot of attention is being given to improve it in the future.

Talking of Areas of Improvement which was discussed in the Management Meeting highlighted that WMO being a voluntary organization encouraged the members to make sure that they put in the exact amount of time that is required and deliver the actual management reports that are necessary.

Mr Yunus further added that WMO aspires to be an international organization and has put in place policies and procedures so that there is no criticism of WMO from any international humanitarian regulator. He

also informed the implementation of SAGE accounting platform is being done and confirmed that all Audits were completed by June and hoped to complete the same by April in the future.

For 2019 budgets Mr. Yunus advised that all the chapters have been requested to provide detailed budgets but in essence the assumptions taken are increased contribution to MITI, increase income from Tuition Fees due to new courses introduced, other relief needs, managing expenses taking consideration an increase in the same. Mr. Ismail further added that WMO is ambitious and expecting an increase in Zakat and other donations as well for 2019 so that the projects get completed on time.

Opening the Floor to Questions Mr. Farooq Ahmed requested the average time taken from zakat collection to Zakat Disbursement. Mr. Ismail replied that while every effort is taken to distribute immediately there are certain cases involving the school fees which is arranged only when it is due. Mr. Ismail further added that for projects the funds are released as per the needs. Mr. Farooq emphasized that WMO has to keep track and expedite distribution. Mr. Ismail confirmed that with the implementation of the new system this can be tracked. Mr. Solly Noor further assured that WMO tries to distribute Zakat as soon as it can and added that most of the Distribution is not reflected accurately in the report.

Mr. Farooq Ahmed further questioned as to which chapter was the main culprit for the low Zakat Collection. Mr. Ismail replied that we are all culprits and reiterated the need to donate more.

Mr. Faisal from PC Chapter asked about the difference between Restricted and Unrestricted Funds. Mr. Ismail clarified that Restricted Funds are Zakat while other funds are Unrestricted. Mr. Faisal further asked if the investments are Shariah Compliant to which Mr. Ismail confirmed they were and gave an example of the Sukuk placement in South Africa Islamic Bonds. Mr. Faisal also requested clarification if tax exemption was completed by all chapters. Mr. Ismail confirmed that this has been covered.

Mr. Farooq Suleman Panawala pointed out that while the decrease in Zakat in WMO was quite significant 33% there are small Jamats are growing daily and asked why WMO was not able to do so and also wanted to know if it was due to lack of trust of WMO. Mr. Ismail informed that this was due to several restrictions in some of the chapters and Mr. Yunus added that this was also a result of a lot of the donations being made locally to the projects.

Mr. Shoaib Gaziani highlighted a correction that needed to be done where the figures in Page 29 - Point 3 was not matching the sub note in Page 33. Mr. Yunus informed that income from properties and income from investments are separated but the note shows it combined.

Mr. Nasir Azeez from PC suggested that the significant decrease in Zakat should have been flagged timely and communicated and more work should be done to increase the Zakat collection. Mr. Yunus agreed with the suggestion.

Mr. Abubakar Siddiq Lakhani from PC sought clarification on the last WMO visit to Pakistan where some salaries were paid from Zakat and if the salary was still being paid from Zakat or Donations or the process has changed. Mr. Ismail advised that the process has changed from the last quarter of 2017 and reconfirmed what Mr. Solly Noor informed that 100% of Zakat is distributed.

Mr. Luqman from Saudi informed that there was no information shared as to how and where tickets were being provided by WMO to the prisoners and went on to inform that collection and distribution of Zakat in Saudi is forbidden and donors anonymously support this project. Mr. Ismail confirmed that it is indeed difficult and that we should appreciate

the donors who still support.

Mr. Amanullah asked if WMO consults any Mufti or Committee on the utilization of Zakat and specified on the salary being paid from the Zakat and advised that no mistake should be made in the utilization of Zakat. Mr. Ismail assured that there is an accepted principal which is being followed.

Mr. Kader Usman highlighted an Issue in PC where a few years back around 25 members of All Pakistan Memon Federation had approached WMO regarding Children's Education and Mr. Solly Noor had confirmed that the issue will be resolved. Mr. Kader informed that this issue continues to prevail where Jamats are pressured that if they do not contribute towards the project then they will not be supported and this directly affects the children. He further informed that PC's biggest project is Education and while Rehabilitation was stopped due to lack of funds with education other things will also be resolved. He further added that Halari Jamaat is the Biggest Jamats and is now carrying out its education project independently of WMO. Mr. Solly Noor acknowledged this and advised that it will be discussed and dealt with and asked to note that WMO is doing what it can and aims to do much more.

Mr. Majid Amdani appreciated the work of WMO and expressed his feelings on how education was changing the lives of the children in various parts of Karachi. He further added that with MITI while it has been established in a strategic location is supporting only a handful of Memons and that WMO should look at this more seriously. Mr. HM Shehzad appreciated that WMO made MITI in a strategic location and advised that the founder Mr. Haji Abdul Razzak and the team had visioned this for Pakistanis where Muslims, Hindu and Christians are also benefiting and added that while even transportation and stipends were offered to Memon students they do not attend. Mr. Solly Noor informed everyone that we should not forget that Mr. HM Shehzad is the heart of MITI.

Mr. Esmail Harunani congratulated Mr. Yunus and Mr. Ismail on the presentation of the accounts with clarity for the first time.

With no further comments the Treasurers Report was proposed by Mr. Moosa Carim and Seconded by Mr. Pir Mohamed Kaliya. The Compiled and Consolidated Accounts was proposed by Mr. Arif Lakhani and Seconded by Dr. Haroon Admani

AGENDA 6 : TO APPOINT AUDITOR(S) IN ACCORDANCE WITH ARTICLE 40 OF THE WMO CONSTITUTION, TO HOLD THE OFFICE TILL THE CONCLUSION OF THE NEXT AGAM AND TO FIX THEIR REMUNERATION.

The present auditors have consented to continue as the Auditors for 2018 and the ExCo was given the Authority to decide the fees and to get the confirmation of the Auditors. This was proposed by Mr. AC Saleem and Seconded by Mr. Esmail Harunani.

AGENDA 7 : TO APPROVE ANY AMENDMENTS TO THE GOVERNING DOCUMENTS (IN ACCORDANCE WITH ARTICLES 24.5.2 TO 24.5, 35.1.3& 46.2 OF THE CONSTITUTION.)

Mr. Solly Noor advised that this is not applicable as WMO is in the process of restructuring.

Mr. Solly Noor at this time announced that Mr. Rameez Qasim Gaziani from Pakistan, Mr. Samad Ehsan from Africa have accepted to become Patrons while Mr. Abdul Razzak Lakhani from Pakistan has accepted to become a Trustee.

A Song was played which Mr. Solly Noor informed that it is dedicated to all Memons by the Pakistan Chapter. Mr. Shoaib informed that the Lyrics was written by Munshid Doraji, Music by Imran Sajjan, edit and post

by Khurram Ahmed, Produced by A Karim Akbani, Chorus Dr. Hakeeb Areeba Usman, Singer and Director Altaf Vayani. Mr. Solly expressed that the talent of Memons is so deep that this doesn't even touch the tip and added that this doesn't stop here as we are launching a book titled "The Incredible Journey of WMO" at the Gala Dinner.

Global Youth Report - Mr. Bashir Sattar

Mr. Bashir informed that our Youth is our Future and like any other organization, family or businesses there will come a time when seniors will eventually step aside which is a natural phenomenon of age and progression. He added that he took over as Chairman Global Youth Wing in 2017 after careful consideration at the request of President Mr. Solly Noor.

He further added that it is a long journey which requires lots of focus, thought, cooperation, love and affection from everybody and their support which he received in abundance from Mr. Solly Noor and other colleagues. He also informed that the process included the formalization of the structure which involves the youth which was approved in October 2017.

Three chapters have been engaged and Regional Vice Chairman been appointed and work is being done in the other chapters which will be fruitful in the coming months.

Mr Bashir informed that he will not stay longer than his term as he believes in succession and adding fresh blood and ideas. He also informed that the selection process implemented has produced amazing results and blessed with an amazing team of people who are dedicated, talented and immensely visionary and share the visions of WMO youth wing. He added that this was demonstrated on the 1st of November when the Global Youth Wing was responsible for delivering the Business Conference which was an amazing success and praise should also go towards the Pakistan Chapter Shoaib Ismail Bha, Altaf Habib Bha and Gul Bha who assisted in delivering this project. He further added the success was also attributed to the panel of speakers 2 cabinet members Mr. Asad Umar and Mr. Ashraf Dawood and other notable entrepreneurs. He informed that yesterdays conference was a milestone as it was the first conference of the Global Youth Wing.

Mr Bashir informed about the launch of Memon Connect app where he thanked Mr. Khurram Kalia and Ms Wafa Kalia amongst other colleagues for their time, sacrifice and talent to produce this app. He requested everyone to log on to www.memon-connect.com and register and announced that the app will be launched within the next couple of weeks.

He announced the Launch of the Global Youth Wing Bootcamp which will first take place in Pakistan in June 2019 which will be informed by the team in the next couple of months. Talking more about this project said will enhance the efforts to ensure that the youth are nurtured, given an opportunity and identify potential within the youth.

Mr Bashir praised the Pakistani youth for their work and credited the meetings to the Global Youth Wing of Pakistan. He made special mention of Mr. Arsalan Hashmani and his team for their efforts in delivering the event as well as thanked Mr Saad Iqbal (Vice Chairman Far East Chapter) and Mr Kamran Ghani (Vice Chairman Middle East Chapter).

He mentioned that Global Youth - Building our Future – is a fundamental of WMO and it is very important that we maintain the value of the Memons and we should not forget who we are and where we came from and to ensure the future of the Memon community.

He concluded by requesting everyone to engage in activities which will maintain the values of the Memon Community.

AGENDA 8 : ANY OTHER MATTERS WITH THE PERMISSION OF THE CHAIR

Mr Solly Noor opened the floors to questions.

Mr. Hanif Ishaq of All Pakistan Memon Federation sought further clarification on Zakat money used for payment of Salaries and requested that the amounts be reserved so that both the donor and receiver are free from encumbrance. Mr Solly Noor advised that this issue only arose in Pakistan Chapter and that it has been reversed and no longer happening. Mr. Shoaib advised that Mufti's also have been consulted and a Fatwa received on this and confirmed that while other organizations are using part of Zakat for administrative expenses WMO does not do so.

Ms. Raziya Chasmawala emphasized the intention of WMO which is to make Zakat Receivers into Zakat Givers. She further added that Education and Empowerment projects are being done and even seniors are put to work and these recipients have stopped receiving zakat and we should talk about making people stop receiving Zakat. She suggested that we should work on project which will make the chapters independent and that we only become zakat recipients in the way Northern India chapter has become in its last 35 projects. Mr Solly agreed with this and further informed the gathering that Ms Razia is most commonly known as the Mother Teresa of the Memon Community and commended her for her work.

Mr. HM Shehzad raised an objection on the suspension of Mr. Hussein Lawai and informed that the members are ready to speak to Mr. Hussein and obtain his resignation taking responsibility of this and added that PC can hold their RMC and put forward their nomination for a coopted VP. He further advised that what is being done is not acceptable. Mr. Nowsad then informed that the constitution was made in 2001 and it was the first time that such an incident has arisen and that the MC are liable to act as per constitution of the WMO which is registered in the UK. He further informed that legally it has to be addressed at the 1st MC meeting following the incident as such this has been discussed at the MC meeting held on the 2nd of November. He further added that there are 3 provisions in the constitution: Expel, suspend, resignation and we have attempted to get a resignation from Mr Hussein Lawai and coopt someone else until the next election. However, despite many efforts we have not been able to get his resignation and despite the remaining 2 provisions in the constitution it was decided that "Mr Hussein Lawai is relieved of his duties and responsibilities for an indefinite period". Mr HM Shehzad requested 2 days from the MC to obtain the resignation from Mr. Hussein and informed that this was never discussed at any PC RMC meeting. Mr Nowsad reiterated that it is a decision to be taken by the MC as per the constitution which was followed and the decision cannot be reversed. He further added that he can draft a resignation letter for Mr Hussein Lawai and if this can be obtained within the next 2 days it will be minuted accordingly. Mr Solly Noor at this time stated that WMO is an international organization and one of the only organizations who are clean and while it is a painful task that the members must have confidence on the management on their decisions which is taken for the good of the organization. Mr HM Shehzad further pointed out that the appointment of new PC VP was not as per constitution to which Mr. Solly Noor informed that everything has been done according to the constitution.

Mr. Ahmed Shaikhani suggested that as there are several questions raised related to Shariah matters that WMO should have a Shariah Board on the Panel within or externally and have a document on Shariah which can be referred to. Mr. Solly Noor advised that this will be part of the new restructuring.

Mr. Abubakar Siddiq Lakhani questioned on the age factor for youth to which Mr. Bashir advised that the constitution sets out the ranges

for youth participation and youth is considered from 18-40 as a free member of Global Youth Wing. He further clarified that there is no upper age limit in the constitution for office bearer position and the reason being that in order to perform one needs to have experience, focus, knowledge, ability, connectivity with whole range of organizations internally and externally and we have to ensure that the youth can do this. As this is the first time that the GYW is being formed since WMO inception and he will advocate that this age be revised in the next few years.

Mr Abubakar Siddiq Lakhani further requested time on the matter of Mr. Hussein Lawai and advised that he was against the constitution. Mr. Solly Noor replied that we can agree to disagree.

Dr. Naseem Shaikhani commended on the good job that Mr. Bashir Sattar is doing and encouraged him to continue.

Mr. Abdul Gani Suleman thanked Mr. Bashir on his concern on preservation of Memon community and requested that the proceedings should be in the Memon language. Mr Bashir advised that we have to overcome our habits and that everyone has to try towards this.

Mr. Iqbal Gaba inquired if there was an option of learning Memon language and also making a Memon dictionary as part of the Memon Connect project. Further he added we should have a business directory with an employment board. Mr. Bashir advised that the above have already been addressed in the project.

Mr. Asif Abdul Karim expressed his reservations on the Business Conference and noted that the major Memon community had not been invited. Moreover, added that the presence of all the local jamaat representations the event could have been made much better. He further requested that a video of WMO activities be shown at the meeting and also a program in Memon (be made a program in Memoni) to be conducted with awards of recognition being presented. Mr. Solly Noor thanked Mr. Asif and informed that WMO has its shortcoming which it is continually working to improve.

Mr. Rashid Godil thanked the team for their work and requested that we need to make more members considering the 1.8 million Memon population in Pakistan and offered his assistance to drive this. Mr. Solly Noor advised that it was being looked it to.

Mr. Solly Noor then remarked that there will be an additional day dedicated to the AGAM going forward so that everybody's views and concerns may be noted.

There being no other business the AGAM was concluded with Dua by Mr. Rafique Noorani

2018 ATTENDEES LIST

AMERICA & CANADA

Ikbal Khamisani	Shaheen Khamisani	Ghaffar A. Variend	Samina Dada Variend	Mushtaq Artani
Asmat Artani	Zahida Toufiq Ahmed	Mohammad Ashfaq	Sanobar Ashfaq	Mohammed Bashir Akuly
Naseem Shekhani	Farhat Shekhani	Haris Naseem Shekani	Fatima Naseem Shekani	Shiraz Suleman
Ayesha Suleman	Mohammed Anwar	Nareen Anwar	Abdul Rehman Yacoob	Iqbal Mozawalla
Yasmeen Mozawalla	Yousuf Pochi	Arif Sattar	Altaf Godil	Qasim Moosa Lawai
Farzana Qasim Lawai	Abdullah Chotani	Huma Bano	Asif Haron	A Rauf Ahmed
Jawed Khandwala				

EUROPE

Dr. Esmail Harunani	Marium Harunani	Abdullah Kaderia	Shehnaz Abdullah Kaderia	Dr. Abdul Rauf Kukaswadia
Waseem Yousuf Adil	Imran Panaawala	Liyakat Hameed	Nowsad Gani	Rukshana Gani
Bashir Sattar	Saira Sattar	Safiyah Sattar	Nisar Bawany	Nassarine Bawany
Narmen Nisar Bawany	Gulshan Karim			

FAR EAST

Farook Kassim	Mohamed Haji Omar	Saleem Abdul Cader	Taslim Saleem	Mohamed Anjum Asmath
Sameena Anjum	Shahid Sangani	Shazia Sangani	Dr. Haroon Admani	Sheema Haroon Admani
Hawama Haroon Sangani	Abdul Azeez Abdul Kareem	Anas Mowshook	Imran Farook	Abdul Lathif Illiyas
Parveen Illiyas	Abdul Dhayan Majeed	Mohammed Saad Iqbal	Yusuf Japanwala	Nasreen Abdul Sattar
Asif Yusuf	Shafak Asif	Ashraf Satar	Gulshan Ashraf	

MIDDLE EAST

Aneel Ameen	Khurram Hanif Kalia	Imran Farooq	Muhammad Shabbir Merchant	Ahmed Amin Rangoonwala
Arif Lakhani	Muhammed Farooq Ahmed	Hanif Foxy	Kamran Ghani	Ahmed Shaikhani
Ismail Abdul Karim Gadit	Shabana Abdul Razzak	Hashmatara	Haroon Karim	Mohammed Al Luqman Al Luqman
Asif Ahmed	Khalid Dhedhi	Muhammad Iqbal Dawood	Abdul Sattar Pardesi	Aqeel Karim Gadit

NORTHERN AFRICA

Osman Varwani	Shahista Varwani
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NORTHERN INDIA

Hamida Bhinwadwala	Ehsan Gadawala	Razia Chasmawala	Maseela Naviwala
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SOUTHERN AFRICA

Suliman Noor Mahomed	Zohra Mahomed	Abdul Satar Dada	Ayesha Ismail Jhaveri	Abdool Kader Tar Mahomed
Fawzia Tar	Anweralli Joosub Carrim	Zainub Carrim	Dr. Taheera Hassim	Abdul Kader Baba
Yusuf Kamdar	Fazila Kamdar	Gulaam Abdoola	Gorie Abdoola	Suleman Mahomed Adam
Fazeela A K Ismail	Mohammed F. Arbi	Moosa Carrim	Yunus Suleman	Abdul Kader Ismail
Osman Essa	Abdul Samad Essa	Haroun Joosub	Rashid Tar	Farouk Ismail
Mariam	Fazeela Ismail			

PAKISTAN

Muhammad Noman Ahmedani	Hanif Ishaq	H.M. Shahzad	Nasir Aziz	Abdul Karim Meghani
Gul Muhammad	Rameez Qasim Gaziani	Abdul Razzak Lakhani	M. Noman Wadera	M. Ejaz Saya
Abdul Majeed Abdani	M. Reyaz Ahmed	Abdul Ghani Bhangda	H. Ghaffar Nautankia	Imran Akhter
M. Younus Bagasra	M. Ziker Mahenti	M. Bilal Gader	Imran	Adam A. Karim
Abdul Haseeb	Shoaib Ghaziani	Qasim Lawai	Farzana Qasim	Saleem Parekh
M. Bashir Latiwala	A. Latif Sangani	Hamida Iqbal	M. Shafi Jakvani	M. Aijaz Bakhla
Younus Jiwani	M. Arsalan Hashmani	Sharjil Goplani	M. Asif Abdul Karim	Rashid Godil
Hanif Motlani	Dania Hanif	Amina Ghani	Faizan Waheed	Mahmood Parekh
Altaf Hussain Vagher	Shoaib Ismail Mangroria	Jan Muhammad H. Yaqoob	Peer Muhammad Diwan	Pir Muhammad Kaliya
Altaf Habib Jangda	Abubakar Siddiq Lakhani	Hawa Abdullah	Arif Punjabi	Abdul Qadir Usman
Taufiq Moon	Abdul Sattar Jakhura	Javaid Arif	Musaab Vindhani	Khurram Shahzad
Reeda Sheikhani	Abdul Qadir	Zeenat Kausar Lakhani	Rabia Saleem Merchant	Abdul Latif Patel
Abdul Salam	Shamim Taufique	M. Iqbal Gaba	Akhtar Younus	Abdul Razak Jan Mohd.
Muhammad Iqbal	Bilquis Tabani	Arsalan Nara	Mansoor	Aijaz Noor Muhammad
Khalid Latif	Abdul Razzak Jaffer	Mariam Ganny	Shahida A. Karim	Abida Pnjjwani
Zeeshan Amanullah	Jawed Siddiq Motiwala	Zakaria Wadal	Abdul Razzaq Sangani	Ghaffar Sabunwala
Arsalan Hashmani	Altaf Vayani			

SECRETARY GENERAL'S REPORT FOR THE YEAR 2018

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

It gives me great pleasure to present before you the Report of the Secretary General of WMO for the year ended 31st December 2018.

The year 2018 has been a year of appraisal and deliberations at WMO. It has been a year where the past 17 of years of WMO's existence have been reflected upon.

You are aware that the 16th Annual General Assembly Meeting of WMO along with other Meetings was held in Karachi, Pakistan in November 2018. It was the third time that an AGAM was held in Karachi, after 2003 and 2007. It has been a long time, nearly 11 years, after which Karachi had the honor of welcoming the Office Bearers, Members and other delegates to Pakistan again.

A major highlight of the events in Karachi was the launching of the book, WMO – The Incredible Journey, which chronicles the 17-year long journey of WMO since its official inception in 2002 at the 2nd International Memon Convention held in Dubai. I had the honor of publishing the book along with my Deputy Secretary General, Mr. Mahmood Shaikhani. It is a gift to WMO from the current Secretariat. The Book was launched both by the Prime Minister and President of Pakistan within a span of few days.

During the AGAM in Karachi, a delegation of WMO paid a visit to Islamabad to meet with the Honorable Prime Minister Mr. Imran Khan. The Prime Minister appreciated the contributions of the Memon Community towards the economy of Pakistan as well as for their relentless efforts in the field of philanthropy. The Book was unveiled by the Prime Minister at the Meeting.

Later, on 3rd November, a grand gala dinner was held at Governor House, Karachi, where His Excellency Honorable President of Pakistan, Dr. Arif Alvi was the Chief Guest. He formally launched the book, WMO – The Incredible Journey at this event. He was accompanied by other Ministers and the Honorable Governor Sindh, Mr. Imran Ismail. These interactions with the Heads of State and other Ministers were a feather in the cap for WMO and the entire Memon Community. This exposure raised the image of WMO to a new level and gave WMO much exposure.

The Prime Minister and the President of Pakistan have assured their fullest support to WMO for its future endeavors and the WMO has also assured its fullest cooperation to the Government.

Moving on to the Chapters or Regions of WMO, two more chapters have been created in the recent past. Now, the number of chapters has increased to nine from seven. The two new chapters are WMO Southern India Chapter and WMO Northern Africa Chapter. The reason behind the splitting of the India and Africa Regions is that both are very large with the Memon community widely scattered and it is not easy to coordinate with the Members or to organize any welfare project across the region.

The WMO South India Chapter, which was launched in March 2017, has made much progress within a year and has already some important welfare projects to its credit. I congratulate the Office Bearers, the Regional Management Committee and the Members of WMO South India Chapter and wish them the very best for the future. My prayers and best wishes are also for WMO Northern Africa Chapter. We look forward to see them serving humanity in the near future. In sha Allah.

The WMO is trying to adapt to the changing times and is constantly trying to improve itself. At the last AGAM, it was decided that a thorough review was needed to take WMO to the next level, for which certain key amendments have to be made in the Governing Documents and in the organizational structure of WMO.

I wish to state that one of the greatest achievements of WMO has been Unity. It is remarkable to see Memons from all parts of the world and from all walks of life; Men, women and the youth; all coming together on a single platform. That is a wonderful achievement and an achievement

that no other Memon organization has been able to achieve, in the entire history of the Memon Community.

My dear brothers and sisters, the key word is Unity. This does not mean uniting only the Memon people from different parts of the world. Unity in the Memon Community means that all like-minded Memon organizations, whether they are non-profits, businesses, industries, healthcare institutions, educational institutions, etc. should be working together for a common cause.

Moving on to the performance of the Chapters... I wish to highlight the main points although the detail reports of each Chapter Performance is presented in the Annual Report.

Southern Africa Chapter

The WMO Southern Africa Chapter has many feathers in its cap. When it comes to helping others, the Chapter is always one step ahead. Under its general welfare scheme, the Chapter provides financial assistance to university students, medical assistance to needy Muslim patients and monthly recurring expenses to needy families to pay their utility bills, rent and groceries.

The Members of the Chapter are actively involved in supporting other like-minded organizations. They have raised money to support the building of additional structure at a Madressah in Brazzaville. They regularly distribute gift hampers, clothes, cash and Eid Gifts to orphanages, old age homes, madressahs and informal settlements. They also help in the distribution of wheelchairs & braille machines and for the circumcision of children through various organizations.

The Youth Wing and Ladies Wing of WMO Africa are working hand in hand with the members of the Chapter in each and every activity.

The Chapter has 167 members with 11 Trustees and 9 Patrons. Ma sha Allah

Europe Chapter

The WMO Europe Chapter has its unique way of helping the needy Memons. It provides free advisory services related to legal, medical and social issues such as matrimonial matters and family disputes by professional advisors. It also provides financial assistance to needy Memons for hospital and funerals.

The Chapter runs a free matrimonial service called the Memon Connection. Many members of the Ladies Wing of Europe Chapter are actively involved in this endeavor. The Ladies Wing is also actively involved in funding welfare projects in India, Malawi and Mozambique. These projects include distribution of food packets, rainwear & tarpaulins, gifts to orphanages and financial support to widows.

The Youth Wing organizes regular Islamic Classes, indoor and outdoor sports events (cricket, badminton, volleyball and basketball) in coordination with youth of Memon Association of UK and Memon Association of Leicester.

The Europe Chapter regularly organizes get-togethers for the Memon community. During the year under review, it organized a Memon Festival, Memon Eid Milan and Quiz Night. It also organized a Membership Drive with a delegation visiting Portugal to promote WMO.

We wish the WMO Europe Chapter all the best and appreciate the work done by the remarkable people over there.

Far East Chapter

The Gift of Sight Project in Pakistan is primarily supported by the WMO Far East Chapter. Healthy cornea from Sri Lanka Eye Bank Society is flown to Karachi and all expenses incurred for the collection and dispatch to Pakistan is borne by the WMO Far East Chapter. This is, indeed, a very noble project because the eyesight of scores of needy people in Pakistan has been restored due to cornea transplants.

Another important scheme at the WMO Far East Chapter is the Microfinance Scheme, wherein over 100 applicants have been provided with loans. The chapter also contributed large amounts of money for the relief and rehabilitation of Rohingya and Syrian Refugees.

In the field of education, the WMO Far East Chapter is supporting the Darussalam College, a 100-year old school, with over 1,200 under privileged children for whom the chapter is providing extra classes and sports activities and has helped in the construction of a laboratory and an auditorium. The annual support to the school amounts to LKR 2.5 million.

The Al Hijra Muslim Vidyalaya is another school supported by WMO Far East Chapter with salaries of school teachers being paid by the chapter in addition to construction/restoration of the school infrastructure.

The Ladies Wing of the Chapter organizes regular Women Empowerment Vocational Courses and also arranged gatherings and events from time to time.

The Youth Wing of Far East Chapter was active in the year by organizing various workshops, a medical camp, an iftar, distribution of spectacles, rations to flood affected people and a pool tournament.

On behalf of WMO, I congratulate the WMO Far East Chapter for the excellent work.

Northern India Chapter

The WMO Northern India Chapter opened its office on 3rd January 2018, which was inaugurated by Mr. Solly Noor, President of WMO in the presence of other visiting Office Bearers and regional members. Two days later, on 5th January, the Chapter launched a job portal website called Memon Jobs and also organized a mega job fair which received an overwhelming response. Another job fair was held in Ahmedabad in April 2018 which also received a tremendous response.

On the same day, that is 5th January, the chapter held an Extraordinary General Meeting to discuss the way forward. Here, funds were also collected for the flood victims of Northern Gujarat and a decision was taken to provide education support to over 5,000 students in District Surat.

The very next day, the visiting foreign delegates inaugurated an ICU Ward at the Zainab Hospital in Surat and also distributed 11 auto rickshaws under the Microfinance scheme. Alhamdulillah, it was a very good take off for the Northern India Chapter in the first month of 2018.

The chapter also mobilized funds for the distressed Rohingya Muslims who have fled to Bangladesh from Myanmar. It is also funding various housing projects for distressed Memon families in various towns of Maharashtra and is funding the construction of a Memon Hospital, in Palghar, a town near Mumbai. It also donated a Doppler Machine to Teli Hospital, managed by Memons.

The Ladies Wing of the WMO Northern India Chapter is also very active and had arranged various matrimonial match-making events where hundreds of parents and their families attended to find suitable matches for their children. The ladies are also working in remote villages and donating bore wells to confront water shortages, sewing machines and interest-free microfinance loans. They also organize regular vocational training for the needy women. Another wonderful project undertaken by the Ladies focuses mainly on the rehabilitation of special children. Also hats off to the Youth of the Chapter. More details will be provided by the Office Bearers of WMONIC about the Ladies and Youth Wings in their report.

Southern India Chapter

The WMO South India Chapter is a new chapter in the WMO Family. As mentioned earlier, it was launched in March 2017. The Chapter has been active since its inception. In the year 2018, the key initiatives included a Medical Camp for Thyroid Profile Test, distribution of computers to disabled children, a Hajj Lucky Draw, Fundraising for victims of Kerala Floods and Rohingya Muslims, two mass weddings where 18 couples were married, distribution of 100 pressure cookers, sarees, blankets to

needy widows, holding of Summer Camp for girls and a circumcision camp.

The WMO wishes the Chapter all the best.

Middle East Chapter

Every Chapter of WMO has its unique way of serving mankind. The WMO Middle Chapter has launched novel ways of helping the needy. One project is the financial assistance for return air tickets provided to helpless prisoners who have already served their sentence. In 2018, WMOME helped 132 such prisoners, Ma sha Allah. The chapter also helped 72 cases relating to court issues, visa issues and rent renewals. The Chapter also organized large Iftars for the needy people. In 2018, a total of 60,000 meals were served. The Chapter also arranged distribution of 1600 ration bags.

The Members, Youth and Ladies of WMO Middle East Chapter are very active and have organized membership drives, fundraisers, functions, events, get-togethers, dinners and sports events.

North America Chapter

The WMO North America is working on various welfare initiatives such as education and housing. It also regularly provides meals to the needy. The WMONA is striving hard to foster strong relationships with various Jamats and organizations of the Memon Community in the USA and Canada. It is also striving hard to create awareness of WMO and its Mission amongst Memon individuals and the Memon community at large living in North America and encourage them to join WMO.

It is very pleasing to note that a 30-member strong delegation from WMO North America attended the 16th Annual General Assembly Meeting held in Karachi in the first week of November 2018. This is itself a great proof on the determination and dedication of the North America Chapter to do something for the less-fortunate, explore and share common interests and actively participate in joint projects. In Karachi, the WMONA team readily agreed to work with WMO Pakistan Chapter for People with Disabilities and offered every possible support. The Youth and the Ladies of North America are very active. The Chapter has collected appreciable amounts of zakat for various international projects including the Rohingya of Burma, Education and Housing in Pakistan and India.

The membership of North America Chapter has increased to 68 which includes two Trustees and a Patron.

We congratulate the Office Bearers and the entire team of WMO North America Chapter for the wonderful achievements and wish them the very best for the future.

Pakistan Chapter

Just like India, a large population of the Memon Community is found in Pakistan. Most families live in Karachi and while a small population is scattered in interior Sindh and other cities. The WMO Pakistan Chapter was among the first chapters of WMO to launch large-scale welfare projects to tackle the key issues facing the Memon community which includes housing, education, healthcare and employment. Another important project undertaken by WMO Pakistan Chapter was the population census of the Memon community because nobody knows what the actual population of the Memon is and there is no statistical information about the number of men, women or children, or about the status of health, education, literacy, unemployment, etc.

Currently, the WMO Pakistan Chapter has stepped in more aggressively in the field of healthcare by launching some key welfare schemes. The Gift of Sight project provides free of cost Cornea Transplants to needy patients, for which the Chapter has joined hands with WMO Far East Chapter and Hashmani's Eye Hospital Karachi. So far, nearly a hundred patients have been treated and they now have the Gift of Sight, a new lease of life.

Another project is the Thalassemia Project. Early detection and Prevention is the key to tackle Thalassemia. The WMO Pakistan

is working jointly with like-minded organizations to create better awareness among the Memon masses. Regular seminars and screening camps are held, especially in Memon schools and Memon populated areas.

As Memons, we are not fully aware about how many handicapped and mentally retarded children there are in the Memon Community. The Empowering through Inclusion Project has opened our eyes by reaching out to those Memon families who have Special Children. It is heartbreaking to know that some Memon parents have more than one Special Child in their homes. We know that a Memon family in Karachi has three special children. It is hard to comprehend how challenging it is for the parents.

The WMO Pakistan Chapter is doing all it can for these special members of the Memon community. It is carrying on this noble project with strong encouragement and support of WMO North America Chapter and has liaised with leading hospitals and doctors of Karachi to thoroughly examine these little patients as a first step. Most of the parents are so poor that they no longer undertake any treatment for their children. After the initial examination, the specialist doctors and their certified teams come up with recommendations for further actions such as medication, physiotherapy, speech therapy or surgery. After which, the WMO finances the medical treatment of the children and follows their progress over the coming weeks and months. This project has been highly appreciated and donors are pouring in to finance the children. May Almighty Allah reward all the people involved in this noble project. As we know, Education is the key to prosperity. Education is the sword by which illiteracy and unemployment in the Memon community can be vanquished. The Pakistan Chapter is running the Education for All Project for School children, the WMO Higher Education Scheme for college and professional education. Besides, the Memon Industrial & Technical Institute (MITI) offers vocational and technical training to thousands of students annually. The MITI has become the leading vocational training Institute in the country and has attracted the attention of the government and international organizations. Many national and international delegates visit MITI to see for themselves the remarkable achievements made by this Memon Institute.

In conclusion, I thank Almighty Allah for giving us all the opportunity and the guidance to serve the downtrodden and the poor. May Almighty Allah guide us to serve even better and in the most befitting manner. Ameen.

Thanks & Acknowledgment

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

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

I acknowledge the immense contribution of WMO Middle East Chapter, its Office Bearers and Regional Management Committee in organizing the 17th AGM in Dubai along with other events. They have taken every step to ensure all comfort to the guests from all over the world.

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

Thank you.



Shoaib Ismail Mangroria
Secretary General, WMO

Global Youth Wing

WMO Global Youth Wing – Our Youth Our Future! A journey towards uplifting, nurturing, developing & promoting our Youth for the preservation of our Tomorrow

Having formed the Global Youth wing in 2017 and set up and commenced implementing the structure a series of launches was planned and executed in Pakistan, India, Middle East & Europe.

This was by all accounts an extremely challenging year of establishing the new structure and embarking on an ambitious program of connectivity and wider community but in particular youth engagement.

With the huge amount of work done, it would not have been possible without the full cooperation of all those involved and my personal gratitude and thanks go to all the following who through their dedication and support helped the GYW achieve that what we would not have imagined at the outset:-

Mr Solly Noor – President WMO and all the Vice Presidents of the participating Chapters including, Mr Husain Lawai Pakistan, Mr Ehsan Gadawala India, Dr Haroon Admani Sri Lanka, Mr Imran Panaawala Europe, Mr Ahmed Shaikhani Middle East and all the Assistant Secretaries of these regions and the RMC members who assisted us all. The GYW work delivered in 2018 would not have been possible without a vibrant, dedicated and conscientious team of professionals including our Advisors, Regional Youth Vice Chairmen, Regional Youth Executives and a team of dedicated volunteers in all participating regions including:- Mr Khurram Kalia, Dr Sana Durvesh, Ms Sumrin Kalia, Ms Reeda Shekhani, Mr Arsalan Tabani, Mr Arsalan Hashmani, Mr Mohammed Saad Iqbal, Mr Kamran Ghani, Mr Arshad Gani and all other contributors to the mammoth effort.

Thank you very much and may Allah SWT reward you all for your selfless dedication and commitment – Aameen.

Pakistan Chapter:

1. **GYW Launch in Pakistan:** On the eve of 20th January 2018, the World Memon Organization (WMO) - Global Youth Wing (GYW) organized an event in Karachi's Rangoonwala Community Centre. The primary aim of this event was to launch and introduce the WMO Global Youth Wing to the Memon community based in Pakistan and highlight its background and mission. The aim was also to engage the youth with a view to organizing their involvement in their development.

The event was presided over by Mr Bashir Sattar the Founding Trustee and Chairman Global Youth Wing 2017 – 2020, and was attended by Regional leadership of WMO Pakistan Chapter, Mr Hussain Lawai (Vice President), Mr. Altaf Habib Jangda (Regional Assistant Secretary) and Mr. Gul Mohammad (Regional Treasurer). Other notables included Mr Haroon Karim (Chairman Board of Trustees, WMO), and Mr. Shoaib Ismail (Secretary General WMO), officials from Memon Jamaats, Memon Professional Forum and All Pakistan Memon Federation. There was an overwhelming attendance from young Memon's of Karachi who were eager to learn about the vision and strategy of the newly formed WMO Global Youth Wing.

Mr Bashir Sattar addressed the audience and apprised them about the GYW, its mission and vision. The GYW launch also featured a session by Ms. Shireen Naqvi, a renowned trainer and speaker and her session was titled as "Preserving the Core" in which she emphasized on how critical it is to not forget our roots as that is the core of our being. In her address she requested Memon youth to not forget their culture as it is their identity and she engaged with the audience and

instilled in them the message to remain true to their core.

A Q&A session was conducted by the Global Youth Wing Chairman and the Global Youth Team. This segment was highly appreciated by the audience as it helped them gain further clarity on the GYW mission and vision. The event ended on a positive note, followed by a sumptuous dinner at the venue.

2. **Dinner In Honour of GYW with Memon Businessmen in Pakistan:** After the launch of the Global Youth Wing in Pakistan on the 20th of January 2018, a dinner was hosted by Dr. Shareef Hashmani and Mr Arsalan Hashmani in honour of the Global Youth Wing Chairman Mr Bashir Sattar and his team along with the notable businessmen and professionals of Memon community. Few names of the highly esteemed guests which attended the dinner are; Mr Ahmed Chinoy, Mr Ebrahim Hasham, Mr Amin Chapal, Mr Siraj Qasim Teli, Mr Haroon Qasim, Mr Asif Majid and many others.

The purpose of this dinner was firstly to introduce the GYW and seek their support and secondly the aim was to build a sustainable GYW support channel for funding so that GYW activities and projects could be supported.

The GYW Chairman communicated to the audience about the pipeline of projects which GYW is working on and he received a lot of praise from the guests for taking up this mission. The guests endorsed his ideas about the youth and assured him of their support as and when needed as they believed that the forward-thinking vision and mission of WMO GYW is the need of the hour. The GYW strategy was lauded by one and all. After an engaging Q&A session with the GYW team the dinner was served.

3. **Recruitment Drive of the RYEs:** After the launch of GYW in Pakistan, the recruitment drive for the RYEs was launched in March and was open for all Memon's aged between 18 - 40 years. 60 applications were received for the Regional Youth Executive positions. All the candidates who had applied for the position were interviewed and shortlisted. The intensive recruitment process took around 6-7 weeks to conduct and complete and 8 candidates were selected. The candidates who were not selected have formed a part of the volunteer pool and where a volunteer performs exceptionally, he/she would be taken on board as an RYE.
4. **3 Day MCAT (Medical College Admissions Test) Training Session:** The GYW Pakistan Chapter organized a 3-day MCAT training session for intermediate/GCE A levels students. 16 students attended this session and the session was designed to give the students details about the existing medical colleges in Pakistan and the idea about preparation for their entry exam. This session was held at WMO House. Over the course of three days the students were given an overview about the entrance test, its requirements and how to prepare for it. A test expert from Anees Hussain was also engaged by GYW who guided the students on the criteria of various medical schools in Pakistan. The students were also given a mock exam and preparatory sessions on Biology, Physics and Chemistry.
5. **2 Day ECAT (Engineering College Admissions Test) Training Session:** In July, a session similar to MCAT was conducted but this was now geared towards the students who wanted to get admission in the Engineering Universities in Pakistan. 15 students registered for this training session.

The GYW Pakistan Chapter Team collaborated with NSA which is a group of NEDians who provide guidance to prospective NED students. This Session was based upon the preparations of entry test in the most efficient manner. The team of NSA provided presentations of each subject along with answering the queries of students and teaching them some smart tricks.

Also, students were provided by a practice paper to be solved on the same day which was also designed by this enthusiastic team. The team helped the students to solve the paper and guided them according to their queries.

This was an interactive session from the students of NED with the students; they discussed their past experiences as a candidate and as an enrolled NEDian as well.

**NED is one of the oldest and the most prestigious Engineering Universities in Pakistan*

6. **Titans 2:** This was the second year of conducting this until now our flagship project in PC. The title of this project was Future Leadership & Entrepreneurship Conference which was held on 8th September 2018 at Movenpick Hotel Karachi. This was a full day conference.

The illustrious collection of invited speakers included; Ms Anum Kamran F-founder Fellow Alibaba Group and Founder Buyon, Mr Asad Khan Regional Head Careem, Mr Ashfaq Tola CEO Tola Associates, Dr Miftah Ismail Ex Finance Minister, Mr Faizan Laghari Founder Happening.pk, Ms Hena Sadiq Partner Deloitte Pakistan, Mr Irfan Pardesi Founder ACM Gold, Mr Muneeb Maayr Co-Founder Daraz.pk & Bykea, Mr Nadeem Yousuf Adil Lead Audit & Assurance Risk Deloitte Pakistan, Mr Riaz Ur Rahman President CA Pakistan, Mr Saad Kaliya Partner A F Ferguson, Mr Shabbir Zaidi Ex Minister Of Finance To Govt Of Sindh, Mr Shahbaz Ali Jamote CEO Tello Talk, Mr Shahjahan Chaudhary Director National Incubation Centre, Mr Sohail Janoo Dairy Importer, Mr Umair Jaliawala Corporate Trainer, Mr Zaid Kaliya CFO Shield & Mr Zafar I Sobani Ex-CEO Hubco.

The list of specially honoured guests included many notable and illustrious personalities from the Memon Community.

This was another ambitious project which was delivered with resounding success. Our thanks go to all the contributors and sponsors and the participating audience of over 400 who made this all possible.

7. **B2B Conference 2018:** The Management Board of the WMO gave this task to Mr Bashir Sattar our Global Youth Wing Chairman to deliver in 2018.

The preamble to the WMO AGM was the B2B event which is always the highlight feature of the WMO Calendar. The theme of this year's B2B Conference is "The Changing Global Economy - The Pakistan Opportunity". WMO GYW conducted its second Business to Business flagship Conference [B2B] on Thursday 1st November 2018 9:00am-5:30pm at the Marriott Hotel in Karachi.

The theme of the event was as follows; - We are living through a time of immense change fuelling unprecedented anxiety and polarization. There has never been a more critical need for an established business network such as the Memon Community to evaluate the redefining global landscape to provide insight and guidance to its members about emerging threats and opportunities.

The WMO B2B conference in 2018 will assist delegates to try and understand some of the complexities and interdependencies of some of the key facets of the new world economic order and also look towards the opportunities as we move towards and into the next decade.

With a new government now sworn into office in the Islamic Republic of Pakistan and the clear strategic direction of the new Prime Minister Mr Imran Khan about the nation's prospects both at home and overseas. The government's intention to open up the Pakistan market to overseas investors has generated an interest never seen before amongst Pakistanis and non-Pakistanis alike.

The WMO B2B conference will provide some insight into these key areas as seen through the eyes of some of the nation's newly appointed politicians, most successful entrepreneurs, philanthropists as well as notable international speakers.

Mr. Asad Umar The Right Honourable Federal Minister for Finance, Revenue & Economic Affairs - / Mr. Abdul Razak Dawood The Right Honourable Advisor to the Prime Minister for Commerce, Textile, Industry, Production & Investment of Pakistan / Major General Muhammad Saeed Director General of Pakistan Rangers (Sindh) / Mr. Arif Habib Chairman & Chief Executive Officer Arif Habib Group / Mr. Mudassir Sheikh Co-Founder and Managing Director of Careem / Mr. Salman Iqbal President and Chief Executive Officer ARY Digital Network / Mr. Asif Peer Chief Executive Officer, Executive Director & MD at Systems Ltd.

Dr. Sharif Hashmani Chairman and MD - Hashmani's Group of Hospitals / Mr. Shazad Dada - Chief Executive Officer Standard Chartered Bank Pakistan / Mr. Farrukh Sabzwari MD BMA Capital Management / Mr. Haroon Qassim Managing Director - PharmEvo (Pvt.) Ltd / Mr. Ahmed Chinoy / Mr. Shahid Ali Habib CEO of Arif Habib Limited, Mr. Muhammad Farid Alam CEO of AKD Securities / Mr. Richard Morin Chief Executive Officer Pakistan Stock Exchange / Mr. Majid Aziz President Employers Federation Of Pakistan / Mr. Ghulam Abdool, Executive Chairman - GH Group Botswana / Mr. Yunus Suleman Executive Chairman Sulfam Holdings / Mr. Muhammad Zubair Motiwala Chairman - Pakistan Afghanistan Joint Chamber of Commerce & Industry / Ms Sidra Iqbal Broadcaster & Presenter / Naheed Memon Chairperson Sindh Board of Investment / Shabana Abdul Razzak Director ARY Jewellery,

Middle East Chapter

The B2B Event was a grand occasion with two top ministers from the Government of the Islamic Republic Of Pakistan attending live by satellite from their offices in Islamabad.

During the B2B event a launch took place for the GYW flagship project of Memon Connect. This is a connectivity App combining the features of Facebook and what's app and LinkedIn for the benefit of the Global Memon Community.

This was undoubtedly the best ever event conducted by the WMO and its GYW and set the benchmark for all future events. Middle East Chapter:

1. **GYW Launch in Middle East:** On 9th March 2018, the World Memon Organization (WMO) - Global Youth Wing (GYW) organized an event in Dubai at Roda Murooj Rotana. The primary aim of this event was to introduce the WMO Global Youth Wing to the Memon community based in Dubai and highlight its background and mission and to make the youth of the region understand how critical their involvement is in WMO. The main aim was also to engage the youth with a view to organizing their involvement in their development.

The event was presided over by Mr Bashir Sattar the Founding Trustee and Chairman Global Youth Wing 2017 - 2020 and was attended by Regional leadership of WMO Middle East Chapter, Mr Ahmed Shaikhani (Vice President of Middle East Chapter) and also Mr Haroon Karim (Chairman Board of Trustees, WMO). This event witnessed an overwhelming attendance from young Memon's of Dubai who were eager to learn about the manifesto of the newly formed WMO Global Youth Wing.

The Chairman of the GYW addressed the audience and apprised them about the GYW, its mission and vision. After the Chairman's session, the floor was open for Q&A with the Global Youth Wing Chairman and the Global Youth Team. This segment was highly appreciated by the audience as it helped them gain further clarity on the GYW mission and vision. The event ended on a highly positive note, as many youths expressed their desire of being part of the GYW Team.

2. **GYW Memon Youth Discounts Program:** On 25th April 2018, the GYW Middle East Chapter launched the Memon Youth

Discounts Program. Through this program, businesses based in the Middle East would provide their services at a discounted rate to the WMO Youth Wing Member. This was also launched so as to attract the youth to become members of WMO Global Youth Wing.

3. **Seminar Series on Zakat:** A seminar for Zakat awareness was also organized by the WMO GYW Middle East Team on 28th April 2018. The session also featured an exclusive talk by the WMO Vice Chairman Pakistan Chapter Mr. Husain Lawai along with a religious scholar Mr. Bilal Madani. The topic was also quite relevant as this event was held just a few days before the holy month of Ramadan. This event also initiated the launch of WMO Global Youth Wing's MEC Professional Seminars Project.
4. **WMO GYW MEC / PBC Cricket Tournament:** The WMO GYW MEC organized a cricket tournament in collaboration with Pakistan Business Council on 7th May 2018. Different teams from amongst the WMO GYW MEC and the PBC competed against each other. This event proved to be a great bonding experience as various team members got a chance to interact with each other. The positive feedback received from the members signifies that this event was a huge success.
5. **WMO GYW MEC Suhoor Night:** On the first weekend of Ramadan, the GYW Middle East team hosted a dawat-e-Suhoor for the GYW members in the Middle East. Members from the RMC of the Middle East Chapter also participated in this event. This was a social event designed to gather, engage and connect with the members of the community.
6. **GYW MEC RYEs Recruitment Drive:** The Global Youth Wing Launch event in Middle East, served as a launch pad for the recruitment of RYEs in the region. Applications were sourced from the candidates and with the guidance of the local Chapter Vice Chairman, the Global Youth Wing Chairman three candidates have been selected as the RYEs. The recruitment drive is currently an ongoing process.

minds the resilient team of GYW FEC stepped up to the plate, braved the inclement weather and unflinchingly waded in neck deep waters to bail out the victims of this devastating tragedy. The regions around Malwana bore the most brunt of the storm and hence a 3-day mission was undertaken by the GYW which was centred on this town. The action plan for the three days was efficient and swift as they carried out the relief efforts.

On Day 1, a hundred families were earmarked for distribution of relief aid after ascertaining their needs. The youngsters also transported families, carrying out children and the elderly on their backs from the inundated homes and tucked them safely in the boats.

On Day 2, relief aid packs were prepared with separate hygiene packs for men, women and babies. These hygiene packs included towels, blankets and clothes. Essential food items and household appliances were also added. Each pack costed around 1600 Sri Lankan rupees and the bulk of the funds were provided by the GYW FEC.

On the 3rd Day the relief packs were distributed, and the stranded victims of the flood were transported to safer havens. The Relief aid was also distributed at several temples in Malwana where the faithfuls had gathered to escape the torrential floods. The priests showered their blessings on the gathered youth wing as they went about their task to serve all mankind.

5. **Iftar at the Orphanage:** The GYW FEC during the second week of Ramadan organized an iftar dinner at a local orphanage. The orphanage is a home to 102 individuals and the team of GYW FEC brought joy to the faces of these orphans by celebrating Iftar with them and spending time there.
6. **A New Life:** On 24th June 2018, a project was initiated by the WMO GYW FEC which focused on the challenges faced by people living with depression and postpartum depression. Being an interactive session, it addressed the common problem of postpartum depression which many youths were facing just after having a child. This session provided a good opportunity for both young and old to understand more in this regard. Being an informative session, the audience really appreciated this event.

A number of other events also took place in the WMO GYW Far East Chapter as follows;

7. **Pool Championship**
8. **Memon Master Chef**
9. **Futsal Tournament**

These projects were well attended by youth who participated well and made the effort thoroughly worthwhile.

Europe Chapter

1. **GYW Europe Chapter Launch Event:** The WMO GYW's Europe Chapter held its launch event on the 17th March 2018 and had an attendance of over 90 youth members. The focus of this event was to inform attendees the reasons behind which the WMO GYW was set up and how they could play a part in shaping the future for Memon's across the Globe. A vital aspect of this event was to recruit Regional Youth Executives for the Chapter to which much interest was received.
2. **Eid-UI-Fitr Event – 23rd June 2018:** The annual Eid-UI-Fitr event was held on the 23rd June 2018 by the Memon Association of the UK and was held in association with the WMO GYW EC. A considerable number of Memon's attended, many of which were Youth. A lavish 3 course meal was organised along with a 'Who Wants To Be A Millionaire?' styled quiz to entertain. On this evening over 30 Youth enrolled to become members of the GYW Europe Chapter.
3. **RYE Recruitment Drive:** The recruitment drive for Regional Youth Executives was launched after the WMO GYW EC Launch

Far East Chapter

1. **GYW Far East Chapter Launch Event (Launch event to be held post AGM 2018):** The Regional Youth Vice Chairman for the WMO GYW Far East Chapter, Mr. Saad Iqbal was appointed. However, the formal launch event of the GYW Far East Chapter is still in the planning phase and will be executed post AGM 2018 and though the current RYVC has a dedicated team of individuals a few more will also be recruited once the recruitment drive is formally announced.
2. **Awareness Session on Crypto Currencies:** During the first quarter of 2018, the WMO GYW Far East Chapter team organized an awareness session for the Memon Youth in Sri Lanka. This session was conducted in collaboration with Mahala Currency team from South Africa the team of experts explained to the audience about the basics of crypto currency and apprised the audience on its investment prospects. The session was attended by 50 individuals and was highly appreciated.
3. **Memon Day – Panjo Dee by WMO GYW Far East Chapter:** The GYW Far East Chapter celebrated the Memon Day (11th April 2018) by following the motto of WMO which is "Serving Mankind"! In Wellampitiya, these young guns from the GYW FEC set up a General Health Camp with Random Blood Sugar level checks, Blood Pressure Checks. Health advice along with general OTC medicines was also distributed among the needy people. Vision tests were also conducted, and free eyeglasses were provided to 250 people. With around 500 people benefiting from this camp the WMO GYW FEC really captured the essence of the Memon Day.
4. **Operation Malwana:** Since 15th May 2018, heavy rains have lashed Sri Lanka, including the capital city of Colombo, heaping widespread damage across the nation and affecting more than a hundred thousand people. As an organization the WMO has always contributed in every possible way to alleviate the pain and misery of those who seek refuge under such tragic circumstances. Hence bearing this mission of WMO in their

Event. The process is still ongoing as the people with right calibre need to be included.

Northern India Chapter:

In order to boost up the confidence and motivate Memon Youth to contribute and participate in the philanthropic organisation's work, Mr Bashir Sattar Global youth Wing Chairman addressed an active and agile Youth of WMO India Northern Chapter on 26th January 2018 in Mumbai. His motivational speech won the hearts of the community with more than 200 Youth participating in the event.

Memon Connect:- Launched 1st November 2018

WMO Memon-Connect is the flagship project of the WMO, produced by its GYW. It is a legacy program built for Memon's to unite now and for future generations.

WMO Memon Connect provides a platform for uniting Memon's globally using the latest available technologies and techniques. Connecting Memon's and allowing them to facilitate and enable B2B, B2C C2C social, commercial and professional networking.

WMO Memon Connect will facilitate all forms of WMO management and member communications and interactions. It will allow Memon's to grow and develop professionally, socially and financially by working and collaborating through the platform.

This is undoubtedly the future of the Memon community.

The platform will deliver tangible benefits through an ocean of connectivity and also provide Memon's with a focal point of belonging to a successful, enterprising, philanthropic and generous community with honour and humility. It will create and instil realization and urgent need to protect our culture, heritage and language for future generations.

The WMO and its officers appreciate the significance of this project due to the number of benefits it will bring about to the Memon community. This project of the WMO represents a dawn of a new age in the history of our organisation and it is with pleasure that the WMO GYW presents this to our global familial community.

My thanks and gratitude go my GYW team for the collective dedication, effort and time to ensure this project was delivered and became a reality.

- Mr. Khurram H Kalia – WMO GYW Chief Advisor & Project Director WMO Memon Connect
- Ms. Wafa Kalia – Technical Director WMO Memon Connect
- Mr. Arsalan Tabani – WMO GYW Treasurer
- Mr. Arsalan Hashmani – WMO GYW Vice-Chairman Pakistan Chapter
- Dr. Sana Durvesh – WMO GYW Advisor

For and on Behalf of World Memon Organization Global Youth Wing.

Bashir Sattar

WMO Founder Trustee & Global Youth Wing Chairman

Assalamu Alaikum Warahmathullahi Wabarakathuhu

We have presented the compiled financial statements of the Audited Accounts of WMO chapters for Financial Year ended 31st December 2018, for the 17th AGAM in Dubai. The compiled financial statements are prepared in view of Africa Chapter, Far East Chapter, Northern India Chapter and American & Canada Chapter being separate legal entities. The Compilation is based on the following Audited Accounts.

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

The Compiled Financial statements for the year ended 31st December 2018, are presented excluding Southern India. As the Audit of SIC financial statements could be done only after we receive the 80G Tax exemption certificate from the relevant authorities.

Over the years we have achieved greater consistency in the policies adopted across the chapters and improved the presentation for better transparency and accuracy of the Audited Accounts. We are happy to report that the Pakistan Chapter accounting policies and estimates have been revised to be in line with the approved accounting standards comprise of such International Financial Reporting Standards (IFRSs) in line with ICAP directives for "Accounting Standard for Not for Profit Organisations", similarly in Far East and Africa.

The presentation of the Northern India and Middle East Chapter financials have not adopted fund based accounting presentation, as they had to adhere to regional standards for charity, even though our bookkeeping is maintained on the fund based concept throughout the chapters. We are trying to mitigate this difference as much as possible to exclude this inconsistency and are hopeful that other chapters would adopt the presentation methodology and disclosures required under the latest IFRS Rules before the next Audit.

As per the compiled financials the Zakat collections for 2018 (Approx. \$3.6mn) is a 10% increase compared to the previous year, the main contributors were;

- » Northern Indian chapter collection of Zakat closer to \$400,000
- » Pakistan chapter collections have increased by 50%
- » Far East chapter Zakat collection doubled their target
- » Africa chapter continue to contribute over 15% of the total collection. The WMO Zakat activities amounts to more than the above-mentioned values, since we have proper policies in place to prevent the unratified fund accounting.
- » Certain donations in kind with RMC approvals which are distributed under WMO banner would not have a monetary consideration for accounting purpose.

The Zakat distributions of over \$3.5mn, is mainly focused on Education schemes for Pakistan & India and Housing in India. There is a major drop in the housing projects in Pakistan and India. The India Chapter activities are streamlined and getting back to normal course and we expect a 100% increase in collection and distributions in the coming years. Africa Chapter have spent 75% of their collections on local projects such as Widows and Orphan assistance, Education, Bursary, Medical, etc.. Middle East spent their local collection on the local welfare projects including loan settlements, Ramadan projects and legal assistance. 95% of Far East chapter collection was utilized only

to support the Sri Lankan Memons for Education, Housing, Medical and Self Employment. The balance of funds were used for "Gift of sight" project to send healthy corneas to Pakistan.

The collection of Trustee fees during the year 2018, is similar to that of the preceding year with a total collection of \$ 170,000. The Statement of Financial activities would not depict these figures due to fund based accounting. Currently the number of WMO Trustees stands at 47, after the rescheduling of Trustee membership for better collections. We have seen a dip in membership fee by three folds during the year, due to deficiency in collection from the Patrons/Life members and Annual member subscriptions.

We have observed an increase in the overheads as the Salaries and maintenance costs contributed to the increase. Pakistan Auditors have accepted the fair valuation of the investment properties done by a third party as of December 2015, since the current market value of the properties in Pakistan, are approximately same as at 31st December 2018.

Due to the plummeting property market in Dubai, the income from properties in Dubai saw a dip by 11%. The drop in the market value of the Dubai properties have resulted in an impairment in the value shown in our books by \$620,000. Current market value of the 30 properties held in Dubai is \$2.4mn. We, once again, would like to thank Leisure Homes for managing this portfolio for WMO free of charge in a very professional manner.

Increase in Investment and other Income during the year is mainly due to the increase in investments and the receipt of sponsorships for the events.

Through African chapter we have invested in listed investments. Based on the market conditions the unrealized loss on these share investments is provided for \$27,993. These shares have been sold after year end at a profit. Due to current economic conditions in Pakistan, the stock market is not very lucrative and hence there is a massive fall in Market value of the 2 mutual fund investments. The fall in value of the Mutual Fund invested in Pakistan has resulted in an unrealized loss of \$40,045 for the year 2018.

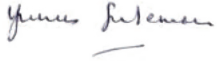
The significant cash and cash equivalents as at the balance sheet date consists of mainly the unutilized Zakat funds of Pakistan, Europe and Middle East Chapters, which were fully utilized by March 2019. This also comprises certain chapters matured investment including its returns, which were reinvested only in the following year.

The financial year 31st December 2018, ended with a Net Asset value of \$ 7.8mn including the unutilized fund balances. This carried forward funds will be utilized during the year 2019, to comply with the Sharia principles. We could see the Net asset value reduced by \$232,000 owing to the impairment of Investment Properties and the currency depreciation in the chapters operating in the Asian region.

I take this opportunity to highlight the following areas require improvement in the future:

- » Complete Audits in line with scheduled timetable as a few Chapters were delayed by as much as 5 months.
- » The attention paid by the Regional Treasurers and the RMC towards Management Accounts needs improvement. We hope the RMC officials would consider this and monitor the Management reports in the future.
- » The implementation of WMO Policies was not followed by certain chapters during the year
- » One of the chapters is yet to continue the usage of Sage accounting platform as this was curtailed during the year, due to various regional restrictions.

Overall, we have moved closer to the target of being an international charity. The chapters shall continue to follow implementing the WMO policies and procedures and monitoring same by the office bearers. In Sha Allah, this will lay a strong foundation for WMO to grow from strength to strength in a more transparent manner that will result in recognition by the global bodies resulting in a significant increase in membership and Zakat collections in the future.



Yunus Suleman
Treasurer

COMPILED FINANCIAL STATEMENTS

For the Year Ended 31st December 2018

36	Report of the Trustees
37	Independent Accountants Report
38	Statement of Financial Activities
39	Balance Sheet
40	Statement of Changes in Equity
41	Cash Flow Statement
42	Notes to the Financial Statements

We have compiled the accompanying statements of financial position of World Memon Organisation ("WMO") as of 31st December, 2018, and the related statements of comprehensive income, changes in equity, and cash flows for the years then ended. We have not audited or reviewed the financial statements included in the accompanying prescribed form.

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

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

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

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

We have consolidated the financial statements of World Memon Organisation chapters WMO Europe, (which has been audited by KWSR) and WMO Middle East, WMO Pakistan, (which has not been audited by KWSR but audited by their respective auditors). We have compiled the financial statements, for WMO Africa, WMO Far East, WMO Northern India and WMO America (which has not been audited by KWSR but by their respective auditors), for the year ended 31 December 2018 which comprise a Statement of Financial Activities, Balance Sheet and related notes.

Respective Responsibilities of Trustees

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

Scope of the Audit relating to WMO Europe

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

Opinion on the Financial Statements relating to WMO Europe

In our opinion the financial statements give a true and fair view of the state of the company's profit or loss for the year ended 31 December 2018; have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and have been prepared in accordance with the requirements of the Companies Act 2006.

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

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

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

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

opinion:

- » Adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- » Certain disclosures of trustees remuneration specified by law are not made; or
- » We have not received all the information and explanations we require for audit; or
- » The Trustees were not entitled to prepare the financial statements in accordance with the Small Companies regime and take advantage of the Small Companies Exemption in preparing the Report of the Trustees.



On behalf of KWSR & Co.:

Susan Rahman BSc FCA (Accountant)

KWSR & Co. Chartered Accountants & Registered Auditors
136 Merton High Street, London SW19 1BA

08th October 2019

Compiled Statement of Financial Activities

For the year ended 31 December 2018

	Notes	Restricted Funds	Unrestricted Funds	Total 2018	Total 2017
Incoming Resources		US \$	US \$	US \$	US \$
Incoming Resources from General Funds:					
<i>Voluntary Income:</i>					
Donations / Zakat	01	2,603,879	102,816	2,706,695	2,981,584
Trustee Fee		80,660	-	80,660	217,505
Fees & Subscription from Members		-	62,450	62,450	273,182
<i>Activities for Generating Funds:</i>					
MITI Project Income	02	-	766,232	766,232	745,884
Income from Properties		218,784	1,972	220,756	237,959
Investment & Other Income	03	97,943	138,543	236,486	157,495
<i>Incoming Resources from Charitable Activities:</i>					
Youth Wing / Ladies Wing		-	2,778	2,778	12,504
Total Incoming Resources		3,001,266	1,074,791	4,076,057	4,626,112
Resources Expended					
<i>Charitable Expenditure:</i>					
Educational Assistance		1,228,471	-	1,228,471	1,765,748
Housing Assistance / Community Rehab		706,527	-	706,527	491,019
Distribution of Motor Rickshaws		4,507	-	4,507	2,952
Other Specific Zakat Projects		331,332	-	331,332	478,689
MITI Project Expenses	04	-	740,388	740,388	782,391
Ladies / Youth Wing Programs		1,507	13,760	15,267	21,987
Refugee Aid		286,359	-	286,359	98,541
Donation to MIMI & KMSO		-	-	-	39,091
Community Welfare Activities		6,305	7,858	14,163	45,905
Total Charitable Expenditure		2,565,006	762,006	3,327,013	3,726,323
Governance / Operating Costs	05	187,881	294,615	482,496	283,312
Non-Monetary Expenses	06	-	631,850	631,850	37,101
Total Resources Expended		2,752,887	1,688,471	4,441,358	4,046,736
Net incoming resources before transfers		248,379	(613,680)	(365,302)	579,376

Attributable to:

General Fund	(639,525)
MITI General Funds	25,844
Other Funds	63,500
Zakat Fund	248,379
Trustee Funds	(63,500)
	<u>(365,302)</u>

Compiled Statement of Financial Position

As at 31 December 2018

	NOTES	2018	2017
Assets		US \$	US \$
Non Current Assets			
Property Plant and Equipment	07	300,602	361,095
Investment Property	08	2,525,550	3,154,272
Intangible Assets	09	1,064	2,631
Long-Term Deposits		7,259	9,107
Other Long-Term Investments	10	391,200	513,893
		3,225,676	4,040,998
Current Assets			
Grant Receivable	11	37,378	44,892
Advances & Other Receivables	12	397,446	226,923
Short-Term Investments	13	2,111,084	1,923,438
Cash at Bank and in Hand	14	2,378,950	2,075,760
		4,924,859	4,271,013
(-) Current Liabilities			
Accrued Expenses & Other Liabilities	15	261,067	179,302
Specific Funds		-	3,928
(-) Non-Current Liabilities			
Long-term Deposits (Parekh Foundation)	16	18,116	22,727
Deferred Income		3,586	5,998
		282,768	211,956
Net Assets		7,867,766	8,100,056
Financed By			
<i>Unrestricted Funds</i>			
General Fund		3,441,586	4,5005,364
MITI General Funds		241,521	270,577
Other Funds		92,011	134,900
<i>Restricted Funds</i>			
Zakat Fund		1,433,714	814,999
Education Endowment Fund		865,297	943,033
Trustee Fund		1,485,426	1,432,575
Micro Finance Fund		32,093	40,262
Other Funds		316,161	-
Total Accumulated		7,907,810	8,141,711
Unrealised Loss on Investment		(40,044)	(41,655)
		7,867,766	8,100,056

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

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

Approved by the Board of Trustees on 08th October 2019 and signed of their behalf by:



Bashir Sattar
Trustee



Nowsad Gani
Trustee

Compiled Statement of Changes in Equity (Fund)

As at 31 December 2018

	B/F Balance as at 01/01/2018	Received During the year	Funds Utilised During the year	Transfers	Exchange Gain / Mark up on Invest	Profit / (Loss) Attributed for the Year	Balance as at 31/12/2018
	US \$	US \$	US \$	US \$	US \$	US \$	US \$
Unrestricted Funds							
General Fund	4,505,364	13,225	(5,367)	(367,093)	(65,019)	(639,525)	3,441,586
MITI General Funds	270,577	25,844	-	-	(80,744)	25,844	241,521
Other Funds	134,900	221,330	(258,813)	-	(5,406)	-	92,011
Restricted Funds							
Zakat Fund	814,999	2,677,358	(2,448,993)	108,407	33,504	248,379	1,433,714
Education Endowment Fund	943,033	74,522	(8,206)	-	(144,053)	-	865,297
Trustee Funds	1,432,575	111,268	(33,920)	-	(24,498)	-	1,485,426
Micro Finance Fund	40,262	-	-	-	(8,169)	-	32,093
Other Funds	-	401,450	(85,289)	-	-	-	316,161
Total	8,141,711	3,524,998	(2,840,528)	(258,686)	(294,385)	(365,302)	7,907,810

Compiled Cash Flow Statement

For the year ended 31 December 2018

	2018	2017
Cash Flow from Operating Activities	US\$	US\$
Net Incoming Resources for the Year	(365,302)	579,376
Adjustment for non cash and other items:		
Depreciations & write off	631,850	37,101
Fair value Adjustment of Investment Property	40,044	41,655
	306,592	658,132
(Increase) / Decrease in Debtors and Prepayments	(163,008)	208,079
Increase / (Decrease) in Current Liabilities	70,812	(99,749)
Net Cash Generated from Operating Activities	(92,196)	108,330
Cash Flow from Investing Activities		
Disposal/(Additions) to Property, Plant and Equipment	(30,845)	(9,719)
Long-term Investments Made	122,693	(186,564)
Short-term Investments (Made) / Redeemed	(187,646)	48,813
Net Cash Generated from Investing Activities	(95,798)	(147,470)
Cash Flow from Financing Activities		
Movement of Funds during the Year	292,919	258,015
Funds Received for Education Endowment Fund	(108,326)	(296,368)
Net Funds from Grants	184,593	(38,353)
Net Cash Generated from Financing Activities		
Net Increase in Cash and Cash Equivalents	303,191	580,640
Cash and Cash Equivalents at the Beginning of the Year	2,075,760	1,495,120
Cash and Cash Equivalents at the End of the Year	2,378,950	2,075,760

Notes to the Compiled Financial Statements

1. Accounting Policies

a) Accounting Convention

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

b) Incoming Resources

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

c) Resources Expended

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

d) Foreign Currency

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

e) Financial Assets / Investments

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

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

f) Bank Profit Receivable

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

g) Fund Accounting

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

h) Shariah and Zakat donations

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

i) Taxation

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

	Restricted	Unrestricted	2018	2017
	US \$	US \$	US \$	US \$
1.2. Donations / Zakat				
General fund	-	31,294	31,294	551,630
Zakat Education fund	1,151,967	-	1,151,967	1,437,158
Specific Zakat fund	560,134	-	560,134	890,934
Youth Wing fund	-	2,778	2,778	12,504
Refugee Aid	224,930	-	224,930	98,541
Other Specific Donations	-	-	-	3,320
	1,937,030	34,072	1,971,102	2,994,087

2. MITI Project Income

Donations	-	103,993	103,993	82,723
Grant for Tuition Fee ^{NOTE 3.1}	-	336,886	336,886	313,767
Tuition and other fee	-	276,957	276,957	296,149
Other Income	-	48,396	48,396	53,244
	-	766,232	766,232	745,884

2.1 Institutional Grants

National Vocational and Technical Training Commission	-	237,536	237,536	212,441
Benazir Bhutto Shaheed Development Program	-	-	-	39,355
Pakistan Association of Printing & Graphics Arts Ind	-	20,447	20,447	-
Engro Foundation	-	10,321	10,321	39,273
Aman Foundation	-	68,582	68,582	22,699
	-	336,886	336,886	313,767

3. Investment and other income

Term-Deposit Receipts/Bank Profits	97,943	138,543	236,486	91,827
Sponsorships and Other	-	-	-	65,668
	97,943	138,543	236,486	157,495

4. MITI Project Expenses

Program expenses	-	569,667	569,667	582,642
Operating & Other expenses	-	170,721	170,721	199,748
	-	740,388	740,388	782,391

5. Operating/Governing Expenses

Advertising & Marketing	-	680	680	1,684
Salaries, Wages and other Benefits	48,792	84,859	133,651	66,520
Professional Fee	4,612	6,675	11,287	54,530
Utilities	-	3,737	3,737	7,023
Printing, Stationery & Computer Expenses	-	6,496	6,496	8,671
Rent, Rates & Taxes	6,193	65	6,258	6,470
Traveling, Communication & Conveyance	8,849	5,951	14,800	7,235
Legal & Professional charges	72,355	6,041	78,396	2,943
Licensing Fee	7,417	-	7,417	4,722
Auditor's Remuneration	1,635	19,095	20,730	22,276
Repairs & Maintenance	38,028	1,185	39,212	33,563
Bank Charges	-	2,877	2,877	3,632
AGM & Other Meetings Expense	-	146,643	146,643	57,631
Other General Expenses	-	10,311	10,311	6,409
	187,881	294,615	482,496	283,313

6. Non-Monetary Expenditure

	US \$	US \$	US \$
Depreciation	12,000	12,000	35,837
Amortisation of Investment Properties	619,850	619,850	-
Bad Debt Expense in Respect of other Receivables	-	-	87
PPF Written-off / Loss on Sale	-	-	1,177
	631,850	631,850	37,101

7. Property, Plant & Equipment

	Balance as at 01/01/2018	Additions / evaluations	Disposals / write off	Balance as at 31/12/2018
At Cost	US \$	US \$	US \$	US \$
Land	166,957	-	-	166,957
Building	93,913	-	-	93,913
Improvement Works	170,623	23,945	-	194,568
Furniture and Fixtures	6,578	-	-	6,578
Office Equipment	5,923	3,508	-	9,431
Tools & Equipment	11,155	72	-	11,228
Electrical Installation	3,980	2,835	-	6,815
Computer Equipment	14,643	484	-	15,127
Motor Vehicle	6,773	-	-	6,773
Generators	11,159	-	-	11,159
	491,705	30,845	-	522,550

		Balance as at 01/01/2018	Charge for the year	Disposals / write off	Balance as at 31/12/2018
Depreciation					
Land	0%	-	-	-	-
Building	10%	17,843	7,607	-	25,450
Improvement Works	1%	146,460	3,852	-	150,313
Furniture and Fixtures	20%	5,301	537	-	5,838
Office Equipment	20%	4,858	1,024	-	5,882
Tools & Equipment	20%	2,801	1,685	-	4,486
Electrical Installation	20%	1,743	1,015	-	2,757
Computer Equipment	33%	10,793	1,348	-	12,141
Motor Vehicle	20%	5,596	235	-	5,832
Generators	33%	8,308	941	-	9,249
		203,704	18,244	-	221,948

Net Book Value as at
December 31, 2018

	288,001	12,601	-	300,602
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8. Investment Property

Land & Building

As at December 31, 2018	Pakistan	Dubai	Total
Balance as at January 1, 2018	34,855	3,110,545	3,145,400
Additions/(Disposals) during the period	-	-	-
Impairment for the period	-	(619,850)	(619,850)
Fair Value as at December 31, 2018	34,855	2,490,695	2,525,550

Annual rate of depreciation 10%

9. Intangible Assets

Computer Software

	Pakistan	Dubai	Total
Cost	3,130	-	3,130
Accumulated Amortisation	(2,066)	-	(2,066)
Fair Value as at December 31, 2018	1,064	-	1,064

10. Long-Term Investment

	2018	2017
	US \$	US \$
Term Deposit Receipts (profit rates 6-8% p.a) PC EEF	97,101	121,818
Mutual Fund Investments - NAFA	63,548	79,724
Mutual Fund Investments - Meezan IF	50,189	71,545
Held for Trading - (FV through Income)	172,964	233,408
Long-term Deposits & Investments	14,656	7,397
	398,459	513,893

11. Grant Receivable

Benazir Bhutto Shaheed Dev Program	37,378	44,892
	37,378	44,892

12. Advances & Other receivables

Short-term Advances	2,001	1,502
Accrued Profit	2,038	3,176
Tax Receivables	28,595	35,553
Other Receivables	158,279	127,564
Microfinance Receivable	206,525	59,128
	397,439	226,923

13. Short-Term Investments

Term Deposit Receipts - (rates 5-6%p.a) PC EEF	90,580	126,364
Investment in Sukuks	285,714	323,887
Investment in Amana SFIDA (\$ Profit ration 3.2% p.a)	750,000	751,946
MH Omar Edu Fund Invest.-MCB (Profit rate 10-11p.a)	622,885	721,242
Investments - Other	361,905	-
	2,111,084	1,923,438

14. Cash & Bank Balances NOTE 14.1

Cash in Hand	14,279	7,702
Current Accounts	2,231,692	1,569,464
Call Deposit Accounts	-	206,013
Savings Accounts	132,979	292,580
	2,378,950	2,075,759

14.1

Habib Bank Zurich PLC - London	655,335	\$400k Zakat Funds for India & \$200k Centre Funds
Union National Bank - Dubai	368,919	\$155k Zakat Used for welfare, \$100k Centre funds
Summit Bank - Karachi	643,183	\$340k Zakat Funds, \$240k MITI Grants
Al Baraka & HBZ Bank	287,500	\$175k Zakat Funds
Muslim Commercial Bank - Colombo	332,913	\$250k Zakat Funds + \$80k Micro & General Funds
Axis Bank - Mumbai	2,916	General Funds
US Bank - Chicago	86,295	\$36k Zakat Funds, \$40k Trustee funds
	2,377,061	

15. Accrued Expenses & Other Liabilities

Accrued Salaries and Others Expenses	31,416	34,723
Other Payables & Liabilities	56,093	80,720
Payable to NVTTC / PAPGAI / GIZ	173,558	63,858
	261,067	179,302

16. Long-term Deposits

Parekh Foundation	18,116	23,810
	18,116	23,810

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

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

Compiled Statement of Financial Activities (Segmented)

For the year ended 31 December 2018

	US\$ = AED 3.67				US\$ = PKR 138				US\$ = ZAR 14				US\$ = LKR 180				US\$ = INR 70				US\$ = 1000			
	Europe		Middle East		Pakistan		Africa		Far East		Northern India		America		Total 2018		2017							
	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
Incoming Resources																								
Incoming resources from generated funds:																								
Voluntary Income:																								
General Donations																								
Specific Donations																								
Zakat - General Fund																								
Zakat Education fund																								
Specific Zakat (MITI, Rehab & Other)																								
Trustee Fee																								
Fees and subscription from members																								
MITI Project Income																								
Investment and other income																								
Rent Income from Investment Properties																								
Youth & Ladies Wing Fund																								
Total incoming resources																								
	1,056,761	-	281,384	10,931	1,363,265	921,181	352,573	42,580	72,904	17,719	345,281	78,066	20,000	4,313	3,001,266	1,074,791	4,626,112							
Resources Expended																								
Charitable expenditure:																								
Educational Assistance																								
Housing Assistance/Community Rehab																								
Empowerment Projects																								
Other Specific Zakat Projects																								
MITI Project Expenses																								
Refugee/Relief Aid																								
Donation to MMI & KMISO																								
General Welfare - Non Zakat																								
Ladies/Youth Wing Programs																								
Total Charitable expenditure																								
Governance/Operating costs																								
Advertising & Marketing expenses																								
Salaries, wages and other benefits																								
Professional fee																								
Utilities																								
Printing, stationery and computer expenses																								
Rent, rates and Insurance																								
Traveling, communication & conveyance																								
Legal and professional charges																								
Licensing fee																								
Auditor's remuneration																								
Repairs and maintenance																								
Bank charges																								
AGAM & Meetings and related Expenses																								
Other General expenses																								
Loss - Exchange / Investment Disposal																								
Non-Monetary expenses																								
Depreciation/Impairment																								
Bad Debts																								
PPE Written off/Loss on Sale of Assets																								
Total Resources Expended																								
Net incoming resources before transfers																								
	1,056,761	17,441	102,592	702,643	1,363,265	910,426	309,797	20,547	72,904	14,206	338,471	22,403	-	786	2,752,887	1,688,471	4,046,736							
	-	(17,461)	178,793	(691,712)	-	10,755	42,777	22,033	0	3,513	6,810	55,463	20,000	3,527	248,379	(615,681)	579,376							

Compiled Statement of Financial Position (Segmented)

As at 31 December 2018

		US\$ = AED 3.67		US\$ = PKR 138		US\$ = ZAR 14		US\$ = LKR 180		US\$ = INR 70		America US \$		2018 US \$		2017 US \$	
Assets		Europe US \$	Middle East US \$	Pakistan US \$	Africa US \$	Far East US \$	Northern India US \$										
Non Current Assets		-	395	298,458			1,749					300,402		361,095		361,095	
Property Plant and Equipment		500,000	2,490,695	34,855								2,525,550		3,154,272		3,154,272	
Investment Property		-	-	1,064								1,064		2,631		2,631	
Intangible assets		-	-	7,259								7,259		9,107		9,107	
Long -Term Deposits		7,397	-	210,839	172,964							391,200		513,893		513,893	
Other long-term investments		507,397	2,491,090	552,476	172,964	-	1,749					3,225,676		4,040,998		4,040,998	
Current Assets																	
Grant Receivable		-	-	37,378								37,378		44,892		44,892	
Advances & other Receivables		50,040	74,082	47,378		119,351	106,595					397,446		226,923		226,923	
Short Term Investments		-	750,000	90,580	285,714	756,219	228,571					2,111,084		1,923,438		1,923,438	
Cash at Bank and in Hand		655,335	370,865	643,183	287,445	332,913	2,916					2,378,950		2,075,760		2,075,760	
		705,375	1,194,947	818,519	573,159	1,208,483	338,082					4,924,859		4,271,013		4,271,013	
Current Liabilities																	
Accrued Expenses and other Liabilities		27,256	10,810	221,440		1,307	254					261,067		179,302		179,302	
Specific Funds												-		3,928		3,928	
Non-Current Liabilities																	
Long-term Deposits (Parekh Foundation)				18,116								18,116		22,727		22,727	
Deferred Income				3,586								3,586		5,998		5,998	
		27,256	10,810	243,142	-	1,307	254					282,768		211,956		211,956	
Net Assets		1,185,516	3,675,226	1,127,853	746,123	1,207,176	339,577					7867,766		8,100,056		8,100,056	
Financed by																	
Un-restricted Funds																	
General Fund		482,946	2,620,539	326,748	292,268	50,924	128,198					3,441,586		4,505,364		4,505,364	
MIT General Funds				241,522								241,522		270,577		270,577	
Other Funds			92,011									92,011		134,900		134,900	
Restricted Funds																	
Zakat Fund		480,762	165,799	342,476	175,267	273,038						1,433,715		814,999		814,999	
Education Endowment Fund				214,168		651,129						865,297		943,033		943,033	
Trustee Funds		87,006	806,877	10,870	278,588	232,086	30,000					1,485,426		1,432,575		1,432,575	
Micro Finance Fund				32,093								32,093		40,262		40,262	
Other Funds		134,782					181,379					316,161		-		-	
Total Accumulated		1,185,516	3,675,226	1,167,896	746,123	1,207,176	339,577					7,907,810		8,141,711		8,141,711	
Unrealised Loss on Investments		-	-	(40,044)								(40,043)		(41,655)		(41,655)	
		1,185,516	3,675,226	1,127,853	746,123	1,207,176	339,577					7,867,767		8,100,056		8,100,056	

CONSOLIDATED FINANCIAL STATEMENTS

For the Year Ended 31st December 2018

Audited by:

KWSR & Co

Chartered Accountants & Registered Auditors

136 Merton High Street, London SW19 1BA

50	Report of the Trustees
50	Statement of Trustees' Responsibilities
51	Independent Accountants Report
52	Statement of Financial Activities
53	Balance Sheet
54	Statement of Changes in Equity
55	Cash Flow Statement
56	Noted to the Financial Statements

Report of the Trustees

The Trustees present their annual report and accounts for the year ended 31 December 2018. The Board of Trustees are satisfied with the performance of the charity during the year and the position at 31 December 2018 and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

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

Objectives and Activities of the Charity

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

Reference and Administrative Details

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

Statement of Trustees' Responsibilities

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

- » Select suitable accounting policies and then apply them consistently;
- » Make judgements and estimates that are reasonable and prudent; and
- » Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business
- » State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements

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

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

This report was approved by the Trustees on 08th October 2019



Bashir Sattar
Trustee



Nowsad Gani
Trustee

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

We have consolidated the financial statements of World Memon Organisation chapters WMO Europe, (which has been audited by KWSR) and WMO Middle East, WMO Pakistan, (which has not been audited by KWSR but audited by their respective auditors) for the year ended 31 December 2018 which comprise a Statement of Financial Activities, Balance Sheet and related notes.

Respective Responsibilities of Trustees

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

Scope of the Audit relating to WMO Europe

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

Opinion on the Financial Statements relating to WMO Europe

In our opinion the financial statements give a true and fair view of the state of the company's profit or loss for the year ended 31 December 2018; have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and have been prepared in accordance with the requirements of the Companies Act 2006.

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

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

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

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

- » Adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- » Certain disclosures of trustees remuneration specified by law are not made; or
- » We have not received all the information and explanations we require for audit; or
- » The Trustees were not entitled to prepare the financial statements in accordance with the Small Companies regime and take advantage of the Small Companies Exemption in preparing the Report of the Trustees.

On behalf of KWSR & Co.:



Susan Rahman BSc FCA (Accountant)

KWSR & Co. Chartered Accountants & Registered Auditors
136 Merton High Street, London SW19 1BA

08th October 2019

Consolidated Statement of Financial Activities

For the year ended 31 December 2018

Notes	Restricted Funds		Unrestricted Funds		Total 2018		Total 2017	
	Company	Group	Company	Group	Company	Group	Company	Group
Incoming Resources	US \$	US \$	US \$	US \$	US \$	US \$	US \$	US \$
Incoming Resources from Generated Funds:								
Voluntary Income:								
Donations / Zakat ⁰¹	971,472	1,959,737	-	2,133	971,472	1,961,871	805,076	1,932,008
Trustee Fee	-	49,946	-	-	-	49,946	-	153,642
Fees & Subscription from Members	-	-	-	44,941	-	44,941	6,465	154,005
Activities for Generating Funds:								
MITI Project Income ⁰²	-	-	-	766,232	-	766,232	-	745,884
Income from Properties	-	218,784	-	1,972	-	220,756	-	237,959
Investment & Other Income ⁰³	85,289	97,943	-	116,834	85,289	214,777	35,172	147,572
Incoming Resources from Charitable Activities:								
Youth wing / Ladies Wing	-	-	-	-	-	-	-	11,955
Total Incoming Resources	1,056,761	2,326,411	-	932,112	1,056,761	3,258,523	846,713	3,383,025
Resources Expended								
Charitable Expenditure:								
Educational Assistance	445,430	1,085,450	-	-	445,430	1,085,450	445,000	1,266,409
Housing Assistance / Community Rehab	301,112	580,812	-	-	301,112	580,812	200,000	491,019
Distribution of Motor Rickshaws	-	-	-	-	-	-	-	2,952
Other Specific Zakat Projects	-	68,546	-	-	-	68,546	61,535	69,186
MITI Project Expenses ⁰⁴	-	-	-	740,388	-	740,388	-	782,391
Refugee Aid	224,930	224,930	-	-	224,930	224,930	98,541	98,541
Donation to MIMI & KMSO	-	-	-	-	-	-	-	39,091
Youth Wing Programs	-	-	-	-	-	-	-	18,085
Total Charitable Expenditure	971,472	1,959,737	-	740,388	971,472	2,700,126	805,076	2,767,674
Governance / Operating Costs ⁰⁵	85,289	187,881	17,461	258,831	102,750	446,712	10,177	254,796
Non-Monetary Expenses ⁰⁶	-	-	-	631,311	-	631,311	-	12,848
Total Resources Expended	1,056,761	2,147,618	17,461	1,630,530	1,074,222	3,778,149	815,253	3,035,318
Net incoming resources before transfers	-	178,792	(17,461)	(698,418)	(17,461)	(519,625)	31,460	347,707

Attributable to:

General Fund (545,469)

MITI General Funds 25,844

Consolidated Statement of Financial Position

As at 31 December 2018

	NOTES	2018		2017	
		Company	Group	Company	Group
Assets		US \$	US \$	US \$	US \$
Non Current Assets					
Property Plant and Equipment	06	-	298,853	-	361,095
Investment Property	07	500,000	2,525,550	500,000	3,154,272
Intangible Assets		-	1,064	-	2,631
Long-Term Deposits			7,259		9,107
Other Long-Term Investments	08	7,397	218,236	7,397	280,485
		507,397	3,050,963	507,397	3,807,591
Current Assets					
Grant Receivable	09	-	37,378	-	44,892
Advances & Other Receivables	10	50,040	121,461	55,039	153,543
Short-Term Investments	11	-	842,525	-	878,309
Cash at Bank and in Hand	12	655,335	1,667,436	310,844	1,451,661
		705,375	2,668,801	365,884	2,528,406
(-) Current Liabilities					
Accrued Expenses & Other Liabilities	13	27,256	259,506	8,494	177,055
(-) Non-Current Liabilities					
Long-term Deposits (Parekh Foundation)	14		18,116		22,727
Deferred Income			3,586		5,998
		27,256	281,208	8,494	205,780
Net Assets		1,185,516	5,438,556	864,787	6,130,216
Financed By					
Un restricted Funds					
General Fund		482,966	3,687,111	481,764	4,782,553
MITI General Funds		-	241,522	-	270,577
Other Funds			92,011		129,494
Restricted Funds					
Zakat Fund		480,762	979,037	335,638	637,490
Education Endowment Fund			214,168		255,019
Trustee Funds		87,006	97,876	47,385	56,476
Micro Finance Fund		134,782	32,093	-	40,262
Other Funds		-	134,782	-	-
Total Accumulated		1,185,516	5,478,599	864,787	6,171,871
Unrealised Loss on Investment			(40,044)		(41,655)
		1,185,516	5,438,556	864,787	6,130,216

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

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

Approved by the Board of Trustees on 08th October 2019 and signed of their behalf by:



Bashir Sattar
Trustee



Nowsad Gani
Trustee

Consolidated Statement of Changes in Equity (Fund)

As at 31 December 2018

	B/F Balance as at 01/01/2018	Received During the year	Funds Utilised During the year	Transfers	Exchange Gain / Mark up on Invest	Profit / (Loss) Attributed for the Year	Balance as at 31/12/2018
	US \$	US \$	US \$	US \$	US \$	US \$	US \$
Unrestricted Funds							
General Fund	4,782,553	13,225	(5,367)	(491,477)	(66,353)	(545,469)	3,687,111
MITI General Funds	270,577	25,844			(80,744)	25,844	241,521
Other Funds	129,494	221,330	(258,813)				92,011
Restricted Funds							
Zakat Fund	637,490	2,670,986	(2,472,556)	108,407	34,710		979,038
Education Endowment Fund	255,019				(40,851)		214,168
Trustee Funds	56,476	43,244			(1,845)		97,875
Micro Finance Fund	40,262				(8,169)		32,093
Other Funds	-	220,071	(85,289)				134,782
Total	5,835,319	3,194,700	(2,822,025)	(383,070)	(163,252)	(519,625)	5,478,599

	Zakat Fund	Welfare Fund	Ramadan Camp & Ration Bags	Total
	US \$	US \$	US \$	US \$
Balance B/F - Jan 2018	130,082	121,349	8,145	259,576
Receipts during the year	163,760	57,815	163,515	385,090
Transfer from General Fund	-	-	-	-
Disbursements during the year	(138,043)	(108,435)	(150,378)	(396,856)
Balance C/F - Dec 2018	155,799	70,729	21,282	247,810

Disbursements to:

UAE Welfare	108,435
Ramadan Camp	117,727
Ration Bags	32,651
Zakat Fund	138,043
Total	396,856

Consolidated Cash Flow Statement

For the year ended 31 December 2018

	2018	2017
Cash Flow from Operating Activities	US\$	US\$
Net Incoming Resources for the Year	(519,625)	347,707
Adjustment for non cash and other items:		
Depreciations & write off	11,461	12,848
Fair value Adjustment of Investment Property	619,850	41,655
	111,685	402,210
(Increase) / Decrease in Debtors and Prepayments	25,342	139,867
Increase / (Decrease) in Current Liabilities	76,633	(94,426)
Net Cash Generated from Operating Activities	213,660	447,652
Cash Flow from Investing Activities		
Additions to Property, Plant and Equipment	(29,096)	(17,355)
Long-term Investments Made	21,856	(145,469)
Short-term Investments (Made) / Redeemed	33,850	(8,407)
Net Cash Generated from Investing Activities	26,610	(171,231)
Cash Flow from Financing Activities		
Movement of Funds during the Year	(24,494)	(45,506)
Funds Received for Education Endowment Fund	-	22,824
Net Funds from Grants	-	-
Net Cash Generated from Financing Activities	(24,494)	(22,682)
Net Increase in Cash and Cash Equivalents	215,775	253,739
Cash and Cash Equivalents at the Beginning of the Year	1,451,662	1,197,923
Cash and Cash Equivalents at the End of the Year	1,667,436	1,451,662

Notes to the Consolidated Financial Statements

1. Accounting Policies

a) Accounting Convention

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

b) Incoming Resources

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

c) Resources Expended

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

d) Allocation & Apportionment Of Costs

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

e) Foreign Currency

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

f) Investments

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

g) Fund Accounting

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

h) Going Concern

We have adequate resources and are well placed to manage the business risks. Our planning process, including financial projections, has taken into consideration the current economic climate and its potential impact on the various

sources of income and planned expenditure. We have a reasonable expectation that we have adequate resources to continue in operational existence for the foreseeable future. We believe that there are no material uncertainties that call into doubt the charity's ability to continue. The financial statements have therefore been prepared on the basis that the charity is a going concern.

i) Investment Properties

Investment properties are included in the financial statements at open market value. No depreciation is provided on such property in compliance with the Financial Reporting

Standard for Smaller Entities. This departure from Companies Act requirements is necessary to show a true and fair view.

i) Taxation

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

h) Shariah & Zakat Donations

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

	Restricted	Unrestricted	2018	2017
	US \$	US \$	US \$	US \$
1.2. Donations / Zakat				
General fund	-	2,133	2,133	3,901
Zakat - Education fund	1,085,367	-	1,085,367	1,266,409
Specific Zakat fund	647,991	-	647,991	563,156
Youth Wing fund	-	-	-	11,955
Refugee Aid	224,930	-	224,930	98,541
	1,958,288	2,133	1,960,422	1,943,963

2. Investment and other income

Term-Deposit Receipts/Bank Profits	97,943	116,834	214,777	46,733
Sponsorships and Other		-	-	65,668
	97,943	116,834	214,777	112,401

3. MITI Project Income

Donations	-	103,993	103,993	82,723
Grant for Tuition Fee ^{NOTE 3.1}	-	336,886	336,886	313,767
Tuition and other fee	-	276,957	276,957	296,149
Other Income	-	48,396	48,396	53,244
	-	766,232	766,232	745,884

3.1. Institutional Grants

National Vocational and Technical Training Commission	-	237,536	237,536	212,441
Benazir Bhutto Shaheed Development Program	-	-	-	39,355
Pakistan Association of Printing & Graphics Arts Ind	-	20,447	20,447	-
Engro Foundation	-	10,321	10,321	39,273
Aman Foundation	-	68,582	68,582	22,699
	-	336,886	336,886	313,767

4. MITI Project Expenses

Program Expenses		569,667	569,667	582,642
Operating & Other Expenses		170,721	170,721	199,748
	-	740,388	740,388	782,391

	Restricted	Unrestricted	2018	2017
5. Operating/Governing Expenses	US \$	US \$	US \$	US \$
Salaries, Wages and other Benefits	48,792	71,193	119,985	60,031
Professional Fee	4,612	-	4,612	52,834
Utilities	-	3,418	3,418	7,023
Printing, Stationery & Computer Expenses	-	2,277	2,277	4,967
Rent, Rates & Taxes	6,193	55	6,248	2,434
Traveling, Communication & Conveyance	8,849	4,558	13,407	3,483
Legal & Professional Charges	72,355	6,041	78,396	2,478
Licensing Fee	7,417	-	7,417	4,722
Auditor's Remuneration	1,635	18,252	19,887	21,220
Repairs & Maintenance	38,028	1,185	39,212	33,563
Bank Charges	-	2,331	2,331	2,564
AGM & Other Meetings Expense	-	139,992	139,992	53,824
Other General Expenses	-	9,530	9,530	5,653
	187,881	258,831	446,712	254,796

6. Non-Monetary Expenditure

Depreciation		11,461	11,461	11,585
Amortisation of Investment Properties		619,850	619,850	-
Bad Debt Expense in Respect of other Receivables		-	-	87
PPF Written-off / Loss on Sale		-	-	1,177
		631,311	631,311	12,848

7. Property, Plant & Equipment

At Cost	Balance as at 01/01/2018	Additions / Revaluations	Disposals / write off	Balance as at 31/12/2018
Land	166,957	-	-	166,957
Building	93,913	-	-	93,913
Improvement Works	170,623	23,945	-	194,568
Furniture & Fixtures	6,578	-	-	6,578
Office Equipment	5,923	1,759	-	7,682
Tools & Equipment	11,155	72	-	11,228
Electrical Installation	3,980	2,835	-	6,815
Computer Equipment	14,643	484	-	15,127
Motor Vehicle	6,773	-	-	6,773
Generators	11,159	-	-	11,159
	491,705	29,096	-	520,802

		Balance as at 01/01/2018	Charge for the year	Disposals / write off	Balance as at 31/12/2018
Depreciation					
Land		-	-	-	-
Building	10%	17,843	7,607	-	25,450
Improvement Works	1%	146,460	3,852	-	150,313
Furniture and Fixtures	20%	5,301	537	-	5,838
Office Equipment	20%	4,858	1,024	-	5,882
Tools & Equipment	20%	2,801	1,685	-	4,486
Electrical Installation	20%	1,743	1,015	-	2,757
Computer Equipment	20%	10,793	1,348	-	12,141
Motor Vehicle	20%	5,596	235	-	5,832
Generators	33%	8,308	941	-	9,249
		203,704	18,244	-	221,948
Net Book Value as at Dec 31, 2017		288,001	10,852	-	298,853

Notes to the Consolidated Financial Statements

8. Intangible Assets

	Computer Software		
	Pakistan	Dubai	Total
Cost	3,130	-	3,130
Accumulated Amortisation	(2,066)		(2,066)
Net Book Value	1,064	-	1,064

9. Investment Property

	Land & Building		
	Pakistan	Dubai	Total
Balance as at January 1, 2018	34,855	3,110,545	3,154,272
Additions During the Period	-	-	-
Impairment Charged for the year	-	(619,850)	(619,850)
Fair Value as at December 31, 2018	34,855	2,490,695	2,525,550

Annual rate of depreciation 20%

16. Long-term Deposits

	2018	2017
Parekh Foundation	18,116	23,810
	18,116	23,810

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

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

	2018	2017
	US \$	US \$
Long-term Deposits	7,259	9,541
Long-term Investments	218,236	273,088
	225,495	282,629

11. Grant Receivable

Benazir Bhutto Shaheed Dev Program	37,378	44,892
	37,378	44,892

12. Advances & Other Receivables

Short-term Advances	2,001	323
Accrued Profit	2,038	3,176
Other Receivables	164,059	90,596
Microfinance Receivable	3,401	4,408
	171,500	98,503

13. Short Term Investments

Term Deposit - with Maturity up to 1 Year	842,525	884,327
	842,525	884,327

14. Cash & Bank Balances

Cash in Hand	14,119	7,527
Current Accounts	1,596,400	1,193,842
Call Deposit Accounts	-	206,013
Savings Accounts	56,918	44,279
	1,667,436	1,451,661

15. Accrued Expenses & Other Liabilities

Accrued Salaries & Others Expenses	31,416	43,217
Other Payables & Liabilities	55,737	69,980
Payable to NVTTC / PAPGAI / GIZ	173,558	63,858
	260,711	177,055

Consolidated Statement of Financial Activities (Segmented)

For the year ended 31 December 2018

	Europe		Middle East		Pakistan		Total 2018		2017
	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	US \$
	US \$	US \$	US \$	US \$	US \$	US \$	US \$	US \$	US \$
Incoming Resources									
Incoming resources from generated funds:									
Voluntary income:									
General Donations					1,449	2,133	1,449	2,133	3,901
Zakat Education fund	445,430				1,014,937		1,085,367	-	1,266,409
Specific Zakat (MITI, Rehab & Other)	526,042				346,879		872,921	-	661,697
Trustee Fee			49,946				49,946	-	153,642
Fees and subscription from members				10,931		34,010	-	44,941	154,005
MITI Project Income						766,232	-	766,232	745,884
Investment & Other Income	85,289		12,654			116,834	97,943	116,834	147,572
Rent Income from Investment Properties			218,784			1,972	218,784	1,972	237,959
Youth & Ladies Wing Fund							-	-	11,955
Total incoming resources	1,056,761	-	281,384	10,931	1,363,265	921,181	2,326,411	932,112	3,383,025
Resources Expended									
Charitable Expenditure:									
Educational Assistance	445,430				1,015,020		1,085,450	-	1,266,409
Housing Assistance/Community Rehab	301,112				279,700		580,812	-	491,019
Distribution of Motor Rickshaws							-	-	2,952
Other Specific Zakat Projects					68,546		68,546	-	69,186
MITI Project Expenses						740,388	-	740,388	782,391
Refugee & Disaster Aid	224,930						224,930	-	98,541
Donation to MMI & KMSO							-	-	39,091
Ladies/Youth Wing Programs							-	-	18,085
Total Charitable expenditure	971,472	-	-	-	1,363,265	740,388	1,959,737	740,388	2,767,674
Governance/Operating costs									
Advertising & Marketing Exp									
Salaries, wages and other benefits	48,792			34,823		36,370	48,792	71,193	60,031
Professional fee			4,612				4,612	-	52,834
Utilities						3,418	-	3,418	7,023
Printing, stationery and computer expenses				382		1,895	-	2,277	4,967
Rent, rates and Insurance			6,193			55	6,193	55	2,434
Traveling, Communication & conveyance	8,849			2,837		1,722	8,849	4,558	3,483
Legal and professional charges	27,648	-	44,707	6,041			72,355	6,041	2,478
Licensing fee			7,417				7,417	-	4,722
Auditor's remuneration		12,571	1,635	817		4,864	1,635	18,252	21,220
Repairs & maintenance			38,028			1,185	38,028	1,185	33,563
Bank charges		1,712		507		112	-	2,331	2,564
AGAM & Meetings and related Expenses				34,549		105,443	-	139,992	53,824
Other General expenses		3,178		2,387		3,965	-	9,530	5,653
Loss - Exchange / investment Disposal							-	-	-
Non-Monetary expenses							-	-	-
Depreciation			-	451		11,010	-	11,461	11,585
Bad Debts							-	-	87
Impairment of Investment Prop / PPE Written off				619,850			-	619,850	1,177
Total Resources Expended	1,056,761	17,461	102,592	702,643	1,363,265	910,426	2,147,618	1,630,530	3,035,318
Net incoming resources before transfers	-	(17,461)	178,793	(691,712)	-	10,755	178,793	(698,418)	347,707

Consolidated Statement of Financial Position (Segmented)

As at 31 December 2018

	Europe US \$	Middle East US \$	Pakistan US \$	2018 US \$	2017 US \$
Assets					
Non Current Assets					
Property Plant and Equipment	-	395	298,458	298,853	361,095
Investment Property	500,000	2,490,695	34,855	2,525,550	3,154,272
Intangible assets	-	-	1,064	1,064	2,631
Long -Term Deposits	-	-	7,259	7,259	9,107
Other long-term investments	7,397	-	210,839	218,236	280,485
	507,397	2,491,090	552,476	3,050,963	3,807,591
Current Assets					
Grant Receivable	-	-	37,378	37,378	44,892
Advances & Other Receivables	50,040	74,082	47,378	121,461	153,543
Short Term Investments	-	751,946	90,580	842,525	878,309
Cash at Bank and in Hand	655,335	368,919	643,183	1,667,436	1,451,662
	705,375	1,194,946	818,519	2,668,801	2,528,406
Current Liabilities					
Accrued Expenses and other Liabilities	27,256	10,810	221,440	259,506	177,055
Specific Funds				-	-
Non-Current Liabilities					
Long-term Deposits (Parekh Foundation)			18,116	18,116	22,727
Deferred Income			3,586	3,586	5,998
	27,256	10,810	243,142	281,208	205,781
Net Assets	1,185,516	3,675,226	1,127,853	5,438,556	6,130,216
Financed by					
Un-restricted Funds					
General Fund	482,966	3,427,416	326,768	3,687,111	4,782,553
MITI General Funds			241,522	241,522	270,577
Other Funds		92,011		92,011	129,494
Restricted Funds					
Zakat Fund	480,762	155,799	342,476	979,037	637,490
Education Endowment Fund			214,168	214,168	255,019
Trustee Funds	87,006		10,870	97,876	56,476
Micro Finance Fund			32,093	32,093	40,262
Other Funds	134,782			134,782	-
Total Accumulated	1,185,516	3,675,226	1,167,896	5,478,599	6,171,871
Unrealised Loss on Investments	-	-	(40,044)	(40,044)	(41,655)
	1,185,516	3,675,226	1,127,853	5,438,556	6,130,216

Annual Report 2018

SOUTHERN AFRICA CHAPTER



Regional Management Committee (2017 - 2020)

- 1 Mr Feizul Ayob - Vice President
- 2 Ms Taheera Hassim - Regional Assistant Secretary
- 3 Mr Ashraf Dada - Regional Treasurer
- 4 Ms Khudaija Suliman
- 5 Dr Ridwan Mia
- 6 Mr A.K. Ismail
- 7 Mr Shafique Tayob
- 8 Mr Haroon Gutta
- 9 Mr Shiraz Abdul Gany
- 10 Mr Anver Joosub Carrim
- 11 Mr Solly Suleman
- 12 Mr Omar Latha
- 13 Mr Samad Essa
- 14 Mr Haroon Kalla
- 15 Ms Fazila AK Ismail
- 16 Mr Gulaam Abdoola

- 17 Mr Haroon Sacranie
- 18 Mr Haroun Joosub
- 19 Mr Abdul Sattar Dada
- 20 Mr Sayed Hussain Mia
- 21 Mr Suliman Noor Mahomed (Solly Noor)
- 22 Mr Yunus Suleman
- 23 Mr Yusuf Kamdar
- 24 Mr Zunaib Abbas Moti
- 25 Mr Ashraf Ali Ismail Sabdia
- 26 Mr Aslam Kalla
- 27 Mr Moosa Carrim
- 28 Mr Mohamed Dada
- 29 Mr Razack Moosa
- 30 Adv Farouk Moosa
- 31 Mr Aboo Tayob
- 32 Mr Irfan Pardesi

Annual General Meeting & Luncheon – 29th July 2018:

The AGM of the Africa Chapter of WMO was held at the World Memon Foundation Centre in Laudium, Pretoria on Sunday the 29th of July 2018. The meeting was attended by the President of WMO as well as Trustees, Patrons, Members and Friends of WMO. Guests from Southern African Memon Association were present as well.

Dr Taheera Hassim, the ASG of the Africa Chapter, presented a comprehensive report on the activities of the African Chapter. The event was received favourably by all those who attended. It was concluded by a scrumptious lunch.

A special thank you to all those who participated with their positive contributions.

Properties:

- » Claudius property donated by Mr Sayed Mia: Property was sold for 3 million Rands and transferred.
- » Erasmia property donated by Mr Haroon Karim: WMO Africa Chapter Legacy Project. Plans and working committee in progress.

Social Welfare Projects:

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

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

Monthly expense of +- R130 000 Zakat

Ramadan 2018 Activities:

- » Members from Purposeful Giving and WMO Africa Chapter

visited the Itereleng Informal Settlement and Masjid Complex on Sunday 20th May 2018. We have been actively involved, visiting and assisting for the past 8 years and the development. There has been a change in management from "Neighbourly Needs" to "Ar Rahman Foundation". Groceries, meals etc were distributed to over 100 community members. Project overseen by Zafreen Ayob & Feizul Ayob.

- » Members from WMO Africa chapter, Purposeful Giving and Planet Mercy visited the Brazzaville West Islamic Centre on Sunday 3rd June 2018. Brazzaville is an informal settlement in Pretoria West, a Madressah Institute initiated in 2004 with only 12 children, now close to 200 students to date. An additional piece of land has been bought to put up more classrooms. Zakat funds are required to assist in putting up the additional structure. The shoeboxes from the Ramadan Shoebox Project were distributed to the students as well as party packs and meals. Project overseen by Zafreen Ayob & Feizul Ayob.



- » Various Institutes were requested to make a list of items of need and on receipt, funds were raised to make up hampers with these goodies and packed for various orphanages and homes for the elderly and needy recipients. Our dedicated sisters of Jama'atun Nisaa & WMO Africa Chapter took their time and put in lots of effort and caring whilst making beautiful hygiene packs and Eid goody bags. The kids of WMO members were personally involved in packing as well as visiting and distributing these party packs teaching them from young to be actively involved and to show empathy to those less fortunate. Project overseen by Fazila AK Ismail.
- » Alhamdulillah, X85 students of Deen at Abu Darda Islamic Centre in Umbogintwini received their clothes, which was sponsored by WMO and the sisters of Jama'atun Nisaa. Project overseen by Fazila AK Ismail.
- » In addition to this each child at Islamic Guidance Centre was presented with cash in an envelope to do their own personal Eid shopping at the centre where an array of beautiful Eid clothes and accessories were on display. Another memorable moment for all who participated and were blessed to witness the joy of something we may consider small but for these children, it makes a world of difference to know that they too can proudly dress up, look the part and feel the beauty and celebration of their fasting and sacrifice during the month of Ramadan Alhamdulillah. Project overseen by Fazila AK Ismail.
- » On the 2nd June 2018, WMO Africa Chapter partnered with Image Lifestyle Conference Centre and many other organizations hosted their Annual Mass Iftar catering for over 2000 orphans from various orphanages in Gauteng. Amidst the delicious meals, party packs, games and a variety of fun activities, WMO Africa Chapter handed over X3 wheelchairs donated to physically challenged recipients. This project was overseen by Shiraz Gany, Sayed Mia, Ridwan Mia, Moosa Carrim, Taheera Hassim & Haroon Gutta.
- » On the 09th June 2018, WMO Africa Chapter partnered with Hadjie Lutfie coordinated their annual outreach program of distributing X300 Ramadan Food Hampers worth R100 000 to needy Muslim families in the Newclare, Johannesburg area. This project was overseen by Moosa Carrim & Haroon Gutta.

- » The WMO Africa Chapter Ladies & Youth Wing undertook an Outreach Project this Ramadan 2018, which brought great happiness to 113 orphans as well as 5 Syrian refugees residing at the Global Relief Welfare Services – Idarah Arrahman Muhammadia combined school in Lenasia, Gauteng. With a generous sponsorship from the WMO Africa Chapter, AMKA Products and other donors, we could provide each of them with an Eid Hamper, consisting of the following: a storage box, luxuries, hygiene products, WMO branded Tracksuits, T-Shirt, Takkies, Socks and a warm blanket. This project was spearheaded by Coordinators; Dr Khudaija Suliman, Zeenat Suliman & Dr Ridwan Mia.

Eid ul Adha 2018 Celebrations:

- » Distributions of clothing and Eid gift parcels to deserving orphanages.
- » Celebrations with the Elderly at Old Age Homes serving scrumptious meals and treats, gifted with hygiene hampers and Eid treats.
- » A number of distributions made to many needy families, spoiling the little ones with Eid Treats and the parents receiving envelopes with cash enclosed.
- » Qurbani of Sheep donated to certain Institutes.
- » In collaboration with Jama'atun Nisa - donated goodies to students in celebration and remembrance of the Day of Arafah.
- » In collaboration with Jama'atun Nisa, items of need & Eid ul Adha treats were delivered to the Respite Centre in KZN, an Institute for abused women as well as homes for the aged and orphans.
- » In collaboration with Jama'atun Nisa, raised funds towards feeding on the day of Arafah. Iftar meals was sponsored to Abu Darda Islamic Centre and funds were raised to make Chicken Akhni and feed 4 Madaaries Alhamdulillah.

Local Zakat Collections:

Majority of the cases presented to WMO need financial assistance with payments of water, electricity, groceries etc. Some cases are regular and dealt with on a monthly basis and the requests continues to increase rapidly. There is also an escalating need to offer financial assistance of school / madressah fees and books for university students. Many of these cases are Memon and Muslim families in dire straits.

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

Additional Programs / Projects / Donations:

- » The Minara Chamber of Commerce in partnership with WMO Africa Chapter hosted a very information program on the 25th January 2018 – Topic: "Blockchain & Cryptocurrencies – all you need to know"
- » Support the WMO [Africa] Zakat School Fund for Memon Children Campaign: Appeal was circulated to members and monies raised – TOTAL: R150 000. Financial assistance was offered to School & University going students towards their fees & text book expenses.
- » WMO Real Estate Academy – Ref: Social Response Bursary Project: X5 Candidates – Alma Muhammad, Fatima Katcodia, Feroz Rashid, Naadira Bhamjee & Rehana Waja selected for the "CHOPROP – Become a Property Guru Course" and was sponsored by WMO. Total of R150 000 raised.
- » Celebration of International Memon Day:
 - » The WMO Africa Chapter under the supervision of our ASG, Dr Taheera Hassim provided FREE medical screening & check-ups to the residents of Laudium and surrounding areas. This was hosted at the World Memon Foundation Centre on Sunday, 08th April 2018. Services offered incl; Weight, Height & BMI Calculations, Blood Pressure Testing, Glucose Testing, papsmears and consultation with Doctors & Physiotherapists.



All the elderly patients were presented with a gift pack donated by AMKA Products viz the Kalla family and served on with cake & tea.

- » On the 11th April 2018, WMO Africa Chapter & APEX Body, Purposeful Giving distributed 200 meals at the Brazzaville West Islamic Centre [Masjid & Madressah]. Project overseen by Zafreen Ayob & Feizul Ayob
 - » On the 11th of April, WMO Africa Chapter under the supervision of Patron, Mr Moosa Carrim distributed Grocery Hampers to the needy in the Johannesburg region.
 - » WMO Ladies Wing Africa in collaboration with Jama'atun Nisaa [Apex Body] celebrated "International Memon Day" by feeding Orphans & distributing fruit packs & treats to residents of an Old Age Home in Durban. Project overseen by Fazila AK Ismail
 - » On Friday 13th April 2018 [Eve of Lailatoel Mi'raaj], two Regional Committee Members of WMO Africa pledged R250,000.00 on Channel 347 ITV Networks LIVE towards the AWQAF SA Project "Daru Shifa". This generous contribution will cover the costs of building one room at this facility and will be honoured and called the "WMO" room. This was soon followed by a Life Member, Patron & Trustee of the Africa Chapter who donated another R250,000.00, constructing 3 more rooms and the pledges continued until a million rands in total was donated to Daru Shifa, courtesy of WMO.
 - » The World Memon Organization [Africa Chapter] in association with Laudium Cancer Care hosted a gathering for senior citizens at the World Memon Foundation Centre on Thursday, 10th of May 2018. There were +- 200 senior citizens in attendance who were welcomed by WMO Board Member; Mr Omar Latha and addressed by; Dr Shenaaz Bassa - Oncologist, Dr Fatima Dockrat - Surgeon and Shakira Dockrat - Dietician. Pursuant to the formalities, those in attendance were treated with refreshments provided courtesy of WMO. Attendees expressed their delight and gratitude to the organizing team for hosting an initiative that was thoroughly enjoyed by all. Project overseen by Life Member, Mr Omar Latha
 - » Members from Purposeful Giving and WMO Africa Chapter visited the Ilereleng Informal Settlement and Masjid Complex on Sunday 20th May 2018. These organizations have been actively involved, visiting and assisting for the past 8 years and the development [infrastructure & spiritually] is improving each year. ALHAMDULILLAH. After performing halqa with the local community and praying Zuhur salah, the organizations distributed grocery items, hygiene packs and party packs for the kids.
 - » 20th June 2018 – WMO Africa Chapter sponsored X2 youths to attend the Leadership Essential Training Workshop hosted by the Minara Chamber of Commerce.
 - » Distribution of Braille Machines: A further distribution of the Braille machines sponsored by members of WMO Africa Chapter was carried out on the 01st August 2018. WMO Africa Chapter in partnership with The Gardens visited Guest Resource Services in Pretoria North and distributed 5 Braille machines to visually impaired students that are being trained at the institute. Mr Feizul Ayob [VP of Africa Chapter] accompanied by Mr Omar Latha, Moulana Abubaker Chouglay and Mr Mohamed Ashraf Moosa attended this event. WMO Representatives were hosted by the CEO - Dr Wilma Guest-Mouton.
- A number of skills courses are offered such as from life skills training, intercultural programs, basic financial courses, and computer courses. After training, the students are placed in different companies with potential job opportunities. Companies such as Makro, Game, Shoprite and Checkers. The institute is also subsidized by the Government through the Skills Development Program. The institute is similar to that of the MITI Project which is based in Karachi, however MITI concentrates on Technical Training whereas Guest Resource Services concentrates on Skill Development.
- » ASUM Circumcision Project: The WMO Africa Chapter supported ASUM with R50 000 donations towards their Circumcision Project. This is the first circumcision project that ASUM is carrying out with volunteer doctors from UIC Turkey. In Sha Allah if all goes well they hope to circumcise at least 500 Muslim Children. However, there are still thousands that need this procedure. They

are working hand in hand with National Aids Commission and the Ministry of Health.

- » On Sunday, the 02nd September 2018, the World Memon Organization Africa Chapter in collaboration with Footprints Coaching was involved in an Outreach Program, which catered for those affected by abuse of substance & trauma. The program included an early morning hike, practical Life Coaching, Team-building activities, potjie around the fire and the handover of items donated by the World Memon Organization. With the recent celebration of Eid ul Adha, WMO donated a sheep towards the meals of the residents as well as bedding & linen and paint to refurbish the facility. In addition to this an anonymous donor generously contributed towards the carpeting and Musallahs of the salah room. Project overseen by Khashiefa Martin
- » Mr Gulaam Abdoola [Trustee] spearheaded an excellent initiative, whereby encouraging our members to raise to a substantial amount of pledges – donations via the Africa Chapter WhatsApp Group Chat. The generosity was heart-warming and overwhelming with everybody contributing without hesitation. On Friday, the 12th October 2018, WMO Africa Chapter handed over a cheque of 1,23 Million Rands to the "Gift of the Givers" towards aiding the victims of the recent earthquake and tsunami that struck the Island of Sulawesi in Indonesia.



Wheelchair Campaign 2018:

An ongoing project, whereby wheelchairs are donated to the needy, however this is only offered on request and submission of application

- » On Thursday, 22nd February 2018, WMO in conjunction with Jama'atun Nisaa was proud to hand over a wheelchair to an ecstatic young lady, Yasmin Ahmed Moola. Yasmin is a MEMON girl who suffers from multiple sclerosis. The sisters of WMO Ladies Wing with Jama'atun Nisaa quickly heeded the call to assist Yasmin who needed a specialized wheelchair. The handover was facilitated by our Jama'atun Nisaa representative; Jameela Joosab and the Sisters of Gifted Hope at the Association for the Physically Challenged Centre in Sherwood, KZN. The centre offers free physio for the physically challenged.
- » For 7yr old Talente Nxolo Ndlovu, living with cerebral palsy and her grandmother who takes care of her, life was a constant struggle to get around from place to place and more importantly, to get to the Rehabilitation Centre in Sherwood KZN, where Talente receives regular physiotherapy. Talente's gran mentioned that their home was a distance from the taxi stop and she had to carry Talente on her back to and from the taxi. Because of her age and failing health, this put a great strain on her.

When Gifted Hope Foundation visited the Rehabilitation Centre and heard about Talente's story from social worker; Imelda Mbingeleli, they immediately garnered the help of Fazila AK Ismail



of the World Memon Organization and Jama'atun Nisaa. A brand' new specialized wheelchair was generously sponsored. Fazila mentioned that the Wheelchair Project was close to her and her team of ladies of WMO Ladies Wing and Jama'atun Nisaa's hearts as they have personally visited these rural areas and seen for themselves that these children were being carried around on mothers and grannie's backs. "We have witnessed the elderly and sickly being pushed to clinics in wheelbarrows." A specialized wheelchair brings back quality of life to those that are facing the challenges of their disabilities. May Almighty Allah continue to give us the strength to be able to assist these special children the elderly and sick.

- » An Additional X20 wheelchairs were delivered to Al Ansaar
- » In Gauteng, X4 wheelchairs donated to the Syrian cause and an additional X10 wheelchairs donated to needy recipients in the Free State.
- » WMO & Jama'atun Nisa delivered X7 brand new wheelchairs in a township to physically handicapped recipients who were involved in accidents or were ill.
- » X20 wheelchairs were donated to Al Ansaar towards the WMO, Jama'atun Nisaa Radio Campaign in Durban.
- » They also handed over a Specialized wheelchair to a sufferer of Sclerosis at the Association for the Physically Challenged Centre in Sherwood Durban.
- » In Gauteng, X4 wheelchairs donated to the Syrian cause and an additional X10 wheelchairs donated to needy recipients in the Free State.
- » WMO Ladies Wing & Jama'atun Nisa - X10 Wheelchairs distributed to the needy mostly senior Citizens in KZN.
- » A wheelchair donated to an elderly lady of 63yrs and a patient in KZN.

Ladies Wing:

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

A special thank you to our regular partners, the ladies from Jama'atun Nisa & Purposeful Giving who always go the extra mile in any WMO

Ladies Wing related Projects and play key roles in the success of it all materializing Alhamdulillah.

In collaboration with Jama'atun Nisa in the KZN region: ALL projects overseen by Shireen Arbee, Jameela Joosub, Halima Abdulla & Fazila AK Ismail.

- » X160 Food hampers distributed by Memon Educators to learners from underprivileged homes in the Durban region.
- » Raised funds for the fees of a Male Memon Student studying, Medicine at Durban Medical School.
- » Raised funds for a female Memon Student studying, Physiotherapy at UDW.
- » Secured bursaries for 2 children attending a primary School in Durban.
- » Eats & Treats delivered to an Old-age Home in Durban – Theme: Celebrating the Elderly.
- » Total of R21,097.25 paid towards the purchasing and distribution of stationery, uniforms & sleepwear to the Kids of Vision Home in Cape Town.
- » Luxuries donated to X700 students at Clayton Primary School in KZN.
- » Sponsored items of need and a 150 goody bags for senior citizens at a pamper function in Chatsworth Durban to celebrate Womens Day.

» Assisted Sr Rabia Shaik [58 yrs] from Ladysmith with grocery items.

- » For the ten days, contributed towards meals & water for distribution at various districts around the Durban.
- » Organization was approached to assist a mentally ill mother who was discharged from hospital and desperately needed to be placed in a Frailcare Centre. Sadly, no Old Age Home would admit her. Alhamdulillah, the Amitabh Bachan Home for the aged in Durban agreed to accept her and we had to raise and amount of R7 500 for 3 months – Total: R22 500 10.12. Raised funds towards purchasing mattresses for Bonella Orphanage. 10.13. Case of Irfana Mohammed – R3 000 donated towards groceries and R6 000 towards her child's medical costs. 10.14. R20 000 donated to Moulana Taha Rodrigues – Madrasah Anwaarul Islam – 2nd Avenue Willowmead Centre Rondebosch East – towards his Hajj trip.
- » Sisters of Jama'atun Nisa hosts khatams every Monday at the NMJ Islamic Hall in Durban. A special note of thanks to Natal Memon Jamaat for availing the facilities for the khatams and the premises for Jama'atun Nisa offices.
- » Regular Ladies Zikr & Quran Groups.

In the Gauteng Region:

- » Bedding, linen and hygiene packs donated to Muslim mothers and children residing in a shelter located in Kliprivier.
- » WMO Ladies Wing supported the Africa Muslims Agency "Empower Girls in Africa" Fundraising event which took place on Saturday, 07th April 2018 at the Image Lifestyle venue in Fordsburg, Johannesburg. Tickets were purchased and attended by our committee members and some were donated.

Youth Wing:

WMO Africa Chapter's Youth Wing was non-existent for the whole of 2018. Discussions had taken place since January 2018 at the RMC meetings; however, no progress was made.

WMO 16th Annual International AGM 2018:

The International AGM hosted in Karachi was very well organized and the hospitality incredible! Lots of ideas were brainstormed by the various Chapters. The visit to MITI was particularly very rewarding especially observing how funds were utilised to uplift the lives of

the underprivileged and creating employment. The B2B was very motivational and networking opportunities were remarkable.

Membership Development:

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

MEMBERSHIP CATEGORY	NO. OF MEMBERS
Trustee	11
Patron	10
APEX	0
Life	143
Annual	3
Friends of WMO (Free)	3
Total	170

Vice President's Conclusion:

It has been a pleasure working with the members of the RMC and their support in all aspects is well appreciated. We continue to persevere and strive to giving back to the needy communities with many challenges yet very successful projects Alhamdulillah. Small efforts make a huge difference and with this said, we look forward to working towards an additional project in 2019, which will hopefully be the initiation of our Africa Chapter **Legacy Project**, In Sha Allah.

Feizul Ayob

Vice President

Dr Taheera Hassim

Regional Assistant Secretary

Annual Report 2018

AMERICA & CANADA CHAPTER



Regional Management Committee (2017 - 2020)

- | | |
|--|---------------------------|
| 1 Mr Bashir Akuly - Vice President | 7 Mr Shoaib Kotawala |
| 2 Mr Yousuf Pochi - Regional Assistant Secretary | 8 Dr Shiraz Suleman |
| 3 Mr Ghaffar Variend - Regional Treasurer | 9 Dr Naseem Shaikhani |
| 4 Mr Rafiq Moosani | 10 Mr Abdul Samad Lodiha |
| 5 Mr Omar A Karim | 11 Mr Zaid Imtiaz Malkani |
| 6 Ms Zahida Taufiq Ahmed - Lady Member | |

Assalamu Alaikum Warahmathullahi Wabarakathuhu

I am truly honored and pleased to present a brief overview of the annual performance of the North America Chapter for the year ending 31 December 2018. I would like to take this opportunity to express my gratitude to the Board of Directors, RMC members, members, volunteers as well as WMO Headquarter for their trust and support of our work to serve the community living in North America and elsewhere in the world. I am also, deeply thankful to Regional Assistant Secretary, Regional Treasurer and internal Auditor and Trustee for their dedication and support during the year.

Since its inception the NA chapter has been involved extensively in various welfare initiatives for the Memon Community and the humanity at large. WMO NA has relentlessly worked throughout the year to foster relationships with various Memon Jamaats and individual communities across North America. Throughout the year, the Chapter has remained actively involved in the welfare activities such as education, housing, provide meals to needy, and also were actively organizing local events to create awareness of WMO NA presence among Memon Communities. We continue to provide information in every format and at every platform to encourage people to join and understand the great work of WMO and its future plans and goals. Our past and present work in progress include: attempt to attend events, warmly welcome visiting delegates and dignitaries, host dinners and work with local charities. We will In Sha Allah continue to work tirelessly to expand and improve our programs and services to cater to the needs of our community.

Meetings

Total of 12 meetings were held in the year of 2018 which included ExCOM, RMC and AGAM.

Zakat Committee

- » Audio Conference was held with Zakat Committee. All the committee members Which include, Ghaffar Variend, Bashir Akuly, Omar Karim and Zulfi Memon were present. The main agenda of the meeting was to formulate best strategy to approach Memons and others for Zakat within US and Canada. During the conference all members agreed to increase the target relative to last year.
- » Discussed on collection of Zakat and donations during the month of Ramadan. Talked about different proposal. It was decided to send Letter via email to community members in USA and Canada. Zakat appeal flyer was emailed and text via WhatsApp to Memons and Non Memons in US and Canada.

Memon Day Celebration

- » Distribution over 100 of hot meals to homeless and needy at Islamic Center in Chicago
- » The MEMON DAY was celebrated on April 11, 2018 at local restaurant. Over 70 people attended the dinner. The event was held in collaboration with VC organizer and Chicago Memon Association. WMO NA presented MEMON DAY T-Shirts to acknowledge the VC organizer, President and Vice President of Chicago Memon Association and several local community members for their services. Short speeches were given by Ghaffar Variend and Bashir Akuly. Lot of enthusiasm and positive feedback was received from audience.

Board meeting was held to discuss following misc items:

- » We discussed the ways to help improve access to the WMONA site based on feedback from committee and community members. Some of those changes included making adjustments to the WMO site for our North American users.
- » Discussed on Constitutional matters specially a change in term of Office Bearers from 2 year to 3 years (total 6 years max) to align with WMO International.
- » Discussed on future activities, such as WMO World Road Show, dates and locations. Suggestions were to include Houston, Dallas, Orlando and Toronto which have large and vibrant Memon communities.
- » Discussed Participation in MANA MPL in New York.
- » Eid Al Adha message with WMO Annual AGAM in Karachi announcement and WMO Projects sent to Memon Jamats in USA and Canada. All members of WMO North America via Email and WhatsApp. Eid Al Adha message was also published in Memon Association of North Texas, Memon Directory 2018.

16th WMO AGM in Karachi, Pakistan

The largest turnout (30 members) formed the North American delegation to travel to Karachi, Pakistan to attend the 16thWMO-AGM on October 31st.

- » The North America delegation visited MITI with other delegations on November 1st, The North America delegation attended B2B event at Marriott Hotel in Karachi and attended a dinner at ARY's residence. On November 2nd, attended a dinner at residence of prominent businessman and philanthropist - Mr. Aqeel Karim Dhedhi. WMO NA delegation attended the Gala Dinner at Governor House, Karachi. Influential and powerful members of the political elite were present including Minister and Governors. The WMO NA delegation visited All Pakistan Memon Federation Office in Karachi and met with office bearers and visited the wonderful Taba Sports Center. The delegation also met with WMO Secretary General Shohaib Ismail and Altaf Habib Jangda RAS of WMO (Pakistan) at WMO house to explore and share common interests and participation in joint projects.
- » The delegation participated in Memon Institute of Teacher Training graduation and award ceremony in Karachi.



- » Vice President Mohammed Bashir Akuly visited Al Ibrahim Hospital at Malir Karachi and participated in a well-deserved award distribution.
- » RMC meeting was held by conference call on December 16, 2018 to discuss 2019 projects for WMO NA including Zakat collection, Membership drive, Road Shows in various part of North America. Sponsoring a much needed project for Special Needs Children's in collaboration with Pakistan Chapter.

Project

Empowering through Inclusion project

Persons with Disabilities (PWD) are often overlooked members of society. WMO NA together with WMO (Pakistan) saw an opportunity to make a difference in the lives of these individuals. A plan was developed and a collaborative project embarked upon

The WMO NA delegation met with WMO {Pakistan} in Karachi to discuss and sponsor "Empowering through Inclusion project Phase 1 for special needs children's in Karachi. The first Phase of this project will evaluate 70 children and identify specific needs for them and provide information to the parents regarding each child needs and treatment.

Youth Wing

- » On December 2nd, 2018 The Indoor Soccer Tournament was organized by Youth Wing of WMO NA in Toronto Canada. This was a hugely successful event bringing in the youth of 2 Jamaats which usually do functions separately. The youth were excited and had great fun and already planned to meet future events.

Ladies Wing

- » The achievements of our ladies wing are countless in 2018s. Our ladies wing stand shoulder to shoulder in our effort of helping humanity. From collections of funds for needy to arranging events for family Get -together they are everywhere. Lady Wing Lead also organizes marriage introductions which will encourage marriages among Memons.

Zakat Collection

The WMO in conjunction with NA chapter continue to appeal to members to contribute their Zakat to WMO. The WMO North America made great efforts to collect zakat. Around hundreds of Zakat appeal emails were sent out during the month of Ramadan, which resulted in the awareness of WMO among the Memon community in USA & Canada.

We are also pleased to inform you that our RMC is playing a great role to bring awareness of WMO Projects and welfare work to encourage our Memon Community to pay their Zakat to WMO.

Total Zakat Collection for the year ending 2018 was \$ 36,859.46
Zakat Distribution

We valued our donor's preference the most when distributing Zakat. Per our donors' directions, North America Chapter focused primarily on Education and Housing project in year 2018. We provided financial assistance to students and bulk of it went towards scholarship of needy students of Pakistan & North India.

Membership

MEMBERSHIP CATEGORY	NO. OF MEMBERS
Trustee	2
Patron	1
APEX	2
Life	23
Annual	18
Friends of WMO (Free)	22
Total	68

Welfare Activities

USA and Canada have their own welfare systems which provide legal aid, housing supports as well as different kinds of benefit support and medical assistance. However, for our Memons who are not eligible or cannot afford, we are working on a plan to provide limited assistance in both social and economic ways. Social welfare services include limited programs intended to help under privileged members of Memon community to function more fully and independently in society. We also have regional advisors giving advice on matrimonial, family disputes etc... while at the same time, our economic activities help assist the people of our community who are not able to support themselves or their families due to unemployment, underemployment, hardship, unskilled labor capacity, disability, or other similar reasons.



Overseas & Local Visitors

During the year number of WMO figures from various Chapters visited American and Canada Chapter.

- » Ashraf Sattar visited New York and a function was arranged by WMONA representative Omer Karim in honor of our guest.
- » Ashraf Sattar visited Canada and a dinner attended by dignitaries was held by WMO Trustee Dr. Shiraz Suleman.
- » Iqbal Officer President of All India Memon Federation and Aziz Memon President All Pakistan Memon Federation visited and lunch was organized by WMO Vice president, Regional Assistant Secretary and Regional Assistant Treasures of WMO North America.
- » Iqbal Khamisani {Los Angeles} was received at Usmania Restaurant. WMO North America Chapter was delighted to host his family for dinner and discussed matters relating to WMO and joint efforts with the California Jamaat.
- » Welcome lunch was organized in honor of visiting WMO NA RMC member and Head of Membership, Br Omar A Karim [New York] with his wife at a local restaurant. Many topics were discussed especially ways to increase membership. Ladies discussed start of Ladies committee which materialized in September under the leadership of sister Zahida Taufiq

Bashir Akuly
Vice President

Yousuf Pochi
Regional Assistant Secretary

Annual Report 2018

EUROPE CHAPTER



Regional Management Committee (2017 - 2020)

1 Mr Imran Panaawala - Vice President

2 Mr Waseem Yoosuf Adil - Regional Assistant Secretary

3 Mr Zaheed Harunani - Regional Treasurer

4 Mr Nasir Okhai

5 Mr Sikander Sattar

6 Ms Shamim Osman - Lady Member

7 Mr Haroon Karim

8 Mr Nowsad Gani

9 Mr Bashir Sattar

10 Dr Esmail Harunani

11 Mr Zakaria Bawany

12 Sir Iqbal Sacranie

13 Mr Abba Ali Yousuf

14 Mr Yousuf Gadit - APEX Representative

Meetings

We had two board meetings during 2018, six meetings of the office bearers and 2 conference calls between BOM and office bearers. Two phone meetings took place between office bearers and the auditors. Numerous calls between office bearers took place in the course of the year to sort out various issues pertaining to the WMO.

WMO is registered in the Charity Commission and the Europe Chapter since the inception of this organisation has been assigned the responsibility to get the accounts audited from a qualified Chartered Accountant and to fulfill other statutory filing requirements in respect of Companies House and HMRC, which Alhamdulillah Europe Chapter has successfully fulfilled those duties.

Zakat Collection

The WMO in conjunction with the Memon Association UK and Memon Association Leicester made great efforts to collect zakat. Approximately around five hundred zakat Appeal letters highlighting the WMO activities were sent out by emails during the month of Ramadan, which resulted in the awareness of WMO among the memon community. With the efforts of senior members and Board of Management new donors were approached, who have committed that in future they would pay their Zakat to WMO. Many calls had been made by officer bearers to the potential donors. All in all we received a good response from our Memon Community. However, in future more aggressive approach is required to show case a brand of WMO and the work they are carrying out in different parts of the world.

We have collected \$320k towards our commitment of 2018. To date we have collected around \$147k and making more efforts to reach our target for 2019.

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 facilities. However, for our Memons who can not afford, we are providing free services in respect of legal, medical, social issues, 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. This time we got couple of calls from Memons regarding their housing, family, welfare and immigration matters, where they had been advised appropriately by discussing their concerns and to come up with practical resolution.

We support some of our Memons with hospital expenses and funeral expenses if they are having financial difficulties.

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 year at least 25 to 30 introductions take place.

Youth Wing

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

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

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

In 2018 following activities have been undertaken by the Memon Association UK and Memon Association Leicester in collaboration World Memon Organisation (Europe Chapter):

- » Badminton every Tuesday at the Memon Centre London and there is now a waiting list for participation as lots of people have signed up.
- » Youth cricket is every Thursday's at MC London.
- » Volleyball on Wednesday's at MC London. There is now a waiting list for participation.
- » Ladies and female youth football & Basketball classes with a qualified professional every Monday at MC London.
- » Regular youth meetings at MC London.
- » Regular cards and pool sessions at MC London.
- » Playing Cards played every Wednesday & Saturdays at different venues in Leicester.
- » Weekly Friday Night activities for families have now been started and lots of people are attending on a regular basis with their families.
- » Football training for under 16s in Leicester.
- » Indoor Football on every Friday in Leicester.
- » Outdoor Football on every Friday in Leicester.
- » Talim classes for youth in Leicester every Monday at MC Leicester.
- » Youth club on every Friday in Memon Center Leicester.
- » Mehman Lunch Club at Memon Center Leicester on every Thursday.
- » Whole month of Ramadan, Taraweeh was held at Memon Center Leicester with 10 youth Hufaz reciting 2 rakats each.
- » Leicester provides free Memon Centre for funeral services.
- » Memon Association Leicester is going through a very large extension for sports centre, once we have our own purpose built sports centre completed will be able to increase our youth activities and invite Memon's worldwide for sports competitions In Sha Allah.

As can be determined from the above list, youth activities have been extensive and vibrant and further improvements are planned to engage with the youth for 2019/20 In Sha Allah.

GYW (Global Youth Wing)

In 2017 GYW (Global Youth Wing) was formally established with a structure to enhance the coordination and development of Memon Youth globally and to provide projects at a local level to interact with and benefit from. GYW was created with a vision to engage all Memons aged from 18-40 years of age. To bring youth on board Europe Chapter arranged a function at the Memon Centre to launch GYW. Mr. Arshad Gani who is a Vice Chairman of GYW Europe Chapter in which more than 100 participants attended. In this event management of GYW explained about the new initiatives and future plans of GYW on a global basis. After this successful event lot of people approached and signed up as a Youth member.

Ladies Wing Report 2018

WMO Ladies Wing has actively continued to support the on-going Charity projects in India and Malawi. For Ramadan 2018 we have collected £11,200.

Projects in India

- » Food Packs for Ramadan were distributed to 300 families in Mumbai and suburbs.
- » 40 Widows families had their yearly financial support – this is a scheme for upliftment for the destitute families.
- » Funds were sent to Lohara for the Girls Orphanage and Eid Kits were donated as well.
- » 40,000 Rupees worth of Rainwear and Tarpaulin was donated to the poor people of Mumbai during the Monsoon season

We have received acknowledgments from Razia Bai and Shabana Darvesh of India Chapter Ladies Wing.

Projects in Malawi & Mozambique

- » 250 Ramadan Food Packs were distributed to the poor in the village districts. Distribution was done by "Road to Relief" Charity.
- » In 2019 funds were sent to Mozambique for the Beira Cyclone disaster.

The sum of £3,000 was collected for Syrian refugees at the European borders and Yemen refugees for the supply of Blankets and Food packs for the winter months. Aid Convoy Charity of UK handled distribution.



Memon Connections

At present we are two Ladies from UK working on this project alongside the WMO International Ladies Wing. In the UK We have been doing four to five introductions a week and is a very demanding and time-consuming commitment. Recently at the Family Get-together Function at Memon Centre in London we managed to do few introductions and had positive responses.

Ladies Activities

There is Basketball for Girls on Monday nights and Keep-fit Class and Badminton on Friday Nights, both well attended at the Memon Centre in London.

Membership

Memon Association UK and Memon Association Leicester are assisting the WMO Europe Chapter to achieve its target to maximise the membership of WMO. In functions of MA London and MA Leicester WMO membership stands have now been introduced to create awareness within the community and senior members give five-minute presentation to inform them about the projects being carried out in different continents by WMO. In 2018 we have seen a record increase in Youth Membership category, this is also as a result of introduction of GYW. We got new commitments from Memons to become members, but we are chasing them to pay their subscription.

Before the AGM in Karachi, Pakistan we had 57 members.

Current Membership Update:

MEMBERSHIP CATEGORY	NO. OF MEMBERS
Trustees	05
Patrons	04
Life Members	69
Annual Members	05
Youth Members	47
Friends of WMO	00
Total Members	130

Other activities/matters of Interest

Visit to Portugal

As per the future plan to increase our presence in Europe we approached Mr. Liyakat Hameed Bha who is our Coordinator in Portugal to arrange our visit to meet Memons in Lisbon. A trip was planned and following members visited from 16th till 18th of Feb 2018.

Mr. Nowsad Gani	Dr Esmail Harunani
Mr. Bashir Sattar	Mr. Yousuf Gadit
Sir Iqbal Sacranie	Mr. Nazir Okhai
Mr. Imran Paanawala	Mr. Khalid Abdul Ghaffar
Mr. Waseem Adil	

Mr Liyakat Hameed arranged an evening function in one of the community centre where our Vice President Mr Imran Panaawala gave a presentation and informed the local Memon community about the projects WMO is undertaking in different parts of the world.

After that Mr Nowsad Gani and Mr Bashir Sattar also gave speeches and informed the community that why WMO and especially bringing on Board our Youth is important so that we can keep our Memon identity and values preserved.

After this successful presentation the delegates met other high profile Memons in Lisbon and had a one to one discussion with them to explain about WMO work carried out in various parts of the world. Our senior members convinced few members to come on board, in total we have

33 Members from Portugal which includes 2 Trustees, 9 Life Members and 22 Youth members.



Appointment of Coordinator in Germany

Our Vice President Mr Imran Panaawala approached Ms Sumrin Imran who lives in Germany to join WMO, she agreed to become a coordinator in Germany and was later appointed as an advisor to Chairman Global Youth Wing Mr Bashir Sattar.

UK Memon Business Directory and Memon Census Forms

Mr Abba Ali Yousuf agreed to work on the compilation of business directory and was appointed as a coordinator. He prepared a format to collect the data for compilation of business directory. However, other members suggested that GYW will undertake this project.

Mr Hanif Osman was appointed as a coordinator to initiate work for Memon Census but members suggested this work comes under GYW.

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

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

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

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

1. Memon Festival in Leicester.
2. Badminton Tournament was held in Leicester where London and Leicester payers participated.
3. Memon Eid function organised by Memon Association UK.
4. Quiz Night function at Memon Association UK.

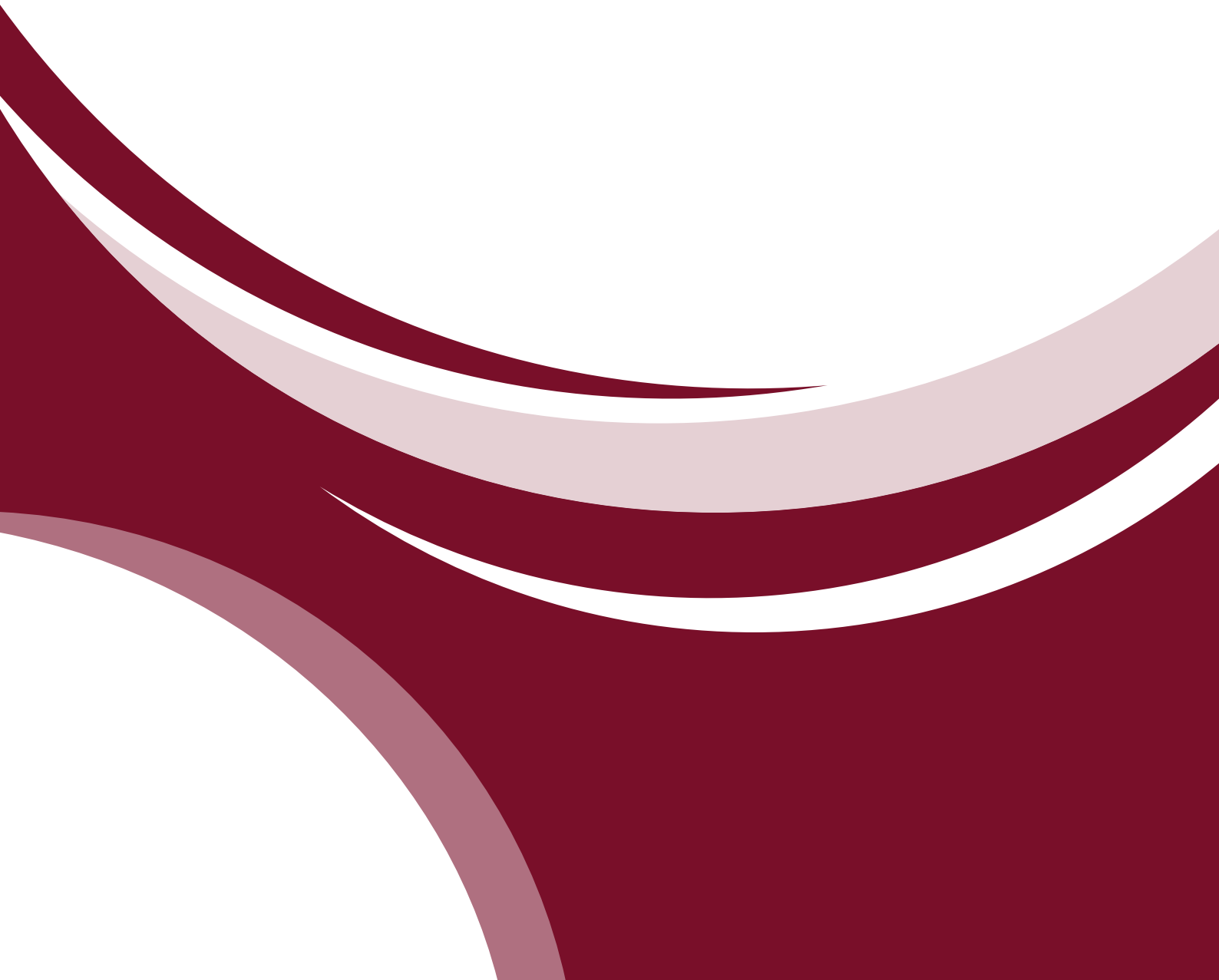
Imran Panaawala
Vice President

Waseem Y. Adil
Regional Assistant Secretary



Annual Report 2018

FAR EAST CHAPTER



Regional Management Committee (2017 - 2020)

- 1 Dr A. A. Mohamed Haroon - Vice President
- 2 Mr Ameen Bhaila - Regional Assistant Secretary
- 3 Mr Anjum Asmath - Regional Treasurer
- 4 Mr Shahid Sangani
- 5 Mr Mohamed Iqbal Sathar
- 6 Mr Mohamed Shiraz Yoonus
- 7 Ms Shazia Sangani - Lady Member
- 8 Mr Ashraf Satar
- 9 Mr M H Omar

- 10 Mr Eliyas Abdul Kareem
- 11 Mr Farook Kassim
- 12 Mr Haji Anver Ahmed
- 13 Mr Abdul Cader Saleem
- 14 Mr Yusuf Bhadelia (Japanwala)
- 15 Mr Anis Satar - APEX Representative
- 16 Mr Saad Iqbal - GYW Vice Chairman
- 17 Mr Sajeeth Illiyas - GYW Regional Secretary

The Far East Chapter had a total membership of 138 as at 31 December 2018.

MEMBERSHIP CATEGORY	NO. OF MEMBERS
Trustees	04
Patrons	03
Apex	01
Life	45
Annual	62
Friends of WMO	13
Global Youth Wing	10
Total	138

The increase in number of members is mainly due to the inclusion of Global Youth Wing 10 members.

Details of Members Activities of Far East Chapter during the year ended 31 December 2018;

- » 8 BOM meetings
- » 1 General body meeting

Zakat Collection & Disbursements

The details of Zakat Commitment, Collection and utilization for 2018 as given below;

Year	Commitment \$	Collection		Utilization	
		LKR	USD	Local \$	Intl. \$
2018	700,000	112,240,000	700,000	700,000	-

Utilization of Zakat

Zakat Disbursed	LKR	No of Recipients
Education Aid	28,009,060	295
Housing Aid	80,685,940	125
Medical Aid	3,545,000	62
Total Zakat Disbursed	112,240,000	482

Education Aid

SCHEME	NO OF STUDENTS	DISBURSED (LKR)
Primary & Secondary	262	9,731,855
Higher Studies	20	6,848,317
Professional Level	9	2,048,456
Overseas Degree Pro	4	8,609,460
Total	295	28,009,060

Housing

SUPPORTED	BENEFICIARIES	DISBURSED (LKR)
Purchase Assistance	12	28,985,000
Rent Assistance	119	48,290,000
Repairs	7	2,995,430
Total	125	80,685,940

Medical

SUPPORTED	RECIPIENTS	DISBURSED (LKR)
Surgeries	5	548,411
Dialysis	3	476,163
General Medical	52	2,594,409
Wheelchair & Equipment	2	80,200
Total	62	3,545,000



Projects

- » Micro Financing: The Micro Financing Scheme was started by in 2013 to support Small Scale Entrepreneurs in the community. Up to December 2018, over 100 Memons have benefited through this scheme.
 - » Far East Chapter Micro Finance Loan scheme has started the 5th phase.
 - » This scheme has helped lending to over 100 Memons.
 - » The current total lending is approximately LKR 22 million as at the end of 2018.

- › Total No of loans disbursed 125
- › Few beneficiaries have now become financially self-sufficient.

Total Micro Finance Fund Disbursed	Rs. 22 mn
Number of Phases	Five Phases
Maximum Loan Amount	Rs. 1 mn
Total No of Recipients	100
Total No of Loans	125
Total No of Recipients Repeated	18

Relief Aid Missions

- » **Rohingya Relief Mission - Project Aman** : Our Chapter contributed \$30,000 (LKR 5.1mn) for building homes at the Refugee Camps in Bangladesh to provide shelter from the torrential rains as the dreaded monsoon season was upon them.

Most of the families live in flimsy tarpaulin huts which risk being washed away during heavy rains and flooding. WMO FC is building sturdy bamboo homes that will withstand the monsoon fury, thus providing a safe and secure environment for the women and children.

- » **Support Syria Mission** : WMO FC has contributed USD 50,000 (LKR 8.5mn) towards the rehabilitation of Taybe orphanage in Idlib which is home to hundreds of children orphaned by the devastating Syrian conflict. WMO joined hands with our Memon brothers in Southern Africa who personally visited the war-torn country to distribute food packs and relief aid to thousands reeling under the onslaught of the worst man-made disaster since World War two.

Gift of Sight Project

Under this project, the Sri Lankan Eye Bank Society provides the donated healthy corneas to the World Memon Organisation Far East Chapter at cost which is sent to WMO Pakistan Chapter.

Arrangements have been made with Eye Hospitals in Pakistan to transplant 200 corneas with Zakat assistance. Each surgery costs north of Rs.200,000 but through this thoughtful initiative, underprivileged patients can have their vision restored at zero expense. They have been provided with the perfect opportunity to lead a normal life by replacing their damaged corneas with healthy ones.

Project Period	2018/2019
Cost per Cornea	\$200
Projected No. of Corneas to be donated	250
Donation Received during 2018	160 Corneas
Corneas Sent to Pakistan	100 Corneas



Education Projects

- » **Darussalam Maha Vidyalaya (DMV) Project** : Under this Project we are supporting Darussalam Maha Vidyalaya, a 100 years old School with over 1200 under privileged students enrolled to uplift the lives of the students through education in order to make a better society. Our project is being implemented with the following assistance;
 - › Provide extra classes for Students facing major exams
 - › Providing additional classes after school hours
 - › Supporting to uplift sports activities, (Sport instruments, Practice Session, Coach salary)
 - › Important Logistical improvements (Science lab / Auditorium)
 - › WMO has a fulltime coordinator at Darussalam to assist this project
 - › Total estimated cost for all the above schemes per annum would be LKR 2.5mn.
- » **Al Hijra Muslim Vidyalaya** : This is one of the Oldest Muslim schools in Colombo with only 350 Students, which was in the verge of closing down.
 - › WMO Provides English/IT Teacher salaries
 - › Funded the cost of repairing students Desks and Chairs = Rs.250,000
 - › WMO assisted restoring the damaged main school building with a funding of Rs. 1,200,000
 - › The School requires WMO assistance for a 12 Class room complex with a cost of Rs. 40 million
- » **Donation of School Books** : WMO has donated 500 packs of Exercise books at the cost LKR 500,000 to the needy in the town of Akurana in Kandy District. This included all communities living the Akurana area

Ladies Wing Activities

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

- » Women Empowerment Projects - This project involves in providing assistance in educating the Memon Ladies with Professional and vocational courses. We have spent LKR 525,000 for these courses.
- » Eid Meetup.
- » Annual Picnic.

Youth Wing Activities

The Youth Wing was Revived during the Year 2018 and they have carried out the following activities

- » Workshop on Crypto Currency
- » Successfully conducted a Workshop on Depression - 24th June.
- » Conducted a Medical Camp, to commemorate the Memon Day on the 11th of April, around 350 people benefited
- » Handover of free Spectacles for 150 beneficiaries
- » Flood Relief Mission - distributed more than 100 Ration packs to the Flood affected people in Malwana
- » Conducted an Ifthar on 29th May with Orphans at the Isha Athul Islam Orphanage, in Dharga Town
- » Pool tournament conducted on 28th October

Dr. A. A. Mohamed Haroon
Vice President

Ameen Bhaila
Regional Assistant Secretary

Annual Report 2018

MIDDLE EAST CHAPTER



Regional Management Committee (2017 - 2020)

- 1 Mr Ahmed Abubakar Shaikhani - *Vice President*
- 2 Mr Khalid Dedhi - *Regional Assistant Secretary*
- 3 Mr Haroon Mohammad - *Regional Treasurer*
- 4 Haji Ismail Abdul Karim Gadit
- 5 Mr Mahmood Shaikhani
- 6 Mr Shabana Abdul Razzak - *Lady Member*
- 7 Haji Abdul Sattar Pardesi
- 8 Haji Ahmed Abdul Karim Gadit
- 9 Mr Muhammad Ashraf Amdani
- 10 Mr Muhammad Iqbal M. Yunus Tabani
- 11 Mr Muhammad Shabbir Merchant
- 12 Mr Nasir Bhadelia
- 13 Mr Iqbal Dawood Pariyani
- 14 Mr Arif Lakhani

- 15 Mr Iqbal Shivani
- 16 Mr Zunaid Aziz Moti
- 17 Mr Muhammad Bacai Noon
- 18 Mr Saleem Karsaz
- 19 Mr Salman Iqbal
- 20 Mr Riaz KitKat
- 21 Mr Yaqoob Iqbal
- 22 Mr Abdul Majid Ranani
- 23 Mr Shafiq Toufiq A. Aziz
- 24 Mr Munawar Bilal
- 25 Ms Maimoona H. Darvesh - *Ladies Wing Chairperson*
- 26 Mr Khurram Kalia
- 27 Mr Afzal Allah Rakha
- 28 Mr Junaid Ahmed - *GYW Vice Chairman*

Meetings

5 meeting were held during the year to discuss up coming projects and the progress of the Chapter. RMC aims to have at least one meeting every month.

Key Projects

EDUCATION	RELEASE OF PRISONERS	RENTAL, VISA AND COURT CASES
RAMADAN CAMP	RATION BAG DISTRIBUTION	MEMBERSHIP
SOCIAL MEDIA	BOARD MEETINGS	ENTERTAINMENT & NETWORKING

Education

In the Year 2018 WMO helped 578 students to chase their dreams by paying the school fees of those students who cannot afford to pay the school fees of AED 436,111/-. WMO ME intended to continue this good work to help needy and deserving students by helping 1,000 Students in Year 2019 and 1,100 students in Year 2020. The Target amount of Education assistance would be AED 750,000/- in 2019 & AED 800,000/- in Year 2020. WMO ME is also planning to organize award ceremony for those students who achieve good grades to encourage the students.

Release of Prisoners

In Year 2018, WMO ME released 132 Prisoners who already completed their punishment and were not able to bear the ticket expense to go back to their families. WMO ME will continue to help the poor prisoners to help them to continue their life in better way, WMO ME targeted to

release 200 Prisoners in the year 2019 and 250 Prisoners in the year 2020.

Rental, VISA and Court cases

This year to date WMOME resolved 72 Welfare Cases with a amount of AED 608,471/- regarding their Visas, Court Cases or Rental renewal who were unable to renew their visas or rental bounced cheques due to shortage of money, job problems, business crisis and the target for 2019-20 is AED 750,000/- each year.

Ramadan Camp

In the year 2018 WMOME served 60,000 iftar meals for the entire holy month of Ramadan and their camps were setup in different areas of UAE and the plan for next year is to increase the size of camps capacity and target to serve AED 75,000 poor needy laborers.





Ration Bag Distribution

This year WMO ME took initiative to distribute less privilege and need families and distribute around 1,900 Ration bags and will continue this project to help the needy families and the target for 2019 is 2,000 Bags & 2,500 Bags for Year 2020. The Cost of One Bag is AED 50/- Per Bag

Membership

In the year 2018 the numbers of members increased by 120 Members in our Organisation. This increase in number was with the help of Events and the usage of Social Media.

WMO ME currently doing the major campaign in Middle East particularly in UAE and KSA and the membership drive currently in progress. We have also planned to organize road shows in KSA & Oman where Memons are in good numbers.

MEMBERSHIP CATEGORY	NO. OF MEMBERS
Trustee	14
Patron	9
APEX	0
Life	194
Annual	0
Friends of WMO (Free)	148
Total	365

Events

WMO ME is planning to organize more events in the upcoming year such as picnic programs, one dish kitty, networking programs, gala dinner, seminars, cookery competition and many more events to encourage members and non-members to participate more in WMO activities .

Social Media

Social media accounts such as Facebook and Instagram are regularly updated with pictures of every events. The Chapter is also planning to start YouTube channel where videos will be uploaded of every event to encourage people to come in the community and to participate more in WMO activities.

Ahmed Abubakar Shaikhani
Vice President

Khalid Dedhi
Regional Assistant Secretary

Annual Report 2018

NORTHERN INDIA CHAPTER



Regional Management Committee (2017 - 2020)

- 1 Mr Ehsan Gadawala - Vice President
- 2 Mr Shabbir Patca - Regional Assistant Secretary
- 3 Mr Haseen Aghadi - Regional Treasurer
- 4 Ms Shabana Darvesh
- 5 Mr Shafi Ayub Mulani
- 6 Mr Mohammed Farook Chandiwalla
- 7 Mr Iqbal Officer - APEX Representative
- 8 Mr Tanvir Merchant
- 9 Ms Maseela Maqsood Naviwala
- 10 Mr Zubair Amanullah Motiwala
- 11 Mr Zubair Chasmawala
- 12 Ms Razia Chasmawala
- 13 Mr Ismail Hasan Nathani
- 14 Mr Bilal Latifbhai Memon (Tinwala)

Regional Vice President's overview

Assalamu Alaikum Warahmathullahi Wabarakathuhu

The unique and selfless trait of helping fellow human beings purifies our heart and provides us with the motivation to undertake social and charitable activities which aim to benefit all sections of the society. It also help us in being united with the **sole objective** of helping and reaching out to one and all.

The Chapter will emphasize and focus primarily on the following projects, Education, Special Children, Health Care & Medicine, and Housing

WMO has a well developed Ladies Wing which is working extensively on Welfare projects. It also provides a platform to exercise women empowerment, where the ladies will run training centres and enable financial independence to the women of our community.

The Youth Wing will focus on empowering the youth and molding them to become future leaders of the community by taking part in social and charitable activities for the benefit of the society.

For the efficient operation of any Organization, a rigorous Planning and it's effective Management are the key which lead the community towards Development. Our nature of work is result oriented, speedy and transparent.

Unite, Uphold, Uplift – are the dynamic 'WORDS' which are driving WMO and we believe in putting these words into 'ACTION' to benefit one and all.

Ehsan Haji Amin Gadawala.
Regional Vice President

Alhamdulillah, on 3rd January 2018. WMO NIC, Organized Office Opening Ceremony of WMO NIC, by the hands of Mr. Suliman Mahomed (Solly Noor), President WMO, Mr. Nowsad Gani, Deputy President, WMO & Mr. Ashraf Sattar Deputy President WMO, Board of Trustees, More than 20 people attended the Ceremony.

Membership Drive

At the end of December 2018, NIC membership was:

MEMBERSHIP CATEGORY	NO. OF MEMBERS
Trustees	03
Patrons	21

- 15 Mr M. Suhail Yacoob Khandwani
- 16 Mr Mansur Abubaker Mehta
- 17 Mr Samir Ahmed Hingora
- 18 Mr Gani Abdul Majid Memon
- 19 Mr Faisal Ebrahim Supediwala
- 20 Dr Zahid Abdul Majid Noorani
- 21 Mr Mohammed Asif Furniturewala
- 22 Mr Mohammed Afzal Sopariwala
- 23 Ms Hamida Bhiwandiwalla
- 24 Mr Abdul Razzak Haji Sopariwala
- 25 Mr Irfan Abdul Latif Bhamla
- 26 Mr Afzal Memon
- 27 Mr Mohamerd Amin Mohammad Nathani
- 28 Mr Hameed Nathani

Life	100
Annual	13
Apex	01
GYW	01
Total	139

The Office Bearers aim to increase the membership to a significant level within the first half of 2019. by conducting membership drive in states of Maharashtra and Gujrat.

Chapter Activities for the year 2018

Job Fair : On 5th January 2018, WMO NIC Organized WMO-AMP Mega Job Fair at Rail Nikunj Hall, Mumbai Central, which was inaugurated by Mr. Suliman Noor Mahomed (Solly Noor), President WMO, in which more than 60 companies registered. More than 1800 candidates participated, out of which 310 candidates got placed.



Launching of Memon Jobs Portal : On 5th January 2018. WMO NIC, launched the Memon's first job website memonjobs.com. The job portal was launched by Mr. Nowsad Gani, Deputy President of WMO, who stated that the website was created with the sole purpose to eradicate unemployment.

EGM in Mumbai : On 5th January 2018, WMO NIC, called an Extra Ordinary Meeting, at Hotel Krishna, Mumbai, to discuss the issues of

membership during the previous presidents tenure, and to align with WMO International by amending the MOA & AOA of WMO NIC, various activities report was presented at EGM.

Flood Relief to Dhanera Memon Jamat : On 5th January 2018, WMO NIC, donated Flood Relief at Dhanera, a town located in Northern Gujarat which was ravaged by devastating floods due to the incessant rains of July 2017, heaping widespread damage across the State. Fields and streets lay submerged as the heavy rainfall triggered landslides that engulfed entire villages, buried families and homes. The torrential rains left in its wake, total devastation, affecting thousands, displacing hundreds from the comfort of their homes as the death toll kept rising in the following weeks and months.

School Adoption at Surat : On 5th January 2018, WMO NIC adopted to provide education to around 5000 students enrolled at the Surat District Muslim Education's - Anglo Urdu English School. Henceforth, the school will be renamed - World Memon Organization Anglo Urdu English School. Mr. Haroon Karim, Chairman - WMO Board of Trustees graced the grand naming ceremony. This act of WMO NIC was applauded by the Trustees and Management Committee of the school.

Opening Ceremony of ICU Ward in ZAINAB Hospital at Surat : On 06th January 2018, Mr. Nowsad Gani, Deputy President WMO accompanied by Mr. Haroon Karim, Chairman of WMO Board of Trustees, Mr. Ashraf Satar, Deputy Chairman - WMO Board of Trustees, Sir Iqbal Sacranie, Former Deputy President - WMO and Mr. Shahid Sangani, COO - WMO visited Zainab Hospital in Surat. Mr. Tufail Noorani, Trustee - Zainab Hospital felicitated Mr. Nowsad Gani and the visiting International WMO delegation for their extensive, global endeavors towards Serving Mankind.

Auto Rickshaw Distribution MICRO FINANCE (INTEREST FREE LOANS) : On 06th January 2018, WMO NIC distributed 11 auto rickshaws on Micro Finance in Surat, Gujarat. The visiting WMO International Delegation, WMO NIC Members handed over the keys to 6 deserving families of Saurashtra Halai Memon Jamat and 5 families of Dhoraji Memon Jamat at the Saurashtra Halai Memon Jamat Khaana.



Memon Day Celebration : On 11th April 2018, WMO NIC celebrated Memon Day with Children's of Ummeed Foundation, Mumbra by Distributing 11 Calipers Shoes, 3 CP Chairs, 3 Wheel Chairs and 3 Walkers. This noble cause brought a smile on the faces of needy and under privileged physically challenged children. At Veraval Memon Day was celebrated by distributing 10 Sewing Machine, organized medical camp, distributed ration kits to widows, note books at schools, fruits at hospital, and provided lunch to students studying at madrasa. In Goa Memon Day was celebrated by organizing Eye checkup, more than 200 patients gathered, 100+ Glasses were provided for free to needy and underprivileged people and students of Madrasa. Eye Camp was conducted at Vasai by Mrs. Raziya Ashraf Chasmawala & Team.

Job Fair & Edufest At Juhapura Ahmedabad : On 27 April 2018. Alhamdulillah, WMO (NIC) had organized Job Fair at Ahmedabad,

Gujarat in collaboration with Edufest & AMP. More than 100 companies had registered. Over 4500 candidates registered. All these was not possible without the efforts of our RMC Member Mr. Shafi Mulani, Patron Member Mr. Sharif Memon and Life Member Mr. Asif Galleria, team Edufest, Mr. Hamid Memon, Mr. Kadar Jodiawala, Life Member. WMO NIC is very much thankful to all them who put their effort to make this event successful. 650 candidates were given 'Offer Letter' and 375 were shortlisted for second round of interviews. On 28th April 2018 WMO NIC joint hands with UMMAT, an NGO having concept of Edufest, whose aim is to organize seminars for children and parents to fill education gaps and to create opportunities to come forward for the children of our community.

Misson Rohingya : WMO NIC mobilized funds to assist the Rohingya Muslims who have fled to Bangladesh to survive the genocide in Myanmar. WMO NIC stands firm, shoulder to shoulder with the Rohingya community during these uncertain times. A time when these Citizens of the World have lost their basic human rights to live with freedom and dignity in a Country they once called home.

WMO Aashiyana - Akola Housing Colony : The word 'Aashiyana' means a nest or home. A most enduring legacy - a roof over the heads of the underprivileged families of the Memon Community - a nest for all to come home to.

31st December 2017 marked the foundation stone laying ceremony of WMO Aashiyana in Akola, a housing project which will be home to 24 marginalized families of the Indian Memon Community. Akola is a town situated in the state of Maharashtra in Central India with a sizeable Memon population. The ceremony was attended by prominent members of the Memon Community such as Mr. Ehsan Haji Amin Gadawala, RVP WMO NIC.

WMO Aashiyana - Malegaon Housing Colony : The construction of the second legacy and housing project consisting of 18 homes was initiated in Malegaon by Mr. Majid Ranani, Patron WMO, on the 15th of January 2018. Malegaon is another town in the state of Maharashtra with a sizeable Muslim population. The housing project shares the same name - WMO Aashiyana.

WMO Aashiyana - Kodinar Housing Colony : Mr. Ehsan Haji Amin Gadawala and President of Andheri Halai Memon Jamat Mr. Haroon BHA Chunawala came forward for the upliftment of our community in Kodinar, a town situated in the state of Gujarat in India with a sizeable Memon population. The housing project shares the same name - WMO Aashiyana.

Memon Hospital, Palghar. (Palghar Memon Welfare Trust) : Memon Hospital, a 135 bed multi-specialty hospital is being built at Palghar, a city 90 kms north of Mumbai on the road to Gujarat. The noteworthy USD 3,000,000 project is collaboration between WMO NIC and Palghar Memon Welfare Trust.

Teli Hospital - (Managed by M.M School Trust Dhoraji (Guj) : WMO NIC donated a 3D ECHO COLOR DOPPLER machine to initiate a radiology department in Teli hospital. It is equipped with the latest 3D imaging technology, offering high image quality with pinpoint accuracy to enhance diagnostic confidence. The management of Teli hospital was extremely grateful to WMO NIC for their generosity and profusely thanked the donors.

Appointments of City Chairmen : On 18th March 2018, appointments of City Chairmen from the various parts of North India was made to provide under privileged people easy access to WMO NIC. 24 City Chairmen were appointed and many more appointments are to be made. WMO NIC will utilize the City Chairmen's work place or office as a WMO NIC Office.

Islamic Education : On 8th December 2018, WMO NIC, organized a seminar on the valuable teachings of our Holy Prophet Muhammed (SAW) on education model and concepts of Islam by Dr M.A.J.Kandi, Managing Director - Jamia Markaz Knowledge City, Calicut. More than 300 people attended the program. Dr M.A.J.Kandi spoke on the various concepts and topics in Islam for education for our day to day lives.

The Activities of the Ladies Wing

Matrimonial Events : The Ladies Wing of WMO NIC in association

with Ms. Asfana Ehsan Gadawala and team successfully organised a matrimonial event for the Halai Memons in Surat. 213 girls and 143 boys, came together with their parents to find their better halves.

- » On 3rd March 2019, in Aurangabad, Maharashtra, WMO NIC organised a matrimonial event with the support of Haji Amin Gadawala Trust for the Halai Memon Jamat. 110 girls and 181 Boys attended the event.
- » On 17 March 2018, in Bandra (Mumbai) Ladies Wing of WMO NIC organized their a matrimonial get together only for boys and girls (divorced and , widowed).

Project Pyaas : In certain parts of Maharashtra, there is an acute shortage of water . To contribute to this noble cause of providing water to the needy people, the Ladies Wing of WMO NIC came together and undertook a series of providing bore well facility in certain regions in Maharashtra:

- » On 5th January 2018, constructed a bore well in Kastik Gaon near Usmanabad.
- » On 7th February 2018, constructed a bore well in Chincholi Gaon near Lohara.
- » On 9th March 2018, a motor was installed at the existing bore well in Shuvral Gaon taluka Akalkot.
- » On 19th July 2018, constructed a bore well in Sholapur.

This event was a result of the untiring efforts of the Ladies Wing which comprises of Ms Shabana Darvesh, Chairperson, Ms Razia Chasmawala, Ms Naseema Surthy and Ms Hamida Bhiwandiwalla.

Project Women Empowerment in Gujarat and Maharashtra : The underprivileged women should be completely independent and not depending on any one. So, in order to provide Upliftment and ensure financial independence to them, the Ladies Wing of WMO NIC provided sewing machines to the needy women on 4th March 2018.

- » The Ladies Wing in March 2018, started providing Interest free loans to the needy women so that they could set up small business of their own from the comforts of their home. Many health related seminars were also conducted for the women.
- » Sewing Machines were donated to the women in order to make them self-sufficient and boost their confidence.
- » Dresses and doormats were donated by Ms Shabana Darvesh, Ms Raziya Chasmawala, Ms Naseema Surthy and Ms Hamida Bhiwandiwalla.
- » Upliftment of poor families with financial assistance as per their needs including wheel chairs were donated.
- » Under The Guidance of Ms Raziya Chashmawala, Deputy Chairperson, Ladies Wing, WMO NIC in Mumbai, many projects and activities are been done i.e. honhaar beti course, garment stitching unit, making of eco friendly bags in vasai centre, fast food unit in vasai, beautician, painting & zardosi unit in vasai, roti bank unit, and Recreation Centre for Widows aged 65 years and above and Project Money Bank

Meeting cum get together in Mumbai : On 5th January 2018, Ladies Wing had their meeting at Hotel Krishna Palace with a participation of around 67 ladies from across the globe. Approximately Rs. 40,000/- was collected for project Pyaas from the attendees in the meeting Upcoming projects and ideas were discussed.

Project Farishtey : A special education program was introduced for providing special education to the mentally and handicapped children. An effort by WMO to care for the differently abled children of the Memon Community. Mumbai based deserving children who wish to join any special school or those studying in any special schools other than above may also contact for financial assistance towards their school fees.

Project Anmol Khamoshi : A group of mute (aphasic) people are joining our organization WMO. Alhamdulillah previously they have helped us by arranging funds for our organization's project and they are very active & generous. Ms. Shabana Darvesh and team invited this group for a small get together on 9th of September.

Monsoon Relief Initiatives : WMO NIC Ladies Wing carried out the distribution of umbrellas, raincoats, and tarpaulins to poor families of flood affected areas: Vasai, Naigoan, Nalasopra, Malvanil and Virar. Ms Raziya Ashraf Chasmawala and other members of the Ladies Wing which included Ms. Shabana Darvesh, Ms Naseema Surthy and Ms. Hamida Bhiwandiwalla were part of the team.



Distribution of grocery and eco friendly bags : On 2nd September 2018, Ms. Raziya Chasmawala distributed Ration Kits And Grocery to Govandi based poor and deserving families holding "BPL CARD" (Below Poverty Line) living in slum areas and gave them eco friendly bags as well.

The Activities Of The Youth Wing

Project Mohabbat : Fruit distribution drive was organized on Eid-e-Milad, 21 November 2018 where 500 fruit packets were distributed. Soap kits and lunch was distributed to 170 cancer patients at Cancer Centre, Parel, 330 children at Wadia Hospital, Parel and 50 children at Thalassemia Centre, Borivli.

Memon Premier League : The youth are the life line of any community / country. Therefore to get the youth together on one platform, there was a need to organize sports activities and a vision to establish Memon Premier League, India into an annual event. The event was conducted in Surat, Gujarat from 2nd January to 6th January 2018 with 12 teams participating.

Memon Football League I : The Youth Wing of WMO NIC organized Memon Football League I in Mumbai on 08 September 2018 which saw a total of 12 teams participating in the event.

Blood Donation Drive : On 25th January 2018, a blood donation drive was conducted in association with State Blood Transfusion Council (SBTC) and Sir J. J. Mahanagar Rakhtped, Mumbai on the occasion of Indian Republic Day at Lower Parel Railway Station. 127 bottles of blood was donated, snacks, tea and coffee was arranged for the donors

Youth Conference : To motivate the youth to participate in social and charitable activities, Mr Bashir Sattar, Global Youth Wing Chairman, addressed the youth of the Memon community in Mumbai on 26th January 2018.

Ehsan Gadawala
Vice President

Shabbir Patca
Regional Assistant Secretary

Annual Report 2018

PAKISTAN CHAPTER



Regional Management Committee (2017 - 2020)

- | | |
|--|---|
| 1 Mr Altaf Habib Jangda - <i>Act. V.P & Regional Assistant Secretary</i> | 27 Mr Ahmed Jaffer Kudia |
| 2 Mr Gul Muhammad - <i>Regional Treasurer</i> | 28 Ms Aisha Anwer Ghani |
| 3 Mr Qassim Moosa Lawai | 29 Mr Shoaib Jan Muhammad Gandhi |
| 4 Mr M. Reyaz Ahmed | 30 Mr Mehboob Gandhi |
| 5 Mr Khurram Shehzad | 31 Mr Noor Muhammad Hashim |
| 6 Mr Altaf Ahmed Vayani | 32 Mr M. Ebrahim Hashim |
| 7 Mr H.M. Shehzad | 33 Mr Shabbir Ahmed M. Yaqub |
| 8 Mr Shoaib Gaziani | 34 Mr Abdul Qadir Usman |
| 9 Ms Reeda Sheikhani | 35 Ms Hawa Abdullah |
| 10 Mr M. Iqbal Gaba | 36 Mr Salim Habib Godil |
| 11 Mr M. Bashir Latiwala | 37 Mr Ashraf Machiyara |
| 12 Ms Bilquis Rafiq Tabani - <i>Lady Member</i> | 38 Mr Aqeel Karim Dhedhi |
| 13 Ms Hamida Iqbal Bawany - <i>Lady Member</i> | 39 Mr Irfan Patel |
| 14 Mr Shoaib Ismail Mangrora | 40 Haji Abdul Majeed Pardesi |
| 15 Mr Peer Muhammad Diwan | 41 Mr Mohammad Yasin Saya |
| 16 Mr Abdul Rauf Haji Yaqoob Gandhi | 42 Mr Muhammad Ilyas Pariyani |
| 17 Mr Jan Muhammad Haji Yaqoob Gandhi | 43 Mr Muhammad Aslam Pardesi |
| 18 Mr Arif Habib | 44 Mr Abdul Aziz Kath |
| 19 Mr Ilyas Mohamed | 45 Mr Assim Shabbir Patka |
| 20 Mr Pir Muhammad Kaliya | 46 Ms Shamim Tahir Bawani |
| 21 Mr Abubakar Siddique Lakhani | 47 Mr. Rameez Gaziani |
| 22 Mr Hussain Dawood | 48 Mr Hanif Ishaq |
| 23 Mr Ebrahim Qasim | 49 Mr Abdul Aziz Memon (King) |
| 24 Mr Muhammad Amin Chapal | 50 Mr Arsalan Hashmani - <i>GYW Vice Chairman</i> |
| 25 Haji Muhammad Rafiq Pardesi | 51 Mr Ammar Ilyas Motan |
| 26 Mr Mohammad Haroon Qassim | |

Assalamu Alaikum Warahmathullahi Wabarakathuhu

The Pakistan Chapter of WMO was the first chapter to launch mega welfare projects immediately after the inception of WMO in 2002. Not only was this the first time for WMO, it was first time in the history of the entire Memon Community that such large scale projects were launched. The main purpose of these large projects was to tackle key issues confronting the Memon Community in Pakistan, namely housing, healthcare, education and employment.

By the Grace of Almighty Allah, the WMO has now completed 16 years of glorious service to humanity and has entered into its 17th year. There are numerous case studies and success stories of the poor and needy people who have found new hope and a better life due to the efforts of WMO.

In the first week of November 2018, the Pakistan Chapter had the honor of hosting the 16th Annual General Assembly Meeting (AGAM) of WMO along with other meetings and events in Karachi. Delegates from all over the world and from all walks of life had participated. The details of the AGAM are presented in this report. It may be noted that the Chapter had hosted two other AGAMs in the past i.e. in 2003 and 2007.

The WMO runs all its welfare projects only due to strong encouragement and support of its members and donors to whom we are extremely

grateful. The fundraising at Pakistan Chapter during the year 2018 has been outstanding, Alhamdulillah. A new track record has been created in 2018, when the Chapter raised 60% more Zakat funds from its own sources than the previous year. This is proof of the confidence donors have in WMO.

I take this opportunity to reaffirm our vision and mission to unite, uplift and uphold the Memon Community and to take care of our less-fortunate brethren to the best of our abilities and resources.

I request all our members and donors to kindly continue their fullest support to WMO by making generous contributions of their Zakat and Donations.

Let us pray to Almighty Allah to guide us all to serve humanity in the best way. Ameen

Altaf Habib Jangda

Acting Vice President and Regional Secretary General

Report of the 16th Annual General Assembly Meeting of WMO Held at Karachi, Pakistan From 1st To 3rd November 2018

The 16th international Annual General Assembly Meeting (AGAM) of WMO was hosted by the Pakistan Chapter from 1st to 3rd November 2018 at Avari Towers, Karachi. It was by far the most productive AGAM in the history of WMO with over 200 international delegates attending from nine chapters of WMO located in North America, Europe, Middle East, Africa, Far East, India and the host country, Pakistan. The AGAM endorsed WMO as a truly global umbrella organization of the Memon Community. The theme 'Together for Humanity' was aptly chosen for the AGAM to lay emphasis on Unity.

Among the numerous meetings and events, the Meeting with Honorable Mr. Imran Khan, Prime Minister of Pakistan, the B2B Conference and the Gala Dinner at the Governor's House (in the gracious presence of Dr. Arif Alvi, President of Pakistan) elevated the status of the Memon Community to a new level and made a very positive impact on the future of WMO. The driving force behind the arrangements was Mr. Altaf Habib Jangda, Regional Secretary General and Mr. Gul Muhammad, Regional Treasurer of WMO Pakistan Chapter along with their team.

Meeting with The Prime Minister of Pakistan

An international delegation of WMO met with the Honorable Prime Minister of Pakistan, Mr. Imran Khan at Islamabad on 30th October 2019. The Prime Minister acknowledged the contributions of the Memon Community towards the economic growth of Pakistan, especially in the banking, media and industrial sectors. He also endorsed the extensive humanitarian and charitable endeavors carried out by the Community and assured his fullest support to WMO in its future initiatives to establish educational and medical institutions in the country. The WMO will contribute towards the Prime Minister's ambitious project of building 5 million homes for the underprivileged of Pakistan. The meeting ended with the Prime Minister urging Mr. Salman Iqbal (President and CEO of ARY group), to establish Information and Technology centers which would benefit the youth of the country.

B2B Conference

A full-day Business to Business Conference was held on 1st November 2018 at Karachi Marriott Hotel. Many keynote speakers delivered their papers on Changing Global Economic – The Pakistan Opportunity, which was the theme of this year's B2B Conference. The Honorable Finance Minister of Pakistan, Mr. Asad Umer and Mr. Abdul Razzak Dawood, Advisor to the Prime Minister, were among speakers at the WMO Business Conference 2018. The articulate Ministers endorsed the entrepreneurial spirit of the Memon community and requested the Memons to continue playing their role in the economic growth of Pakistan.

Memon Connect

The MEMON CONNECT Mobile App was launched at the B2B Conference on 1st November 2018 at Karachi Marriott Hotel.

The App endeavors to connect the million-strong Memon population spread across the globe and bring them on a single platform for professional, social and financial development. The project is the collaborative effort of Mr. Khurram Kalia and Mr. Bashir Sattar.

Visit To The Memon Industrial & Technical Institute (MITI)

The MITI is a Vocational and Technical center for the youth (both boys and girls) offering a wide variety of technical, mechanical, IT, multimedia and home economic courses. It is the dream project of our



Late Founder-President, Haji Abdul Razzak Yaqoob (ARY). Thousands of students are passing out every year from 32 trades for men and 32 trades for women and are securing jobs or are becoming self-employed. All due credit for the remarkable achievements of MITI goes to its Chairman, Mr. H M Shahzad and his team.

On the 31st of October, WMO Pakistan Chapter arranged a tour to the Memon Industrial and Technical Institute (MITI) for the visiting international delegates. This institute has been conferred as the top-ranking Vocational Training Institute in Pakistan by the National Vocational & Technical Training Commission in 2016, which is testament to the achievements that MITI has made since its inception on May 31st, 2009.

Dinner Hosted By The ARY Family In Honor Of The Foreign Delegates

A dinner was hosted for the visiting delegates by the family of Late Mr. & Mrs. Haji Abdul Razzak Yaqoob (ARY), Founder-President of WMO on Thursday, 1st November 2018

The WMOPC is thankful to Mr. Jan Muhammad Gandhi, Mr. Iqbal Gandhi, Mr. Abdul Rauf Gandhi and the family of Haji Abdul Razzak Yaqoob (ARY) for the memorable dinner. The Chapter wishes them even greater success in the coming years and looks forward to their continued support and patronage of WMO.

ARY Digital was the Official Media Partner of the 16th AGAM and other events.

Visit To APMF & Tabbas Sports Complex

A high-level delegation of WMO headed by Mr. Solly Noor visited the Secretariat of its Apex Body, the All Pakistan Memon Federation, on Sunday, 4th November 2018. They were shown around the Federation House and the Tabbas Sports Complex. President Solly Noor highly appreciated the work being carried in the IT Section.

A short meeting was held where the officials of APMF delivered welcome speeches. Thereafter, Mr. Hanif Motlani, President, APMF gave away shields and mementos to the guests.

Dinner Hosted By Mr. Aqeel Karim Dhedhi In Honor Of The Foreign Delegates

Mr. Aqeel Karim Dhedhi has always been instrumental in the activities of WMO. He was one of prime sponsors of the AGAM and other events in 2018. He hosted a grand dinner at his residence on Friday, 2nd

November 2018 where over 400 high-profile guests were present. This was an ideal opportunity for networking and to convey the message of WMO.

International Ladies Wing Meeting

The Ladies Wing of WMO was established to help the less-fortunate women of the Memon Community and also nurture the spirit of social service among the member ladies. A meeting of the International Ladies Wing was held during the time of the 16th AGAM. On behalf of the Chairperson Mrs. Maimoona Darvesh, Mrs. Fazila AK Ismail highlighted the present and future projects of the International Ladies Wing. Madam Hamida Iqbal, Chairperson of Pakistan Ladies Wing, thanked the guests.

AGM Of The Global Youth Wing (GYW)

On 2nd November 2018, WMO GYW Pakistan Chapter organized the Global Youth Wing AGM with the theme of "Building Our Future" at Khorshed Mahal – Avari Tower. The purpose was to review the activities of the year and to formally launch the WMO Global Project – Memon Connect Mobile App. More than 400 foreign participants attended this conference.

Grand Gala Dinner

The crème de la crème of the Pakistan Memon community joined the overseas delegates for the grand Gala Dinner at the majestic Sindh Governor House on the 3rd of November 2018. Memons from all walks of life were present. Ministers and other dignitaries included the President of Pakistan, the Honorable Dr. Arif Alvi and the Governor of Sindh, Mr. Imran Ismail.



The highlight of the evening was the launching of the book, WMO – The Incredible Journey and the presentation of Posthumous Awards to the family members of the five founding fathers of the World Memon Organisation namely Late Haji Abdul Razzak Yaqoob (ARY), Late Mr. Lateef Ebrahim Jamal, Late Mr. Abu Bakar Cassim Pardesi, Late Mr. Abdul Razzak Tasty and Late Mr. Adam Noor.

Launching Of The Book, WMO – The Incredible Journey

The honorable President of Pakistan, Dr. Arif Alvi and the charismatic Prime Minister, Mr. Imran Khan have both launched the magnum opus: "WMO – The Incredible Journey" on two separate occasions in the first

week of November 2018. It is indeed an honor and a matter of great pride for the World Memon Organisation that the heads of state of Pakistan have inaugurated this landmark book.

The book chronicles the humanitarian services rendered by WMO across the globe and puts the spotlight on the distinguished personalities that were on the forefront in humanitarian services.

The Book has been published by Mr. Shoaib Ismail Mangroria (Secretary General of WMO) and supported by Mr. Mahmood Abubaker Shaikhani (Deputy Secretary General, WMO).

Posthumous Awards To The Five Founders Of WMO

The WMO presented posthumous Lifetime Achievement Awards to its five founders namely Late Haji Abdul Razzak Yaqoob (ARY), Late Mr. Latif Ebrahim Jamal, Late Abu Bakar Cassim Pardesi, Late Mr. Abdul Razzak Tasty and Late Mr. Adam Noor. President of Pakistan, Dr. Arif Alvi handed over the awards to the heirs.

Mr. Jan Muhammad Gandhi, brother, and Ms. Shabana, daughter of Late Haji Abdul Razzak Yaqoob (ARY), Founder-President, WMO, receiving the posthumous award.

Shoaib Ismail Mangroria

Secretary General WMO

Family Fiesta

The Pakistan Chapter organized a fun-filled family fiesta for the international delegates after the AGM concluded. There were games and rides for the children, discounted shopping for the ladies, a large spread of the choicest Memoni food, a talent show for the youth, theatre and other events.

WMO Family Fiesta – 2018

Report By : Mr. Altaf Vayani, Convener WMO Family Fiesta and Mr. Zaid Kundan Secretary of Fiesta Organizing Committee

After a long time Pakistan chapter has got the opportunity to host its most awaited occasion AGAM – Annual General Assembly Meeting in which all the members around the globe were invited, in this connection WMO PC arranged back to back events from 1st November 2018 to 4th November 2018, from all of these events the very exciting and energetic project was WMO Family Fiesta, attached with the objective to provide massive leisure, networking, and entertainment opportunity for community families & kids. WMO Family Fiesta was prior planned to be held on 5th November 2018, but due to some unavoidable circumstances, Fiesta was shifted to 9th December 2018 with consultation of WMO authorities. The success of WMO Family Fiesta was affirmed by the gigantic turnout of the community. It not only demonstrated the strength of the memon community in the city of lights, but also was an appealing & enchanting leisure activity as it had diversified segments for everyone from kids to elders as below:

- » Memon Got Talent – Opportunity to hunt untapped talent.
- » Kids Arena – Complete range of kid's entertainment.
- » Memoni Culture Show – To exhibit the memories of norms & traditions
- » Corporate & SME Stalls – Provision of shopping facility
- » Live Memoni Theatre – Thought Provoking pure memoni Entertainment
- » Memoni Mushaira – To promote & support the memon Language & Literature
- » Stage Performance – To provide exposure for beginning talent

Report of Gift of Sight Committee

A joint project of WMO FC and WMO PC.

It is, indeed, an honor to be selected as the Chairman of the Gift of Sight Committee. Having no doubt, it is a team effort and I wish to sincerely thank first of all to WMO Far East Chapter and then my team members, especially Mr. Shoaib Ghaziani and Mr. Qasim Lawai, for successfully running this project.

My sincere thanks are also due to Mr. Shoaib Ismail and Mr. Altaf Habib Jangda who are always supportive more than my expectations.

The Gift of Sight Project of WMO, which was launched in February 2018, aims to provide Gift of Sight by transplant of Cornea to needy patients free of cost. This project is a joint venture between WMO Far East Chapter and WMO Pakistan Chapter along with Partner Hospitals - Hashmanis Eye Hospital and Al Ibrahim Eye Hospital.

The approximate cost of this project on WMO PC comes to PKR 10 million, which is based on approximately 250 surgeries at the rate of PKR 40,000 per surgery. These costs are increasing day by day and the WMOPC will soon be holding discussions with the partner hospitals to review and revise the rates so that quality of treatment is not hindered.

Funding for this project is sufficient and there is no immediate need for funds. We are pleased to announce that the Gift of Sight Project is one of the most self-sufficient projects of WMOPC.

Till date 120 cases have been treated. The success ratio at both the hospitals has been remarkably good. We have tried our best to give preference to patients belonging to the Memon Community but cornea transplant cases are not so common in the Memon Community, which is a good sign.

However, we have observed cases of Retina Detachment and Retina related surgeries in the community. One of the Trustees of WMO has encouraged us to add to our Project diagnosis, treatment and surgery related to Retina problems, and has assured us of full financial assistance.

Reyaz Ahmed

Chairman Gift of Sight Committee

Empowering Through Inclusion

A joint project of WMO PC and WMO NAC for Persons with Disabilities (PWD)

Since 2008, the WMO Pakistan Chapter, besides providing financial assistance to needy students of the Memon Community, has also laid special emphasis on the upbringing and education of children with Special Needs. All possible efforts are made to find the right educational institution for these special children according to their abilities.

In this regard, Mr. Farooq Bakali has been playing a pivotal role in the assessment of these children, finding the right schools for them and regularly following-up their progress. It is pleasing to note that Mr. Farooq Bakali is the only person from the Memon Community who has the honor of representing Pakistan at the internationally renowned Special Olympics.

In span of ten years, from 2008 to 2018, seventy-six Special Children have been helped to pursue education. Some of these special children have been transferred from special schools to conventional schools. Typically, the WMO Education for All Committee was focusing mainly on providing academic education to these Special Children but things have improved after the election of new Office Bearers.



After several discussion the committee finally took shape on the 2nd of November 2018 during the 16th AGAM in Karachi along with active representation from WMO North America Chapter who named the project "EMPOWERING THROUGH INCLUSION". This project comes under the umbrella of Education for All Committee.

The Project consists of 7 phases in order to bring awareness and provide training to the families of the special children. The Funds required in order for this project to be successful is relatively high averaging PKR 404,000 per child per Annum. The committee has managed to secure a discount of PKR 100,000 from Liaquat National Hospital (LNH) thus the project will only cost PKR 304,000 per student per year. Over 200 children have been registered since the project inception and there are may more parents contacting the committee for registering. The Committee has placed its primary focus on working with those families that are deserving of Zakat.

A Memon Family Mela was conducted on the 5th of May 2018 was the families of special children where the general public had also attended. Arrangements were made for the assessment of the special children by Neurologist, Clinical Psychologists, General Practitioners, Physiotherapist and other experts from Memon Medical Institute, Khadim-e-Insaniyat, Hamdard University, Husaini Blood Bank, Al Mustafa Welfare Society, the University of Karachi and the Bantva Memon Khidmat Committee.

Shoaib Ghaziani

Chairman Empowering Through Inclusion Committee

Thalassemia – Screening, Prevention & Elimination

Thalassemia in Pakistan

According to The Tribune Newspaper, "Health experts claim that approximately 5,000 children are diagnosed with thalassemia-major, every year in Pakistan. Thalassemia is a major health concern in Pakistan and is the most prevalent genetically transmitted blood disorder, with a carrier rate of five to eight per cent.

One of the possible solutions to combat the health hazard is public awareness. Experts pointed out that media can help Pakistan reduce the preventable disease by carrier detection and avoiding in-family marriages."

WMO's Elimination of Thalassemia Project

On 14th November 2018, the Regional Assistant Secretary (RAS) of WMOPC, Mr. Altaf Habib Jangda met with Mr. Usman Pardesi, Mr. Umer Draz (Hematologist), Mr. Asad Ali, CEO of Hussaini Blood Bank and Mr. Shoaib Ghaziani at WMO House to discuss the formation of "Elimination of Thalassemia Committee."

The RAS showed keen interest to start work on this project immediately. Mr. Usman Pardesi volunteered his services for this project. Later, the RAS put up this matter at the OBs meeting where it was formally agreed to nominate Mr. Usman Pardesi as the Project Director of the Elimination of Thalassemia Project.

After a series of discussions and meetings during the last week of December, a meeting was called to finalise the procedure and funding, which includes non-Zakat funds as well.

SHED Foundation has become our partner and has offered to handle all Blood tests for Thalassemia Minor.

The committee will work in three areas:

- » To conduct 30,000 to 40,000 Thalassemia Minor screenings for the students, teachers and staff members of Dawat-e-Islami.
- » Arrange Thalassemia Screening Camps at functions organized by Jamaats.
- » Arrange various Awareness Sessions at schools, colleges and functions organized by Jamaats.

It was decided to start this project from February 2019 with the target of 40,000 screenings.

Education for All

The summary of No. of Students and Amount paid from 2008 to 2018 is as under:

Year	No. of Students	Amount in PKR	Avg/ Student	Increment Ratio
2009	2,171	8,459,098	3,896	100
2010	4,167	24,526,768	5,836	51
2011	6,008	42,981,837	7,154	22
2012	7,385	62,800,150	8,504	19
2013	8,276	80,447,794	9,721	14
2014	9,104	101,277,607	11,125	14
2015	10,560	123,171,245	11,664	5
2016	10,577	131,340,535	12,418	6
2017	9,218	123,903,550	13,441	8
2018	9,218 (till July 2018)	91,512,035	17,019	27*
2018*	5,200 (up to Dec. 2018)	38,412,399	17,729	4

* Note:

In the year 2015, when the schools demanded an annual increase in tuition fees, the WMOPC could not fulfill their demands due to shortage of funds and paid the tuition fees without increment. This practice was continued until 2017.

During this period from 2015 to 2017, the schools had already increased their fees two or three times and difference of tuition fee amount was quite significant. The schools used to bother parents of the students to pay the shortfall in the fees. Therefore, the Parents or their Jamats had to pay difference in fees to schools.

During 2017, the Office Bearers discussed the matter with the concerned Committee and decided to pay full tuition fees from August 2017.

Following policies were adopted in this year, effected from August 2018.

1. **Jamaat Partnership** : From day one, Jamaat confirmation is a basic requirement. The Jamaats verify and confirm that the applicant is the member of their Jamaat and belongs to deserving family who is eligible for Zakat. From August 2018, this policy still continues but now it is mandatory that the concerned Jamaat is also a partner of WMO PC. A team from WMO paid visits to many Jamaats in Karachi, Hyderabad, Thatta and Sukkur to brief them about the new policy of WMO PC and also invited them to come to WMO House for further discussions. Alhamdulillah, the response from the Jamaats was positive since they understood the objectives of WMO PC.

29 jamaats from Karachi, 10 Jamaats from Hyderabad, 2 Jamaats from Sukkur and 1 Jamaat from Thatta have fully accepted this policy and signed MOUs for partnership with WMO PC. It is a pleasure to note that some Jamaats have sufficient funds to help students by themselves.

2. Computerized Renewal Forms have been issued to all Jamaats in PDF format.
3. Policies for Issuance and receiving of Application:
 - I. The previous policy for issuance and receipt of application form was as follows:
 - a. Handling of forms was done from WMO House
 - b. Forms were issued to the applicants at WMO House
 - c. Applicants had to visit the School to get the form attested.
 - d. Applicants had to go to the Jamaat for attestation and confirmation that the applicant is a member of Jamaat and is also eligible for Zakat.
 - e. Applicants had come again to WMO House to submit the Form.
 - II. From August 2018 the following policy has been adopted:
 - a. Handling of Renewal Forms is through Jamaats only
 - b. Preprinted Renewal Forms of students are sent by WMOPC to Partner Jamaats in PDF format. Thereafter, the Jamaat issues the form to the applicant after verifying that the applicant is indeed their valid member and is also eligible to receive Zakat.
 - c. Applicants then go to the school for attestation, after which the form are returned to the Jamaat.
 - d. The Jamaat, after proper scrutiny and affixing their reference numbers on the form, submits the same to WMO House.
4. On the advice of Mr. Altaf Habib Jangda, Regional Assistant Secretary, Jamaat Coordination Forum has been formed:
 - a. **Jamaat Coordination Forum** : All partner Jamaats send their nominated members to this forum. The objective of this forum is to establish stronger relationships between Jamaats and WMO PC and to resolve the school and students related matters. WMO PC typically calls a meeting of this forum on quarterly basis but mostly the matters of Jamaats handled on phone as and when required.
 - b. **School Coordination Forum** : Since it is very difficult to handle matters of the schools, it has been decided in a Jamaat Coordination Meeting that another Committee by the name of School Coordination Forum be formed, which will consist of representatives nominated by each participating Jamaat. This Forum will handle all matters related to schools and also visit schools regularly.
5. In the year 2018, fees were delivered on time to all schools. Alhamdulillah, all Jamaats and Schools are now satisfied with the role of WMO PC.
6. We have maximum limit of Rs. 24,000 per annum per student up to matriculation and Rs. 48,000 for Intermediate.
7. Annual limit for Education of Special Children is Rs. 85,000 per annum.

Shoaib Gaziani

Chairman Education for All Committee

WMO Higher Education Scheme Report

The WMO Higher Education Scheme is one of the oldest schemes at WMO PC. It was started in the year 2004 and has so far helped 1,575 students of higher and professional education. The students who have passed out are now well-placed in their careers. The quality of life and financial status of the students has improved drastically with the positive impact being felt by the whole family. Currently, more than 200 students are enrolled with WMO and are pursuing their studies in different reputed educational institutions of Karachi.

The Higher Education Scheme has only been possible with the active support of generous donors. Many reputed educational institutions have also become Education Partners with WMO by offering generous discounts and waivers for students sent by WMO. We are extremely grateful to our donors and education partners without whom the WMO Higher Education Scheme would not have been successful in helping so many students of the Memon Community.

Progress in 2018

Students on roll (as on 31st December 2018)	199
No. of Interviews held (for various semesters)	256
Amount paid in 2018	PKR 10,148,314

Let us pray to Almighty Allah to help us to serve needy students to pursue the best higher and professional education.

Altaf Vayani

Chairman Higher Education Committee

Report Of The Rehabilitation Committee

The WMO Rehabilitation Scheme was launched in 2004 to address the housing problems faced by the Memon Community. As soon as the scheme was launched, it received an overwhelming response with 7,225 applications pouring in within a few weeks. The numerous applications are itself proof of the existence of large scale housing issues faced by the Memon Community in Pakistan.

WMO started providing flats on ownership basis to the needy families after scrutinizing applications from 2004 onwards on ownership basis. After consulting with renowned Scholars of the society, the WMO decided to provide flats on partnership basis with the ownership share of 1% to 5% held by WMO and 95-99% share by the applicant to protect the property of applicant, who is unaware about the misuse of documents. Later on, it was decided to withdraw the 1-5% share of WMO and handover the documents of the property to the applicants after 5-10 years, as per policy.

WMO Rehabilitation Committee has processed following applications since 2004:

Application received in 2004

Total applications received in 2004	7225
Unprocessed applications	3947
Applications scrutinized till 2018	3278

Approved application for rehabilitation

Applications Scrutinized	3278
Applications rejected after scrutiny	1916
Total applications approved for accommodations	1362

Fund required for approved application

Total applications approved for accommodation	1362
Flats provided on Ownership	906
Flats provided Rent	51
Flats Converted from Goodwill (Purgee) to Ownership	300
Waiting for Funding	105

Handing over of property files to the applicants:

As per the above commitments, the WMO Rehabilitation Committee has been handing over the original property documents from 2018 to the applicants as per original file returning policy. Till the end of the year, we had returned 161 files to applicants, who meet the criteria.

The following policy is adopted for file return:

1. To check legal status of applicant, if applicant is expired, the committee guides the legal heirs of the applicant to fulfill the legal process, after which documents are handed over to the legal heirs.
2. Property must be free from family disputes.
3. If applicant is selling this flat, the legal status of new flat is checked

Total Flats provided on ownership	906
Files returned during the year 2018	161
Files remaining as on 31.12.2018	745

Committee is in touch with Jamaats and the returning of the files is done with the consent of concerned Jamat, as per policy adopted and approved by RMC.

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

Mr. Qasim Lawai

Chairman, Rehabilitation

WMO Global Youth Wing Pakistan Chapter - 2018

WMO GYW Pakistan Chapter Launch:

WMO Global Youth Wing - Pakistan Chapter organized an interactive session to meet the Memon Youth of Pakistan. The event was organized to give memon youth a chance to meet the Chairman- Mr. Bashir Sattar, Vice Chairman - Mr. Arsalan Hashmani and the office bearers of the Global Youth Wing.

The purpose of the event was to introduce GYW to the Memon youth and to discuss the vision behind the creation of GYW. The event was well attended with over 600 youth from different Jamaats.

Dinner at Vice Chairman's House of WMO Global Youth Wing Pakistan Chapter:

Mr. Arsalan Hashmani arranged a welcome dinner at his residence in February 2018 after being selected as the 'Vice Chairman' of World Memon Organisation Global Youth Wing Pakistan Chapter. The dinner was hosted in honor of Global Youth Wing Chairman Mr. Bashir Sattar. Office bearers of WMO Global Youth Wing along with dignitaries from the business community and well-wishers of WMO were in attendance.

Recruitment Drive for the 'Executive Body' of WMO GYW Pakistan Chapter:

Recruitment drive was conducted for Regional Youth Executives in the Pakistan Chapter and was open for all memons aged between 18 - 40 years. Over 100 applications were received. The applicants were thoroughly interviewed by the GYW board and 9 Executives were selected. Recruitment for Regional Youth Executives is an ongoing process and new executives are continuously being recruited.

The GYW Pakistan Chapter has three categories:

- Executives
- Volunteers
- Members

Recruitment Drive for 'Volunteers' of WMO GYW Pakistan Chapter:

Recruitment drive for volunteers was started in March 2018. Many Interviews were conducted and best applicants were nominated to volunteer with the WMO GYW Pakistan Chapter's upcoming projects. To date we have 60 volunteers in WMO GYW Pakistan Chapter's Volunteer team.

Projects of WMO GYW Pakistan Chapter:

3 DAYS MCAT TRAINING SESSION FOR ADMISSION IN MEDICAL COLLEGES/UNIVERSITIES

WMO GYW Pakistan Chapter organized a 3-day MCAT training session for intermediate/GCE A levels students. The session was designed to give the students details about the existing medical colleges all over Pakistan and the idea about preparation for their entry exam. This session was held at WMO House hosted by Dr. Sana Darvesh on 25th, 26th and 27th June 2018. There were 16 students who registered for the session.

2-DAY ECAT TRAINING SESSION FOR ADMISSION IN ENGINEERING COLLEGES/UNIVERSITIES TEAM GUIDANCE CELL, NSA NEDUET AT WORLD MEMON ORGANIZATION:

This Session was based upon the preparations of entry test in the most efficient manner. The team provided presentations of each subject along with answering the queries of students and teaching them some smart tricks. There were 15 Students who were enrolled in the Session. The session was hosted by one of our executive member Ms. Hina Ali on 21st and 22nd July 2018.

FREE ONE DAY WORKSHOP ON RESUME & CV WRITING:

Another interactive session was hosted by our GYW Pakistan Chapter's executive member Ms. Hina Ali on 12th August 2018. This project helped the individuals who were looking for a job or applying for one.

LEADERSHIP SUMMIT (TITANS 2.0):

On 8th September 2018, the WMO GYW Pakistan Chapter executed the second Youth Entrepreneurship and Business Conference titled as "TITANS 2.0" at Movenpick Hotel Karachi. The purpose of this conference is to promote topics such as national finance, entrepreneurship and leadership amongst the youth of Pakistan. The goal is to connect industry and academia with our dynamic youth, for them to learn and be inspired by industry Titans.



Some of the invited speakers/Guest of honors were Mr. Miftah Ismail (Ex Finance Minister), Mr. Altaf Bawany (DG Nab), Mr. Muneeb Maayr (Founder Daraz), Mr. Haji Rafiq Pardesi, Mr. Umair Jaliawala (Corporate Trainer), Dr. Farooq Sattar etc. The event was attended by 500 youth of the community and was greatly appreciated all. The event was a huge success by the efforts of Mr. Arsalan Hashmani (Vice Chairman), Executive Body and Volunteers of WMO GYW Pakistan Chapter.

MEMBERSHIP DRIVE AT APME:

A team of 7 volunteers attended the event of EID Milan Gala at All Pakistan Memon Federation lead by our Executive Member Mr. Murtuza Jangda and did a remarkable job by conducting a membership drive and inducting around 300 WMO GYW members at the event. Without their tremendous help, we wouldn't be able to accomplish the target.

B2B CONFERENCE AT THE 2018 AGAM HELD IN PAKISTAN:

World Memon Organization organized a business to business conference here in Karachi with the theme "Changing global economy, the Pakistan opportunity." More than 400 delegates from around the world including senior memon fraternity along with talented youth participated in this conference. As the host country WMO GYW Pakistan Chapter helped with the smooth execution of this grand event.

On the first day of conference topics such as business environment, current affairs, new ideas and information technology were discussed and prominent personalities from different walks of life talked on the relevant topics.

Mr. Asad Umar – the Finance Minister of Pakistan was one of the keynote speakers at this event. Recalling his early childhood, he explained that his interaction with Memons is from his childhood when he played his initial matches with the teams of Dhoraji community.

Mr Salman Iqbal, President and CEO of ARY Group, talking on the occasion said that media was the only venue where Memons were missing and now Alhamdulillah Memons are not only part of it but also leading it. He said that Memons should invest in media, sports franchises and media productions as it is going to be the next big thing in Pakistan.

Other speakers included Mr. Razzak Dawood – the Advisor for commerce and trade to the Prime Minister of Pakistan, Mr. Asif Peer – CEO of Systems Limited, Mr. Mudassir Shekha – the Founder of Careem, Mr. Arif Habib – Chairman of Arif Habib Limited and Major General Muhammad Saeed – DG Rangers (Sindh).

Arsalan Hashmani, Vice Chairman Global Youth Wing – Pakistan Chapter and CEO Hashmanis Group of Hospitals, elaborated on how the WMO B2B conference hosts some of the best and successful businessmen, entrepreneurs and professionals. That more than 400 people from around the globe participated in this event in Karachi. He also stressed on the need that Pakistani institutions should utilize this community to attract foreign investment to bring into Pakistan. Memon community wants to see Pakistan as a developed country and business is the key to that path. Arsalan Hashmani highlighted the importance of IT sector and stressed that Memons and Pakistanis both should utilize untapped IT sector to promote businesses.

Bashir Sattar, Trustee B2B and Global Youth Wing, thanked his team and attendees for joining the conference. He informed about the "memon connect" which is the landmark of the of the global youth wing program. He informed about the first mobile app "memon connect" created by memon, for memon. He highlighted the benefits, use and outcome of the memon connect.

In closing remarks Mr. Nowsad praised the planning, execution and final outcome of the event. Terming it one of the finest events and invited Bashir Sattar, Arsalan Hashmani, Khurram Kalia, Reida Shekhani, Arsalan Tabani, Faizan Wahid, Murtaza Jangda, Mustafa Dewan, Noman Ahmedani, Sumaiya Mithani, Yaqoob Sultan, Shoaib Mangroria and Altaf Jhangda along with all the other office bearers of all WMO chapters and Volunteers on stage and thanked them all.

GYW AGAM 2018

On 2nd November 2018, WMO GYW Pakistan Chapter organized the Global Youth Wing AGM with the theme of "Building Our Future" at Khorshed Mahal – Avari Tower. The purpose was to review the activities of the year and to formally launch the WMO Global Project – Memon Connect. More than 400 foreign participants attended this conference.

Arsalan Hashmani, Vice Chairman Global Youth Wing – Pakistan Chapter and CEO Hashmanis Group of Hospitals, talked about the events that youth wing showcased in Pakistan in 2017, he introduced his executive team to the participants and also shared the process through which these executives were recruited.

Similarly, Vice Chairman of other regions discussed their progress and activities for the year.

Ms. Wafa Kalia, introduced the memon connect application along with Mr. Khurram Kalia. She familiarized the participants with the usage of the application and highlighted the value of this application for memon community.

Bashir Sattar, Trustee B2B and Chairman Global Youth Wing, thanked his team and attendees for joining. He was very grateful to Arsalan Hashmani who worked so hard to bring up the team and execute amazing events.

Mr. Arsalan Hashmani

Vice Chairman GYW

Report Of The Ladies Wing

The Ladies Wing of the WMO Pakistan Chapter is the oldest Ladies Wing in all chapters of WMO. It was established to help the less-fortunate women of the Memon Community and also nurture the spirit of social service among the member ladies.

In the year under review, the Ladies Wing has undertaken the following welfare projects and events.

Living Life Project

Under this project, the following activities were conducted:

9th January 2018 : Distribution of 15 wheelchairs to the Imran Rehabilitation Center for Special Children, a daycare center for mentally and physically challenged children. The total cost of the effort was Rs. 82,500/-

28th March 2018 : Twenty-two sewing machines were distributed to needy ladies on Memon Day celebration at WMO House. Cost of the 22 sewing machines was Rs. 165,000

11th April 2018 : In continuation of Memon Day celebrations, the Ladies Wing donated a Suzuki Bolan Van costing Rs.850,000 to the Society for Autism and Children with Learning Difference.

13th April 2018 : The Members of the Ladies Wing visited Safoora Home, an orphanage, and donated towels, bedsheets and stationery. The cost incurred was Rs. 40,000

May 2018 : Rations were distributed to 125 needy families at a cost of Rs. 312,500

22nd August 2018 : The Ladies Wing distributed Qurbani meat at Orangi Town. For qurbani, the Ladies Wing had contributed 5 cows and 2 shares

11th October 2018 : The Ladies Wing of WMO Pakistan Chapter visited Jamia Sulemania School, Madrasah and Yateemkhana. The orphanage has 150 boys in the Madrasah and 70 boys in orphanage in the age group from 4 to 12 years. The WMO Ladies Wing Pakistan Chapter donated 5 ceiling fans and 1 water pump machine. It also distributed biscuits, chocolates, chips, toys and stationery.



21st November 2018 : Over 500 warm blankets were distributed at Noor Muhammad Village, District West, Union Council Gabobat at a cost of Rs. 290,000.

27th November 2018 : Distributed 600 woolen blankets and 150 pairs of slippers on 27th of November in 3 rural villages of Imam Ali Ghaiacho, Jevon Khaskheli & Ibrahim Jokhio. The key objective of our drive of blanket distribution was to make sure that it reaches to most needy, deserving and underprivileged people of our society who cannot afford even a blanket in harsh winter to keep themselves protected and warm.

Ms. Hamida Iqbal Bawany

Chairperson

Distribution of rations to needy families

The WMOPC distributes ration packs to underprivileged families. Special Thanks goes to WMO Middle East Chapter, the Ladies Wing of Pakistan Chapter and the Pakistan Memon Women Educational Society (PMWES) for their kind support.

Up to 2017, the procedure of distribution was as follows:

1. Applicants came to the WMO House and submitted their copy of CNIC.
2. After ration bags arrived, the WMO office called the applicants and asked them to collect rations or funds from WMO House.

From 2018, the following policy has been adopted:

1. WMOPC asks the Jamaats to send a list of ration requirements of their Jamaat.
2. WMOPC sets the quota for each Jamaat on the basis of their requirement.
3. Jamaats send their list along with CNIC Numbers of the Applicants to WMO House.
4. When rations are received from the Donor, WMO asks the Jamaat to send their applicants to WMO House along with original CNIC to collect ration or funds.
5. WMO also sends rations directly to some Jamaats for distribution to the needy.
6. Rations are also provided to the poor families of Raunaq-e-Islam Neighbourhood Non Formal Free schools Scheme.

Altat Habib Jangda

Chairman

Distribution of Qurbani Meat

The WMOPC has started Distribution of Qurbani Meat in 2018 to deprived families living in remote areas of Karachi and surrounding areas.

This project was undertaken as a joint venture with Khadeem-e-Insaniyat, who have provided excellent services and meticulously handled all the matters of the Qurbani.

Special thanks goes to the Pakistan Memon Women Educational Society and WMO PC Ladies Wing for the collection of Funds.

We distributed 1026 packets of meat at the following remote areas of Karachi namely Baldia Town, Orangi Town, Gulshan-e-Iqbal, Gadap Town, Korangi, Landhi, New Karachi, Baba Bhit and some areas of Hyderabad.

Mr. Shoaib Ghaziani

Chairman

Memon Industrial and Technical Institute

Chairman's Review:

I am pleased to present here an Overview of the performance of the Memon Industrial and Technical Institute for the year 2018.

At the outset, I wish to boldly state that Memon Industrial and, Training Institute (MITI) wouldn't have come into being had it not been for the initiative of one person, Haji Abdul Razzak Yaqoob Gandhi (ARY) and the support of the then City Nazim, Mr. Mustafa Kamal in providing the building. My relationship with Haji sahib was that of affectionate mentor and student. During the early years of the millennium when I became associated with him, Haji sahib would often share his vision of a vocational training center for the deprived youth of society and he would talk about it with great passion. It was this relentless pursuit of his dream that resulted in the creation of MITI. I was entrusted with its implementation and I am grateful to almighty Allah SWT for guiding me in this venture. Since that initial period till now, I am also grateful to my colleagues in WMO, particularly Mr. Pir Mohammad Kalya, Ex-Secretary General WMO and during the year by Mr. Lawai, VP, WMOPC, Mr. Altaf Jangda, Asst Secretary General, WMOPC and Mr. Gul Mohammad, Treasurer WMOPC. But mainly I was ably supported in my work by the MITI team led by Mr. Shahab Hasan, C.O.O.

During the year under review, MITI remained actively involved in the welfare activities related to technical education, vocational training and providing suitable employment to the trained youth.

During this period, we worked as training partners with a number of national and international agencies such as NAVTTC, GIZ, UNDP, USAID and others.

We also entered into the new field of Polytechnic and first batch of our students appeared in the third year final examinations conducted by Sindh Board of Technical Education and secured two merit positions overall from Sindh with a passing rate of 97%. This year the second batch has appeared in the final examinations.

Overall, the enrollment during the year was 3890 boys and 5402 girls. The number of courses increased to 27 for boys and 27 for girls.

I wish to bring to your kind notice that MITI is equipped with the latest technology equipment and highly qualified teachers but is charging very nominal fees from students including many full scholarships which does not even cover our expenses. I therefore appeal to you all to give your generous donations or zakat to MITI especially for its future development plans.

May Allah guide us and help us in achieving the high welfare targets which we have set for ourselves.

H. M. Shahzad

Chairman MITI

New Courses

Major expansion of facilities was undertaken to introduce new courses/ technologies to attract a wider range of society which considerably increased the student intake and is growing every day.

Some of the new initiatives:

- » Electronic Fuel Injection
- » Call Center Agent
- » E-Commerce
- » Pattern Drafting & Grading
- » Montessori Teacher Training
- » Tajweed Training Course
- » New National Qualifications of Competency Based Training Level 2 to 4
- » Auto Electrician Course – Supported by GIZ Competency Based Training & Assessment (CBT&A)
- » Pattern Drafting & Grading and Beauty Care (CBT&A) Workshops under GIZ Support
- » CBT&A and RPL Implementation with the support of TVET Sector Support Programme
- » MOU was signed with PAPGAL for adding the course of Printing Machine Operator

MITI is implementing Competency Based Training & Assessment (CBT&A) and Recognition of Prior Learning (RPL) program and new national and international skill training strategies. This competency based training are supported by the TVET Sector Support Programme, which is funded by the European Union and the governments of Germany and Norway.

This brought the Total number of courses for Males and Females at 27 each.

Courses for Males

- 01 Office Automation
- 02 Computerized Accounting
- 03 Auto CAD
- 04 Graphics Designing
- 05 HD Media Production
- 06 Web Development (E-Commerce)
- 07 Professional Photography
- 08 CIT (Certificate Information Technology)
- 09 DIT (Diploma in Information Technology)
- 10 IT Essential
- 11 Mobile Phone Repairing
- 12 Assistant Printing Machine Operator
- 13 Professional Chef
- 14 Refrigeration & Air Conditioning
- 15 English Language
- 16 Industrial Electrician
- 17 Lift Technician
- 18 Generator Operator Mechanic
- 19 Welding

20	Auto Electrician
21	General Electrician
22	Sewing & Cutting
23	Auto Mechanic
24	Plumbing
25	Basic Electronics
26	Motor Cycle Mechanic
27	Electronic Fuel Injection

Courses for Females

01	Tajveed-ul-Quran
02	Taleem-e-Balghan
03	Beauty & Hair Dressing
04	Beauty & Cosmetology
05	Beautician
06	Fashion Designing
07	Dress Making & Boutique Designing
08	Web Designing
09	Pattern Drafting & Grading
10	Sewing & Cutting
11	Embroidery
12	Machine Embroidery
13	Industrial Stitching
14	Self-Grooming
15	Fine Arts
16	CIT
17	Professional Chef
18	Mehndi
19	English Language
20	Graphics Designing
21	MS. Office
22	Art & Crafts
23	Textile Designing
24	Crochet Work
25	Call Center Agent
26	Montessori Teacher
27	Gents Cutting & Stitching

Contracts & Agreements

- MOU was signed with GIZ TVET Sector Support Programme for "A Ray of Hope Project"

The Project, "A Ray of Hope" is supported by the TVET Sector Support Programme, which is funded by the European Union and the governments of Germany and Norway.
- MOU was signed with Best-PAK

MITI agreement with Best-PAK to train 150 students under their Local Level Disengagement and Rehabilitation Project implemented in District WEST Karachi by Best-PAK and UNDP
- Foundation Stone Laying for Printing Institute of Excellence with PAPGAI

Pakistan's first Printing Institute of Excellence constructed with joint collaboration of MITI and PAPGAI managed by MITI with technical support and monitoring by PAPGAI. Foundation stone

was laid by Chief Guest Abdul Rahim Sheikh DG NAVTTC, Sindh and Chairman PAPGAI Dr. S.M. Minhajuddin along with Chairman MITI H.M. Shahzad. Date: 25-9-2018

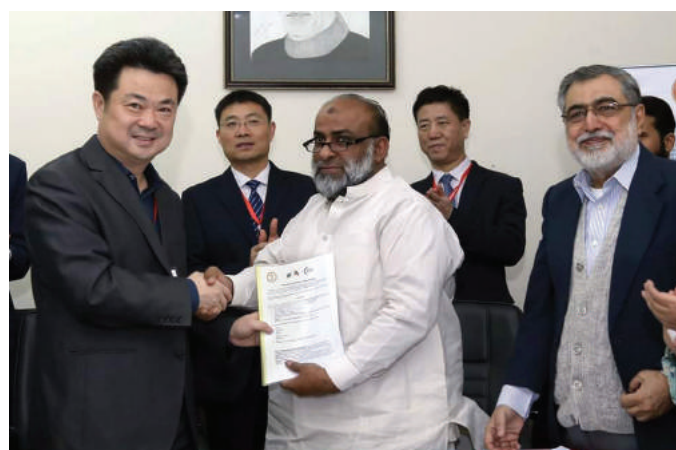
- Contracted agreement with NAVTTC for NAVTTC-UNHCR Pakistan Skill Development Program

MOU was signed with NAVTTC for Skill training of Pakistani and Afghan Refugees through UNHCR.
- Agreement with Rizhao Polytechnic and Binzhou Polytechnics China

A Chinese delegation from two leading educational institutes visited MITI on January 13, 2018. They represented the Rizhao Polytechnic and Binzhou Polytechnics. The visit was organized through the auspices of China Pakistan Business & Investment promotion council and the E-commerce Gateway Pakistan Ltd. This exchange is part of China's OBOR Initiative to the technical manpower requirement of CPEC projects. During the visit, an MOU for co-operation in the field of technical education was also signed. Chinese delegation were led by Mr. Jack Tang Chairman China Pakistan Business & Investment promotion council, Han Zhen Professor Vice President, Liu Xiangze, Vice Dean Rizhao Polytechnic, Xuan Younghua Vice President Binzhou Polytechnic
- MOU was signed with Bahria Foundation

An MOU was signed with BAHRIA Foundation under which MITI would give technical support to BAHRIA Foundation to set up a vocational center in the city of Murree.
- MOU was signed with KEDA

MOU was signed with Karachi Electronics Dealers Association (KEDA) for job placement of students through members of KEDA.



Events & Recreational Activities

- » A number of initiatives were undertaken to increase awareness about MITI and to attract students. These included print and news media advertising, road shows, personal contacts, flyers, banners, web site, Face Book, etc.
- » Ministry of Information, Broadcasting, National History & Literary Heritage Government of Pakistan in Collaboration with Memon Industrial & Technical Institute Organized NATIONAL SEMINAR & ART EXHIBITION on the Role of Art in Community Mobilization & Awareness on Safer Charity Practices "HAQ HAQDAR TAK" Date: 31-3-2018 Venue: Memon Industrial & Technical Institute.
- » Inauguration Ceremony of Assistant Offset Printing Machine Operator Training Program in collaboration with PAPGAI, Chief Guest was Mr. Mufasar Atta Malik President KCCI Date: 10th January - 2018.
- » Portrait & Lighting Training Workshop by Nikon, Pakistan for MITI Photography and Media Students, Date: 24th Feb 2018.
- » Zonal Skills Competition of PMYSDP Program for Karachi Zone organized by NAVTTC, Date: 29th November - 2018.
- » Fashion Display and Fine Art Exhibition Date: 8th to 10th May - 2018.

Relationships with Partners

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

- » Khwaja Gharib Nawaz Trust : The construction of the ladies section was made possible by the financial assistance of Khwaja Gharib Nawaz Trust and ARY
- » Pak Suzuki Motor Co. : The new Motor Bike workshop was completely developed with all tools, equipment and machines by Pak Suzuki. In addition, trainings were arranged by them for the students of CNG, Auto Mechanic and Motor Bike at their plant.
- » United Mobile : Relations with United Mobile flourished and they have developed the new bigger workshop for larger number of students.
- » Ardent elevators : They are active nowadays in the installation of an elevator in the Institute as part of the studies.
- » Christine Cosmetics : They have provided facilities for a new Beautician Clinic which will be used for conducting short courses in beauty and Cosmetology. They also provide their cosmetics for class room practice also.
- » Millat Fans. : They have most generously provided their most popular Millat Fans for installation in MITI whenever requested.
- » Glamorous FACE U.S.A : They have provided provide their cosmetics for class room practice Workshops and short courses in beauty and Cosmetology are conducted.
- » Central Depository Company (CDC) : As a part of their CSR activities, CDC has placed MITI as a beneficiary to receive donation for its programs.

The future

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

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

Expansion and Renovation of Facilities

By the grace of Allah, MITI has completed 9 years of operation. In these 9 years, we have served more than 96250 students. The graduating students have been well received by the industry locally as well as internationally which is due to hard work and commitment of the management and our faculty team. To achieve these objectives, our workshops and other facilities were purpose built to satisfy the training needs of the time. To keep up with the time and

The time has now come when we are faced with the reality of the following:

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

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

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

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

3. Expansion of Facilities : Besides the academic needs, there are needs of building and facilities.

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

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

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

Thanks & Acknowledgment

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

Mr Solly Noor, President of WMO.

Office-bearers of WMO, namely, Mr Nowsad Ghani (Senior Deputy President), Mr Shoaib Ismail Mangroria (Secretary General), Mr Mehmood Shekhani (Deputy Secretary General), Mr Yunus Suleman (Treasurer), Mr Ismail Abdul Karim Gadit (Deputy Treasurer) and all other Vice Presidents and Assistant General Secretaries of WMO.

Office-bearers of the WMOCF namely Mr Haroon Karim (Chairman), Mr Ashraf Satar (Deputy Chairman), Mr Gulaam H. Abdoola (General Secretary) and Mr Farook Kassim (Deputy Secretary)

Mr Bashir Sattar, Chairman Global Youth Wing.

Trustees, Patrons, Members of the Regional Management Committee, Life Members, Members, Jamaats and Apex Bodies officials, and

All the Chairman and members of the various committees of WMOPC who held positions during 2018.

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

We are grateful to Almighty Allah for His Blessings!

Altaf Habib Jangda

Regional Secretary General

Gul Muhammad

Regional Treasurer

Annual Report 2018

SOUTHERN INDIA CHAPTER



Regional Management Committee (2017 - 2020)

- 1 Mr Abdul Azeez - Vice President
- 2 Mr Adil Azeez - Regional Assistant Secretary
- 3 Mr Abdul Habib Sattar - Regional Treasurer
- 4 Mr Hamid Tayub

Membership Drive

Membership as of December 2018:

MEMBERSHIP CATEGORY	NO. OF MEMBERS
Trustee	01
Patron	00
Life	53
Annual	21
Apex	00
Friends of WMO	00
Total	75

The year 2017 saw the inception of WMO Southern India Chapter, the 8th chapter of WMO. In line with this, the chapter took initiative to form a ladies wing.

An event was held to introduce the ladies wing to the Memon community in Bangalore. WMO International ladies wing Chairperson, Ms Maimoona Darvesh inaugurated this event which was held on 24th November 2017 at Woodier Hall, Century Club Bangalore. The agenda of the meeting was to invite the ladies to become members of WMO and create awareness about how WMO is structured and also highlight the activities of WMO at its various chapters.

This event was a grand success and the ladies wing were able to enroll 10 Life Members and 10 Annual Members. Alhamdulillah, many more ladies had shown an interest in becoming members.

WMO SIC expanded its wings to Madurai on 30th November 2017, and to Hyderabad on 28th December 2017. Events were held in both these cities to introduce the chapter and to highlight the activities of WMO at all its chapters. International delegates from Sri Lanka and Southern Africa attended these events. The community members were encouraged to become members of WMO and contribute towards the upliftment of the Memon community.

Meelad-un-Nabi Celebration

On the occasion of Meelad-un-Nabi 2nd Nov 2017 WMO members visited Hazrat Khwaja Gareeb Nawaz RH Arabic Madrasa, Bharat Nagar 4th cross Bangalore. Biryani and juices was provided to 120 children.

A kind Gesture

“We cant help every one but everyone can help someone.”

With this motto the WMO SIC along with Ms Zarine, Ms Naina and Ms Noor Fatima distributed sarees, blankets and refreshments to 100 widows.

Rohingya Crisis

Amnesty International describes the Rohingya crisis as “one of the most persecuted minorities in the world.”

The voice of the dejected was heard by Mr Feizul Ayob, Vice President - Southern Africa Chapter, who was part of the medical team sponsored by WMO Southern Africa. The suppressed Muslim voices were heard

- 5 Mr Mohammed Shabbir Bhojani
- 6 Mr Mohammed Abdul Gani
- 7 Ms Farida Azeez - Lady Member

by Ms Farida Azeez from Bangalore who collected INR 80,000 for this cause.

Thyroid Profile Test

WMO ladies wing along with the Halai memon jamaat Ladies wing conducted a health camp for women at Ashwat nagar Colony on 6th February 2018. The camp was attended by 23 ladies. In Sha Allah , treatment will be followed as per the results of the test.

Computer For Disabled Kids

In the month of march 2018 The India chapter visited salaam center for special needs school for differently abled children who come from economically downtrodden backgrounds. The WMO ladies wing Africa chapter kindly donated four desk top computers, a laptop, a printer and the WMO SIC Ladies Wing donated the tables for the computers and refreshments for the children.

Girls Summer Camp

With the coming of the summer season, this April we had organised a one month summer camp for 30-40 girls in Madrasa Arabia Baitul Uloom, where they were taught art and craft skills and Tafseer of Quran Shareef. It was a very enlightening camp for the girls from an economically poor background. These girls were greatly benefited from this camp.

Hajj Lucky Draw

In May 2018, the ladies of WMO SIC in collaboration with the ladies wing of Halai Memon Jamat conducted a lucky draw (umrah package) for the ladies who were going for hajj, this year. All the hujjaj were garlanded at this event. The lucky winner won INR 50,000 for the trip.



Circumcision Camp

In June 2018, a camp was held to provide circumcision service to the needy families. Up to 25 boys between the ages of 1 and 3 were circumcised at this event.

Cookers For Widows

In July 2018, WMO in collaboration with the renowned IMDAD-E-NISA Trust, arranged a program for distribution of cookers. 100 under privileged widows from Bangalore were gifted these cookers. In addition to this, pension of INR 700 was also provided which will be paid to these widows on a monthly basis.

Kerala Relief Fund

In August 2018, WMO SIC Ladies Wing collected INR 164,000 towards assisting the families affected by the floods in Kerala. INR 100,000 was handed over to Shihab thangal centre for humanity KMCC. The balance was handed over to the International Ladies Wing Chairperson.



On the 26th of September, the World Memon Organisation, under the banner of Imdad E Nisa invited 800 guests to attend the solemn nikaah ceremony which was followed by a scrumptious lunch. Eight beaming couples tied the knot in the presence of their families, friends and loved ones. The Nikaah ceremony was conducted by Moulana Maqsood Imran, the respected Imam of Jamia Masjid. Political heavyweights, the Honourable N A Haris, Member of the Legislative Assembly and Mr. Tanveer Ahmed, spokesperson for the ruling Janata Dal (S) were amongst the prominent invitees who gave their blessings to the joyous couples.

House hold items including steel cupboards, wooden beds, crockery, pillows, sheets, utensils, buckets, clothes, watches and jewellery were provided by members of the Azeez family. The entire cost of the ceremony, including the ornate decorations and sumptuous lunch were borne by these distinguished members of the WMO Southern India Chapter.

Abdul Azeez
Vice President

Adil Azeez
Regional Assistant Secretary

Wedding Season in Bengaluru

WMO Southern India Chapter, under the able leadership of it's VP - Mr. H.E. Abdul Azeez and Mr. Adil Azeez (Regional Secretary General) organised a mass marriage ceremony for eight underprivileged Muslim couples at the plush Adam's Heritage in Benson Town of Bengaluru on a scale and grandeur that were yet unheard of.

Annual Report 2018

SPECIALIST COMMITTEES



International Ladies Wing

Assalamu Alaikum Warahmathullahi Wabarakathuhu

Committee Members:

Ms Maimoona H Darvesh - Chairperson	
Ms Khudaija Suliman	Southern Africa
Ms Zahida Taufiq Ahmed	America & Canada
Ms Shamim Osman	Europe
Ms Shazia Sangani	Far East
Ms Shabana Razzak Mussani	Middle East
Ms Shabana Darvesh	Northern India
Ms Hamida Bawaney	Pakistan
Ms Farida Azeez	Southern India

Introduction

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

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

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

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

America and Canada Chapter

The Ladies wing of America and Canada have initiated several projects for the community.

- » January – saw the launch of several initiatives by the ladies' wing.
 - › Working with MAA's World Organization to provide Seniors and the general public emotional, mobile and social support via home and hospital visits.
 - › An initiative was taken to support refugees and their acclimation into US settlement (i.e. daily necessities such as food and clothes)
 - › Facilitate the logistics and delivery of food to the needy via left overs donated through dinner parties and restaurants.
- » February – America and Canada Chairperson Mrs Zahida Taufiq Ahmed received a Humanitarian award from the American Women Muslim Association (AMWA)

- » September – a development initiative was taken to increase and streamline communications amongst the ladies' wing and to focus on key issues effecting women.
- » November
 - › Our chairperson Mrs Zahida Taufiq Ahmed received the excellence award for team work from Health International Welfare Trust(HIWT)
 - › The Ladies Delegation attended the 16th AGAM of WMO in Karachi, Pakistan and established a strategic plan for 2019.
 - › Met with Pakistan team to discuss project initiatives for project "Empowering through Inclusion" for special need children and their families.
 - › Visited MITI to gain understanding on capabilities of the institute to support technical education initiatives for the students.
 - › Collaborated with WMO International Ladies to visit MAA-Ayesha Hospital to gain a better understanding on the diseased population of special needs children and the challenges they face.
 - › Hosted WMO PC at Health International Welfare Trust for a meet and greet with Thalassemia patients in an effort to provide further exposure to the disease population and the challenges they face.
 - › Visited Ronuque Islam School to gain insight on education program for young girls and participated in the award distribution ceremony.
 - › Visited Sephora Girls Orphanage to identify what gaps if any could be supported by WMO.
 - › Visited Rahnuma Trust Girls School to observe the quality of education program

Southern Africa Chapter

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

In collaboration with Jama'atun Nisa in the KZN region: ALL projects overseen by Shireen Arbee, Jameela Joosub, Halima Abdulla & Fazila AK Ismail.

- » 160 Food hampers distributed by Memon Educators to learners from underprivileged homes in the Durban region.
- » Raised funds for the fees of a Male Memon Student studying, Medicine at Durban Medical School.
- » Raised funds for a female Memon Student studying, Physiotherapy at UDW.
- » Secured bursaries for 2 children attending a primary School in Durban.
- » Eats & Treats delivered to an Old-age Home in Durban – Theme: Celebrating the Elderly.
- » Total of R21,097.25 paid towards the purchasing and distribution of stationery, uniforms & sleepwear to the Kids of Vision Home in Cape Town.
- » Luxuries donated to X700 students at Clayton Primary School in KZN.
- » Sponsored items of need and a 150 goody bags for senior

citizens at a pamper function in Chatsworth Durban to celebrate Womens Day.

- » Assisted Sr Rabia Shaik [58 yrs] from Ladysmith with grocery items.
- » For the ten days, contributed towards meals & water for distribution at various districts around the Durban
- » Organization was approached to assist a mentally ill mother who was discharged from hospital and desperately needed to be placed in a Frailcare Centre. Sadly, no Old Age Home would admit her. Alhamdulillah, the Amitabh Bachan Home for the aged in Durban agreed to accept her and we had to raise and amount of R7 500 for 3 months – Total: R22 500.
- » Raised funds towards purchasing mattresses for Bonella Orphanage.
- » Case of Irfana Mohammed – R3 000 donated towards groceries and R6 000 towards her child's medical costs.
- » R20 000 donated to Moulana Taha Rodrigues – Madrasah Anwaarul Islam – 2nd Avenue Willowmead Centre Rondebosch East – towards his Hajj trip.
- » Sisters of Jama'atun Nisa hosts khatams every Monday at the NMJ Islamic Hall in Durban. A special note of thanks to Natal Memon Jamaat for availing the facilities for the khatams and the premises for Jama'atun Nisa offices.
- » Regular ladies Zikr & Quraan Groups.

In the Gauteng Region:

- » Bedding, linen and hygiene packs donated to Muslim mothers and children residing in a shelter located in Kliprivier.
- » WMO Ladies Wing supported the Africa Muslims Agency "Empower Girls in Africa" Fundraising event which took place on Saturday, 07th April 2018 at the Image Lifestyle venue in Fordsburg, Johannesburg. Tickets were purchased and attended by our committee members and some were donated.

Europe Chapter

WMO Europe Ladies Wing has actively continued to support the on-going Charity projects in India and Malawi. For Ramadan 2018 they have collected £11,200.

Projects in India

- » Food Packs for Ramadan were distributed to 300 families in Mumbai and suburbs.
- » 40 Widows families had their yearly financial support – this is a scheme for upliftment for the destitute families.
- » Funds were sent to Lohara for the Girls Orphanage and Eid Kits were donated as well.
- » Also, recently 40,000 Rupees worth of Rainwear and Tarpaulin was donated to the poor people of Mumbai during the Monsoon season

Projects in Malawi and Mozambique

- » 250 Ramadan Food Packs were distributed to the poor in the village districts. Distribution was done by "Road to Relief" Charity.
- » In 2019 funds were sent to Mozambique for the Beira Cyclone disaster.

The sum of £3,000 was collected for Syrian refugees at the European borders and Yemen refugees for the supply of Blankets and Food packs for the winter months. Aid Convoy Charity of UK handled distribution.

Memon Connections

At present two Ladies from UK are working on this project alongside the WMO International Ladies Wing. In the UK they have been doing four to five introductions a week which is a very demanding and time-

consuming commitment.

Ladies Activities

There is Basketball for Girls on Monday nights and Keep-fit Class and Badminton on Friday Nights, both well attended at the Memon Centre in London.

Far East Chapter

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

- » Women's Awareness Program - assessment was carried out by committee members and projects were identified to raise funds.
- » Funded various educational courses during the year:
 - » A certificate course in pastry and bakery.
 - » A course in General English at British Council.
 - » Driving Course.
 - » Foundation Diploma.
 - » Hair and Makeup course
 - » Bridal and Beauty Culture Course
 - » Teacher Training Course
 - » School fees Support
 - » Tuition Fees Support
- » Women Empowerment
 - » Sponsored 2 stalls at a exhibition for 2 memon ladies to promote their products.
 - » Provided a sewing machine for a lady to support her family.
- » Meetings
 - » The Lady members attended the General Meeting and updated the members of the ongoing projects and discussed future plans
 - » Eid Meet up at hotel - 45 members participated.

Middle East Chapter

The Ladies wing of Middle East Chapter have been very supportive in enhancing the activities of the chapter:

- » There were 5 One-Dish get together events held during the year which provided a platform to raise funds towards the activities of the ladies wings and also for the promotion of welfare activities carried on during the year.
- » A picnic was held at Zabeel park in March. A great family outing for the members in UAE. This event saw new members register with WMO.
- » The Ladies wing participated in the World Memon Day celebrations and contributed their zakat funds towards the education of the under privileged in Pakistan.
- » The Ladies committee and Members made generous contributions towards the Ramadan Camp.
- » Membership
 - » There has been an increase in Lady Members during the year.
 - » Annual Membership was reintroduced to allow more members to join in the activities and humanitarian services.

Northern India Chapter

The Ladies of Northern India Chapter are one of the most active wings. They have several projects under their portfolio which have impacted the lives of many people of North India.

- » Matrimonial Project
 - › Almost 18 Cross Border Weddings were successfully performed since the project kicked off in 2017.
 - › A matrimonial event for the Halai Memons in Surat was organized with 356 boys and girls seeking suitable partners.
 - › On 25th February 50 couples were provided gifts during the Mass Marriage Ceremony.
 - › On 3rd March a matrimonial event was held in Aurangabad – Maharashtra with support of Haji Amin Gadawala Trust. 291 boys and girls attended.
 - › On 17th March in Bandra Mumbai, a matrimonial event was organized only for the Divorced and Widowed men and women of the community.
- » Project Pyaas – A noble cause by the Ladies Wing to provide Bore Wells in areas with acute water shortages. These wells were donated at:
 - › Kastik Gaon near Usmanabad
 - › Chincholi Gaon near Lahora
 - › Motor for Bore Well at Shuvral Gaon taluka Akalkot
 - › Sholapur
- » Project Farishtey – A Special Education Programme Started by WMO-India Chapter (Ladies wing) has been introduced for providing Special Education to the Mentally & Handicapped Children. An Effort by WMO to care for the Mentally Specially Abled of the Memon Community.
- » Project Anmol Khamoshi – Group of mute (aphasic) people are joining our organization WMO. Alhamdulillah previously they have helped us by arranging a funds for our organization's project and they are very active & generous. So Mrs. SHABANA DARVESH and TEAM invited them on September for a small get together and interaction with the RMC. So that these people realize that they are of great help to us all & indeed society needs them.
- » Project Ilm Hi Roshni He – Ms Shabana Darvesh has taken initiative to constantly help students gain knowledge. Free training classes has been conducted at Bandra (Mumbai) which helps in increasing the women's knowledge. Various free courses such as: ICT, Fashion designing, handicrafts, and other courses which offer easy job placement for girls.
- » Project Upliftment in Bhiwandi (Mumbai) – a project undertaken by Ms Shabana Darvesh, this project aims at giving house to needy families whose houses are destroyed due to natural calamities.
- » A Get together, High Tea and Meeting was held on the 5th of January in honour of international ladies delegates.
- » Several Exhibitions were held in collaboration with Maa Hoorbai Foundation in order to showcase the talent of the memon ladies.
- » Money Bank Project
- » Training Centre and Industrial Home. – This is a philanthropic effort by the Ladies Wing to provide skills to the underprivileged ladies to make their own income.
 - › Garment Stitching Unit
 - › Making of eco friendly bags
 - › Fast Food Unit
 - › Alhamdulillah at a students felicitation function 3 girls won the competition of which 2 are going abroad as Mehendi Artists.
 - › Roti Bank Unit
 - › Beautician, Mehendi, Tailoring, Paintings, Garment Stitching and Zardozi courses were inaugurated at a new centre in Vasai
 - › Beautician, Mehendi, Tailoring, Garment Stitching and Zardozi courses were inaugurated at Maa Hoorbai Centre, Mumbai
- » Upliftment of Poor Families with financial assistance as per their needs including wheel chair distribution.

- » Seminars were also conducted for the women in the community
 - › In collaboration with Maa Hoorbai Foundation a seminar was organised for grooming womens body, mind and face. A live demonstration especially focusing on womens health problems like thyroid, diabetes and weight loss was shown.
 - › Legal Eagle
 - › Muharram Majlis Program – this was a noble effort to bring ladies of all Jamats under one roof to create awareness that we are all one and we should live peacefully.
- » Rations were distributed in Vasai, Maa Hoorbai Centre – Mumbai, Butcher's Colony – Kurla
- » Ramadan Iftar
- » Ramadan Eid Designer Dresses distribution program.
- » Hajj Training Camp
- » Opening of Office Premises for Legal Eagle cell.
- » Recreation Centre for Widows aged 65 years and above.
- » Provided relief to those affected by the Monsoon in August. Umbrellas, Raincoats and Tarpaulins were also distributed.
- » Groceries and Eco Friendly Bags were distributed in Govandi, Mumbai to families living below poverty line. These families have a separate card called BPL (Below Poverty Line).
- » Relief and rescue operation were conducted for Kerala flood affected victims.
- » A medical camp was held on 7th October where over 700 patients were screened by 20 prominent doctors. Specialists available were of Dentists, Gynecologists physiotherapists, orthopedic surgeons, pediatricians amongst many others including 15 young memon lady doctors. Free medication was offered to those with prescriptions.
- » An exhibition was conducted in collaboration with SEWA and Maa Hoorbai Foundation to provide Business opportunities for the women in the community. 35 stalls displayed their products and almost sold out.
- » Sewing machines were distributed to needy women in March.
- » In March the Ladies Wing started providing Interest Free Loans to the needy women so that they could set up small business of their won from their homes.

Pakistan Chapter

- » 9 January 2018 - donated 15 wheel chairs to Imran Rehabilitation Centre for special children
- » 28 March 2018 - distributed 22 sewing machine to needy ladies at WMO house
- » 11 April 2018 - Celebrating Memon Day donated Suzuki bolan for special children to Society for Children with Autism and Learning Differences (SCALD)
- » 13 April 2018 - Visited Safura Home orphanage for girls donated towels bedsheets n stationary
- » 8 May 2018 - Distributed ration to 125 families of orange town at Ronang e Islam school
- » 22 August 2018 - Distributed Qurbani meat of 5 cows n 2 shares at orange town Karachi.
- » 11 October 2018 - Visited Jamia Sulemania Maressah and Yateemkhana donated 5 ceiling fans one water pump machine and distributed stationary toys and chocolates and biscuits among 70 boys of Yateemkhana and 150 boys of Maderassa.
- » 21 November 2018 - Distributed 600 blankets at Noor Mohammed village District West Karachi

Southern India Chapter

The Ladies Wing of WMO SIC in their 1st year have embarked on a

remarkable journey to assist the under privileged member of the community.

The following activities took place during the year.

- » INR 80,000 was collected towards the humanitarian efforts of WMO for the Rohingya refugees.
- » WMO SIC along with Halai Memon Jamat conducted a health camp for the women at Ashwat Nagar colony in February.
- » Donated tables for computers and refreshments to the children of Salaam Centre for differently abled children in March.
- » Conducted 1 month summer camp for up to 40 girls in Madrasa Arabia Baitul Uloom.
- » WMO SIC along with Halai Memon Jamat conducted a lucky draw for the ladies going for hajj and handed over an umrah package to the winner.
- » Conducted free circumcision for up to 25 boys aged 1 to 3 years in June.
- » WMO SIC in collaboration with IMDAD-E-NISA distributed 100 cookers to underprivileged widows of Bangalore. In addition to this, these widows will also receive a monthly pension of INR 700.
- » Collected INR 164,000 towards Kerala Relief Funds.
- » Conducted a mass marriage ceremony for 8 couples in September.

Northern Africa Chapter

The Northern Africa Chapter was launched during the 16th AGAM in November 2018 at Karachi, Pakistan.

The Ladies had their first event in December which was a Ladies Youth Committee. The youth camp was organized by Memon Women's Association for the youth ladies of Nasserpuria Memon Jamat. One of the facilitations involved introduction of WMO to the participants, who were enlightened on the WMO Agenda and all it involves, as part of our YOUTH AND GENDER agenda.

Maimoona H. Darvesh

Chairperson, International Ladies Wing

AUDIT, FINANCE & ZAKAT COMMITTEE

Assalamu Alaikum Warahmathullahi Wabarakathuhu

Committee Members:

Mr Gulaam Husain Abdoola - *Chairman*
 Mr Suliman Noor Mahomed
 Mr Haroon Karim
 Mr Yunus Suleman
 Mr Farook Kassim
 Mr. Bashir Sattar

On behalf of the Audit, Finance and Zakat Committee I hereby present our Annual Performance Report for year 2018.

AUDIT

The Consolidated Audited Financial Statements for WMO, incorporating the Audited Accounts of WMO Europe, WMO Middle East and WMO Pakistan are given elsewhere in this Annual Report.

For the current year 2018, the Compiled Accounts presented include the Audited Accounts of all the Chapters, excluding Southern India Chapter, as the Audit of SIC financial statements will be done only after we receive the 80G Tax exemption certificate from the relevant authorities.

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

We have achieved greater consistency in the policies adopted across the chapters and improved the presentation for better transparency and accuracy of the Audited Accounts. The Pakistan Chapter accounting policies and estimates have been revised to be in line with the accounting standards and recommended practices. Due to the practice of MC Auditors, the presentation of the MC Financials had to be adhered to the regional standards.

Since WMO financial year end is December, we have requested the chapters to complete the Audit by April of the following year. We could notice that certain chapters have completed their Audit way in Advance and few have delayed as late as 5 months. This will be addressed in the coming years and the completion of Audits will fall in line to the target date of April every year.

CHAPTER	TARGET DATE	DATE OF COMPLETION
Southern Africa		August 2019
America & Canada		January 2019
Europe		September 2019
Far East	April 2019	August 2019
Middle East		March 2019
Northern India		June 2019
Pakistan		August 2019

Similar to previous years there has been close communication between the Auditors of all Chapters, Regional Treasurers, WMO Treasurer and Deputy Treasurer and WMO CFO in the preparation of the Audited Accounts. In Sha Allah, going forward, we hope to improve on any further inadequacies and the Audit for 2019 will be in line with WMO group policies.

The Compiled Balance Sheet has reduced by \$232,000 due to the impairment of Dubai investment properties by \$620,000. Due to this non-monetary expense the compiled statement of financial activities show a deficit of \$365,000

FINANCE

WMO has a cloud based accounting platform i.e. Sage Accounting. The chapters are required to update the system online real time with an allowance of batch processing delay of a 2 weeks. The new chapters Southern India and Northern Africa is yet to Implement this and the delay is due to various approvals from their local authorities. Northern India implementation was done initially but not updated for the current years due to the chapter been apprehensive of certain FCRA authority involvements.

Chapter quarterly Management Accounts were required to be submitted from this Sage MIS report extracts, where certain chapters have not adhered to these timely submissions. The attention paid by the Regional Treasurers and the RMC towards Management Accounts was inadequate. We hope the RMC officials would consider this and monitor the Management reports in the future to maintain the status of WMO as an International Charity

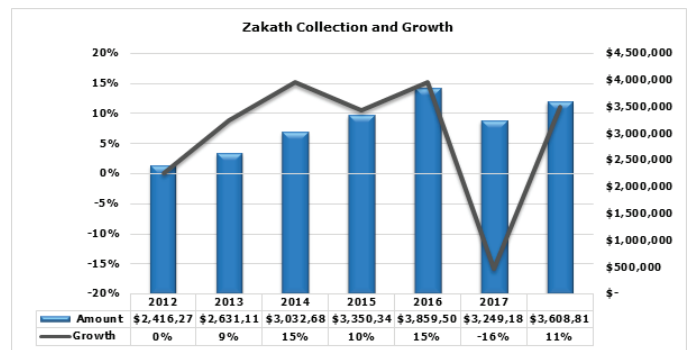
The implementation of WMO Policies has to be given a relook as the chapters need to appoint qualified individuals for this position. The policy framework and Check Lists for Financial Policy & Procedure to make the monitoring of the Policies easier. This could be used as guideline and to report on their compliance or contradictions of WMO standard operating procedures.

Even though the newly elected RMC Officials were requested to consider this as very critical and support to implement all WMO Policies and procedures in a very strict manner, none of the chapters showed any progress during their tenures so far, citing no permanent officials in chapter levels to monitor these.

ZAKAT

The WMO Zakat Committee pray Almighty Allah accept all contributions made by the donors, and to shower his blessings on them and their families. We take this opportunity to express our gratitude to all the Zakat Contributors, for entrusting WMO to donate their Zakat.

Alhamdulillah the Zakat Collections recorded a total of over US\$ 3.61mn for 2018. The year 2018 recorded a growth of 11% compared to 2017, with an increase of US\$ 360,000. This brought Zakat collection to normal course despite the negative growth last year. Year 2019 will be more challenging year given the global scenarios impacting the different regional collections. In sha Allah we hope to do our best to collect the maximum from each chapter to strengthen our core activities.



Zakat Policy

There was no change in Zakat Policy for the year 2018, and the change agreed in 2016 of Project based Zakat Commitment policy continued in 2018.

Zakat Collections

Out of the total commitment of US\$ 4,415,000 a sum of US\$ 3,608,810 was collected for year 2018. This reflects a growth of 11% from 2017 (US\$ 3,249,180) and a 82% success rate of the commitments. Highlights of the collections for the year 2018;

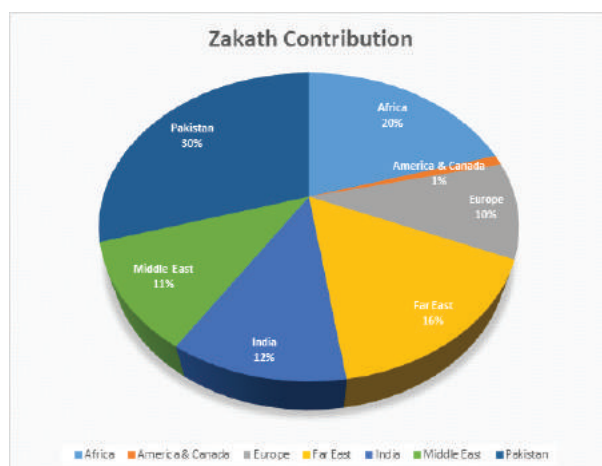
- » 50% increase in Pakistan Chapter collection of Zakat
- » Northern India Chapter collections back to track with an increase by 2 folds
- » Drop in Middle East collections due to Restrictions imposed on Dubai Banking operations.
- » Far East Zakat committee involvement has given confidence to the donors and hence increased collections
- » Southern Africa has collected more than the commitment but has dropped compared to the previous year
- » Some of the Zakat were distributed by the donors directly to the beneficiaries or given to the chapters in kind, due to various constraints posed by countries in some regions, and hence the Europe collections have impacted.

For the year 2018 similar to previous years the Zakat collections are tilted towards Ramadan. This continues to be a challenge and we request the Chapters to get this unevenness sorted by pushing for collection throughout the year and not wait till Ramadan.

Unlike previous years we have considered only the Zakat collection or distribution pertaining to the financial year 2018. The collections of pledges or commitments for this year is closed by the 31st December 2018. This is to be in line with the WMO accounting policies and best practices around the world.

Chapter	Commitment	Collection	Shortfall/ Excess
	US \$	US \$	US \$
Southern Africa	680,000	732,801	52,801
America & Canada	15,000	37,120	22,120
Europe	420,000	363,263	(56,737)
Far East	300,000	586,706	286,706
Northern India	1,200,000	411,159	(788,841)
Middle East	600,000	407,109	(192,891)
Pakistan	1,200,000	1,070,655	(129,345)
Total	4,415,000	3,608,813	(806,187)

We commend Southern Africa chapter and Far East chapter exceeding in their commitments, with an excess of over \$330,000 in excess of their commitment for the year 2018. Southern Africa and Far East have contributed 20% and 16% respectively to the total collection. Pakistan Chapter collection has increased compared to the previous year; this also has contributed over 35% of the total collections. India has started to sail in its normal course, even though they have failed to collect the committed amount in its entirety due to FCRA restrictions.



Zakat Disbursements

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

Chapter	Local Commitment (US \$)	Local Collection (US \$)	WMO Paid (US \$)
Pakistan	1,200,000	1,070,655	487,847
India	1,200,000	411,159	388,678

We have funded only \$387,000 to Pakistan Chapter, as per donor discretion of Zakat distribution. Out of the Zakat funds disbursed from the centre to Pakistan was only for education, projects. Certain donations such as Rehabilitation & Ramadan help were donated directly by the donors to the Chapter either in cash or kind.

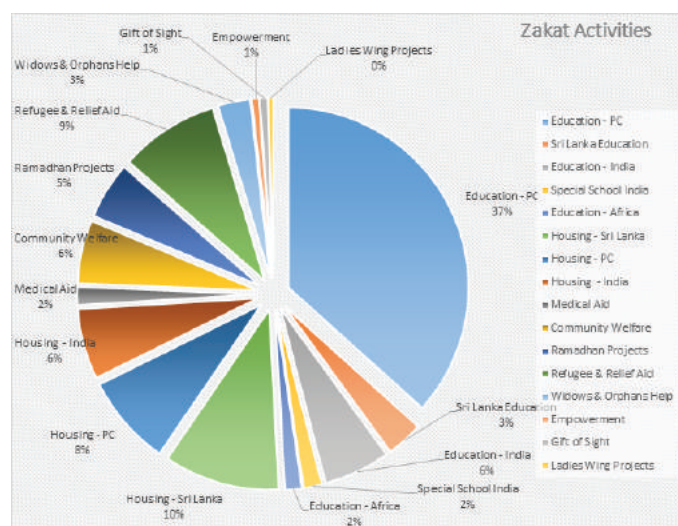
Funding of \$388,600 to India was for both housing projects and education projects. Certain donations were made directly to India chapter towards medical, empowerment or Special education needs by the donors.

Project	WMO Centre Dist. (US \$)	Local Contribution (US \$)	Total (US \$)
Education - PC	387,847	868,650	1,256,497
Sri Lanka Education	-	113,930	113,930
Education - India	132,000	72,650	204,650
Special School India	41,395	15,000	56,395
Education - Africa	-	52,715	52,715
Total for Education			1,684,187

Housing - Sri Lanka	-	356,367	356,367
Housing - PC	-	279,700	279,700
Housing - India	190,000	26,750	216,750
Total for Housing			852,817

Medical Aid	-	55,242	55,242
Community Welfare	-	194,475	194,475
Ramadan Projects	-	175,102	175,102
Refugee & Relief Aid	225,000	80,000	305,000
Widows & Orphans Help	-	98,957	98,957
Empowerment	-	21,817	21,817
Gift of Sight	-	24,509	24,509
Ladies Wing Projects	-	15,000	15,000
Total	976,242	2,450,864	3,427,106

Total Zakat Activities through the Chapters



50% of the global Zakat was utilized for Education as the foremost activity, out of which around 37% was for Pakistan chapter Education, supporting more than 5,000 students from Primary to Tertiary education. This year the Zakat utilization for housing in Sri Lanka, India and Pakistan was 25% of the total Zakat spent. WMO has continued to support the refugees of Rohingya with a fund of over \$ 200,000 collected from various chapters.

Southern Africa Chapter have spent 65% of their collections on local projects such as Widows and Orphan Help, Education, Bursary, Medical etc.. Middle East spent their local collection on the local welfare projects such as loan settlements and Ramadan Appeals.

Far East Chapter collection of over \$580,000 was used for their local Housing, Education and Medical projects and included \$ 80,000 sent for Refugee relief aid mission for Rohingya and Syria.

International Ladies Wing have contributed \$15,642 for Medical Projects in India during the year 2018, remitting the funds through the Centre. Whereas the Chapter wise Ladies Wing has also been involved in many projects through the Chapters.

We have endeavored to distribute all Zakat collected within one calendar year as is required by Sharia.

Zakat Disbursement Process

The Chapters requesting Zakat from the Central Fund has to send the prescribed Zakat Requisition Form to the AFZ committee detailing the project outcomes and the fund contribution from the locally and the requirement from the center.

The chapter has to send a report on the utilization of previous Zakat received from center.

The Zakat requisition has to be based on the Budget sent by the chapters to the MC at the beginning of the year.

The AFZ committee members will receive recommendation report from the GM & CFO along with the summarized details of the usage and requisition.

AFZ committee then resolve on the approval or rejection of the sanction of Zakat to the chapter

If approved, the funds are remitted via EFT to the relevant chapter, from UK or Dubai.

Zakat Commitments For 2019

The Zakat commitments for 2019 was agreed at an increased level from previous year i.e. \$4.4M at the Board of Trustee meeting held on 30th October 2018 at Karachi, Pakistan.

CHAPTER	COMMITMENT (US \$)
Southern Africa	750,000
America & Canada	50,000
Europe	460,000
Far East	350,000
Northern India	1,300,000
Middle East	650,000
Pakistan	1,300,000
Total	4,860,000

The disbursement policy will remain unchanged with contribution to be project specific as the donors wish to, provided the contribution is routed through a Chapter and not direct to any project/ 3rd party organization. Education will remain the main priority and serve to the community;

Conclusion

I would like to thank members of the ExCo and all Chapter management committees for their efforts, input, and counsel of the charity work carried out by WMO.

We need to put more effort in the Zakat collection as the need is far greater than what we collect.

May Allah SWT accept our efforts and grow WMO from strength to strength.

Gulaam Abdoola

Chairman, Audit Finance & Zakat Committee

Investment Committee

Assalamu Alaikum Warahmathullahi
Wabarakathuhu

Committee Members:

Mr Suliman Noor Mahomed (Solly Noor) - *Chairman*
Mr Haroon Karim
Mr Ashraf Satar
Mr Mahmood Shaikhani
Mr Farook Kassim

It is with pleasure that I present the Investment Committee Report for the Year 2018. I would like to place on record my sincere appreciation to my fellow Committee Members for their support and enthusiasm in carrying out our task.

The source of funds for WMO Investments has been the Trustee Fees, Donations and Profit earned on these funds.

Alhamdulillah! Our total funds invested stands at over US\$ 5.1M, a significant sum which will ensure the future success of our organization and help in realizing our moto "Serving Mankind". Our gratitude to our Trustees, Patrons, Members and Donors who made this possible. WMO Investment can be divided into the following Investment Classes;

1. Property
2. Equity
3. Bank Deposits
4. Mutual Funds
5. Islamic Bonds – (Sukuks)

Property

This consists of the largest asset class and represents 49% of the total investment portfolio of WMO. The property portfolio is the investments in International City in Dubai, UAE in commercial properties and giving monthly cash returns by way of rentals.

	Apartments	Shops
WMO has total 30 Properties in Dubai	14	16

Properties are been strictly monitored and reported on an efficient and timely manner.

- 11 registered in WMO name
- 19 properties which were registered in Trustee Ismail A Gadit in trust for WMO, was transferred to WMO Investment Ltd (an offshore company).
- 3 of the 30 Properties were donated to WMO by a Well Wisher with the income from these properties to be used as Zakat.
- The Income from the rest of the 27 Properties is used for the Expenditure of the WMO at the Central level.

The revenue from these properties as rental income has declined by 11% for 2018. There were few issues with tenants of commercial property, and the drop in the Dubai property market contributed towards this decline. Leisure Homes manages the Properties on behalf of WMO free of charge with the support of the Middle East Office Bearers

In the year 2018, the value of the properties in Dubai has to be marked to current fair market value, which hinges upon the Dubai real estate market conditions. Since there is an overall decline in the Dubai property market, impairment of the investment properties is essential. As per the valuation obtained from Leisure Homes the current Market value of the properties would be US\$ 2,490,695.

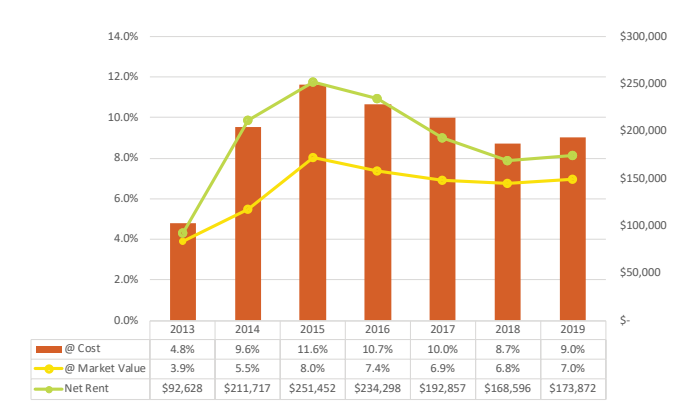
Properties Invested Through Trustee Funds

Ownership	Usage Type	APT. No.	Market Value (USD)	Rent 2017	Rent 2018	Rent Projected 2018
IAK	Commercial	S-02,M-07	127,698	26,250	26,250	25,250
IAK	Commercial	S-03,M-07	82,003	32,750	28,000	28,000
IAK	Commercial	S-04,M-07	82,003	22,500	18,750	22,500
IAK	Commercial	S-06,M-07	82,003	35,000	35,000	34,417
IAK	Commercial	S-07,M-07	127,698	44,160	40,000	38,667
IAK	Commercial	S-08,M-07	127,698	47,000	40,000	43,267
IAK	Commercial	S-09,M-07	158,161	57,500	45,000	49,500
IAK	Commercial	S-10,M-07	127,698	45,000	40,000	38,667
IAK	Commercial	S-11,M-07	150,545	37,500	40,000	40,000
IAK	Commercial	S-13,M-07	83,951	38,000	38,000	38,000
IAK	Commercial	S-15,M-07	82,003	45,000	45,000	45,000
IAK	Commercial	S-16,O-07	82,003	29,700	16,667	-
IAK	Commercial	S-18,O-07	82,003	29,700	16,667	-
IAK	Commercial	S-22,M-07	82,003	33,633	30,000	30,700
IAK	Commercial	S-05,T-01	91,567	26,000	17,333	26,000
IAK	Commercial	S-10,T-01	104,850	10,500	33,688	36,750
WMO	Residential	110,O-07	84,469	24,054	21,000	21,000
WMO	Residential	203,O-07	84,469	30,000	21,000	21,000
WMO	Residential	205,O-07	84,469	25,333	25,000	25,000
WMO	Residential	303,O-07	84,469	15,000	23,000	23,000
WMO	Residential	304,O-07	84,469	25,000	24,000	24,000
WMO	Residential	310,O-07	84,469	28,500	21,083	23,000
WMO	Residential	315,O-07	84,469	6,943	16,500	22,000
WMO	Residential	106,M-07	84,469	27,000	24,000	24,000
WMO	Residential	305,M-07	84,469	30,917	24,000	24,000
WMO	Residential	311,M-07	84,469	11,042	10,417	25,000
WMO	Residential	322,M-07	84,469	26,950	24,000	24,000
AED				810,932	744,354	753,717
US\$				220,962	202,821	205,372

Properties Received as Donation

ZAKAT	Ownership	Usage Type	APT. No.	Market Value (USD)	Rent 2017	Rent 2018	Rent Projected 2018
	IAK	Residential	U-04,120	38,167	35,000		35,000
	IAK	Residential	203,T-10	27,400	21,000		21,000
	IAK	Residential	110,Y-23	38,500	12,500		32,083
AED				104,067	68,500		88,083
US\$				28,279	18,614		23,936

Yield for Property Investment



Pakistan

Property – Land & Building

WMO House – The fair value of Land and Building is US\$ 327,250 (PKR 36mn). There was no impairment adjustment done during the year.

WMO PC is operating out of this property hence there is no income generated from the property. Pakistan Chapter, has on a number of occasions made proposals to dispose of this property to shift to larger premises due to space constraints. However due to the lack of funds for investments in a larger premise this has not been possible as of now.

Pakistan Investment Properties

Property Title	Fatima Manzil	Ruby Beach Pride
Property Details	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.	flat No. 406-2 on fourth floor in Block No.2, measuring 815 square feet in the building known as Ruby Beach Pride located in Block-1 K.D.A improvement Scheme No.5, Clifton, Karachi.
Ownership	WMO PC	MITI
Market/Fair Value	US \$ 20,000 (PKR.2.2mn)	US \$ 23,600 (PKR.2.6 MN)
Valuer & Date of Valuation	Iqbal A. Nanjee & Co. (Private) Limited As at December 31, 2015	Iqbal A. Nanjee & Co. (Private) Limited As at December 31, 2015
Current Status of the Property	Property let on rent and total rent received for year is \$2,000	Ruby pride is currently vacant
Chapter Plan	To hold this as the value of these properties are to be going up	We have received an offer for PKR 4.5mn but are waiting for a higher offer to dispose of this unit.
Our Suggestion	Suggest to Revalue early next year to reflect the exact value in the books	Suggest to Dispose / Revalue early next year to reflect the exact value in the books

Africa

During the year 2018 Africa Chapter had 1 property in its portfolio, which was a Donation from WMO Trustee.

Erasmia Property, Laudium Site
Land Extent : 2 Hectares

Donated by **Trustee Haroon Karim**. This property has received approval in principle for the site to be developed as an institution. And currently the next stage of zoning to be done and thereafter transfer to WMO name, which will enable us to book it in the Africa Chapter Balance Sheet.

Investments In Equity Market

African chapter is continuing to make investments in the equity market

selectively within the permissible territory utilizing the Trustee Funds. We have invested in Naspers (a multinational internet group shares). Based on the market conditions the unrealized loss on of these share investments is provided for \$ 27,993. The investments in shares earned \$5,520 as dividends during the year.

The net market value of the investments as at December 2018 was US\$ 173,000.

Bank Deposits

A. Trustee Funds

- Sri Lanka : Trustees' funds of \$ 750,000 from Dubai Bank Account** was invested in Amana Bank Sri Lanka, as these funds were not earning any returns for the past few years in Dubai. Amana Bank gives a return of 3.8% per annum on average (this is invested in US\$) and the tenure is 12 months with a rollover option. The Bank profit earned through this investment up to December 2018 is US\$ 56,877.

Far East Chapter Trustee funds as at 31st December 2018 amounting to \$ 164,000 (LKR 29,500,000) was invested in the form of Fixed Deposit at Amana Bank. This earns an average LKR profit return of 09-10% per annum. The total return for the year 2018 from this fund was \$ 15,240.

B. Education Endowment Funds

- MHOMAR Education Fund (Far East Chapter) :** MH Omar Fund opening balance during the year was \$670,000, this was invested in LKR Fixed Deposit at Muslim Commercial Bank (MCB), earning a return over 10-11% per annum. The return on this investment in 2018 was \$ 74,500/=. The return earned from these investments are utilized for education projects in Sri Lanka and the balance is placed in income earning deposits with the Islamic bank. Balance fund available at the end of year 2018 is \$ 651,133 (value dropped due to LKR depreciation by 16%)
- Education Endowment Fund (Pakistan Chapter) :** As of Dec'18 the fund had an accumulated balance of \$ 203,276/- (PKR 28,052,052) and these funds were invested in the forms of TDR. The returns earned through the deposits are on average ranges from 5-7% per annum.

Education Endowment Fund - Principal Amount	\$ 203,276	PKR 28,052,052
Return / Mark up on Investments	\$ 10,892	PKR 1,503,126
Total	\$ 214,168	PKR 29,555,178
The funds are placed in		
Long-Term TDR Investment (6-8%)	\$ 97,101	PKR 13,400,000
Short-term TDR Investments (5-5.8%)	\$ 90,560	PKR 12,500,000
Current A/c	\$ 26,507	PKR 3,657,966

The main purpose of this fund to provide non-zakat financial assistance/ scholarship to the needy white-collared students in Pakistan. However, to date the Chapter has not commenced the scholarship scheme and the returns are reinvested in short term investments.

- North Indian – Project Fund :** Northern India Chapter has placed the funds available for special projects in a Fixed Deposit until the commencement of the said project. Currently \$ 228,500 earning a return of 4-5% per annum. India chapter has not much of a choice with their investment with the limited nature of Islamic instruments in the country.

Mutual Funds – Pakistan Chapter

A sum of PKR 20mn (US\$ 153,782) was invested in Meezan Islamic Fund and NAFA Funds (Mutual Funds). These Islamic mutual funds are expected to gain a price from 8-10%.

Due to current economic conditions in Pakistan stock market is not

very lucrative and hence there is massive fall in Market value of these 2 investments. The fall in value of the Mutual Fund has resulted in an unrealized loss of \$41,655/ for the year 2018

Investments Made during the Year 2017 (Including Dividends)	\$ 153,782	PKR 21,221,916
Revaluation Loss (Mark to Market)	\$ (40,045)	PKR (5,526,210)
Carrying Amount	\$ 113,737	PKR 15,695,706
Details of Instruments		
NBP Fullerton Asset Management Limited (NAFA)		
571,016 units of NAFA Islamic Asset	\$ 63,548	PKR 8,769,670
AI-Meezan Investment Management Limited		
121,841 units of Meezan Islamic Fund	\$ 50,189	PKR 6,926,065

Investments In Sukuks

The African Chapter Sukuk (Islamic Bonds) investment remain at ZAR 4,000,000 (US\$ 285,715). Currently the rate of return for these sukuku are at the average rate of Approx. 7%. Profit earned for the year 2018 was \$13,325.

Funds Summary - December 2018

Investment Class	Value (US \$)	% of the Total
Property	2,490,645	49%
Equity	173,000	3%
Bank Deposits (Profit Sharing)	2,064,701	40%
Project/General Funds	228,500	
Trustee Funds (WMO)	970,900	
Edu Endowment Funds (PC&FC)	865,301	
Mutual Funds	113,737	2%
Investment in Sukuks	285,715	6%
TOTAL¹	5,127,798	100%

¹In addition we have Non-Zakat funds around US\$ 727,500.00 in Cash and Cash equivalents.

Suliman Noor Mahomed (Solly Noor)

Chairman, Investment Committee

LEGAL & COMPLIANCE COMMITTEE

Assalamu Alaikum Warahmathullahi Wabarakathuhu

Committee Members:

Mr Nowsad Gani, Chairman

Mr Bashir Sattar

It is with great pleasure that I present the Legal and Compliance Committee Annual Report for 2018 and I would like to extend my sincere appreciation and thanks to my Committee members for their unwavering support.

Constitution Amendments

At the Last AGAM in Karachi it was decided unanimously that WMO must fix the short comings in the WMO Constitution. A special Think Tank was appointed with following members being appointed to this, namely, Nowsad Gani (Team Leader), Gulaam Abdoola, Yunus Suleman, Ashraf Sattar and Solly Noor.

Legal Counsel had presented a paper to the Office Bearers with some proposals which we believe are necessary in going forward in order to fully cater to our organisations future wellbeing and to ensure that we have the full transparency, efficiency and inclusion of our entire community.

After much debate and discussion between the Office Bearers it was agreed that the Counsel be instructed to put together a legal framework and draft the detailed amendments for consideration by the MC and General Body.

The Think Tank was initially given a timeline of 4 months to present amendments but due to time constraints, this draft and proposed amendments will not be ready to be presented at the Meetings in Dubai. Once fully completed this will then be circulated with a view to holding an EGM early 2020.

Furthermore, As reported previously the Merger of WMO and WMO CF has been concluded in 2015, however the dissolution of WMO post merger is still pending the transfer of WMO PC license from WMO to WMO CF with the relevant local authorities. One of the reasons for the delay in this is due to the Decision on the legal status of PC not been Finalized. i.e either PC as a Standalone Separate Entity (Not for profit Section Company) or as a liaison office. Moreover, it was also agreed at the Last AGAM that MITI was to be established as a separate Entity. However, no progress has been made in this regard.

Standing Orders

Legal Counsel will present a draft and proposed amendments to the Constitution which will also require changes to the Standing Orders. Once the same is completed then this will be circulated.

Chapter Updates

- › Southern Africa Chapter : No Legal or Compliance issues
- › Europe Chapter : Part of the Main body and no legal or Compliance issues
- › Far East Chapter : No Legal or Compliance Issues

- › India Chapter : Still pending constitutional compliance with main body. The chapters are trying to minimize the anomalies wherever possible. Due to the regional government authorities' restrictions the process is taking much longer than anticipated.
- › Middle East Chapter : No Legal or Compliance issues apart from banking functions restricted to local function.
- › North America & Canada Chapter : No legal or Compliance issues
- › Pakistan Chapter : Decision on Legal Status of PC still pending finalization. i.e a Standalone Separate Entity (Not for profit Section Company) or as a liaison office. It was also agreed at the Last AGAM that MITI was to be established as a separate Entity. However, no progress has been made in this regard.

Constitution Compliance

While the overall compliance to the Constitution and Standing Orders is satisfactory considering the diversity within the chapters the concerns raised in the last Legal and Compliance Com Report of 2016 still remain, namely familiarity of the Regional Office Bearers and Board Members with the Provisions of the Constitution and Standing Orders. The New RMC Members may have not got themselves updated with the Constitution and there is a lot of room for improvement in this regard.

One area of concern is the implementation of the Policies. These Policies were developed over 4 years ago with the assistance of KPMG Southern Africa but remain unimplemented in all chapters and this matter needs to be addressed once and for all by all chapters.

My sincere appreciation to my fellow Committee Member Bashir Sattar Bha for all his support and commitment to carry out our task. In conclusion, I wish to place on record the appreciation of my committee to all the Office Bearers and the Regional Management Committee Members for their support and corporation to carry out our duties

Nowsad Gani

Chairman, Legal & Compliance Committee

MARKETING & COMMUNICATIONS COMMITTEE

Assalamu Alaikum Warahmathullahi Wabarakathuhu

The Marketing & Communications Committee was conceptualised during the Executive Committee Meeting held in Dubai on 13th January 2015.

The committee comprises of an Editorial Board and an Editorial Committee.

Editorial Board:

Mr Suliman Noor Mahomed

Mr Nowsad Gani

Mr Gulaam Abdoola

Mr Yunus Suleman

Mr Zubair Chashmawala (Editor in Chief of The Memon Magazine)

Editorial Committee:

Mr Shazly Makeen (Designer "The Memon" magazine)

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

- > Strategize, develop and design "WMO" as a Brand
- > Conceptualize a comprehensive media network
- > Promote WMO on local and global platform
- > Increase the Global footprint of WMO

The following has been achieved for the year-2018

Projects and Donation Menu : A Donation Menu was created on the Website in the early part of 2017 and expanded upon in the year 2018, to attract Zakat and Lillah funds online. A comprehensive list of projects encompassing the broad spectrum of humanitarian services rendered by WMO across all Chapters were meticulously listed on the Website for the benefit of the donors.

With a simple click of the button, donors, around the world could now contribute to a cause closest to their hearts after comprehensively studying the details of the project online. A human story was also attached to empathise with the cause and create awareness of the hardships faced by the less fortunate.

WMO Website (wmoworld.com) : The popular WMO website keeps getting upgraded each year. The website's continual transformation has attracted greater traffic. In 2018 we had 20,430 visitors to the website with 62,480 page views.

WMO Facebook (facebook.com/wmoworld) : Since January 2016, the WMO Facebook page fan base has grown from 4,532 to 11,669, generating a net growth of 7,137 Page Likes.

"The Memon" : A monthly e-magazine is published to highlight the prominent, global Memon personalities and update ongoing activities and projects across all Chapters of WMO. The Inaugural issue was launched on April 15, 2016 and till 2018, 25 editions were published. Distinguished Humanitarians and Doyens of Industry such as Mr. Abdul Satar Dada, Mr. Solly Noor, Mr. Haroon Karim, Mr. Iqbal Sacranie, Mr. Yunus Suleman, Mr. Ashraf Sattar, Mr. Nowsad Gani, Mr. Gulaam Abdoola, among others have shared the Cover with the Honourable Abdul Sattar Edhi.

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

A resolution was made at the end of the year in 2017, that henceforth causes would be highlighted rather than personalities on the cover beginning with the Rohingya crisis as the first cover of 2018.

WMO Video : This visual medium was extensively used over the years and much emphasis was given to short videos documenting the pertinent causes throughout 2018. A number of videos were made as teasers for The Memon magazine including a special one for the ladies edition. A number of live interviews were shot on Facebook during the AGM of prominent members of the organisation.

The membership video was a grand success too with an overwhelming response to membership across chapters.

The important causes of education, housing and humanitarian aid were highlighted extensively through 3 short documentaries.

WMO YouTube (https://www.youtube.com/channel/UCflxjU_mbxH7yPfglsa1LBA) : We have a dedicated You Tube page for our library of videos covering humanitarian endeavours and various projects of WMO.

WMO Instagram ([instagram.com/wmoworld](https://www.instagram.com/wmoworld)) : WMO Instagram posts received a total of 120,535 impressions during 2018.

WMO Twitter (twitter.com/wmoworld) : WMO Tweets earned a total of 40,100 impressions during 2018.

WMO App : A mobile App was created by Eazi-Apps, courtesy Mr. Zakir Daud and Mr. Khalid Jussab that increases connectivity, allows easy access to updates, events, programs and projects conducted by the WMO. In 2018 we had a total 230 app downloads. Top app users are from India (373 sessions) and Pakistan (155 sessions) followed by Southern Africa (116 sessions). United States & Canada (98 sessions), UK (81 sessions), Sri Lanka (46 sessions), Saudi Arabia (40 sessions), United Arab Emirates (30 sessions), Portugal (25 sessions), Madagascar (22 sessions), Kenya (20 sessions) and Australia (18 sessions)

We have firmly established our mediums of communication with the WMO Website, Social Media, App and the E-Magazine. We have almost doubled our following on Facebook as well as readership of the Memon magazine in 2018.

Mr. Shazly Makeen as Designer and co creator of The Memon magazine has delivered on his promise of better content and production value for the E-Magazine in the year 2018.

Mohamed Zubair Chashmawala

Chairman, Marketing & Communications Committee

MEMBERSHIP DEVELOPMENT COMMITTEE

Assalamu Alaikum Warahmathullahi Wabarakathuhu

It is with great pleasure I present the Membership Development Committee Annual Report for the year 2018.

The Membership Development Committee Headed by Trustee Ashraf Sattar includes the following representatives from the Chapters:

Mr Feizul Ayob	VP – Southern Africa
Mr. Bashir Akuly	VP – America & Canada
Mr Imran Panaawala	VP – Europe
Dr Haroon Admani	VP – Far East
Mr Ahmed Shaikhani	VP – Middle East
Mr Ehsan Gadawala	VP – Northern India
Mr. Abdul Azeez	VP – Southern India
Mr Altaf Jangda	RAS – Pakistan

Chapter wise Membership Growth:

Chapter	As of Dec 2017	As of Dec 2018	New Members	Chapter Growth %	As at 09/2019
Southern Africa	170	170	0	0%	170
America & Canada	39	65	26	67%	67
Europe	62	130	68	109%	140
Far East	127	138	11	8%	160
Middle East	218	365	147	67%	438
Northern India	45	139	94	209%	239
Pakistan	476	582	106	22%	590
Southern India	75	93	18	24%	93
	1212	1682	470	39%	1897

Alhamdulillah there is a substantial improvement in the Membership Numbers overall (Approx. 39%), 1,682 Members. Europe, Northern India, Middle East and Pakistan Chapters have contributed to major part of this growth. I envision that these numbers can easily be doubled in the coming year if proper Membership Drives are arranged by the respective chapters. There are many Memons who are not familiar with the work that WMO is doing Globally and we need to spread the message.

However, we saw no growth in membership of Southern Africa which is primarily due to requests put forward by the Chapter with regards to the changes in the Membership which is being addressed by the Office Bearers who are also working on restructuring WMO as a whole.

Membership Summary by Category 31st December 2018 (See table on right column):

The majority of the growth based on the Membership Category has been in the Life Members which has increased by around 147 with new members from Northern India and Pakistan Chapter.

Strategy – 2019 and Beyond

The below Strategies for the Membership development need to be continued during the year 2019 and beyond. The management committees appointed at the Regions and at the Center, need to make Membership

Chapter	Trustee		Patron		Life		Annual		Apex		GYW		Friends of WMO		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
Southern Africa	11	11	10	10	143	143	3	3	0	0	-	0	3	3	170	170
America & Canada	1	2	1	1	17	22	11	20	1	0	-	5	8	15	39	65
Europe	5	5	3	4	54	69	0	5	0	0	-	43	0	4	62	130
Far East	4	4	3	3	42	45	64	62	1	1	-	10	13	13	127	138
Middle East	16	14	11	9	178	194	13	0	0	0	-	117	0	31	218	365
Northern India	1	3	8	21	25	100	13	13	1	1	-	1	0	0	45	139
Pakistan	12	7	23	29	159	198	200	210	5	5	-	0	77	133	476	582
Southern India	1	1	0	0	53	69	21	23	0	0	-	0	0	0	75	93
TOTAL	51	47	59	77	671	840	322	336	7	7	-	176	101	199	1212	1682

Development a Priority and implement these Strategies to double the Members by end of 2020.

- 1. Convert the “Friends of WMO” into Annual or Life Members :** While this was proposed last year, the Membership Development Committees at the chapters have not been very active in converting the “Friends of WMO”. This needs to be done if we need to increase our membership. Leaving as is could also send a negative message to these members that WMO is happy with them being just friends.
- 2. Accepting the Online Applicants as members :** There are many applications coming in through the website. Serious efforts need to be made in registering them as members and then following up in order to convert them. Both Pakistan and Middle East Chapters need to give due attention in accepting the Youth Applications. There are 717 Youth applications from these chapters. Furthermore, Pakistan also needs to accept the Friends of WMO applications which will significantly boost our Membership numbers.

Summary of Online Applications as of December 2018:

Chapter	Online application	Patron	Life	Annual	APEX	Friends of WMO	Youth	NM from Online application
Southern Africa	41	0	2	8	0	15	16	0
America & Canada	27	0	2	4	0	15	6	3
Europe	44	1	2	5	0	8	28	14
Far East	40	0	0	2	0	12	26	0
Middle East	278	0	13	8	1	55	201	150
Northern India	177	0	2	7	0	92	76	0
Pakistan	700	1	6	12	2	163	516	100
Southern India	54	0	1	0	1	13	39	0
	1361	2	28	46	4	373	908	267

- 3. Increase in Youth participation :** Global Youth Wing under Bashir Sattar Bha is planning out comprehensive program for the engagement of Memon Youth at Chapter and Global Level and the RMC's need to support and encourage the GYW Projects to increasing the youth participation in WMO.
- 4. With the change in the Zakat Policy from 2017 :** While the Zakat Policy has given confidence to existing members, this strategy needs to be marketed and highlighted to potential members in order to draw them into the folds of WMO.
- 5. Conduct Road Shows Globally :** We have hit a road block in Northern Africa where the registration of the Chapter will take up to a year. While the VP of Northern Africa has already started spreading awareness of WMO to Tanzania and Kenya we will only be able to onboard these members once the registration of the chapter is done. The other Chapters need to spread the net wider globally, this is especially needing to be done by Africa (Malawi, Zimbabwe etc.), Europe (Spain & Scotland) and Far East (Bangladesh, Myanmar, and Malaysia). There have been commitments in the past by the respective RMCs to travel to these regions and conduct road shows, but so far action has been insufficient.

The VPs of the chapters are requested to plan Membership Drives and the Office Bearers will ensure their support if required. There are

many Memons out in the World and it is our responsibility to reach out to them and portray what WMO stands for and works for and this message needs to be conveyed globally, by presenting our past projects and achievements and future projects and the WMO visions to be spoken to.

The future regional coverage would be;

Africa	North Africa
	Mauritius
	Malawi
	Mozambique
	Zimbabwe
America & Canada	✓ New York
	✓ Chicago
	Los Angeles
	✓ Toronto
	Houston
Europe	✓ Portugal
	Spain
	Germany
	Dundee, Scotland
Far East	Singapore
	✓ Sri Lanka
	Bangladesh
	Myanmar
Northern India	✓ Mumbai
	✓ Surat
	✓ Aurangabad
	✓ Ahmedabad
Southern India	✓ Chennai
	✓ Bangalore
	✓ Madurai
	✓ Hyderabad

Membership System

At most of the chapters the membership database is updated on a monthly basis however, in certain chapters, the applications are not being considered nor verified to accept and include the applicants as members.

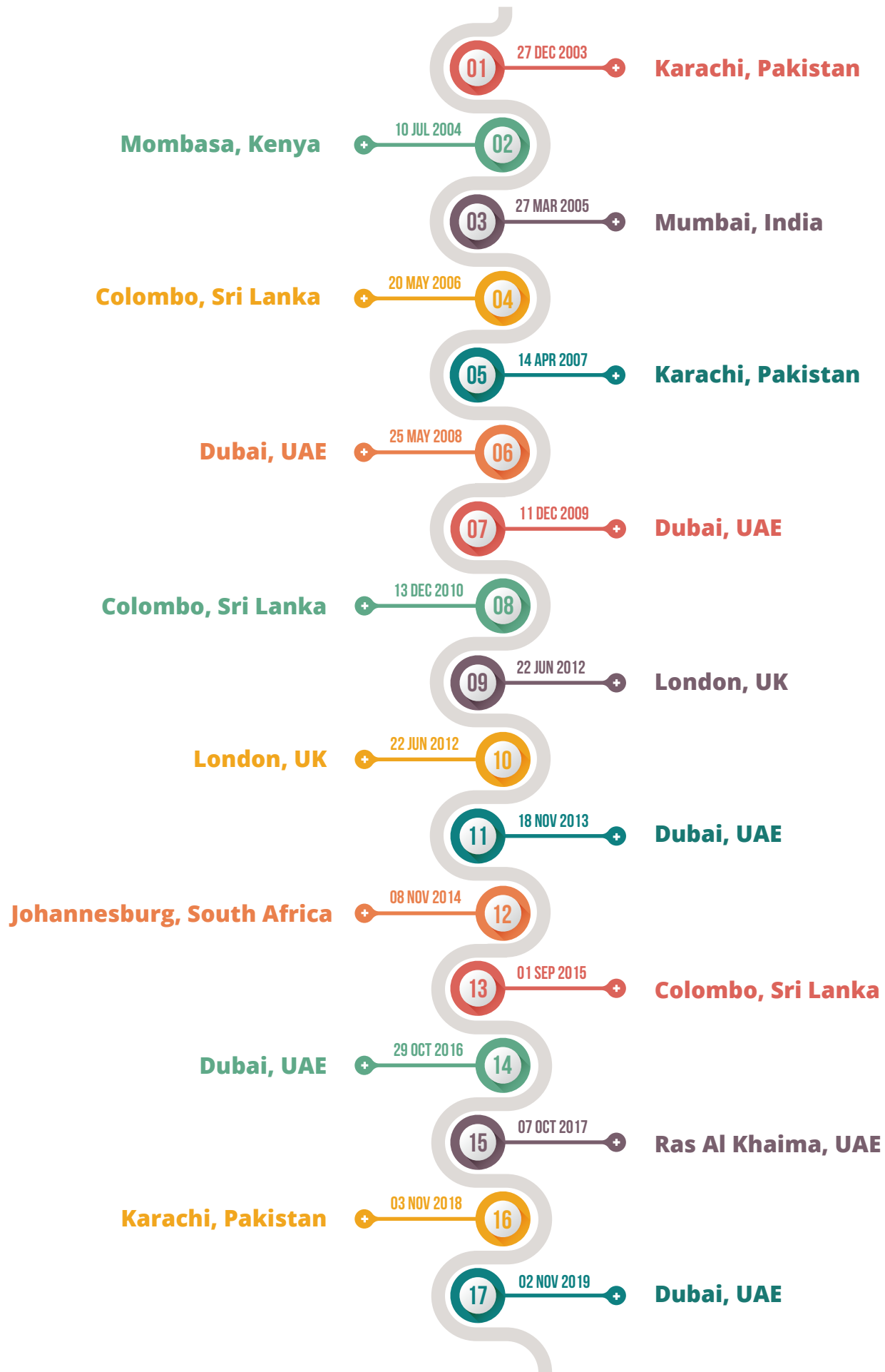
There are few amendments done to the online database system, but we are yet to achieve the standard of a bespoke system.

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

Ashraf Satar

Chairman, Membership Development Committee

AGAM Dates & Venues



CORPORATE INFORMATION

Name of Organisation

World Memon Organisation Charitable Foundation

Legal Form

A Private Company Limited by Guarantee duly incorporated and existing in accordance with the laws of England and Wales

Registered Company Number

04984474 (England and Wales)

Registered Charity Number

1101413

Registered Office

3 Weir Road
London
England SW12 0LT

Accounting Year End

31st December

Principle Activity of the Charity

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

Trustees

Mr Nowsad Abdul Gani
Mr Bashir Sattar
Mr Haroon Karim
Dr Esmail Harunani

Bankers

Habib Bank Zurich PLC

Auditors for WMO Europe Chapter

KWSR & Co.
Chartered Accountants & Registered Auditors
136 Merton High Street, London SW19 1BA

Regional Chapters

America & Canada Chapter	Northern India Chapter
Europe Chapter	Pakistan Chapter
Far East Chapter	Southern Africa Chapter
Middle East Chapter	Southern India Chapter
Northern Africa Chapter	

Contact

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