



2019 ANNUAL REPORT

World Memon Organisation
Charitable Foundation



WMOCF
2020
AGAM
O N L I N E



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IN 2019, 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

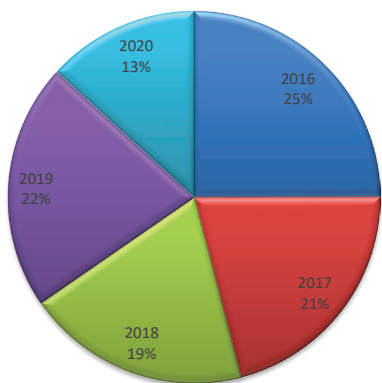
We Empowered Women across the Globe.

We showed we cared

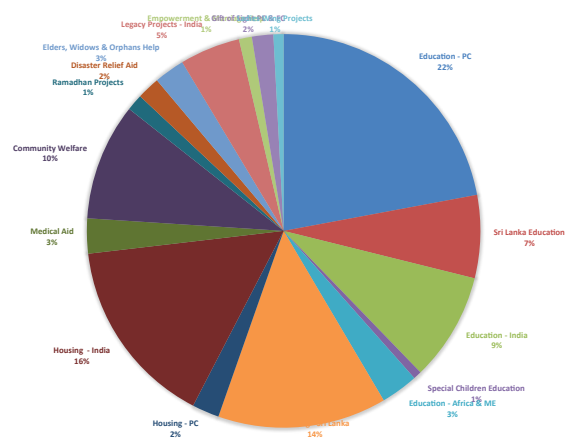
We fed the fasting for the entire month of Ramadan in the Middle East.

THANK YOU

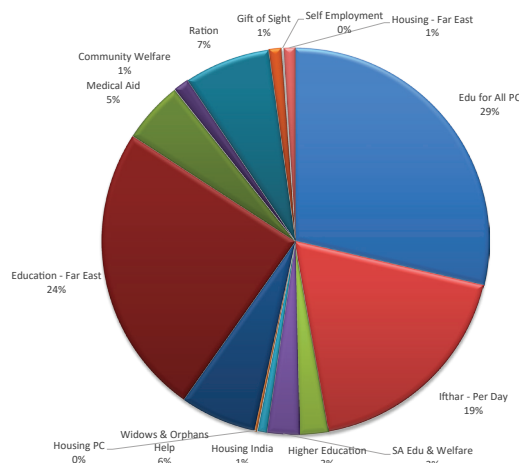
ANNUAL ZAKAT COLLECTION



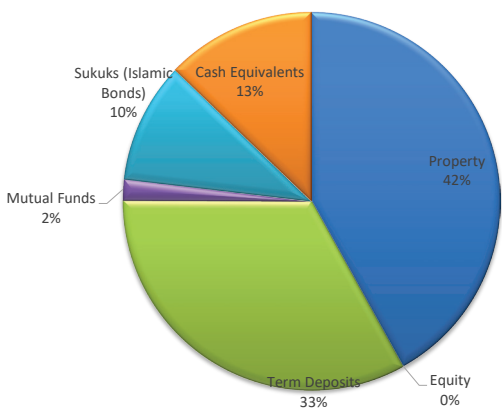
ZAKAT PROJECTS



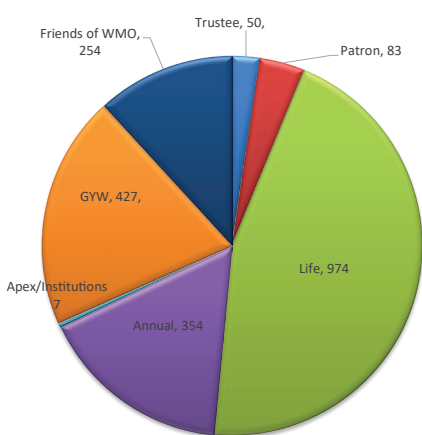
PROJECT BENEFICIARIES



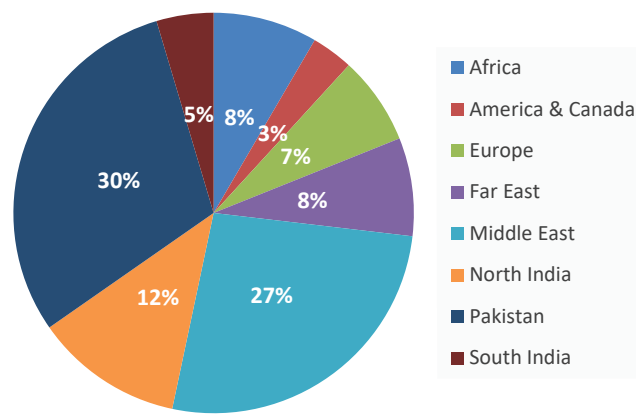
INVESTMENT PORTFOLIO



MEMBERSHIP CATEGORY

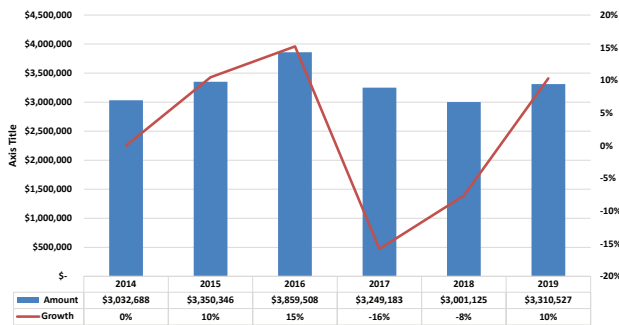


MEMBERSHIP DISTRIBUTION

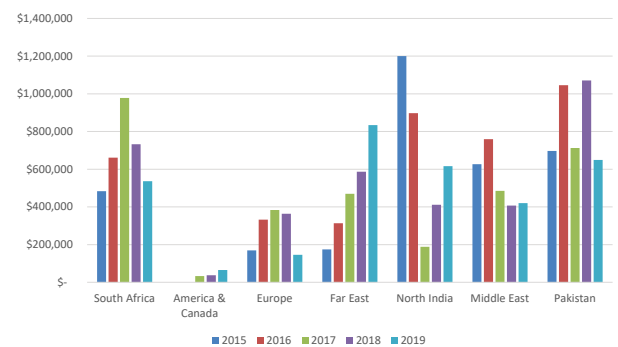


HISTORIC SNAPSHOT

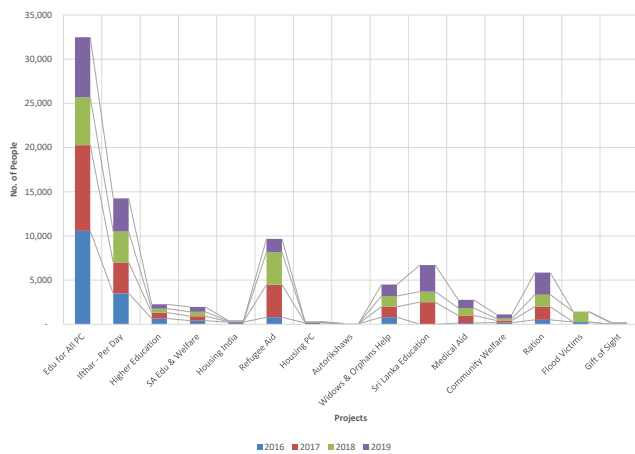
ZAKAT COLLECTION GROWTH



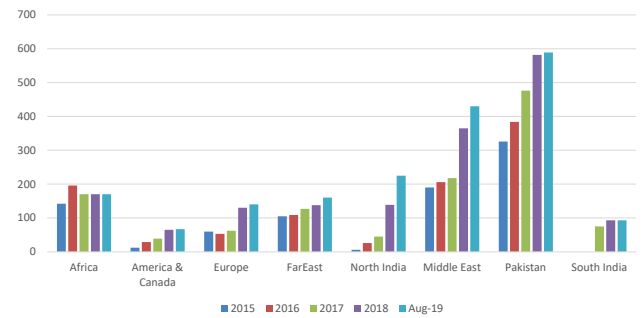
ZAKAT COLLECTION OVER THE YEARS



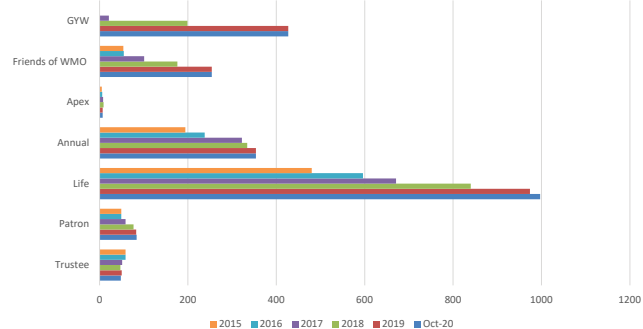
PEOPLE BENEFITED



CHAPTER GROWTH - MEMBERSHIP



MEMBERSHIP GROWTH



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 Sattar
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 Yousuf Pochi	Mr A Ghaffar Variend
EUROPE	Mr Imran Panaawala	Mr Waseem Yousuf Adil	Mr Zaheed Harunani / Mr Shahzad Iqbal
FAR EAST	Dr AA Mohamed Haroon	Mr Ameen Bhaila	Mr Anjum Asmath
MIDDLE EAST	Mr Ahmed Shaikhani	Mr Khalid Dedhi / Ms Rashida Anwer	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	
	SECRETARY	Dr Sana Durvesh	
	TREASURER	Mr Muhammad Arsalan Tabani	
	VICE CHAIRMAN - EC	Mr. Arshad Gani / Mr Farooq Aziz	
	VICE CHAIRMAN - FC	Mr Saad Iqbal	
	VICE CHAIRMAN - MC	Mr Kamran Ghani / Mr Junaid Merchant	
	VICE CHAIRMAN - NIC	Mr Vasim Kapadia	
	VICE CHAIRMAN - PC	Mr Arsalan Hashmani	
	ADVISORS TO GYW CHAIRMAN	Ms Sumrin Kalia, Mr Khurram Kalia, Ms Reeda Sheikhani	
INTERNATIONAL LADIES WING	CHAIRPERSON	Ms Maimoona H Darvesh	
	CHAPTER REPRESENTATIVES		
	AMERICA & CANADA	Ms Zahida Taufiq Ahmed	
	EUROPE	Ms Shamim Osman	
	FAR EAST	Ms Shazia Sangani	
	MIDDLE EAST	Ms Shabana Razzak Mussani	
	NORTHERN AFRICA	Ms. Shahista Varwani	
	NORTHERN INDIA	Ms Shabana Darvesh / Ms Razia Chashmawala	
	PAKISTAN	Ms Hamida Bawaney	
	SOUTHERN AFRICA	Ms. Khudaija Suliman / Ms Fazila AK Ismail	
SOUTHERN INDIA	Ms Farida Azeez		
AUDIT, FINANCE & ZAKAT	Mr Gulaam H. Abdoola <i>(Chairman)</i>	Mr Haroon Karim	Mr Yunus Suleman
	Mr Farook Kassim	Mr Suliman Noor Mahomed	Mr Bashir Sattar
INVESTMENT	Mr Suliman Noor Mahomed <i>(Chairman)</i>	Mr Haroon Karim	Mr Mahmood Shaikhani
	Mr Ashraf Sattar	Mr Farook Kassim	
LEGAL & COMPLIANCE	Mr Nowsad Gani <i>(Chairman)</i>	Mr Bashir Sattar	
MARKETING & COMMUNICATION	Mr Zubair Chashmawala <i>(Chairman)</i>	Mr Suliman Noor Mahomed (Solly Noor)	Mr Nowsad Gani
	Mr Yunus Suleman	Mr Gulaam H. Abdoola	
MEMBERSHIP DEVELOPMENT	Mr Ashraf Sattar <i>(Chairman)</i>	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 Sollys Group of Companies – whose core focus is in consumer electronics, Hi-Tech and IT, Property development in the commercial, industrial and residential field and many other facets of business.

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

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



Mr Nowsad Gani

DEPUTY PRESIDENT

After graduating in Law from 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 has been serving as the Secretary General of the World Memon Organisation Charitable Foundation (WMO) since the year 2014 and has successfully completed two consecutive terms of three years each. He has been associated with WMO since Day One when he was one of the participants at the 1st and 2nd International Memon Conventions (2001 & 2002), where the formal launch of WMO was proclaimed. Since those days, he has been a Trustee of WMO and is regarded among the Founder-Members of WMO.

Being from Pakistan, he has served as a member of the Board of Management, as Assistant Secretary General and as Vice President of WMO Pakistan Chapter. He was one of the pioneers in launching the first ever Youth Wing of WMO and other mega projects at WMO Pakistan Chapter.

Besides WMO, Mr Shoaib Ismail has been associated with numerous other social & welfare organizations from a very young age, where he has rendered voluntary services and held various key posts especially at the All Pakistan Memon Federation (Member, Managing Committee), the United Memon Jamat of Pakistan (UMJP), the Okhai Memon Anjuman, Okhai Memon Jamat, the Okhai Memon Youth Services, the Okhai Memon Housing Foundation, Pakistan Memon Educational & Welfare Society (PMEWS), the Usman Memorial Hospital and the Rotary International. He is also a Trustee and a member of the Board of Governors of the Memon Medical Institute (MMI).

Regarding his educational and professional background, Mr. Shoaib is a Science graduate along with various advanced certifications in Polymer Sciences. He is the Director and CEO of Premier Cables (Private) Limited, a leading manufacturer of Fiber Optic Cables & Copper Telecom Cables in Pakistan. He is an active member of various National and International Business Forums.

Mr. Shoaib Ismail desires that all concerned should work together to address the dire needs of the community and to eradicate poverty, illiteracy and other social problems. He believes that Education is the key to prosperity and that no child should be left without basic education. His dream is to establish a Memon University under the aegis of the World Memon Organization, Insha Allah.



Mr Mahmood Shaikhani
DEPUTY SECRETARY GENERAL

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

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

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

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



Mr Yunus Suleman
TREASURER

Mr Yunus Suleman has over 40 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 Suleman 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 Suleman is a Chartered Accountant (SA) and Member of South African Institute of Chartered Accountants (SAICA) and a Chartered Director (SA) and member of the Institute of Directors South Africa. He also holds the Bachelor of Commerce (Atg) (UKZN, formerly UDW), Honors Bachelor of Atg Science (Honours B Compt, UNISA). He has attended the Executive Partner Development Program GIBS 2008, and the Business Leadership Program-INSEAD, Fountain Bleu, France, and Andersen Leadership Program, Germany, 2001.



Mr Ismail Abdul Karim Gadit
DEPUTY TREASURER

Mr. Ismail is the Managing Director of Al-Dar Holding, a group with a diversified portfolio of businesses in textile and apparel trading, manufacturing, healthcare, real estate development and financial investments. Al-Dar Holding is a legacy established by his father in 1900. He has been based in Dubai, United Arab Emirates since 1970. He is a member of the Dubai Customs Consultative Council, an Executive Member of the Dubai Chamber of Commerce and Industry Textile Committee and also continues to serve as Honorary Secretary General of Dubai Textile Merchants Association (Texmas).

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 is a Trustee of the Abdul Karim Gadit Foundation, Trustee of the Memon Health & Education Foundation, Trustee of the World Memon Organization (WMO) and Trustee of the Usman Memorial Hospital Foundation. He is also associated with The Citizens Foundation (TCF).

Mr. Ismail Abdul Karim Gadit has been rewarded for Recognition of Contribution Towards the Development of the Dubai Economy from the Department of Economic Development, Government of Dubai. Furthermore, he is a 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 Abdul Karim Gadit completed his undergraduate studies at the Government College of Commerce and Economics with a Bachelors of Commerce (B. Com) in Karachi and also attended the Institute of Business Administration (IBA) at Karachi University to pursue his Masters in Business Administration.



Mr Haroon Karim

CHAIRMAN - BOARD OF TRUSTEES

Mr. Haroon Karim is an accomplished and award-winning philanthropist whose work spans over 40 years across UK, India, Pakistan and Malawi, Mr. Karim is regarded as a leader of the Memon Community not only in UK but internationally.

Mr. Karim is a multi-faceted personality. An accomplished hockey player who represented his country, an educationalist who selflessly serves his community, a successful 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. Karim has received numerous awards and accolades, namely Memon Association award for Commitments & Dedication 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. Karim's commitments to society stand 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 employs 10,000 people and operates design centers, manufacturing facilities, retail subsidiaries (Aviraté) and sourcing and buying offices internationally. Traditionally specialized in women's wear, the company has diversified into lingerie, menswear and kids wear with 10 manufacturing facilities in Sri Lanka and 1 in Bangladesh. In addition, the Group has Joint Venture with Wacoal Japan for manufacturing intimate wear for International Clients, and Digital Printing plant for fabrics with a Korean company.

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

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



Mr Gulaam H Abdoola

SECRETARY - BOARD OF TRUSTEES

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

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

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

He is Chairman of 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

Farook Kassim is the Chairman of Esanjo Ventures, a trading, investment and technology business.

Farook moved to Dubai on the 1st of November 1975 a few weeks after he turned seventeen, with a plan to earn enough money to buy a car. Forty-five years later he continues to call the city that has given him so much, his true home. Farook's career has focused on trade and investment, converging in recent years on precious metals, a line of business that he continues to drive with deep passion.

Farook has been a member of the WMO since it's inception and became a trustee in 2014. He works closely with the WMO team to propel the organisation forward. Farook is also a founder shareholder of Expolanka Holdings PLC, listed on the CSE in Sri Lanka, and helped found Dubai's Sri Lanka Business Council in 1991, acting as Chairman for two terms.

Farook studied at Harvard Business School in the early 2000's, 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.

He was appointed Captain of School Rowing team.



Mr Bashir Sattar

CHAIRMAN - GLOBAL YOUTH WING

Bashir 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, 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.

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.

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, 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 served as Deputy Secretary General to the Board of Trustees. He is the current Chairman of the highly successful WMO Global Youth Wing and was responsible for delivering the flagship and most successful WMO B2B Conference in 2018. 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 3-34 years with 4 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. Bashir has a keen interest in politics and social issues affecting the globe 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**

Dear Trustees, Patrons, members, brother and sisters

As our global community adapts to the disruption caused by the effects of the COVID19 pandemic we are now forced to adjust to the so called "New Norm" as we continue to live in unprecedented times. It is very clear that what we thought was the winning formula for success, Covid-19 has brought to the fore, all organizations including WMO will have to reset and rewire. As leaders of the global community we now have to reimagine our strategy on how we deal with the changing face of the environment to ensure continuity.

Over the years the AGAM has been a much looked forward to calendar event. However, this year we will be celebrating the opportunity of strengthening our brotherhood through a virtual AGAM.

"To God Almighty we belong and to HIM is our final return", this reminds us of our true purpose in life. As the dusk begins to settle and we turn our gaze towards the horizon we are forced to account for our life's work. It is here we realize that true success is only found in the satisfaction of knowing that we have given more towards life instead of taking from what life has had to offer.

I draw comfort in knowing that, through my leadership with WMO since the inception (initially as Chairman of the Board of trustees (7 years) and then finally as president (6 years)) I have ensured that we as a global team have fulfilled our duties and have heeded to the call of our Creator to the best of our abilities. Could we have done more? The work will never be enough as it is never the destination that we should be aiming for but an unending journey that must be travelled as we hand over the baton to a new team to ensure an everlasting legacy.

As always, this journey has only been possible through the guidance and support that I have received from my Office Bearers, Trustees,

Patrons, Management Committee, Regional Management Committees, International Ladies Wing, the International Youth Wing and Members and Well Wishers from all chapters and all corners of the world. My sincerest gratitude to one and all for the faith that you had in me and for affording me the opportunity to be your leader. It was truly an honor to serve you in my senior positions over the past 13 years. My sincerest apologies to anyone if I have hurt or offended you – please be rest assured that it was never intentional.

To our WMO community – I speak on behalf of my team when I say as your office bearers, we are proud to leave behind an Organisation that is compliant and registered globally. I step down knowing that we have left behind a substantial amount of assets as security as well. I am confident that the foundation that WMO has been built upon has been strengthened and I am certain that the new team has a solid basis to build on the legacy we leave behind and will only add value.

As I hand over the baton to the new members, I would like to personally thank our evergreen Sir Iqbal Sacranie, our bother who as the Election Commissioner has done a tremendous job in getting regional elections held without any shortcomings.

I would be failing in my duty if I did not recognize the support provided by the International Youth Wing Chairman, Mr Bashir Sattar. Through his guidance, he has ensured that the youth of today will be our leaders of tomorrow. It is important to acknowledge their participation in transitioning the WMO Organisation to the "New Norm", through their effective use of technology. This has once again highlighted the importance of youth participation in any Organisation. They should be embraced and encouraged to participate as they are an integral part of the continuity of our legacy at WMO.

Our marketing team, under the leadership of Mr Zubair Chasmawalla, have ensured that the global community was always kept abreast with the latest projects undertaken by the WMO. Thank you for all "The Memon" editions over the years. It is important to acknowledge

that through these magazines You have added great value to the WMO brand.

In 2017 we launched our legacy programme and it is with pride that I can say that the programme has grown from strength to strength. I would like to personally thank Mr Majid Ranani who had made a commitment towards 3 housing projects in India and Alhumdullillah, all 3 been delivered. And finally, to our stalwart trustee Mr Ismail Gadit who has carried out magnificent work as well, the likes of which should not go unrecognized. And finally, to the entire WMO community – as an Organisation we can wave our flag high as it was only through your loyalty towards WMO that we have been able to build a global community and brand.

Lastly, a big thank you to our WMO secretaries who behind the scenes ensure that all the groundwork takes place. Without their dedication, sacrifice and loyalty none of this would be possible. So, a special thank you to my Brothers Mr Shahid Sangani, Mr Imran Farook, Mr Anas Mowshook and Mr Aneel Ameen.

To our new Global and Regional Office Bearers I would like to wish you all the very best as you open a new chapter in service not only to our Memon community but to mankind as a whole. The journey ahead is long and there are many goals to achieve, but united and in brotherhood we can reach this with the blessing of our Almighty, Insha Allah.

I am reminded by a statement made by our beloved Nelson Mandela, "...I have discovered the secret that after climbing a great hill, one only finds many more hills to climb."

Yours sincerely

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.

Dear Trustees, Patrons, members, brothers and sisters,

The Corona pandemic marks an unprecedented time in modern history that required the best of humanity to overcome. These are difficult time but WMO has always answered the call of the unfortunate victims of a human tragedy or a natural calamity in any part of the world. The organisation has been on the forefront to meet the challenges and has stood firm, shoulder to shoulder with each and every one of them.

We strongly believe in that the Holy Quran states: "Saving one life is as saving the whole humanity".

The World Memon Organisation has undertaken several humanitarian endeavours across the globe to uplift the marginalised during the pandemic but a lot more needs to be done and we seek your ardent support in these difficult times.

The WMO AGAM has always been a most sought after event on the Memon calendar but this year due to the prevailing conditions, the organisation is conducting virtual AGAM. We hope to connect with all our esteemed members and friends.

As I end my 6 year tenure as Chairman of Board of Trustees, I reflect upon my journey in WMO over the past 20 years. I attended the first International Memon Convention in Dubai in 2001, which paved the way for the formation of WMO and marked the beginning of a new era for the Global Memon Community. Since then, I have not looked back and have played my role in strengthening and structuring the organisation to the best of my abilities.

In 2002, at the first WMO conference in Dubai, I agreed to be one of the founder trustee and served as a member on several committees including the important Zakat, Audit, Finance and Investment committees. After completing

2 terms as Deputy Chairman of Board of Trustees, I was elevated to Chairman and this year marks the end of my second term as Chair.

Over the past 2 decades, I have witnessed WMO evolve from an organisation that primarily uplifted the Memon Community to an institution that serves all Humanity. Our extensive humanitarian endeavours encompass Education, Housing, Women Empowerment, Humanitarian aid, Medical Care and Job Placements. Over the years, I have made many friends in this fine organisation and met several donors whose magnanimity has left me speechless. Primarily as Chairman of Board of Trustees, my task is to achieve our Zakat targets and it is a testament to the generosity of the Memon Community that we always received more than we asked for.

I am especially humbled and excited by the 3 million dollars Palghar Hospital being built by WMO near Mumbai which will serve as a beacon of hope for the marginalised and afflicted in India. If I singled out an AGAM which always brings a smile to my face, it would be the 2017 Ras Al Khaimah AGAM wherein the first Business Conference was organised, giving the stage to several renowned speakers from the spheres of Business, Finance & Technology and connecting thousands of Memons from across the globe. The AGAM also marked the announcement of Legacy projects which gave birth to the Palghar Hospital and a series of housing projects which were completed in India over the next few years. Today, hundreds of underprivileged Memon families reside in these homes. The AGAM also recorded the highest turn out and deserves special praise for being so meticulously and efficiently organised.

India holds special place in my heart as it is home to a sizeable population of the Memon community. I take pride in Ehsan bha and Azeez bha who are the respective Vice Presidents of North and South India for their unparalleled service towards the less fortunate of India. Mr Ashraf Sattar and myself were saddled with responsibilities of India Chapter and what they have achieved

under the dynamic leadership of their VPs is commendable. Housing, education, job fairs, women empowerment, medical aid, matrimony.... all boxes have been ticked off.

Being a sportsman myself, it brings me joy to see sports being promoted in WMO in the form of Memon Premier League which is a World class cricket tournament. It is heartening to observe youngsters swarming to WMO as I strongly believe they will carry the mantle forward and must be made an integral part of the organisation.

I take this opportunity to thank all the esteemed members of WMO and our trustees for the confidence they have placed in me,

I am eternally grateful for all the support and commitment received from Solly Bha, the president of WMO and all the WMO CF Office Bearers. I am indebted for the hard work they have put in and the commitment they have displayed over the past six years. I wish my successor and his team all the very best as they rise up to the many challenges that lie ahead.

I end by quoting Leo Tolstoy:

"The sole meaning of life is to serve humanity."

It is on the same principle that WMO was built and these are the words that me and my family live by.

Thank you once again for all the friendship, support and camaraderie that I have being blessed with as I reach the twilight of my journey with World Memon Organisation.

**"The woods are lovely, dark and deep.
But I have promises to keep and miles
to go before I sleep... and miles to go
before I sleep."**

Jazakallah Khair

Haroon Karim
Chairman, Board of Trustee

Notice & Agenda of the 18th Annual General Assembly Meeting 17th December 2020 via WMO Meeting Application.

To: All Members,

Notice is hereby given to all Members of the World Memon Organisation Charitable Foundation (WMO) that the 18th Annual General Assembly Meeting of the Organisation will be held on Thursday, 17th December 2020 at 3.00 PM GMT (Chicago 9.00 AM, London 3.00 PM, Pretoria 5.00 PM, Dubai 7.00 PM, Karachi 8.00 PM, Mumbai 8.30 PM, Colombo 8.30 PM) via WMO Meeting Application to consider the following Agenda:

Agenda

1. Recitation of a few Verses from the Holy Quran.
2. Welcome Address by Mr. Suliman Noor Mahomed (Solly Noor), President of the WMO.
3. To receive and approve the Minutes of the 17th Annual General Assembly Meeting held on 2nd November 2019 at Metropolitan Hotel, Dubai, UAE.
4. To receive the Annual Report of the WMO for 2019, 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 2019 by Mr Yunus Suleman, Treasurer WMO.
6. To receive the report of the Elections 2020, by the Election Commissioner and ratify the Elected Members and confirm the Appointed Members of each RMC who have been nominated to be members of the MC, in accordance with the Article 24.2.3 of the Constitution.
7. To appoint Auditor(s), in accordance with Article 40 of the WMO Constitution, to hold the office till the conclusion of the next Annual General Assembly Meeting and to fix their remuneration.
8. Any other matter with the permission of the Chair.
9. Dua and conclusion of the meeting.



Shoaib Ismail Mangroria
Secretary General

(P.S: Meeting link will be sent closer to the date of Meeting)

MINUTES OF THE 17th ANNUAL GENERAL ASSEMBLY MEETING

2nd NOVEMBER 2019, DUBAI, UAE.

ATTENDING: ANNEXTURE I

ITEM 1 : RECITATION FROM THE HOLY QURAN

The Meeting was called to order by WMO President, Mr. Solly Noor at 2.25 PM and followed by a recital of Qirath by Mr. Bashir Sattar.

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 Former President Mr Sattar Dada, Chairman of Board of Trustees, Trustees, Deputy President Mr Nowsad Gani, all other Office Bearers, members and staff of WMO and specially thanked Mr Ahmed Shaikhani and the entire Middle East Chapter team for a wonderful AGAM, Hosts of the Dinners and Mr Shahid Sangani. He then welcomed everyone to the 17th AGAM.

He informed that this year marks completion of 17 years of WMO and since 2001 none of us would have envisaged of where we are and what we have done. We have come a long way and we can proudly say that WMO is a global brand which everyone knows. We have 9 chapters all over the world who are the foot soldiers everywhere and we are a wonderful machine working seamlessly and we have to work even better

He praised the team for being available 24/7 and informed that we have to work within the rules and policies that have been set by the management council. Everyone has to follow the guidelines.

Every chapter is doing their share in promoting WMO and to ensure the flag is held up high. This is only the start and there is a lot more to be done. The youth have been remarkable since their formation in 2017 and they will lay the example of how things will work and they are the future leaders of WMO. The ladies have to be part and parcel of everything we do.

WMO is of two legs. Charity and what we give of ourselves. Everyone in WMO gives their selves fully to the objectives of WMO.

We have to ask ourselves of how proud we are of who we are. The trustees hold a wonderful position and how proud they are of giving what they have and of themselves and the same applies to the Patrons and Life members as well.

We have created a wonderful network and we would not know each other if not for the platform provided by WMO.

With WMO Connect we will be keeping up with the digital space, the marketing team headed by Zubair Chasmawala is continuously providing us a magazine. WMO is multifaceted helping everyone wherever and whenever we can.

In 2017 we launched legacy projects and this has been phenomenal and special praise goes out to Mr Majid Ranani who promised and delivered two legacy projects. Many other projects have come up, hospital, nursing school, retirement, and others. We have had four new offerings of colonies and schools at this AGAM. All these projects will be celebrated once they are ready. This will continue.

All the committees work hard to make sure that WMO functions smoothly.

Our collections are not up to where we would want it to be. We have a lot more to do and we have to deliver to show people what we do and get their support.

We are continuously looking for new ideas and interacting with the youth and seeing how we can add on to WMO.

While we are happy with what we have done over the last year we could have done more and we expect the coming year to be better. With the election period coming over it is happy to note that people have shown interest in various positions and then announced that Sir Iqbal Sacranie has been appointed as the Election Commissioner.

Mr. Solly Noor concluded his speech by thanking everyone for their participation.

AGENDA 3 : TO RECEIVE AND APPROVE THE MINUTES OF THE 16th ANNUAL GENERAL ASSEMBLY MEETING HELD ON SATURDAY 3rd NOVEMBER IN KARACHI, PAKISTAN

The minutes being circulated with the WMO Annual Report was considered read, approved by Mr Arif Lakhany and seconded by Mr Bashir Akuly.

AGENDA 4 - TO RECEIVE THE ANNUAL REPORT FOR 2018 – PRESENTED BY MR SHOAB ISMAIL MANGRORIA, SECRETARY GENERAL

The Report circulated was read by Mr Shoaib Ismail and was approved by Mr Iqbal Dawood and seconded by Mr Arif Kachalia.

Mr Solly Noor at this time took the opportunity to thank all the sponsors who are always ready to support WMO and made special mention of Habib Bank who have been supporting WMO over the last 17 years.

AGENDA 5 – TO RECEIVE AND APPROVE THE CONSOLIDATED AUDITED ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2018 - PRESENTED BY MR YUNUS SULEMAN, TREASURER

Mr Yunus Suleman requested the audience to refer to page 30 of the Annual Report while presenting the report.

- Mr Yunus informed that we are always improving our presentation and becoming more transparent. He informed that the chapters have increased from 7 to 9 and form part of the compiled accounts.
- The total income has decreased by around \$600k specially because the zakat collections have gone down due to the economic challenges in the various chapters and restrictions in sending money from certain chapters. The distribution has gone down by \$100K. the operating costs have gone up due to new staff being employed and certain legal costs and other chapter operational expenses.
- Value of Properties in Dubai have decreased due to the impairment value of \$600K which is actually the contributor towards the deficit in our accounts.
- Balance Sheet, the properties have decreased in value to \$3.3 million. The current assets are higher and include cash on hand, zakat and investments.
- Regarding Zakat collection, Pakistan was on top followed by Africa. North India has already increased their collection under the leadership of Mr Ehsan Gadawala. Far East Chapter's collections have been good and their disbursements have been all local.

● Mr Yunus Suleman then highlighted where the Zakat was Disbursed. Mr Farooq Ahmed complimented the overall performance of WMO. He, however expressed his view that we are neglecting many families who are struggling to survive. Mr Ismail Gadit agreed with the comments and thanked him for his efforts and contribution and informed we need to do more.

Mr Solly Noor informed that while we agree we cannot do anything without funding and if all the members start contributing then we will be able to help many more families. He then applauded the finance committee for submitting a well-prepared report.

Q. Dr Shiraz Suleman asked about the Mutual Funds in Pakistan and if we will be continuing or moving the funds to better performing products. Furthermore, asked about the plans with the properties in Dubai.

A. Mr Gul Mohammed responding informed that the Pakistan Chapter is experiencing an economic issue and believes that the market will improve in 6 months' time and we will be able to recover the losses.

Mr Solly Noor informed that the property market globally is normally a deflating market. Our properties have only gone down 10% which is far less than the average and our income is good and the return on investment is good hence we would not be able to replace this.

Q. Mr Arif Kachalia informed that stock market is speculative and if it was halal to invest in this?

A. Mr Solly Noor informed that all investments made are shariah compliant. Further added that while the market in Pakistan is down, we are confident it will recover.

Q. Mr Farooq Ahmed informed that the non-monetary expenses are very high and asked how we can justify this?

A. Mr Ismail Gadit informed that the majority of this expense consists of the property impairment.

Q. Mr Farooq Ahmed then informed that we need to better classify as this is misleading as they are not expenses.

A. Mr Ismail Gadit informed that this was recommended by the Auditors to show this as expense and when the value goes up this will be shown as an income.

Mr Sattar Dada commented on the issue of Zakat and informed that we have a long way to go where with more members we are collecting less. The problem is lying with the chapters and the committee must take charge and visit the chapter and find out where the problem is and we cannot continue like this and we are far from where we should be.

Mr Solly Noor agreed with Mr Sattar Dada and informed that Zakat will be a parallel thing of WMO and requested all the chapters that their primary role for zakat is the international Zakat fund and meet the targets.

The compiled accounts were proposed by Dr Shiraz Suleman and seconded by Mr Ehsan Gadawala.

The consolidated accounts were proposed by Mr Ehsan Gadawala and seconded by Mr Gul Mohammedi.

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

2019 and the ExCo was given the Authority to decide the fees and to get the confirmation of the Auditors. This was proposed by Mr. Haroon Mohammed and Seconded by Mr. Faizan Wahid.

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 Nowsad Gani informed that the committee was unable to abide to the timeline for submitting the proposal and informed that this will be addressed next year.

Mr Solly Noor informed that several proposals have been received which will be discussed and addressed at the next AGAM.

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

Mr Solly Noor requested Mr Ahmed Shaikhani to address the gathering who thanked everyone and welcomed everyone to Dubai for AGAM.

Mr Majid Ranani was awarded a token of appreciation in recognition for his promising and delivering of legacy projects in India. Mr Majid Ranani thanked Shaikhani Family, Mr Ehsan Gadawala, Mr Iqbal Tabani and Mr Haroon Karim for their support and contribution in completing the projects.

Tokens of appreciation was given to the hosts of the AGAM Mr Ahmed Shaikhani and Mr Khalid Dhedhi, the supporting staff, volunteers and the sponsors for their contribution towards the success of the AGAM.

Mr Ahmed Shaikhani next requested Mr Salman Iqbal, Mr Khurram Kalia and Mr Junaid Merchant to inaugurate the trophy of the Memon League with WMO President Mr Solly Noor.

Mr Junaid Ahmed Merchant next presented details of the Memon League (M10) which will be an ongoing league held in Sharjah, UAE which will be the biggest event anybody has seen from a social platform and conducted in similar standards to ICC cricket matches. He introduced the governing council of M10: Mr Salman Iqbal, Mr Nowsad Gani, Mr Bashir Sattar, Mr Ahmed Shaikhani, Mr Junaid Ahmed and Mr Khurram Kalia. He then introduced the Title Sponsor of the league as Karachi Kings.

Mr Junaid Ahmed further informed of an upcoming event in collaboration with the Ladies Wing which is the Memon Sports Mela to be held on 10th January 2020 open to all the community members.

Mr Ahmed Shaikhani at this time called all the sponsors to received their tokens of appreciation. He further stated that as a charitable organization we depend on sponsors to host events and the sponsors are always behind WMO to support all the events.

Mr Solly Noor opened the floor to options for the next AGAM and informed that London, Dubai, Cape Town were available options. Mr Nowsad Gani further informed that 2020 will be the year of elections hence the location should be finalized based on the ease of obtaining Visa. Sri Lanka was also proposed as an option. While Dubai was proposed as the most suitable option there were concerns due to Dubai 2020 which is to be inaugurated on 20th October 2020. It was then unanimously accepted that Dubai will be the next AGAM venue.

Mr Solly Noor acknowledged the work done by Mr Mahmood Shaikhani who while being thousands of miles away has been constantly available and supporting the work of WMO, he then opened up the floor for questions.

Q. Mr Abdul Gani informed that every year it is informed that the proceedings will be held in Memoni but it is not being done.

A. Mr Solly Noor apologized for this and informed that going forward this will be kept in mind.

Q. Mr Qadir Usman raised an issue on education support in Pakistan which has been going on for many years and now no new students are being accepted and the numbers are reducing with students graduating and at this rate there will be no more students being supported. The chapter is complaining that they don't have sufficient funds. The center had promised to support the chapter and requested to consider the request.

A. Mr Solly Noor informed that work is being done to sort out the issues in Pakistan and is expecting things to be resolved in the near future.

A. Mr Altaf Jangda informed that they have received guidance from Mr Haroon Karim, Mr Shoaib Ismail and Mr Ahmed Shaikhani and assured that this will be resolved.

Q. Mr Anis Arfa informed that many housing applications are pending in Pakistan and no new applications are being entertained. Requested to look into this as well as this is the need of the people.

A. Mr Shoaib Ismail informed that a policy was implemented where in the beginning around 1200 houses was given to the needy and rental support is also being provided. Due to the funding limitations it is not possible to address this and thus the focus should be on education first and when there are sufficient funds this will be looked into.

Q. Mr Majid Ranani informed that India Chapter has become stable now but there is no permanent Office and the office changes with the change of VP and requested that a permanent office is required. He further informed that in 2005 funds was approved for India but still this issue is ongoing. He further stated that membership and zakat collection will also increase if there is a permanent office.

A. Mr Solly Noor agreed with Mr Majid Ranani and requested to help collect funds.

Q. Mr Junaid Ahmed informed that there are many schools in Karachi which are not operating and recommended to adopt such schools which will give more leverage to WMO. Further suggested approaching Memon developers for discounted properties in Pakistan.

A. Mr Shoaib Ismail acknowledged the suggestions and informed that the option for school adoption is under discussion. Mr Solly Noor further informed that this will be looked into.

Q. Mr Shafi Mulani informed that in India since 2004 education project is being carried out. He appealed that the center give focus to Education Project in India to resolve the crisis of the students.

A. Mr Solly Noor informed that we need to work on this and will look at it.

Q. Mr Haroon Sacranie speaking about membership informed that the membership structure is sad and proposed to abolish the fees for ordinary membership and reduce the Life Membership to 50% and this way we will have more members and be able to network more, create more awareness of WMO and raise more Zakat.

A. Mr Solly Noor informed that this is being discussed by the committee and requested help from Mr Haroon Sacranie to bring forward the Memons in Malawi to be part of WMO.

Mr Gulaam Abdoola informed that we are a charitable organization to serve the poor which is the foundation of WMO and everything else are value additions. Every year we come to the AGAM and listen and go back and everything is over. He agreed with Mr Majid Ranani's request for the office in India which was a sensible request. In the previous years'

requests were made at meetings and money was raised immediately. Bringing this old tradition alive members got together and made pledges of \$135K towards the office in India. Of these Pledges \$90K has already been collected while \$35K commitment is from members in India who will be paying locally.

Mr Gulaam Abdoola thanked everyone for their support and further informed that we are failing in our Zakat collection and both India and Pakistan need Zakat and appealed to everyone to contribute their Zakat to WMO and encourage others to contribute as well. He stated that the chapters have to work hard to collect the Zakat and they will be pushed by Mr Solly Noor and Mr Sattar Dada.

Mr Ahmed Shaikhani at this time introduced a project of adopting a student for AED 1000. He further added that Shaikhani family will adopt 500 students.

Mr Solly Noor at this time informed that the Legacy Projects are happening at the various chapters and stated that 2 legacy projects were approved for Dubai as well. A video was shown to the audience of a legacy project (WMO Retirement Village) where \$1 million was raised in South Africa. Mr Feizul Ayob played another clip to show the land donated in Sibaya by former WMO President Mr Sattar Dada. Mr Solly Noor informed that works on all the legacy projects are in progress and we will celebrate once they are ready.

Mr Bashir Sattar requested Mr Arsalan Hashmani, GYW Vice Chairman to present a video on the Titan Project that had concluded and praised Mr Arsalan and his team for taking this event to another level and informed that this project be rolled out to all the other chapters.

Mr Solly Noor at this time informed that Mr Jan Muhammed Gandhi has just committed PKR 10 Million towards the Education project in Pakistan and further requested others to contribute as well.

Mr Solly Noor thanked everyone for attending and making this AGAM wonderful.

Sir Iqbal Sacranie informed that what Mr Gulaam Abdoola did was revive the tradition of the founder of WMO Haji Abdul Razzak Yaqoob and requested to carry on this tradition at every meeting.

There being no other business the AGAM was concluded with Dua by Mr. Iqbal Dawood.

2019 ATTENDEES LIST

AMERICA & CANADA

Bashir Akuly	Shiraz Suleman	Yousuf Pochi	Ayesha Suleman	Farida Pochi
Feroza Akuly	Iqbal Khamisani	Ghaffar Variend	Mohammad Ashfaq	Qasim Moosa Lawai
Zahida Toufiq Ahmed	Amin Amdani	Farzana Qasim Lawai	Khadija Suleman	Rauf Ahmad
Altaf Godil	Amin Pochi	Yakoob Pochi	Mohammed Naeem	Shaista Ali
Mohammed Anwer	Samina Dada Variend	Ayesha Suleman	Nareen Anwer	Huma Bano
Ayesha Hamdani	Noor Bano			

EUROPE

Haroon Karim	Bashir Sattar	Imran Panaawala	Dr Esmail Harunani	Nowsad Gani
Imrane Hameed	Irfane Hameed	Osman Kaderia	Ahmad Thomson	Sir Iqbal Sacranie
Naeem Sattar				

FAR EAST

Ameen Bhaila	Farook Kassim	Imran Farook	Ashraf Sattar	Ameen Bhaila
Shahid Sangani	Shazia Sangani	Shahid Osman	Gulshan Ashraf	Maimoona Ameen Bhaila
Abdul Lateef Sajid	Saad Iqbal	Waheeda Imtiaz	Anas Mowshook	Anjum Asmath
Mohamed Ashfaq	Mohamed Yaseen Abdul Gani	Nasreen Abdul Sattar	Mohamed Yaseen Bhaila	Yusuf Bhadelia (Japanwala)
Shenila Zikker	Shakil Karim	Anila Altaf	Jameela Azeem	Hawarna Sangani

MIDDLE EAST

Khurram Kalia	Haroon Mohamed	Asifun Ayaz	Khalid Dhedhi	Munavar Bilal
Ahmed Shaikhani	Shabana Razzak	Abdul Majid Ranani	Afzal Allah Rakha	Altaf Muhammad
Anwar Habib	Arif Lakhani	Asif Sattar	Farah Anwar	Ismail A. Karim
Junaid Ahmed	Madiha Furqan	Maheen Kamran	Gulam Mohamed	Taufiq Jaliawala
Marvi Shaikhani	Abdul Sattar Pardesi	Muzammil Shaikhani	Naeem Malia	Rabia Maklai
Rabiya Wasiq	Sahar K. Dhedhi	Salman Iqbal Abu Bakar	Sarwat	Shabbir Merchant
Zeenat Yaseen	Dr Ashfaq Konchwalla	Aneel Ameen	Haji Ahmed Abdul Karim Gadit	Iqbal Dawood Pariyani
Ismail Abdul Karim Gadit	Muhammad Shabbir Merchant	Imran Farooq	Salman Iqbal	Iqbal Yaqoob Gandhi
Shabana Abdul Razzak	Muhammad Taufiq Amdani	Nasir Bhadelia	Muhammad Iqbal M. Yunus Tabani	
Tahira Ismail A.Karim Gadit	Azra Haroon	Fatima Khalid	Mrs. Haji Ahmed Abdul Karim Gadit	
Zeenat Merchant	Zartash Shaikhani	Arsalan Tabani	Ayaz Naviwala	Muhammad Hani Foxy
Muhammad Farooq Ahmed	Kamran Ghani	Anis Arfa	Aqeel Gadit	

NORTHERN INDIA

Ehsan Gadawala	Masheela Maqsood Naviwala	Shabbir Patca	Tanvir Merchant	Mohamed Shafi Mullani
Zubair Chashmawala	Ali Bhojani	Naseema Surty	Mrs. Raziya Chashmawala	Aswad Motiwala
Yameen Thara	Ahmed Razzak Memon	Vasim Kapadia	Mohammed Farook Chandiwal	
Riyaz Wahid Teli	Mrs. Hamida Bhiwandiwalla	Taslim Asif Galariya	Mr. Mohammed Afzal Abdul Gaffar	
Yasmin Chashmawala	A.Majid haji Ebrahim Ranani	Asif Galaria	Suhail Mohamed Yacoob Khandwani	
Abdullah Godil	Hadi Bhadnagarwala	Abdullah Bhesaniya	Fazal Asif Galaria	Hazia Abdul Gaffar
Shabana Darvesh				

PAKISTAN

Aisha Anwar	Sana Iqbal Usman	Altaf Habib Jangda	Shoaib Ismail Mangroria	Hamida Shoaib
Faizan Wahid	Amin Chapel	Arif Habib	Abdul Rauf Haji Yaqoob Gandhi	
Ilyas Mohamed	Muhammad Ashraf Amdani	Arsalan Hashmani	Jan Muhammad Haji Yaqoob Gandhi	
Maqsood Motiwala	Dania Hanif	Mohammed Hanif	Muhammad Asif Abdul Karim	Hamida Iqbal Bawaney
Rameez Ghaziani	Amin Noor Mohammed	Shahida Noor Mohammed	Reeda Sheikhani	Gul Muhammad
Abdul Qadir Usman	Nouman Ahmadani	Abdul Sattar J Mohammed	M Asif Abdul Kareem	Ahsan Ahmed
Mohammad Aslam Pardeshi	Shoaib Jan M Gandhi	Ashraf Machiyara	Abdul Ghani	Shehzad Rah

2019 ATTENDEES LIST

SOUTHERN AFRICA

Solly Noor Mohamed	Yusuf Kamdar	Feizul Ayub	Abdul Sattar Dada	Fazila AK Ismail
Gulaam Husain Abdoola	Taheera Hassim	Fazila Kamdar	Feizul Ayob	Ayesha Dada
Yunus Suleman	Abdul Kader Baba	AK Ismail	Nasim Sacranie	Sherbanu Ayob
Moosa Carrim	Zohra Noor	Osman Essa	Shahida Mohammed	Haroon Sacranie

SOUTHERN INDIA

Abdul Azeez	Adil Azeez	Altaf Chachiya	Abdul Azeez
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SECRETARY GENERAL'S REPORT FOR THE YEAR 2019

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

It gives me great pleasure to present before you the Report of the Secretary General of WMO for the year ended 31st December 2019.

The theme of this AGAM is RISING TO THE CHALLENGE because it has been a mixed year around the world and at WMO with so many things unfolding, which were never ever imagined before. The COVID-19 Pandemic which started in December 2019 has set a chain of events rolling resulting in the economies of all countries coming to a standstill and both the rich and the poor have been deeply affected.

A similar situation prevailed at all Chapters of WMO. First there was the lockdown. Later, restrictions were still enforced on public gatherings and movement of people. The Pandemic has caused our respected donors to reduce their donations because their businesses have been deeply affected. Routine activities like Committee Meetings and execution of projects were delayed. For this very reason, the 18th Annual General Assembly and other related meetings were decided to be held Online.

We, at WMO, have to keep up with the changing times and face the challenges that are confronting us. Where there is a will, there is way. As you are aware, the various chapters of WMO have been hard at work, despite the lockdowns, and had launched very effective COVID-19 Relief Projects, that includes distribution of cash and rations to those people whose livelihood suffered greatly due to the lockdowns. The WMO also worked hand in hand with other healthcare organizations to fight the war against Coronavirus. Medicines, Personal Protective Equipment (PPE), Beds and other Essential Equipment's were handed over to healthcare institutions for the treatment of patients and for the safety of their healthcare personnel.

May Almighty Allah guide us to serve humanity in the most befitting manner in these difficult times. Ameen.

The WMO has now grown from Seven Chapters to Nine Chapters. The two new chapters are WMO Southern India Chapter and WMO Northern Africa Chapter. The performance of the Chapters, although the Annual Performance Report have detailed information about their activities, I wish to highlight the main points very briefly.

Southern Africa Chapter

The WMO Southern Africa Chapter will soon be launching its first ever Legacy Project, which is an establishment specifically catering for the needs of the elderly in the Raslouw area, South Africa. The Southern Africa Chapter, under its social welfare projects, offers monthly financial assistance to both Memons and Non-Memon Muslim families which include Funding of monthly groceries, rental, electricity & water bills, school fees & university fees, & textbooks, clearing of outstanding medical bills & medication and ongoing commitment to widows & orphans as the need arises. Besides, the Chapter, especially its Ladies Wing, does a lot of charity visits and makes generous donations in cash and kind to other like-minded organizations, all round the year particularly during the Holy Month of Ramadan. We are pleased to note that the Youth Wing of the Chapter has also actively conducted some events.

Europe Chapter

The Europe Chapter has its own unique welfare system. Professional services and financial assistance are provided for legal, medical, housing, social issues, immigration matters by respective professionals for Memons who cannot afford them. Hospitalization expenses and funeral charges are also given to needy Memons. The Chapter is also working on a Business Directory and conducting a Memon Census.

The Youth Wing of the chapter includes the Youth Wings of Memon Association Leicester and Memon Association UK where the Youth meet regularly and also organizes cricket, football, volleyball, basketball, badminton and other indoor activities.

The 2019 Global Memon Youth Convention Europe Chapter was a great event attended by 200 Memons where the WMO GYW's vision, strategy and achievements were outlined. The audience included undergraduates, post-graduates, professionals and entrepreneurs who enjoyed the presentations and speeches.

The Ladies Wing of Europe Chapter are also very active in fundraising locally and supporting welfare activities in various countries. A Memon Connection matrimonial service, which is operated by the Ladies Wing, introduces young adults and their families on a regular basis. The Ladies also hold weekly badminton and basketball classes for girls.

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 which was started in 2013, wherein over 145 applicants have been provided with loans. The chapter also contributes large amounts of money for the relief and rehabilitation of victims of various disasters.

In the field of education, apart from the various Education support provided to the Needy Memons, the WMO Far East Chapter is also supporting various local schools namely Darussalaam Maha Vidyalaya, Al Hijra Muslim Vidyalaya, Fathima Muslim College and Al Minhaj College by uplifting their school facilities and providing teaching facilities to ensure that the children get the best education.

The Ladies Wing of the Chapter organizes regular Women Empowerment Programs which includes their flagship project "Memon Mela", social gatherings and other events from time to time. The Global Youth Wing of the Chapter is also very active, Ma Sha Allah.

Middle East Chapter

World Memon Organisation Middle East Chapter is one of the most diversified Chapter and consists Memon families from Pakistan, India, Sri Lanka, South Africa, & UK residing in the United Arab Emirates. The Middle East Chapter not only does social and welfare work locally but also generously funds projects of other Chapters, particularly Education projects. This enables thousands of students in Pakistan to pursue their school and college education. The month-long Iftar Program caters to thousands of people during the holy month of Ramadan. Ration bags are also distributed during throughout the year. A Memon Day Event was also held where about 300 dignitaries participated.

Among the projects undertaken locally in the UAE, the financial assistance to prisoners is a unique project wherein prisoners who have completed their sentences but have no money to go back home are provided repatriation along with Debt, Rental & Housing Assistance Programs.

The Youth have been very active. The Memon Share Event was held during Ramadan. Besides, the Memon Youth Convention, Memon Matrimony Event and M10 Cricket Events were also held. The Ladies were also very active at WMOME and had held various welfare events during the year under review.

The Middle East Chapter was the host to the 17th AGAM and other Meetings from 27th October to 3rd November 2019. We are extremely thankful to the entire team for the excellent arrangements and warm hospitality.

America and Canada Chapter

The WMO America and Canada Chapter has its own exclusive dynamics since the Memon Community is scattered all over the USA and Canada. The Chapter has the enormous task of coordinating with the Memons spread all over but has been very successful in achieving significant milestones. Key members of the Chapter had made trips to Austin &

Houston in Texas state and New York in the USA and also to Toronto in Canada during the year 2019.

The Chapter also held various Gatherings, Sports Events, Fundraisers, Zakat Collection Campaigns and Award Ceremonies. The sports event included the MPL Cricket Tournament (WMONA was the Platinum Sponsor) and the Chicago Memon Cricket Night (WMONA was the co-host).

Regarding welfare projects, the Chapter has joined hands with other WMO Chapters to execute welfare projects. Among them, the Empowering through Inclusion (ETI) project and the Bridal Dress Project are significant.

Under the ETI Project, the WMONA and WMO Pakistan Chapter were able to evaluate and design specific treatment plans for special needs children to provide physical, speech and occupation therapy. Many of these children were provided with necessary tools such as Wheel chairs, walkers and hearing aids to assist with their daily living.

The Bridal Dress Project provides brides-to-be with once used Bridal and Party Dresses. The Ladies Wing of WMO North America collected gently worn bridal and other party dresses and sent them to Pakistan to be distributed to the needy families.

The America and Canada Chapter has a total of 70 members including 2 trustees and 1 patron. On behalf of WMO International, I wish the chapter greater success in the future.

Northern India Chapter

India is a very large country with a widely scattered Memon population. Most of the Memon families come under middle-class or lower-middle class and are in need of some kind of assistance. As you are aware, the India Chapter was divided into Northern India Chapter and Southern India Chapter so that welfare work can be better managed.

The WMO Northern India Chapter is doing a wonderful job since its formal registration in 2014. It is mainly working in the fields of housing, education, health, microfinance and matrimonial assistance. Other activities include flood relief work, Medical Camps, Distribution Camps, Mass Marriages, etc. Sports events like Memon Football Premier League and the Memon Premier Cricket League have been held. Various types of get-togethers are also held regularly. The list is endless Masha Allah and all credit goes to the team at WMO Northern India Chapter who have established an effective system working parallelly across various cities in Northern India.

Masha Allah. I sincerely wish the chapter even greater success.

Pakistan Chapter

The WMO Pakistan Chapter is one of the oldest and largest chapters of WMO. Since its inception, it has been the pioneer in launching mega projects especially with regard to housing and education such as the WMO Rehabilitation Project, Education for All Scheme and the Higher Education Scheme.

In the recent years, the chapter has also launched projects in healthcare, social upliftment and socio-cultural fields. Under healthcare, the Chapter is running the Gift of Sight Project wherein free corneal transplants are provided to needy Muslim patients. Also, the Thalassemia Project is striving to prevent the spread of Thalassemia and also alleviate the sufferings of Thalassemia patients and their families. The Empowering through Inclusion Project (with the support of WMO North America Chapter) is focused on the identification of Special Needs Children, their diagnosis and treatment and in helping the parents learn how to cope with their children.

There are other social upliftment programs at WMOPC such as distribution of rations and cash. For self-employment, motorcycle distribution scheme has been launched while one-time used bridal dresses would be distributed to needy brides-to-be under the Bridal Dress Scheme.

The ladies and youth of Pakistan Chapter are very active and regularly hold events for the welfare, upliftment and well-being of the Memon community in particular and the general public.

Southern India Chapter

The year 2019 has been a year of great accomplishments for the WMO South India Chapter despite it being a new Chapter. Under the able leadership of Mr. H.E. Abdul Aziz (Vice President & Trustee) and Mr. Adeel Aziz (Regional Assistant Secretary), the Chapter has 68 Life Members and 31 Annual Members.

A lot of events and programs were organized by the Chapter which included Zakat Master Class (where a booklet "Zakat Simplified" was also launched), Gala Dinner, Memon Health Day (in three cities i.e. Bangalore, Hyderabad & Chennai), Fakhr-e-Memon Awards, Ilim-e-Deen Master Class, Project Mohabbatein (Eid Milad-un-Nabi), launch of mobile job app in the name of Professional Hub, Mega Job Fair, RENDEVOUS 2020 Conference and Education & Career Counselling program.

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 head of the nine Chapters of WMO, the Deputy Secretary General Mr. Mahmood Shaikhani, the GM Mr. Imran Farook, the CFO Mr. Anas Mowshook and all members of WMO for their continuous support and encouragement to me during my tenure 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 and thank Sir Iqbal Sacranie for conducting the entire election process smoothly.

I acknowledge the immense contribution of the **VIRTUAL AGAM WORKING GROUP** headed by Mr. Bashir Sattar, for their tremendous efforts in creating a specialized APP for holding the Virtual AGAM and other related events.

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

Since 2017, the World Memon Organization's (WMO) Global Youth Wing (GYW) is working under the leadership of its Chairman, Mr Bashir Sattar and in coordination with regional WMO leadership to enhance the footprint and impact of WMO as well as prepare potential future leaders to take forward the WMO legacy.

At the 17th WMO Annual General Meeting (AGM) in Dubai GYW showcased their annual accomplishments and contributions. The GYW conference acted as a curtain raiser with around 300 attendees. It was evident at this event that Mr. Bashir Sattar has been successfully able to identify and recruit some of the crème de la crème of the Memon youth in the GYW team. The young leaders apprised the audience about their projects ranging from business conferences and capacity building initiatives, social and networking events as well as physical and mental health improvement initiatives. These projects envisage to fill the socioeconomic gaps within the Memon community by identifying and addressing the community's most pressing needs like provision of affordable education, quality healthcare, and facilitation of matrimonial matchmaking, micro social entrepreneurship and youth empowerment. It was heartening to see that these dynamic young individuals have built their own teams under the guidance of the Chairman and are adding to the WMO legacy. With such dedicated and hardworking young people coming into the organization, WMO can be confident that the future of the organization is secure in the capable and innovative hands of the young leaders. GYW owes its contribution to the continuous cooperation and assistance of the office bearers of the chapters including the regional vice presidents, regional assistant secretaries, and regional assistant treasurers.

GYW - PAKISTAN CHAPTER

Pakistan has an exceptional asset in the shape of youth, which means that the largest segment of our population consists of young people (64 percent of the population is below 30 years of age). Pakistan is the second youngest country in South Asia and one of the youngest countries in the world. The young population of the country can translate into economic gains only if the youth have skills consistent with the requirements of a modern economy. For this purpose, two key initiatives were undertaken by GYW Pakistan to develop business leaders of future. The projects are further elaborated as follows.

Titans 3.0

Titans – the flagship event of WMO GYW Pakistan Chapter is designed with the vision to develop entrepreneurial acumen of young people hence contributing to the development of the countries where they choose to live.

Titans provides our youth with a platform for learning, growing and idea sharing. Titans also inspires the youth by offering them the opportunity of structured networking. The Titans Conference is the annual focal point for respected, successful, affluent & influential Titans, students, working professionals, homemakers and entrepreneurs.

Titan 3.0 was attended by over 1,000 delegates and had 30 business leaders as speakers from around the world specifically for this event.

The panel of invited guest speakers were carefully selected to ensure a diverse mix of ideas, perspectives and backgrounds as we explored some of the big questions and carefully curated sub themes underpinning the conference. Discussions revolved around creating awareness of non-conventional industries where investments could be placed, and work opportunities created; thus creating "micropreneurs" so as to convert welfare seekers into enablers and to facilitate technological growth that has helped many countries progress. Topics such as animal rights, morality and how to maintain harmony within the community were also discussed.

This year we went out of the box and conducted multiple activities that are rarely seen at business conferences. The most spontaneous session was conducted by Mr. Aqil Sattar of AQ Power Yoga. The lights dimmed and the ambiance turned calm and relaxing. With soothing

music Aqil had everyone on their feet, jumping about performing exotic yoga moves. Even the community stalwarts and business leaders participated. It was truly engaging as everyone in the audience followed the different asanas.

The session was followed by Junaid Akram, the audience got really excited as the viral sensation and social media influencer took over the stage. He spoke about time management and his journey as an influencer. The audience was truly motivated, and were inspired by his journey as a comedian.

Titans 3.0 demonstrated that if a community comes together, they can make a tremendous impact.

Accelerate

Accelerate is a business accelerator program that inducts existing, working businesses for a period of 6 months. The goal of the Accelerate program is to help businesses achieve a higher financial scale. During the 6 months the businesses are analyzed for the root causes of growth hindrances. Businesses were then provided with expert training, in partnership with the leading incubation centers of Pakistan, mentorship and business networks to help them achieve their planned and desired scale. Businesses will also be introduced to funding channels (venture and private equity) and high net worth individuals to provide opportunities for investment. Around 10 startups presented their work at accelerate but in 2019 none were selected to be a part of the program. However, crucial feedback was given to presenters on their business models which will help them review their innovations for scale up potential.

GYW - MIDDLE EAST CHAPTER

Memon Share

The WMO is a global hub to bring all Memon community members together with the single motto of "All for one and one for all" WMO organizes a number of welfare, educational, entrepreneurial and public service activities in accordance with its annual activity plan set forth by the esteemed leadership every year. These activities reflect the vision and mission of WMO and are focused to uplift the healthcare and standard of living of the Memon community around the world. Memon share program is an online application that was launched to reflect the vision of WMO and initiate technology-based programs that can help WMO communicate its impact, goals and activities with larger Memon audiences across the world and to bring together multiple WMO National chapters on a single platform.

One of the activities includes the distribution of used / unwanted items which includes used clothing, toys, tools, electronic items, household products, utensils and much more among the underserved community members. These items are generously donated by the Memon community members to their local district chapters and later passed on to the deserving gentry through a channelized system. This activity has been carried out for generations within the Memon community on local levels as part of our culture. However, through Memon share, the collection and distribution of used items can now be kept in record, collection and distribution can be made in larger numbers from and to specific locations and monitored through a centralized application. In the first consignment of the year, we dispatched 343 KG of used/ unwanted items to the needy people in Pakistan, and 2nd consignment has been collected with each item being tracked and accounted for.

Another initiative of Memon share is that donors who could not become members of the WMO shall now be able to register as our proud members at WMO and become valuable contributors in community development through multiple avenues.

Memon Youth Convention

Youth is considered as the backbone of any community. Memon youth

is known for its zeal, energy and passion to learn, grow and contribute. The Memon community is blessed to have a strong combination of young blood and our rich values of community based collective growth which has anchored the name of Memon community as global pioneers in entrepreneurship and social development. However, with the ever expanding technological advancements and fast paced lifestyles, the Memon youth has remained disconnected with the core vision, mission and activities of the WMO. This identified a strong need to re-connect the young memons on a joint platform to bring them together and educate them about the pioneering services of WMO. For this, the WMO Youth Convention was organized whereby, young participants were informed, educated, trained and empowered with relevant knowledge about the milestones of WMO and how they can play their role in taking the mission forward.

The response to WMO Convention was overwhelming, a total of 147 participants attended the event out of which 74 participants were registered as members.

Memon Matrimony

GYW believes in adopting the cultural changes happening in the world keeping in mind the sensitivities of our religion and also to keep our Memon community connected. The Memon Matrimony program was initiated based on the smaller programs which have been in place within the community. The program encompasses around identifying progressive memons looking for a competitive marital partner. The program invites families and individuals, generates a general profile of each candidate and helps those individuals in finding the most suitable life partner in lines with the community and cultural values of Memon families.

During this program, interested candidates were invited with their parents for a one to one meeting with another candidate with similar profile match, thus enabling them to understand each other's personalities, needs, goals and values so they can make an informed decision for selecting a life partner. Compared to the traditional way of profile sharing, we believe that it is important for the people to meet and understand each other first. The Memon Matrimony Program works as a facilitator in helping people to find their better half and live their lives according to the prescribed Sunnah of Holy Prophet Mohammad (SAW).

M10 CRICKET LEAGUE

Nelson Mandela had famously quoted, "Sport has the power to change the world. It has the power to inspire. It has the power to unite people in a way that little else does." The GYW Middle East Chapter followed in the footsteps of the legendary Nelson Mandela and organized a spectacular cricket tournament to unite Memons from across the Middle East. Karachi Kings M10 league brought together several teams and players from across the region. In the first week of November 2019, the league was officially announced at the AGM in Dubai and the trophy unveiled by the illustrious ARY family who were the driving force behind the event. The Cricket League's anthem made a debut with much fanfare on the 20th of December and subsequently a gala dinner launched the league at the iconic Address Hotel in the first week of January. The gala was graced by a galaxy of stars, along with the top brass of the WMO Middle East Chapter. All the eight team owners and players made their presence felt at the glitzy event with their vibrant cricket jerseys being unveiled. Spread over a period of three days, from the 9th of January till the 11th and hosted at the World class Sharjah Cricket stadium, this cricketing spectacle proved to be quite a hit, as Memons from across the Emirates came out in full force to cheer for their teams. Each boundary got the crowd on their feet, every dropped catch drew a gasp and many close matches had the spectators on the edge of their seats. The matches went late into the night with the finals being scheduled for the 11th of January. However due to inclement weather conditions the finals were washed out and the two winning semifinalists - Realtors United & Shaikha Daredevils were both crowned as the joint champions of the first Karachi Kings M10 League. Based on the overwhelming response and judging by the size of the crowds, we can humbly state that the first Karachi Kings M10 League was a colossal success. The event would not have been made possible without the tireless efforts of Mr. Salman Iqbal, Junaid Ahmed, Mahmood Shaikhani, Ahmed Shaikhani, Khalid Dhedhi, Kamran Ghani, Imran Farooq and Khurram Kalia who provided steadfast support towards organizing an event of such scale and magnitude. We are also very grateful to all

our sponsors and the team owners for endorsing the event. Though entertainment was one small aspect of the Karachi Kings M10 league, it presented a crucial platform to our youth to showcase their talents to the World. The spectacular cricket tournament brought in sizeable crowds, uniting not only Memons from the Emirates but also people from all corners of the globe who have migrated to the Middle East over the years and now call it home. It is indeed true that sports has the power to inspire, to unite and could perhaps even change the World. Take a bow, Mr. Mandela.

GYW - Europe Chapter

Memon Youth Convention

Since the launch of the GYW in 2017 much has been achieved to implement the strategy and structure of this initiative, but we also understand that much is still to be achieved. There is a great challenge to communicate, coordinate and motivate Memon youth in all regions of the globe, to come together to learn about our cultural heritage and language whilst conducting humanitarian and self-development projects as well as conducting programs of tangible fun and value. Memon Youth Convention was a great event attended by 200 Memons who were mainly youth where they outlined the WMO GYW vision and strategy and showcased in summary form the work done so far. The audience included undergraduates, post graduates, professionals and entrepreneurs who networked over a delicious lunch and enjoyed the presentations and speeches. Many expressed opinions about the event which were unanimously positive and constructive as they looked forward to the next event. Key honorable contributors include Shabbir Vali Mohammed, President of the Memon Association UK whose untiring efforts to host the event was invaluable; the WMO RMC Europe Chapter team led by Vice President Imran Panaawala and Assistant Secretary Waseem Adil; GYW team including Shahzad Iqbal, Farhan Farook, Arif Mundiya and finally the inspirational WMO Deputy Secretary General Mahmood Shaikhani. The highlight of the program after the initial welcome speeches and presentations by the GYW Chairman was the keynote speech by our illustrious chief guest Mr Asif Rangoonwala who was aptly supported on stage by Sir Iqbal Sacranie with their advice and guidance's to our youth. Both made inspirational speeches that were enlightening informative and fun. Media partner ARY Digital and Mr Salman Iqbal generously supported the event and ensured that the event got televised for delivery live on Facebook and was reported globally on all ARY networks. The event could not have been worthwhile without the presence of many young Memons who made the time and effort to attend and would not have been possible without the trust of the President WMO, Mr Solly Noor.

GYW - FAR EAST CHAPTER

World Memon Day

After a lifetime of working, raising families, and contributing to the success of community, senior citizens deserve our utmost respect and inclusion. Senior citizens usually face isolation and miss the presence of family. To pay tribute to their efforts and commemoration of World Memon Day, 350 seniors were invited to spend quality time with their peers and fellow community members. To make the event joyful, standup comedians were invited and interaction was encouraged. Through this event GYW ensured some quality time for them while also demonstrating a strong value for family and respect for ones elders.

A New Life

Mental health is an integral and essential component of health. Individuals having sound mental health realize their abilities, cope with the normal stresses of life, work productively and are able to make a contribution to their community. Hence promotion, protection and restoration of mental health is vital for development of individuals specially youth. Realizing the need, GYW East Chapter conducted an interactive session on the subject of Depression including postpartum depression. The objective of this session was to create awareness, reduce stigma and start an open dialogue on challenges faced by individuals going through mental illnesses especially in postpartum period. People expressed openly about their issues and vulnerabilities. They expressed the need to have community organized support groups to help young people and new parents to seek professional help when needed. The need for more such sessions was also highlighted.

Memon Master Chef

30 ladies made this event a special project showcasing their culinary skills and expertise. Prize money was awarded to the winners along with certificate of participation to all participants.

WMO Futsal Tournament

Indoor futsal tournament was the biggest project for the year 2019. Around 30 teams and 200 youngsters participated.

Champions Trophy

Every year the Memon Association of Sri Lanka organizes an annual cricket tournament among all youngsters. Champion's trophy is one of its kind tournament to have a tournament between the winners of the Memon Association Sri Lanka cricket tournament for the last three years. 12 teams participated and made this event a healthy, memorable and engaging activity.

Orphanage Furniture Donation

Community service remains at the heart of WMO. The orphanage was visited the Global Youth Wing Far East Chapter who took up the responsibility to uplift their dining areas for the children to sit and eat.

GYW – North India Chapter

As committed in AGM at Dubai of achieving Inter-Community Development by focusing on the development of the youth, with a roadmap based on sustainable development and self-sufficiency, the youth committee of WMO NIC indeed left a lasting impression.

Key Initiatives Conducted by WMO NIC Youth:

Project Mohabbat: Project Mohabbat was conducted by WMO team all over India. The main idea behind to carry out this project is to spread love, care, concern, affection by reaching the needs of all age group. It was held on Eid Milad-un-Nabi. Our team has classically plan, design, organized and executed this project to deliver help, care, and concern, and love, happiness with the act of charity or humanity. Our team not only reach Memons but Non-Memons at the same time, not only Muslims but other as well including children youth and old age. This initiative was conducted in more than 75 cities with an aim to gift a smile.

NRC Camp was held in Surat.

Memon Premiere League was held from 5th to 9th February 2019.

Memon Football League featuring 12 teams was organized in Mumbai.

Youth Conventions were held in Rajkot, Dubai and Bhavnagar.

Raincoat Distribution Drive and Bag Distribution Drive was held in Mumbai.

Memon Youth Parliament: A one of its initiative to provide a platform where the youth of the community can express themselves. Youth from across the nation raised issues and passed resolutions to solve those issues.

The Seven Resolutions passed at Memon Youth Parliament:

- **Framing a uniform constitution for the Memon Committee:** This resolution endorses of drafting and framing of a uniform constitution for the Memon community for Pan-India jamats to follow. It will draw attention and emphasize the need of role, responsibilities, duties and operative conditions for its members. With the help of the above resolution, a framework of policies will be designed which will be uniformly adapted across India. This resolution will play a major role for boosting uniform inter-community development.
- **Health Insurance & Disaster Management Training for Memon Community:** Health Insurance: This resolution expresses deep concern about the lack of seriousness regarding the need of health insurance. A survey with regard to the non-insured people in the region will be conducted and those not insured will be made

aware about the benefits of health insurance. The community will work out cheap and subsidized medical insurance cover for the non-insured. Once implemented, this resolution will provide all expenditure of pre-hospitalization and post hospitalization, so that no one in our community will face financial problems for their families to provide medical support. **Disaster Management Training:** This resolutions draws the attention about the amount of losses that can occur when we are not prepared to face a disaster. It focuses on setting up of disaster training centres at all the jamat khanaas spread across the country.

- **Each One Teach One:** This resolution urges for creation of a new age knowledge sharing platform for the youth and with Each one teach one, they not only get a unique platform which aims for cementing the future of the youth, they also get a platform which allows them to express themselves freely thereby inculcating freedom of expression in the community. Each One Teach One is a unique resolution which is practical and easily executable. It needs minimum investment but promises maximum returns. With a thriving channel on a social media platform, and a one of its kind knowledge sharing platform combined with a community of youth incubated, whose energies have been channelized by the prolific seniors of the community, Brand Memon will cement its future and how! Let's not witness change, let's be the change as the best way out is sometimes through it. This resolution will not only lead to sustainable development but also lead to self-sufficiency within the community. Let's be ready to learn, unlearn and relearn with Each One, Teach One.
- **Education institutions (K-12 & Religious Studies) for Deen & Duniya:** This resolution focuses on balancing general and religious education together. A child should be able to get the education of Deen and duniya in equal measure. With the help of this resolution, institutions will be created pan-India which will lead to the development of a new and evolved Memon community of the future as our children of today are the custodians of our future. This will lead to sustainable development of our society.
- **Mandatory Ladies Wing and Skill Development for Memon Youth:** Mandatory Ladies Wing: This resolution is indeed the need of the hour. It focused on establishing a mandatory ladies wing in every jamat to empower woman like never before. This will not only ensure women empowerment but will even help the women in gaining confidence to face the world. Skill Development for Memon Youth: This resolutions recommends the formation of Memon Skill development Corporation i.e. MSDC. This organization will have its regional centres which will identify the need of skill based training in its region and implement it accordingly. This organization will help the Jamat to design and implement skill development schemes as per their requirement.
- **Committee for Memon Community Development:** This resolution focused on better utilization of community fund by giving soft loan to businesses, and by helping widows, old age parents. It will lead to provision of loan facilities for higher education, start-ups, and soft loans, for middle class families. A new financial institution that will help the Memon community to get the loan facilities will be created with the help of Memon community and WMO. WMO will setup nationwide infrastructure for the disbursing soft loans for middle class families. WMO will identify widows/ old age parents who are in a position to run small scale business and help them with micro finance type loan. The remaining widow/old age parent will receive monthly financial help for their maintenance and also for their kids.
- **Digitalization of Fund Management and Implementation (Zakat and Lillah Amount):** This resolution draws the attention for the need of transparency in both collection and utilization of zakat and Lillah Fund. There is a need for an online platform for the same which will reduce the tedious process of physical collection and will lead to better governance on funds received and its utilization.

Bashir Sattar

WMO Founder Trustee & Global Youth Wing Chairman

TREASURER'S REPORT

Assalamu Alaikum Warahmathullahi Wabarakathuhu

We have presented the audited consolidated financial statements of WMO chapters for Financial Year ended 31st December 2019, for the 18th AGAM in December 2020. . The Consolidation 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
8. South India Chapter

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's even though our book-keeping 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. The Consolidated financials are prepared eliminating these inconsistencies and in line with appropriate policies and best practices.

As per the financials the Zakat collections for 2019 (Approx. \$3.3mn) with a 10% growth compared to the previous year, the main contributors were;

- Far East is the highest zakat collecting chapter during the year 2019, the collection has increased by over 40%. The donor's confidence over the Zakat committee is the main reason for the increase.
- 50% increase in North India Chapter collection
- Middle East maintains the collections at similar levels, despite the Restrictions imposed on Dubai Banking operations remaining stringent.
- After 4 years South Africa has fallen short of the committed zakat amount, which is closer to 30% in their usual collections
- Pakistan's collections fell by 40% compared to 2018
- Europe collections have been impacted drastically due to Zakat being distributed by the donors directly to the beneficiaries or given to the chapters in kind, this is a result of the various constraints posed by some of the countries.

The Zakat distributions of over \$3.3mn, as usual mainly focused on Education schemes for Pakistan & North India and Housing in Northern India. There is a major drop in the housing / Rehabilitation projects in Pakistan mainly due to insufficient collections and temporary slowing down of funding for own houses. During the year Northern India Chapter has increased its Zakat distribution mainly for Education and Housing projects in comparison to the previous year. 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, Ramadhan projects and legal assistance. 100% of Far East chapter collection was utilized only to support the Sri Lankan Memons for Education, Housing, Medical and Self Employment. Far East Chapter also used specific zakat for "Gift of sight" project to send healthy corneas to Pakistan.

The collection of Trustee fees during the year 2019, is slightly lower than that of the preceding year with a total collection of \$ 142,500, and this amount is only disclosed in the statement of funds. Currently the number of WMO Trustees stands at 50, with the inclusion of 3 new

members. Membership subscriptions have gone up during the year due to South India Chapter inclusion and new patron's enrolments in various chapters. However, the overall collections from Annual members shows a reduction due to inefficient collections by the chapters and mainly 2019 is not being an election year.

We would like to highlight the reduction of total overheads by \$100,000 compared to previous year. The WMO House property in Pakistan have been revalued during the year and the revaluation surplus accounted for the year is \$310,100. However, the auditors of the Pakistan chapter have stated in their qualified opinion that the fair value of the investment properties (net of ejection and demolition cost, if any) was not determined as at December 31, 2019. Chapter management is of the opinion that auditor's qualification is of a technical nature that the said property is not in good shape and therefore it is not possible to obtain a reasonable market value. The NBV of the above Investment property as per the Statement of Financial position is \$14,350.

This year also the income from properties in Dubai saw a dip by 8%, due to the continued dropping property market in Dubai.. WMO would like to thank Leisure Homes for managing this portfolio for WMO free of charge in a very professional manner.

Sharia compliant Investments have escalated during the year and hence we could see an increase in other Income.

African chapter divested all of its investments in listed companies with a profit of \$17,000. These funds were now been placed on fixed deposits and have earned a significant return during the year. Due to the improving economic/market conditions in Pakistan, the two Mutual Fund investments have gained in value in comparison to the year 2018, and the unrealized loss has come down by 30% to \$ 30,000.

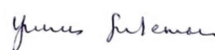
The significant cash and cash equivalents as at the balance sheet date consists of mainly the unutilized Zakat funds of Pakistan, Europe and Middle East Chapters, which were utilized by March 2020. This also comprises of savings account balances consisting of the Micro finance funds, matured short-term investments and its returns, which were reinvested only in the following year.

The financial year 31st December 2019, ended with a Net Asset value of \$ 8mn including the unutilized fund balances. This carried forward funds will be utilized during the year 2020, to comply with the Sharia principles. The main contributor to the increase in net asset value is the revaluation surplus recorded for the year.

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

- America & Canada, Northern and Southern India chapters have curtailed the usage of sage accounting platform during the year, due to various regional restrictions.
- Complete Audits in line with scheduled timetable as a few Chapters were delayed by as much as 6 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.
- No proper follow up was done on the continuous implementation of WMO Policies by most of the chapters during the year. RMC shall ensure the implementation of policies and continue monitoring of same on a regular basis.

Overall, we have moved closer to the target of being an efficient 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

CONSOLIDATED FINANCIAL STATEMENTS

For the Year Ended 31st December 2019

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Report of the Trustees

The trustees present their annual report and accounts for the year ended 31 December 2019. The board of trustees are satisfied with the performance of the charity during the year and the position at 31 December 2019 and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

The Europe Chapter entities, World Memon Organisation and World Memon Organisation Charitable Foundations were merged during the financial year 31st December 2017. 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 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.
- The relief of poverty, sickness, distress and suffering of any persons who are in need irrespective of their race, caste, nationality and creed,
- The provision of recreational facilities and activities in the interests of social welfare with the object of improving the conditions of life for those Memons and non-Memons in need of such facilities

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	: Newsad Abdul Gani Bashir Sattar Haroon Karim Dr. Esmail Harunani
Bankers	: Habib Bank Zurich PLC NatWest
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 20th November 2020



Bashir Sattar
Trustee



Newsad 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), WMO Middle East, WMO Pakistan, WMO Africa, WMO Far East, WMO North India and WMO America and Canada (which has not been audited by KWSR but audited by their respective auditors) for the year ended 31 December 2019 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 2019; 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

20th November 2020

Consolidated Statement of Financial Activities

For the year ended 31 December 2019

	Notes	Restricted Funds	Unrestricted Funds	Total 2019	Total 2018
Incoming Resources		US \$	US \$	US \$	US \$
Incoming Resources from General Funds:					
<i>Voluntary Income:</i>					
Donations - Non-Zakat	01	254,161	55,798	309,958	110,570
Zakat	01	3,310,507	-	3,310,507	3,001,125
Fees and Subscription from Members		-	93,843	93,843	62,450
<i>Activities for Generating Funds:</i>					
MITI Project Income	02	-	798,295	798,295	766,232
Income from Properties		208,276	2,485	210,761	220,756
Investment & Other Income	03	189,529	107,337	296,866	236,486
<i>Incoming Resources from Charitable Activities:</i>					
Youth Wing / Ladies Wing		7,366	2,038	9,404	2,778
Total Incoming Resources		3,969,838	1,059,796	5,029,634	4,400,397
Resources Expended					
<i>Charitable Expenditure:</i>					
Educational Assistance		1,391,352	7,225	1,398,577	1,228,471
Housing Assistance / Community Rehab		1,429,585	-	1,429,585	1,111,527
Other Specific Zakat Projects		413,388	54,474	467,862	335,839
Community Financial Aid		289,628	52,844	342,472	4,507
MITI Project Expenses	04	-	677,973	677,973	740,388
Refugee & Disaster relief Aid		13,621	-	13,621	286,359
Charitable Programs & Events		102,911	37,017	139,928	14,163
Ladies / Youth Wing Programs		-	5,153	5,153	15,267
Total Charitable Expenditure		3,640,486	834,686	4,475,172	3,736,520
Governance / Operating Costs	05	199,918	180,930	380,848	482,495
Non-Monetary Expenses	06	-	9,554	9,554	12,000
Total Resources Expended		3,840,404	1,025,170	4,865,574	4,231,015
Net incoming resources before transfers		129,435	34,626	164,060	169,382

Attributable to:

General Fund	45,911
MITI General Funds	120,321
Other Funds	(2,172)
Zakat Fund	-
	<u>164,060</u>

Consolidated Statement of Other Comprehensive Income

For the year ended 31 December 2019

	Total 2019	Total 2018
	US \$	US \$
Surplus of Income over Expenditure for the year	164,060	169,382
<i>Other Comprehensive Income</i>		
Items That will not be reclassified subsequently to the Income & Expenditure Account		
Gain / (loss) on investments categorised as fair value through other comprehensive income other comprehensive income	4,890	(6,840)
Surplus on revaluation of land and building of head office	184,785	-
Impairment loss on Investment Properties	-	(619,850)
Total comprehensive income for the year	353,736	(457,308)

Consolidated Statement of Financial Position

As at 31 December 2019

	NOTES	2019	2018
Assets		US \$	US \$
Non Current Assets			
Property Plant and Equipment	07	485,674	300,602
Investment Property	08	2,521,929	2,525,550
Intangible Assets	09	28	1,064
Long-Term Deposits	10	780,487	7,259
Other Long-Term Investments		282,389	391,200
		4,070,507	3,225,676
Current Assets			
Grant Receivable	11	37,848	37,378
Advances & Other Receivables	12	430,785	397,446
Short-Term Investments	13	1,544,588	2,111,084
Cash at Bank and in Hand	14	2,055,530	2,378,950
		4,068,752	4,924,859
(-) Current Liabilities			
Accrued Expenses & Other Liabilities	15	87,620	261,067
Specific Funds		14,117	-
(-) Non-Current Liabilities			
Long-term Deposits (Parekh Foundation)	16	16,234	18,116
Deferred Income		2,217	3,586
		120,188	282,768
Net Assets		8,019,071	7,867,766
Financed By			
<i>Unrestricted Funds</i>			
General Fund		3,363,923	3,301,742
MITI General Funds		322,008	241,522
Other Funds		19,659	92,011
<i>Restricted Funds</i>			
Zakat Fund		1,106,531	1,433,715
Education Endowment Fund		862,026	865,297
Trustee Fund		1,668,926	1,485,426
Micro Finance Fund		28,759	32,093
Other Funds		368,131	316,161
Total Accumulated		7,739,964	7,767,966
Revaluation Surplus on Land & Building		310,100	139,844
Unrealised Loss on Investment		(30,993)	(40,044)
		8,019,071	7,867,766

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 20th November 2020 and signed of their behalf by:



Bashir Sattar
Trustee



Nowsad Gani
Trustee

Consolidated Statement of Changes in Equity Fund

As at 31 December 2019

	B/F Balance as at 01/01/2019	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 31/12/2019
	US \$	US \$	US \$	US \$	US \$	US \$	US \$
Unrestricted Funds							
General Fund	3,301,742	-	-	114,000	(97,730)	45,911	3,363,923
MITI General Funds	241,521	-	-	-	(39,834)	120,321	322,008
Other Funds	92,011	-	(72,352)	-	-	-	19,659
Restricted Funds							
Zakat Fund	1,433,714	3,310,507	(3,453,852)	(195,959)	12,121	-	1,106,531
Education Endowment Fund	865,297	63,038	(56,236)	(2,656)	(7,417)	-	862,026
Trustee Funds	1,485,426	142,467	-	41,033	-	-	1,668,926
Micro Finance Fund	32,093	-	-	-	(3,334)	-	28,759
Other Funds	316,161	-	(14,679)	68,821	-	(2,172)	368,131
Revaluation Surplus on PPE	139,844	-	-	-	(14,529)	184,785	310,100
Fair Value Reserve on Investments	-	-	-	-	-	4,890	4,890
Total	7,907,809	3,516,012	(3,597,119)	25,239	(150,723)	353,735	8,054,954

Consolidated Cash Flow Statement

For the year ended 31 December 2019

	2019	2018
Cash Flow from Operating Activities	US\$	US\$
Net Incoming Resources for the Year	164,060	169,382
Adjustment for non cash and other items:		
Depreciations & write off	9,554	12,000
Fair value Adjustment of Investment Property	30,993	40,044
	204,608	221,426
(Increase) / Decrease in Debtors and Prepayments	(33,339)	(77,843)
Increase / (Decrease) in Current Liabilities	(81,494)	70,812
Net Cash Generated from Operating Activities	(114,833)	(7,031)
Cash Flow from Investing Activities		
Disposal/(Additions) to Property, Plant and Equipment	(76,877)	(30,845)
Long-term Investments Made	(664,417)	122,693
Short-term Investments (Made) / Redeemed	566,496	(187,646)
Net Cash Generated from Investing Activities	(174,798)	(95,798)
Cash Flow from Financing Activities		
Movement of Funds during the Year	(150,813)	292,919
Funds Received/(Paid) for EEF & Forex	(87,685)	(108,326)
Net Cash Generated from Financing Activities	(238,498)	184,593
Net Increase in Cash and Cash Equivalents	(323,521)	303,190
Cash and Cash Equivalents at the Beginning of the Year	2,378,951	2,075,760
Cash and Cash Equivalents at the End of the Year	2,055,430	2,378,950

Notes to the Consolidated 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	2019	2018
	US \$	US \$	US \$	US \$
1.2. Donations, Zakat, Non- Zakat				
Donation / Lillah	254,161	55,798	309,958	110,570
Zakat General fund	1,860,185	-	1,860,185	1,064,094
Zakat Education fund	902,826	-	902,826	1,151,967
Specific Zakat Fund	547,496	-	547,496	560,134
Youth Wing fund	7,366	2,038	9,404	2,778
Refugee Aid	-	-	-	224,930
	3,572,034	34,072	3,629,869	3,114,473

2. MITI Project Income

Donations	-	66,666	66,666	103,993
Grant for Tuition Fee ^{NOTE 2.1}	-	356,650	356,650	336,886
Tuition and other fee	-	296,697	296,697	276,957
Other Income	-	78,281	78,281	48,396
	-	798,295	798,295	766,232

2.1 Institutional Grants

National Vocational and Technical Training Commission	-	27,698	27,698	237,536
Baluchistan Rural Support Program	-	67,149	67,149	-
Pakistan Association of Printing & Graphics Arts Ind	-	1,386	1,386	20,447
GIZ Fund	-	169,501	169,501	-
Best Pak	-	30,097	30,097	-
Engro Foundation	-	-	-	10,321
Aman Foundation	-	60,818	60,818	68,582
	-	356,650	356,650	336,886

3. Investment and other income

Term-Deposit Receipts/Bank Profits	84,614	107,337	191,951	151,197
Sponsorships and Other	104,915	-	104,915	85,289
Exchange Gain	-	-	-	-
	189,529	107,337	296,866	236,486

4. MITI Project Expenses

Program expenses	-	437,117	437,117	569,667
Operating & Other expenses	-	240,857	240,857	170,721
	-	677,973	677,973	740,388

5. Operating/Governing Expenses

Salaries, wages and other benefits	75,988	75,161	151,149	133,651
Chapter Maintenance	15,000	-	15,000	-
Utilities	-	3,942	3,942	3,737
Printing, Stationery & Computer Expenses	-	4,802	4,802	6,496
Marketing, Apps & Promotions	5,869	2,910	8,779	680
Rent, rates and Insurance	-	7,439	7,439	6,258
Travelling, Communication & conveyance	10,088	4,711	14,799	14,800
Legal and professional charges	26,372	11,431	37,803	89,683
Licensing fee	2,106	-	2,106	7,417
Auditor's remuneration	13,334	7,836	21,170	20,730
Repairs and maintenance	46,209	4,468	50,677	39,212
Bank charges	1,609	1,580	3,189	2,877
AGAM & Meetings and related Expenses	-	47,689	47,689	146,643
Other General Expenses	3,342	8,962	12,304	10,311
	199,918	180,930	380,848	482,495

6. Non-Monetary Expenditure

	US \$	US \$	US \$
Depreciation	9,554	9,554	12,000
Bad Debt Expense in Respect of other Receivables	-	-	-
PPF Written-off / Loss on Sale	-	-	-
	9,554	9,554	12,000

7. Property, Plant & Equipment

	Balance as at 01/01/2019	Additions / evaluations	Disposals / write off	Balance as at 31/12/2019
At Cost	US \$	US \$	US \$	US \$
Land	149,610	162,078	-	311,688
Building	84,156	22,707	-	106,863
Improvement Works	174,353	8,567	-	182,920
Furniture and Fixtures	6,129	-	-	6,129
Office Equipment	6,884	598	(232)	10,340
Tools & Equipment	10,061	19,387	-	29,448
Electrical Installation	6,107	21,252	-	27,359
Computer Equipment	13,556	4,597	-	17,921
Motor Vehicle	6,070	-	-	6,070
Generators	10,000	-	-	10,000
	466,926	239,187	(232)	708,739

		Balance as at 01/01/2019	Charge for the year	Disposals / write off	Balance as at 31/12/2019
Depreciation					
Land	0%	-	-	-	-
Building	10%	22,806	6,135	-	28,941
Improvement Works	1%	134,696	3,735	-	138,431
Furniture and Fixtures	20%	5,425	457	-	5,882
Office Equipment	20%	5,271	405	-	5,676
Tools & Equipment	20%	4,020	5,086	-	9,106
Electrical Installation	20%	2,471	4,978	-	7,448
Computer Equipment	33%	10,880	2,454	-	13,334
Motor Vehicle	20%	5,226	169	-	5,395
Generators	33%	8,288	565	-	8,853
		199,082	23,984	-	223,065
Net Book Value as at December 31, 2019		267,845	215,203	(232)	485,674

Land and Building of the Pakistan Chapter were revalued by an independent valuer, M/s Mhenti Real Estate Corporation on 31st December 2019. On the basis of present market values for similar sized plots in the near vicinity for land and replacement values of similar type of building based on present cost for construction

8. Investment Property

Land & Building

As at December 31, 2019	Pakistan	Dubai	Total
Balance as at January 1, 2019	31,234	2,490,695	2,521,929
Additions/(Disposals) during the period	-	-	-
Impairment for the period	-	-	-
Fair Value as at December 31, 2019	31,234	2,490,695	2,521,929

Annual rate of depreciation 10%

9. Intangible Assets

Computer Software

As at December 31, 2019	Pakistan	Dubai	Total
Cost	2,805	-	2,805
Accumulated Amortisation	(2,777)	-	(2,777)
Net book value	28	-	28

	2019	2018
10. Long-Term Investment	US \$	US \$
Term Deposit Receipts (profit rates 6-8% p.a) PC EEF	168,182	97,101
Trustee & MH Omar Edu Fund Invest.-MCB (Profit rate 09-10%p.a)	673,982	-
Mutual Fund Investments - NAFA	60,096	63,548
Mutual Fund Investments - Meezan IF	46,714	50,189
Held for Trading - (FV through Income)	-	172,964
Long-term Deposits	113,902	14,656
	1,062,877	398,459

11. Grant Receivable

Benazir Bhutto Shaheed Dev Program	33,495	37,378
National Vocation & Technical Training Comm	4,354	-
	37,848	37,378

12. Advances & Other receivables

Short-term Advances	3,893	2,001
Accrued Profit	1,298	2,038
Tax Receivables	26,442	28,595
Other Receivables	177,782	158,279
Microfinance Receivable	221,371	206,525
	430,785	397,439

13. Short-Term Investments

Term Deposit Receipts - (rates 5-6%p.a) PC EEF	-	90,580
Investment in Term Deposits FNB (4-5%)	616,095	285,714
Investment in Amana SFIDA (\$ Profit ration 3.4% p.a)	751,946	750,000
MH Omar Edu Fund Invest.-MCB (Profit rate 04-5%p.a)	91,292	622,885
Investments - Other	85,255	361,905
	1,544,588	2,111,084

14. Cash & Bank Balances NOTE 14.1

Cash in Hand	2,039	14,279
Current Accounts	1,938,175	2,231,692
Savings Accounts	115,317	132,979
	2,055,530	2,378,950

14.1

Habib Bank Zurich PLC - London	622,134	\$420k Zakat Funds for India & \$150k Centre Funds
Union National Bank - Dubai	516,550	\$253k Zakat Used for welfare, \$240k Centre funds
Summit Bank - Karachi	299,190	\$100k Zakat Funds, \$180k MITI Grants
Al Baraka & HBZ Bank	221,823	\$156k Zakat Funds, \$90k chapter funds
Muslim Commercial Bank - Colombo	151,978	\$50k Zakat Funds + \$100k Micro & General Funds
Axis Bank - Mumbai & Chennai	79,459	General Funds
US Bank - Chicago	164,395	\$64k Zakat Funds, \$80k Trustee funds
	2,055,530	

15. Accrued Expenses & Other Liabilities

Accrued Salaries and Others Expenses	40,150	31,416
Other Payables & Liabilities	(2,822)	56,093
Payable to NVTTC / PAPGAI / GIZ	50,291	173,558
	87,620	261,067

16. Long-term Deposits

Parekh Foundation	16,234	18,116
	16,234	18,116

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.

For the year ended 31 December 2019

ANNUAL REPORT 2019

Consolidated Statement of Financial Position Segmented

As at 31 December 2019

	US\$ = AED 3.67	US\$ = PKR 154	US\$ = ZAR 14	US\$ = LKR 180	US\$ = INR 70	US\$ = INR 70				
	Europe US \$	Middle East US \$	Pakistan US \$	Africa US \$	Far East US \$	North India US \$	South India US \$	America US \$	2019 US \$	2018 US \$
Assets										
Non Current Assets										
Property Plant and Equipment	-	-	482,816	-	-	2,858	-	-	485,674	300,602
Investment Property	500,000	2,490,695	31,234	-	-	-	-	-	2,521,929	2,525,550
Intangible assets	-	-	28	-	-	-	-	-	28	1,064
Long -Term Deposits	-	-	6,505	-	673,982	100,00	-	-	780,487	7,259
Other long-term investments	7,397	-	274,992	-	-	-	-	-	282,389	7,259
	507,397	2,490,695	795,575	-	673,982	102,858	-	-	4,070,507	3,225,676
Current Assets										
Grant Receivable	-	-	37,848	-	-	-	-	-	37,848	37,378
Advances & other Receivables	84,128	62,497	36,756	-	87,091	157,456	2,857	-	430,785	397,446
Short Term Investments	-	837,201	-	616,095	91,292	-	-	-	1,544,588	2,111,084
Cash at Bank and in Hand	622,134	516,550	299,190	221,823	151,978	56,640	22,819	164,395	2,055,530	2,378,950
	706,262	1,416,248	373,795	837,918	330,361	214,096	25,676	164,395	4,068,752	4,924,859
Current Liabilities										
Accrued Expenses and other Liabilities	8,000	9,318	96,688	-	1,311	(28,383)	686	-	87,620	261,067
Unearned Revenue	-	-	14,117	-	-	-	-	-	14,117	-
Non-Current Liabilities										
Long-term Deposits (Parekh Foundation)	-	-	16,234	-	-	-	-	-	16,234	18,116
Deferred Income	-	-	2,142	-	-	-	-	75	2,217	3,586
	8,000	9,318	129,181	-	1,311	(28,383)	686	75	120,188	282,768
Net Assets	1,205,659	3,897,625	1,040,189	837,918	1,003,031	345,338	24,991	164,320	8,019,071	7,867,766
Financed by										
Un-restricted Funds										
General Fund	482,966	2,724,722	117,197	392,200	51,065	50,524	4,991	40,259	3,363,922	3,301,742
MITI General Funds			322,008						322,008	241,522
Other Funds	-	19,659	-	-	-	-	-	-	19,659	92,011
Restricted Funds										
Zakat Fund	495,579	265,174	71,790	156,416	53,511	-	-	64,061	1,106,532	1,433,715
Education Endowment Fund			206,751		655,275				862,026	865,297
Trustee Funds	107,011	888,069	14,578	289,302	243,181	46,786	20,000	60,000	1,668,926	1,485,426
Micro Finance Fund	-	-	28,7595	-	-	-	-	-	28,759	32,093
Other Funds	120,103	-	-	-	-	248,029	-	-	368,132	316,161
Total Accumulated	1,205,659	3,897,625	761,083	837,918	1,003,031	345,338	24,991	164,320	7,739,964	7,767,966
Revaluation Surplus on Land & Building			310,100						310,100	139,844
Unrealised Loss on Investments	-	-	(30,993)	-	-	-	-	-	(30,993)	(40,044)
	1,205,659	3,897,625	1,040,189	837,918	1,003,031	345,338	24,991	164,320	8,019,072	7,867,767

ELECTION COMMISSIONER REPORT 2020

3rd November 2020

To the Members of World Memon Organization (WMO)

Report of the Election Commissioner for Elections for Regional Management Committees (2020-2023)

Assalamu Alaikum Warahmathullahi Wabarakathuhu

It was my privilege to be appointed the Election Commissioners to hold Election for Regional Management Committees (2020-2023). I thank the Management Committee and the Members for their confidence placed in me to conduct this very important function in WMO.

Due to Covid crises all Chapter elections could not take place physically therefore with the assistance of our GYW team some of the Elections in number of Chapters were held virtually on line.

Under Article of the Constitution, elections should be held to elect the following number of members from each Chapter:

1	South Africa	5 Elect + 1 Lady
2	Europe	5 Elect + 1 Lady
3	Far East	5 Elect + 1 Lady
4	North India	10 Elect + 2 Lady
5	South India	5 Elect + 1 Lady
6	Middle East	5 Elect + 1 Lady
7	Pakistan	10 Elect + 2 Lady
8	America & Canada	5 Elect + 1 Lady

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

1	South Africa	Dr Haroon Gutta
2	Europe	Dr Esmail Harunani
3	Far East	Mr Jaffar Sattar
4	North India	Mr Bilal Thekiya
5	South India	Mr Altaf Chachiya
6	Middle East	Mr Sadiq Haroon
7	Pakistan	Mr Abdul Sattar Muhammad Jakhura
8	America & Canada	Mr Qasim Lawai

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

The following dates were scheduled:

	NOMINATION DATE	ELECTION DATE
AC	12-09-20	26-09-20
EC	19-09-20	03-10-20
FC	26-09-20	10-10-20
NIC	04-10-20	18-10-20
SIC	27-09-20	11-10-20
MC	24-09-20	08-10-20
PC	24-09-20	11-10-20
A&C	18-10-20	01-11-20

Election was only held in Europe Chapter where a total of 6 Nominations were received for the 5 seats in the RMC. While in Africa Chapter

they did not have enough nominations for the vacant posts. All other Chapters had the required number of nominations for the RMC seats. America & Canada Chapter held election for 10 members + 1 Lady Member as per the Bylaws of their Chapter.

Therefore, based on the nominations received and the election the following Members were elected and co-opted to the respective Regional Management Committees for 2020-2023 term:

Africa Chapter

1. Dr Taheera Hassim
2. Mr Naeem Hassim
3. Mr Omar Latha
4. Mr AK Ismail
5. Mr Mohammed Latib
6. Dr Khudaija Suliman – *Lady Member*

Europe Chapter

1. Mr Imran Panaawala
2. Mr Waseem Adil
3. Mr Shahzad Iqbal
4. Mr Liyakat Hameed
5. Mr Farhan Farooq
6. Ms Shamim Osman – *Lady Member*

Far East

1. Dr Aboobacker Admani Mohamed Haroon
2. Mr Ameen Bhaila
3. Mr Mohamed Asmath Mohamed Anjum
4. Mr Mohamed Iqbal Sathar
5. Mr Shahid Sangani
6. Ms Shazia Sangani – *Lady Member*

North India

1. Mr Shabbir Patca
2. Mr Imtiyaz Motorwala
3. Mr Shafi Mulani
4. Mr Kadir Memon
5. Mr Farook Chandiwal
6. Mr Asif Motlani
7. Mr Usman Dalal
8. Mr Javed Doula
9. Adv Yameen Thara
10. Ms Naziya Pakizwala – *Lady Member*
11. Ms Tasleem Galaria – *Lady Member*

South India

1. Mr Adil Azeez
2. Mr Abdul Habib
3. Mr Illyas Sait
4. Mr Hamid Ahmed
5. Mr Mohammed Ashraf
6. Ms Farida Azeez – *Lady Member*

Middle East

1. Mr Khuram Kalia
2. Mr Afzal Allah Rakha
3. Mr Salman Muhammad Iqbal
4. Mr Tawfeeq Jaliawala
5. Mr Muhammad Sabir M. Ismail
6. Ms Rashida Vahedna - *Lady member*

Pakistan Chapter

1. Mr H.M.Shahzad
2. Mr Abdul Rashid Godil
3. Mr Reyaz Ahmed
4. Mr M.Hanif Ishaq
5. Mr Altaf Vayani
6. Mr. Zahid Hussain Piprani
7. Ms Reeda Sheikhani
8. Mr M. Waqar Mamdani
9. Mr Musaab Mansoor
10. Mr Arsalan Nara
11. Mrs Bilqees M. Rafiq Tabani - *Lady Member*
12. Mrs Hamida Iqbal Bawany - *Lady Member*

America & Canada

1. Mr Mohammad Bashir Akuly
2. Mr Omar Abdul Karim
3. Mr Abdul Samad Lodhia
4. Mr Yousuf Pochi
5. Mr Mohammad Iqbal Khamisani
6. Mr Mohammad Ashfaq
7. Mrs Zahida Toufiq Ahmed
8. Mr Rafik Moosani
9. Mr Junaaid Gudda
10. Mrs Samina D Variend
11. Mrs Yasmeen Mozawalla - *Lady Member*

No major complaints were received from any of the Chapters except the Middle East where some complaints were received by some members of the claiming the elections of the RMC to be manipulated. However, after conducting a thorough investigation I found that these complaints were baseless and unjustified.

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

There was only one nomination received for the election of Office Bearers of South Africa Chapter for the post of Regional Treasurer. Hence the Vice President and Regional Assistant Secretary posts remain vacant. The existing Office Bearers in this capacity will continue to hold their post until new Office Bearers are elected or appointed.

The following Members were elected as the Regional Office Bearers in the respective RMC.

CHAPTER	VICE PRESIDENT	REGIONAL ASST SECRETARY	REGIONAL TREASURER
South Africa	Vacant	Vacant	Mr Naeem Hassim
Europe	Mr Imran Pannawala	Mr Waseem Adil	Mr Shahzad Iqbal
Far East	Dr Haroon Admani	Mr Ameen Bhaila	Mr Razzak Osman
North India	Mr Ehsan Gadawala	Mr Shabbir Patca	Mr Haseen Aghadi
South India	Mr Abdul Azeez	Mr Adil Azeez	Mr Abdul Habib Sattar
Middle East	Mr Ahmed Shaikhani	Mr Haroon Mohammad	Mr Altaf Muhammad
Pakistan	Mr H.M. Shahzad	Mr Altaf Habib Jangda	Mr Arsalan Nara
America & Canada	Mr Bashir Akuly	Mr Abdul Samad Lodhia	Mr Rafik Moosani

During the course of overseeing the Chapter elections I have picked up number of matters in the Constitution which needs to be addressed by the Compliance committee so that there is no ambiguity and misunderstandings in the reading of the Constitution. I shall provide my key concerns at the AGM.

My sincere appreciation to all the Regional Election Commissioners for conducting the elections with professionalism and dedication. I thank the Chapter officials for the assistance given to the RECs for the conduct of a smooth and transparent elections without any major short comings. I thank Mr Bashir Sattar and his GYW team for their guidance and support in conducting the elections virtually. I thank the Secretary General Mr Shoaib Ismail for providing the necessary support as and when needed. I thank Mr Anas Mowshook for providing up to date membership records of all Chapters. Finally my very special appreciation and thanks to Mr Imran Farook the GM of WMO for his patience, understanding, tremendous support and above all his diligence to ensure I was able to discharge the huge responsibility bestowed on me with care and justly.

It has been a huge pleasure for me to act as the Election Commissioner of WMO for the second and last time. I take this opportunity to wish all the newly elected Members of the Regional Management Committees and the Regional Office bearers all the best in their endeavors to take WMO to a higher level in service of our community and humanity. I further pray that the Elections of the Office Bearers of WMO and Board of Trustees goes smoothly at the AGM inshallah.

Jazakallah

Sir Iqbal Sacranie OBE

Election Commissioner, World Memon Organization

Annual Report 2019
AMERICA & CANADA CHAPTER



Regional Management Committee 2017 - 2020

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

Assalamu Alaikum Warahmathullahi Wabarakathuhu

It gives me enormous pleasure and the utmost honor to present the annual performance report of the WMO North America [WMONA] Chapter for the year ending 31 December 2019. I am proud to have the opportunity to express my deepest gratitude to the Board of Directors, the RMC members, members at large and the volunteers. It would be remiss of me if I do not thank the staff at the offices of WMO Headquarters for their trust and valuable support of our work to serve the communities living in North America and all around the world. To our Donors, Supporters, Trustees and Patrons a heartfelt "thank you". It is with your unwavering dedication and support we have accomplished these tasks during the year.

Alhamdulillah! 2019 has been one of the best years, since the inception of WMO North America Chapter. As you all know our communities in North America have a wide and occasionally challenging geographical distribution. This year our main focus was to work with local Memon Organizations and assist them to get united, engaged and involved in local welfare and social activities. In this regard, WMO North America Chapter has worked relentlessly throughout the course of the year to foster relationships with various Memon Organizations and individual communities across North America. We have actively collaborated and organized local events to create awareness of WMO NA presence among Memon Communities. We continue to provide information in every forum and at every platform to encourage people to join and understand the great work of WMO and its future plans and goals. Here are some of the highlights of the year 2019.

- Austin, Texas: March 23, 2019 A WMO delegation met with the local community leaders and members. We attended a wonderful dinner arranged by the Memon Association of Greater Austin (MAGA). Over 50 community members joined us for the event. Austin has a small yet vibrant community who have made great progress and held events for Memons, non Memons and in fact for all the people of the city. The WMO presentation was very well received and we promised our total support and collaboration with MAGA.
- Houston Texas: March 24, 2019 A WMO NA delegation consisting of 10 members visited Houston and met with local community members. In the evening we attended the Inauguration dinner arranged by the Memon Association of Houston (MHA). This was a huge success with over 350 community leaders and members attending. The WMO presentation was very well received. Houston has a large Memon community with great potential for the future. We envision lots of potential opportunities to work together in areas of common interest to help the Memon community prosper and at the same time provide the assistance to those that need help. WMO NA has promised its complete support and collaboration in all future endeavors of mutual interest
- New York: April 6, 2019 MANA (Memon association of New York) has, for many years, held the most successful MPL event in North America.. A large WMONA delegation consisting of 15 members from all over the country including Chicago, Los Angeles, Texas, Atlanta and Canada participated in the cricket team auction on April 6th.. This was a fun-filled evening where the teams and sponsors for the upcoming year were announced. The dinner was also provided at a wonderful location in New York. We had an opportunity to meet and engage with local community leaders and members. We are extremely proud of this relationship with one of the North Americas most successful communities and we hope to

use them as an example to build other communities in the country.

- New York: April 7, 2019 A Memon Conference was organized between MANA and WMO NA.. After the WMO presentation focusing on charitable activities throughout the world, the New York community had a successful fundraising where a generous total of \$26,000 was raised for WMO NA activities. This was a first ever event of this nature and we expressed our deep gratitude to MANA and assured them that the funds will be spent on projects that will make our community proud. This was a historic event that WMO-NA was extremely proud to help arrange. Thank you - New York.
- Memon Association of Canada [MAC]: August 17th, 2019 A delegation of WMO North America traveled to Toronto, Canada to attend the MAC Eid Ul Adha event. The function was excellent and well organized. A large gathering of 300 community members, leaders, local politicians, and business leaders attended. Many youth were recognized and awards and certificates were distributed by local Members of Parliament to youth and stalwarts of the community. Toronto has a large, thriving Memon community and we hope to foster this relationship for the benefit of all our people.
- New York MPL Cricket: September 21st and 22nd. A WMO delegation of 8 people attended the two day event of MPL Cricket Finals. WMO North America was a platinum sponsor of this highly successful community event. We participated and distributed awards to the winner and players.

We had an opportunity to meet with the Honorable Thomas Kevin, Senator of New York and local community leaders and members. We were grateful for their invitation and promised to support such events in the future.

In this way WMO NA will, Insha Allah, continue to collaborate engage and support Memon communities throughout North America.. Our future plan includes:

1. Attending community events.
2. Welcoming visiting delegates and dignitaries and updating them on local community activities.
3. Hosting dinners.
4. Working with local charities.

3.0 Projects

Empowering through Inclusion project

Persons with Disabilities (PWD) are unfortunately often neglected members of society. They are mocked and shunned, rejected by their families, and many of them get mental depressed and lose their will to live. WMO NA together with WMO (Pakistan) decided to make a difference in the lives of these individuals. In February 2019, a collaborative project was developed with the help of WMO PC to empower these physically weak and mentally disadvantaged individuals. This project focused on empowering, treating and assisting children with special needs.

The Empowering through Inclusion project is near and dear to our hearts. The project facilitators visited 72 families. Our RMC Member, Zahida Taufiq Ahmed, travelled to Pakistan and conducted one on one interviews with family members to gain knowledge of the current

physical, mental and financial situation of the families. With the valuable information obtained we were able to evaluate and design specific treatment plans for these children to provide physical, speech and occupation therapy.. Many of these children were provided with necessary tools to assist with daily living. Wheel chairs, walkers and hearing aids were provided. In some cases their wheel chairs were upgraded and improved in an effort to help the children maintain a normal life.

Even with all our effort thus far. There is much more than can be done and needs to be done. Each family faces enormous challenges while raising a child with special needs and it is our duty as a community to do our best to help in whichever way we can.

Bridal Dress Project

WMO NA ladies wing are extremely passionate and concern about the plight of underprivileged brides in our community. The dowry and clothing are still a very important concern in the lives of poor families. Typically the families especially those that have more than one daughter face the impossible task and financial stress when it's time to get them married. The families' face depression and anxiety when they have to deal with this challenge. Ladies Wing of WMO North America developed a wonderful plan to help combat this problem. They started a project in collaboration with WMO PC for these underprivileged brides and their families. They collected gently worn bridal and other party dresses and sent them to Pakistan to be distributed to the needy families.

Marriage expenses are increasing day by day due to the increasing cost of materials and labor. The girls belonging to low income families are facing great difficulties to get good wedding and party dresses in their budget as wedding and party dresses cost in hundreds and thousands of rupees.

WMO NA ladies wing collected 262 gently worn wedding and party dresses and 33 new blankets from various cities of USA and shipped the first consignments to Pakistan during December 2019.

We would like to recognize WMO NA ladies wing chairperson Ms. Zahidah Taufiq Ahmed for initiating and leading the project and Mohammed Anwar for not only arranging the shipment logistics but also bearing the to-tal cost of shipment. Thanks to all of our supporters and ladies from USA for their participation and con-tribution.

We also like to thank Mr. Qasim Lawai and Mr. Shoaib Ghaziani from the Pakistan Chapter for playing a lead-ing role in this project, Raunaq-e-Islam School, Federal B Area, Karachi, for providing storage and display facil-ities. And the Girls of Safura Home who washed, ironed and sorted the dresses.

Chicago Memon Cricket Night

WMON NA and Chicago Memon Association organized a spectacular cricket tournament to unite the Memons from across the Chicago land area. On the 14th of June we jointly hosted the first Memon Cricket Night at the suburb of Glen Ellyn, on the outskirts of Chicago city. 4 teams from different regions of the Chicago metropolitan area participated in the tournament. The North Side emerged as the champions of this tournament. The Memons community came out in full force to cheer for their teams and this was a colossal success. We are very pleased and excited with the encouraging response to the cricket tournament. WMO North America Chapter shall follow up with many more sporting events in the coming months to unite not only the Memon community but people from all corners of the world who have migrated to this great nation and now call it home.

Memon Cricket Night at Chicago

The Formation of Arizona Memon Association:

WMO NA Ladies Wings Chair person, Zahida Taufiq Ahmed played a leading role in formation of the Arizona Memon Association. Bashir Akuly, RVP WMO America and Canada joined the event via video call and congratulated the President Haroon Khamishani and community members of the Arizona Memon Association and extended WMO NA full support.

Ladies of Arizona Memon Association

Zakat Collection

The WMO in conjunction with NA chapter continues to appeal to members to contribute their Zakat to WMO. The WMO North America made great efforts to collect Zakat where hundreds of Zakat appeal emails were sent out during the month of Ramadan resulting in the awareness of WMO among the Memon communities in USA & Canada. We are also pleased to inform you that our RMC is playing a great role in bringing awareness of WMO Projects and welfare work to encourage our Memon Communities to pay their Zakat to WMO. In this regard, Memon Association of North America (MANA) of New York helped us raise \$26,000 from that community alone.

Zakat Distribution

We highly respect our donor's preferences and requests when distributing Zakat. Following their directives The North America Chapter focused primarily on Education, Empowering through Inclusion and The Bridal Dress Project in 2019. We also provide financial assistance to single mothers and students in the USA.

Membership

MEMBERSHIP CATEGORY	NO. OF MEMBERS
Trustee	2
Patron	1
APEX	2
Life	23
Annual	20
Friends of WMO (Free)	22
Total	70

Audited Accounts and Statutory Requirements.

The WMO NA is committed to fulfill all legal requirements related to our accounts and will be totally transparent of our progress to our community and other well intentioned users. Therefore with this in mind we have finalized our audited accounts. The WMO NA Chapter continuously fulfills the statutory requirements of WMO NA & WMO by completing the Annual returns as well as by providing accounts.

Bashir Akuly

Vice President

Yousuf Pochi

Regional Assistant Secretary

Annual Report 2019
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 one board meeting during 2019, four meetings of the office bearers and various conference calls between BOM and office bearers. One phone meeting took place between office bearers and the auditors. Numerous calls between office bearers took place over 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 fulfil other statutory filing requirements in respect of Companies House and HMRC, which Alhumdolillah Europe Chapter has successfully fulfilled those duties.

Zakat Collection & COVID 19 Pandemic Collection

The WMO in conjunction with the Memon Association UK and Memon Association Leicester made great efforts to collect zakat. More than five hundred zakat Appeal letters highlighting the WMO activities were sent out by emails before and 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, due to the pandemic situation all over the world and in Europe active Zakat collection drive could not be made because of the lock down situation. Management is hopeful that once the pandemic situation gets better then zakat collection drive would be up and running.

We have collected \$152k towards our zakat commitment of 2019 and a shortfall is \$268k. In 2020 so far WMO Europe Chapter has collected around \$112k (£86k) and making more efforts to reach their target for 2020.

Also, due to the pandemic situation all out efforts have been made to collect funds from Europe Chapter which can be used for the different projects in UK and community at large have contributed around £52k (\$68K) so far.

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 year round we got several calls from Memons regarding their issues, i.e. 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 Memon's with hospital expenses and funeral expenses if they are having financial difficulties. WMO Europe Chapter work hand in hand with our Apex Body Memon Association in London and Leicester.

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 30 to 35 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.

Every year we usually organise 4 functions with the help of Memon Association UK. However, this year we could not arrange functions as Memon Centre is undergoing refurbishment and due to Covid 19 pandemic. The youth have taken a key role in assisting with the organising of social events and their input and participation is ever increasing, Alhumdolillah.

In 2019 following limited activities have been undertaken by the Memon Association UK and Memon Association Leicester in collaboration World Memon Organisation (Europe Chapter):

1. Badminton
2. Youth cricket is every Thursday's at MC London.
3. Volleyball on Wednesday's at MC London.
4. Ladies and female youth football & Basketball classes with a qualified professional every Monday at MC London
5. Regular youth meetings at MC London
6. Regular cards and pool sessions at MC London
7. Playing Cards played every Wednesday & Saturdays at different venues in Leicester
8. Weekly Friday Night activities for families have now been started and lots of people are attending on a regular basis with their families.
9. Football training for under 16s in Leicester
10. Indoor Football on every Friday in Leicester
11. Outdoor Football on every Friday in Leicester
12. Talim classes for youth in Leicester every Monday at MC Leicester
13. Youth club on every Friday in Memon Center Leicester.
14. Mehman Lunch Club at Memon Center Leicester on every Thursday.
15. Leicester provides free Memon Centre for funeral services.
16. 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 the engagement with youth for 2020/21 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 Memon's 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 a Youth member.

Ladies Wing Report 2019

WMO Ladies Wing has actively continued to support the on-going Charity projects in India and Malawi. For Ramadhan 2019 we have collected £8,000.

Projects in India

- Food Packs for Ramadhan 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

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

Projects in Malawi and Mozambique

- 250 Ramadhan 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. Also, with the introduction of new GYW VC and team executives in 2019 we have seen a record increase in Youth Membership category, this is mainly as a result of introduction

of GYW. We got new commitment from Memons to become members, but we are chasing them to pay their subscription.

Before the AGM in Dubai, UAE we had 140 members. Currently, till June 2020 we have 158 members including 5 Trustees (5 in 2019), 4 Patrons (4 in 2019), 72 Life (69 in 2019), 5 Annual (5 in 2019), 64 Youth (53 in 2019), 2 Associates (Nil in 2019) and 6 Friends of WMO (4 in 2019).

Other activities/matters of Interest

COVID 19 PANDEMIC RELIEF WORK

WMOCF is conducting a global effort to provide assistance and relief to the most affected by the deadly Covid 19 disease and as part of this dire need WMO Europe Chapter is playing its part to provide some assistance to mitigate the adverse impact of the pandemic. Some of the relief initiatives our chapter would be taking are as follows:

- Testing kits support to Pakistan and India
- Testing Kits support to UK
- Food Packages support to NHS (National Health Service) staff
- Food Package support to Elderly People

UK Memon Business Directory and Memon Census Forms

WMO Europe Chapter with the help of Global GYW team is in the process of creating a worldwide Business Directory and once completed all WMO members worldwide would be able to access the portal which in turn will benefit them in terms of buying and selling their products and services worldwide.

GYW Team is also working simultaneously to create an online platform so that Memon Census can be carried out which will help us creating a worldwide database of Memons living across the globe.

The Memon Association UK/Leicester 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. Friday Night functions at Memon Association UK.
- 4.

Imran Panaawala
Vice President

Waseem Y. Adil
Regional Assistant Secretary

Annual Report 2019
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 Executive

The Far East Chapter had a total membership of 213 as at 31-12-2019.

MEMBERSHIP CATEGORY	NO. OF MEMBERS
Trustees	04
Patrons	03
Apex	01
Life	46
Annual	64
Friends of WMO	13
Global Youth Wing	82
Total	213

The increase in number of members is mainly due to the inclusion of Global Youth Wing 72 members.

Details of Members Activities of Far East Chapter during the year ended 31 December 2019;

- » 10 BOM meetings
- » 2 General body meeting

Zakat Collection & Disbursements

The details of Zakath Commitment, Collection and utilization for 2019 as given below;

Year	Commitment \$	Collection		Utilization	
		LKR	USD	Local \$	Intl. \$
2019	700,000	172,000,000	950,000	720,000	120,000

Utilization of Zakat

Zakat Disbursed	LKR	No of Recipients
Education Aid	32,436,415	346
Housing Aid	84,416,300	123
Medical Aid	6,720,831	57
Self - Employment	2,780,000	6
Total Zakat Disbursed	126,353,546	532

Education Aid

SCHEME	NO OF STUDENTS	DISBURSED (LKR)
Primary & Secondary	310	18,543,800
Higher Studies	25	5,890,765
Professional Level	3	850,870
Overseas Degree Pro	8	7,150,980
Total	346	32,436,415

Housing

SUPPORTED	BENEFICIARIES	DISBURSED (LKR)
Purchase Assistance	12	38,600,000
Rent Assistance	81	34,765,500
Repairs	30	11,050,800
Total	123	84,416,300

Medical

SUPPORTED	RECIPIENTS	DISBURSED (LKR)
Surgeries	7	3,116,123
Dialysis	5	541,109
General Medical	45	3,063,599
Total	57	6,720,831

Self Employment

SUPPORTED	RECIPIENTS	DISBURSED (LKR)
Ladies	3	827,500
Gents	3	1,952,500
Total	6	2,780,000

Projects

The MICRO FINANCE SCHEME was started by WMO Far East Chapter in 2013 to support Small Scale Entrepreneurs in the community. Up to December 2019, over 100 Memons have benefitted through this scheme.

- Far East Chapter Micro Finance Loan scheme has started the 6th phase.
- This scheme has helped lending to over 120 Memons.
- The current total lending is approximately LKR 22 million as at the end of 2019.
- Total No of loans disbursed 145
- Few beneficiaries have now become financially self-sufficient

Total Micro Finance Fund Disbursed	Rs. 22 mn
Number of Phases	Six Phases
Maximum Loan Amount	Rs. 1 mn
Total No of Recipients	120
Total No of Loans	145
Total No of Recipients Repeated	24

DISASTER RELIEF AID

We received LKR 4.4mn from an anonymous donor for this project This fund was utilised for the construction of 16 shops in Minuwangoda

with the assistance of Dehiwala, Kirulapone and Wellawatte Masjid Federations.

CONTRIBUTION TO NORTH INDIA CHAPTER PROJECTS

WMO Far East committed to support North India Chapter Education & Hospital Project totaling \$120,000.

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 worth 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	2018/2020
Cost per Cornea	\$200
Projected No. of Corneas to be donated	250
Donation Received during 2019	256 Corneas
Corneas Sent to Pakistan	216 Corneas

Education Projects

- Darussalam College (DC) Project :** Under this Project we are supporting Darussalam College, 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
 - 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. 30 million
- School Upliftment Projects :** WMO FC has selected 2 Muslims schools in the Island, namely Fathima Muslim Ladies College of Colombo 12, and Al Minhaj College of Hapugasthalawa, with good Advanced Level Results and marginal university entrance. We have projected to increase the University entrance of these schools and to produce more professionals such as Doctors, Accountants and Lawyers to the society.

School	Funded for	Approved Budget	Actual	Variance
1 Darussalam College	Education Extra Curricular Activities Infra Structure Coordinator Salary	1,700,000 - 3,548,500 600,000	860,550 - 3,816,050 600,000	839,450 - (267,550) -
2 Fathima Muslim Ladies College	Education	1,372,000	907,800	464,200
3 Al Minhaj College (Hapugasthalawa)	Education	1,650,000	972,282	677,718
4 Al Hijra (Kuppiyawatte)	Education Infra Structure	400,000 1,090,000	400,000 1,090,000	- -
Total for WMOFC Education project		10,360,500	8,646,682	1,713,818

- Donation Of School Books :** WMO has donated 500 packs of Exercise books at the cost LKR 1,000,000 to the needy in Colombo and suburbs. This included all communities living the, Colombo 9 and Dehiwela areas.
- Ladies Wing Activities :** The Far East Chapter Ladies Wing organised the following projects as their local activities;
 - Memon Mela – Attended by over 40 stall holders and more than 1,000 customers
 - Women Empowerment Projects -
 - Eid Meetup
 - Annual Picnic
- Youth Wing Activities :** The Youth Wing was Revived during the Year 2019 and they have carried out the following activities
 - Hosted 200 elders from various elders homes to commemorate the Memon Day on the 11th of April, around 350 people attended to grace the occasion
 - Conducted an Ifthar with Orphans at the Isha Athul Islam Orphanage, in Dharga Town
 - Futsal Tournament
 - Cricket Tournament
- Financial Statements Together With Audited Report :** The Audited Financial Statements together with the Auditor's Report of World Memon Organisation Far East Chapter for the year ended 31st December 2019 is enclosed herewith for the members' reference.

Dr. A. A. Mohamed Haroon
Vice President

Ameen Bhaila
Regional Assistant Secretary

Annual Report 2019
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. Younus Tabani
- 11 Mr Muhammad Shabbir Merchant
- 12 Mr Nasir Bhadelia
- 13 Mr Iqbal Dawood Pariyani
- 14 Mr Arif Lakhani
- 15 Ms Rashida Anwer
- 16 Mr Iqbal Yaqoob Ghani
- 17 Abdul Aziz Omer

- 18 Mr Iqbal Shivani
- 19 Mr Zunaib Aziz Moti
- 20 Mr Muhammad Bacai Noon
- 21 Mr Saleem Karsaz
- 22 Mr Salman Iqbal
- 23 Mr Altaf Muhammed
- 24 Mr Yaqoob Iqbal
- 25 Mr Abdul Majid Ranani
- 26 Mr Shafiq Toufiq A. Aziz
- 27 Kamran Ghani
- 28 Ms Maimoona H. Darvesh - *Ladies Wing Chairperson*
- 29 Mr Khurram Kalia
- 30 Mr Afzal Allah Rakha
- 31 Mr Junaid Ahmed - *GYW Vice Chairman*
- 32 Mr Imran Farooq
- 33 Dr Ashfaq Konchwala
- 34 Imran Amin

Vice President's Message:

Assalamu Alaikum Warahmathullahi Wabarakathuhu.

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

World Memon Organisation Middle East Chapter is one of the most diversified chapter consisting of multicultural business leaders. As diverse as Dubai is, the BOM of the Middle East is nothing but different. With memon families from Pakistan, India, Srilanka, South Africa, & UK residing in the United Arab Emirates, the Middle East Chapter has fragment of all the memon cultures and heritage

WMO Middle East Chapter has now expanded in other Middle East Countries and have Memberships from Saudi Arabia and Oman as well. The Committee has also making plans for roadshows in different parts of Saudia Arabia and Oman to make the Organisation a solid platform to serve community living in the mentioned countries.

The Middle East Chapter has three active wings consisting of a main body, ladies wing & a youth wing. All the three wings are much diversified in their own qualities and ideas adding to the dynamic composition of the chapter. Over the years WMO Middle East has hosted the most events, partly due to the founders living in Dubai in the early stages of WMO.

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

01. Meetings

4 RMC meeting were held during the year to discuss up coming projects and the progress of the Chapter.

02. Local AGM

The Regional Annual General Meeting of WMO Middle East Chapter (WMOME) was held on September 01st, 2018 at Roda Al Murooj Hotel, Financial Centre, Dubai. The meeting was attended by over 70 Members which included Office Bearers, RMC Members, Life Members as well as Members of Youth and Ladies Wings.

A Local General Assembly Meeting was held at Hotel Metropolitan, Sheikh Zayed Road, on July 06th, 2019 and was attended by Paid

Members of the Community including Trustees Mr. Ahmed Shaikhani, Mr. Iqbal Dawood, Mr. Ismail Gadit, Mr. Haroon Mohamed, Mrs. Shabana Razzak Mossani and Mr. Arif Lakhani and Patron Mr. Khalid Dhedhi and Dr. Ashfaq Koonchwala and sizeable Life Members as well. Mr. Ahmed Shaikhani, VP has given Welcome Message, while Mr. Khalid Dhehdi, RSG has given Annual Report for the year 2018, Mr. Junaid Ahmed, VC GYM has given presentation on WMO Youth Wing Programs and Achievements, Ms. Farah Anwer Daughter of Mrs. Rashida presented Ladies Wing report and Mr. Haroon Mohamed, our Regional Treasurer presented Financials to the audience. Mr. Junaid Ahmed has proposed the Audited Financial approval and it was seconded by Mr. Moiz Ashraf Dara. Meeting comes to an end with Dua and a short speech from Mr. Iqbal Dawood.

Memon's Day Event

World Memon Organisation Middle East Chapter has organized Memon's Day Event on April 27th At Dusit Thani Dubai which was attended by more than 300 prominent members of the community. Pakistan & India Chapter has also given opportunity to show their works apart from Middle East Chapter presentations. Also awards & plaques were distributed among the members on the basis of work in their field.

Welfare Projects

	No. Of People Benefitted	Amount (AED)
Ramadhan Camp	80,000	577,865
Education Assistance in Pakistan	600	366,000
Education Assistance in Pakistan	330	330,000
Debt, Rental & Housing Assistance	59	274,270
Education Assistance - Local	31	118,900
Visa & License Assistance	10	102,100
Ration Bags - Local	5,000	65,594
Ramadhan Food Package	10,000	91,000
Dhoraji Memon Association	400	50,000
Prisoner Tickets	105	32,280
	96,535	2,008,009

Ramadan Food Package

Ramadan Ration Bags In keeping with the bountiful spirit of giving during the Holy month of Ramadan, the WMO Middle East Chapter has made arrangement to give a Ration Card to 1500 Needy Families in Karachi so they can purchase food items of their choice during the Month of Fasting and to ease the burden on our Muslim brothers and sisters.

Ration Bags

Ration Bags Distribution is the activity which WMO ME is doing through out the year and specially in the month of Ramadhan where demand is much more than rest of the year. This year we have distributed almost 2000 bags to poor needy people in various areas of Dubai, Sharjah and Ajman.

Ramadhan Camp Visit

This remain practice of WMO ME Chapter that once in Ramadhan members of WMO in particular and community members in general gathered at Iftar Tent and observe the arrangements and feel the hardships face by Laborers. This year a good number of Members turn out at our Camp in DIP. Notable Members include Mr. Salman Iqbal, Mr. Mahmood Shaikhani, Mr. Ahmed Shaikhani, Mr. Iqbal Dawood, Mr. Haroon Mohamed, Mr. Yusuf Kamdar and Mr. Khalid Dhedhi.

Ramadhan Camp

Mr Mahmood Shaikhani, stalwart of WMO Middle East Chapter has pioneered the project, along with other distinguished members of WMO who have provided unflinching support to this commendable campaign. Over 75,000 meals were served in 2019 across UAE in different Labor Camps and Mosques.

Education Assistance

WMO firmly believes that Education is the bedrock on which communities and nations rise and stand. It is the birth right of every child. Middle East Chapter has been a very strong proponent of Education for All. The Chapter provides school fees to thousands of children in primary & secondary schools, scholarships and bursaries to the deserving students who are pursuing higher & professional education. Your ZAKAT contributions ensure that the children receive a proper education, your donations help in shaping their lives and creating brighter futures. WMO ME Chapter committed to help privileged students and introduced a Education Scholarship Package for AED 1,000 per student for a year for Students in Pakistan:

Release Of Prisoners

In Year 2018, WMO Middle East released 132 Prisoners who already completed their punishment and were not able to bear the ticket expense to go back to their families. WMOME 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.

Membership

In Year 2019 Middle East Chapter focused on increase the Membership and successful drives and events resulted in a sharp increase in Membership. A total of 153 Members joined our Organisation with overall number in excess of 525 Members.

Social Media

WMO ME is effectively using the available social medias including Facebook, Instagram, Whats App, Email Messages etc to promote not only WMO Middle East activities but to cover all other chapter reports and activities. Also upload Videos in You Tube Channel of every event to encourage people to come to the Community and to participate more in WMO Activities. Effective use of Social Media resulted not only increase of Membership but also increase participation in various programs organized by Middle East Chapter.

WMO Programs – International AGAM :

WMO Middle East organized series of event in honor of our President Mr. Solly Noor and Foreign delegates:

Event 1:

October 27th, 2019: Yousuf Kamdar & Kamran Ghani Bha Dinner at Kamran Bha Residence

Event 2:

October 28th, 2019: Shaikhani Bros. & Khalid Dhedhi Bha Dinner at Khalid Bha Residence

Event 3:

October 29th, 2019: Iqbal Dawood Bha Dinner at his Residence

Event 4:

October 30th, 2019: Shabbir Merchant Bha Dinner at PAD Auditorium

Event 5:

October 31st, 2019: Ali Tumbi High Tea at Aqua properties

Event 6:

October 31st 2019: Salman Iqbal Bha Dinner at ARY Residence

Event 7:

November 01st, 2019: Ismail Gadit Bha Dinner at his Residence

Event 8:

November 02nd, 2019: Majid Ranani Dinner at his Residence

Event 9:

November 03rd 2019: Asif Jabbar Breakfast at BNB Restaurant

Event 10:

November 03rd 2019: Desert Safari by Dr. Ashfaq Konchwala

Event11:

November 04th, 2019: Ladies Gathering at Merchant Residence by Zeenat Yaseen Merchant

AGM and Other Organizational Meetings

17th AGAM of WMO was held at Metropolitan Hotel, Dubai from 31st October till 02nd November 2019. Over 150 delegates from different chapters participated this event. The program includes Office Bearer, Trustee, Management Committee & Executive Committee Meetings. Ladies and Youth Wing have also conducted their programs.

WMO Global Youth Wing

Mr. Junaid Ahmed was appointed in the month of February, 2019 as a Vice Chairman of GYW Middl East Chapter. He has engaged himself with different activities throughout the year and has done numerous programs and seminars which includes the following:

1. Memon Share in the month of Ramadhan and the rest of the year
2. Memon Youth Convention on September 13th, 2019
3. Memon Matrimony Event on October 25th, 2019
4. Global Youth Wing Program at AGAM on October 31st, 2019
5. M10 Cricket League – Dec 2019 – Jan 2020

Wmo Middle East Chapter Ladies Wing

In the year 2019, the Ladies Wing has been very supportive in enhancing the activities of the Middle East Chapter. Every alternate month Get together took place which in turn increase Membership as well as contribution towards various welfare work. The Ladies Committee and Members always made generous contribution the Ramdhan Camp as well as Zakat for Welfare work throughout the Year.

Thanks & Acknowledgement

The WMO Middle East Chapter and its Office Bearers are extremely grateful to all concerned for their continuous encouragement and support during the year. It is indeed a team effort without which it would not have been possible to execute our responsibilities. We are specially thankful to our Donors who have trusted us.

We are thankful to Al Mighty Allah who is guiding us to help Humanity. We extend our sincere thanks to WMO Central Office Bearers including Mr. Solly Noor Bha (President), Mr. Nowshad Gani (Vice President), Mr. Shoaib Ismail Bha (Secretary General WMO), Mr. Haroon Karim (Chairman BOT), Mr. Mahmood Shaikani (Dep. Secretary General WMO), Mr. Yunus Suleman (Treasure WMO), Mr. Ismail Gadit (Dep. Treasurer) and Mr. Bashir Sattar (Chairman Youth Wing) and all other Office Bearers, Vice President, Regional Assistant Secretaries, Regional Treasurers and Staff Members of WMO.

We are one body but many voices. We strive to make this world a better place where there is no hunger, abuse or poverty. Where there is Wellness, hope and equality. May ALLAH Subhanahuwa-ta-Aala gives us strength to serve humanity and to reach out as far as we can, to wipe out the tears of all needy ones around us Ameen.

Thank you.

Ahmed Abubakar Shaikhani
Vice President

Khalid Dedhi
Regional Assistant Secretary

Annual Report 2019

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)
- 15 Mr Usman Dalal
- 16 Mr Riyaz Wahid Teli
- 17 Mr Irfan Bhai Khimani
- 18 Mr Ilyas Kapadiya

- 19 Mr M. Suhail Yacoob Khandwani
- 20 Mr Mansur Abubaker Mehta
- 21 Mr Samir Ahmed Hingora
- 22 Mr Gani Abdul Majid Memon
- 23 Mr Faisal Ebrahim Supediwala
- 24 Dr Zahid Abdul Majid Noorani
- 25 Mr Mohammed Asif Furniturewala
- 26 Mr Mohammed Afzal Sopariwala
- 27 Ms Hamida Bhiwandiwalla
- 28 Mr Abdul Razzak Haji Sopariwala
- 29 Mr Irfan Abdul Latif Bhamla
- 30 Mr Afzal Memon
- 31 Mr Mohamerd Amin Mohammad Nathani
- 28 Mr Hameed Nathani
- 32 Mr Bilal Thekyia
- 33 Mr MD. Sharif N Memon
- 34 Ms Thehmida Toufik Lakhani

Regional Vice President's overview

Assalamu Alaikum Warahmathullahi Wabarakathuhu

"In the Name of Allah, the Most Beneficent, the Most Merciful. All the praises and thanks be to Allah, the Lord of the 'Alamin (mankind, jinns and all that exists).

Charity is the act of giving help to those in need of it. It is a humanitarian act which involves giving money, goods or time and effort to those who need it. It is done without expecting something in return. I started my Journey as a president of WORLD MEMON ORGANIZATION in the year 2017 and Alhamdulillah now WMO is a leading organization working as a Non-Profitable Charitable Organization involved in various social activities for entire humanity & especially for Memon Community. WMO India Chapter as an organization strictly follows work transparency, dedication & motivation to Memon Community. WMO has provided humanitarian and development assistance to the people across India. We provide assistance in the areas of Housing, Education, Health, Matrimonial, etc. We have worked to ensure that our beneficiaries' get what they deserve. It was also observed that major part of people's earning are going in paying rent and thus our main motive is to provide shelter to the deserving applicants so that they can live in their own DREAM HOME without paying any rent. We also conduct Job Fair and offer Micro Finance (Interest Free Loan) to make them financially capable in the society.

Ehsan Haji Amin Gadawala.
Regional Vice President

Project Mohabbat

On November 10, 2019 WMO celebrated Ei-E-Miladun Nabi, many social activities were done across India in 71 cities.

All these activities were done under the respected City Chairmen, and Youth City Presidents. Fruits were distributed in hospitals. Clothes were provided to Madrasa Students, Food Packets New Clothes and their uses items were provided to Cancer Patients, school kits were provided to the underprivileged children, orphanage children were taken to theme parks, free rides were provided, blood camps, medical camps and many more social activities were carried out as Project Mohabbat.

Saurashtra Convention

WMO Youth wing Bhavnagar under leadership of Mr. Javed Doula, City Chairman Surat and Mr. Shakeel Lakhani Youth City President organized Saurashtra Convention at Bhavnagar, the aim of this convention was to create awareness amongst the Youth and let them know the Work WMO is doing to set up Second Line of Youth to carry forward all the social activities in future by them in future.

Inauguration Of Roti Bank, Jalgoan

WMO Youth wing Surat under leadership of Mr. Farukh Bha Chandiwalla, City Chairman Surat and Mr. Mubbassir Godil Youth City President organized blood camp in association with Chanlagli Yuvak Mandal and Late Ganpatisankar Ichharam Majmudar Public Trust.

Total 200 Bottles blood was collected in this Blood Camp

Inauguration Of Wmo Aashiyaana , Akola

As in today's time everyone strives in life to have a place to which he can call as his Aashiyaana (HOME). Alhamdulillah, World Memon Organization in joint venture with Welfare Memon Organization have built 2 wings which consist of Ground+ 2 Floors, and has 32 flats.

Inauguration was done by the hands of Mrs. Naseem A Majid Ranani & Mr. Haroon Karim respectively of each wing, and draw was done for the allotments of flats to the beneficiaries.

The Memon Parliament

The Memon Youth Parliament was held on 13th and 14th of September, 2019. It was a mock Parliament event that aimed to find modern day solutions to pertinent issues faced on a daily basis by a majority of the Memon community.

The objective of the initiative was to create a platform which brings together the brightest, young minds within the Memon community whereby they can freely voice their opinions and form a collective ideology for the betterment of the community and Humanity.

The event was also done because some people had a misconception about the jamat that they were not serving the community in a proper way but after the event the misconception was cleared. The main

purpose of this event was to prepare the youth generation to stand for their rights and to serve the community further.

Memon Football Premier League- Season II (2019)

On 14th September 2019, WMO Youth wing organised Memon Football Premier League Season II 2019 at Mumbai.

To promote sports among the community and to get together the youth.

Memon Hospital Visit With International Delegates

As World Memon Organization (WMO) have joined hands with Palghar Memon Welfare trust and took over hospital project which is to be named as 'MEMON HOSPITAL' by World Memon Organization, which is being constructed at Palghar, Maharashtra, India in order to start hospital asap, WMO NIC Team along with WMO International delegates visited and inspected the ongoing construction work.

Inauguration Of Roti Bank, Jalgoan

WMO in Collaboration with The Angel Food Foundation, Jalgoan started roti bank.

WMO had Donated 1 Four wheeler, @ Two Wheeler, 1 Deep Fridge and Utensils and Inauguration was done by the hand Mr. Haroon Karim, Chairman Board of Trustees WMO International, respectively.

Inauguration Of WMO Aashiyana, Malegoan

As in today's time everyone strives in life to have a place to which he can call as his Aashiyana (HOME). Alhamdulillah, World Memon Organization in joint venture with Welfare Memon Organization have built 1 wing which consists of Ground+ 2 Floors, and has 17 flats.

Inauguration was done by the hands of Mr. Haroon Karim, Board of Trustees WMO International.

Donation Of Dialysis Machine

On 02/08/2019, World Memon Organization- India Chapter donated 2 Dialysis machines to Kosmopolitan Charitable Dialysis & Day Care Centre. They are running 11 Bedded Dialysis Centre and serving 33 patients/day for free under MJPAY Health Scheme. Nearly 800 Patients per Month are getting Benefits, due to sudden break down of 3 Dialysis Machines they were unable to serve some patients which was affecting patients health by seeing these scenarios WMO India decided to donate 2 Dialysis Machine to Kosmopolitan Charitable Dialysis & Day Care Centre with immediate effect.

Free Medical Camp At Palghar

On 27th July, 2019 World Memon Organization- India Chapter, organized Medical Camp at Palghar in association with Lions Club of Palghar and Proposed Memon Hospital where 123 patients registered themselves, Free Medicines were provided to all the patients at the camp. The patients were diagnosed with Cataract 2 Patients, Surgery & physician consultant 3 Patients, RB Sugar Test 16 Patients and Angiography 2 Patients.

Flood Relief At Baroda

Baroda faced a very severe crisis of drinking water while the city was drowning in water during the recent floods in Gujarat. Under the leadership of WMO City Chairman Mr. Firoz Memon, WMO India- Youth Wing Baroda identified the crisis and swiftly arranged for clean drinking water on 4th August, 2019. Water supplied was a much needed support during the times of immense shortage of life's basic necessity.

Raincoat Distribution Drive

On 03/08/2019, World Memon Organization- India Chapter Ladies Wing & Youth Wing, carried out the Distribution of Umbrellas and Tarpaulins for poor families of FLOOD AFFECTED AREAS who all came from Vasai, Naigaon, Nalasopara, Malvani and Virar and also distributed 287 Raincoats to school children's who came from 16 different schools of Malad, Goregaon, Kandivli and Jogeshwari.

It was their humble attempt to provide some relief from the torrential rain and make their lives just a bit easier.

Free Medical Camp At Palghar.

On 29th August, 19 World Memon Organization- India Chapter organized Medical Camp in association with Lions Club of Palghar and Proposed Memon Hospital, total count of Patients were 197 and all patients were provided free medicines. The Patients were diagnosed Eye check of 33 patients out of that 12 patients were detected with Cataract, Surgery & Physician consultant of 9 Patients, BP Sugar Test of 103 patients out of that 33 patients were detected with high risk of paralysis, 4 Patients were sent for angiography Surgery and 2 Patients were detected with mouth Cancer.

Flood Relief At Navsari

This monsoon Gujarat suffered huge loss due to flooding. WMO India- Youth Wing Navsari actively volunteered and helped the needy with ration and other household necessities distribution on 19th August, 2019. Mr. Asif Hingora (WMO City Chairman- Navsari) & WMO Life Members were of great help during the relief activity.

Entrepreneurship Awareness Program

On 25th July 2019, World Memon Organization (W.M.O. India Chapter) is conducting an Entrepreneurship Awareness Program (EDP) in association with The Centre for Entrepreneurship Development (CED) in Surat. Where 100+ Youth participated and took benefit of Entrepreneurship Awareness Program.

After the Orientation program, 15 days training session was held and thereafter a certificate was issued to every participants, who will be benefitted to grow your existing business or as a start-up.

Ladies Wing's Seminar With Adv. Huriya Patel In Collaboration With Maa Hoor Bai Foundation

On 15th July 2019, World Memon Organization, India Chapter Ladies wing organized FREE WORKSHOP for ladies, Adv. Huriya Patel conducted seminar, "Easy Steps For Distribution of Wealth as Per Shariah" The topics broadly included were, Introduction - Shariah Law and its sources, Islamic/Muslim Law of Inheritance Few Quranic Verses on Inheritance Few Hadith on Importance of Learning and Teaching Islamic Inheritance Current Scenario Regarding Distribution of Inheritance Shariah on Those Violate the Law of Inheritance What Can You Do For Benefitting Yourself and Heirs General Acts/Laws Applicable Broad Documents / Deeds / Agreements.

Youth Conference At Pune

In order to sharpen the leaders of tomorrow WMO India organized a conference for the youth in Pune on 13 July, 2019. Renowned orators & motivational speakers like Mr. Gani Memon & Mr. Shehzaad Bodila lit the conference and enlightened the youth with the knowledge and skills. 200+ youth attended the event. The program was honored with the presence of Mr. P.A. Inamdar, He also shared his words of wisdom to the attendees. Salma Memon also inspired the audience with her story and shared some career and life tips.

Job Fair At Pune

On 13th July 2019, WORLD MEMON ORGANIZATION, India Chapter organized Job Fair At Pune in association with Association of Muslim Professionals (AMP) and in coordination with Pune Halai Memon Jamat (PHMJ) at Badminton Court, Azam Campus Pune, where more than 55 Corporates from across various industries had participated, a massive turnout of 1575 candidates. At the end of the day around 265 candidates were given on-the-spot offers by the recruiters while 740 were shortlisted for the next round of interviews who attended the Job Fair Inauguration of the Mega Job Fair took place at the hands of Mr. Sameer Shaikh, Assistant Commissioner of Police-Crime (Pune). Mr. Shaikh was felicitated by floral bouquets and mementos by Mr. Ehsan Gadawala, India President of WMO and Mr. Imran Lakhani, President, PHMJ. Mr. Sameer Shaikh Chief Guest said in his speech "I am happy to see that the Community is taking initiative in constructive activities for the youth of the country through this Mega Job Fair. He lauded AMP, WMO and PHMJ for their focus on youth employment which is the need of the hour".

Iftar Preparation

On 17/05/2019, World Memon Organization, India Chapter Ladies Wing organized Iftari for 500+ for those who fast in the Holy Month of Ramadhan, these are those people who can't even afford a good food for Iftari as they earn on daily basis.

Get Together Matrimonial Program At Pune

On the 14-July 2019, in Pune-Maharashtra, World Memon Organization India Chapter organized their 5th Matrimonial Event in collaboration with Haji Amin Gadawala Foundation Trust. It was one of a kind, successfully organized get together matrimonial event for the Halai Memons.

Chairperson of Gadawala Ladies Wing Mrs. Asfana Ehsan Gadawala With support of Pune HALAI MEMON JAMAT and team came together and worked with a lot of passion and enthusiasm and proved the slogan "One Team one Dream", True.

Where about 88 girls and 72 boys, total of 160 candidates came together with their parents. A total of 540 people were under the same roof for the get together for match making of profiles and finding their most suitable life partner. WMO along with Pune Halai Memon Jamat came together for this endeavor.

Project Pyaas

On 10th July 2019 World Memon Organization, India Chapter Ladies wing received an application for borewell from Masjid - e Jama Chincholi, Village Nilanga District Latur, Maharashtra, as there was scarcity of water, under project Pyaas 250 villagers and other nearby 300 - 400 villagers are being benefitted and cost of Project is totally utilized from Lillah Fund.

School Kits Distribution Drive

On 6th July 2019, World Memon Organization, India Chapter, Youth Wing in association with Umeed Foundation (Mrs. Salma Memon) along with Deputy Chairperson of Ladies Wing Mrs. Raziya Bai Chasmawala and Life Member Naseema Surty distributed 238 school kits for children coming from 16 different schools of Malad, Goregaon, Kandivli and Jogeshwari.

The kits included School bags, Books, Pencil Box, Erasers and Geometry Box Water Bottles and Tiffin box. In its endeavor to take steps in reaching out to the needy children in the field of education in WMO YOUTH Wing in association with Umeed Foundation (Mrs. Salma Memon) Organized and The event was a well-attended by people from all walks of life and the 238 guardians of the children attended the program.

Wmo Bhavnagar Get Together

On 29th June 2019, Bhavnagar City Chairman, Mr Javed Doula & Gadhada City Chairman, Mr Irfan Khimani, Organized WMO get together at Bhavnagar with Bhavnagar District local jamats where 125 Members of Local Jamat were present, President Mr. Ehsan Gadawala explained thorough lyusing Slide Show Presentation of WMO India and made them known about the activities and various projects and all jamats delegates took shared their views with WMO delegation. After hearing their feedback WMO team decided to stand still with their requirements.

Mumbai & Nearby Mumbai Jamats Get Together.

On 22nd June 2019, World Memon Organization, India Chapter, Organized Mumbai & nearby Jamat Get together, Mr. Ehsan Gadawala, with concern of Memon Community members staying on rent for a long time or in difficult conditions. As a result it was felt to have a mass Housing Project for Community at affordable and Very economical rates.

Slide show was presented of 3 mass Housing Projects, after the presentation of projects, all local Jamats Representative were given a chance to speak, suggestions were taken from them that how to tack forward these projects and discussed about benefits of these project for community, as these project not only consists of housing, as being open land, WMO India also has a plan to construct a School and Madrasa, which will benefit our community to settle with an ease.

Stone Laying Of Wmo Aashiyana At Gadhada, (SWAMI)

On 30th June 2019, Gadhada Memon Jamat, Organized Stone Laying Ceremony of WMO Aashiyana, by the hands of Peer -E- Tareekat Sayyed Al'Haaj Dada Bapu Qadri, Savarkundla, these Project includes 60 flats, each flats is 1BHK, previously these projects was having 45 flats which were in very bad condition and which built in 1990's and this project was proposed by Mr. Irfan Khimani, Patron/City Chairman Gadhada. With immediate effect WMO India took decision to reconstruct this Project as it was benefitting 15 more beneficiaries.

And Peer-E- Tareekat Sayyed Al'Haaj Dada Bapu Qadri, Savarkundla, and proposed WMO to build school at Gadhada and he also announced to contribute in this project and Mr. Irfan Khimani, Patron/City Chairman Gadhada announced to provide land for free to construct and WMO Team offered support to build school at Gadhada.

WMO Complex At Savarkundla

Moving ahead with WMO's legacy project of providing shelter to the needy. WMO India identified needy families residing on rent for prolonged time and in difficult condition at Savarkundla. The team shortlisted a premises where the needy families could be relocated and spend their lives in peace. Alongwith 15 homes, 18 shops were also provided to the needy to establish a secure source of income.

Youth Wing Get Together

On 22nd June 2019, World Memon Organization, India Chapter, Youth Wing Organized Youths Get Together at Mumbai, meaning behind these get together was to encourage youth so that they come forward for the community and Team WMO is so concerned to line up youths.

As the young blood can handle situations in a better way. According to the latest studies, surveys youths are the ones who are aware of latest things, about which the old people may not be aware of. The old saying, "slow and steady wins the race," has been replaced by, "fast and competent wins the race."

And they are going to lead the community across the world and also so called. 'Leaders of tomorrow', is what they are called as. "Future of Community" The world is in deep need of such people who hold the fervor of leading a nation or doing good deeds. In the present scenario, the nation is in deep need of intellectual and intelligent youth. Our young nation calls for younger leaders who can lead us through, there's an urgent need of youthful figures.

Project For Widow's Daughters

On 09th June 2019, World Memon Organization, India Chapter Ladies Wing, Organized Workshop for Widows Daughters, where only widows' daughters are being trained with Mehndi courses which will lead them to generate income and fulfill their daily needs.

Mass Marriage At Una, Saurashtra.

Family runs on indispensable responsibilities having Moral values and becomes very difficult for a Poor family to meet an expense especially wedding. Finance is not a big deal but Family Peace and dignity matters and that is emphasized by WMO India, Whatever and legitimate expenses or basic commodities required for Newly Married couples is being provided equally in Mass- Marriages Equality and simplicity is highly maintained and extravagant is completely barred. Alhamdulillah WMO India accrued almighty's utmost help on 16th June 2019 at Una where 66 Couples tied their knot of Nikah: Inshaa Allah this Noble job of WMO India will continue in future also and keep on receiving almighty's bounties. WMO India invites all Memon Jamats Organizations to support Such Noble Cause.

Monsoon Drive

On 2nd June 2019, World Memon Organization, India Chapter Ladies Wing and Youth Wing, Ramadan clothes Distribution & Monsoon Drive Programs, where distributed Clothes to needy and under Privileged peoples, so that Celebrate Eid With a new pairs of clothes and Monsoon drive was also conducted where they distribution tarpaulins to the Below Poverty Line people who don't have a proper shelter and also don't have a proper places to live there are provided tarpaulins to save themselves from monsoon.

Ration Distribution

On 15/05/2019 & 12/05/2019, World Memon Organization, India Chapter Ladies Wing organized Ration Distribution Camp at Mumbai and Kurla, 1000+ Ration Kits were Distributed to the poor and under privileged people of our community.

ANNUAL CITY CHAIRMAN MEET

On 14th April 2019, World Memon Organization, India Chapter, Organized Annual City Chairman Meet, where 125 Members were present including WMO City Chairmen's Patrons, Life Members, Guests and invitees.

WMO, India, President 'Mr. Ehsan Gadawala' Introduced a Project "Your WASTE is some one's NEEDS", and distributed "CHARITY GIFT BAG" to collect unused clothes, households materials and belongings, further he requested all the members present to collect the waste materials respectively from their cities/towns/villages and organize exhibitions respectively and call the under privileged people to collected things as per their requirements, Alhamdulillah we received good response, these noble cause brought a smile on their faces of underprivileged peoples of our community.

This Noble work of WMO India attracted Many New Members to Join WMO.

Inauguration Of "The Social Journey" Magazine

On 14th April 2019, World Memon Organization, India Chapter, organized Inauguration ceremony of "THE SOCIAL JOURNEY" MAGAZINE by the hands of Mr. Hamid Abdul Majid Nathani, Trustee Nathani Charitable Trust, Mumbai and the Members present on dais This magazine includes the Performance report of works done by WMO India, under leadership of Mr. Ehsan Gadawala. President WMO India.

Mr. Ehsan Gadawala. President WMO India, was thankful to Nathani Charitable trust, Welfare Memon Organization and AIMJF, who supported us in our cause and am equally in debt to our generous and kind benefactors, support voluntarily, without whom all these feats would have never been achieved to Rs. 7,82,28,996/- (Seven Crores Eighty Two Lakhs Nine Hundred Ninty six Rupees.).

Recent Visit Of Saurashtra From 29/03/2019 To 31/03/2019

The fragrance of Memon in the soil of Saurashtra could not stop WMO India's President to visit. It was a matter of astonishment for WMO Team to know that people from that Region are unaware about the activities of WMO. It was instantly decided to invite all nearby villages of Rajkot, Dhoraji, Upleta, Porbandar, Una, Kodinar and Gadhada and 'Get-together Programs were organized respectively at various cities. Where community's members were explained thoroughly using Slide Show Presentation of WMO India and made them known about the activities and various projects. The eyes opening expression of brethren made restless to WMO India Team members and it was decided to help and support by all means our poor Memons in their needs

Mass Marriage At Una, Saurashtra.

Family runs on indispensable responsibilities having moral values and becomes very difficult for a Poor family to meet an expense especially wedding. Finance is not a big deal but Family Peace and dignity matters and that is emphasized by WMO India, Whatever and legitimate expenses or basic commodities required for Newly Married couples is being provided equally in Mass- Marriages Equality and simplicity is highly maintained and extravagant is completely barred. Alhamdulillah WMO India accrued almighty's utmost help on 30th March 2019 at Una where 11 Couples tied their knot of Nikah.

Mass Marriage At Gadhada (SWAMI)

on 31st March 2019 at Gadhada 66 Couples tied their knot of Nikah: Inshaa Allah this Noble job of WMO India will continue in future also and keep on receiving almighty's bounties. WMO India invites all Memon Jamats Organizations to support Such Noble Cause.

Get Together Matrimonial At Aurangabad

On 3rd March 2019, WORLD MEMON ORGANIZATION, India Chapter Ladies wing organized their 4th Matrimonial Event in collaboration with Haji Amin Gadawala Foundation Trust. It was one of a kind, successfully organized get together matrimonial event for the Halai Memons.

Chairperson of Gadawala Ladies Wing Mrs. Asfana Ehsan Gadawala With support Aurangabad Halai Memon Jamat (AHMJA). and team came together and worked with a lot of passion and enthusiasm and proved the slogan "One Team one Dream", True.

Where about 110 girls and 181 boys, total of 291 candidates came together with their parents. A total of 760 people were under the same roof for the get together for match making of profiles and finding their most suitable life partner. WMO along with Pune Halai Memon Jamat came together for this endeavor.

Job Fair At Aurangabad

On 2nd March 2019, WORLD MEMON ORGANIZATION India Chapter, organized Job Fair, at Amanullah Motiwala Function Hall, Aurangabad Halai Memon Jamat Khana in associated with Association of Muslim Professionals (AMP) in association (WMO) and in coordination with Aurangabad Halal Memon Jamat (AHMJA). Which was a huge success to help unemployed youths to get placed in reputed mainstream Corporates and to provide opportunities to the needy without any discrimination of caste and creed? Through this unique event, the organizers endeavored to give back to the Nation what they have received by helping the youth get Jobs. Inauguration of the Mega Job Fair took place at the hands of Mr. Haji Yunus Motiwala, President - Aurangabad Halai Memon Jamat.

Mpl Season III 2019 At Ahemdabad

In order to unite youngsters, Sports activities were and a vision to forge the Memon Premier League - India into an annual Sports Bonanza MPL Season III began with bang on the 5th February to 9th February 2019 at with a record of 08 teams from across India participated at Ahemdabad, Gujrat.

Zakat & Lillah Expenditure (Jan 2019 - Dec 2019)

ZAKAT EXPENDITURE	USD
Financial Help	6,243
Housing Aid	519,543
Dalysis Machine Help	19,200
Medical Help	22,902
Ration Help	24,807
Flood Relief	3,045
Marriage Help	15,204
Financial Help (Ummeed Foundation)	7,071
Education Help	297,184
WMO Aashiyana (Malegoan Housing Colony)	57,143
WMO Aashiyana (Akola Housing Colony)	108,571
Project Farishtey (Education Help/Business Help/Business Help)	1,124
Palghar Hospital	78,571
Roti Bank	8,571
Project Mohabbat	19,286
TOTAL	1,188,465

LILLAH EXPENDITURE	USD
Micro Finance	64,285
Job Fair	7,714
Matrimonial Events	214,427
TOTAL	286,426

Thanks & Acknowledgement

Alhamdulillah, Whatever has been done till today under the Dynamic Leadership of our Hon'ble Vice President of WMO – North India Chapter, Mr. Ehsan Haji Amin Gadawala and Guidance of the entire Regional Managing Committee Members and support of our International Board Members we have achieved Great Success in the past three year.

I sincerely thank ALL COMMITTEE MEMBERS for their Time ,Devotion and Hard work in discharging their duties in an excellent manner.

I am also grateful to WMO International, other Donors and well-wishers for their constant support and encouragement.

May Allah bless all of us and grant us the strength to continue our work with Unity and Solidarity for the Welfare and well-being of Humanity at large and the Memon Community and Muslim Ummah in particular. Aameen!

Ehsan Gadawala

Vice President

Shabbir Patca

Regional Assistant Secretary

Annual Report 2019
PAKISTAN CHAPTER



Regional Management Committee 2017 - 2020

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

Acting Regional Vice President's overview

Assalamu Alaikum Warahmathullahi Wabarakathuhu

The World Memon Organisation (WMO) has come a long way since its inception in 2002. The WMO has completed 18 years of glorious service to humanity and the Memon Community through its nine chapters namely Pakistan, South India, North India, Far East, Middle East, Northern Africa, Southern Africa, Europe and America & Canada.

The WMO Pakistan Chapter, being the largest and most active Chapters of WMO since the early days, has been a pioneer in launching mega welfare projects in the field of education, housing, healthcare and employment which are all key issues confronted by the Memon Community in Pakistan.

The WMO Pakistan Chapter also realizes that social reform can be brought about only if the above mentioned key issues are addressed in a proper manner. This calls for unity and joint efforts among all stakeholders that includes individuals like members of WMO, thinkers & philanthropists and bodies like the Jamats, Apex Bodies, the corporate sector, the educational sector, etc. The Pakistan Chapter aims to play a pivotal role in the facilitation of change and progress.

Moving on to the performance of the Chapter during the year 2019, I would like to mention first that the Pakistan Chapter held its Regional Annual General Meeting at Rangoonwala Hall, Karachi on 13th

September 2019 which was attended by 77 participants which included the Office Bearers, RMC Members, Life Members and Annual Members, Members of the Youth & Ladies Wings, Representatives from various Jamats of Karachi & Interior Sindh, Representatives of Apex Bodies namely APMF & UMJP and some observers. The Regional AGM is held mandatorily before the forthcoming international Annual General Assembly Meeting and provides an excellent opportunity for members of the region to be acquainted with the activities of the chapter that have taken place during the fiscal year.

The Regional Management Committee (RMC) which is the governing body of the Chapter held a total of three meetings during 2019.

While mentioning the projects and schemes run by the Chapter, it is important to understand that poverty in the community is a major issue. That is the reason why the WMO Pakistan Chapter is more focused on poverty alleviation. Since Education is the Key to Prosperity, the Chapter is working aggressively to alleviate poverty by promoting Education. The WMO fully understands that quality school education will open new avenues for onward higher education, fruitful careers and self-sufficiency. The Chapter believes that education will transform the lives of not only the student but the entire family.

A mega project called the WMO EDUCATION FOR ALL SCHEME has been active since 2008 to provide financial assistance to thousands of school-going children from Montessori to Intermediate Level. Financial assistance is provided under One-Window Operation, with many

educational partners involved. These educational partners include the WMO International, specially the WMO Middle East Chapter, the WMOPC Ladies Wing, donors, well-wishers and numerous Jamats, who contribute a mutually agreed percentage of the fees, and the educational institutions offer discounts and waivers. Major reforms have been initiated to streamline this Education Scheme and to make it more effective.

Similarly, the WMO HIGHER AND PROFESSIONAL EDUCATION SCHEME which was launched in 2005 is helping hundreds of needy students to pursue college and professional education. Looking back at the last 15 years, we are pleased to see the progress made by scores of students, who after successfully completing their studies, are well-placed in their careers. They are now financially secure and their success has brought-in a dramatic improvement in the quality of life of their immediate family members. Special thanks to WMO Middle East Chapter, WMOPC Ladies Wing, the Iqra University and other Universities for their continuous support.

After discussions with WMO's International Office Bearers, it was decided to conduct a DIAGNOSTIC REVIEW of both Higher Education Scheme and the Education for All Scheme and also develop new software. It is hoped that the Diagnostic Review and Software Development will be completed in 2020.

Another proud mega project of WMO Pakistan Chapter is the MEMON INDUSTRIAL & TECHNICAL INSTITUTE (MITI) which is focused on providing vocational and technical training, especially for those men and women who could not complete their formal education. MITI was a dream of Founder-President, Haji Abdul Razzak Yaqoob (ARY) which has come true.

After its formal launch in May 2009, MITI has come a long way and has now become one of the leading Vocational Training Centers in Pakistan. Thousands of students qualify in different trades every year and are easily absorbed in the job market or become self-employed. The Government of Pakistan, the Provincial Governments, Embassies & Consulates of various countries and numerous national & international organizations have acknowledged the valuable humanitarian services rendered by MITI and have extended every possible support and cooperation to MITI. Many have signed MoUs to work jointly on various training projects.

As you are aware that WMO has always emphasized that the real assets of the community are the Memon youth and that much more has to be done for them. For this purpose, the WMO International has launched the GLOBAL YOUTH WING (GYW) under the capable Chairmanship of Mr. Bashir Sattar. The GLOBAL YOUTH WING (GYW) AT WMO PAKISTAN CHAPTER is very active in facilitating the youth by organizing seminars and other events to motivate the youth and to expose them to the experience and expertise of noted Memon personalities and to open new avenues of opportunity and skills for them.

The LADIES WING AT WMO PAKISTAN CHAPTER is also playing its important role in empowering Memon women. The Ladies Wing always actively participates in fundraising, membership campaigns and welfare projects of WMOPC. Their active participation in all endeavors of WMO Pakistan Chapter is well-appreciated and welcomed by all.

Another feather in the cap of WMO Pakistan Chapter is the WMOPC GIFT OF SIGHT PROJECT. It is a noble and unique project by which hundreds of desperate and hopeless people have had their vision restored through Cornea Transplants. The Gift of Sight project is a joint endeavor with the WMO Far East Chapter in collaboration with Hashmani's Eye Hospital and Al Ibrahim Eye Hospital of Karachi. Cornea from Sri Lanka, under the aegis of WMO Far East Chapter, is flown to Karachi. Patients in Pakistan who are suffering from corneal disorders are provided with Cornea Transplants free of cost with Pakistan Chapter bearing the expenses. The Pakistan Chapter has raised around US\$ 44,000 locally since inception of the project and has provided financial support for Cornea Transplants of around 200 patients.

WMOPC ELIMINATION OF THALASSEMIA PROJECT is a vision to usher in a Thalassemia Major Free Pakistan. Although there are numerous organisations in Pakistan which are working for thalassemia, most of them focus only on treatment whereas WMOPC is focusing on its elimination. In 2013, the All Pakistan Memon Federation (APMF) had passed a resolution to completely eliminate Thalassemia from the Memon Community. It had urged all Jamats to work jointly for this

purpose. The WMO Pakistan Chapter is already playing its role in this noble cause and is urging for greater cooperation and coordination amongst all concerned Jamats and bodies. The Dawat-e-Islami, a global non-political Islamic Organization based in Karachi, is also working along with WMO against the fight against Thalassemia and has screened thousands of its students, staff and other people.

WMOPC EMPOWERMENT THROUGH INCLUSION PROJECT: Children with disabilities are called Special Children or Persons with Disabilities (PWD). Unfortunately, the society is not doing enough for these children. The WMO Pakistan Chapter fully understands this problem and is determined to do its best to help these unfortunate children by providing them with the best available treatment and therapies. The project named Empowering through Inclusion was started in May 2018 with the collaboration of WMO North America Chapter.

The WMOPC DISTRIBUTION OF QURBANI MEAT SCHEME has been formed to distribute Qurbani Meat to deprived families in Karachi, Hyderabad, Thatta and Sukkur. This project is a joint venture of WMOPC and Khadim-e-Insaniyat Welfare Trust. Out of the total 110 cows distributed, WMO had contributed amount for 49 cows. The number of cows is expected to grow every year as more people become aware of this scheme. The WMOPC Ladies Wing has actively contributed to this scheme for which we are thankful to them.

Distribution of Rations during Ramadan under the WMOPC DISTRIBUTION OF RAMADAN RATION SCHEME has been going on since a long time. We are thankful to WMO Middle East Chapter and the WMOPC Ladies Wing for their generous contributions. In the year 2019, the procedure for distribution was reviewed and amended. Alhamdulillah, the Jamats are now more actively involved.

Regarding distribution of Zakat, our respected Mr. Farooq Ahmed of UAE initiated the tradition of distributing Zakat to deserving families through WMOPC. In the year 2018, the policy of distribution through the WMOPC ZAKAT DISTRIBUTION SCHEME was revised and now the distribution of the Zakat is done through the channel of Jamaats.

The WMOPC REHABILITATION SCHEME at Pakistan Chapter is one of the earliest welfare schemes launched by WMO anywhere in the world. When this scheme was launched in 2004, it received a tremendous response. In the early days, many flats were given to deserving families. As per SOPs, files of these flats are being handed over to the applicants. Nowadays, since there is a lack of funds and the cost of apartments is very high, the WMOPC is not providing flats but is supporting about 50 families with monthly house rent.

The WMOPC ROZGAR MOTORCYCLE SCHEME is another project which has been launched in the end of 2019. Under this scheme, around 200 motorcycles will be distributed during the year 2020 to underprivileged Memon brothers so that they can earn a decent livelihood by seeking employment in various online ride-booking and delivery service companies. We are thankful to N.J. Autos (Super Power Motorcycles) and D.S. Motors (Unique Motorcycles) for giving us special offer for the motorcycles. Besides, WMOPC will negotiate with various On Demand Ride Hailing and Parcel Delivery Services like BYKEA to come up with best deals for our Memon brothers.

Another scheme which will be launched in early 2020 is the WMOPC BRIDAL DRESS SCHEME wherein slightly used/one-time used bridal and party dresses from North America will be offered free of cost to less-fortunate brides-to-be. Thanks to WMO North America Chapter (WMONA), especially Mrs. Zahida Taufiq, Chairperson, WMONA Ladies Wing, for their immense support for this project. For this purpose, meetings were held in 2019 itself.

The WMO Pakistan Chapter always recognizes the outstanding achievements of Memon men and women from all walks of life. High Achievers in education, sports, business, social work and other fields are given the WMOPC MEMON COMMUNITY HIGH ACHIEVERS' AWARDS. During the year 2019, Gold Medals were given to Memon businessmen who had received the Sitara-e-Imtiaz Awards and the Top Tax Payers of the Country Awards from the Government of Pakistan. Shields were also given to a few Memon youth who were high-achievers in sports and studies. Besides the above, a special AWARD CEREMONY was organized to honor Youth Volunteers and our very own Office Staff wherein 350 certificates and gifts were given. Special thanks to Bonanza Garments for contributing the gifts.

In the end, I wish to point out that the welfare activities of WMOPC would not have been possible without the continuous support and encouragement of so many concerned. I wish to thank each one of them individually.

First of all I sincerely thank Almighty Allah for giving us the strength and guidance. I am grateful to the Office Bearers of WMO namely Mr. Solly Noor (President), Mr. Nowsad Gani (Deputy President), Mr. Shoaib Ismail Mangrora (Secretary General), Mr. Mahmood Shaikhani (Deputy Secretary General), Mr. Yunus Suleman (Treasurer), Mr. Ismail Abdul Karim Gadit (Deputy Treasurer) and Mr. Bashir Sattar (Chairman, Global Youth Wing). I am thankful to the Office Bearers of the Board of Trustees namely Mr. Haroon Karim (Chairman), Mr. Ashraf Sattar (Vice Chairman), Mr. Gulaam H. Abdool (Secretary) and Mr. Farook Kassim (Assistant Secretary). I am grateful to Mr. Imran Farooq (GM, WMO) and Mr. Anas Mowsook (CFO, WMO).

I am also grateful to the WMO Middle East Chapter, the WMO Far East Chapter and the WMO North America Chapter for extending their fullest support for various schemes at WMOPC.

I am thankful to all at WMO Pakistan Chapter namely Mr. Gul Muhammad (Regional Treasurer), the Members of the Regional Management Committee (RMC), the Chairpersons of various Committees along with their team members and their volunteers, the WMOPC Ladies Wing and the Global Youth Wing at Pakistan Chapter. I am particularly grateful to the Office Staff for serving as the backbone of our Chapter. My special gratitude to the Members of WMO, the Donors & Wellwishers, the ARY Family, Apex Bodies & Partner Jamats and Sponsors & Advertisers.

May Almighty Allah reward you all abundantly. Ameen.

I take this opportunity to reaffirm our vision and mission to unite, uplift and uphold the Memon Community and 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

Meetings of the Regional Management Committee (RMC) In 2019

	Date	Venue	Attendance
5th	Friday, 15th March 2019	WMO House	21
6th	Saturday, 10th August 2019	WMO House	15
7th	Saturday, 28th September 2019	WMO House	23

Regional Annual General Meeting Of WMOPC

The Regional Annual General Meeting (RAGM) of WMO Pakistan Chapter was held on Friday, 13th September 2019 at 7.30 pm at the Rangoonwala Community Center, Dhoraji, Karachi. The meeting was attended by about 80 persons which included Members of the Regional Management Committee (RMC), Trustees, Patrons, Life Members, Annual Members, Representatives from Apex Bodies & Jamats and observers.

The Minutes of the previous RAGM and the Audited Accounts for the year ended 31st December 2018 were approved. The Auditors AF Ferguson & Co were reappointed for the year 2019. The Meeting was followed by Dinner.

The 17th Annual General Assembly Meeting Of WMO Held At Dubai, Uae From 31st October To 2nd November 2019

The 17th international Annual General Assembly Meeting (AGAM) of WMO was hosted by the WMO Middle East from 31st October to 2nd November 2019 at Hotel Metropole, Dubai, UAE. Over 200 international delegates attended from nine chapters of WMO located in North America, Europe, Middle East, Africa, Far East, India and the host country, Pakistan.

Other meetings included the Meetings of the Board of Trustees, Board of Management Committee, Global Youth Wing and the International Ladies Wing. The AGAM and other meetings endorsed WMO as the truly global, umbrella organization which unites Memons from all corners of the world on a single platform.

Gift of Sight

A Joint Project of WMO Far East Chapter and WMO Pakistan Chapter.

It is, indeed, an honor to be selected as the Chairman of the Gift of Sight Committee. No doubt, it is a team effort and I wish to sincerely thank first of all the 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 to Mr. Shoaib Ismail Mangrora (Secretary General, WMO), Mr. Altaf Habib Jangda (Acting VP & Regional Secretary General, WMOPC) and Mr. Gul Muhammad (Regional Treasurer, WMOPC), who are always supportive more than my expectations.

The cornea is the transparent outermost layer of the eye with dome shaped surface and plays an important role in vision. In some patients, the cornea gets damaged and hinders clarity of vision.

Nowadays, it is possible to replace the cornea via a transplant surgery to restore the vision of the patient to a greater percentage of clarity.

The Gift of Sight Project of WMO, which was launched in February 2018, aims to provide Gift of Sight by free of cost transplants of Cornea to deserving patients.

This project is a joint venture between WMO Far East Chapter and WMO Pakistan Chapter along with Partner Hospitals in Karachi namely Hashmani's Eye Hospital and Al Ibrahim Eye Hospital.

1. The Cornea is transported by air from Sri Lanka to Karachi by WMO Far East Chapter.
2. After the cornea arrives at the Karachi Airport, the WMO Pakistan Chapter takes over and bears all expenses which include Clearing at the Airport, safe transportation to the hospital and costs incurred on the patients for the diagnosis, transplant/surgery and post-operative follow-up.
3. WMO has partnered with two of the best Eye Hospitals in Karachi namely Hashmani's Eye Hospital, M.A. Jinnah Road and Al Ibrahim Eye Hospital, Malir. Both hospitals provide excellent services right from diagnosis to cornea transplants to post-operative follow-up.
4. The approximate cost of this project on WMOPC comes to PKR 10 million, which is based on approximately 250 surgeries at the rate of PKR 40,000 per surgery.
5. 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.
6. 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.
7. So far 189 cases have been treated as on 31st December 2019 at a cost of PKR 6,805,000 (US \$ 44,000) which has been totally collected locally.
8. The success ratio at both hospitals is remarkably good.
9. 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.
10. However, we have observed many 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.

We welcome any feedback and suggestions for the improvement of this project.

Meeting Of The Gift Of Sight Committee

On Wednesday, 21st of August 2019, the Chairman of Gift of Sight Committee, Mr. Reyaz Ahmed, along with his team met with Mr. Arsalan Hashmani, CEO of Hashmani's Hospital, Karachi and his team. Various policy matters and future line of action were discussed.

3rd September: Presentation on various eye diseases by hashmani's hospital.

Visit Of Regional General Secretary To Hashmani's Hospital: Mr. Altaf Habib Jangda, Regional Secretary General, WMO Pakistan Chapter paid a visit to the Hashmani's Eye Hospital on Thursday, 5th September 2019 and met with the CEO of the hospital, Mr. Arsalan Hashmani and his team. Mr. Altaf Jangda was shown around the hospital and matters regarding the WMO Gift of Sight Project were discussed. It may be noted that Hashmani's Eye Hospital is offering generous discounts for Cornea Transplant Cases referred by WMO.

Elimination of Thalassemia from Memon Community

Thalassemia and Pakistan: In Pakistan approximately 6% of our population has Thalassemia Minor, i.e. more than 10 million individuals. The number of Thalassemia Minor Patients is expected to increase at the rate of 350,000 per annum. Besides, more than 5000 babies are born with Thalassemia Major every year. Unfortunately, there is no proper reporting for Thalassemia Minor or Major patients, all the figures are estimated and based only on urban studies.

Thalassemia and World Memon Organisation: In the year 2018, WMOPC decided to work on Thalassemia and nominated Mr. Usman Pardesi as Chairman of the Committee, who is well-known as Baba-e-Thalassemia in Memon Community of Pakistan. The committee is in touch with various thalassemia centers including Help International, Burhani Blood Bank and Al Mustafa Welfare center.

Objective

1. The main objective of project is to identify thalassemia carriers (also called minor) individuals.
2. It was decided to arrange awareness sessions and thalassemia screening camps at:
 - a. Memon Jamaats events
 - b. Schools
 - c. Colleges
 - d. Industries
 - e. Madaris
 - f. General Public
 - g. Awareness through T.V Talk Shows
 - h. Awareness through Social Media

For this purpose, the committee held meetings with the following well known organisations of Karachi:

- a. Husaini Blood Bank (a leading Blood Bank and Thalassemia Center)
- b. SHED Foundation (One of the largest health welfare support center in Karachi)
- c. Many other Thalassemia Centers and representatives of various organizations.

The Annual Target / Budget: The first year's target is to screen approximately 50,000 students free of charge. The cost of this project is around Rs. 10 million.

Meetings

The Committee held regular weekly meetings from January to July 2019 to discuss the policies for screening and awareness sessions.

Further, a Sehri meeting held at Karachi Club on 31st May 2019 to discuss about the screening program schedule in June at Markaz Dawat-e-Islam.

Meetings With Husaini Blood Bank

1. **18th January 2019:** A meeting was held at WMO House to discuss the cost matter of CBC and HB Electrophoresis
2. **22nd January 2019:** Meeting with Husaini Blood Bank about procedure of screening and decision to start screening of 50,000 students by SOFT Test.
3. **6th March 2019:** Meeting with Husaini Blood Bank to work the way forward.

Meeting With Shed Foundation

1. **10th March 2019:** Meeting with SHED Foundation to discuss about Thalassemia screening at Markaz Dawat-e-Islam
2. **25th June 2019:** A follow-up meeting was held with Mr. Munaf Allana of SHED Foundation and they agreed to join hands for this noble cause. After this meeting, they bought all required equipment before end of July 2019.

Meetings With Office Bearers

Many meetings were held with Mr. Altaf Habib Jangda, Acting Regional Vice President and Regional Secretary General of WMO Pakistan Chapter to discuss screening of 50,000 students and others. We were very lucky to have Mr. Farooq Ahmed from the UAE join us in a meeting wherein it was decided that the committee will start its project and will send letters to all Jamaats to create awareness of this project.

Meeting With Dawat-E-Islami

Many meetings were held with the team of Dawat-e-Islami. The committee also met with Moulana Muhammad Ilyas Qadri (Head of Dawat-e-Islami), Respected Mr. Habib Attari, Respected Mr. Amin, Respected Mr. Imran Attari. Also met with the local Shoura Members and Dr. Kamran and many others for the deliberation about the awareness and screening of Thalassemia.

5th April 2019: Meeting held at Markaz Dawat-e-Islami for Thalassemia Screening at Markaz-e- Madinah for their students, staff and teachers. They principally agreed and advised to start after Eid-ul-Fitr in July 2019.

25th June 19: Dawat-e-Islami agreed to start Thalassemia Screening at Markaz Dawat-e-Islami from 1st July 2019 with the target of 30,000 students, teachers and staff members.

Visits To Thalassemia Centers

Committee members visited various Thalassemia Centers namely Kutiyana Memon Hospital, Help International, Husaini Blood Bank and Burhani Thalassemia Center.

Achievements

- During the year, the committee screened about 15,000 students in various schools of Karachi including Raunaq-e-Islam Schools, Kutiyana Memon Schools, MEB Schools, etc and also in remote areas.
- Screening camps at Dawat-e-Islami.
- Also arranged some camps at events organized by Jamats.

Blood Donation Camps

More than 125,000 thalassemia major patients are in Pakistan, each patient needs approx. 20 units of blood annually. They need at least 2.5 million units of blood collectively. Blood is not easily available in our country. If any patient needs blood for transfusion then he/she has to bring a healthy volunteer blood donor themselves. Families having thalassemic patients are facing lots of difficulties in getting blood for transfusion. The Chairman of committee arranged many blood collection camps & Thalassemia Screening in industries, schools, hospitals and other organizations;

1. Kutiyana Memon Hospital
2. Arise Education & Health Foundation
3. Muslim Gymkhana
4. Karachi Club
5. Friends Club
6. Halar Memon General Jamat

7. Afroze Textiles
8. SITE Association
9. Academy of Excellence
10. JMS Industries
11. Jamia Binoria
12. Okhai Memon Jamat
13. Raunaq-e-Islam Schools

Diagnostic Review & Organizational Development Of Education Schemes By Mr. Ashraf Usman, The Learning Organization (TLO)

Monday, 16th December 2019

Reviews made by Mr. Ashraf Usman

- Education for All
 - › Policies & Procedures
 - › Partner Jamats
 - › Schools
 - › Historical background from 2008 till date
 - › Current Committee Structure
 - › Interviewed Mr. Shoaib Ghaziani (Chairman) and Mr. Qasim Lawai (Past Chairman)
- Higher Education
 - › Interviewed Mr. Altaf Vayani (Chairman) and Mr. Hanif Jhaka (Committee Member)
- Interviewed all Eleven (11) Office Staff
- Review of Membership System at WMOPC
- Visits to some Partner Schools
- Interviews with Chairpersons of Education Committees of a few stakeholder Partner Jamats
- Interviews with Mr. Shoaib Ismail Mangroria (Secretary General, WMO) and the Office Bearers of WMO Pakistan Chapter namely Mr. Altaf Habib Jangda (Acting Vice President & Regional Secretary General) and Mr. Gul Muhammad (Regional Treasurer)
- Hopefully, new Software will be developed after the review.

WMO Education For All Scheme

The Education for All Scheme has been working since 2008 to provide financial support to deserving Memon students from Pre-Nursery to Intermediate Level.

The following policies were adopted effective from August 2018.

1. Jamaat Partnership: From Day 1, Jamaat confirmation is a basic requirement whereby Jamaats verify and confirm that the applicant is a member of their Jamaat and belongs to a family which is eligible for Zakat. From August 2018 onwards, it has been made mandatory that the concerned Jamaat also becomes an Education Partner of WMOPC by signing an MoU and contributes a share of the fees. Some Jamats, who have sufficient funds, have not signed MoUs with WMO and are supporting their students from their own funds while most of the Jamaats have fully accepted this policy and have signed MOUs for partnership with WMOPC. It has now been decided that from academic year 2020-21 onwards, WMO will increase 15% of students per Jamat based on the data of 2019-20.
2. From August 2018 the following policy has been adopted:
 - a. Handling of Renewal Forms is through Partner Jamaats only who have the discretion of accepting or rejecting the applications.
 - 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 Jamat.
 - d. The Jamaat, after proper scrutiny and affixing their reference numbers on the form, submits the same to WMO House with signature of OBs and official seal.

3. The Education for All Committee decided to form the following Forums:
 - a. Jamaat Coordination Forum: All partner Jamaats were requested to send their nominated members to this forum. The objective of this forum is to establish stronger relationships between Jamaats and WMOPC and to resolve the school and students related matters. WMOPC typically calls a meeting of this forum on quarterly basis but mostly the matters of Jamaats are 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 Forum by the name of School Coordination Forum be formed, which will consist of representatives nominated by each Partner Jamat. This Forum will handle all matters related to schools and also visit schools regularly on their discretion.
4. We have annual maximum fees limit of Rs. 24,000 for students up to matriculation, Rs. 48,000 for Intermediate students and Rs. 85,000 for Special Children.

CISCO Meeting on 19th January 2019: The Chairman of Education for All Committee held a meeting with Mr. Jinini, Regional Director of CISCO and Mr. Mehdi Hasneen, CEO of Hunair Foundation to discuss scope of CISCO training.

Jamat Coordination Meeting: A meeting was held with representatives of various Jamats at WMO House on Saturday, 24th August 2019 at 6:30 pm.

The purpose of meeting was:

- To discuss the policy of "Education for All" (Education support from pre-nursery to intermediate) for the year 2019-20

Briefing about other projects:

- Empowering through Inclusion Project (Special Children Project) and to inform them about the various therapies provided to these special children along with transportation.
- Elimination of Thalassemia Project
- Gift of Sight Project (Eye Cornea grafting)

Meeting With Mr. Ahmed Shaikhani, Vice President, MO Middle East Chapter

A meeting was held on Saturday, 7th September 2019 at WMO House with Mr. Ahmed Abubakar Shaikhani, Vice President of WMO Middle East Chapter and his team regarding audit and improvement of the WMO Education for All Scheme run by WMO Pakistan Chapter.

OBS Meeting With Mr. Ahmed Shaikhani, VP Of MO Middle East Chapter

A Meeting of the Office Bearers of WMO Pakistan Chapter with Mr. Ahmed Shaikhani, Vice President of WMO Middle East Chapter, was held on 18th October 2019 at WMO House to discuss matters relating to the Education for All Scheme of WMO Pakistan Chapter and how to improve the system and move forward.

Mr. Shoaib Ismail Mangroria (Secretary General, WMO), Mr. Altaf Habib Jangda (Acting Vice President & Regional General Secretary, WMOPC), Mr. Gul Muhammad (Regional Treasurer, WMOPC), Mr. Shoaib Ghaziani (Chairman, Education for All) and Mr. Saleem Surti (Regional General Manager, WMOPC) were present at the meeting. Mr. Mahmood Shaikhani (Deputy Secretary General, WMO) also attended the meeting via Conference Call.

Special Thanks

We are grateful to WMO Headquarters, WMO Middle East Chapter (especially Mr. Ahmed Shaikhani) and the WMOPC Ladies Wing for the exclusive support to Education for All Scheme.

Interviews with School Children and Parents

Twenty-seven students who are enrolled with WMO and who are studying in various schools were randomly selected and interviewed along with their parents at WMO House from Monday 16th December to Wednesday 18th December 2019.

The criteria for random selection included:

- The student must be in Class V or above.
- Only one student from a family
- The student must have secured 65% marks and above
- The student must have 60% or more attendance.
- Only one student from each school so maximum schools can be covered.

An Interview Questionnaire was filled and a short video clip of the student was also made. The students were asked about their studies, their school environment, their teachers and their future plans. The parents were asked about their occupation, family income, etc.

It is pleasing that all the students that were interviewed had very high hopes for their future.

Visits to Schools

Five schools in different areas of Karachi, where students of WMO are studying, were randomly selected and visited from 17th December to 19th December 2019.

Points that were studied included:

- The size of the school and each classrooms
- The student to teacher ratio
- The qualification of teachers
- The facilities like play area, hygienic water, clean bathrooms, quality of food in cafeteria, etc.

WMO Higher Education Support Program

The WMO Higher Education Support Program is one of the oldest schemes at WMO Pakistan Chapter. It was started in the year 2004 and has so far helped 1,587 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 Support Program has only been made 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 Support Program would not have been successful in helping so many students of the Memon Community.

The Higher Education Committee also conducts Counseling Sessions, both group counseling and one to one counseling, to morally encourage the students and show them the way forward regarding their studies and career. The Committee also strives to get them internships and jobs whenever possible.

WMOME Offer For Higher Education

A Meeting was held with Mr. Ahmed Shaikhani, Vice President of WMO Middle East Chapter on 28th February 2019 at WMO House to discuss about addition of Students of Higher Education. Mr. Gul Muhammad (Regional Treasurer), Mr. Altaf Vayani (Chairman, WMO Higher Education Committee) and Mr. Shoaib Ghaziani were present.

It was discussed that WMOPC has some students studying at Iqra University and Muhammad Ali Jinnah University (MAJU). MAJU is already providing a discount of 20% and waiver in admission fees. Mr. Ahmed Shaikhani informed that Iqra University has now agreed to contribute Rs. 1 million from Zakat Fund to the students of WMOPC studying at

Iqra University. The WMO Middle East Chapter has also agreed to fund up to 100 students for higher education. In this connection, Mr. Ahmed Shaikhani (VP of WMO Middle East Chapter), Mr. Altaf Vayani and Mr. Shoaib Ghaziani visited Iqra University to discuss about the students adopted by the WMO ME Chapter.

Thanks to WMO Headquarters, WMO Middle East Chapter and the WMOPC Ladies Wing for the exclusive support to Higher Education Scheme. Also, special thanks to Mr. Ahmed Shaikhani & Mr. Imran Farooq Ahmed of the UAE.

Special Meeting Regarding The New Scheme “WMO Adopt A Child For Higher Education – 11 October 2019

Mr. Altaf Habib Jangda, Acting VP & Regional Secretary General, WMO Pakistan Chapter called a Special Meeting of WMO Ladies Wing & Higher Education Scheme. The Guests of Honor were Mr. A.K. Ismail and Mrs. Fazila A.K. Ismail from South Africa. The WMO Ladies Wing included Mrs. Hamida Iqbal Bawany (Chairperson), Mrs. Bilquis Tabani (Co-Chairperson), Madam Hawa Abdullah (former Chairperson), Madam Amina Ganny (former Chairperson), Mrs. Shahida Noor Muhammad, Mrs. Shamim Tahir Bawany and Mrs. Hamida Shoaib Ismail. Mr. Altaf Vayani, Chairman, WMO Higher Education Scheme, was also present. The way forward for the “WMO Adopt a Child for Higher Education” was discussed in detail. The Scheme has already been launched and some activities are already underway. The Scheme will be fully functional in 2020.

WMO Rehabilitation Scheme

Karachi is home to a large number of Memon families. Although Memons are known for their business acumen and philanthropy, it is distressing to note that a major portion of the Memon population is confronted with numerous socio-economic problems, out of which lack of proper housing is a major issue.

Imagine living in a small house with a large family where the scene outside consists of unhygienic conditions like flowing gutter lines and foul smelling garbage, infested with mosquitoes and flies. The house from inside is a congested space with grown-up children with electricity playing hide and seek, a leaking roof and overflowing bathrooms. The only breadwinner of the family cannot afford to repair or even make the house more comfortable and presentable. This is the typical living condition of most of the poor families living particularly in Old Town and surrounding areas of Karachi.

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.

We have set the following categories:

1. For single widows living in a rented flat, WMO will pay monthly rent to deserving applicants.
2. Living in Rental Flats
 - Widow / Divorcee with large family
 - Large Family with 5 or more members
 - Others
3. Living in Flats on Goodwill (Pugree)
 - Conversion of Goodwill (Pugree) status to ownership status
 - Large family having congested accommodation
 - Others
4. Living in Ownership Flat
 - Large family having congested accommodation
 - Others

After consulting with renowned Ulemas 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 2019	3278
APPROVED APPLICATION FOR REHABILITATION	
Applications Scrutinized	3278
Applications rejected after scrutiny	1922
Total applications approved for accommodations	1356
FUND REQUIRED FOR APPROVED APPLICATION	
Total applications approved for accommodation	1356
Flats provided on Ownership	909
Flats provided Rent	45
Flats Converted from Goodwill (Pugri) to Ownership	300
Waiting for Funding	102

The committee is seeking the sufficient funds, approximately Rs. 30,000,000/-, to accommodate above mentioned 102 approved applications.

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 371 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	909
Files returned till the year 2019	371
Files remaining as on 31.12.2019	538

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.

Respected donors, philanthropists and well-wishers are requested to come forward to assist WMOPC to provide shelters to the deserving families, especially for those which WMO have committed.

Global Youth Wing (GYW) – Pakistan Chapter

WMO Global youth Wing organized an event “Appreciation Ceremony” for their volunteers over 500 at Global Marque. The event was organized by WMO Pakistan and WMO global Youth wing Pakistan and other regional committee member. The purpose of this event was to appreciate the outstanding performance of their volunteers. The event was held on 01st May, 2019 at Global Marque.

The event was begin with welcome note by chairman, fun activities, snacks, question answers session, distribution of appreciation certificate and goodies bag sponsored by Bonanza Satrangi to all volunteers and end with the lunch.

The event was praised by all volunteers and this was only done by the efforts of WMO youth wing Pakistan executive members and strong support of Mr. Shoaib Ismail Mangrora (Secretary General, WMO), Mr. Altaf Habib Jangda (Acting Vice President & Regional Secretary General WMOPC) & Mr. Gul Muhammad (Regional Treasurer). Each Executive member were also honored with appreciation certificate for their continuous outstanding performance.

ACCELERATE – Youth Wing Pakistan Chapter:

On 05th October 2019, the WMO youth wing Pakistan chapter executed Accelerate program. The purpose of the program was to give the opportunity to youth community member for pitching their business ideas in Team. Each Team would have 3 Member.

The purpose of this program was to motivate the youth for sharing their business ideas in front of experts where hands on training was also provided to them for polishing their skills to attract potential investors.

Following things were also decided regarding the program as whoever team attract the business experts with their idea, they will go for next level and will get a chance to present their ideas at TITANS 3.0 in front of business tycoons.

No. of youth member were motivated with the event and register themselves for presenting their business idea and this was only possible with the efforts of WMO global Youth wing – Pakistan chapter executive member who arrange such an event and give motivational sessions to youth related to business, also invited different experts judges for polishing skills of their youth.

Outreach Meeting On Titans 3.0

The WMO Global Youth Wing executive team along with their Vice Chairman, Mr. Arsalan Hashmani called upon many prominent Businessmen to discuss about collaboration for the youth for different projects.

Meeting at the Office of Mr. Shoaib Ismail Mangrora, Secretary General WMO

A Meeting was held with the Members of the Global Youth Wing (GYW) led by Mr. Arsalan Hashmani to discuss the arrangements for the ensuing event TITANS 3.0 which will be held Insha Allah on 12th October 2019 at Karachi Marriott Hotel. Mr. Shoaib Ismail Mangrora (Secretary General, WMO) was the host. Mr. Altaf Habib Jangda (Acting Vice President & Regional Secretary General, WMOPC) and Mr. Gul Muhammad (Regional Treasurer, WMOPC) were also present.

Business Leadership Conference – Titans 3.0:

On 12th October, 2019, WMO Global Youth Pakistan chapter executed the third youth entrepreneurship and business leadership conference names as “Titans 3.0” at Marriott Hotel Karachi. This Titans project was inaugurated in 2017 and began continue to every year to empower and encourage the memon youth across Pakistan.

The agenda of this conference is to understand the concepts of different investments and entrepreneurship. Entrepreneurs came forward to impart the knowledge and discuss about new trends and opportunities in the industry with the youth.

This leadership conference focuses on connecting the young youth with industrialist, business tycoons for inspiring the memon youth with their investment plan in order to create, excel and innovate successful businesses.

The event was a huge success as different entrepreneurs were invited as Guest of Speakers who gave motivational sessions to youth. Some of the invited entrepreneurs were Mr. Aqeel Karim Dhedhi who gave his views about investment opportunities in Pakistan. Mr. Abdul Rahim Janoo – Chairman of Haji Razzak emporial trust and chief of Memon Leadership Forum was also the part of event who talked about Memon Youth Empowerment.

Many other well-known personalities were invited which included Mr. Arif Habib – Founder of Arif Habib Group, Mr. Khalilullah Shaikh – CFO of PIA, Mr. Abid Umer – CEO of AK Marketing, Mr. Abdul Rashid Godil, Mr. Rafiq Pardesi and Mr. A.K. Ismail & Mrs. Fazila A.K. Ismail from South Africa. The event was attended by around 500 youth of the community. The event was greatly appreciated by all invited and this success was only possible due to the efforts of the entire global youth wing Pakistan team and strong support of Mr. Shoaib Ismail Mangrora (Secretary General, WMO), Mr. Altaf Habib Jangda (Acting Vice President & Regional Secretary General WMOPC) and Mr. Gul Muhammad (Regional Treasurer).

Annual General Meeting – Global Youth Wing Pakistan Chapter:

Annual general meeting was held in October at Dubai. WMO Global youth wing Pakistan chapter Vice Chairman Mr. Arsalan Hashmani along with Executives Mr. Noman Ahmedani, Mr. Yaqoob Sultan, Mr. Faizan Wahid, Ms. Rida Sheikhani and Mr. Shehzad Rah participated in WMO AGM. The team took active part in all the AGM events and discussed collaborative projects to be initiated with all the global chapters.

Bowling Championship – Global Youth Wing Pakistan Chapter:

On 26th October 2019, the WMO youth wing Pakistan chapter executed first ever Bowling Championship for youth. The event was organized at Arena Club with exiting prize for winning team. The need for such an activity was to embark the youth and bring them together where everyone can challenge each other and could show their winning power.

The event was organized spectacular as each GYW Executive member and youth had participated individually and in team. T-Shirts were provided to each member. And also winning shield were provided to each team and individual winners.

Mr. Shoaib Ismail Mangrora (Secretary General WMO) and Mr. Altaf Habib Jangda (Acting Vice President & Regional Secretary General WMOPC) also graced the Bowling Championship with their presence.

Ladies Wing

The Ladies Wing of WMO Pakistan Chapter is the oldest and largest of all Chapters. It has a large membership with very active and dedicated members. The following are the projects undertaken during the year 2019:

March 2019

- Visited Jinnah Postgraduate Medical Center (JPMC), Karachi and donated 100 bed sheets
- Visited Civil Hospital, Karachi and donated 5 wheelchairs and 5 stretchers

April 2019

- Distributed 155 boxes of Rations to deserving Memon Ladies at WMO House

June 2019

- **Drilling Of Bore-Wells & Installation Of Hand Pumps In Tharparkar District:** Sixteen Bore-wells were drilled and Hand-pumps were installed in 16 different villages of Tharparkar District where there is extreme scarcity of water. This project was done in collaboration with Health and Nutrition Development Society (HANDS) and All Memon Women's Association (AMWA). The cost borne by WMO Ladies Wing was Rs. 1,300,000. Also a Solar Panel Handpump valued at Rs. 315,000 was installed in one village.

August 2019

- **Eid-ul-Azha Qurbani:** Collected Rs. 447,500 for 5 Cows. Qurbani Meat was distributed in remote areas of Karachi.

Distribution Of Warm Blankets

Two truckloads of 700 blankets along with Slippers, Chocolates & Biscuits were distributed to residents of four villages on Tuesday, 17th December 2019. The total cost incurred was Rs. 511,000/-

Fees For Students

Paid Fees for three students of Higher Education Scheme of WMO Pakistan Chapter.

Contribution To The WMOPC Motorcycle Scheme

Distribution of Motor Cycles under WMO-PC's Motorcycle Scheme to help providing opportunity to some of the poor families to earn money with dignity rather than seeking financial help months after months and years after years.

Distribution Of Cash Distribution Of Cash

Prominent personality of the Memon Community of the UAE, Mr. Farooq Ahmed visited WMO House and distributed cash on three occasions during 2019. As per our procedure, we send a request to Jamats to send a list of deserving Members for cash distribution. The Jamats, after due verification at their end, send a list of applicants along with CNIC Numbers on their letterhead to WMO. On the basis of this list, WMO calls the applicants and asks them to come on a certain date and time. The Applicant comes to WMO on the day of distribution and produces his or her CNIC after which the donor gives the cash with his own hand.

Distribution Of Rations

During the year 2019, WMOPC distributed Ration Packs in three events. In the first event, the WMOPC Ladies Wing distributed packets of rations to deserving Memon Ladies at WMO House, whose names were provided by Jamats. In the second event, the WMO Middle East Chapter distributed Ration Cards worth Rs. 3000 each, which were handed over to Jamats who then distributed the cards from their offices to destitute members belonging to their Jamat. In the third event, the Pakistan Memon Women Educational Society (PMWES) distributed rations to remote areas to deprived families.

Some Jamats sent their applicants directly to WMO House. The applicants then took the cards to a designated Super Market, where they were able to purchase rations of their choice for Rs. 3000.

We are extremely grateful to the WMO Middle East Chapter, particularly Mr. Mahmood Shaikhani & Mr. Ahmed Shaikhani, and the WMOPC Ladies Wing for their valuable contributions. We are also thankful to the Pakistan Memon Women Educational Society and other donors as well as volunteers.

Distribution Of Qurbani Meat

Qurbani of cows on the second day of Eid-ul-Azha was held on 13th August 2019. The project was a joint venture between WMO and the Khadim-e-Insaniyat Foundation. The meat was distributed to deserving families in remote areas of Karachi and interior Sindh. Since the exact date of Eid-ul-Azha varies from country to country, we normally organize the Qurbani on the second day of Eid so that we want facilitate all our international contributors.

Thousands of packets of meat were distributed at the following remote areas of Karachi namely Baldia Town, Orangi Town, Gulshan-e-Iqbal, Gadap Town, Korangi, Landhi, New Karachi, Baba Bhit Shah and some areas in Interior Sindh.

Special thanks to overseas friends and well-wishers for their generous contribution to the Qurbani Scheme. We also thank the WMOPC Ladies Wing and other donors. Special gratitude to Mr. Shoaib Ghaziani and Mr. Jawed Mitiwala.

Motorcycle Scheme

The WMOPC ROZGAR MOTORCYCLE SCHEME is another project which has been launched in the end of 2019. Under this scheme, around 200 motorcycles will be distributed during the year 2020 to underprivileged Memon brothers so that they can earn a decent livelihood by seeking employment in various online ride-booking and delivery service companies.

We are thankful to Mr. Farooq Ahmed of UAE and other donors. We are grateful to N.J. Autos (Super Power Motorcycles) and D.S. Motors (Unique Motorcycles) for giving us special offer for the motorcycles. Besides, WMOPC will negotiate with various On Demand Ride Hailing and Parcel Delivery Services like BYKEA to come up with best deals for our Memon brothers.

Bridal Dress Distribution Scheme

Under the Bridal Dress Distribution Scheme, which is a joint venture of WMO Pakistan and WMO North America Chapters, one-time used bridal and party dresses shipped from North America will be offered free of cost to less-fortunate brides.

We are thankful to WMO North America (WMONA) Chapter, particularly Mrs. Zahida Taufiq, Chairperson of Ladies Wing of WMONA Chapter, for their support for this scheme.

We are also thankful to the team from Raunaq-e-Islam School, Federal B Area, Karachi for giving proper room to store and display the dresses. The distribution will take place from there. Girls of Safura Home washed, ironed and sorted the dresses according to size for which we are grateful to them. Special thanks to Mr. Qasim Lawai and Mr. Shoaib Ghaziani for playing a leading role in this project.

Karachi Memon Students' Organization (KMSO)

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

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

In response, the WMO has taken upon itself to help the Study Center financially so that the Center can carry out its activities without any difficulties. The WMO has been providing financial grants to K.M.S.O. since 2008 till date.

As times change, a majority of the Memon population has moved out of the Old Town Area. Therefore, plans are underway to shift the Study Center to an area with a considerable Memon population.

Memon Community High Achievers' Award

The following Memon personalities were awarded Sitara-e-Imtiaz by the President of Pakistan.

The Office Bearers of WMO Pakistan Chapter and the Secretary General of WMO visited the residences of Mr. Peer Muhammad Diwan, Mr. Muhammad Yunus Tabba and Mr. Aqeel Kareem Dehdi (AKD) to congratulate them on receiving the prestigious award and presented them with a shield of appreciation. They also visited the office of Moulana Bashir Farooqi to present a shield.

Highest Tax Payers Of Pakistan Award To Memons

The WMO Pakistan Chapter is proud of the following Memon gentlemen to whom the Government of Pakistan awarded the "Highest Tax Payers of Pakistan Award 2019". This award was presented by Honorable Mr. Imran Khan, Prime Minister of Pakistan. The awardees were Mr. Arif Habib, Mr. Hanif Machiyara, Mr. Asif Majeed Panawala, Mr. Hanif Suleman Jiwani, Mr. Aslam Jiwani, Mr. Saleem Habib Godil and Mr. Iqbal Ali Muhammad. The Office Bearers of WMO Pakistan Chapter issued Letter of Congratulations to above gentlemen.

Shields to Outstanding Memon Students & Sports Champions

8th November: A shield was presented to Anas Habib, an outstanding student belonging to the Halari Memon Jamat who took first class first position all over Karachi in the Karachi Board of Intermediate Examinations.

16th October 2019: Ali Suria, Bowling Champion par excellence, of the Kutiyana Memon Community was presented with a Shield at WMO House in the presence of delegation from the Kutiyana Memon Association.

16th October 2019: Haniel Idrees, Rubik's Cube Champion in Pakistan, was presented with a shield at WMO House on 16th October 2019 in the presence of a delegation from Kutiyana Memon Association.

Volunteer Appreciation Ceremony For Youth Volunteers & Office Staff

A grand Volunteer Appreciation Ceremony was held on 1st May 2019 at the Global Marquee, Karachi to distribute Appreciation Certificates to Youth Volunteers and Office Staff of WMOPC who had worked hard during the 16th Annual General Assembly and other Meetings held in Karachi in November 2018. Thanks to Bonanza and Z International for

the gift hampers. The event was followed by lunch. Guests included Mr. Jan Muhammad Gandhi, Ms. Shabana ARY, Mr. Abdul Rashid Godil, Mr. Khalid Latif, Mr. Rafiq Pardesi, Mr. Faisal Edhi, Mr. Imran Farooq (GM, WMO), Mr. Anas Mowsook (CFO, WMO), Mrs. Zahida Taufiq, RMC Members, Ladies Wing, GYW Team, Mr. Ayaz Bandhukda, Mr. Aijaz Bakhla, Mr. A.K. Memon, Mr. Usman Pardesi and others.

Memon Day Celebrations At Dubai

A team from Pakistan paid a visit to the UAE on 27th April 2019 for Memon Day Celebrations hosted by WMO Middle Chapter at the Dusit Thani Hotel, Dubai.

Mr. Shoaib Ismail Mangroria (Secretary General, WMO) and Mr. Altaf Habib Jangda (Acting Vice President & Regional Secretary General, WMOPC) were present on the occasion. They presented a detailed report on the activities of the WMO Pakistan Chapter and discussed the various financial issues faced by the Chapter and appealed for contribution of Zakat and Donations.

Dinner hosted in honor of Guests from WMO Middle East Chapter

A dinner was hosted by Mr. Shoaib Ismail Mangroria, Secretary General WMO, on Wednesday, 28th August 2019 at Hotel Avari Towers, Karachi in honor of some visiting delegates from WMO Middle East Chapter. The guests included Mr. Ismail Karim Gadit, Mr. Farooq Ahmed, Mr. Iqbal Dawood Pariyani, Mr. Ilyas Dawood Pariyani, Mr. Naeem Malia, Mr. Arif Malia and Mr. Iqbal Tabani.

Mr. Altaf Habib Jangda (Regional Secretary General) and Mr. Gul Muhammad (Regional Treasurer) of WMO Pakistan Chapter were also present to welcome the guests.

Meeting with Mr. Bashir Jumma

A Brunch was held in honor of Mr. Bashir Jumma at the Golf Club, Karachi on Sunday, 22nd September 2019 at around 12 noon. The brunch was attend by Mr. Naeem Malia and Mr. Arif Malia from North America, Mr. Shabbir Merchant from WMO Middle East Chapter and the Office Bearers of WMO namely Mr. Shoaib Ismail Mangroria (Secretary General, WMO), Mr. Altaf Habib Jangda (Acting VP & Regional Secretary General, WMOPC) and Mr. Gul Muhammad (Regional Treasurer, WMOPC).

Mr. Bashir Jumma outlined his proposed project, BetaBeti.com, a free matrimonial website for Memon families.

Breast Cancer Awareness Program At Governor's House

First lady Begum Samina Alvi, wife of President of Pakistan, Dr. Arif Alvi organized a Breast Cancer Awareness Event on Thursday, 17th October 2019, at Governor House, supported by Oza Brothers, Mohammad Nadir Oza and Nadeem Oza of Cosmos Realtor and MPA Shahzad Qureshi.

From WMO, the program was attended by Mr. Shoaib Ismail Mangroria (Secretary General, WMO), Mr. Altaf Habib Jangda (Acting VP & Regional Secretary General, WMOPC), Mr. Abdul Rashid Godil (Member of WMO & Ex-MNA), Mr. Usman Pardesi (Chairman, WMO Thalassemia Project) & Mr. Maqsood Memon.

Dinner in honor of international delegates of WMO - Mr. Ahmed Shaikhani (VP of WMO Middle East) and Mr. & Mrs. AK Ismail

A dinner was held in honor of visiting delegates of WMO namely Mr. Ahmed Shaikhani (Vice President of WMO Middle East Chapter) and Mr. A.K. Ismail and Mrs. Fazila Ismail from South Africa. The dinner was hosted by Mr. & Mrs. Shoaib Ismail Mangroria (Secretary General, WMO) held at the Dynasty Chinese Restaurant, Avari Towers, Karachi on Monday, 21st October 2019.

The participants included Mr. & Mrs. Altaf Habib Jangda (Acting VP & RSG) and Mr. & Mrs. Gul Muhammad (Regional Treasurer). A gift from Mr. & Mrs. Altaf Habib Jangda was also presented to Mr. A.K. Ismail & Mrs. Fazila A.K. Ismail.

Dubai Visit To Meet OBS & Trustees Of Middle East Chapter

Mr. Altaf Habib Jangda, Acting VP & Regional Secretary General of WMO Pakistan Chapter visited Dubai on 23rd and 24th November 2019 to meet with Office Bearers of WMO Middle East Chapter and other Trustees.

Matters related to welfare work at WMO Pakistan Chapter, especially Education, were discussed.

Meeting With Delegation Of Memon Leadership Forum (MLF)

The Office Bearers of the World Memon Organisation Pakistan Chapter (WMOPC) and Secretary General of WMO held a cordial meeting with a delegation of the Memon Leadership Forum (MLF) on Thursday, 26th December 2019 at WMO House.

Lunch With International Delegates

The Secretary General of WMO and the OBs of WMOPC had hosted a lunch for Dr. Naseem Shaikhani, President APPNA of USA and Mr. Farooq Ahmed of UAE at the Karachi Club (Main) on Monday, 30th December 2019. They had discussions regarding Cornea Transplants under the Gift of Sight Project.

Memon Industrial & Technical Institute (MITI)

A Tribute to the Founder - Haji Abdul Razzak Yaqoob Gandhi Founder of WMO & MITI.

A report about Memon Industrial and Technical Institute has to begin with the man who had a dream to impact the less fortunate youth who could not complete their education. This man was none other than Haji Abdul Razzak Yaqoob Gandhi, founder President of the World Memon Organization (WMO) who is well known as a business man who could hold his own among the biggest business persons in the world. His other passion was the welfare of the Memon community in particular but Pakistanis in general. He firmly believed that education was the key to prosperity of the country and supported all educational projects generously. But the project closest to his heart was the Memon Industrial and Technical Institute (MITI) which was his brainchild and dream. This project was created to impart technical and vocational training without regard to ethnic background or religious bearing and rehabilitate the less fortunate youth who could not complete even their high school education and were fated to become street children with all the risk factors involved especially leading to violence and extremism. Even when confined to a hospital bed in his last days, he kept enquiring about the progress of MITI. The initial funding for the project was also provided by Haji Abdul Razzak himself.

MITI Chairman's Review - H. M. Shahzad

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, WMO-PC, Mr. Altaf Jangda, Asstt Secretary General, WMO-PC and Mr. Gul Mohammad, Treasurer WMO-PC. 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 second 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 94%. 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.

Report by MITI Chief Operating Officer - Shahab Hasan

I am proud to have been associated with MITI since early 2010. During these nine and half years my focus has been to achieve financial stability and reduce dependence on financial support. MITI has a strong infrastructure and a well-qualified staff. We have leveraged on this strength to steadily increase enrollment by opening new trades and courses.

We at MITI are quite conscious of the fact that continuous improvement and development are the key to long survival and sustenance. The establishment of the computer department in 2012 proved to be a huge success and has become the cornerstone of future development. Similarly, in 2015, we established the Diploma Section (3 years Diploma of Associate Engineer). This was a bold step into the field of higher education and by the Grace of Allah, it was well received and two batches have already appeared in the final examinations of the Board of Technical Education and passed out with flying colours.

The admissions which started humbly in 2009 with 254 male students has now increased to almost 10000 to 12000 male and female students and to-date has surpassed cumulatively the figure of 100000. In achieving these milestones, MITI has not given up the goals charted by the founding fathers of WMO, especially Haji Abdul Razzak Yaqoob Gandhi and our untiring Chairman, Mr. H.M. Shahzad. As such there has been strict compliance of the WMO principles of charity, welfare and service to humanity. MITI fees are still highly subsidized for those who are able to pay and free for those who cannot. MITI is destined to achieve bigger goals in the future for uplifting of the lives of the less fortunate youth of society. Alhamdulillah, we have been well received by the various funding agencies and during this period, we worked as training partners with almost all national and international agencies notably NAVTTC, GIZ, UNDP, USAID and others.

Report about Vocational Training (Male Section)

New Initiatives: Major expansion of facilities was undertaken to introduce new courses/technologies to attract a wider range of society which increased the student intake. Some of the new initiatives in the Male Section are:

1. New courses were added in the Curriculum
2. Competency based training & Assessment (CBT&A) international training methodology implemented

This brought to 28 the total number of courses for Males as follows:

Courses for Males			
01	Office Automation	15	English Language
02	Computerized Accounting	16	Industrial Electrician
03	Auto CAD	17	Lift Technician
04	Graphics Designing	18	Generator Operator Mechanic
05	HD Media Production	19	Welding
06	Web Development (E-Commerce)	20	Auto Electrician
07	Professional Photography	21	General Electrician

08	CIT (Certificate Information Technology)	22	Sewing & Cutting
09	DIT (Diploma in Information Technology)	23	Auto Mechanic
10	IT Essential	24	Plumbing
11	Mobile Phone Repairing	25	Basic Electronics
12	Assistant Printing Machine Operator	26	Motor Cycle Mechanic
13	Professional Chef	27	Electronic Fuel Injection
14	Refrigeration & Air Conditioning	28	Automotive Transmission

New courses and agreements were signed in the Female Section as well. This brought to 28 the total number of courses for Females respectively as follows:

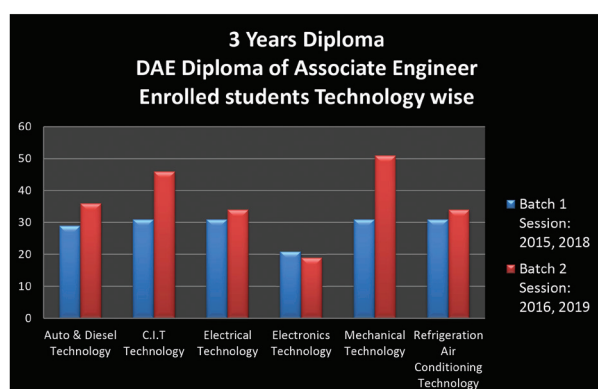
Courses for Females			
01	Tajveed-ul-Quran	15	Fine Arts
02	Taleem-e-Balghan	16	CIT
03	Beauty & Hair Dressing	17	Professional Chef
04	Beauty & Cosmetology	18	Mehndi
05	Beautician	19	English Language
06	Fashion Designing	20	Graphics Designing
07	Dress Making & Boutique Designing	21	MS. Office
08	Web Designing	22	Art & Crafts
09	Pattern Drafting & Grading	23	Textile Designing
10	Sewing & Cutting	24	Crochet Work
11	Embroidery	25	Call Center Agent
12	Machine Embroidery	26	Montessori Teacher
13	Industrial Stitching	27	Gents Cutting & Stitching
14	Self-Grooming	28	Beauty Care (Skin Care)

Diploma of Associate Engineer DAE

Second batch of DAE 3rd year Final exams conducted by the Sindh Board of Technical Education were taken by our students in the following technologies:

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

The results were outstanding. Overall passing rate was 94% with 2 merit positions as follows:



Contracts & Agreements different project

Implementation of "A Ray of Hope Project" TVET Sector Support Programme.

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.

A Ray of Hope Project is based on cooperative vocational training strategy 5 month institute based training and one month on job training in different industry and enterprises. 300 trainees were graduated in 20019 from which 300 students have don on job training and 150 students have started their career through paid and self-employment.

- MOU was signed with Government of Baluchistan for Baluchistan Ruler Support Programme (BRSP)
- Implementation Subh-e-Kiran project from British Asian Trust
- MOU was signed with Barkati Foundation: MITI agreement with Barkati Foundation for vocational training of students of different madrasa's of Barkati Foundation.

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.

- MITI female department organized students project display and exhibition Date: 23-4-2019
- BestPAK organized certificate distribution ceremony and project display with collaboration of MITI for successfully completion of vocational training project Date: 18-4-2019
- MITI participated Joob Fiar & Skills Mela organized by GIZ (TVET Sector Support Programme) Date:26-4-19
- Students of MITI participated and secured positions in provincial skills competition of PMYSDP Program for Karachi Zone organized by NAVTTC, Date: 19-12-18
- Certificate Distribution Ceremony of "A Ray of Hope Project" TVET Sector Support programme Date: 14-12-2019

Major Development Work

- A. New Courses in 2019:** Major expansion in facilities was undertaken which considerably increased the student intake and is growing every day.
 1. Automotive Transmission
 2. Beauty Care Skin Care
 3. New National Qualifications of Competency Based Training Level 2 to 4
- B. Implementation of Competency Based training & Assessment (CBT&A):** Along with the Wide Range of Traditional Courses, Memon Industrial & Technical Institute (MITI) is also offering Competency-Based Training & Assessment (CBT & A). Through this, Students can get National Certificate. Under this paradigm shift, the CBT programmes are designed and delivered by adopting a systematic approach, focusing on better employability of the trainees with strong market linkages. Through competency based assessment, the trainees are assessed after completing the programme and awarded high quality national vocational certificates.

MITI Implementing these CBT&A qualifications:

1. NVC Level-2 in Welding
2. NVC Level-2 in Automobile Technology (Auto-Mechanic)
3. NVC Level-2 in Mechanical Technology (Domestic AC Mechanic)
4. NVC Level 2, in (Printing & Packaging Technology) "Assistant Offset Printing Machine Operator"
5. NVC Level 3 in Information Technology (Computer Graphics -Print) Graphics Designing
6. NVC Level 3 in Beauty Care (Skin Care)
7. NVC Level-2 in Electrical Technology (Industrial Electrician)

8. NVC Level-2 in Automobile Technology (Auto Electrician)
9. NVC Level 4 in Information Technology (E-Commerce) Web Development
10. NVC Level 3 in Information Technology (Call Center Agent)
11. NVC Level 2 in textiles (Pattern Drafting & Grading)

C. Recognition of Prior Learning (RPL): Memon Industrial & Technical Institute (MITI) is Approved center form the National Vocational & Technical Training Commission (NAVTTTC) for Recognition of Prior Learning (RPL) program. with the support of NAVTTTC & TVET Sector Support Programme, MITI is offering Free Skill Assessment & National Certificates through RPL to skilled workers not having any certificate.

The Recognition of Prior Learning (RPL) is a new approach, which is being introduced in Pakistan to recognize and certify the competence and skills of millions of skilled workers coming out of informal TVET sector known as Ustad-Shagird system. This approach will enable the skilled workers to get their skills recognized and subsequently they will have access to better job opportunities and further education. In technical terms-RPL-refers to a process that examines evidence of past learning and experience.

D. Human Recourses Development (HRD): MITI focused in this year for Human Recourses Development (HRD) with the support of TVET Sector Sector Support Programme and National Vocational and Technical Training Commission (NAVTTTC) many teachers and management staff different advanced trainings for example curriculum development expert, National Assessors, CBT&A trainer, Master Trainer etc.

E. Accreditation with NAVTTTC: MITI declared in "A" Category institute in all over Pakistan and all courses offered in MITI declared "A" category standard courses National Vocational & Technical Training Commission (NAVTTTC) Government of Pakistan.

F. Memorandum of Collaboration with business association, Industries and Enterprises: MITI is signed more than 25 MOU's with different business association, Industries and Enterprises for industrial linkages, on job training and employment of our students.

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:

Khawaja Gharib Nawaz Trust: The construction of the ladies section was made possible by the financial assistance of Khawaja 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:

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.

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 & Merchandizing
- Auto body Refinishing
- Alternate Energy

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.

Empowering Through Inclusion Project

A joint project of wmo pakistan chapter and wmo north america chapter for persons with disabilities (PWD).

Objective Of The Project: To reduce the difficulties of special children and their families.

Education Of Special Children

Since 2008, the WMO Pakistan Chapter, besides providing financial assistance to less-fortunate students of the Memon Community, has also laid special emphasis on the upbringing and education of children with special needs.

In this regard, Mr. Farooq Bakali has been playing a pivotal and commendable 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 International Special Olympics.

In a span of eleven years, from 2008 to 2019, many special children have been helped to pursue education. Some of these special children have been transferred from special need schools to conventional schools. Typically, the WMO Education for All Committee was focusing mainly on providing academic education to these Special Children.

WMO EFA is supporting these children for their educational need. We are also planning to work on other issues of these children. In 2018 we met Mr. Abdul Razzak Pardesi through Haji Usman Pardesi. Mr. Razzak Pardesi, who is a businessman and philanthropist, returned to Pakistan from abroad with a Mission to bring change in the lives of underprivileged children with special needs.

He was already working on various such projects in Africa. He started Hydrotherpay centre (a Rehab Centre) and Chipmunk Special School in Zambia, where numerous Children and adults are benefiting since 2017.

Special Children In The Memon Community: It is a tragedy to note that there are so many children with disabilities and special needs in the Memon Community. Many parents do not disclose their special children to others and hide them in their homes.

Formation Of ‘Empowering Through Inclusion’ Committee: In the year 2018, a team comprising of Mr. Shoaib Ghaziani, Mr. Qasim Lawai, Mr. Farooq Bakali, Mr. Razzak Pardesi and Mr. Idris Salat initiated various meetings with various professionals which included Professor Shagufta Shazadi (Department of Special Education, University of Karachi), Mr. Amin Bhamba (Regional Director, Department of Empowerment, Persons with Disabilities, Govt. of Sindh), Dr. Raman Kumar (Pediatric Neurologist) and Dr. Masroor Ahmed Shaikh (Chairman Sindh Technical Board of Education) and discussed the problems, issues and challenges faced by these deprived families regarding their special needs children. It has been concluded that there is a need to address a lot more issues other than their Education such as:

1. **Rectification of wrong attitudes & beliefs of some parents:** Due to illiteracy and false beliefs, some parents of special children do not provide them with proper treatment and rehabilitation saying that it is all from God or that they are possessed, and leave them to their destiny. It is therefore imperative to educate parents about their special children and their care, and also convince them that their special children can be treated to a certain extent and their lives can be improved.
2. **Improving the lives of special children by tracking, identification, proper diagnosis, treatment & rehabilitation**
 - a. The first step is to locate these special children who are secluded in their homes.
 - b. After convincing the parents, the team at WMO has to take these children for a thorough examination and tests.
 - c. Thereafter, the child will be shown to a specialist who will examine the child and all test reports and chalk out a treatment plan.
 - d. Treatment will include medicines, further tests, therapies, transport costs and miscellaneous expenses, which will be sponsored for the child.
 - e. Regular progress will be monitored.

It was therefore decided to form a Committee so that a proper assessment and evaluation be made to address their problems and find solutions to make the lives of the affected families much easier.

As the saying goes “Reach for the Skies”, we started in a small way and Almighty Allah helped us. On 2nd November 2018 during 16th AGAM at Avari Hotel Karachi, we had a meeting with the team from World Memon Organisation North America Chapter (WMONA). Their Regional Vice President Mr. Bashir Akuly and his team members Mrs. Zahida Taufiq, Dr. Sheraz Suleman, Dr. Naseem Sheikhani, Mr. Yousuf Pochi and Mr. Ghaffar Warind readily assured us with their complete support to carry out this project and they suggested the name of project - EMPOWERING THROUGH INCLUSION. Mrs. Zahida Taufiq expressed her desire to come back to Pakistan to work for this noble project.

Fund Requirement:

Special children project is a unique project but it is very unfortunate that it has been overlooked. We started a campaign to reduce the difficulties of Special Children and their families. We have estimated the initial budget to be as under:

1. Assessment and Evaluation : Twice a year	Rs. 10,000
2. Tools and Equipment : One time*	Rs. 20,000
3. Various Therapies : Average 450 sessions/annum	Rs. 225,000
4. Transport for Therapies : 150+10 visits per annum	Rs. 96,000
5. Other Consultancies : Per annum	Rs. 10,000
6. Medication / Nutrition : Average 4000 monthly*	Rs. 48,000
Total Average maximum cost for one special child per annum:	Rs. 409,000

Meetings

From January 2019 to June 2019 committee meetings arranged on following cycle of period;

1. Weekly Executive Members meeting
2. Every month committee meeting.

From July to December 2019 committee meetings cycle was as follow;

1. Monthly Executive Members Meeting
2. Once a month meeting with Consultants and Advisors
3. Once a month meeting with volunteers

Regular meetings with:

1. Meetings with the team of Center for Inclusion Care
2. Meetings with Dr. Raman Kumar and his team
3. Meetings with the officials of Liaquat National Hospital.
4. In December 2019, we met with the team of Zubiada Medical Center (ZMC) to discuss about the facilities for special children. They agreed to start consultant service and therapies of our special children and also promised to establish “Children Development Unit” in their hospital. At initial they agreed to allow 25% discount to our patients.
5. Regular Meetings with Ma-Aisha to avail their facilities for our special children.
6. Regular meetings with consultants, experts and volunteers.
7. Regular Visits to Institute of Special Children, at least once a week, we visit a special children Institute.
8. We also meet with special children and their parents at least once in three months.

Special Meeting was held with Respected Prof. Dr. Ghaffar Billoo, Child Specialist and Prof. Dr. Shahnaz Ibrahim, Peds Neurologist

Dinner Hosted By Mr. & Mrs. Altaf Habib Jangda In Honor Of Wmopc Eti Team & Delegate From Wmo North Amercia Chapter - February 2019

Mr. Altaf Habib Jangda (Acting Vice President and Regional Secretary General of WMO Pakistan Chapter) and his spouse hosted a sumptuous dinner in honor of the WMOPC Empowering through Inclusion (ETI) Committee Members and Mrs. Zahida Taufiq, respected member of WMO North America Chapter, who was on a visit to Pakistan.

At this dinner, the guests included Mrs. Zahida Taufiq, Mr. & Mrs. Qasim Lawai, Mr. & Mrs. Shoaib Ghaziani, Mr. Abdul Razzak Pardesi, Mr. Farooq Bakali and Mr. Maqsood Memon were present.

Special Meeting With Mr. Qasim Naveed Qamar, Special Assistant To The Cm, Dept. Of Empowering Persons With Disabilities

Mr. Qasim Naveed Qamar, Special Assistant to the Chief Minister of Sindh, Department of Empowering of Persons with Disabilities (PWD) visited WMO House on 3rd May 2019.

Mr. Altaf Habib Jangda (Acting Vice President & Regional Secretary General, WMOPC) and the entire ETI Committee including Dr. Raman Kumar (Paeds Neurologist) were present. At the meeting Mr. Shoaib Ghaziani (Chairman, ETI Committee) gave a detailed presentation about the project. He also discussed about the new act of Sindh Government and other related matters.

Mr. Qasim Naveed Qamar assured WMO that if considerable number of special children needed facility to register themselves with NADRA and get specialized CNIC for "Person with Disabilities", he will arrange a collection team from NADRA to come to WMO House itself.

WMO offered that if Sindh Government empowered WMO-ETI for collection of PWD data, WMO-ETI is ready for this project in Karachi, Hyderabad, Sukkur and Thatta. If Govt. of Sindh provides a center for disabled persons, WMO-ETI is ready to work on this ground.

On 22nd March 2019: Meeting with Halar Memon General Jamaat to discuss the issues of Special Children. They ensured their full support for the patients of their Jamaat

Workshop And Awareness Sessions

24th Feb 2019	Early Intervention Program at Raunaq-e-Islam
25th Jun 2019	Teachers training session at Rangers Special School
31st Aug 2019	Parents Training Session at Raunaq-e-Islam
29st Sep 2019	Parents Training Session at APMF House
5th Oct 2019	Parents Training session at Liaquat National Hospital
24th Dec 2019	Teachers Session on Develop a Strong Personality by Farooq Parekh
Monthly	Parents session at Liaquat National Hospital by PDU Team
Weekly	Session with 3 to 5 parents at WMO House

Report Of The Conveners : Evaluation And Assessment - Abdul Razzak Pardesi

The purpose of evaluation and assessment is to identify or diagnose a special child's mental and physical condition. After this our team determines what the nature of their disability is.

We make a thorough plan for their education, rehab and support. Every plan differs as per the need of that particular child.

Experts then decide what therapies, medicine, nutrition, device or tools to be provided to them.

We have joined hands with various institutions and evaluators. Some of them are as followed:

- From 12th March onwards, a clinical psychologist of Centre of Inclusive Care (CIC) under the supervision of Mrs. Aisha Jamal has started interviewing by clinical psychologist. The process of them is to interview of special child and parents in two to three sittings by one clinical psychologist. We call 3 to 5 parents with their special children at WMO House and clinical psychologist interviewed them, the interviews of 20 families with special children completed at end of May 2019.
- From April 2019, the Peads Development Unit (PDU) of Liaquat National Hospital under the supervision of Dr. Raman Kumar, renowned peads neurologist, has started the evaluation, the process is very different than CIC, in first visit they arrange 5 experts like Clinical Psychologist, Speech Therapists after a week of this interview, Peads Neurologist Dr. Raman called the parents with child and discuss with parents about the matter of their children on the basis of outcome of evaluation report provided by his team. Till end of May 2019, they completed 30 full assessments at Peads Development Unit.

Report Of The Conveners : Outcome Of Home Visits - Zahida Taufiq (Chairperson of Ladies Wing, WMONA)

I am thankful to Chairman of ETI Project for assigning to me the Home Visits Segment. I came from USA and stayed in Pakistan for four months

from February to May 2019 to undertake this task. It was a unique experience in my life where I learnt a lot. I had opportunity to visit 3 to 5 homes in remote areas a day and visited 72 homes in all during my stay.

The objective of home visits was to understand the circumstances and way of life of special children.

The outcome of these visits was follows:

1. Mostly families are living in 1 to 3 room homes.
2. Joint families are common
3. Parents can't pay full attention to their special children
4. Most parents are not fully aware about the issues and solutions
5. Most children were neither diagnosed or treated and were never examined by specialist or neurologist
6. Some parents, specially mothers, were in very depressed and stressed state of mind.
7. Mostly children did not use any medication due to fund issue.
8. Mostly children are special due to mishandling at the time of birth
9. Malnutrition is very common
10. Many family members, other than the parents, did not accept the special child as a member of their family
11. Some families have more than one special child, up to two or three.

It is personal observation that most of the parents think that their special child is a flower of heaven or magma of hell. I distributed Mugs as souvenirs to all families on behalf of WMONA.

The basic problems of the Special Children which need to rectify are;

1. Probity
2. Early Intervention
3. Medication
4. Education at elder age
5. Activities after schooling age
6. Therapies
7. Transport for therapies
8. Vocational Training
9. Job Placement
10. Matters after death of parents

Through on site field visits I was able to better understand and appreciate the situation and dire need that may not be able to be messaged in other ways of communication.

Difficulties become more real and the dire need for assistance and intervention becomes more apparent.

Array of issues across multiple families some physical, financial or emotional. Establishing relationships with multiple resources for these various areas.

This project is near and dear to my heart. Through intervention we can change the lives of families. Thank you so much for opportunity.

Report Of The Conveners : Literature For Child Development In Urdu - Qasim Lawai

Finding books, research papers or articles on child development in Urdu language is very a difficult task. Unfortunately, there is no culture to publish such books, research papers or articles in Urdu language, which is largely spoken worldwide. It is difficult to find a valuable book on Child Development in Urdu. Keeping in the above deficiency, we had meetings with following valuable professionals to overcome the non-availability of published material in Urdu:

1. Dr. Masroor Ahmed Shaikh, Chairman Sindh Board of Technical Education
2. Mr. Amin Memon, DG Special Education, Karachi, Government of Sindh
3. Mrs. Shagufta Shahzadi, Department of Special Education, University of Karachi.

After several sittings of meeting, it was decided to publish books and articles on Child Development in Urdu language to provide guidance to the parents about the handling of their kids. On the above recommendations, we have formed a "Literature for Child Development in Urdu" committee comprising of following volunteers to work on research and translation of books and articles on Child Development.

1. Mr. Ebrahim Saad, a well-known writer and writer of Urdu English Dictionary.
2. Mr. Shoiab Ghaziani, our committee chairman
3. Miss Kishwar Sultana, Montessori Directress at Raunaq-e-Islam School
4. Ms. Humera Raheel, Head of Urdu department at Raunaq-e-Islam School
5. Mr. Yousuf Bhuri, well on photographer and script writer translator
6. Mr. Qasim Moosa Lawai, social worker managing Raunaq-e-Islam Schools and girl's orphanage House.
7. Mr. Ayub Ghaziani as Graphic Designer.

The "Literature for Child Development in Urdu" committee started developing Urdu Literature on Child Development, by writing books and translation of existing books available in English, by customizing it in the Pakistani culture, which is a very rigorous endeavor. Mr. Ebrahim Saad has completed work on books in Urdu to provide guidance to the parents for raising their children age wise from Infant to 6 years of age, discussing the following topics:

Mr. Saad Ibrahim (writer of Paragon and Oxford Press) and start the work under his patronage.

1. Social and Emotional Development
2. Language, Communication and Literacy
3. Approaches toward Learning
4. Cognition and General Knowledge
5. Physical Well-Being, Health and Motor Development

The committee further prepared the following policy for the development and propagation of literature for the Child Development:

1. Prepare literature age wise.
2. Translation of books and articles in Urdu Prepare literature comprising of local culture.
3. Composing of literature in InPage and MSWord format
4. Add some images to understand easily.
5. Add the theme.
6. Second review of literature by the experts
7. Gather all literature at a one place in print format
8. Convert all literature in PDF format
9. Develop and start a website for Child Development
10. Develop an application for mobile phone
11. Publish the literature online on our website and on mobile application for free download in PDF format
12. Upload literature on face book, WhatsApp, and other media

Alhamdulillah, our team has started working in the light of above policy since November 2019 and developed many books and articles in Urdu, which are under final review by the experts and will be available online by August 2020 in the first phase and will be available in the print format in near future in the form of booklets and books.

Speech & Occupational Therapies were started from 7th October 2019 at Liaquat National Hospital for 20 Special Children. Committee is providing transport expenses to some parents.

Report Of The Conveners : Sports And Children With Special Needs - Farooq Bakali

Sport is able to provide immediate and long-term relief to people with disabilities who are often plagued with health issues, poor social skills and lack of self-esteem. However, there are numerous challenges that prevent the disabled from participating in sporting activities. Its society's duty to remove barriers of participation for them, the enormous benefits

that sport provides to the disabled are not publicised often enough.

Sport and recreation is not about winning, it's about helping build stronger, healthier, happier, and safer communities. They develop strong social bonds,

Physical activity enhances cognitive function improving memory, behaviour, concentration and academic achievement.

On the other hand inactivity negatively impacts brain, health and executive control including maintaining focus, working memory and multi-tasking.

The Future

The Office Bearers and Chairpersons of various Committees at WMO Pakistan Chapter are constantly striving to serve humanity in the most befitting manner. Every now and then, a performance review is made to ensure that regular improvements are made to keep up with the changing times.

The Chapter also strives to join hands with other like-minded organizations so that time, resources and man-power can be pooled to reach out to a greater number of people and to achieve much bigger targets. For this, the WMO Pakistan Chapter is encouraged and supported by other Chapters of WMO as well as numerous other like-minded organizations, such as Educational Institutions, Special Children Institutes, Healthcare Institutions, Jamats, Associations and the Corporate Sector.

Future plans include Distribution of Motorcycles to deserving Applicants who wish to earn a decent living by working as Riders in On Demand Ride Hailing and Home Delivery Companies. Negotiations are underway with the renowned BYKEA which has agreed to offer a very good package for our Applicants. It is planned to distribute around 200 motorcycles in 2020. The scheme will also distribute hand-carts for use by Memon hawkers and vendors.

The WMO Pakistan Chapter has partnered with WMO North America Chapter for the WMOPC Bridal Dress Distribution Scheme, wherein slightly used Wedding & Party Dresses will be shipped in from the USA to Pakistan. The WMO Pakistan Chapter will distribute these dresses to deserving brides-to-be on the recommendation of their relevant Jamats.

The Education for All Scheme has been reviewed and some important changes are planned, which will be executed in 2020, Insha Allah. These include intake of 15% new students, improvements in the SOPs and new Software Development in light of the recommendations expected from Mr. Ashraf Usman, who is currently conducting a Diagnostic Review and Organizational Development of the Education Schemes at the Chapter.

The Adopt a Child for Education is the brainchild of the WMOPC Ladies Wing. A committee will interview students and, on approval, will recommend the student for adoption/financing for the rest of his or her education in the best of educational institutions. Regarding the Empowering through Inclusion (Special Children) Project, it is planned to detect more special children and consequently increase the number of children for treatment and therapies.

May Almighty Allah guide us all to serve humanity in the best possible manner. Ameen.

Thanks & Acknowledgement

First of all, we are grateful to Almighty Allah for giving us the strength and guidance.

We are grateful to the Office Bearers of WMO namely Mr. Solly Noor (President), Mr. Nowsad Gani (Deputy President), Mr. Shoaib Ismail Mangroria (Secretary General), Mr. Mahmood Shaikhani (Deputy Secretary General), Mr. Yunus Suleman (Treasurer), Mr. Ismail Abdul Karim Gadit (Deputy Treasurer) and Mr. Bashir Sattar (Chairman, Global Youth Wing). We are thankful to the Office Bearers of the Board of Trustees namely Mr. Haroon Karim (Chairman), Mr. Ashraf Sattar (Vice Chairman), Mr. Gulaam H. Abdoola (Secretary) and Mr. Farook Kassim (Assistant Secretary). We are grateful to Mr. Imran Farooq (GM, WMO) and Mr. Anas Mowsook (CFO, WMO).

We are also grateful to the WMO Middle East Chapter, the WMO Far East Chapter and the WMO North America Chapter for extending their fullest support for various schemes at WMOPC.

We are thankful to all at WMO Pakistan Chapter namely the Members of the Regional Management Committee (RMC), the Chairpersons of various Committees along with their team members and volunteers, the WMOPC Ladies Wing and the Global Youth Wing at Pakistan Chapter. We are particularly grateful to the Office Staff for serving as the backbone of our Chapter.

Last but not the least, we offer our special thanks to all Members of WMOPC, the Donors & Wellwishers, the ARY Family, Apex Bodies & Partner Jamats and Sponsors & Advertisers for their continuous encouragement and support to WMOPC.

May Almighty Allah reward you all abundantly. Ameen.

Altat Habib Jangda
Regional Secretary General

Gul Muhammad
Regional Treasurer

Annual Report 2019

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 Suliman 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

1. RMC MEETINGS HELD IN 2019

- a. Meeting held on the 19th January 2019
- b. Meeting held on the 13th July 2019
- c. Meeting held on the 17th August 2019 – WMO Africa Chapter Legacy Project
- d. WMO Africa Chapter Local AGM – 15th September 2019
- e. 17th International AGM took place in Dubai – WMO Africa Chapter had good representation at this event.

2. WMO AFRICA CHAPTER 16TH ANNUAL GENERAL MEETING 2019

The WMO – Africa Chapter hosted their 16th Annual General Meeting (AGM) on Sunday, 15th September 2019 at the beautiful venue of Exotic Conference Centre in DURBAN. Mr Sattar Dada graciously welcomed ALL with a social event (braai) the evening prior to the AGM and the following day, members attended the AGM from 9am with proceedings continuing smoothly until 11:30. With an attendance of over 200 guests, the luncheon thereafter commenced with an opening address by our Programme Coordinator; Mr Solly Suleman, a warm welcome by our VP; Mr Feizul Ayob, an inspiring address by our President, Mr Solly Noor and a very informative talk by our Keynote Guest Speaker; Mr Azim Jamal. This was followed by a great presentation (video) by our ASG; Dr Taheera Hassim who kept the crowd riveted as she displayed the WMO Africa Chapter activities throughout the year of 2018, giving them a preview of our 2019 activities to date. The programme ended with some thoughtful words by Mrs Fazila AK Ismail, who offered the Vote of Thanks, reminiscing about how WMO Africa took shape over the years and who were the driving force behind all the hard work during the inception phase of it all.

We would like to thank, Mrs Fazila AK Ismail, Mr AK Ismail, Mr Yusuf Kamdar and Mr Solly Suleman who assisted with coordinating the event in Durban.

And a special thank you to the ladies of Jama'atun Nisa who went over and above in ensuring that it was well attended, well-coordinated and overall a huge success. Their hospitality and efforts were appreciated, and we would like to acknowledge their continued support of WMO.

3. WMO AFRICA CHAPTER LEGACY PROJECT

Following the meeting held on the 17th August 2019 with most of the RMC in attendance and specifically discussing the future WMO Africa Chapter Legacy Project [Old Age Home for the needy] our Coordinating Team worked tirelessly to present all the necessary documentation,

video and presentations at the local AGM, which took place on the 15th September 2019. Dr Haroon Gutta, Mr Yunus Suleman & Mr Haroon Kalla introduced the exciting new venture at the AGM as well as the luncheon.

An establishment specifically catering for the needs of the elderly was to be built in the Raslouw area, South Africa. This would be WMO Africa's FIRST legacy project. The project was received well by the public and many pledges were made upfront. The generosity of our members was overwhelming, and it went as far as Mr Sattar Dada and his associate; Mr Yunus Paruk, donating an additional property in DURBAN aimed at building another old age home in the future Inshaa Allah.

WMO took a moment to acknowledge the selfless work and excellent contributions made by most deserving participants of the organization. Awards were presented to Dr Taheera Hassim and the caring ladies of Jama'atun Nisaa & Purposeful Giving for their wonderful contributions in assisting the needy.

4. SOCIAL WELFARE PROJECTS

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

- a. Funding of monthly groceries, rental etc
- b. Funding of electricity & water bills
- c. Funding of tertiary school fees
- d. Funding of university – varsity fees & textbooks
- e. Funding of outstanding medical bills & medication
- f. Ongoing commitment to Widows & Orphans as the need arises

Estimated monthly expenses of +- R130 000 Zakaat paid to Zakaat eligible recipients.

5. ADDITIONAL WMO AFRICA CHAPTER DONATIONS / PROJECTS

5.1. JANUARY 2019: Purposeful Giving in conjunction with WMO Africa Chapter have undertaken the following projects:

- a. Clamber Club Parties visited the Little Angels Nursery School to entertain the kids with activities that were stimulating for them at a cost of R2,100.00 sponsored by the 2 organizations.
- b. A daily sandwich program to feed learners who come

from underprivileged backgrounds attending the Himalaya Secondary school. The labour of making the sandwiches was handed over to a lady from Pretoria who is an ex-cancer patient in remission in need of an income, hence we are simultaneously creating employment opportunities.

- c. Once a week, sandwiches, biscuits, drinks, crisps, chocolates, milk, sugar and tea bags are donated to 200 children in Brazzaville.

5.2. FEBRUARY 2019:

- a. With the assistance and encouragement from A.K. Ismail, spurring members on to donate, WMO Africa managed to raise funds towards the Abdullah Bin Salaam Islamic School, a project presented by Yunus Suleman and Shiraz Gany. The appeal was to fund school fees of +-20-30% zakaat eligible students attending their institute. An amount of R25k Zakaat is being allocated monthly to this project.
- b. A distraught family blessed with a special need child; little Amalia Adams born on the 22/06/2017 approached WMO with the hopes of us assisting them with funding towards three specific assistive devices. These devices would aid Amalia and offer her a better quality of life. Amalia has been diagnosed with: Dandy Walker Syndrome, complete Agenesis of the Corpus Collosum, Hydrocephalus, Cortical Vision Impairment, Scoliosis & Infantile Spasms. The devices included: an Inverto Standing Frame, an Ursus Stroller & a bath chair all specialized equipment for her specific needs. TOTAL: R88,000.00. We would like to thank Yusuf Kamdar who immediately and generously offered R50 000 towards the appeal and the rest of the monies was funded from WMO zakaat collections Alhumdulillah.

5.3. JUNE 2019: Contribution towards bond payment – appeal made by IMASA on behalf of Ms L. Yusuf residing in Durban – R80 000.00 paid by WMO & the remainder by IMASA – Total: R144 353.77

5.4. SEPTEMBER 2019: On the 18th September 2019 a braille machine was donated to the “Blind Empowerment Project” in Harmanskraal. This is an ongoing project coordinated by The Garden Social Services and World Memon Organization (Africa Chapter).

5.5. OCTOBER 2019

- a. WMO Africa pledged and donated R136 000 towards the Islamic Relief South Africa Fundraising efforts. In addition to this Armystores [owned by Feizul Ayob] donated a further 500 trousers and 500 shirts to orphans in underprivileged communities.

6. WMO GAUTENG - RAMADAN 2019

6.1. Peckfarms Wellness Centre: (Recipients – 15 residents) An establishment catering for those who are trying to overcome the disease of drug and other types of abuse. Being a Non-profit organization and barely trying to maintain the everyday needs of the facility and their Muslim residents, an appeal was made for assistance towards their monthly Ramadan groceries. WMO immediately took it upon themselves to assist by purchasing groceries for the month, whilst the community members prepared a hearty meal and partook in a mass iftaar with the residents on the day of delivering the groceries.

6.2. IMAGE Lifestyle: Gift of the Givers Annual Mass Iftaar - After a day spent with visiting various orphanages in Gauteng [see details under WMO Youth Activities], the WMO Youth team met up with RMC members at the Image Lifestyle venue to once again be a part of the very popular annual event. This event has grown in leaps and bounds over the years with various organizations coming together to host over 3000 orphans, elderly and the needy. WMO Africa now participating for the 2nd consecutive year was honoured to be a part of such a well-organized and heart-warming event. Wheelchairs were also donated to the elderly on behalf of our organization.

6.3. Riverlea Masjid Mass Iftaar: WMO generously sponsored the Sunday Mass Iftaars in collaboration with a group of community members who have been involved in the distribution for the past 5 years.

6.4. 02nd & 09th June 2019: Lajpaal Foundation Haleem distribution in partnership with WMO Africa Chapter.

6.5. Purposeful Giving in partnership with WMO Africa Chapter conducted their annual visit to the Brazzaville West Islamic Centre and Masjid Complex situated in the informal settlement of Brazzaville (Tshwane). The Ramadan Shoeboxes, made up by the Purposeful Giving team, was distributed to the children attending the Madressa at this complex, along with party packs and a sandwich meal. In addition to the Shoebox Project, the above-mentioned organizations run a daily sandwich / Iftaar program throughout the month of Ramadan for the Musallees at this same Institute. On the weekends, full degh meals were also sponsored.

6.6. Grocery hampers provided to the residents in Klipspruit, overseen by Moosa Carrim.

6.7. Dr Haroon Gutta & Mr Moosa Carrim from WMO Africa Chapter attended the annual Eid hamper distribution the Newclare - Westbury areas in Gauteng. This partnership with Hadjie Lutfie has been established for many years and we are proud to have been able to donate X300 parcels towards a distribution where over 1000 hampers are gifted to less fortunate Muslim families in these areas.

NOTE: WMO KZN WITH JAMA'ATUN NISA IS HEADED BY SHIREEN ARBEE AND OVERSEEN BY FAZILA AK ISMAIL COMMITTEE ARE HEADED AS FOLLOWS:

- Shireen Arbee: Fundraising for all projects together with Fazila AK Ismail
- Jameela Joosub: Dealing with individual welfare cases
- Halima Abdulla: head of zikr and quraan groups and specific fundraising for specific upliftment projects
- Jameela Joosub, Feroza Mohammed & Shireen Abdulla coordinates all the khatams that are held at the Natal Memon Jamaat Islamic Centre
- Fathima Essa Hassim oversees weekly contributions.
- Fazila Kamdar assists with school feeding schemes.
- Fathima Essa Hassim manages the collection of funding and sponsorship

7. WMO KZN IN COLLABORATION WITH JAMA'ATUN NISA RAMADAN 2019:

7.1. Special delivery of burgers, scharwamas and cold drinks arranged for orphans and vulnerable children studying at the Imaani Village in Verulam.

7.2. Eid Kurtahs sponsored for the orphans studying at the Abu Darda Islamic Centre.

7.3. Eid clothes were sponsored for orphan students at Waterloo Institute – KZN. 48 young boys and girls were treated to an overwhelming experience when volunteers personally took the children on an Eid shopping spree.

7.4. Warm blankets and hamper distributions donated to various institutes and needy families of the community.

7.5. Annual Kajor distribution project co-ordinated by AK Ismail. 14 tons (14 000 kilos) of kajor were distributed in rural areas under the supervision of Darul Ihsaan on behalf of WMO Africa Chapter.

7.6. 5000 Akni meals were prepared and distributed in the month of Ramadan.

7.7. Daily savouries, Haleem and meals [degghs of food] provided to various masajid throughout the month of Ramadan.

8. EIDUL ADHA 2019:

8.1. WMO RMC donated X12 sheep in total as Eidul Adha Qurbani 2019. A Total of R21 000 paid to the WMO account and R4000 paid directly to the Newclare Masjid. The meat was distributed to the various orphanages visited by the Youth Wing during the month of Ramadan 2019 as well as needy Muslim families in underprivileged communities.

8.2. Purposeful Giving and WMO hosted an Eid Party in Itereleng with snacks, degh of food, cooldrinks and entertainment of a jumping castle.

8.3. Purposeful Giving and WMO delivered luxuries, a degh of food and cooldrinks to the members of the Brazzaville community on the day of Eid.

9. WMO AFRICA WHEELCHAIR CAMPAIGN 2019:

This campaign is an ongoing project as the need arises.

- X3 Wheelchairs were donated by to 3 recipients in the Gauteng Region.
- X32 Wheelchairs were donated in the KZN Region.

10. WMO KZN LADIES WING ACTIVITIES IN COLLABORATION WITH JAMA'ATUN NISA – OVERSEEN BY FAZILA AK ISMAIL AND SHIREEN ARBEE

10.1. JANUARY 2019

- a. Funded a Memon student in Durban [School Fees – R12 000]
- b. Funded a Muslim family in Pietermaritzburg [School Fees – R2 000 & Rental – R2 250 – Total: R4 259.00]
- c. Funded a Memon family in need [R10 000]
- d. Funded a Sheikh in Malawi [R6 000]
- e. Distributed X150 Kaffans to needy recipients locally [KZN] and in Malawi
- f. Contributed towards items of need – Feeding Scheme
- g. Donated food hampers to Addington School Hamper before school closed in December 2018
- h. Donated uniforms to students at Vision Child & Youth Care Centre.

10.2. FEBRUARY 2019

- a. Case 1: Jama'atun Nisaa & WMO Ladies Wing was approached by Mr Omar Latha regards a request to assist with the funding of a student based in Durban. The ladies of Jama'atun Nisaa accessed and found the student zakaat eligible. It was agreed that Jama'atun Nisaa would contribute 50% towards the expenses.
- b. Case 2: Recently widowed and single mother in her final year at Embury College, trying to obtain her degree approached the ladies with an outstanding fee of R24,000.00. R5,000.00 was already paid towards her registration. It was agreed that Jama'atun Nisaa & WMO Ladies Wing would contribute R9,000.00 and WMO Africa Chapter the remaining R9,000.00.
- c. Case 3: R25,000.00 was paid towards a Memon student studying in China –contribution was previously made in 2018 & 2019.
- d. Case 4: Raised an amount of R24,000.00 towards ADOPT AN ORPHAN IN SYRIA CAMPAIGN.
- e. Case 5: Contribution made towards the needs of local refugees.
- f. Case 6: Contributed an amount of R5,000.00 towards a needy widow.
- g. Case 7: Contributed R800.00 towards food items needed for old age home

10.3. MARCH 2019

- a. Contributed towards accommodation for a child who was undergoing a bone marrow operation.
- b. Contributed towards sandwich feeding scheme at Carrington Heights School in KZN.
- c. Assisted with contributions of gift boxes for the “Children of Syria” Campaign.
- d. Contributed food items for meals for victims of the Xenophobia attacks in Burnwood Rd & surrounding Durban areas – initiative coordinated by: Satish Duphelia.
- e. Contributed towards items of need for community development project for children who are orphans, abused & neglected.
- f. Contributed towards a High Tea for International Women's Day event in Durban hosted by Gifted Hope.

10.4. APRIL 2019:

- a. Celebrated Memon Day on the 11th April 2019 with the following activities:

- Distribution of chips & sandwiches to students at Carrington School.
- Distribution of chips, cooldrinks & cake distributed to students at Izizwe Islamic Centre.
- Distribution of goodies to residents at Baitul Imaan Orphanage, Baitul Hifazat & Baytul Nur Old Age Home.
- Lunch was served at the Austerville Soup Kitchen.
- Supper was served to residents at the Abu Daria Orphanage in Isipingo.

- b. On the 17th April 2019 members of WMO & Jama'atun Nisa actively participated in collaboration with many other organizations at their ANNUAL “Friends of the Elderly” event. This event is co-hosted at the NMJ Islamic Centre [sponsored] with the aim of pampering our elderly and has been a very successful event for the past few years. The opening address by Mr Solly Suleman and a few words of motivation and vote of thanks by Fazila AK Ismail. A sumptuous meal fully sponsored by Capital Air was served to over 1300 senior citizens and volunteers. Fazila AK Ismail presented Capital Air with a token of appreciation, whilst Shireen Arbee secured the beautiful décor from Image Lifestyle. The late, Farida Osman of Jama'atun Nisa was an active role player in the initial planning of this event five years ago together with her husband, Gaff Osman of NMJ and Solly Suleman of IMASA – Baytul Nur. Fazila AK Ismail and Shireen Arbee assisted in raising funds & sponsorships and a special thank you to Sr Jameela Joosub and her team of Jama'atun Nisa & WMO volunteers who oversees and co-ordinates this project with many other key-role players from the various organizations.
- c. On the 22nd of April, devastating rains struck the East coast of South Africa, heaping widespread damage to life and property in Durban. Under the supervision of Mrs Fazila AK Ismail (Trustee - WMO Africa Chapter), the organization swung into action to raise Lillah funds and to provide relief aid to the victims battered by the floods. Jama'atun Nisa, Purposeful Giving and WMO Ladies Wing (Africa Chapter) initiated a blanket & mattress distribution drive for the afflicted. A total of R109 500.00 Lillah collected.

10.5. JUNE 2019

- a. Hosted an Eid lunch at Imaani Village - organized and fully sponsored by WMO KZN & Jama'atun Nisa.
- b. R22 594.00 paid towards bursary of a Medical student.
- c. R33 000.00 raised towards aiding Syrian Refugees.
- d. 120 Kaffans sponsored for local needy recipient in KZN.

10.6. JULY 2019

- a. A special project overseen by Fazila AK Ismail contributing in changing the lives of 2 beautiful, young girls with assistive devices. Zainab Omar, 14 years old from Erasmia, was sponsored a Grillo walker and her sister, Zahra Omar was sponsored and Eye “Gaze An Eye” Control computer, a device which needs only the gaze of an eye to control it.
- b. Empowering Students: The ladies teamed up with Sunnyside Cookery & Baking Group and the South Africa National Muslim Women's Forum, furnishing a Consumer Studies Kitchen at a Durban based school with the necessary equipment.
- c. Mandela Day Project: In keeping with the legacy of our late President Nelson Mandela and his passion for education, the ladies offered a sponsorship, brightening the reception area of Addington School in KZN with some beautiful potted plants, adding a homely atmosphere that the school endeavours to create for their learners who come from disadvantaged homes.

10.7. AUGUST 2019

- a. The ladies celebrated the day of Arafah by hosting and treating the Ustaads and Hifz students of the Institute with a delicious Iftaar meal consisting of roast chicken and on the Sunday, they were treated with scrumptious burgers, chips and cooldrinks.
- b. WMO Africa Chapter and Jama'atun Nisa have always supported community-based initiatives that assist the vulnerable, especially women and children and have always encouraged women globally to help others through time, financial and volunteer services, as well as supporting organizations dedicated to providing opportunities for

entrepreneurial training that would, otherwise, not be unavailable to those in need. A collaboration workshop, with the Gifted Hope Foundation, was hosted on Sunday, 31st August at Minara Chamber of Commerce. The workshop saw people from all walks of life attending, with the intention of changing their lives for the better. The "Challenge your Limits" workshop encouraged and assisted those attending to start a side hustle that will bring in extra money for them. WMO Africa Chapter and Jama'atun Nisa ladies were instrumental in funding the tasty snacks, treats and refreshments that was enjoyed by all. Fazila AK Ismail and Fazila Kamdar who attended the workshop, are both passionate about empowerment projects and believe that everyone has the ability to achieve in life, if they are given the opportunity.

10.8. SEPTEMBER 2019

- Sponsored an amount of R19 000 towards an Umrah. 1 person fully sponsored [Amina Ayob] – her elderly parents were travelling on their own and the father has a prosthetic leg.
- Sponsored the full amount of R3,500.00 [Zakaat] towards the hearing aids for a Muslim sister.
- R1000 Zakaat donated towards the rental of one of our revert sisters in Islam.

10.9. OCTOBER 2019

- Sponsored R5000 to Hamaskraal Madressah for needed kutub.
- Sponsored R2000 towards monthly groceries of recipient.
- Sponsored R2000 to Yasmeen [Pietermaritzburg].
- Sponsored R1000 to Kenville Orphanage [250 bottles of Coo'ee]

10.10. NOVEMBER 2019

- Distribution of X215 burger meals worth R3225 at the Silverglen Primary School.
- Distribution of X100 blankets and X100 food hampers to homes of individuals who were affected by the heavy rains in Durban.
- Grocery vouchers given to zakaat eligible recipients.
- Lights and rental expenses covered for a Memon widow located in Durban.
- Outstanding school fees settled of a needy student.

10.11. DECEMBER 2019

- R12000 donated to a Memon student at the Orient School in Durban.
- Covered expenses of a family in PMB – R2000 [school fees] & R2250 [Rental] = TOTAL: R4250
- Contributed R6000 to a Sheikh in need in Malawi.
- Distributed 150 Kaffan packs for needy recipients locally and in Malawi.
- Contributed items of need for a feeding scheme.
- Paid rental in arrears for Memon family – R10000

10.12. Additional Donations:

- Sponsored freezer and start-up capital for home industry.
- Sponsored sewing machines.
- Sponsor annually towards orphans in Syria.
- Sponsored to International Refugee Aid.

11. WMO GAUTENG LADIES WING ACTIVITIES IN COLLABORATION WITH PURPOSEFUL GIVING

11.1. A daily program is carried out at Voortrekker Hoogte School in Valhalla to feed learners who travel quite a distance to be at school. The program costs R1 300 per month.

11.2. Gifted Educators at the Winterveldt Madressah with hampers and white boards for the classrooms. Learners were given shoebox gifts and X200 jerseys distributed. In addition to this X200 party packs were given to the children.

11.3. Overseen by Dr Khudaija Suliman who paid a visit to the Maraisburg Orphanage in Johannesburg and provided much needed comforters, sheets, pillows, luxuries, fruit & canned groceries to the young boys who resides at this home

11.4. Overseen by Dr Khudaija Suliman, the WMO Ladies Wing donated

blankets and gifts to 33 orphans and 2 housemothers at an orphanage in Modimolle.

11.5. WMO Africa Ladies Wing nationally supported the AMASA Fundraising event by sponsoring a table. An amount of R3,300.00 was paid in support of this event. The event took place at the Rooftop Restaurant in Johannesburg on the 14th September 2019 – themed "Mama Afrika".

AWARDS: Presented to Dr Taheera Hassim and the caring ladies of Jama'atun Nisa & Purposeful Giving for their wonderful contributions in assisting the needy. The award for Jama'atun Nisa was received by Fazila AK Ismail, Jameela Joosub, Shireen Arbee, Halima Abdulla, Fathima Essa Hassim, Feroza Mohammed, Shireen Abdulla, Zohra Abba Moosa and Amina Jagot.

WMO LADIES WING AFRICA PARTICIPATION IN INTERNATIONAL MEETINGS CONFERENCES AND SEMINARS REPRESENTED BY FAZILA AK ISMAIL

- Presentation of WMO Africa Ladies Wing Report at the International WMO AGM 2019 in Dubai
- Launch of the Cookery Book at one dish party for foreign delegates in Dubai after WMO AGM.
- Attended the International WMO Youth Wing Programme in Karachi.
- Participated in Ladies Wing Meetings and activities at WMO AGM.
- Participates in Memon Leadership conference meetings for arranging a ladies' session panel with WMO Pakistan Chapter Ladies Wing in preparation for MLC to be held in Karachi.
- Arranged discussion meetings with the assistance of WMO Pakistan Chapter Ladies Wing in 2019 in Karachi for a Memon Leadership Conference that was going to be held in Karachi in 2020 in order to prepare for a ladies' session panel with other MEMON Women Leaders from different countries. WMO Ladies Wing PAKISTAN Chapter have to be commended for their support and efforts in arranging all the meetings and also a note of appreciation to WMO ASG Shoaib Ismail and PC VP Altaf Jangda for their never-ending support.

Special note of thanks from WMO PAKISTAN Chapter to the following: Hawa Abdulla - Hamida Bawaney - Hamida Shoaib Ismail - Reeda Sheikani - Sana Durveresh - Abida Aman Dad a- Aisha Anwer - Shaida Noormohammed - Amina Gany - Dania Haniff - Bilquis Tabani - Abida Panjwani - -Shamim Tahir Bawaney and from WMO Ladies Wing USA Zahida Toufiq Ahmed

VOTE OF THANKS : A special note of thanks to Natal Memon Jamaat for office space for Jama'atun Nisaa at the NMJ ISLAMIC CENTRE in DURBAN KZN.

12. YOUTH WING ACTIVITIES

12.1. MARCH 2019

- On the 08th March 2020, two youth projects were successfully coordinated, one being a social event - movie night event for youth from the ages of 13yrs upwards. Overseen by Dr Ridwan Mia and the Youth Wing Team, fully sponsored by Mr A.B> Moosa, owner of Killarney Cinema.
- And the other being the launch of our first "Menstrual Cup" Project, overseen by Dr Taheera Hassim. WMO Africa Youth Wing in collaboration with the team of "MyCup" provided free silicone menstrual cups to girls at the Malebosane High School in Tzaneen. When the members of WMO heard about this project, many of them felt this was a very worthy project to invest in and funding was raised to expand on this project. The following Lillah donations were received: Haroun Joosub – R5k, Feizul Ayob – R2.5k, Sattar Dada – R5k, Anver Carrim – R5k, Khaliq Moosa – R2.5k, Abubakr Hamdani – R2.5k, Akhter Moosa – R2.5k, AK & Fazila AK Ismail – R2.5k, Samad Essa – R2.5k, Aneez Amod – R2.5k, Rashid Tar – R2.5k, Gulaam Abdool – R5k, Haroon Gutta – R2.5k, Akber Ismail Elias – R2.5k, Moosa Carrim – R2.5k, Purposeful Giving – R2.5k & Anonymous – R300 = TOTAL: R50,300.00

- c. Thereafter a follow up project took place at the Kgaphamadi Secondary school in Rural Hammanskraal in Limpopo. 72 matriculants had 3 hours of female health education from Dr Taheera Hassim together with Cara (My Cup innovator) and Tshepiso Lebombo (Facilitator in the Hammanskraal area).

12.2. MAY – AUGUST 2019: The aim this year during the month of Ramadan was to revamp the orphanages and improve their basic living conditions.

- a. Tarbiyatul Aytaam Foundation Orphanage: This facility is based in Robertsham. There are 18 recipients of whom some are special needs children as well as those that have been placed here because of abandonment and dangerous life-threatening family issues. The distribution included 20 comforters, pampers, dental products and basic medication. The little children were asleep when we arrived, but we left chocolate cupcakes, yoghurts, crisps and milkshakes for each child together with a party paper plate to add some celebration and colour into their lives. Some puzzles, colouring books, crayons and story books. The following day, we distributed pillows and sheets for the complete makeover of their rooms.
- b. Al Hudaar: (Recipients - Darul Uloom Zakaat eligible girls studying to become Aalimas.) The distribution included 16 comforters, 16 sheets and 16 pillows. They received gift bags (Abaya, shoes, perfume, scarf and snacks)
- c. Al Hudaar Orphanage: (Recipients - 10 boys & 13 girls) This orphanage housed children between 3 and 10 years of age. They were in dire need of bedding and the distribution included 23 comforters, 23 sheets and 23 pillows. Each child received a personalised gift bag with the correct size garment (kurtas, abaya, toys, topi for boys and snack)
- d. Zuurbekom Farm (Recipients - 20 boys) This orphanage was in one of the worse conditions seen. There was no access to a fridge or stove. They were relying on drop offs for food and none could be stored due to lack of fridges or freezers. They were also unable to cook themselves as the stove was not functional. The distribution consisted of 20 comforters, 16 blankets, 20 towels, 26 pillows. The appliances donated were a SMEG fridge (donated by Dr Taheera Hassim), KIC fridge, Chest freezer and a DEFY stove.
- e. Salmaan Farsi Orphanage (Recipients - 52 children - 49 boys and 3 girls) This orphanage was on the outskirts in Grasmere, isolated from the world. A request was sent for 55 pillows. A packet of Jockeys was also given to the housemother to distribute as needs be (donated - brand new)
- f. An-Noor orphanage - Cape Town (Recipients - 42 Zakaat eligible children- 54 children) Dr Taheera Hassim travelled at her own cost to facilitate this distribution together with assistance from the owners of FATH.CO.ZA (Muhammed and Ahmed). This orphanage was in need of an improvement in their basic living conditions. They were short of bedding, beds and cupboards. The distribution included 4 bunk beds with mattresses, 3 cupboards, LG washing machine, 42 blankets, 42 duvet covers, 42 sheets and Curtain rails. Farzana Mahomed (the daughter of Solly Noor) attended the distribution.
- g. Salman Farsi school shoe distribution - A request for school shoes for the children were brought to our attention. This distribution took place in the evening and realities of these children were highlighted. They live in circumstances of no electricity or warmth. These children didn't have proper basic footwear. We distributed 64 pairs of good quality leather uppers for school.
- h. Twinkle Star ECD Centre, a facility for children with special needs at the TIBA Centre in Lenasia. These children required special mattresses for their cots, waterproof sheets and comforters to provide warmth during winter. The children diagnosed with Cerebral Palsy have impaired circulation and required warm comforters in this weather. These children stay with their families and attend the centre but due to the programme not being subsidized by the state, they have to bring their own lunch, books, napkins, toiletries and mattresses. Unfortunately, majority of these families are

disadvantaged and living below the bread line. The distribution included 8 mattresses, 8 waterproof sheets, 12 normal sheets, 8 comforters and 2 floor comforters.

- i. Jellybeans Education Trust for Muslim Orphans & WMO Africa Chapter visited the Albadr Boys Orphanage in Lenasia where each of these beautiful children were spoilt with a gift bag filled with wonderful goodies, such as Eid kurtahs, school shoes, hygiene goodies (sponsored by AMKA Products) and much more including a fun filled party pack which lit up their faces.
- j. Nancefield Girls Uloom [Recipients - 100 girls studying a 5-year Aalimah Course] were also presented with an Eid Gift Bag and hygiene products sponsored by AMKA Products.

12.3. AUGUST 2019: On Sunday the 25th of August 2019, the WMO Youth Wing, coordinated by Nabeela Gutta & Yasmin Gani started their distribution journey to two deserving locations.

They began at "El Shammah Home for Abandoned Babies". The establishment was formed 12 years ago by a couple, whom after two years handed over the responsibility to the current owner, who is now running it for 10 years. Situated in Primrose, Germiston, the home currently employing 9 people (these include 3 caregivers), is a safe haven to 8 babies, ranging from 4 months to one year 6 months. They cater for Abandoned babies until the age of 3 years old and thereafter if the child was not yet adopted, the social worker in charge of the child's case finds a new placement for the child at another orphanage for more elder children. The home has a 95% successful adoption rate local and internationally. The girls provided them with clothing and toys.

The next stop was "Madressah Tul Banaat", the foundation located in Nigel brings an extremely homely vibe. It started with an elderly Muslim couple from Benoni taking in orphaned young girls and thereafter expanding to taking in elderly and abandoned men and woman, as well as vulnerable woman and children, growing the foundation to become home to 110 Muslims of all ages, both male and female. The foundation is now currently on a farm which was donated to the couple by a generous family. The children are allowed the opportunity to attend school, with two of the teenagers from the home already in university, the shelter provides all the children with transport to and from the institute. Relying mainly on donations, the Heidelberg community works hand in hand with them and the foundation will never turn down someone new arriving to stay. They provided them with clothing and shoes for all age groups.

12.4. OCTOBER 2019: WMO AFRICA CHAPTER in partnership with "My Own Cup" facilitated another "Menstrual Cup Project" on the 08th October 2019 at the Diepsloot Secondary school. The young girls were educated about menstrual cycles and the importance of contraception. The programme was very informative, followed by Q & A session discussing any female health related issues. 138 girls received menstrual cups and were extremely appreciative of this initiative. The lack of sanitary towels can push young, menstruating girls out of school, resulting in absenteeism and an increase in South Africa's drop-out rates. We were pleased to be a means of alleviating this problem by empowering these young girls with a simple product such as the silicone cup that could make a huge difference in their lives.

12.5. NOVEMBER 2019

- a. PROJECT MOHABBAT - On the occasion of - Eid-E-Milad-Un-Nabi: On Friday, 01st November 2019, the team of "My Menstrual Cup" and WMO Africa Chapter visited the Tembisa High School and distributed the remainder of the silicone menstrual cups. The girls were further educated about the Reproductive System and Sexual Health. The aim of educating the youth about these very important topics is to bring a positive awareness of all the risk-taking behaviours commonly found in South Africa. These young girls were particularly interested and excited when introduced to the silicone Menstrual cup, which has proven to be a life changing product to many young girls.
- b. Al Hudaar is one of the orphanages located in Lenasia from the Orange Farm area, which WMO Africa has supported throughout the year. When an appeal was made to purchase Abayas and Kurtas for the children's annual Jalsa, all the

recipients being zakaat eligible, WMO Africa Chapter immediately saw an opportunity to come to their aid. Yasmin Gani, one of our Youth Wing Members was ever so ready to assist and arrange the attire despite having a broken leg. On the 30th November 2019, we distributed the attires accompanied with a small gift to each child for their Jalsa in celebration of their achievements. The kids were super excited and appreciative of the gifts they received.

13. FINANCIALS: Mr Ashraf Dada [Treasurer] to submit detailed WMO Africa Chapter Audited Financials.

14. 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.

NO NEW MEMBERS WERE RECORDED FOR 2019

MEMBERSHIP CATEGORY	NO. OF MEMBERS
Trustee	11
Patron	09
APEX	0
Life	147
Annual	0
Friends of WMO (Free)	0
Total	167

Vice President's Conclusion:

Assalamu Alaikum Warahmathullahi Wabarakathuhu.

Time flies and the memories last forever, memories are the timeless treasure of the heart. Alhamdulillah, through the grace and mercy of Allah SWT, I have reached the end of my term as VP of the Africa chapter of WMO.

The 2019/ 2020 term has been a challenging and memorable year at the same time. There has been an increasing number of members of our communities looking for assistance as well as also other organizations struggling to raise funds from their regular donors to meet their monthly expenses and distributions to their beneficiaries.

WMO has been fortunate that our generous donors have always acceded to our request and thus we not only took care of our Memon community but also assisted many organizations as in our report above. WMO also has the opportunity to coordinate with other organizations in support of many humanitarian efforts ranging in a variety of numerous projects.

The vision of WMO's Legacy project is also coming to fruition with the donation of land in Centurion from AWQAF SA towards the building of an old age home.

My personal thanks and appreciation to the amazing RMC members and especially to Khashiefa Martin, Moosa Carrim, Dr Taheera Hassim, Mohamed Siddiq Aboo, Dr Ridwan Mia and the dedicated team of Jama'atun Nisa for all their hard work and availing themselves always.

I wish the new RMC well as they take WMO to the next level. New members will be elected at the next AGM.

I pray that The Almighty keeps us all, our families, our communities, our ummah and the world at large in Aafiya, peace, safety and security during this pandemic.

'Allah gives us the opportunity to serve Him by serving humanity

Feizul Ayob
Vice President

Dr Taheera Hassim
Regional Assistant Secretary

Annual Report 2019

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 Ms Farida Azeez - Lady Member
- 5 Mr Hamid Tayub
- 6 Mr Mohammed Shabbir Bhojani
- 7 Mr Mohammed Abdul Gani

2019 Projects

- WMO along with Halai Memon Jamat Ladies Wing has started tailoring and computer classes for colony ladies. Alhamdulillah the response was very good.
- WMO organised Mehendi classes at Nayanahalli colony. Around 20 girls were benefitted from the classes. Few girls excelled in the course and are ready to make a little extra income through this art.
- This is our second mass wedding In less than a year. On Wednesday 20th of March 2019 the WMO and Halai Memon Jamat Ladies wing tied the nuptial. Knot of 7 couples in a mass marriage ceremony at Adam Heritage Hall Bangalore. The nikha cermon was conducted by Moulana Maqsood Imran, Imam of Jamia masjid city. The total cost of the wedding summed up to 60,000/ Rs per couple. The main aim of the wedding was to send a message to society to come forward and help the girls of the weaker section of the society to get married. The event was successful and was attended by dignitaries like film star turned politician Prakash Raj.
- In the month of May 2019 WMO Ladies wing distributed food grains and sarees to the needy and destitute to help them prepare for the holy month of Ramadan.
- We had a Zakath master class hosted by the WMO youth team that was on May 19th 2019. A lesson on the importance of Zakath and its proceedings was followed by a delicious Iftaar and Dinner at The Savoury Hotel to make the youth aware on Zakath.
- On 23rd of June 2019 WMO along with the WOW group arranged a Charity event for women at The Leela Palace Hotel Bangalore. The funds raised from the event were given to the Cancer patients of the Kidwai Hospital Bangalore.
- The WMO ladies wing distributed sewing machines to women in various colonies, to empowers them to be a helping hand in managing family expenses.
- The WMO ladies wing reached out to the senior citizens by giving them wheelchair for their daily needs.
- The distribution of sewing machines and wheelchair is an ongoing process by the WMO anyone in need of them can reach out to them at any point of the year. Alhamdulillah we have reached out to 4 to 6 families based on their requirements.
- On the 12th of September, there was the inaugural opening of the WMO south India chapter office.. Inaugurated by Mr Haroon Abdul Karim and Mr Ashraf Sattar followed by a dinner at Adams Golden heritage. It was attended by over 700 guests.

Memon Health Day: Health is Wealth...with this moto WMO ladies wing along with the youth wing organised a health day where eye camp, dental camp along with blood check up was done on 20th October 2019. All the treatments like extraction of tooth or cataract eye surgery was done completely free for the memon community. Moreover walking sticks, wheelchairs were given to needy. Alhamdulillah may Allah accept it from us.

Ilm-E- Deen Masterclass: SouthIndia chapter had organised a ilm-e-deen master class for the memon community addressing the essential momin lifestyle to be adapted in this era of modernization. The key speaker for the event was Hazrat Mulana Mohammed Shakir Noorie.

Ladies Excursion: WMO Ladies Wing organized a outing for women where they got to relax and enjoy, along with that they raised funds for a huts in a village which were not in good condition, they required repair as rain water seeped in.

Abdul Azeez
Vice President

Adil Azeez
Regional Assistant Secretary

Annual Report 2019
SPECIALIST COMMITTEES



REPORT FOR THE YEAR 2019

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. Shahista Varwani	Northern Africa
Ms Shabana Darvesh	Northern India
Ms Hamida Bawaney	Pakistan
Ms Farida Azeez	Southern India

SOUTHERN AFRICA CHAPTER

Alhumdulillah, the progress made by the Ladies Wing of the South Africa Chapter has to be commended as their constant ongoing efforts on the ground which is consistent and done with passion has sustained over time and proved to have significant results. Women play a vital role in the nurturing process within their own families and in society. It is our responsibility to preserve the human race, to show tenderness and kindness, to help develop a better present and future for the many generations to come. However, the number of families that are facing financial crisis is increasing and the need is to step up our efforts in making a difference if we want to meet and keep up with the dire need out there.

As a group of concerned women, they hope to alleviate this problem by extending a helping hand and showing support in money and kind wherever necessary to uplift these communities In Sha Allah Ameen.

In Collaboration with Jama'atun Nisa and Purposeful Giving, the Ladies namely Fazila AK Ismail, Shireen Arbee, Zafreen Ayob, Khudaija Suliman, Jameela Joosub, Halima Abdulla, Feroza Mohammed, Fathima Essa Hassim and Fazila Kamdar have overseen and conducted various events and activities over the year.

- WMO Africa Chapter Ladies Wing 16th Annual General Meeting 2019 : Awards were presented to Dr Taheera Hassim, Ladies of Jama'atun Nisa and Purposeful Giving for their wonderful contributions in assisting the needy.
- During the month of Ramadan 2019. WMO KZN in Collaboration with Jama'atun Nisa:
 - Special delivery of burgers, shawarmas and cold drinks arranged for orphans and vulnerable children.
 - Eid kurta's sponsored for the orphans.
 - Eid clothes were sponsored for orphan students at Waterloo Institute – KZN.
 - Eid shopping trip was arranged by us for young boys and girls.
 - Warm blankets and hamper distributions donated to various institutes and needy families of the community.
 - Annual kajoor distribution project coordinated by AK Ismail. This year we distributed 14 tons.
 - 5000 Akni meals were prepared and distributed in the month of Ramadan.
 - Daily savouries, Haleem and meals [degths of food] provided to various masjid throughout the month of Ramadan.
- Gift Hamper were distributed
- Eid ul Fit 2019 Luncheon was arranged
- WMO Africa Wheelchair Campaign 2019 : This campaign is an ongoing project as the need arises. 32 wheelchairs were donated in the KZN region.
- WMO KZN ladies in Collaboration with Jama'atun Nisa conducted several other activities throughout the year.
 - Funded a Memon Medical student in Durban.
 - Funded a Muslim family in Pietermaritzburg school fees and rental.
 - Funded a Memon family in need.
 - Funded a Sheikh in Malawi.
 - Distributed X150 Kaffans to needy recipients locally [KZN] and in Malawi.
 - Contributed towards items of need – Feeding Scheme.
 - Donated uniforms to students at Vision Child & Youth Care Centre.
 - Donated food hampers to Addington School Hamper before school closed in December 2018.
 - Funded tuition fees based in Durban.
 - Funded a widower and single mother in her final year at Embury College so that she could obtain her degree.
 - Funded a Memon student studying in China – contributions were also made in 2017 and 2018.
 - Raised funds towards ADOPT AN ORPHAN IN SYRIA CAMPAIGN.
 - Contribution made towards the needs of local refugees.
 - Contributed towards a needy widow.
 - Contributed towards food items needed for old age home.
 - Contributed towards accommodation for a child who was undergoing a bone marrow operation.
 - Assisted with contributions of gift boxes for the "Children of Syria" Campaign.
 - Contributed towards sandwich feeding scheme at Carrington Heights School in KZN.
 - Contributed food items for meals for victims of the Xenophobia attacks in Burnwood Rd & surrounding Durban areas
 - Contributed towards items of need for community development project for children who are orphans, abused & neglected.
 - Contributed towards a High Tea for International Women's Day event in Durban hosted by Gifted Hope.
 - Distribution of variety of snacks and meals to students at Schools old aged homes and orphanages and soup kitchens.
 - Pamper Day for the Elderly held on 17th April 2019 – the event is co-hosted at the NMJ Islamic Centre. Over 1300 senior citizens were served a sumptuous meal fully sponsored by Capital Air with a token of appreciation.
 - On the 22nd of April, devastating rains struck the East coast of South Africa, heaping widespread damage to life and property in Durban. Under the supervision of Mrs. Fazila AK Ismail (Trustee - WMO Africa Chapter), the organization swung into action to raise Lilah funds and to provide relief

aid to the victims battered by the floods. Purposeful Giving and Jama'atun Nisa jointly raised funds towards a blanket & mattress distribution drive for the afflicted.

- Hosted an Eid lunch at Imaani Village - organized and fully sponsored by WMO KZN & Jama'atun Nisa.
- Paid towards bursary of a Medical student.
- Raised funds for aiding Syrian Refugees.
- 120 Kaffans sponsored for local needy recipient in KZN.
- A special project overseen by Fazila AK Ismail contributing in changing the lives of 2 beautiful, young girls with assistive devices. Zainab Omar, 14 years old from Erasmia, was sponsored a Grillo walker and her sister, Zahra Omar was sponsored and Eye "Gaze an Eye" Control computer, a device which needs only the gaze of an eye to control it.
- Empowering Students: The ladies teamed up with Sunnyside Cookery & Baking Group and the South Africa National Muslim Women's Forum, furnishing a Consumer Studies Kitchen at a Durban based school with the necessary equipment.
- Mandela Day Project: In keeping with the legacy of our late President Nelson Mandela and his passion for education, the ladies offered a sponsorship, brightening the reception area of Addington School in KZN with some beautiful potted plants, adding a homely atmosphere that the school endeavors to create for their learners who come from disadvantaged homes.
- The ladies celebrated the day of Arafat by hosting and treating the Ustaads and Hifz students of the Institute with a delicious Iftar meal consisting of roast chicken and on the Sunday, they were treated with scrumptious burgers, chips and cooldrinks.
- A collaboration workshop, with the Gifted Hope Foundation, was hosted on Sunday, 31st August at Minara Chamber of Commerce. The workshop saw people from all walks of life attending, with the intention of changing their lives for the better. The "Challenge your Limits" workshop encouraged and assisted those attending to start a side hustle that will bring in extra money for them. WMO Africa Chapter and Jama'atun Nisa ladies were instrumental in funding the tasty snacks, treats and refreshments that was enjoyed by all. Fazila AK Ismail and Fazila Kamdar who attended the workshop, are both passionate about empowerment projects and believe that everyone has the ability to achieve in life, if they are given the opportunity.
- Sponsored towards an Umrah for an elderly deserving couple the husband has a prosthetic leg and as the couple were traveling alone the daughter was also sponsored to accompany her parents so that she could take care of them
- Sponsored towards the hearing aids for a Muslim sister.
- Contributed towards the rental of one of our revert sisters in Islam.
- Sponsored to Hamaskraal Madrassah for much needed kurtas.
- Sponsored towards monthly groceries for needy recipients.
- Sponsored drinks to Kenville Orphanage.
- Distribution of X215 burger meals at the Silverglen Primary School.
- Distribution of blankets and food hampers to homes of individuals who were affected by the heavy rains in Durban.
- Grocery vouchers given to zakat eligible recipients.
- Lights and rental expenses covered for a Memon widow located in Durban.
- Outstanding school fees settled of a needy student.
- ACTION IN AUTISM CENTRE: Dr Adam Mohammed coordinated his efforts with Fazila and AK Ismail to assist in securing sponsorships for equipment for this project. The

Official opening by RAVIGASEN PILLAY MEC OF FINANCE KZN OF: THE SHAHUMNA - SKILLS AND BUSINESS HUB SERVING PEOPLE WITH AUTISM WHICH WAS BUILT BY DR ADAM MOHAMMED WAS INAUGURATED ON THE 9TH NOVEMBER 2019 in loving memory of his daughters; SHAMIMA, HUMERIA and NADIA. The WMO LADIES WING WITH JAMA'ATUN NISAA SPONSORED COMPUTERS AND FURNITURE for SHAHUMNA Skills Transference workplace. In addition to this, the Sewing Room, Craft Room and Sick Room was furnished with sponsored equipment in memory of our beloved sister the Late Sister FARIDA OSMAN. And the Catering Skills Training and Micro Enterprise Department was furnished equipment sponsored by Capital Air in memory of their brother, the late Farouk Latib.

- Sponsored school fees for Memon student
 - Covered expenses of a family in PMB for rental and school fees
 - 3. Contributed to a Sheikh in need in Malawi.
 - 4. Distributed 150 Kaffan packs for needy recipients locally and in Malawi.
 - 5. Contributed items of need for a feeding scheme.
 - Paid rental in arrears for Memon family – R10000
 - Treats were sponsored at an event for the elderly in collaboration with Umlazi.
 - Sponsored freezer and start-up capital for home industry.
 - Sponsored sewing machines.
 - Sponsor annually towards orphans in Syria.
 - Sponsored to International Refugee Aid.
7. WMO Gauteng Ladies Wing in Collaboration with Purposeful Giving Conducted various events and programs
- A daily program is carried out at Voortrekker Hoogte School in Valhalla to feed learners who travel quite a distance to be at school.
 - Gifted Educators at the Winterveldt Madrassah with hampers and white boards for the classrooms. Learners were given shoebox gifts
 - Overseen by Dr Khudaija Suliman who paid a visit to the Maraisburg Orphanage in Johannesburg and provided much needed comforters, sheets, pillows, luxuries, fruit & canned groceries to the young boys who resides at this home
 - Overseen by Dr Khudaija Suliman, the WMO Ladies Wing donated blankets and gifts at an orphanage
 - WMO Africa Ladies Wing supported the AMASA Fundraising event by sponsoring a table

EUROPE CHAPTER

WMO Ladies Wing has actively continued to support the on-going Charity projects in India and Malawi.

For Ramadhan 2019 we have collected £8,000.

Projects in India

- Food Packs for Ramadhan 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
- We have received acknowledgements from Razia Bai and Shabana Darvesh of India Chapter Ladies Wing.

Projects in Malawi and Mozambique

- 250 Ramadhan 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.

FAR EAST CHAPTER

MEMON MELA

- Provided a platform for Lady Home Entrepreneurs to showcase their business to the Sri Lankan Community.
- Over 1000 people participated to support this cause. It was a fulfilled day enjoyed by families.
- Date: March 2019
- Location: women's international club

EMPOWERMENT PROJECTS

- 2 Sewing Machines were donated
- 5 ladies were funded for beautician course
- 1 lady was funded for baking course specializing in cakes.
- One lady qualified from beautician course was funded to start a salon at home
- The lady who completed baking course is now successfully running a home business
- 3 ladies completed the Spoken English diplomas

DONATION TO THE LADY RIDGEWAY HOSPITAL

The ladies wing donated a medical trolley to the children's ward at the Lady RIDGEWAY hospital in Nov 2019

EID MEET UP

- Joint project with W2W group.
- 175 ladies attended.
- Date: August 2019
- Venue: MASL

ELDERS DAY

- A project in collaboration with MASL, Memon Ladies over 65 years were brought together for a fun filled day.
- Date: October 2019
- Venue: MASL

MIDDLE EAST CHAPTER

The Middle East Chapter Ladies Wing has always played an integral part towards the fulfillment of the underlying mission of WMO, that is of serving the community at large. The year 2019 started with Mrs. Shabana Razzak being inducted as the VP Ladies Wing ME Chapter.

EVENTS

- LW ME Chapter successfully arranged and executed the ladies conference as part of the global AGM 2019 held at

Hotel Metropolitan Dubai. To keep the event both informative and entertaining it included an indulging session by Mrs. Shasta Ali of Haptitude, also known as the Happiness Coach, along with a stupendous standup comedy performance by Ms. Arzoo.

- The Ladies Wings also launched at the event the concept of 'Wings for Women' which is an initiative towards women empowerment, a sense of expression and freedom is what it represents ; to let your idea take wings .This includes a drive to encourage and market the upcoming women entrepreneurs from our community, and to inculcate a positive attitude towards our hardworking women.
- The M10 LEAGUE KIDS CARNIVAL , organized by the ladies Wing in collaboration with the Global Youth Wing, was a fun-filled evening that introduced many families to agenda of WMO. The event was conceptualized and executed by the Ladies Wing Events Team and Mrs. Maryam Moiz Dara of M2M GROUPS despite unfavorable weather conditions. Main attractions included face painting, arts and crafts, pinata, hair makeover for young girls and pom poms. Balloon bending and roaming mascots remained the highlight of the evening. Food included free flowing popcorns, juices and candy floss along with sandwiches and pizzas sold at subsidized rates. Baby friendly toddler area added to the complete family experience. The event was catered while keeping a total of 300 kids in mind.
- The Ladies Wing organizes monthly get-together for its ladies' members to interact and also raise funds for the cause of WMO. The tradition has continued this year with some being hosted at the residence of our generous senior members and also included a fun ONE-DISH PICNIC at Zabeel Park. Various women entrepreneurs from the community have also been represented at the lunches as part of the 'Wings for Women' initiative.

NORTH INDIA CHAPTER

1. WMO NIC in collaboration with SEWA and NAA Hoorbai Foundation hosted an exhibition providing business opportunities for the women in the Community. The exhibition was so successful that almost 35 Stalls sold out during the event. In consideration of the success of the Exhibition it has been decided to host similar exhibitions every two months.
2. Hosted a Charity Fair on 12th February 2019 - with the purpose of making life easy for the Poor Ladies during Ramadan.
3. WMO NIC in Collaboration with MAA Hoorbai Foundation organized a Seminar for Grooming Women's Body, Mind and Face. Live demonstrations were held and there was also emphasis on Women's Health problems like Thyroid, Diabetes and Weight Loss.
4. On International Women's Day, 9th March 2019, Ms. Razia Chasmawala received the award of "Woman Achiever of the Year" from amongst 2500 very strong, remarkable and highly motivated ladies.
5. During the Month of Ramadan
 - a. several charity camps and feasts were organized for the city's poor.
 - b. Arranged a space for ladies to take part in Etikaaf during the month of Ramadan.
 - c. Iftar and Sheri Preparation for the full month was carried out at Hoor Bai Centre - 1200 devotees were fed on a daily basis.
 - d. 1000 Ration Kits were distributed
 - e. 1000 Dresses Distributed
 - f. 500 umbrellas, raincoats and Tarpaulins were distributed
6. Special Courses conducted for Widow's Daughters who are being trained in Income Generating Courses.
7. In collaboration with NIC Youth Wing and Umeed Foundation Rain Coats were distributed in the month of August.
8. A Free Seminar was hosted for the ladies with Speaker Advocate Huriya Patel in Collaboration with Maa Hoorbai

Foundation. The Topic was “Easy Steps for distribution of Wealth as per Shariah”

9. In Collaboration with “Global Care Foundation”, the WMO NIC Ladies are participating in Prisoners Release Program where “Non-Habitual Undertrial Prisoners” are assisted with their release and also Free Legal advice and guidance is provided for all kinds of disputes faced by the Ladies.
10. The Ladies Group of Ahmedabad was formed.

SOUTHERN INDIA CHAPTER

- WMO along with Halai Memon Jamaat Ladies Wing has started tailoring and computer classes for colony ladies. Alhamdulillah the response was very good.
- WMO organized Mehndi classes at Nayanahalli colony. Around 20 girls were benefitted from the classes. Few girls excelled in the course and are ready to make a little extra income through this art.
- This is our second mass wedding in less than a year. On Wednesday 20th of March 2019, the WMO and Halai Memon Jamaat Ladies wing tied the nuptial Knot of 7 couples in a mass marriage ceremony at Adam Heritage Hall Bangalore. The Nikah ceremony was conducted by Maulana Maqsood Imran, Imam of Jamia masjid city. The total cost of the wedding summed up to 60,000/ Rs per couple. The main aim of the wedding was to send a message to society to come forward and help the girls of the weaker section of the society to get married. The event was successful and was attended by dignitaries like film star turned politician Prakash Raj.
- In the month of May 2019 WMO Ladies wing distributed food grains and sarees to the needy and destitute to help them prepare for the holy month of Ramadan.
- On 23rd of June 2019 WMO along with the WOW group arranged a Charity event for women at The Leela Palace Hotel Bangalore. The funds raised from the event were given to the Cancer patients of the Kidwai Hospital Bangalore
- Tomorrow never comes, create your presence in such a way that the future bows in front of you. The WMO ladies wing distributed sewing machines to women in various colonies, to empowers them to be a helping hand in managing family expenses.
- The WMO ladies wing reached out to the senior citizens by giving them wheelchair for their daily needs. The distribution of sewing machines and wheelchair is an ongoing process by the WMO anyone in need of them can reach out to them at any point of the year. Alhamdulillah, we have reached out to 4 to 6 families based on their requirements.
- Health is Wealth...with this moto WMO ladies wing along with the youth wing organized a Health day where eye camp, dental camp along with blood checkup was done on 20th October 2019. All the treatments like extraction of tooth or cataract eye surgery was done completely free for the Memon community. Moreover, walking sticks, wheelchairs were given to needy.
- WMO Ladies Wing organized an outing for women where they got to relax and enjoy, along with that they raised funds for a hut in a village which were not in good condition, they required repair as rain water seeped in.

PAKISTAN CHAPTER

The Ladies Wing of WMO Pakistan Chapter is the oldest and largest of all Chapters. It has a large membership with very active and dedicated members. The following are the projects undertaken during the year 2019:

- Visited Jinnah Postgraduate Medical Center (JPMC), Karachi and donated 100 bed sheets
- Visited Civil Hospital, Karachi and donated 5 wheelchairs and 5 stretchers
- Distributed 155 boxes of Rations to deserving Memon Ladies at WMO House
- DRILLING OF BORE-WELLS & INSTALLATION OF HAND PUMPS IN THARPARKAR DISTRICT

Sixteen Bore-wells were drilled and Hand-pumps were installed in 16 different villages of Tharparkar District where there is extreme scarcity of water. This project was done in collaboration with Health and Nutrition Development Society (HANDS) and All Memon Women's Association (AMWA). The cost borne by WMO Ladies Wing was Rs. 1,300,000. Also, a Solar Panel Handpump valued at Rs.315,000 was installed in one village.

Names of Villages of Tharparkar where borewells were dug & hand pumps installed:

1. Village Borli
2. Village Geo Soomra
3. Village Bheel war Katho
4. Village Mithrio Bheel
5. Village Chhaho Suthar
6. Village Paboohar
7. Village Mokhai
8. Village Amarno
9. Village Moora tar
10. Village Salar paro
11. Village Siddique ji dhani
12. Village Kaloi
13. Village Paboohar Nohri
14. Village Kalyan
15. Village Wingi
16. Village Odhano

EID-UL-AZHA QURBANI (August 2019)

Collected Rs. 447,500 for 5 Cows. Qurbani Meat was distributed in remote areas of Karachi.

Two truckloads of 700 blankets along with Slippers, Chocolates & Biscuits were distributed to residents of four villages on Tuesday, 17th December 2019. The total cost incurred was Rs. 511,000/-

FEES FOR STUDENTS

Paid Fees for three students of Higher Education Scheme of WMO Pakistan Chapter.

CONTRIBUTION TO THE WMOPC MOTORCYCLE SCHEME

Distribution of Motor Cycles under WMO-PC's Motorcycle Scheme to help providing opportunity to some of the poor families to earn money with dignity rather than seeking financial help months after months and years after years.

NORTHERN AFRICA CHAPTER

INTERIM COMMITTEE FIRST MEETING - 5th April 2019

Interim committee of NAC Mombasa comprises:

Shahista Osman Varwani - Coordinator
Dr Sameera Osman - Assistant Coordinator
Zohra Kadernani - Secretary
Nurjahan Bagha - Asst Secretary
Khatija Noorani - Treasurer
Sidhra Pasta - Rep of youth wing

Committee members in Nairobi:

Shakira Mohamed Bagha
Asifa Varvani
Dr Saira Sokwalla

Committee members in Daressalaam:

Badriya Osman - overall coordinator
Shabneez Hussein

The meeting was held by the Mombasa team to discuss immediate activities to be held, starting with celebration of World Memon Day.

OUTING TO AL-WALIDAYN GIRLS RESCUE CENTRE

To commemorate the World Memon Day that falls on 11th April annually, the NAC Mombasa Ladies wing went for an outing to a Girls' Rescue Centre in Ukunda, Likoni on Tuesday 16th April 2019.

This project was intended to serve the following purposes:

1. To have a membership drive and raise awareness about the group,
2. Charity distribution as per one of our items on agenda, and
3. Have a ladies pre-Ramadhan gathering.

A total of 35 ladies participated – both youth and older member categories.

The Rescue Centre has been established in February 2019, and currently resides 27 girls ranging from 10 months to 17 years old from Coastal Region, Kenya. It is an Islamic Centre and the girls are educated by volunteers from nearby educational institutions. It is maintained under the banner of Bomu Hospital branch of Ukunda.

In partnership with Bomu Hospital, and through contribution from well-wishers, WMO distributed bags containing personal items and stationery to each of the girls. They also donated amounts in cash to the Centre.

After visiting the Rescue Centre, the ladies gathered for a briefing, bonding and refreshments nearby, where they were briefed on the aims and visions of WMO, and a membership drive started, with ladies encouraged to register.

Alhamdulillah this led to over 46 members later registering!

E.A. OPEN 2019 JUNIOR LADIES BADMINTON

During Easter holidays, Memon Sports Club Mombasa held the East Africa Open Volleyball Tournament in Memon Villa from 19th – 21st April 2019. This also included a Family Fest for the ladies and children, which involved netball and badminton tournaments as well as cottage fair and carnival games.

Sports being one of WMO's aims, the NAC Ladies Wing pledged their support to the Memon Sports Club by sponsoring the trophies and awards for the Junior Ladies Badminton Tournament. It was a very successful tournament where a total of 24 girls participated, who were all awarded medals and the finalists awarded trophies.

RAMADHAN PROJECTS:

VISIT TO TUDOR OLD-AGE HOME: NYUMBA YA WAZEE

As part of Charity projects, WMO ladies partnered with a local charity organization founded by young artists, Artistic Hope Organization for visits and donations to various underprivileged areas during the holy month of Ramadhan. The first place visited was on Saturday 11th May 2019 to an old age home, Nyumba Ya Wazee in Tudor, Mombasa. This place is managed by Catholic sisters, and houses 44 old people currently. Donations and contributions that were collected in form of ration items, medical necessities and cash from various people and entities were handed over. Alhamdulillah it was a successful visit.

VISIT TO NEEMA JOMVU ORPHANAGE

Again, with Artistic Hope Organization, a group of our ladies visited the Neema Orphanage in Jomvu, Mombasa on Sunday 12th May 2019 with foodstuff, ration, medical items and clothes contributed by the members. The orphanage consists of 49 children, 7 of who are currently in boarding school. Two caretakers and some teachers take charge of the children.

The shelter is situated in a rural area. It is made of iron sheets and is in dire need of continuous assistance to have a solid structure in place. The ladies wing Mombasa has plans to consider this as a continuous charity project over the year, in conjunction with the male group.

VISIT TO JICHO LA HURUMA ORPHANAGE IN LIKONI

On Sunday 19th May 2019, we once more visited an orphanage in Likoni for distribution of food and medical supplies, in conjunction with Artistic Hope. The orphanage houses 24 orphan girls. This was yet again a very successful trip where the orphan girls were also gifted toys and sweets.

COMMITTEE MEETING ON WEDNESDAY 22ND MAY 2019

After the visit to Jomvu orphanage and realizing the very poor living conditions, we decided to take it up as our project in assisting in betterment of the place. This meeting was therefore held to discuss the way forward with that, and to plan on the calendar of events of the year.

As an immediate action, The WMO Msa ladies wing members are currently collecting new clothes for the orphans, to be visiting them before Eid to distribute what we collect with an aim of giving Eid celebration chance to those children.

It was decided for the gent's team to be joining in the visit, for the orphanage project to be collectively taken up by the entire WMO NAC Mombasa team.

WMO NAC MOMBASA - LADIES AND GENTS CORE TEAMS VISIT TO NEEMA ORPHANAGE ON SATURDAY 1ST JUNE 2019

The Ladies wing identified Neema Orphanage in Jomvu - which is in dire need of support, in terms of maintenance, basic provisions, finance as well as the infrastructure which is currently made of iron sheets as a continuous project until it becomes self-sufficient. The men's wing was therefore approached to get involved and take it up as a project under WMO NAC chapter, which was agreed on.

The members of the ladies' wing had arranged for distribution of Eid gift bags for all the children. An encouraging collection of new mattresses, bed sheets & blankets, cash, bags, prayer mats, pairs of shoes and clothes was registered. The gift bags which were then packed each consisted an Islamic attire, a set of plate and mug, a set of toothbrush and toothpaste, biscuits, sweets and a bottle of soda.

On Saturday 1st June, the core teams from the men's and women's wings visited the orphanage to hand over the collection as well as survey the place and discuss on the way forward. After surveying the place, various discussions were done on improvement of the entire facility, legal and regulatory discussions done with the caretaker and options on way forward discussed. The children were then distributed their gift bags with the hope of giving them a happy Eid, and this brought wide smiles on their faces. Alhamdulillah it was a fruitful and enlightening visit.

A brief discussion was thereafter done on giving the children an Eid celebration day after Eid.

EID CELEBRATION FOR THE CHILDREN OF NEEMA ORPHANAGE – ON SUNDAY 9TH JUNE 2019

Alhamdulillah as planned; we had a very fruitful outing with the children from Neema orphanage on Sunday 9th June. They arrived at Serani Grounds at 12.30pm by a mini bus courtesy of one of our members and a hired matatu. The organizers of the Fun fair waived off entrance charge for them. They also dedicated the day up to 3pm for Orphanages so the children enjoyed all rides as they wished, at a minimal charge. They also had a scrumptious lunch of chips, chicken and soda - all generously donated. They went back to Jomvu very happy and appreciative at 3.30pm.

VISIT TO AL MARKAZ ORPHANAGE ON SATURDAY 7TH SEPTEMBER 2019

Following a request for Juzu Amma siparas through Artistic Hope Organization, Alhamdulillah three of our ladies visited Al Markaz orphanage in Mwakirunge, to distribute 100 sipara (juzu Amma) which were purchased from our sadaka funds.

The orphanage is supported by some donors and is well managed by a caretaker, Ustaadh Salim who founded it initially with only 4 children. It now houses 75 children. They provide religious and secular education in-house to the children, up to std 5 currently. Masha Allah a very insightful visit. May the Almighty bless the efforts of all involved.

PROJECTS OF NAIROBI TEAM:

Visited the following places during Ramadhan, on 26th May 2019:

1. Langata women's prison where they distributed sanitary and ration stuff for the ladies there.

2. LIWO (Langata Islamic Welfare Organization) Mosque which has Muslim families residing around it & who had experienced a fire some years back, so are also in need. The ladies distributed Eid packs for the families.

WMO NAC Ladies Wing Members' General Meeting

This was held on 4th November 2019 at the Pride Inn Hotel conference room, Mombasa. The annual reports were presented and way forward to the next year charted. Discussions on the upcoming event, Hands Touching Hearts, were also done and duties allocated. Heartfelt gratitude to the Management of Pride Inn for hosting us.

Hands Touching Hearts event on 16th November 2019.

These grand ladies only event was held at Forodhani hall with an aim of raising funds to support the facility improvement of the orphanage in Jomvu that WMO NAC took up to support from the year 2019. The event included a luncheon, entertainment, games and an auction of various donated items and services. Cards to the event were on sale, each at Ksh. 1,000/- and it was open to female members of the Memon communities. Through involvement of and immense support from all WMO NAC Mombasa female members, Alhamdulillah a wonderful response was registered with all 300 cards sold and all items in the auction duka sold off adding on to the success of the full day event! We managed to raise a total of Ksh. 468,960/- which will all go towards the facility and construction of Neema Orphanage.

Adopt an Orphan initiative

This very noble initiative was launched during the Hands Touching Hearts event, and was specifically to raise donors for the sustenance of the orphans at Neema Orphanage. In addition to normal sadaka and zakat collected from members and well-wishers over the year to support in various charity causes, the WMO NAC Ladies wing committee felt the need to have a day to day and monthly sustenance programme specifically for the children at Neema Orphanage as we later on look into investment options for their self-sustenance in the future. The programme involved registering donors willing to pay Ksh. 2000/- every month so as to enable a child get his basic meals and needs. Alhamdulillah an amazing response was received, with around 61 monthly donors! From the monthly payments received, the committee then arranged for supply of ration, vegetables, meat, sanitary items, milk and drinking water on a monthly basis. This is ongoing per month. May the Almighty reward all those involved in the contribution and facilitation of the project. Ameen.

Maimoona H. Darvesh

Chairperson, International Ladies Wing

REPORT FOR THE YEAR 2019

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 & Zakat Committee I hereby present our Annual Performance Report for year 2019.

AUDIT

WMO Consolidated Audited Financial Statements, presented as part of this annual report, is prepared incorporating the Audited Accounts of Europe Chapter, Middle East Chapter and Pakistan Chapter as well as South Africa, America & Canada, Far East, North India and South India Chapters for adoption by members.

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. Since 2017, The Pakistan Chapter accounting policies and estimates have been revised to be in line with the accounting standards and recommended practices. Middle Eastern chapter audits remains to maintain the presentation intending to be adhered to the regional standards, our consolidated financials have been presented to remain to follow the international standards for charities. In sha Allah, going forward, we hope to improve on any further inadequacies and the Audit for 2020 will be in line with International Standards and WMO Policies.

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.

The Consolidated Balance Sheet has increased by \$151,000 Compiled Statement of Financial Activities shows a surplus of \$164,060.

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. Northern India and South India, yet to complete implementing this software for the current year.

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.

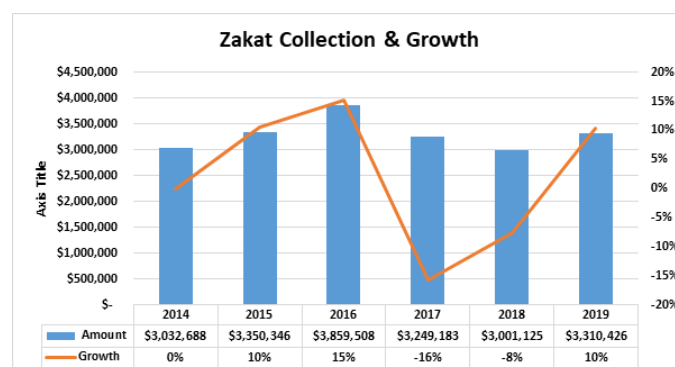
RMC Officials continued to complain about no permanent officials in chapter levels to monitor the implementation of SOPPs. As usual, Regional Management Committee office bearers were requested to

consider this as very important and support the implementation in a very stringent manner, most of the chapters showed limited progress during their tenures so far.

ZAKAT

The WMO Zakat Committee take this opportunity to express our gratitude to all the Zakat Contributors, for entrusting WMO to donate their Zakat. We pray Almighty Allah accept all contributions made by the donors, and to shower his blessings on them and their families.

Overall Zakat Collections recorded a total of over US\$ 3.31mn for 2019, Alhamdulillah. The year 2019 recorded a growth of 10% compared to 2018, with an increase of US\$ 310,000. Given the COVID 19 pandemic scenario, Year 2020 will be an even more challenging year for Zakat collections, as it has impacted the entire world. May Allah take away the pandemic and bring back the normal life to the entire world, and 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 2019, and the change agreed in 2016 of Project based Zakat Commitment policy continued in 2019 as well.

Zakat Collections

Chapter	Commitment 2019 US \$	Collection 2019 US \$	Shortfall/ (Excess) US \$	2018
Africa	750,000	536,429	213,571	1%
America & Canada	50,000	64,700	(14,700)	74%
Europe	460,000	150,000	310,000	-43%
Far East	350,000	885,526	(535,526)	51%
North India	1,300,000	619,259	684,029	51%
Middle East	650,000	420,435	229,565	3%
Pakistan	1,300,000	634,077	650,923	-17%
Total	4,860,000	3,310,426	1,593,684	10%

Out of the total commitment of US\$ 4,860,000 a sum of US\$ 3,310,426 was collected for year 2019. This reflects a 10% growth from 2018 (US\$ 3,001,125) but only a 70% success rate of the commitments. Highlights of the collections for the year 2019;

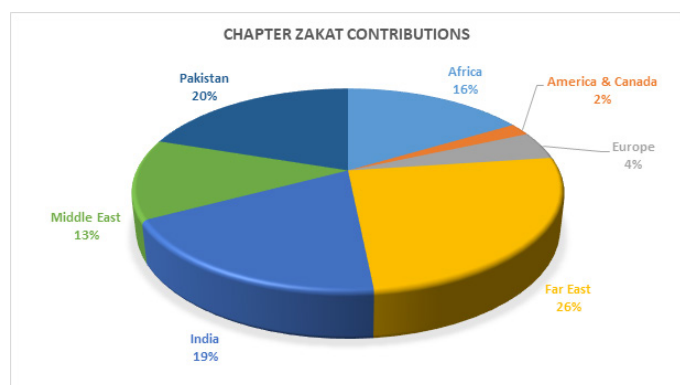
- Far East is the highest zakat collecting chapter during the year 2019, the collection has increased by over 50%. The donor's confidence over the Zakat committee is the main reason for the increase.
- 50% increase in North India Chapter collection.

- Middle East maintains the collections at similar levels, despite the Restrictions imposed on Dubai Banking operations remaining stringent.
- After 4 years South Africa has fallen short of the committed amount, and dropped closer to 30% in their usual collections.
- Pakistan's collections fell by 20% compared to 2018.
- Europe collections have been impacted drastically due to Zakat being distributed by the donors directly to the beneficiaries or given to the chapters in kind, this is a result of the various constraints posed by some of the countries.

It is noted that as in previous years the Zakat is collected mostly during the month of Ramadan which was observed again this year. This continues to be a challenge and we request the Chapters to get this irregularity sorted by pushing for collection throughout the year and not wait till Ramadan.

To be in line with the WMO accounting policies and best practices around the world, we have considered only the Zakat collection or distribution pertaining to the financial year 2019. The collections in 2020 of pledges/commitments pertaining to the year 2019, will be accounted for the year 2020.

Chapter Zakat Contributions



Zakat Disbursements

The main Zakat Disbursement by the WMO central fund, was for India and Pakistan for their education and housing projects.

Chapter	Local Commitment (US \$)	Local Collection (US \$)	WMO Paid (US \$)
Pakistan	1,300,000	634,077	100,000
India	1,300,000	619,259	370,000

We have funded only \$ 100,000 to Pakistan Chapter, as per donor discretion of Zakat distribution, which is only from Middle East chapter for Education projects. Certain donations such as Rehabilitation & Ramadan help were donated directly by the donors to the Chapter either in cash or kind.

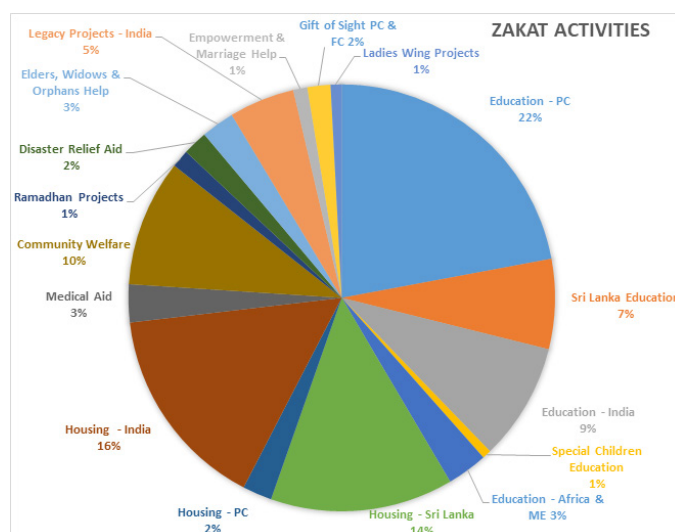
Funding of \$370,000 to India was for both housing projects and education projects. Certain donations were made directly to India chapter towards medical, empowerment or Special education needs by the donors.

Total Zakat Activities through the Chapters

PROJECT	WMO Centre Dist. (US \$)	Local Contribution (US \$)	Total (US \$)
Education - PC	99,728	637,835	737,563
Sri Lanka Education	0	227,704	227,704
Education - India	185,000	112,184	297,184
Special Children Education	4,965	17,699	22,664
Education - Africa & ME	0	102,489	102,489
TOTAL FOR EDUCATION			1,387,604

Housing - Sri Lanka	0	463,770	463,770
Housing - PC	0	74,377	74,377
Housing - India	185,000	334,543	519,543
TOTAL FOR HOUSING			1,057,690

Medical Aid	0	96,066	96,066
Community Welfare	0	321,359	321,359
Ramadan Projects	0	45,250	45,250
Disaster Relief Aid	25,000	37,820	62,820
Elders, Widows & Orphans Help	0	84,142	84,142
Legacy Projects - India	35,965	130,000	165,965
Empowerment & Marriage Help	0	35,498	35,498
Gift of Sight PC & FC	0	58,650	58,650
Ladies Wing Projects	0	27,857	27,857
Total	535,658	2,807,243	3,342,900



WMO considers Education as the foremost activity and have utilized closer to 45% of the global Zakat, out of which around 22% was for Pakistan chapter Education, supporting more than 5,500 students from Primary to Tertiary education. Housing in Sri Lanka, India and Pakistan was 37% of the total Zakat spent, this has increased from previous years due to focus on housing in Sri Lanka. Indian Legacy housing projects were also completed and handed over during the year which was from Zakat funds.

Far East Chapter collection of over \$885,000 was used for their local Housing, Education and Medical projects. International Ladies Wing have also contributed for Empowerment & Medical Projects in India & Pakistan during this year.

Africa Chapter have spent 60% of their collections on local projects such as Widows and Orphan Help, Education, Bursary, Medical etc. Middle East Chapter spent most of its Zakat on Local Community Welfare Activities, which includes Settlements of Debt, Rental, Legal Cases. Middle East Chapter has assisted the community members of Dubai on resolving Visas and license.

WMO has continued to provide support for disaster relief around the globe with funds collected from various chapters. Far East and Pakistan Chapter continued to provide corneas for 200 recipients during the year from Zakat funds.

WMO have strived to distribute all Zakat Collected within one Calendar year as is required by Sharia.

Zakat Disbursement process

1. The Chapters requesting Zakat from the Central Fund has to send the prescribed Zakat Requisition Form to the AFZ committee detailing the project outcome, the local fund contribution and requirement from the center.
2. The chapter has to send a report on the utilization of previous Zakat received from center: a) The Zakat requisition has to be based on the Budget sent by the chapters to the MC at the beginning of the year.
3. The AFZ committee members will receive recommendation report from the GM & CFO along with the summarized details of the usage and requisition.
4. AFZ committee then resolve on the approval or rejection of the sanction of Zakat to the chapter.
5. If approved, the funds are remitted via EFT to the relevant chapter, from UK or Dubai.

Zakat Commitments For 2020

The Zakat commitments for 2020 is considered to remain at similar levels of the previous year i.e. \$4.86M. This is a result of no firm commitment being given by the chapters.

CHAPTER	COMMITMENT (US \$)
Africa	750,000
America & Canada	50,000
Europe	460,000
Far East	350,000
North 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 to serve 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

REPORT FOR THE YEAR 2018

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 great pleasure that I present the Investment Committee Report for the Year 2019. I would like to place on record my sincere appreciation to my fellow Committee Members for their support and enthusiasm in carrying out this task.

Alhamdulillah! Our total funds invested stands at over US\$ 5.18M, 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 (Divested during the year)
3. Bank Deposits
4. Mutual Funds
5. Islamic Bonds – (Sukuks)

The source of funds for WMO Investments has been the Trustee Fees, Donations and Profit earned on these funds.

Property

This consists of the largest asset class and represents 48% of the total investment portfolio of WMO. The property portfolio is the investments in International City in Dubai, UAE in residential and commercial properties which enables us to receive monthly cash returns by way of rentals. Fair Value of the Property as at 31.12.2019 is \$ 2,490,695.

	Apartments	Shops
WMO has total 30 Properties in Dubai	14	16

Properties are been strictly monitored and reported on an efficient and timely manner.

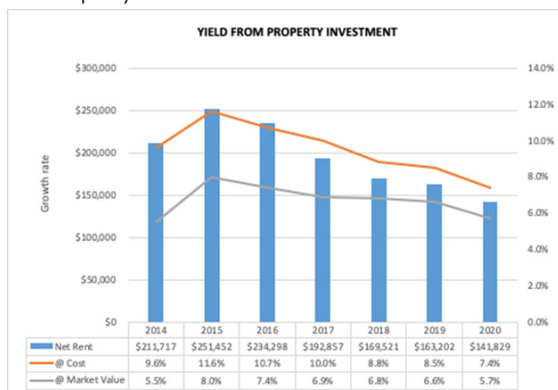
- 11 registered in WMO name
- 19 properties which were registered in Trustee Ismail A Gadit in trust for WMO, was transferred to WMO Investment Ltd (an offshore company).
- 3 of the 30 Properties were donated to WMO by a Well Wisher with the income from these properties to be used as Zakat.
- The Income from the rest of the 27 Properties is used for the Expenditure of the WMO at the Central level.

Properties Invested Through Trustee Funds						
Ownership	Usage Type	APT. No.	Market Value (USD)	Rent 2018	Rent 2019	Rent Projected 2020
WMO Inv. Ltd.	Commercial	S-02,M-07	108,992	26,250	26,250	35,000
WMO Inv. Ltd.	Commercial	S-03,M-07	81,744	28,000	28,000	25,750
WMO Inv. Ltd.	Commercial	S-04,M-07	81,744	18,750	18,750	25,000
WMO Inv. Ltd.	Commercial	S-06,M-07	81,744	35,000	33,750	32,000
WMO Inv. Ltd.	Commercial	S-07,M-07	108,992	40,000	38,333	35,000
WMO Inv. Ltd.	Commercial	S-08,M-07	108,992	40,000	37,083	41,183
WMO Inv. Ltd.	Commercial	S-09,M-07	122,616	45,000	45,000	40,000
WMO Inv. Ltd.	Commercial	S-10,M-07	108,992	40,000	38,667	36,000
WMO Inv. Ltd.	Commercial	S-11,M-07	122,616	40,000	40,000	33,000
WMO Inv. Ltd.	Commercial	S-13,M-07	81,744	38,000	38,000	30,000
WMO Inv. Ltd.	Commercial	S-15,M-07	81,744	45,000	41,167	22,000
WMO Inv. Ltd.	Commercial	S-16,O-07	81,744	16,667	3,667	22,000
WMO Inv. Ltd.	Commercial	S-18,O-07	81,744	16,667	3,667	22,000
WMO Inv. Ltd.	Commercial	S-22,M-07	81,744	30,000	15,000	11,000
WMO Inv. Ltd.	Commercial	S-05,T-01	91,567	17,333	25,667	22,000
WMO Inv. Ltd.	Commercial	S-10,T-01	104,850	33,688	37,292	21,188
WMO	Residential	110,O-07	64,033	21,000	21,000	19,333
WMO	Residential	203,O-07	64,033	21,000	21,000	18,750
WMO	Residential	205,O-07	64,033	25,000	24,500	19,000
WMO	Residential	303,O-07	64,033	23,000	23,000	20,083
WMO	Residential	304,O-07	64,033	24,000	23,500	18,000
WMO	Residential	310,O-07	64,033	21,083	23,000	20,000
WMO	Residential	315,O-07	64,033	16,500	24,708	18,167
WMO	Residential	106,M-07	64,033	24,000	20,000	18,333
WMO	Residential	305,M-07	64,033	24,000	23,167	21,500
WMO	Residential	311,M-07	64,033	10,417	24,000	19,000
WMO	Residential	322,M-07	64,033	24,000	24,000	16,000
AED				744,354	722,167	661,288
US\$				2,235,926	202,821	196,776
180,187						

Properties Received as Donation						
ZAKAT	WMO Inv. Ltd.	Residential	U-04,120	95,368	35,000	33,333
	WMO Inv. Ltd.	Residential	203,T-10	64,033	21,000	21,000
	WMO Inv. Ltd.	Residential	110,Y-23	95,368	12,500	22,500
AED				68,500	76,833	78,750
US\$				254,768	18,614	20,879
						21,399

The revenue from these properties as rental income has declined by 3% for 2019. 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

Yield from Property Investment



Pakistan

Property – Land & Building

WMO House – The Net book value of Land and Building as at 31st December 2019 is US\$ 389,610 (PKR 60mn). The WMO House property in Pakistan has been revalued during the year and the revaluation surplus accounted for in the statement of financial position for the year is \$310,100.

WMO PC is operating out of this property hence there is no income generated from the property. The property underwent refurbishment which commenced during the year 2018 and completed in 2019, with the objective to maximize the usage of the premises.

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 \$ 14,350 (PKR 2.2mn)	US\$ 16,800 (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 \$2,500	Ruby pride is currently vacant
Chapter Plan	Chapter management is of the opinion that the said property is not in good shape and therefore it is not possible to obtain a reasonable market value.	We have received an offer for PKR 5mn but are waiting for a higher offer to dispose of this unit.
Our Suggestion	Suggest to Dispose as soon as possible	Suggest to Dispose / Revalue early next year to reflect the exact value in the books

Africa

During the year 2019 Africa Chapter had only 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 have divested the investments made in Equity during the early part of the year. We have made a profit US\$ 17,000 from the sale of these share. WMO have no more investments placed in Equities with this divestment. These funds are now invested in Islamic Bonds.

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 3.75% per annum on average (this is invested in US\$) and the tenure is 12 months with a rollover option. The Total Bank profit earned through this investment up to December 2019 is US\$ 85,000 (funds have been invested for 3 years).

Far East Chapter Trustee funds as at 31st December 2019 amounting to \$ 175,978 (LKR 31,675,950) was invested in the form of Fixed Deposit at Amana Bank. This earns an average LKR profit return of 07-08% per annum. The total return for the year 2019 from this fund was \$ 11,680.

B. Education Endowment Funds

- MH OMAR Education Fund (Far East Chapter)** : MH Omar Fund opening balance during the year was \$651,128, this was invested in LKR Fixed Deposit at Muslim Commercial Bank (MCB), earning a return over 09-10% per annum. The return on this investment in 2019 was \$ 63,000/=. 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 2019 is \$ 655,275 (value dropped due to US\$ fluctuations with LKR)
- Education Endowment Fund (Pakistan Chapter)** : At the beginning of 2019, the fund had an accumulated balance of \$ 191,917/- (PKR 29,555,178) 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	\$ 191,917	PKR 29,555,178
Return / Mark up on Investments	\$ 14,834	PKR 2,284,430
Total	\$ 206,751	PKR 31,839,608
The funds are placed in		
Long-Term TDR Investment (6-8%)	\$ 168,182	PKR 25,900,000
Current A/c	\$ 38,569	PKR 5,939,608

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** : North India Chapter has placed the funds available for Non-Zakat projects in a Fixed Deposit until the commencement of the said project. Currently \$ 100,000 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\$ 129,870) was invested in Meezan Islamic Fund and NAFA Funds (Mutual Funds). These Islamic mutual funds are expected to gain a price from 8-10%.

There has been a fall in value of the Mutual Fund during the year 2018, however there has been a gain in the prices of the mutual funds during the year 2019. Therefore, we are hopeful that the market price would

increase for us to implement our exit strategy at the suitable time.

Investments Made during the Year 2017 (Including Dividends)	\$ 137,805	PKR 21,222,000
Revaluation Loss (Mark to Market)	\$ (30,995)	PKR (4,773,195)
Carrying Amount	\$ 106,810	PKR 16,448,805
Details of Instruments		
NBP Fullerton Asset Management Limited (NAFA)		
571,016 units of NAFA Islamic Asset	\$ 60,096	PKR 9,254,806
Al-Meezan Investment Management Limited		
121,841 units of Meezan Islamic Fund	\$ 46,714	PKR 7,193,999

Investments In Sukuks (Islamic Bonds)

The African Chapter Sukuk (Islamic Bonds) investment amount increased during the year up to ZAR 8,600,000 (US\$ 614,285). Currently the rate of return for these sukuku are at the average rate of Approx. 7%. Profit earned for the year 2019 was \$32,000.

Funds Summary - December 2019

Investment Class	Value (US \$)	% of the Total
Property	2,490,645	48%
Equity	-	-
Bank Deposits (Profit Sharing)	1,968,857	38%
Project/General Funds	100,000	
Trustee Funds (WMO)	1,010,978	
Edu Endowment Funds (PC&FC)	857,879	
Mutual Funds	106,810	2%
Investment in Sukuku	614,285	12%
TOTAL¹	5,180,597	100%

¹In addition, we have Non-Zakat funds around US\$ 760,500.00 in Cash and Cash equivalents.

Suliman Noor Mahomed (Solly Noor)
Chairman, Investment Committee

REPORT FOR THE YEAR 2019

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 2019 and I would like to extend my sincere appreciation and thanks to my Committee members for their unwavering support.

Constitution Amendments

At the 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), Bashir Sattar, Gulaam Abdool, Yunus Suleman, Ashraf Sattar and Solly Noor.

The Legal Counsel was instructed to put together a legal framework and draft the detailed amendments for consideration by the MC and General Body.

However, the draft proposed amendment was only submitted to the Think Tank a couple of days before the 17th AGAM in Dubai which did not allow the committee sufficient time to review and follow the procedure required for adopting the proposed amendment. The proposal after initial consideration by the Think Tank was put forward for consideration at the Board of Trustees Meeting. The Board of Trustees requested that sufficient time be given to review and express their views. Thereafter, there was no further progress made in this regard.

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.

Chapter Updates

- **South Africa** – No Legal or Compliance issues
- **Europe** – Part of the Main body and no legal or Compliance issues
- **Far East** – No Legal or Compliance Issues
- **North India Chapter** – Still pending constitutional compliance with main body. The chapter had proposed and approved amendments to their articles at their recent AGM. Due to the regional government authorities' restrictions the process took longer than anticipated.
- **Middle East** – No Legal or Compliance issues apart from banking functions restricted to local function.
- **America and Canada** – Still pending constitutional compliance with main body. The chapter is trying to minimize the anomalies wherever possible.
- **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.
- **South India** – No legal or Compliance Issues

Constitution Compliance

While the overall compliance to the Constitution and Standing Orders is satisfactory considering the diversity within the chapters the concerns raised in the last Legal and Compliance Com Report of 2016 still remain, namely familiarity of the Regional Office Bearers and Board Members with the Provisions of the Constitution and Standing Orders. The New RMC Members may have not got themselves updated with the Constitution and there is a lot of room for improvement in this regard.

One area of concern is the implementation of the Policies. These Policies were developed over 4 years ago with the assistance of KPMG South Africa but remain un-implemented in all chapters and this matter needs to be addressed once and for all by all chapters.

My sincere appreciation to my fellow Committee Member Bashir Sattar Bha for all his support and commitment to carry out our task. In conclusion, I wish to place on record the appreciation of my committee to all the Office Bearers and the Regional Management Committee Members for their support and corporation to carry out our duties.

Nowsad Gani

Chairman, Legal & Compliance Committee

REPORT FOR THE YEAR 2019

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 Abdoolah

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-2019

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 2019 we had 18494 visitors to the website with 49,713 page views.

WMO Facebook (facebook.com/wmoworld) : Since January 2016, the WMO Facebook page fan base has grown from 4,532 to 13,114, generating a net growth of 8,582 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 2019, 29 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 Abdoolah, 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/wmoworld>) : We have a dedicated You Tube page for our library of videos covering humanitarian endeavours and various projects of WMO in the year 2016.

WMO Instagram ([instagram.com/wmoworld](https://www.instagram.com/wmoworld)) : WMO Instagram posts received a total of 124,593 impressions during 2019.

WMO Twitter (twitter.com/wmoworld) : WMO Tweets earned a total of 38,00 impressions during 2019.

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 2019 we had a total 72 app downloads. Top app users are from India (114 sessions) and United States & Canada (81 sessions) followed by UK (67 sessions), South Africa (58 sessions), Pakistan 55, Portugal (32 sessions), Sri Lanka (31 sessions), UAE (30 sessions), Kenya (24 sessions), Malaysia (18 sessions), Saudi Arabia (17 sessions) and another 14 countries collectively (53 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 2019.

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 2019.

Mohamed Zubair Chashmawala

Chairman, Marketing & Communications Committee

REPORT FOR THE YEAR 2019

MEMBERSHIP DEVELOPMENT COMMITTEE

Assalamu Alaikum Warahmathullahi Wabarakathuhu

It is with great pleasure I present the Membership Development Committee Annual Report for the year 2019.

The Membership Development Committee Headed by Trustee Ashraf Sattar includes the following representatives from the Chapters:

Mr Feizul Ayob	VP – 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 – North India
Mr. Abdul Azeez	VP – South India
Mr Altaf Jangda	RAS – Pakistan

Chapter wise Membership Growth:

Chapter	As of Dec 2018	As of Dec 2019	New Members	Chapter Growth %	As at 09/2020
Southern Africa	170	170	0	0%	170
America & Canada	65	68	3	5%	71
Europe	130	222	92	71%	222
Far East	138	213	75	54%	213
Middle East	365	534	169	46%	553
North India	139	242	103	74%	242
Pakistan	582	607	25	4%	607
South India	93	93	0	0%	93
	1682	2149	467	28%	2171

Alhamdulillah there is a substantial improvement in the Membership Numbers overall (Approx. 28%), 2149 Members. Europe, Far East, North 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 South 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 2019 (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 134 with new members from North India and Pakistan Chapter.

Strategy – 2020 and Beyond

The below Strategies for the Membership development need to be continued during the year 2020 and beyond. The management committees appointed at the Regions and at the Center, need to make Membership

Chapter	Trustee		Patron		Life		Annual		Apex		GW		Friends of WMO		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
Africa	11	11	10	10	143	143	3	3	0	0	0	0	3	3	170	170
America & Canada	2	2	1	1	22	23	18	20	0	0	5	7	15	15	65	68
Europe	5	5	4	4	69	70	5	5	0	0	43	131	4	7	130	222
Far East	4	4	3	3	45	46	62	64	1	1	10	82	13	13	138	213
Middle East	14	15	9	14	194	219	0	20	0	0	117	206	31	60	365	534
North India	3	3	21	23	100	209	13	5	1	1	1	1	0	0	139	242
Pakistan	7	7	29	28	198	195	210	214	5	5	0	0	133	156	582	607
South India	1	1	0	0	69	69	23	23	0	0	0	0	0	0	93	93
TOTAL	47	50	77	81	840	974	334	354	7	7	176	427	199	254	1682	2149

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. All the chapters need to give due attention in accepting the Youth and Friends of WMO Applications. There are 1462 Youth applications and 554 Friends of WMO applications pending which will boost our Membership numbers.

Summary of Online Applications as of December 2019:

Chapter	Online application	Patron	Life	Annual	APEX	Friends of WMO	Youth	NM from Online application
Africa	57	0	2	6	0	19	30	0
America & Canada	40	0	2	6	0	19	13	5
Europe	67	1	5	6	0	10	45	10
Far East	57	0	0	2	0	20	35	0
Middle East	439	1	29	19	1	79	310	25
North India	307	0	15	12	0	132	148	0
Pakistan	1112	1	11	31	0	256	813	28
South India	97	0	4	6	0	19	68	0
	2176	3	68	88	1	554	1462	68

- 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 North Africa where the registration of the Chapter has still not completed. While the VP of North 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 no action has been taken.

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
		Malaysia
Northern India	✓	Mumbai
	✓	Surat
	✓	Aurangabad
	✓	Ahmedabad
Southern India	✓	Chennai
	✓	Bangalore
	✓	Madurai
	✓	Hyderabad

Membership System

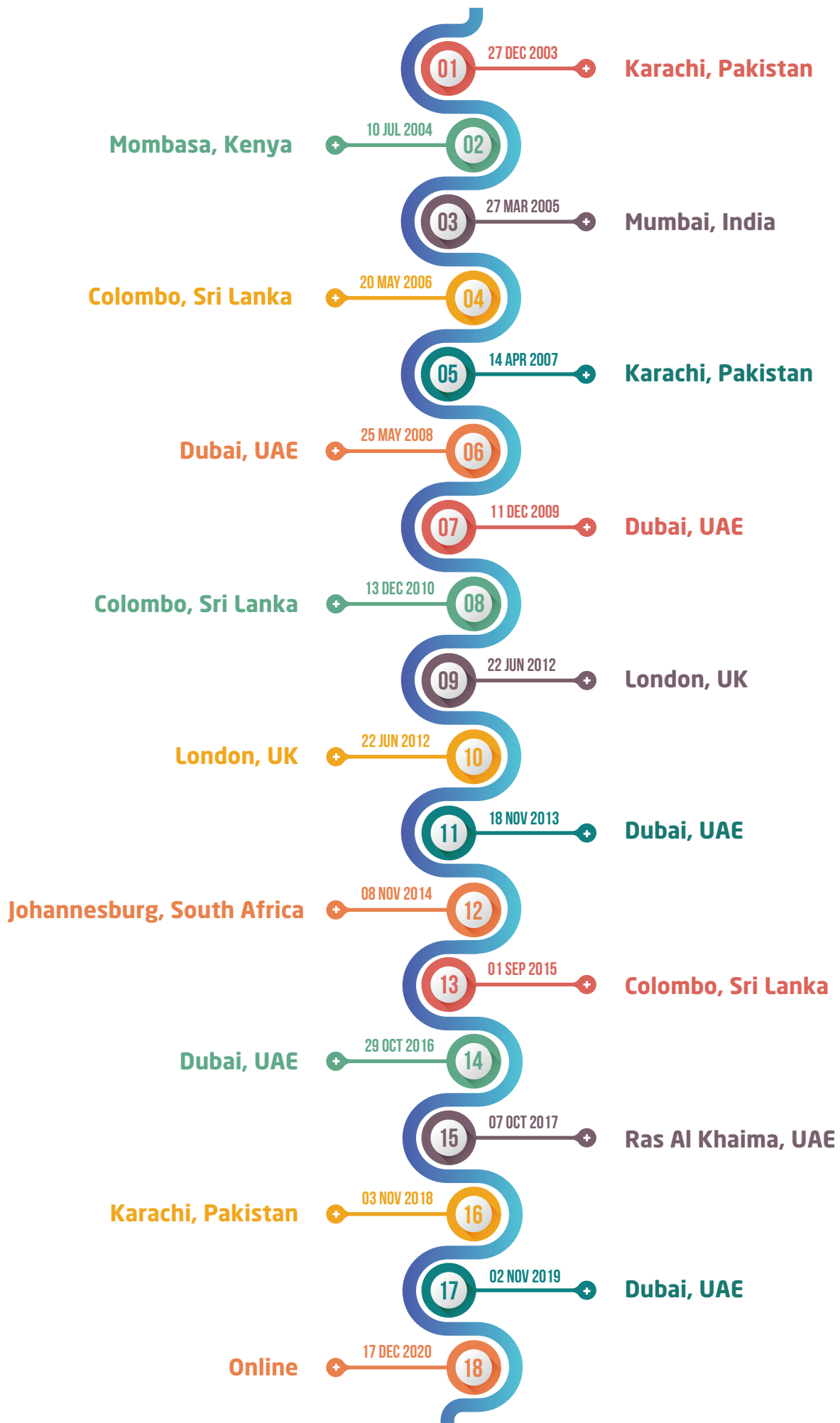
Most of the chapters the membership database is fully up to date, on a monthly basis. The online membership applications are also being verified by the chapter office bearers and the inclusion to the membership in being done on a regular basis. This too certain chapter applications are not being considered or verified to accept and include the applicants to the membership.

There are few amendments done to the online database system, but yet to achieve the standard of a bespoke system.

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

Ashraf Sattar
Chairman, Membership Development Committee

Chronology of all AGAMs 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
NatWest

Auditors for WMO Europe Chapter

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

Regional Chapters

America & Canada Chapter

Europe Chapter

Far East Chapter

Middle East Chapter

Northern Africa Chapter

Northern India Chapter

Pakistan Chapter

Southern Africa Chapter

Southern India Chapter

Contact

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