

# 2021 ANNUAL REPORT

**World Memon Organisation  
Charitable Foundation**



*20 years of serving humanity*



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# OFFICE BEARERS 2020- 2023

OFFICE BEARERS OF THE MANAGEMENT COMMITTEE		OFFICE BEARERS OF THE BOARD OF TRUSTEES	
PRESIDENT	Mr Salman Iqbal	CHAIRMAN	Mr Ashraf Sattar
DEPUTY PRESIDENT	Mr Mahmood Shaikhani	DEPUTY CHAIRMAN	Mr Ismail Gadit
SECRETARY GENERAL	Mr Bashir Sattar	SECRETARY	Mr Shoaib Ismail Mangroria
DEPUTY SECRETARY GENERAL	Mr Zubair Chasmawala	ASSISTANT SECRETARY	Dr Shiraz Suleman
TREASURER	-		
DEPUTY TREASURER	Mr Waseem Yousuf Adil		
CHAIRMAN, GLOBAL YOUTH WING	Mr Khurram Kalia		

## REGIONAL OFFICE BEARERS

CHAPTER	REGIONAL PRESIDENTS	REGIONAL SECRETARIES	REGIONAL TREASURERS
SOUTHERN AFRICA	Mr Feizul Ayob	Dr Haroon Gutta	Mr Naeem Hassim
AMERICA & CANADA	Mr Mohammed Bashir Akuly	Mr Abdul Samad Lodhia / Mr Abdul Rauf	Ms Samina D Variend
EUROPE	Mr Imran Panaawala	Mr Shahzad Iqbal	Mr Arif Mundiya
FAR EAST	Dr Haroon Admani	Mr Ameen Bhaila	Mr Abdul Razzak Osman Hingora
MIDDLE EAST	Mr Ahmed Abubakar Shaikhani	Mr Haroon Mohammad	Mr Altaf Muhammad
NORTHERN INDIA	Mr Ehsan Gadawala	Mr Shabbir Patca	Mr Haseen Aghadi
PAKISTAN	Mr H M Shahzad	Mr Altaf Habib Jangda	Mr Arsalan Arif Nara
SOUTHERN INDIA	Mr Abdul Azeez	Mr Adil Azeez	Mr Abdul Habib Sattar

## SPECIALIST COMMITTEES

GLOBAL YOUTH WING	CHAIRMAN	Mr Khurram Kalia
	SECRETARY	Mr Khurram Shehzad
	TREASURER	Mr Yasir Gadit
	VICE CHAIRMAN - AC	Ms Sadaf Vahedna
	VICE CHAIRMAN - EC	-
	VICE CHAIRMAN - FC	-
	VICE CHAIRMAN - MC	Mr Junaid Merchant
	VICE CHAIRMAN - NIC	Mr Vasim Kapadia
	VICE CHAIRMAN - PC	Mr Abdullah Seja
	ADVISORS TO GYW CHAIRMAN	Dr Sana Durvesh, Mr Kamran Ghani, Mr Saad Iqbal
INTERNATIONAL LADIES WING	CHAIRPERSON	Ms Shabana Abdul Razzak
	CHAPTER REPRESENTATIVES	
	AMERICA & CANADA	Ms Yasmeen Mozawalla
	EUROPE	Ms Shamim Osman
	FAR EAST	Ms Shazia Sangani
	MIDDLE EAST	Ms Sidrat Imran
	NORTHERN AFRICA	Ms Shahista Osman Varwani
	NORTHERN INDIA	Ms Masheela Naviwala
	PAKISTAN	Ms Hamida Iqbal Bawany
	SOUTHERN AFRICA	Dr Khudaija Suliman
	SOUTHERN INDIA	Ms Farida Azeez
AUDIT, FINANCE & INVESTMENT	Mr Suliman Noor Mahomed (Solly Noor)	
ZAKAT	Mr Salman Iqbal (Chairman)	
LEGAL & COMPLIANCE	Mr Bashir Sattar (Chairman)	
COMMUNICATIONS	Mr Zubair Chasmawala (Chairman)	
MEMBERSHIP	Mr Salman Iqbal (Chairman)	
EDUCATION	Mr Ashraf Sattar (Chairman)	
HEALTH CARE	Dr Shiraz Suleman (Chairman)	
CONSTITUTIONAL AMENDMENTS	Mr Bashir Sattar (Chairman)	
LAND DEVELOPMENT	Mr Mahmood Shaikhani (Chairman)	
SOCAL & CULTURAL	Ms Shabana Abdul Razzak (Chairperson)	



Mr Salman Iqbal  
**PRESIDENT**

**Founder & President - ARY Digital | Owner - Karachi Kings | CEO - Salman Iqbal Films/ARY Films | Chairman - ARY Laguna.**

Salman Iqbal has over the last two decades, spearheaded the launch and growth of Pakistan's largest satellite television network. ARY Digital is a global powerhouse, broadcasting 12 television channels into 120 countries worldwide.

With the potent combination of self-belief and risk-taking ambition, Salman Iqbal was instrumental in fact, he was the dominant force behind sparking the growth and development of Pakistan's television industry revenue from a 60 million dollar market in 2001, to more than the half-a-billion dollar industry it is valued at today.

Following his business degree graduation from the University of Houston (1995), Salman Iqbal began his career as the Head of Treasury for the ARY Group, where he also took charge of vital sectors such as gold sales and properties.

Alongside the launch and immense success of ARY Digital Network, Mr Iqbal has many other achievements in his portfolio. From reviving Pakistan's film industry to helping catapult the Pakistan Super League into one of the most prominent cricket leagues in the world, Mr Iqbal is a visionary who has taken financial risks in unorthodox ventures and transformed them into money-making enterprises.

In November 2020, Salman Iqbal launched ARY Laguna, a joint venture between ARY Group and DHA City. It provides the first ever man-made, beach-living residential accommodation in the region. ARY Group and DHA City are recognised for their positive contribution to the urbanisation of Pakistan. With ARY Laguna DHA City, both entities have collaborated their resources to offer spectacular waterside living. The project was sold out within days of its opening. Following on from this initial offering, ARY Laguna DHA Gujranwala was unveiled. This too, sold out immediately.

Taking his passion for sports a step further, Salman Iqbal recently launched A Sports, Pakistan's first HD sports channel. It will broadcast diverse sporting events, such as the ICC Men's T20 World Cup, Formula 1 and the 2022 FIFA World Cup, thus taking sports in Pakistan to greater heights.

Mr Iqbal has been awarded several prestigious accolades. Most recently, he was nominated for the Sitar-E-Imtiaz by the government of Pakistan, for his role in promoting cricket and elevating the nation's athletes in the global arena.

A gentleman of distinct skill, Salman Iqbal is yet to reach the peak of his abilities. This can only bode well for Pakistan.



Mr Mahmood Shaikhani  
**DEPUTY PRESIDENT**

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

A graduate in Business Administration from London Metropolitan University, Mr. Mahmood possesses a sharp understanding of global markets and an in-depth insight 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 Bashir Sattar  
**SECRETARY GENERAL**

Bashir is an entrepreneur with a background in strategic management, sales & 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 created a successful retail brand before selling it on.

Bashir's is a pragmatic and engaging entrepreneur who enjoys challenges. He now sources and manufactures products from his office in China whilst developing a premium online brand 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, Trustee & President of the Memon Association UK, Managing Director of Peace TV successfully launching the channel in the UK, Europe and US. He is a founder Trustee & Director of the World Memon Organization Charitable Foundation and has served several key posts including Assistant Secretary to the Board of Trustees; Chairman of the Global Youth Wing and the Flagship B2B Conference and is the current Secretary General. Bashir was responsible for the formation of the Global Youth Wing and Global Ladies Wing and has been a key member of the WMO senior management team since inception.

Bashir was recognised and awarded for his services to the community by HRH Prince of Wales in 2001. Born in London, Bashir enjoys time with his family and friends and is keen on different sports. With his parents originating from the Indian sub-continent, he travels to the region and thoroughly enjoys the exceptional cuisine. Bashir takes a keen interest in politics and current affairs.



Mr Zubair Chasmawala  
**DEPUTY SECRETARY GENERAL**

A qualified optometrist, he completed his education from the prestigious Cambridge division of the St. Mary's School in Mumbai and later enrolled in the historic St. Xavier's college in the science division, followed by the School of Optometry.

Always an honors student with a keen interest in sports and dramatics, he has represented his school in athletics, football and basketball. He has completed his course in elocution from the Trinity College of Music, London and has taken the stage on several occasions to represent his alma mater.

He runs a thriving retail chain of optical stores across the country under the name of Metro Opticians.

His family is steeped in philanthropy with his mother Raziya Chasmawala being a founder member of the World Memon Organisation, continuing to serve humanity under the WMO banner as the Co-Chairman of the Ladies Wing in India. She served as the inspiration for him to join the organization in 2011 as a patron member. He was appointed as the youth wing chairman of India for a couple of years, later as the acting VP, followed by being Chairman of Marketing and Communications Committee since 2014.

In his 6 tenure as the head of the Marketing Committee, he has also served as Editor in Chief of The Memon magazine bringing out 33 editions to date, featuring prominent Memon personalities and highlighting the extensive humanitarian endeavours undertaken by the organisation across the globe.



Mr Waseem Yousuf Adil  
**DEPUTY TREASURER**

Waseem Yousuf Adil is a fellow member of the Association of Chartered Certified Accountants and an Associate member of the Institute of Chartered Accountants in England & Wales. He has 25 years of experience in public practice and industry. He trained with Price Waterhouse Coopers as an Auditor, then worked with Deloitte in Corporate Finance.

He migrated to London with the family in 2003 and worked in public practice firms as an Auditor before starting his own practice in 2009.

He has served as a Treasurer of the Europe Chapter for two terms and also as Regional Assistant Secretary in the Europe Chapter for two terms. He has also served as an Honorary Treasurer and Honorary Secretary for Memon Association UK.



Mr Ashraf Sattar  
**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 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 Ismail Gadit  
**DEPUTY CHAIRMAN  
BOARD OF TRUSTEES**

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 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 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. Ismail has authored his autobiography, Miji Kahani – Reflections of My Life, highlighting his life experiences and family history.



Mr Shoab Ismail Mangroria  
**SECRETARY**  
**BOARD OF TRUSTEES**

Mr Shoab Ismail Mangroria has been associated with WMO since its inception. He is a Trustee of WMO and is regarded among the Founder-Members of WMO.

He has served as Secretary General of WMO for 2 consecutive terms, and 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.

Mr Shoab Ismail has also 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).

Mr. Shoab 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.

His dream is to establish a Memon University under the aegis of the World Memon Organization, Insha Allah.



Dr Shiraz Suleman  
**ASSISTANT SECRETARY**  
**BOARD OF TRUSTEES**

He is a specialist Physician, Investor and Philanthropist.

He grew up in a family of businesspeople. The business knowledge that he obtained from his parents has made his career in medicine much more successful.

He is also the director of Hasfaan Holdings and Renovalue investments, that have holdings in the stock market and real estate. He is a strong disciple of Warren Buffet and firmly believes his wisdom could benefit our community enormously. He likes playing the long game and prefers long-term solutions rather than short term quick fixes.

He is currently completing a book on his life's journey and hopes it can serve as inspiration for youth and his descendants. It especially deals with the urgent challenges that lie ahead for Muslims because of growing Islamophobia and how we can take steps to prevent further tragedies.



Mr Khurram H. Kalia  
**CHAIRMAN  
GLOBAL YOUTH WING**

Khurram H. Kalia, a leader and top executive par excellence in information technology industry, is currently the President and CEO of KalSoft, a coveted and prestigious IT firm with a diversified portfolio of solutions and services offerings.

Khurram's visionary leadership, technical acumen and management expertise have taken KalSoft from a small startup to a very successful multinational with presence and projects across five continents.

It was due to these consistent efforts that Microsoft awarded Khurram H. Kalia the Microsoft 'Circle of Excellence Award' for his outstanding performance and leading the business with clear vision and judgment.

Khurram holds an MBA from the world top ranked London Business School with a Distinction.

Khurram also holds a degree of Bachelors in Computer Science from FAST National University, a prestigious Computer Science University in Pakistan. He graduated summa cum laude in 1999 with a CGPA of 4.00/4.00 with Gold Medals in all 5 categories. This was an unprecedented achievement in the entire history of FAST and a record that is yet to be equaled. This achievement was recognized and highlighted when he received the "Genius of the year 2000" award from Karachi Club, which is one of the most exclusive social clubs in Pakistan.

KalSoft, under his leadership, has been awarded with multiple regional and global awards and accolades. More noteworthy, is the Best Microsoft Services Partner Award for Middle East and Africa and Best Country Partner Globally awarded at the Microsoft World Wide Partner Summit presided by CEO Steve Balmer.

Khurram, as part of entrepreneurial endeavors has been part of many start-ups leading them to sustainability stages and onward growths. His recent focus has been the online world, mobile apps and the social media revolution and working on innovative ideas, which will harness the immense potential to produce regionally and globally successful ventures.



Ms Shabana Abdul Razzak  
**CHAIRPERSON  
INTERNATIONAL LADIES WING**

Born in the fourth generation of leading gold trader's family, she had a natural inclination towards the myriads of facets of the jewellery industry. She grew up amidst the electrifying times when Dubai was developing from a small town into a highly diversified economy and getting established as "City of Gold and Diamonds".

Shabana did her BSc in Marketing from South Eastern University.

Her deep interest in the Jewellery Industry took her to various workshops and courses. She is a certified grader of diamond, coloured stone and pearls from IGI.

After completing her education, she was formally inducted into the corporate world under the guidance of her father Late Haji Abdul Razzak. She was given the charge of the Group's retail business.

With her remarkable understanding of gems and jewellery coupled with a passion to succeed, Shabana took the group's retail business to new heights.

Shabana has been connected with the World Memon Organisation since its inception. With her far-sighted approach, she introduced the "Ladies Wing" within the organisation.

Her untiring efforts through this venture have brought forward many women with positive contributions towards the society.



# MESSAGE FROM THE PRESIDENT

**Assalamu Alaikum Warahmathullahi Wabarakathuhu**

Dear Trustees, Patrons and Members

Now is the monsoon of our discontent!

Pakistan has been ravaged by the floods of the century, one third of the country is submerged and one in every seven Pakistani has been affected. I call upon all my brothers and sisters to stand united, shoulder to shoulder with Pakistan in their hour of need.

We meet after long but we meet under tragic circumstances. I welcome you with a heavy heart to the 20th World Memon Organisation Charitable Foundation AGM. It's the 20th Anniversary.

20 years of Serving Humanity is a significant milestone for WMO. An organization whose founding President was my Tayaa, the legendary Haji Abdul Razzak Yaqoob (ARY). We strive to carry forward his legacy of philanthropy and generosity through our Services to Mankind under the WMO banner. Now more than ever as he would have dearly wanted us to do our utmost for his beloved Pakistan.

The large body of humanitarian work over the past two decades has touched and changed lives of millions across the globe. Education, Housing & Rehabilitation, Healthcare, Humanitarian Aid, Empowerment and Food continue to remain our areas of focus.

The WMO Food Bank project epitomizes the evolution of WMO. From an organization that was founded to uplift the Memon Community to an institution that Serves all Mankind. The global Food program was launched as a movement to eliminate Hunger in all corners of the World. The Langars lit up across the globe and these community kitchens don't discriminate. The meals are served to

all, irrespective of religion, community, race, colour and creed. They remain the potent symbol of equality wherein nobody is returned on an empty stomach and the only eligibility criteria is hunger.

The WMO Rozgar Scheme in Pakistan has achieved its objective of enabling the recipients to earn a livelihood, sustain their families, provide their children with an education thus ensuring a life of dignity. A record 250 rickshaws, motorcycles and utility vehicles were delivered to marginalized families to create jobs and self employment.

The Memon Industrial and Technical Institute (MITI) continues to be the top ranking Vocational Training Institute of Pakistan. MITI has created job opportunities for more than a hundred thousand youngsters who have cultivated special skill sets through the wide variety of technical, IT and multimedia courses taught at the institute.

I applaud the dedication, passion and hardwork of its driving force - H M Shehzad, Chairman of MITI and Regional President of WMO Pakistan Chapter for building a strong foundation for the youth and creating a brighter future for a better Pakistan, a Naya Pakistan.

The Empowering Through Inclusion project deserves a special mention as it has made a difference in the lives of hundreds of children with special needs in Pakistan.

The World Memon Organisation 2022 Telethon on the ARY network was a watershed event in the history of WMO. A fundraiser, broadcast on the worlds largest Urdu Network in 120 countries across the globe was an unequivocal success.

The telethon has singlehandedly increased the global footprint of WMO. Every donor in every corner of the World showed great heart and a considerable sum was

collected. But it wasn't the philanthropic gesture that stood out, it was the bond of brotherhood that came shining through. The telethon was yet another global event whereby our organization urged Mankind to come together to help people in an hour of crisis.

The Covid crisis has been addressed with utmost urgency in India and precious lives have been saved. Covid Centers have been established in many cities and towns to care for the ailing, oxygen and breathing apparatuses have been delivered across the length and breadth of the nation, including remote villages in the hinterlands of the country.

Vaccination drives have been initiated and vigorously promoted to safeguard against the unrelenting pandemic. Monetary assistance in the form of hospital bills and insurance covers have been provided, along with monthly food rations to the families of the afflicted.

Mr. Ehsan Gadawala, Regional President of WMO North India Chapter and his formidable team will be remembered for their courage under fire, as they stood undaunted and saved their countrymen from succumbing to not only a ruthless virus but a far more prevalent and archaic disease - Poverty.

The complete renovation of the Anjuman Urdu High School and Junior College in Shegaon was undertaken by WMO North India Chapter. Two entire floors were added on both wings, all class rooms were refurbished and with the application of a brand new coat of paint, the Anjuman stands tall in all its peach, pink glory.

Education is the bedrock on which communities and nations rise and stand. It is the birth right of every child. And it is on this firm belief, that WMO continues to build these temples of knowledge in all corners of the globe. The huge boards plastered with the WMO name in the brand new wings and corridors of the Anjuman, acknowledge the efforts made by the North India Chapter. They stand testament to the core ethos of the World Memon Organization - Education is the most Powerful Weapon which you can use to change the World,

I congratulate the India Chapter on the recent inauguration of their sprawling office in the heart of Mumbai. It is the first and invaluable piece of real estate owned by the World Memon Organisation in India which will serve as a hub for humanitarian endeavours in the country. I would also laud Mrs. Raziya Chashmawala for building an industrial and training centre in the suburbs of Mumbai for the furtherance of women empowerment.

The Africa Chapter has done us proud. The feeding programs for all, the upkeep of orphanages, the innumerable ladies wing initiatives, Ramadan campaigns, wheelchairs distribution drive...the list goes on.

The WMO Food Bank project in KwaZulu-Natal has been a revelation. Feeding patients in hospitals, building madressahs, distributing relief aid, water, hampers,

blankets, the Food project has evolved into an extraordinary humanitarian program in Africa with the assistance of our exceptional partners Natal Memon Jamaat and Jama'atun Nisaa.

Keep up the good work Mr. Feizul Ayob, Mr. Yousuf Kamdar, Mrs Fazila AK Ismail, Mr. Moosa Carrim and the entire Africa Chapter team.

The resilience and fortitude shown by the WMO Far East Chapter after being ravaged by unending waves of the pandemic is an inspiration for us all. They continued to brave the virus and initiate several Covid support programs.

The school kit distribution drive is an extremely commendable program., under the able leadership of Regional Secretary General - Ameen Bhaila. He has been leading from the front, traveling from coast to coast, personally visiting every school and college to deliver the school bags to deserving children.

His dedicated efforts towards the furtherance of education in Sri Lanka is a testament to his passion to Serve Mankind which must be duly recognized and applauded.

I express my deepest gratitude to WMO Middle-East Chapter for hosting the The WMO Strategic Review Conference in Abu Dhabi.

I am grateful to all the Trustees and other towering stalwarts of WMO, who came together from across the globe to celebrate the 20 year anniversary of their beloved organization. And to give their invaluable inputs that will keep WMO going strong for the next 20.

In the past year North America Chapter has been the hub of frenzied activities with so many rising stars emerging from this region of the World for WMO. I am confident that North America will be one of the most important pillars of the World Memon Organisation in the coming years under the leadership of our many stalwarts who make us believe in this American dream.

By amending the Constitution, we are giving the ladies their rightful place in the upper echelons of WMO where they can play the vital role of decision makers through constitutional changes. Women around the World have overcome all odds, broken the glass ceiling and are leading their nations to glory. WMO must follow suit and with my dynamic sister Shabana at the helm, the dream shall soon become a reality.

We believe the youth of today are the leaders of tomorrow. We need to groom the next generation leaders who can bear the WMO cross and take this organization to greater heights. Mr. Khurram Kalia has done wonders with the youth wing. The Elevate platform has provided jobs and global placements at prestigious multinational firms. The youth are being trained to invest in stock markets and are being taught the intricacies of block chains and crypto currencies. Trees are being planted to save the environment and a massive sporting spectacle in the form

of Memon Olympics will soon dazzle the World and provide a platform for the youth to showcase their talents.

Over the past year, WMO has worked in close liaison with other esteemed philanthropists from various trusts and organizations including the Rotary Club, Saylani Welfare Trust and the Pakistan Business Council to create an effective global coalition to combat poverty in all corners of the World. We have launched several thoughtful initiatives including the popular Inspire Card which as the name suggests, inspires the Spirit of Giving.

My team has reached out to all members of WMO, appointed regional Advisors to cater to every chapter. I wish to place on record my appreciation for my fellow Trustees, Patrons, Office Bearers and the Regional Chapters for their wonderful teamwork, Members of the Management Committee (MC) for their unflinching support and constant encouragement, the Sub Committees including the Ladies Wing and Youth Wing for their efforts and our Manager, CFO and other regional staff for their untiring efforts as they are the vital cogs that run the WMO machinery.

I thank Almighty Allah SWT for providing me an opportunity to serve the community and Humanity. I am also thankful for all the friendship, support and camaraderie that I have been blessed with in WMO. But there is so much more to be done and Insha'Allah together we will continue our journey of touching and changing lives.

I end by quoting the Mahatma- we must become the change, we wish to see in the World. And a change is coming to WMO that will truly transform our beloved organization into a top Charitable Foundation and much much more.

Yours in Service

**Salman Iqbal**  
*President, WMO*

# MESSAGE FROM THE CHAIRMAN BOARD OF TRUSTEES

## ***Assalamu Alaikum Warahmathullahi Wabarakathuhu***

Dear Trustees, Members, brothers and sisters,

I am delighted to welcome you all in person to celebrate the 20th Anniversary of the World Memon Organisation Charitable Foundation.

As we reflect on the last 20 years of serving Humanity, we must remember our founding forefathers who started WMO with the mission of Upholding, uplifting and uniting the Memon Community under one common organisation. We will strive to carry on their legacy in the many years to come.

For two decades we have been providing food, shelter, medical assistance, education and housing to the marginalized members of our community. We have even crossed boundaries and provided humanitarian aid to those who were affected by disasters and conflicts.

As we reflect on our last year we will know that it has not been an easy year for anyone. The Covid crisis left us all with much to think of. It was delightful to see our members come and contribute generously across all the chapters to address this pandemic which took the lives of several million people across the globe. WMO provided critical care services to those affected by Covid and food to all those who lost their livelihoods as the world battled to overcome and stay afloat during the difficult times.

In view of this, Last year we started the WMO Food Bank project, which took a whole new step towards serving mankind. Food was served to all members without any discrimination. I am pleased to inform that this project is still ongoing till this day.

With the Covid crisis easing and people returning to their normal lives, everyone was hopeful that the worst was behind them. Unfortunately for Pakistan, this turned to be

just the beginning of yet another calamity. It is therefore very devastating to see the damage that the recent floods have caused in Pakistan. With 1/3rd of the country under water, millions of people displaced and hundreds of thousands of dead we pray to Allah SWT to ease their burdens. I thank all the members of the WMO who have so generously contributed towards the relief project that is undergoing in Pakistan under the leadership of Mr HM Shahzad. I would also like to acknowledge and appreciate the magnanimous donation made by our WMO President, Mr Salman Iqbal who has continued to lead by example. We pray that Allah SWT bless him and his family abundantly for this generous donation. I also plead to all the members to keep donating towards the Pakistan Flood Relief specially towards the rehabilitation of all those who have been affected.

In 2021 we hosted our first WMO-ARY Telethon where we collected close to 1.5 million dollars and this year, we have had 2 Telethons, one during Ramadan and the other when the devastating floods hit Pakistan. The Memon community has shown that their generosity knows no bounds as they continue to donate.

The Trustees and few key members of WMO met up in May this year for a Strategic Review Meeting where we reflected on the last 20 years of WMO and how we can move forward and grow WMO to become the one true representative Memon organisation globally. Two important decisions were taken; Education must remain the primary focus of WMO and all Jamaats must come together with WMO and together we will uplift our community.

The Youth are continuing to prove that they are the future of WMO. The ideas and projects that are being launched are all directed towards empowering and uplifting the youth and it is very delightful to note that they are following the steps of us seniors and contributing towards the goals and objectives of the WMO.

I want to thank the ladies for the tremendous work that they

have been doing in their chapters over the last 2 decades with one goal in mind which is to empower Women. On our 20th anniversary, we celebrate them by amending the constitution and giving them the rightful place in the decision making process of WMO.

We are also relooking at our investments and in view of that we have sold 17 properties in Dubai this year and transferred the money to UK. The investment committee headed by the Chairman, Mr Solly Noor will be taking decisions on the best investments for WMO to obtain the maximum returns.

We also have appointed advisors from amongst our trustees to cater to every chapter. I am thankful for my fellow trustees, office bearers for their unwaivered commitment to WMO. I also thank Almighty Allah SWT for providing me the opportunity to serve our community and humanity.

Jazakallah Khair

**Ashraf Sattar**

*Chairman, Board of Trustee*

# NOTICE OF THE 20th ANNUAL GENERAL ASSEMBLY MEETING

Notice is hereby given to all Members of the World Memon Organisation Charitable Foundation (WMO) that the 20th Annual General Assembly Meeting of the Organisation will be held on Sunday, 2nd October 2022 at 2.30PM at The MEYDAN HOTEL, Dubai, United Arab Emirates to consider the following Agenda: -

## Agenda

1. Recitation from the Holy Quran.
2. Welcome Address by Mr. Salman Iqbal, President of the WMO.
3. To receive and approve the Minutes of the 19th Annual General Assembly Meeting held on 20th November 2021 via WMO Meeting Application
4. To receive the Annual Report of the WMO for 2021, to be presented by Mr. Bashir Sattar, Secretary General of the WMO.
5. To receive & approve the Audited Accounts of WMO for the year ended 31st December 2021, to be presented by Mr Waseem Yousuf Adil, Deputy Treasurer of WMO.
6. To appoint Auditor(s), in accordance with Article 40 of the WMO Constitution, to hold the office till the conclusion of the next Annual General Assembly Meeting and to fix their remuneration.
7. To approve any Amendments to the Governing Documents (the draft of which will be circulated 6 weeks before the AGAM in accordance with Articles 24.5.2 to 24.5.4, 35.1.3 & 46.2 of the Constitution.)
8. Any other matters with the permission of the Chair.
9. Dua and conclusion of the meeting.

**Bashir Sattar**  
*Secretary General, WMO*

# MINUTES OF THE 19<sup>th</sup> ANNUAL GENERAL ASSEMBLY MEETING 20TH NOVEMBER 2021 VIA WMO MEETING APPLICATION

## Attendance: Annexure 1

### ITEM 1. Recitation of a few Verses from the Holy Quran.

The meeting was called to order by WMO President, Mr Salman Iqbal followed by a recital of a verses of the Quran by Mr Altaf Muhammad

### ITEM 2. Welcome Address by Mr. Salman Iqbal, President of the WMO.

Mr Salman welcomed all the members to the 19th Annual General Assembly. Below are the key points of his address:

- Expressed his thanks to all members of WMO for electing him as the president.
- Total Zakat commitments received during the year is over \$6 million
- Food bank project which is the first international project has launched across the various chapters with almost 200,000 people having been fed till date
- Rozgar scheme - \$250,000 od donations were raised within 10 hours
- The GYW are presently working on a project to provide job/training opportunities to memons and have secured around 1500 opportunities.
- The First Telethon was conducted on ARY which helped promot WMO to 120 countries and WMO received pledges of approx. \$1.5 million
- Thanks to the efforts of Mr Solly Noor, Chairman, Investment Committee and his entire team we have received an offer to sell the properties in UAE and will be diversifying the WMO investments.
- Education will be the next priority for WMO followed by Healthcare
- Inspire Card will be launched soon providing individuals to inspire both memons and humanity as a whole. This will ensure complete transparency of funds and help WMO to grow enormously. The usage of the Inspire card will be limitless and also support and promote Memon businesses.
- The Constitution needs to evolve with time and work is in progress to amend the constitution which will help attract more members to WMO
- We need to encourage the youth to enter into the Government administrations and represent and be the voice of our community
- Proposed to form a Supreme Council comprising of Senior Members and Major Donors
- We need to increase our members and work towards receiving donations from both Memons

and Non-Memons.

- Concluded by thanking the Office Bearer's, Management Committee, Executive Committee, Regional Chapter Office Bearer's and all members for the excellent teamwork towards achieving WMO objectives.

### ITEM 3. To receive and approve the Minutes of the 18th Annual General Assembly Meeting held on 17th December 2020 on WMO Meeting application.

The minutes were considered read and thereafter proposed by Mr Mohammad Ashfaq and seconded by Mr Mahmood Shaikhani

### ITEM 4. To receive the Annual Report of the WMO for 2020, by Mr. Bashir Sattar, Secretary General of the WMO.

Mr Bashir Sattar, Secretary General presented the Annual Report and thereafter the report was proposed by Mr Shoaib Ismail Mangroria and seconded by Mr Ehsan Gadawala.

### ITEM 5. To receive & approve the Audited Accounts of WMO for the year ended 31st December 2020 by Mr Suhail Khandwani, Treasurer WMO.

Mr Suhail Khandwani presented the Audited Accounts with the key points as below

- The Consolidated Balance Sheet stands at US\$ 8.128mn which has increased by a nominal \$109,200 from 2019, which is due to the increase in the fund account balances.
- Consolidated Statement of Financial Activities shows a surplus of \$342,965 mainly due to the retained rental funds and non-zakat specific funds.
- During year 2019 and year 2020, Zakat collections remains tilted towards Ramadan.
- This continues to be a challenge and we should request the Chapters to get this unevenness sorted by pushing for collection throughout the year.
- As per the financials the Zakat collections for 2020 (Approx. \$3.389mn) with a mere 2% growth compared to the previous year.
- The Zakat distributions of over \$3.3mn, this year mainly focused on COVID relief projects, Education schemes for Pakistan & North India and Housing in Northern India.
- The total operating cost stands at \$302,351 with a reduction of almost 20% compared to the previous years. This is mainly due to reduction

cost of meetings and other social event due to the pandemic

- 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 2021.
- 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.
- During 2020, also the income from properties in Dubai saw a dip by 7.5%, due to the continued dropping property market in Dubai.

The audited accounts were proposed by Mr Haseen Aghadi and seconded by Mr Zubair Chasmawala

**ITEM 6. To appoint Auditor(s), in accordance with Article 40 of the WMO Constitution, to hold the office till the conclusion of the next Annual General Assembly Meeting and to fix their remuneration.**

- It was proposed to allow the current auditors to continue.
- A suggestion was put forward that we must engage an international firm considering that WMO is progressing.
- The potential appointment of a top 5 Audit Firm will be looked at for the coming year.
- It was suggested that the main auditor appointed should set the terms and conditions for audit at the chapter levels so that the audit can be conducted satisfactorily.

The appointment of current auditor was proposed by Mr Altaf Muhammad and seconded by Mr Haroon Mohammed.

**ITEM 7. To approve any Amendments to the Governing Documents (the draft of which will be circulated 6 weeks before the AGAM in accordance with Articles 24.5.2 to 24.5.4, 35.1.3 & 46.2 of the Constitution.)**

The Amendments were circulated 6 Weeks before the AGAM and with no objections was proposed by Mr Nowsad Gani and Seconded by Mr Omar Karim

**ITEM 8. Any other matter with the permission of the Chair.**

The following chapters presented the progress of their chapters as of 30th September 2021.

- Pakistan
- South Africa
- Europe
- South India

- Far East
- The Global Youth Wing and International Ladies shared their plans for the rest of the term as well.

The following comments, observations and suggestions were noted:

- Pakistan Chapter requested funds to carry out their education projects.
- Far East Chapter was requested to reach out to Memons in Bangladesh
- A suggestion was put forward to those members having saved money that would have otherwise been spent travelling for a physical AGAM donate such amount saved to WMO. Mr Kamran Ghani initiated by pledging \$10k
- A request was made to members to enroll their children as members of WMO
- A proposal was made to initiate scholarships based on Jamats
- It was noted that the Ladies Wing is having difficulties enrolling paid members due to the age limit of GYW set at 40 years. It was proposed to amend the upper age limit to 25.
- Mr Farooq Ahmed was gratified by the Pakistan Chapter for his instant response to constructing a Well in Balochistan which will provide water to 8 villages.
- Pakistan Chapter has offered to host a Memon Premier League
- It was noted that female Global Youth Wing members can be part of the Ladies Wing and no separate membership is required.
- It was requested to control the content of the WhatsApp groups to avoid unrelated posts (political, birthday, replies to messages) and the President informed that the group will be monitored more strictly going forward

**ITEM 9. Dua and Closing**

Deputy President, Mr Mahmood Shaikhani addressed the members and below were the key points:

- The members were reminded that WMO is 20 years old and we should not forget the founding members who laid out the foundation for WMO.
- WMO's mission is to uplift and unite memons not to act only as a charitable organisation
- Requested all memons to come forward and become members.

**ITEM 10. Closing and Dua**

The meeting was concluded with a Dua by Mr Ismail Gadit.

# 2021 ATTENDEES LIST

## AMERICA & CANADA

Dr Shiraz Suleman	Mr Abdul Rauf Ahmad	Mr Mohammad Ashfaq Aziz	Ms Samina D Variend	Mr Qasim Moosa Lawai
Mr Abdul Samad Lodhia	Mr Mohammed Bashir Akuly	Ms Yasmeen Mozawalla	Ms Zahida Taufiq Ahmed	Mr M Iqbal Khamisani
Mr Omar Karim				

## EUROPE

Mr Nowsad Abdul Gani	Mr Haroon Karim	Mr Bashir Sattar	Sir Iqbal Sacranie	Mr Mohammed A Arif Mundiya
Mr Farhan Farooq	Mr Waseem Yousuf Adil	Mr Hanif Osman Dada	Mr Imran Panaawala	Mr Liyakat Abdul Hameed
Mrs Haroon Karim	Ms Shamim Hanif Osman	Mr Yasin Karim	Mr Mahmood Shaikhani	

## FAR EAST

Mr Ashraf Sattar	Mr Abdul Razzak Osman Hingora	Mr Ameen Bhaila	Mrs. Gulshan Ashraf	Mrs. Farzana Shakir Ibrahim
Haji Karim Yosuf Lakhani	Mr Saad Iqbal	Mr Mohamed Imran	Mr Anas Mowshook	

## MIDDLE EAST

Mr M Iqbal M Yunus Tabani	Haji Ahmed Abdul Karim Gadit	Mr Salman Iqbal	Mr Ismail Abdul Karim Gadit	Ms Shabana Abdul Razzak
Mr Haroon Mohammad	Mr Altaf Muhammmad	Mr Kamran Ghani	Ms Hamida Farooq	Mr Salman Muhammad Iqbal Track
Mr Gulam Mohamed Iqbal	Mr Afzal Abdul Hameed Allah Rakha	Mr Khurram Hanif Kalia	Mr Moiz Ashraf Dara	Mr Aneel Ameen

## NORTH INDIA

Ms Masheela M Naviwala	Mr Suhail M Yacoob Khandwani	Mr Riyaz Wahid Teli	Mr Zubair Ashraf Chasmawala	Mr Imtiaz Y Amreliwala
Mr Shafi Ayub Mulani	Mr Mohammed Farook Chandiwala	Ms Arfana Gagan	Mrs. Naziya Pakizawa	Ms Arafat Shafi Mulani
Mr Arshad Mirza	Mr Imran Imran	Haji M Iqbal Batatawala Noor	Mr Taufiq Iqbal Kapadia	Mr Sarfaraz Wahid Rehmatwala
Mr Mohammed Azeem Gaziani	Ms Saadab Nasir Patel	Ms Alvira Firoz Diwan	Mrs Rehnuma G Dadani	Mr M Salim Abdul Majid Bandhukia

## PAKISTAN

Mr M Toufique Amdani	Mr Ali Vayani Vayani	Mr Shoaib Ismail Mangroria	Mr M Mehboob Abdul Rauf	Ms Dania Hanif
Mr Rameez Qasim Gaziani	Mr Muhammad Shoaib	Mr Altaf Habib Jangda	Ms Hawa Shakoor Abdullah	Mr H.M Shahzad
Mrs. Hamida Shoaib Ismail	Mrs. Hamidaaa Iqbal Bawaney	Mr M Jawad Arif Choksi	Mr Musaab Vindhani	Mr Arsalan Arif Nara
Mr Muzammil Irfan Durvesh	Mr Muhammad Yousuf Gaba	Mr M Haris Zohaib Abdul Rauf	Mr M F A M Haroon Akbani	Mr Ahsan Ghaffar Mehanti
Ms Kanwal Jibran Siddiqui	Mr Ali Vayani Vayani			

## SOUTH AFRICA

Mr Sayed Hoosain Mia	Mr Yusuf Ibrahim Kamdar	Mr Abdul Satar Dada	Mr Feizul Ayob	Mr Yunus Goolam Suleman
Mr Gulaam Husain Abdoola	Mr Suliman Noor Mahomed	Ms Fazila A.K Ismail	Mr Moosa Carrim	Mr Haroon Gutta
Mr Abdul Kader [AK] Ismail	Ms Fazila Ibrahim Yusuf Kamdar			

## SOUTH INDIA

Mr Hamid Ahmed Tayub	Mr Abdul Habib	Mrs Farida Azeez
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# SECRETARY GENERAL'S REPORT FOR THE YEAR 2021

It is my privilege and honour to serve our community through this visionary organisation which was set up in 2002 to bring Memon's together from all corners of our planet to uplift and serve our community as well as humanity in general.

Having taken office at the end of 2020, our President Mr Salman Iqbal, our Deputy President Mr Mahmood Shaikhani, myself and the entire team of Office Bearers including our Chairman of the Board of Trustees Mr Ashraf Sattar, embarked on a program of bringing to life new projects as well as maintaining the projects and programs handed over by our former President Mr Solly Noor and his team.

Some of the main focal points were to further develop the Global Youth Wing under the ambitious leadership of the new Chairman Mr Khurram Kalia who was the former Chief Advisor from 2017-2020 to GYW Chairman Mr Bashir Sattar. His task was to work with the new team of Office Bearer's to drive the development of exciting projects moving forwards.

Another key focal point was to develop and formalise the formation of the Global Ladies Wing and transform that from a sub-committee into a formally constructed and structured Wing so that the WMO can attract the immense talent that prevails within the Ladies Community of Memon's globally. This work would use the template of the formation of the Global Youth Wing in 2017 to construct newly written clauses for approval at the AGM in October 2022.

In working with the Chair of the Ladies Committee under the leadership of Ms Shabana Razaak Yakoob, a team was formulated and included, Dr Sana Darvesh, Farzana Mahomed, Shazia Sangani, Dania Hanif, Rabbiya Wasiq and Dr Shahana Pathan. This team worked very well together and their energies and passion to get this right was clear. It was my pleasure and honour to work with such a talented team of sisters as consultant guiding them to ensure we got the structure and rules of administration correctly configured. It is an important event that at this AGM in October 2022, the Global Ladies Wing will finally be born.

During 2021, we witnessed many more challenges due to the Global Pandemic of Covid-19. With entire economies at a standstill in some cases and the granted normalities of life severely affected including travel. It was undoubtedly a very challenging time. The fact that the WMO could not conduct its annual event of meetings was also significant. Live annual meetings of the WMO were not conducted in 2020 & 2021.

Despite the immense challenges in some cases, it was a remarkable effort that prevailed to ensure the work required to help and serve our community and wider humanity, really kicked into action with many initiatives being conducted around the globe.

During the year 2021, here are some of the highlights of the work conducted throughout the Chapters of the WMO;

## **America & Canada Chapter**

The chapter despite having being spread across a vast territory embarked on community outreach programs including youth community events. Visits were conducted by the Regional Management Committee Members to different cities, attending events, meeting with community members and taking part in Memon organisations celebrations, events and activities. The chapter was pleased to welcome Houston Memon Association as its institutional member.

The chapter continues its project "Empowering through Inclusion" jointly with Pakistan chapter which has been successfully running since 2019. The Qurbani Project, another annual project was also conducted successfully with the sacrifice of 63 cows in Pakistan. During the year the chapter continued to send Bridal and Party dresses to Pakistan for distribution to needy families.

The chapter initiated a new project "Shifa" pillows, specifically for women who have undergone mastectomies and these pillows were distributed to Cancer Hospitals and individuals in North America. The chapter also donated winter gear and shoes to Afghan refugees through the Muslim Soup Kitchen (MSKP) affiliated with the Al-Huda Masjid in Albany, NY.

The chapter collected US\$ 133,056 of zakat during the year and their contribution continues to grow year on year alhamdulillah. We thank and wish the team under the leadership of Regional President Mr Bashir Akuly, all the best as they continue to grow the penetration of the chapter by engaging more Memons throughout this region which has immense potential.

## **Europe Chapter**

The Regional Office Bearers and WMO Secretary General, Mr Bashir Sattar appeared live on Islam Channel where they shared the history of Memons and the WMO's humanitarian work across its chapters. This was an opportunity for the WMO to inform the world about the sterling efforts being made by all chapters to change lives for the better.

The chapter also launched the WMO Food program to assist underprivileged families and the less fortunate across the country. The Board members and their families actively took part in the packing and distribution of food packs. A total of GBP £55K was received for this project. AS part of the Covid relief program, the chapter donated GBP £50k worth of food items and essentials across London and Leicester.

The Ladies Wing led by Mrs Shamim Osman carried out various welfare projects. Ms Shahida Ahmed helped raised GBP £2K which was donated to the SWAN organisation where over 130 meals were served at a Soup Kitchen at Stratham Mosque and iftar food packs were distributed during the last 10 days of Ramadan at the Croydon Mosque.

The ladies also donated GBP £5k to the Memon Association UK to provide immediate financial relief to refugees. A collection drive was also held at the Memon Centre in London where more than 150 bags of clothes, shoes and accessories were delivered to organisations such as Care4Calais, Harrow Afghan Association and Kingston Council. Several other relief aid programs were conducted by the ladies.

The youth of the chapter came forth this year and carried out several projects such as distribution of food to families in Lisbon, Portugal. They also hosted a cricket tournament called the Memon Premier League (MPL) in London.

The chapter hosted a family get together for the members at Hyde Park where several activities were conducted.

The chapter also continues to provide services to the Memons in UK to avail the support available through the countries welfare system.

We thank the Regional President Mr Imran Panaawala, the Regional Secretary Mr Shahzad Iqbal, the Regional Treasurer Mr Arif Mundiya for their efforts to date.

### **Far East Chapter**

The chapter has a strong welfare system in place with over \$700,000 disbursed to assist over 1,500 people for education, medical, housing, self-employment and covid relief support projects. The chapter also provided cash and food packs to over 1,500 needy families across Sri Lanka who were affected by the Covid.

The Gift of Sight Project is a project initiated by Far East Chapter in collaboration with Pakistan Chapter to provide healthy corneas to the needy in Pakistan. Alhumdolillah, 265 people have had their eyesight restored through this project till date.

Education Projects: The chapter is supporting a few schools with infrastructure upliftment and teacher support. The Ladies Wing compliment the men of the chapter and do their fair share of welfare work. During the year 5 corneas were donated and a wheelchair was provided to a needy recipient apart from their contribution to the other

welfare projects of the chapter.

The Youth Wing are one of the most active across WMO and they have carried out several projects during the year; First Aid Training Program, 2nd Season of Memon Champions League, Paanji Ghaal (to promote the Memon language), the youth also distributed ration packs, pulse oximeters and hosted Iftar and Suhoor at orphanages.

The regions Vice President Dr Haroon Admani and his team of Office Bearers have been working to ensure the WMO in Far East remains effective during the Pandemic and these immensely challenging times.

### **Middle East Chapter**

This is one of the most diversely represented chapters in terms of the origins of our members which have settled from all corners of the globe. The membership has now expanded from the UAE to Saudi Arabia and Oman. The chapter not only carries out projects locally but also significantly donates towards projects in several other chapters.

During 2021 the chapter placed its primary focus on Education supporting 2,000 students mainly in Pakistan but also the UAE. The chapter has set strict benchmarks to ensure that the right support is provided to students.

The chapter played a vital role in the Covid Relief efforts in India with a contribution of USD \$250K to provide oxygen, setting up of Covid Centres and general monetary assistance.

The chapter has also actively contributed towards of the Memon Hospital in Palghar India with contribution exceeding US\$150,000

A worthwhile cause funded by Mr Farooq Ahmed and his son Mr Imran Farooq is providing monthly financial support of Rs. 5000 to families in Pakistan. During the Year 2021 over US\$150,000 was donated to 3,500 families.

One of the Flagship projects of the Middle East Chapter was the Ramadan Distribution which witnessed 2,000 people receiving ration bags during the year. The chapter also continued its Ramadan Feeding program which has been running since 2015 and in 2021 over 20,000 Food packs were distributed across Dubai, Sharjah and Ajman. Other welfare projects were also conducted; wheelchair assistance in India, water supply and distribution of woollens in Pakistan.

The chapter also conducted several education and health related webinars and programs in collaboration with the Ladies' wing; The complimentary Knee Health check-up, Bingo-Coffee Mornings, Chef of the Month, talk on Endometriosis, wonder women campaign, webinars on Keeping your eyes healthy are just some of the several programs conducted during the year.

The chapter hosted a fellowship Dinner in March 2021 where WMO President, Mr Salman Iqbal launched the

“Inspire Card” project. The project was so well received that pledges of up to US\$200,000 were received at this event.

The chapter hosted the Memon Indoor Premier League (MIPL) 2.0 which is a six-a-side cricket tournament. This was conducted in July, 2021.

The Regional President Mr Ahmed Shaikhani and his talented team of Office Bearers have been working consistently to ensure the WMO lives up to remaining one of our most inspiring and productive Chapters. We thank Ahmed Shaikhani and his team for their sterling efforts.

### **Northern India**

The North India Chapter continues its hugely inspiring work under the dynamic leadership of regional President Mr Ehsan Gadawala and his team comprising Mr Haseen Aghadi the Regional Treasurer and Mr Shabbir Patca as Regional Secretary. Education, Housing and Medical assistance are ongoing projects of the chapter benefitting underprivileged members of the community.

WMO NIC provided education assistance to 658 deserving students during the year. School books are also distributed to needy students.

During the Covid Pandemic the chapter distributed ration bags across various cities in India with the help of numerous city Chairmen, Youth wing volunteers, Ladies wing members, NGOs, local Memon jamats and welfare institutions. The chapter also provided help with hospital/medical bills to those who were infected with covid.

Medical support was provided to patients by means of monthly medical expenses. WMO also provided medical equipment such as oxygen cylinders, ventilators, bipap machines, multi parameter machines and 2 CT Scan machines during the Covid pandemic. The chapter assisted the purchase of 1 ambulance and donated a further 2 ambulances during the year.

Medical Camps are also periodically conducted to test for Diabetes, Hijama, Dental checkups, etc. Free eye check-up camps are also conducted and to date more than 1000 cataract surgeries have taken place free of cost.

The chapter has for several years been constructing apartment complexes and handing them to needy members of the community and this project has continued through 2021. Jasdan Housing Colony, Gadhada Housing Colony are some of the latest projects.

WMO has also assisted the construction of Shegoan School.

Financial assistances are provided to poor especially widowed families which is done on a quarterly basis.

Project Farishtey – Differently abled children are supported with their education. Individuals are also provided auto rickshaws and other equipment to become self-dependent

as much as possible. The chapter also supports Ummeed School which is an establishment for children who have varying degrees of ability.

Project Mohabbat is a project which initiated on the eve of Eid-E-Milad-Un-Nabi and continues throughout the year where several essential items such as food, rations, clothes, etc are distributed to the needy.

The chapter also conducts individual and mass marriage programs so that the newly wed couples can start their lives free of worry and debt.

The chapter provides Micro Finance to low-income individuals which helps with their education, business, purchase of house, etc.

During the year floods hit Jamnagar which resulted in over 16,000 individuals losing their homes and businesses. The chapter supported the affected families with rations and helped with the setting up of businesses.

The chapter also conducts several Job Fairs across various cities which help graduates and unemployed professionals and people to secure jobs.

Project Langhar was started to provide fresh meals across several location in India. This project has been successfully running for over 1 year now.

The Ladies Wing of North India are a major driving force. Several projects have been launched and are currently running under the leadership of Ms Masheela Naviwala and Ms Razia Chasmawala; Monsoon Drive, Roti Bank, Sapno Ki Udan, Sardi Ka Anchal, Rozedar ko Thandak, Fun & Fairs are just some of the several projects that were conducted during the year.

The youth are working towards empowerment and held a two-day conference in Surat where over 500 delegates and 20 speakers participated. A Youth Connect program was also conducted at Navsari with another Virtual Youth connect program conducted for the youth in Chhattisgarh. The chapter has collected and spent over US\$200,000 Lillah and US\$1.5 million Zakat during the year 2021. We thank Regional President Mr Ehsan Gadawala and his team for their most consistent sterling efforts and endeavours in serving the people of their region.

### **Pakistan Chapter**

Being the oldest and one of the largest chapters of WMO, the Pakistan Chapter continues to its efforts to reach out to impoverished members of the community in Pakistan. They continue with projects related to Housing, Medical and Education (Education for All and Higher Education) while striving to improve the level of service they provide.

The chapter embarked on the latest WMO Food Bank project where at least 1,000 meals are being served on a daily basis across different locations in Karachi.

The chapter also continues its projects which it is carrying

out in collaboration with other chapters; Qurbani Meat Distribution, Empowering Through Inclusion Project, Cornea and Distribution of Wedding and Party Dresses.

The first of its kind ARY Telethon was conducted during the month of Ramadan 2021 and pledges of around US\$1.5 million were received.

The Ladies Wing carried out several welfare projects; distribution of blankets, shawls and slippers during the winter season, Distribution of Ration and Qurbani Meats. The Ladies Wing also organized free medical and surgical camps in Thatta for the poor and needy residents of the area.

MITI is and always will remain the pride of WMO and we are pleased to note that several thousands of students graduated and secured employment through the various placement opportunities provided by MITI. MITI also continues to partner with several organizations to provide courses to students. MITI seeks support to purchase new equipment, expand the existing facilities and introduce new courses which will benefit the students.

We thank the Regional President Mr H M Shehzad and his team for their selfless consistent efforts throughout 2021.

### **Southern Africa**

The Chapter grows in strength due the strong relationships it maintains with the local organizations: Jama'atun Nisaa, Purposeful Giving, Gift of the Givers, Sabre Chiti, Hajie Lutfie, Lajpaal Foundation, Falaah Projects, Natal Memon Jamaat, Muslim Relief SA. The welfare projects are never-ending and include distribution of hot meals, food hampers, blankets, assistance to widows and orphans and other necessities being carried out every month.

The chapter continues to make a difference in people's lives with its projects such as the wheelchair campaign and mycup project.

The Ladies Wing of South Africa are one of the strongest pillars of the chapter. In collaboration with local organisations several welfare projects are carried out every month.

The Regional President Mr Feizul Ayob has been the key driving force in the chapters consistent performance improvements, and we thank him and his team for their dedication to serve those most in need in our community and beyond.

### **Southern India**

The youngest Chapter shows that it is not short of any passion to serve the community.

The Chapter carries out several food and ration distribution drives and rice bag distributions including during the month of Ramadan. The Youth Wing and Ladies Wing also conducted various welfare projects from distribution of essential items to adopting and supporting students. The Ladies Wing have also implemented vocational training

courses.

An annual mass wedding event was also held for many couples during the year.

As part of the Covid Pandemic Relief program the Chapter carried out several projects in Bangalore and Chennai. Some of the projects included Free Corona Kavach, Memon Vaccine Day, Doctors on Call on top of general rations and food for distribution.

The Chapter also took part in the global WMO Food Bank project and served hot meals across various cities and donated funds towards North India Project Zindagi.

We thank the regions President Mr Abdul Azeez and his team whilst recognising the immense potential of this important region.

### **Global Youth Wing**

The Global Youth Wing has made great strides under the leadership of the current chairman, Mr Khurram Kalia. Emphasis is being placed on launching projects which promote leadership, empowerment and sustainability while promoting and maintaining Memon culture.

GYW launched project entitled "Elevate", a platform which connects Memon Jobseekers with job opportunities across the globe. Another notable project which has launched is "WMO2". This is a project which demonstrates the WMO's responsibility towards the environment, as such, this project has the ambitious goal of planting a tree for every Memon on the planet. There are several other global projects that are currently being planned which will benefit the youth and uplift the community.

The youth have been quite active in their respective chapters:

The Far East Chapter youth conducted several programs during the year; First Aid, Paanji Ghal, Memon Champions League Season 2, Distribution of rations, stationery and equipment to hospitals. A training program on the local Stock Market was also conducted. They also launched the Young Memon Achievers award to recognise young Memon professionals who have contributed and made an impact in their field.

The North India Chapter created a Rapid action team to empower youth to become leaders in different cities. The chapter has also focused greatly on entrepreneurship and carried out projects such as Project Genesis, Memon Startup Fund, Online Skill Development, Mulakaat and WMO Investment Forum. Other projects such as We The Memons, a non-fiction web series and a magazine was also launched.

The Middle East chapter hosted the Memon Indoor Premier League (MIPL).

## **International Ladies Wing**

This year 2021 marked a pivotal moment in the development of the Global Ladies Wing. Currently existing as a sub-committee, but being structured and developed into a formal wing of the WMO. The Global Ladies Wing will have its own formal hierarchy within the organisation as well as clauses within the governing documents which will determine how it is to function within the Global framework. It is envisaged that the GLW will, through its new structure, attract the immense talent that we know prevails within the Memon community globally. The chairwoman, Ms Shabana Abdul Razzak and her team have worked really hard to put together the proposal which we look forward to approving at the forthcoming AGAM in Dubai in October 2022.

The Global Ladies Wing provide much of the support required for delivery of various WMO projects such as WMO Food Bank, Ramadan Iftar meals and ration distribution.

The Global Ladies Wing have a vision that every women must be self-reliant and self-sufficient. With this in mind, an institution was launched in Mumbai offering a multitude of courses to destitute women. The heart and soul of this and several other notable humanitarian projects is Mrs Razia Chasmawala who has been the spearhead of such an important work over the past few decades in India. Razia Bhai hopes to open similar centers across several other cities in due course.

The Memon Connection project is another noble cause of the Global Ladies Wing which continues to work towards encouraging and promoting marriages between families across the globe. Thus far, over 50 Nikah's have been recorded to have taken place to date.

## **Bashir Sattar**

*Secretary General, WMO*

# Summary of Proposed Amendments to the World Memon Organisation Charitable Foundation Governing documents

## Formation of the Global Ladies Wing [“GLW”]

**Mission Statement:** “To provide Memon Ladies a global platform to encourage and develop participation and role models at all levels of the organization with the purpose of nurturing and protecting the Memon identity of their families driven through collaborative initiatives & projects whilst serving the objectives of the WMO”

1. The Ladies committee should no longer be a specialist committee but a structured wing within the WMO called The Global Ladies Wing or “GLW”.
2. The physical framework and structure to be considered is as per the illustrations attached to this document.
3. There are four proposed Office Bearer positions of the GLW i.e., Chair, Deputy Chair, Secretary and Treasurer; nomenclature of designations to be decided later. A common naming terminology should follow across all bodies of the World Memon Organization.
4. These four positions of the GLW shall be appointed as members of the Management Committee [“MC”].
5. The GLW Chair and Deputy Chair shall be appointed as members of the Executive Committee [“ExeCom”].
6. The GLW will work towards raising funds for the WMO; they will submit proposals for approval to the ExeCom for global project plans requiring funding and execution.
7. The GLW will have access to subsidiary accounts held in their Regions. The subsidiary accounts will be run by the Regional Treasure and the GLW Regional Treasurer and local GLW projects will be subject to approval by the Regional President.
8. The GLW regions will be required to produce performance reports on a quarterly basis.
9. Membership fees for Ladies will continue to be the same; \$500 USD For Life membership & \$50 USD for Annual Membership.
10. Free members will not be eligible to stand for office unless they become life members.
11. The Regional team of GLW OB’s will comprise of following positions:
  - a. Regional Ladies Chair
  - b. Regional Ladies Secretary
  - c. Regional Ladies Treasurer
12. Regional Ladies Chair, Secretary and Treasurer shall be members of Regional Management Committee (RMC)
13. Regional Ladies Chair shall be a member of Management Committee (MC)
14. Regional Ladies Executives in India and Pakistan shall have 20 members whereas all other chapters shall have 10 members.
15. According to current governing documents 25.2.3, there are ladies’ specific seats in each region; however, it was proposed to eliminate the ladies seat allocation in the RMC which will be replaced with above 3 posts represented in the RMC.

16. Global Ladies Wing positions will be recruited via the following procedure:

- a) The four international posts of the GLW namely Chair, Deputy Chair, Secretary and Treasurer to be elected by the MC from nominations received by the ladies of WMO. The nominations will come from any Lady member of the WMO including Global Youth Wing and any other free membership category. Only eligible Ladies (minimum life members) will be able to be nominated for these posts i.e., Life member or higher category of membership.
- b) A Committee will be then formed which will include above 4 members as well as the Chairman of the Board of Trustees, President, Deputy President and Secretary General who will then nominate names of ladies to serve the regional posts of each RMC. The nominees will be ratified or if there is more than one candidate for a post the RMC will conduct elections.

**The following proposed amendments are presented for inclusion into the governing documents:**

1. **The Ladies committee should no longer be a specialist committee but a structured wing within the WMO called the Global Ladies Wing of “GLW”**

**Inserted new Article 23.1(e) – with former (e), (f) and (g) becoming new (f), (g) and (h)**

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

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

**Inserted new Article 37.1(h) – with former (h), (i), (j) and (k) becoming new re-ordered (i), (j), (k) and (l)**

**37. Specialist Committees:**

37.1 The BOT and/or MC may appoint any specialist committees, including the following:

- (a) Education;
- (b) Economics and Finance;
- (c) Agriculture, Research and Land Development;
- (d) Social and Cultural;
- (e) Law and Human Rights;
- (f) Housing;
- (g) Publication and Media;
- (h) Membership;
- (i) Constitution;
- (j) Legal Affairs.

2. **“The physical framework and structure to be considered is as per the illustrations attached to this document.” - See Annexure 1**
3. **“There are four proposed Office Bearer positions of the GLW i.e., Chair, Deputy Chair, Secretary and Treasurer; ”**

4. **“These four positions of the GLW shall be appointed as members of the Management Committee [“MC”].”**
5. **“Regional Ladies Chair shall be a member of Management Committee (MC).”**

**Inserted new Articles 26.2.3(c)–(f) – plus new Article 26.2.3(g) – with former (c), (d), (e), (f) and (g) becoming new (h), (i), (j), (k) and (l)**

26.2.3 With reference to Articles 13.2.8, 13.3.3, 25.6 and 25.7.2 above and to Articles 27.6 and 31.14.7 below, the Appointed Members of the MC shall include:

- (a) All Trustees of the WMO;
  - (b) All Patrons of the WMO;
  - (c) The Global Ladies Chair;
  - (d) The Global Ladies Deputy Chair;
  - (e) The Global Ladies Secretary;
  - (f) The Global Ladies Treasurer;
  - (g) Each Regional Ladies Chair of the WMO who has been appointed as a member of the RMC of the Regional Chapter in which she resides;
  - (h) The Global Youth Chairman;
  - (i) The Global Youth Secretary;
  - (j) The Global Youth Treasurer;
  - (k) Each Regional Youth Vice-Chairman of the WMO who has been appointed as a member of the RMC of the Regional Chapter in which he or she resides;
  - (l) Each Regional Youth Executive of the WMO who has been appointed as a member of the RMC of the Regional Chapter in which he or she resides.
6. **“The GLW Chair and Deputy Chair shall be appointed as members of the Executive Committee [“ExeCom”].”**

**Inserted new Article 27.1(g)–(h) with former (g), (h), (i) and (j) becoming new (i), (j), (k) and (l)**

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

- (a) President;
- (b) Deputy President;
- (c) Secretary General;
- (d) Deputy Secretary General;
- (e) Treasurer;
- (f) Deputy Treasurer;
- (g) Global Ladies Chair;
- (h) Global Ladies Deputy Chair;
- (i) Global Youth Chairman;
- (j) Global Youth Secretary;
- (k) Regional Presidents, (1 from each region);
- (l) Regional Secretaries, (1 from each region).

7. “The GLW will work towards raising funds for the WMO; they will submit proposals for approval to the ExeCom for global project plans requiring funding and execution.”

#### Inserted new Articles 31.10 – 31.13

#### Old Articles 31.10–12 re-numbered as 31.14–16

##### **31.10 Global Ladies Chair:**

The Global Ladies Chair of the WMO shall be responsible for promoting, organising and coordinating worldwide the activities of the WMO Global Ladies Wing and in accordance with the procedures set out in the WMO Standing Orders and Regulations for Regional Chapters, she shall in particular:

- 31.10.1 have the power to establish WMO Global Ladies Wing administrative structures and projects at global, regional and local levels;
- 31.10.2 have the power to summon and convene meetings of the WMO Global Ladies Wing wherever and whenever she considers it advisable or necessary, giving a minimum of 7 days' notice for virtual meetings and a minimum of 6 weeks' notice for physical meetings;
- 31.10.3 preside over all meetings of the WMO Global Ladies Wing;
- 31.10.4 in the event of there being an equality of votes, have a casting vote;
- 31.10.5 in consultation and agreement with the ExeCom, have the power to sanction and approve projects for WMO Ladies Members run by WMO Ladies Members in furtherance of the objects of the WMO;
- 31.10.6 in consultation and agreement with the ExeCom, have the power to incur expenditure up to a maximum limit as defined in the WMO Standing Orders for the time being without the prior sanction of the MC – but must account for any such expenditure to the MC at its next MC meeting;
- 31.10.7 with reference to Article 30.13(d)–(f) above be involved in nominating the ladies to serve as the Regional Ladies Chair, the Regional Ladies Secretary and the Regional Ladies Treasurer for each of the WMO Regional Chapters:
- 31.10.8 encourage all members of the WMO Global Ladies Wing to become fully involved and integrate with the activities of the WMO at global, regional and local levels;
- 31.10.9 organise fund raising activities for the WMO at global, regional and local levels.

##### **31.11 Global Ladies Deputy Chair:**

The Global Ladies Deputy Chair of the WMO shall:

- 31.11.1 assist the Global Ladies Chair in discharging her duties;
- 31.11.2 in the absence of the Global Ladies Chair perform the functions of the Global Ladies Chair;
- 31.11.3 with reference to Article 30.13(d)–(f) above be involved in nominating the ladies to serve as the Regional Ladies Chair, the Regional Ladies Secretary and the Regional Ladies Treasurer for each of the WMO Regional Chapters:
- 31.11.4 liaise directly with any advisors who have been appointed to assist with the development of the Global Ladies Wing;
- 31.11.5 ensure compliance with the Constitution and with any current Rules and Standing Orders of the WMO as from time to time are in force.

##### **31.12 Global Ladies Secretary:**

The Global Ladies Secretary of the WMO shall:

- 31.12.1 assist the Global Ladies Chair and Global Ladies Deputy Chair in discharging their duties;

- 31.12.2 in the absence of the Global Ladies Deputy Chair perform the functions of the Global Ladies Deputy Chair;
- 31.12.3 with reference to Article 30.13(d)–(f) above be involved in nominating the ladies to serve as the Regional Ladies Chair, the Regional Ladies Secretary and the Regional Ladies Treasurer for each of the WMO Regional Chapters:
- 31.12.4 carry out such functions as may be assigned to her by the Global Ladies Chair and Global Ladies Deputy Chair and/or the MC;
- 31.12.5 implement all the decisions of the General Assembly of the WMO and its MC, ExeCom and Global Ladies Wing;
- 31.12.6 convene meetings of the Global Ladies Wing, giving a minimum of 7 days' notice for virtual meetings and a minimum of 6 weeks' notice for physical meetings;
- 31.12.7 record in English the minutes of all relevant meetings;
- 31.12.8 maintain a proper record of all correspondence exchanged between the Global Ladies Wing and the Secretariat of the WMO and its Regional Chapters and its members and others;
- 31.12.9 prepare at the end of each financial year an Annual Report concerning the activities and progress of the Global Ladies Wing during that year for presentation at the next Annual General Meeting of the WMO.

**31.13 Global Ladies Treasurer:**

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

- 31.13.1 liaising with and assisting the WMO Treasurer, the WMO Deputy Treasurer and each Regional Treasurer in discharging their duties;
- 31.13.2 with reference to Article 30.13(d)–(f) above be involved in nominating the ladies to serve as the Regional Ladies Chair, the Regional Ladies Secretary and the Regional Ladies Treasurer for each of the WMO Regional Chapters:
- 31.13.3 with reference to Article 31.10.9 above, ensure that all proceeds from fund raising activities organised by the Global Ladies Chair are deposited in appropriate WMO bank accounts;
- 31.13.4 ensuring that any expenditure from the WMO Global Ladies Wing bank account is incurred in accordance with Article 31.10.6 above and that, with reference to Article 39.6 below, any funds allocated towards any Regional Ladies Wing activities are deposited in the appropriate dedicated Regional Ladies Wing account of the Regional Chapter in question;
- 31.13.5 making payments in accordance with the decisions of the Global Ladies Chair and of any Regional President of any RMC;
- 31.13.6 issuing official receipts for all sums received;
- 31.13.7 making any payments by cheque or electronic bank transfer;
- 31.13.8 maintaining proper books of account in English;
- 31.13.9 ensuring that the annual accounts for Global Ladies Wing activities have been completed and sent to the WMO Treasurer at least 12 weeks prior to the AGM, for inclusion in the WMO's annual audited Accounts;
- 31.13.10 ensuring that the annual accounts for Regional Ladies Wing activities have been included in each Regional Treasurer's annual accounts for each Regional Chapter and, as provided in the Regulations for Regional Chapters, audited and submitted to the WMO Treasurer at least 8 weeks prior to the Annual General Assembly Meeting, for inclusion in the WMO's annual audited Accounts;

- 31.13.11 preparing the Annual Budget of the WMO Global Ladies Wing on behalf of the ExeCom and presenting it to the MC for its approval;
- 31.13.12 by liaising with all Regional Secretaries and all Regional Ladies Secretaries, ensuring that the details of the Regional Ladies Wing Members (which with reference to Article 31.6.9 above are recorded in the regional Registers of Membership of all Regional Chapters and the Central Register of Members at the Secretariat) are kept up to date.

**New Article 39.6(d) inserted**

**Old Article 39.6(d) becomes new Article 36.9(e)**

- 39.6 Each Regional Chapter's bank accounts shall include:
- (a) a Zakat account of which the two authorised signatories must be selected from the Regional President, the Regional Secretary, the Regional Treasurer or a Trustee of the WMO;
  - (b) one or more accounts to be determined by the RMC for the purposes of banking regional membership fees, fundraising and donations, and financing any particular activity or project;
  - (c) a separate savings account for banking Trustees Subscription payments of which the two authorised signatories shall be Trustees of the WMO who have been approved by the BOT;
  - (d) a separate current account for the purposes of Regional Ladies Wing activities; and
  - (e) a separate current account for the purposes of Regional Youth Wing activities.

**8. "Free members will not be eligible to stand for office unless they become life members."**

**Reference to Ladies Members inserted in Article 15.1**

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

**Inserted new Articles 16.3 and 16.4**

**Old Articles 16.3–8 become new Articles 16.5–10**

**16. Rights of Members**

- 16.3 All Ladies Members shall be entitled to be heard, but not to vote or to stand for election, at any Regional Chapter Meeting or at any General Assembly Meeting of the WMO PROVIDED THAT they have been Ladies Members of good standing for at least 365 continuous days.
- 16.4 With reference to Articles 15 above and 25.3.3 and 25.4.6 below, a Ladies Member shall not be obliged to pay any subscription, but may only be elected as an RMC Office Bearer or MC Office Bearer PROVIDED THAT he or she has first become a fully paid up WMO Member and has fulfilled the requirements of Article 16.1(b) above.

**Inserted new Article 25.4.6**

**25.4 Regional Management Committee Office Bearers**

- 25.4.6 With reference to Article 25.3.3 above, any Global Ladies Wing Member who is a member of her RMC may only be elected as an RMC Office Bearer if she has first become a fully paid up WMO Member.

**New SO 6.1.3 inserted**

**Old SOs 6.1.3 and 6.1.4 become new 6.1.4 and 6.1.5**

**SO 6. Subscriptions:**

- 6.1.3 With reference to Articles 16.3 and 16.4 of the WMO Constitution, Ladies Members shall not be obliged to pay any subscription and shall be entitled to be heard but not to vote or to stand for election at any Regional Chapter Meeting or at any General Assembly Meeting **PROVIDED THAT** they have been Ladies Members of good standing for at least 365 continuous days.

**9. “The Regional team of GLW OB’s will comprise of following positions:**

- a. **Regional Ladies Chair**
- b. **Regional Ladies Secretary**
- c. **Regional Ladies Treasurer.”**

**10. “Regional Ladies Chair, Secretary and Treasurer shall be members of Regional Management Committee (RMC).”**

**New Article 25.3 identifying Appointed Members of RMCs inserted**

**Old Article 25.5.1 becomes new Article 25.3.1**

**Old Article 25.5.4 becomes new Article 25.3.2**

**Inserted new Article 25.3.3**

**Old Article 25.5.2 becomes new Article 25.3.4**

**Old Article 25.3 becomes Article 25.4**

**Old Article 25.5.3 becomes new Article 25.4.7**

**Old Article 25.4 becomes Article 25.5**

**Old Article 25.5 becomes Article 25.6**

**Old Article 25.6 becomes Article 25.7**

**25.3 Regional Management Committee – Appointed Members**

- 26.3 25.3.3 With reference to Articles 26.2.3 and 31.10–13 below, the following members of the WMO Global Ladies Wing, who shall be appointed in accordance with Article 30.13 below, shall be included as appointed members of the RMC of the Regional Chapter for the region in which they reside:
- (a) Regional Ladies Chair;
  - (b) Regional Ladies Secretary;
  - (c) Regional Ladies Treasurer.

**11. “According to current governing documents 25.2.3, there are ladies’ specific seats in each region; however, it was proposed to eliminate the ladies seat allocation in the RMC which will be replaced with above 3 posts represented in the RMC.”**

**References to Lady Members in Article 25.2.3 removed – and reference to elected members inserted**

**References to Lady Members in new Article 25.5.1 (old Article 25.4.1) removed**

**25.2 Regional Management Committee – Elected Members**

- 25.2.3 Each RMC shall be composed of the following elected members:
- (a) 10 Members from Pakistan;
  - (b) 10 Members from Northern India;

- (c) 5 Members from Southern India;
- (d) 5 Members from Southern Africa;
- (e) 5 Members from Northern Africa;
- (f) 5 Members from Europe;
- (g) 5 Members from America and Canada;
- (h) 5 Members from the Middle East;
- (i) 5 Members from the Far East and Other Countries.

**25.5 Regional Management Committee Representation on the WMO Management Committee – Elected Members**

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

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

**12. “Global Ladies Wing positions will be recruited via the following procedure:**

- a) The four international posts of the GLW namely Chair, Deputy Chair, Secretary and Treasurer to be elected by the MC from nominations received by the ladies of WMO. The nominations will come from any Lady member of the WMO including Global Youth Wing and any other free membership category. Only eligible Ladies (minimum life members) will be able to be nominated for these posts i.e., Life member or higher category of membership.
- b) A Committee will be then formed which will include above 4 members as well as the Chairman of the Board of Trustees, President, Deputy President and Secretary General who will then nominate names of ladies to serve the regional posts of each RMC. The nominees will be ratified or if there is more than one candidate for a post the RMC will conduct elections.”

**New Article 30.13 inserted**

**Old Articles 30.13–21 become Articles 30.14–22**

**See reference to Article 30.13 in new Article 25.3.3**

**30. Duties and Powers of the Management Committee (“the MC”):**

31.13 with reference to Article 26.2.3 above, to assist in appointing the Chair, the Deputy Chair, the Secretary and the Treasurer of the Global Ladies Wing in accordance with the following procedure:

- (a) only lady members who are at least life members may be nominated for these four posts;
- (b) nominations for these posts will be invited by the MC from all lady members of the WMO, whatever their category of membership;

- (c) once all nominations for these posts have been received, the MC will select by secret ballot and by a **simple majority** vote these four office bearers of the Global Ladies Wing for a period of 3 years;
- (d) a committee comprised of these four newly selected Global Ladies Wing office bearers, the BOT chairman, the WMO President, the WMO Deputy President and the WMO Secretary General will then nominate ladies to serve as the Regional Ladies Chair, the Regional Ladies Secretary and the Regional Ladies Treasurer for each of the WMO Regional Chapters;
- (e) the appointment of these nominees will then be ratified by each RMC during the course of the RMC elections;
- (f) if there is more than one nominee for any of these Regional Ladies posts, the RMC will decide which nominee is to be appointed by secret ballot and by a **simple majority** vote.

- **Membership Categories**

1. **Life Time Apex Membership category to be introduced with a Fee of \$2,500 payable in 5 equal instalments over 5 years**
2. **Life Time Institutional Membership category to be introduced with a Fee of \$1,500 payable in 5 equal instalments over 5 years.**

**(The above 2 membership categories will replace the current annual Membership category for Apex and Institutional members)”**

**The following proposed amendments are presented for inclusion into the governing documents:**

- SO 6.2.2 amended accordingly**
- SO 6.3.1 amended**
- SO 6.3.2 amended**
- SO 6.3.3 amended**

**SO 6.2 Annual Subscriptions:**

SO 6.2.2 Annual Subscriptions are payable on the following basis:

- |                        |                     |
|------------------------|---------------------|
| (a) Apex Member        | no longer available |
| (b) Institution Member | no longer available |
| (c) Individual Member  | US\$ 100 per annum  |
| (d) Associate Member   | US\$ 50 per annum   |

**SO 6.3 Life Subscriptions:**

SO 6.3.1 Trustees, Patrons, Apex Members, Institution Members, Individual Members and Associate Members of the WMO are entitled to pay a life subscription instead of an annual subscription.

SO 6.3.2 Any WMO Member paying a Life Subscription will be required to have paid their subscriptions in full – or if their subscription is being paid in **5** equal instalments over a period of **5** years, then their current instalment – at least **10** weeks before the Annual General Assembly Meeting.

SO 6.3.3 Life Subscriptions are payable on the following basis:

- |                        |                       |
|------------------------|-----------------------|
| (a) Trustee            | US\$ 100,000 for life |
| (b) Patron             | US\$ 25,000 for life  |
| (c) Apex Member        | US\$ 2,500 for life   |
| (d) Institution Member | US\$ 1,500 for life   |

- |                       |                     |
|-----------------------|---------------------|
| (e) Individual Member | US\$ 1,000 for life |
| (f) Associate Member  | US\$ 1,250 for life |

• **To amend the Patron and Trustee Membership category as follows:**

1. **A Patron of WMO who is unable to perform his or her duties due to ill health, death, etc. be allowed to pass on the nomination down 1 generation.**
2. **A Trustee of WMO who is unable to perform his or her duties due to ill health, death, etc. be allowed to pass on the nomination down 2 generations.”**

**The following proposed amendments are presented for inclusion into the governing documents:**

**New SO 6.5.4**

**Old SO 6.5.4, amended accordingly, becomes new SO 6.5.5**

**SO 6.4.7 amended**

**SO 6.5 Patrons Subscriptions:**

SO 6.5.4 Subject to Articles 28 and 33 of the WMO Constitution, any Patron who has paid a Patron’s Life Subscription shall be entitled to nominate a representative from his or her family during his or her life time, who may perform his or her duties in the event of him or her being unable to do so due to ill health and who shall automatically become a Patron in his or her place after his or her death, for **one** generation only.

SO 6.5.5 If a Patron dies before his or her Patron’s Life Subscription has been paid in full, there shall be no refund of any amount paid, but the balance of the subscription due shall be waived and the membership as a Patron shall come to an end unless his or her nominated heir wishes to continue the membership as a Patron in his or her own name by paying the balance of the subscription due.

**SO 6.4 Trustees Subscriptions:**

SO 6.4.7 Subject to Articles 28 and 33 of the WMO Constitution, any Trustee who has paid a Trustee’s Life Subscription shall be entitled to nominate a representative from his or her family during his or her life time, who may perform his or her duties in the event of him or her being unable to do so due to ill health and who shall automatically become a Trustee in his or her place after his or her death, for **two** generations only.

• **“Notice Periods**

**To include the following notice periods for:**

1. **Management Committee meeting as follows: “In the event of conducting a Management Committee meeting virtually the notice period shall be 3 weeks”**

**The following proposed amendments are presented for inclusion into the governing documents:**

**Article 35.2.1 amended accordingly**

**35.2 Management Committee Meetings:**

35.2.1 The MC shall hold at least **2** meetings during each year for which notice of at least **6** weeks shall be given, except that in the event of conducting an MC meeting virtually the notice period shall be **3** weeks.

2. **In the event of conducting an Extraordinary General Meeting (“EGM”) Virtually the notice period shall be 4 weeks”**

**The following proposed amendments are presented for inclusion into the governing documents:**

**Articles 35.4.1 and 35.4.2 amended accordingly**

**35.4 Extraordinary General Meetings:**

With reference to *Article 24.4.7 above*, Extraordinary General Assembly Meetings shall be convened by the Secretary General as and when necessary, in accordance with the following procedure:

- 35.4.1 Upon receiving a requisition signed by either at least **one half** of the elected Members of the MC, or by at least **one third** or **50** – whichever is the higher number – of the fully paid up (including those whose subscription payments are not in arrears) members of the WMO, the Secretary General shall, within **4** weeks of his having received such a requisition, convene an Extraordinary General Assembly Meeting for which at least **12** weeks' notice shall be given to all members of the WMO, to decide the matters contained therein, except that in the event of an EGM meeting being conducted virtually the notice period shall be **4** weeks.
- 35.4.2 In the event of the Secretary General failing to call an Extraordinary General Assembly Meeting in accordance with *Article 35.4.1* above, the signatories of the said requisition shall themselves convene an Extraordinary General Assembly Meeting for which at least **5** weeks' notice shall be given to all members of the WMO, stating the purpose, place, date and time of the said Extraordinary General Assembly Meeting, except that in the event of an EGM meeting being conducted virtually the notice period shall be **4** weeks..
3. **“To amend the requirement to conduct the AGAM from within 6 months of year end to within 8 months”**

**The following proposed amendments are presented for inclusion into the governing documents:**

**Articles 24.4.1 and 35.1 amended accordingly**

**24.4 Meetings of the General Assembly**

Annual General Assembly Meetings

- 24.4.1 The Inaugural General Assembly Meeting of the WMO was held on the 31st March 2002 in Dubai. All subsequent Annual General Assembly Meetings have been held and shall continue to be held each year within the first **8** months following the end of the financial year.

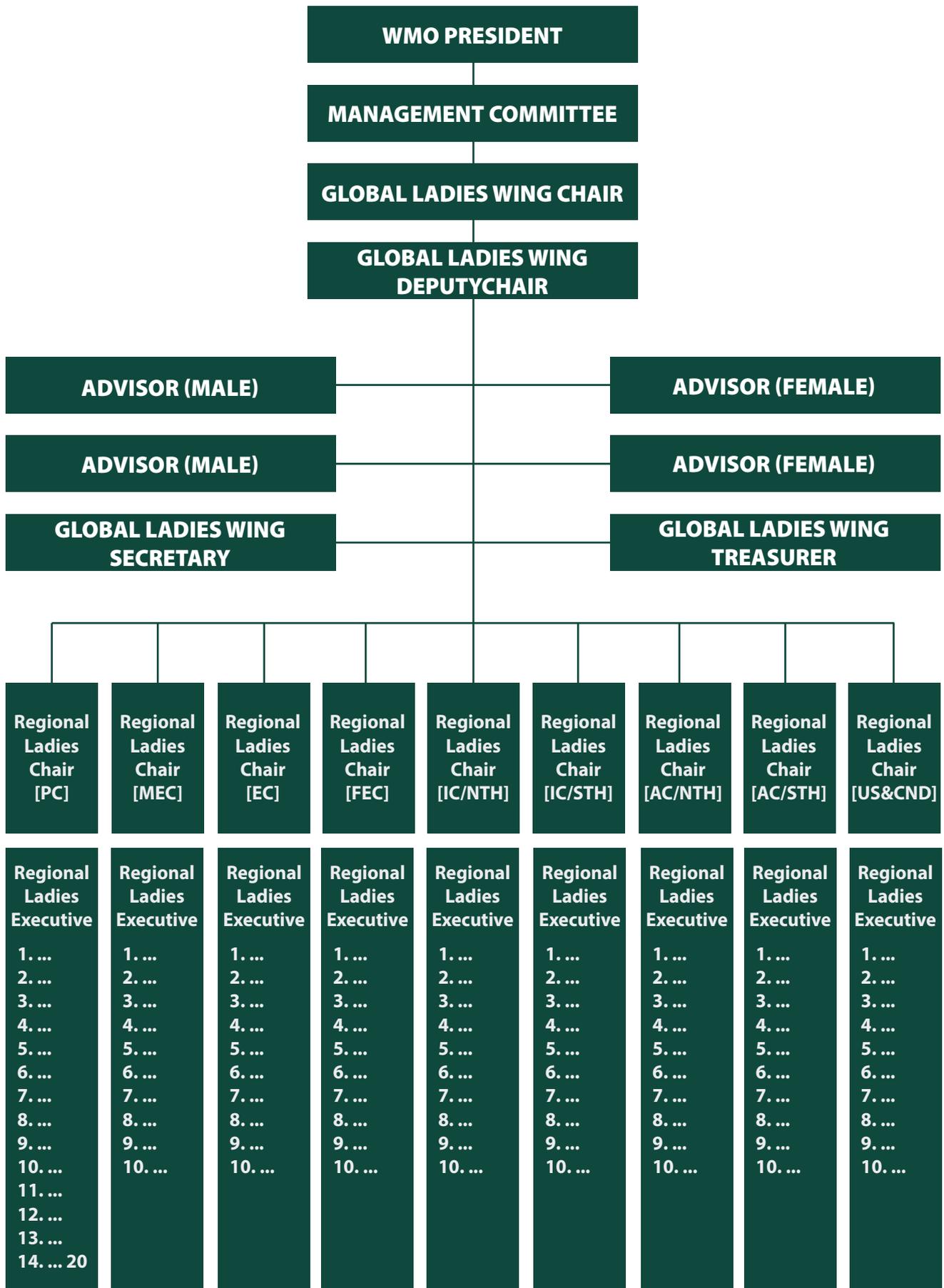
**35.1 Annual General Assembly Meetings:**

- 35.1.1 With reference to *Article 24.4.2* above, the Annual General Assembly Meeting, for which notice of at least **18** weeks shall be given, shall be held each year within the first **8** months following the end of the financial year for the purpose of:
- (a) confirming the minutes of the previous Annual General Assembly Meeting;
  - (b) receiving the Annual Report of the MC;
  - (c) receiving and approving the Audited Annual Accounts;
  - (d) ratifying the *elected* Members of the MC and confirming the *appointed* Members of the MC in accordance with *Articles 24.2.3* above;
  - (e) appointing the Auditor(s) in accordance with *Article 40* below;
  - (f) discussing and approving the Annual Budget and Plan of Action for the coming year;
  - (g) discussing and voting on any other ordinary business with the permission of the Chairman.

**Bashir Sattar**  
Chairman - Legal & Compliance Committee

# ANNEXURE 1

## Global Ladies Wing Structure



# TREASURER'S REPORT

*Assalamu Alaikum Warahmathullahi Wabarakathuhu*

We have presented the audited consolidated financial statements of WMO chapters for the year ended 31st December 2021.

The consolidated financial statements of the World Memon Organisation is prepared by amalgamating the financials of;

- The Europe,
- Middle East,
- Pakistan,
- Southern Africa,
- America & Canada,
- Far East,
- Northern India and
- Southern India.

The consolidated financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Our Consolidated Statement of Financial Activities shows a surplus of \$544,345 mainly due to the retained rental funds and non-zakat specific funds (i.e. MITI Funds/Welfare Funds). The Consolidated Balance Sheet stands at US\$ 8.331m which has increased by a nominal \$203,000 from 2020 due to the fund account balances.

Year	Net Assets	SFA Surplus
2021	\$ 8,331,786	\$ 544,345
2020	\$ 8,128,281	\$ 342,964

During the year 2021 and year 2022, Zakat collections remained the main focus in the month of Ramadan. This continues to be a challenge and we should request the Chapters to get this unevenness sorted by pushing for collection throughout the year.

Zakat collections for 2021 (Approx. \$4.28mn) achieved a substantial growth of 28% compared to the previous year. But the year 2022 so far shows an increasing trend and hopefully we could achieve the projected figures by the end of the year.

The main contributors to the Zakat collections for 2021 in comparison to the previous year;

Chapter	2021	2020
Africa	\$506,694	\$302,800
America & Canada	\$151,056	\$49,951
Europe	\$184,656	\$268,631
Far East	\$839,400	\$669,985
North India	\$698,640	\$709,504
Middle East	\$878,588	\$732,312
Pakistan	\$924,345	\$602,527
South India	\$95,241	\$54,050
	<b>\$4,278,619</b>	<b>\$3,389,760</b>

- Pakistan was the highest zakat collecting chapter during the year 2021, the collection has increased by over 50% in comparison with the previous year
- Middle East chapter is the 2nd largest contributor with a growth of 20% from 2020
- 25% increase in Far East Chapter collection and continues to contribute significantly in Zakat collection
- Southern Africa with over 60% growth in collection

This year's Zakat distributions of over \$1.5mn mainly focused on Educational scheme projects, alongside the second most being spent on housing assistance.

Project	Zakat
Educational Assistance	1,433,902
Housing Assistance/Community Rehab	912,919
Other Specific Zakat Projects	1,010,934
Community Welfare / Financial Aid	298,406
Disaster & COVID Relief Aid	234,256
	<b>3,890,416</b>

WMO's total Trustees stand at 50 members, out of which 37 Trustees have paid their trustee fee in full. The balance of 13 trustees who pay their fees annually, paid \$ 164,000 in the year 2021. We are hopeful that we could collect approx. \$ 230,000 for the year 2022. The collection of Trustee fee by different chapters will be shown only in the Statement of changes of the fund since these funds are of restricted nature and its only being reflected in the accounts once it is utilized for any approved expenditure.

This year also the income from properties in Dubai saw a dip by 10%, due to the continued drop in property rental market in Dubai.

The significant cash and cash equivalents as at the balance sheet date consists of mainly the unutilized Zakat funds of (\$1,096,501) Pakistan, North India, Europe and Middle

East Chapters, which were utilized by March 2022. 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.

Overall, we have moved closer to the target of being an efficient international charity. The chapters shall continue to implement the WMO policies and procedures and monitor the 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.

**Waseem Yousuf Adil**  
*Deputy Treasurer*

World Memon Organisation  
Charitable Founation

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# Consolidated Financial Statements

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For the Year Ended  
31st December 2021

A faint, light-colored silhouette of a city skyline is visible in the background, featuring various building shapes and a prominent dome.

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# Report of the Trustees

The Trustees present their report and the audited financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The consolidated financial statements of the World Memon Organisation is prepared amalgamating the Europe, Middle East, Pakistan, Africa, America, Far East, Northern India and Southern India Chapter's financials. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

## Trustees of the charity

The directors of the charitable company are its trustees for the purposes of charity law. The trustees who have served during the year and since the year end were as follows:

Newsad Abdul Gani  
Bashir Sattar  
Haroon Karim  
Dr Esmail Fakirmohamed Harunani  
Mohamed Salman Iqbal  
Ashraf Abdul Sattar  
Mahmood Shaikhani  
Muhammad Shoaib Ismail

## Objectives and activities

- 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

## Charity Reference and Administrative Details

Charity Registration Number	:	1101413
Registered Charity Number	:	04984474 (England and Wales)
Registered Office	:	3 Weir Road London, England SW12 0LT
Trustees	:	Newsad Abdul Gani Bashir Sattar Haroon Karim Dr Esmail Fakirmohamed Harunani Mohamed Salman Iqbal Ashraf Abdul Sattar Mahmood Shaikhani Muhammad Shoaib Ismail
Bankers	:	Habib Bank Zurich PLC NatWest
Auditors	:	KWSR & Co. Chartered Accountants & Registered Auditors 136 Merton High Street, London SW19 1BA

# Strategic Report

## Structure, governance and management

### Governing document

The charity is controlled by its governing documents given below;

1. Constitution of World Memon Organisation Charitable Foundation, including amended Articles
2. Standing Orders to the Constitution

### Trustees

The charity's trustees are not remunerated, and also they spend out of pocket even though they are allowed to reimburse their expenses in accordance with WMOCF expenses policy. Trustees are registered and appointed after they obtain the trustee membership from the charity and it is a voluntary service oriented appointment.

- Mr. Nowsad Abdul Gani
- Mr Bashir Sattar
- Mr. Haroon Karim
- Dr Esmail Harunani
- Mohamed Salman Iqbal
- Ashraf Abdul Sattar
- Mahmood Shaikhani
- Muhammad Shoab Ismail

### Staff and Volunteers

Our team shares a huge passion for the work we do, and as we are a small organisation every team member sees first-hand the difference we make to families. At the year end, we have 2 professional consultants and 5 freelance consultants.

We also have around 10 regular volunteers who assist with service delivery in the charity office or helping us to raise awareness and funds in the local community.

### Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

### Financial policy

The charity has a written financial policy that sets out the procedures for the day-to-day management of the charity's finances. This is reviewed once in 2 years.

### Safeguarding

The charity is fully committed to safeguarding and promoting the welfare of all communities receive our welfare The policy is reviewed and updated bi-annually.

## Diversity and inclusion

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.

### Reserve policy

In accordance with Charity Commission guidance, free reserves are uncommitted reserves freely available, which exclude restricted and designated funds and amounts invested in tangible fixed assets. Designated funds arise when the Trustees set aside unrestricted funds for specific purposes. Restricted funds arise when conditions are imposed by the donor, or by the specific terms of appeal, and can only be spent on the activities specified.

World Memon Organisation relies entirely on voluntary income, which is subject to fluctuation. In order to ensure the continuance of the charity's day-to-day activities, the Trustees have established a policy to hold free reserves, excluding grants and expenditure from restricted funds planned for the year ahead.

Total funds increased by \$203,000 in 2021 due to the carry forward restricted fund balances, which was utilized during the 1st quarter of the following year. Fundraising and administration expenditure had increased due to the increased post COVID charitable activities.

**Unrestricted funds:** Unrestricted funds amounted to \$523,493 of which were of Investment in properties and cash reserves. The Board of Trustees had reviewed the charity's reserves policy and agreed to maintain six months expenditure to cover essential operating costs.

**Restricted funds:** Restricted funds (Zakat) amounted to \$1,352,128 of which 90% related to the Education assistance related funds which would be utilized in the first 3 months of the following year. The Endowment Funds (Trsutee) 2.4mni the trustee fund balances which will be invested as these are considered as seed money.

**Regular review:** The Trustees take responsibility for reviewing the reserve policy to actual reserves during 2021, to actively consider the evolving situation with Covid-19 and the impact it may have on reserves, the potential need to build reserves given the uncertain economic outlook, and WMO's ability to meet its charitable objectives.

### Looking forward

In May 2022 a strategic review was conducted by Trustees & Office Bearer's. The following keys points were identified for further appropriate approval and actioning:

- Conduct a global Census of Memon's
- To work towards ensuring that all Memon's are able to join the WMOCF

- Strengthen the participation and performance of the Global Youth wing
- Conclude and formalize the formation and set-up of the Global Ladies Wing
- Increase participation of Memon Jamaats around the globe
- Increase participation of other Memon institutions and organisations around the globe
- Continue to provide Education assistance and increase the number of students/children supported and work towards 100% literacy in the community
- Continue and expand the Housing projects for Memon's in the sub-continent
- Continue to increase and provide medical assistance to those most in need
- Review the structure of the chapters of the WMO and ensure they have sufficient support to meet and deliver Humanitarian projects of value to society
- Participate in disaster relief missions as required from time to time around the world
- Conduct projects during the holy month of Ramadan to support the deserving
- Develop the WMO brand and digital presence to better showcase our work, build awareness of the charity and engage new stakeholders.

## Trustees' responsibilities

### Disclosure of information to the auditors

We, the directors of the company who held office at the date of approval of these Financial Statements as set out above each confirm, so far as we are aware, that:

- there is no relevant audit information of which the company's auditors are unaware; and
- we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

In approving the Trustees' Annual Report, we also approve the Strategic Report included therein, in our capacity as company directors.

On behalf of the board



**Bashir Sattar**  
Trustee



**Haroon Karim**  
Trustee

*This report was approved by the board of trustees on 8th September 2022*

# Independent Auditors Report to the Members of World Memon Organisation Charitable Foundation

We have consolidated financial statements of the World Memon Organisation chapters, WMO Europe (which has been audited by KWSR) WMO Middle East, WMO Pakistan, WMO Africa, WMO Far East, WMO America & Canada, WMO North India, WMO South India (which has not been audited by KWSR but audited by their respective auditors) for the year ended 31st December 2021 which comprise a statement of financial activities, Balance Sheet and related notes. The financial reporting framework that has been applied in their preparation is the applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting standard 102.

## Respective Responsibilities of Trustees and Auditor

The trustees are responsible for preparation of the financial statements and for being satisfied that they give a true and fair view. Our responsibility is to audit the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with Auditing Practices Board's Ethical Standards for Auditors.

## Scope of the Audit

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

## Opinion on the Financial Statements

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's profit or loss for the year ended 31 December 2021;
- 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 and the charities Act 2011

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

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

## Matters on which we are required to Report by Exception

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

- Adequate accounting records have not been kept; or
- certain disclosures of trustee's remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit; or
- returns adequate for our audit have not been received from branches not visited by us; or
- the company financial statements are not in agreement with the accounting records and returns.

On behalf of KWSR & Co.:



**Susan Rahman BSc FCA (Senior Statutory Auditor)**  
KWSR & Co. Chartered Accountants & Registered Auditors  
136 Merton High Street, London SW19 1BA

**8th September 2022**

# Consolidated Statement of Financial Activities

Consolidated Audited Financial Statements for the year ended 31 December 2021

	Note	Unrestricted funds	Restricted funds	Endowment funds	Total 2021	Total 2020
		US \$	US \$	US \$	US \$	US \$
<b>Income and endowments from:</b>						
Donations and legacies	02	230,310	4,096,847	-	4,327,157	3,905,331
Charitable activities	03	1,085,969	-	-	1,085,969	507,738
Investments	04	136,722	-	306,340	443,061	423,734
<b>Total income and endowments</b>		<b>1,453,001</b>	<b>4,096,847</b>	<b>306,340</b>	<b>5,856,188</b>	<b>4,836,803</b>
<b>Expenditure on:</b>						
Projects (Raising funds)	05	966,723	160,076	-	1,126,799	541,303
Charitable activities	06	118,837	3,771,580	-	3,890,416	3,631,887
Other		-	-	-	-	-
Governance Cost	07	153,187	7,928	133,512	294,628	320,648
<b>Total expenditure</b>		<b>1,238,747</b>	<b>3,939,584</b>	<b>133,512</b>	<b>5,311,843</b>	<b>4,493,839</b>
<b>Net gains / (losses) on investments</b>		-	-	-	-	-
<b>Net income / (expenditure)</b>		<b>214,254</b>	<b>157,263</b>	<b>172,827</b>	<b>544,345</b>	<b>342,964</b>
<b>Transfers between funds</b>		59,964	(59,964)	-	-	-
<b>Other recognized gains / (losses):</b>						
Other gains / (losses)		(25,586)	-	-	(25,586)	3,933
B/F Zakat & Trustee Funds utilisation		21,810	14,500	(78,988)	(42,678)	(231,156)
<b>Net movement in funds</b>		<b>270,442</b>	<b>111,799</b>	<b>93,839</b>	<b>476,081</b>	<b>115,741</b>
<b>Reconciliation of funds:</b>						
<b>Total funds brought forward</b>		<b>4,149,346</b>	<b>913,606</b>	<b>2,792,753</b>	<b>7,855,705</b>	<b>7,739,964</b>
<b>Total funds carried forward</b>		<b>4,419,788</b>	<b>1,025,405</b>	<b>2,886,592</b>	<b>8,331,785</b>	<b>7,855,705</b>

# Balance Sheet

Consolidated Audited Financial Statements for the year ended 31 December 2021

	Note	2021 US \$	2020 US \$
<b>Fixed Assets</b>			
Intangible Assets		-	-
Tangible Assets	08	3,074,216	2,981,694
Investments	09	678,451	998,012
		<b>3,752,667</b>	<b>3,979,706</b>
<b>Current Assets</b>			
Debtors	10	362,131	445,013
Investments	11	1,738,242	1,820,643
Cash at Bank and in Hand	12	2,592,721	2,153,526
		<b>4,693,094</b>	<b>4,419,182</b>
<b>CREDITORS: Amounts falling due within one year</b>	13	113,976	253,951
<b>Net Current Assets / (Liabilities)</b>		<b>4,579,118</b>	<b>4,165,231</b>
<b>Total Assets Less Current Liabilities</b>		<b>8,331,785</b>	<b>8,144,937</b>
<b>CREDITORS: Amounts falling due after more than one year</b>	14	-	16,656
<b>Net Assets / (Liabilities)</b>		<b>8,331,785</b>	<b>8,128,281</b>
<b>Charity Funds</b>			
Endowment funds	15	2,591,182	2,792,753
Restricted Funds	15	1,352,128	913,606
Unrestricted Funds	15	4,136,668	4,149,346
Revaluation Reserve/Unrealised (Loss)	15	251,807	272,576
<b>Total Charity Funds</b>		<b>8,331,785</b>	<b>8,128,281</b>

The Trustees/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 8th September 2022 and signed on their behalf by:



**Bashir Sattar**  
Trustee



**Haroon Karim**  
Trustee

# Cash Flow Statement

Consolidated Audited Financial Statements for the year ended 31 December 2021

	Note	2021	2020
		US \$	US \$
<b>Cash flow from operating activities</b>			
Bank Profit paid	16	51,711	199,264
<b>Net cash flow from operating activities</b>		<b>51,711</b>	<b>199,264</b>
<b>Cash flow from investing activities</b>			
Payments to acquire intangible fixed assets		-	-
Eliminated on tangible fixed assets value conversion		14,277	
Payments to acquire tangible fixed assets		(169,565)	(11,177)
Unrealized gain on Forex for Tangible asset valuation		140,096	(170,587)
Long-term Investments Made		384,425	(276,156)
Short-term Investments (Made) / Redeemed		(193,654)	142,681
Bank Profit received		269,390	-
Rents received from investment properties		173,671	195,154
		<b>618,641</b>	<b>(120,086)</b>
<b>Cash flow from financing activities</b>			
Receipts from issue of new long term loans		-	-
Utilisation of B/F Zakat & Trustee Funds		(231,157)	-
Repayment of finance lease liabilities		-	18,818
Bank Profit paid			
<b>Net cash flow from financing activities</b>		<b>(231,157)</b>	<b>18,818</b>
<b>Net increase / (decrease) in cash and cash equivalents</b>		<b>439,195</b>	<b>97,996</b>
<b>Cash and cash equivalents at 1 Jan 2021</b>		<b>2,153,526</b>	<b>2,055,530</b>
<b>Cash and cash equivalents at 31 Dec 2021</b>		<b>2,592,721</b>	<b>2,153,526</b>

# Notes to the Financial Statements

## Summary of significant accounting policies

### (a) General information and basis of preparation

World Memon Organisation Charitable Foundation is a company registered by guarantee in England / Wales . In the event of the charity being wound up, the liability in respect of the guarantee is limited to \$1 per member of the charity. The address of the registered office is given in the charity information of these financial statements. The nature of the charity's operations and principal activities are;

- 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

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006\* and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in United States Dollar (\$) which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

### (b) Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements. Endowment funds represent those assets which must be held permanently by the charity. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investments form part of the fund. Investment management charges and legal advice relating to the fund are charged against the fund.

### (c) Income recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP. Further detail is given in the Trustees' Annual Report.

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Gifts in kind donated for resale are included at fair value, being the expected proceeds from sale less the expected costs of sale. Where estimating the fair value is practicable upon receipt it is recognised in stock and 'Income from other trading activities'. Upon sale, the value of the stock is charged against 'Income from other trading activities' and the proceeds are recognised as 'Income from other trading activities'. Where it is impracticable to fair value the items due to the volume of low value items they are not recognised in the financial statements until they are sold. This income is recognised within 'Income from other trading activities'.

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, bank profits and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Bank profits is recognised using the accrual method and dividend and rent income is recognised as the charity's right to receive payment is established.

Other income includes the conversion of endowment funds into income which arises when capital funds are released to an income fund from expendable endowments or when a charity has authority to adopt a total return approach to its permanent endowment fund. It also includes other income such as gains on disposals of tangible fixed assets.

#### **(d) Expenditure recognition**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds includes of overheads and professional fee;
- Expenditure on charitable activities includes Zakat and Non-Zakat donation made to the various projects; and
- Other expenditure represents those items not falling into the categories above.

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only

accrued when any unfulfilled conditions are outside of the control of the charity.

#### **(h) Tangible fixed assets**

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Freehold land	-
Freehold buildings	10%
Leasehold land and buildings	10%
Plant and machinery	33%
Fixtures and fittings	20%
Motor vehicles	20%

Land and buildings were valued using market value

#### **(i) Heritage assets**

Heritage assets are recognised on the balance sheet and initially measured at cost when purchased or if donated, their valuation. Assets are subsequently stated at cost or valuation less accumulated depreciation and accumulated impairment losses. Fair values for donated assets are estimated by reference to market prices.

Where information on the cost or valuation of heritage assets is not available or the cost of providing such information significantly outweighs any benefit to the users of the accounts then heritage assets are not recognised on the balance sheet.

Acquisitions only arise when donated to the charity or if it is believed that they will further the charity's objectives. Once acquired they will be preserved by the charity in order to keep their historical, artistic, scientific, technological, geophysical or environmental qualities to such a high level as to contribute to knowledge and culture. A register of all assets held by the charity is available and the assets themselves are accessible to the public with prior agreement. Heritage assets are to be held for the foreseeable future.

#### **(j) Investment properties**

Investment properties are measured at fair value at each reporting date with changes in fair value recognised in 'net gains / (losses) on investments' in the SoFA.

#### **(k) Investments**

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

Current asset investments are short term highly liquid investments and are held at fair value. These include cash on deposit and cash equivalents with a maturity of less than one year.

#### **(l) Debtors and creditors receivable / payable within one year**

Debtors and creditors and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

#### **(m) Loans and borrowings**

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the accrual method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

**(n) Concessionary loans**

Concessionary loans include those receivable which are interest free and are made to advance charitable purposes. All loans are / Where the loan is repayable on demand within two years, the loan is measured at cost, less impairment.

**(o) Impairment**

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

**(p) Provisions**

Provisions are recognised when the charity has an obligation at the balance sheet date as a result of a past event, it is probable that an outflow of economic benefits will be required in settlement and the amount can be reliably estimated.

**(q) Leases**

Assets acquired under finance leases are capitalised and depreciated over the shorter of the lease term and the expected useful life of the asset. Minimum lease payments are apportioned between the finance charge and the reduction of the outstanding lease liability using the accrual method. The related obligations, net of future finance charges, are included in creditors.

Rentals payable and receivable under operating leases are charged to the SoFA on a straight line basis over the period of the lease.

**(r) Foreign currency**

Foreign currency transactions are initially recognised by applying to the foreign currency amount the spot exchange rate between the functional currency and the foreign currency at the date of the transaction.

Monetary assets and liabilities denominated in a foreign currency at the balance sheet date are translated using the closing rate.

**(s) Employee benefits**

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

**(t) Tax**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

**(u) Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**(v) Shariah and Zakat donations**

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

**02) Donation & Legacies**

	Unrestricted funds	Restricted funds	Endowment funds	Total 2021	Total 2020
	US \$	US \$	US \$	US \$	US \$
Donation / Lillah	180,784	153,239	-	334,023	522,472
Zakat General fund	-	3,162,027	-	3,162,027	1,806,818
Zakat Education fund	-	200,000	-	200,000	612,152
Specific Zakat Fund	-	581,581	-	581,581	838,475
Fees and Subscription from Members	49,526	-	-	49,526	125,414
	<b>230,310</b>	<b>4,096,847</b>	<b>-</b>	<b>4,327,157</b>	<b>3,905,331</b>

**03) Income from Charitable Activities**

	Unrestricted funds	Restricted funds	Endowment funds	Total 2021	Total 2020
	US \$	US \$	US \$	US \$	US \$
Donations for MITI	120,291	-	-	120,291	45,709
Grant for Tuition Fee	640,608	-	-	640,608	225,179
Tuition and other fee	277,351	-	-	277,351	200,085
Youth Wing Fund	1,500	-	-	1,500	1,189
Other	46,219	-	-	46,219	35,576
	<b>1,085,969</b>	<b>-</b>	<b>-</b>	<b>1,085,969</b>	<b>507,738</b>

**04) Income from Investments**

	Unrestricted funds	Restricted funds	Endowment funds	Total 2021	Total 2020
	US \$	US \$	US \$	US \$	US \$
Donations for MITI	4,853	-	168,819	173,671	195,154
Grant for Tuition Fee	131,869	-	137,521	269,390	142,680
Other	-	-	-	-	85,900
	<b>136,722</b>	<b>-</b>	<b>306,340</b>	<b>443,061</b>	<b>423,734</b>

**05) Fund Utilisation Activities**

	Unrestricted funds	Restricted funds	Total 2021	Total 2020
	US \$	US \$	US \$	US \$
MITI Program expenses	686,831	-	686,831	305,161
MITI Operating & Other Expenses	273,120	-	273,120	180,556
Charitable Programs & Events	6,772	160,076	166,848	54,171
Ladies / Youth Wing Programs	-	-	-	1,416
	<b>966,723</b>	<b>160,076</b>	<b>1,126,799</b>	<b>541,303</b>

**06) Charitable activities**

	Unrestricted funds	Restricted funds	Total 2021	Total 2020
	US \$	US \$	US \$	US \$
Educational Assistance	27,636	1,406,265	1,433,902	1,096,485
Housing Assistance/Community Rehab	-	912,919	912,919	747,116
Other Specific Zakat Projects	-	1,010,934	1,010,934	583,137
Community Financial Aid	81,355	217,050	298,406	261,607
COVID & Disaster Relief	9,845	224,411	234,256	943,543
	<b>118,837</b>	<b>3,771,580</b>	<b>3,890,416</b>	<b>3,631,887</b>

07) Governance Cost	Unrestricted funds	Restricted funds	Endowment funds	Total 2021	Total 2020
	US \$	US \$	US \$	US \$	US \$
Repairs & Maintenance	1,092	-	41,692	42,784	49,725
IT, & Communication	4,112	-	370	4,482	8,206
Human resources	90,605	-	70,715	161,320	172,298
Depreciation & Amortisation	7,522	-	-	7,522	18,297
Legal, Consultancy & Professional	11,886	-	7,687	19,573	6,013
Office costs (incl. rental)	5,452	-	5,880	11,333	24,492
Transportation & Other	5,690	-	222	5,912	6,980
Auditors Remuneration	14,753	-	-	14,753	15,210
Finance	2,981	-	-	2,981	3,144
Other	9,095	7,928	6,946	23,969	16,283
	<b>153,187</b>	<b>7,928</b>	<b>133,512</b>	<b>294,628</b>	<b>320,648</b>

07.1) Staff Costs and Numbers	Support Staff	Fund Raising	Office and Admin	Total 2021	Total 2020
	US \$	US \$	US \$	US \$	US \$
Wages, Salaries & Other benefits	41,300	9,000	111,020	161,320	172,297

The average number of full-time equivalent staff during the year was: 48 52  
The number of employees earning between £60,000 - £70,000 0 0

#### 07.2) Auditor's remuneration

Fees payable to the charity's auditor for the audit of the charity's annual accounts  
Other services

Total 2021	Total 2020
US \$	US \$
14,753	15,190
-	20
<b>14,753</b>	<b>15,210</b>

The auditor's remuneration amounts to an audit fee of \$ 14,753 (2020 - \$ 15,210)

#### 07.3) Trustees' and key management personnel remuneration and expenses

The trustees neither received nor waived any remuneration during the year (2020: \$Nil)

08) Tangible Fixed Assets	Investment properties	Land, Buildings & Improvements	Plant and machinery	Fixtures and fittings	Motor vehicles	Total
	US \$	US \$	US \$	US \$	US \$	US \$
<b>Cost or valuation:</b>						
At 1 January 2021	2,520,757	578,917	102,261	5,984	5,842	3,213,761
Additions	-	81,656	69,626	-	18,283	169,565
Disposals	-	-	-	-	-	-
Eliminated on FX conversion	(2,577)	(49,621)	(11,236)	(320)	(501)	(64,255)
<b>At 31 December 2021</b>	<b>2,518,180</b>	<b>610,951</b>	<b>160,651</b>	<b>5,664</b>	<b>23,624</b>	<b>3,319,071</b>
<b>Depreciation:</b>						
At 1 January 2021	-	168,309	53,346	5,327	5,317	232,299
Charge for the year	-	6,751	23,927	35	3,752	34,465
Impairment	-	-	-	-	-	-
Revaluation	-	-	-	-	-	-
Eliminated on FX conversion	-	(14,277)	(6,623)	(231)	(777)	(21,908)
<b>At 31 December 2021</b>	<b>-</b>	<b>160,783</b>	<b>70,649</b>	<b>5,131</b>	<b>8,292</b>	<b>244,856</b>
<b>Net book value:</b>						
<b>31 December 2021</b>	<b>2,518,180</b>	<b>450,168</b>	<b>90,002</b>	<b>533</b>	<b>15,332</b>	<b>3,074,216</b>
<b>31 December 2020</b>	<b>2,520,757</b>	<b>410,582</b>	<b>49,173</b>	<b>657</b>	<b>525</b>	<b>2,981,694</b>

09)	Mutual Funds	Term Deposits	Other investments	Total
	US \$	US \$	US \$	US \$
As at 1 Jan 2021	106,738	661,400	229,874	998,012
<b>As at 31 Dec 2021</b>	<b>101,570</b>	<b>551,250</b>	<b>25,631</b>	<b>678,451</b>

#### 10) Debtors

Micro Finance loans receivable  
Grants Receivable  
Prepayments and accrued income  
Other receivables

Total 2021	Total 2020
US \$	US \$
192,830	218,687
32,106	30,864
3,196	3,037
133,998	192,425
<b>362,131</b>	<b>445,013</b>

#### 11) Current asset investments

Islamic Bonds  
USD Investments  
Short term deposits

Total 2021	Total 2020
US \$	US \$
537,594	573,384
754,949	751,946
445,699	495,313
<b>1,738,242</b>	<b>1,820,643</b>

#### 12) Cash at Bank and in Hand

Cash in Hand  
Current Accounts  
Savings Accounts

Total 2021	Total 2020
US \$	US \$
9,968	13,643
2,573,858	2,132,091
8,895	7,792
<b>2,592,721</b>	<b>2,153,526</b>

#### 13) Creditors: amounts falling due within one year

Accruals for grants payable  
Accruals and deferred income  
Specific Funds  
Other Payables

Total 2021	Total 2020
US \$	US \$
29,950	103,764
60,190	50,839
780	15,943
23,055	83,405
<b>113,976</b>	<b>253,951</b>

#### 14) Creditors: amounts falling due after more than one year

Long-term Deposits (Parekh Foundation)  
Deferred Income

Total 2021	Total 2020
US \$	US \$
-	15,625
-	1,031
-	<b>16,656</b>

15) Fund Reconciliation	Bal as at 01/01/2021	Received 2021	Funds Utilisation	Transfers	Exchange Gain / Mark up on Invest	Profit / (Loss) Attributed	Balance as at 31/12/2021
	US \$	US \$	US \$	US \$	US \$	US \$	US \$
<b>Un restricted funds</b>							
General Fund	3,768,541	305,026		219,356	(196,831)	12,012	3,669,392
MITI General Funds	334,558	1,084,469	(959,951)	-	(54,126)	25,450	430,400
Other Funds	46,247	16,679	-	(25,706)	(345)	-	36,875
<b>Restricted Funds</b>							
Zakat Fund	798,027	3,943,608	(3,995,746)	251,028	(47,769)	147,353	1,096,501
Education Endowment Fund	825,826	63,038	(56,236)	(136,382)	(72,341)	68,191	692,096
Trustee Funds	1,966,927	78,000	(88,000)	(106,876)	(196,752)	245,787	1,899,086
Micro Finance Fund	27,680	203,807			(6,079)	-	225,408
Other Funds	87,900	155,955	(211,910)	(37,406)	(9,871)	45,552	30,220
	<b>7,855,705</b>	<b>5,850,582</b>	<b>(5,311,843)</b>	<b>(274,698)</b>	<b>(584,114)</b>	<b>544,345</b>	<b>8,079,978</b>
Revaluation Surplus on PPE	298,474				(25,586)	-	272,888
Fair Value Reserve on Investments	(25,898)	5,606			(788)	-	(21,081)
<b>Total</b>	<b>8,128,281</b>	<b>5,856,188</b>	<b>(5,311,843)</b>	<b>(274,698)</b>	<b>(610,488)</b>	<b>544,345</b>	<b>8,331,785</b>

#### 16) Reconciliation of net income / (expenditure) to net cash flow from operating activities

	Total 2021	Total 2020
	US \$	US \$
Net income / (expenditure) for the year	544,345	342,964
Dividends received	-	-
Rents received from investment properties	(173,671)	(195,154)
Depreciation and impairment of tangible fixed assets	7,522	18,297
Amortisation and impairment of intangible fixed assets	-	-
(Gains) / losses on investments	(269,390)	(142,680)
(Profit) / loss on disposal of tangible fixed assets	-	-
(Profit) / loss on disposal of fixed asset investments	-	-
(Increase) / decrease in debtors	82,883	23,621
Increase / (decrease) in creditors	(139,976)	152,216
<b>Net cash flow from operating activities</b>	<b>51,711</b>	<b>199,264</b>

#### 18) Events after the end of the period

No material events occurred after the balance sheet date.

#### 19) Off-balance sheet arrangements

No off balance sheet arrangements made for this charity.



SERVING MANKIND

# 2021 ANNUAL REPORT

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## America & Canada Chapter



# Regional Management Committee 2020 - 2023

1 Mr Mohammed Bashir Akuly - Regional President	8 Ms Zahida Toufiq Ahmed
2 Mr Abdul Rauf Ahmad - Regional Secretary	9 Mr Abdul Samad Lodhia
3 Ms Samina D Variend - Regional Treasurer	10 Mr Mohammed Ashfaq
4 Mr Iqbal Khamisani	11 Dr Shiraz Suleman
5 Ms Yasmeen Mozawalla - Lady Member	12 Dr Naseem Shaikhani
6 Mr Yousuf Pochi	13 Dr Naseem Shaikhani
7 Mr Junaid Gudda	

## Assalamu Alaikum Warahmathullahi Wabarakathuhu

I am truly honored and pleased to present a brief overview of the annual performance of the North America Chapter for the year 2021. I would like to take this opportunity to express my gratitude to the Board of Directors, RMC members, members, volunteers as well as WMO Headquarter for their trust and support of our work to serve the community living in North America and elsewhere in the world.

This year World Memon Organization North America (WMO NA), realizing of having such a vast territory where Memons are settled in different parts of the continent, embarked upon a COMMUNITY OUTREACH PROGRAM including participation in YOUTH community events. These activities include WMO NA leaders visiting multiple cities, attending events organized by and meeting a number community members and Memon Organizations in their celebrations, events and activities. These endeavors are proving to be quite successful from community UNITY, AWARENESS and interest in engaging. Houston Memon Association becoming member, Memon Organization of North America (Los Angeles) participating making clear examples for others to become member thereby influencing community members to become members of WMO NA.

Our members from places like New York, Chicago, California, Texas, Florida, Atlanta and Toronto etc., are collectively supporting the projects both in US continent and overseas in India and Pakistan namely INCLUSION THROUGH EMPOWERMENT in Pakistan, EDUCATION, SHELTERS and REHABILITATION in India and Pakistan are few of our pride projects besides ongoing Bridal dresses collections and distributions In Pakistan. Matrimonial, Education and accommodation assistances in USA. Memon youth are being encouraged and applauded for their sports activities throughout.

Starting with modest beginning the North America Chapter is growing slow and steadily in Membership. Hence perfected its presence and collaborating and assisting in various Humanitarian activities. We have capitalized personal visits of various Memon dignitaries to different cities by honoring and welcoming them involving local Associations and community members. All these visits are proving to be vital in bringing them to participate with WMO NA on reciprocal basis. Chapter is moving forward on set multiple goals and hence through multiple committees

handling tasks to achieve aimed objectives. Our special initiative has been on special projects besides the ones set forth by WMO International, where we collaborated in Telethon and appealing community to donate in WMO FOOD BANK PROJECT.

Our team comes from highly diversified backgrounds and we look forward to deliver their best for the WMO's cause to UNITE, UPHOLD and UPLIFT our community to serve the MANKIND We pray to almighty Allah (SWT) to accord wisdom, perseverance and assistance to our team to do their utmost and set road map for the future generation. Here are some of the highlights of the year 2021.

**Bashir Akuly**  
*Regional President – North America Chapter*

## NEWS AND EVENTS

Due to Social Distance requirements and persistent Corona virus Risk and Members scattered throughout USA and Canada all Meetings including Committee were held virtually via Zoom/Google Talk/WhatsApp. The participation of Members increased during those Meetings and many vital decisions were made in those meetings.

## MEMBERSHIP

In Year 2021 WMO NA focused on increase the Membership and successful drives and events resulted in an increase of Membership which now reached to over 83 Members, as mentioned below:

MEMBERSHIP CATEGORY	NO. OF MEMBERS
Trustee	2
Patron	1
APEX	3
Life	29
Annual	12
Youth	15
Friends of WMO (Free)	21
<b>Total</b>	<b>83</b>

## WMO NA WELFARE PROJECTS

1. Continuation of Empowering Through Inclusion Project
2. Bridal & Party Dresses Project
3. Qurbani Project

4. Shifa Pillow
5. Financial Assistance in Pakistan for Education/ Shelters/Rehabilitation
6. Financial Assistance in India for Education/Shelters/ Rehabilitation
7. Matrimonial project
8. Rental help to Single Mother
9. Financial Assistance to International Student
10. Afghan Refugees/Evacuees Assistance

## EMPOWERING THROUGH INCLUSION PROJECT

A Joint project of Pakistan and North America Chapter - This project is an ongoing project where North American and Pakistan Chapter partner and collaborate. Funding from valued donors of WMO North America is sent from US to Pakistan Chapter which manages and offers following services and supply equipment to especially need children. The list is as follows:

- Hearing Aid And Speech Therapy
- Distribution Of Hearing Aids
- Speech Treatment
- Physiotherapy At Home
- Tools Provsion
- Special (Imported) Wheel Chairs
- Surgeries
- Pediatric Cardiology Clinic
- Special Computerized Nic (Scnic)
- Rehabilitation Centers
- Dental Treatment
- Volunteers

## QURBANI PROJECT IN COLLABORATION WITH PAKISTAN CHAPTER

This year WMONA had again undertaken Qurbani project in collaboration with Pakistan Chapter to do and distribute Qurbani meat in the cities and surroundings of Karachi, Hyderabad, Sukkur and Thatha in Pakistan. WMONA approached the community throughout USA and Canada and response had been again awesome. And we successfully managed to gather 63Qurbanis from community members. And we would continue in future Insha Allah.

## BRIDAL & PARTY DRESSES

WMONA women wing is continuing their ongoing project of collection (in North America) and distribution of Bridal and Party wear to needy and deserving families for weddings in Pakistan. This time these dresses were sent along with Bedding sets as well, nicely packed. They are being collected and sent from different locations in USA. From Chicago Samina (Dada) Variend, From Los Angeles Shaheen Khamisani and from Arizona and Texas ZahidaToufiq are actively involved in the process.

WMO Pakistan chapter collects sorts out, displays and distributes in needy families.

## SHIFA PILLOWS

WMONA has started a new project initiated by Zahida Taufiq in USA to gifting in North America's Cancer hospitals and individuals after breast cancer surgery "Shifa" pillows. These pillows are made specifically for women who have undergone mastectomies. We are looking to have additional accessories such as a light carrying bag and belt which will assist with travel and keeping the pillow in place when out and about.

## AFGHAN REFUGEES/EVACUEES ASSISTANCE

In the cold winter months, during the surge of Afghanistan refugees resettling in the US there were requests to donate winter gear and shoes to these new settlers. WMO NA chapter donated the required items to the Muslim Soup Kitchen (MSKP) affiliated with the Al-Huda Masjid in Albany, NY.

This project was led by Yasmeen Mozawalla, ladies wing chair of WMO NA, along with some other members.

A note of gratitude was sent by the MSKP, thanking the WMO NA for their kind gesture.

## MATRIMONIAL PROJECT

Many Families connected in matrimonial through Memon connections ILW (International ladies wing) – India, Pakistan and USA WMO ladies members.

## ZAKAT TELETHON

WMONorth America and othercommunity members around the entire USA and Canada very actively participated and donated/contributed in ZAKAT TELETHON.

## ZAKAT COLLECTIONS

As usual, Zakat collections project was undertaken before and in Ramadan this year. Community was informed through fliers about the projects and invited the donors to pick projects of their choice. WMONA members and community supported and contributed wholeheartedly from all over the USA and Canada. An amount of US\$133,056.00 was collected.

## ZAKAT DISTRIBUTION

Chapter	Amount	Note
Pakistan Chapter	37,517.95	For empowering Through Inclusion Project
Pakistan Chapter	25,000.00	For girls education and housing and rehab
<b>Total amount to Pakistan Chapter</b>	<b>62,517.95</b>	
India Chapter	40,000	For girls education and housing and rehab
North America Chapter	2,750	
	<b>105,267.95</b>	

## **FINANCIAL ASSISTANCE**

A board member of WMO-NA brought in an urgent application of a needy single Memon mother with minor kids, financial assistance for accommodation premises. WMO-NA responded instantly and after necessary urgent due diligence and review, requisite financial assistance was provided. Thereby making sure that our sister is not on the road due to lack of finances.

## **COMMUNITY OUTREACH**

### **MANA HONORS SALMAN IQBAL – PRESIDENT OF WMO**

Memon Association of North America (MANA) hosted World Memon Organization President - Mr. Salman Iqbal in New York. The top brass of MANA awarded an appreciation plaque to President Salman Iqbal for his Services to the Community.

The executives of MANA including President Amin Pochi, General Secretary Suhel Milwala, visiting guest Yacoob Pochi, WMO-NA officials Yasmeen Mozawala, Chair Women Wing, Omar Karim, member of Board directors WMO NA and several youngsters who play cricket in MANA MPL and community members were in attendance.

### **Dallas (Texas), Memon Association North Texas (MANT) and WMO NA**

Mrs. ZahidaTaufiq hosted a dinner reception in honor of visiting guests Mr. QasimLawai, advisor (CHICAGO) and Mr. Abdul SamadLodhia (AUSTIN) Board Member, joined by Mr. Ashraf Motiwala (President) and other Board Members of the Memon Association of North Texas (MANT).

It was decided that MANT and WMO would work together and seek greater participation from the Dallas Memon community for the furtherance of activities towards the betterment of the community. The evening ended with a note of gratitude to the gracious hostess for her warm hospitality.

The President of Memon Association of North Texas (MANT) Mr. Ashraf Motiwala and Executive Committee of MANT held a welcome meeting in Dallas, Texas in honor of ZahidaToufiq Ahmed Member of BOD and Women Committee of WMO-NA with Mr. Fahad Lakhani MANA's Youth Committee Lead.

### **Fort Lauderdale (Florida)WMO NA Advisor visit**

Advisor of WMONA QasimLawai, visited Fort Lauderdale, Florida and met with Memon community members including members of the board of "Friends of Humanities International (FHII)" on Tuesday 22nd June 2021, at special meeting in his honor. He emphasized on the members of Fort Lauderdale community to join WMO NA and support its projects, which includes educational support to needy students, special care and education to the physically and mentally disabled children, and Qurbani meat distribution in Pakistan and India.

Mr. Ashraf Amdani from Fort Lauderdale is Trustee of WMO Middle East Chapter is a resident of Florida. QasimLawai emphasized him to join the activities of WMO-NA. Mr. Ashraf Amdani appreciated the projects of WMO-NA and showed his willingness to support solid projects.

### **Houston (Texas), Regional President of WMO ME visit**

Houston Memon Association (HMA) welcomed and hosted visiting Regional President of WMO Middle East Chapter. A fruitful meeting ensued whereby both organizations agreed to work together for the welfare and upliftment of the community. On behalf of WMO President - Mr. Salman Iqbal, WMO Deputy President - Mr. Mahmood Shakhani and WMO North America chapter President Bashir Akuly, welcomed Houston Memon Association as Institutional member of WMO North America.

A certificate was presented by Mr. Ahmed Shakhani to Dr. Mohammad Hanif - President of Houston Memon Association. Mr. Farooq Maya, Mr. Wahid Lala and other prominent members of the Houston Memon Community graced the occasion.

### **Pakistan, WMO-NA Executive visit**

An excellent and highly informative meeting took place at WMO PC office during the visit of Mohammed Iqbal Khamisani – WMO-NA RMC also in attendance were amazing experts and dedicated team. A lot of enthusiasm to do more and more for these special need children were seen and promised by both WMO-NA and WMO-PC. At the same time Shahzad bha gave an informative talk on WMO-PC's MITI project as well.

### **A TV PROGRAM ON EMPOWERING THROUGH INCLUSION PROJECT**

ATV program was organized where all participants including visitors Dr. Mohammed Iqbal (ENT, Audio vestibular) of UK and Mr. Mohammed Iqbal Khamisani RMC WMONA of USA were invited. Where medical experts of multiple fields were in presence and made their presentation and had discussion on Hearing Impaired kids, children and adults, ENT, advancement in technology, Epilepsy and other related matters. The show was highly successful.

### **All Pakistan Memon Federation Honors WMO-NA Executive**

All Pakistan Memon Federation welcomed, honored Mohammed Iqbal Khamisani, RMC WMO-NA at the Federation House. A memento Plaque was awarded to the guest by Mohammed Hanif Motlani, President APMF followed by dinner.

### **Dubai, Executives meeting of WMO NA and Global Youth Wing**

Mr. Mohammed Iqbal Khamisani met up with the Global Youth Wing Chairman Khurram Kalia and his Chief Advisor Kamran Ghani in Dubai. They had an elaborate discussion with Mr. Khamisani to expand the Global Youth Wing in North America.

Many key programs to improve Youth Development and projects to encourage the youngsters of North America to engage with the community were explored.

It was a very fruitful meeting and the strategic discussions shall soon translate into action in the land of the free, home of the brave.

### **Dubai, Meeting of visiting Executives from Pakistan, South Africa and North America**

Mr. Iqbal Dawood, esteemed Trustee and former Regional Vice President of WMO Middle East Chapter hosted a luncheon meeting in Dubai.

The visiting Regional Secretary General of WMO Pakistan Chapter Altaf Habib Jangda, RMC Mohammed Iqbal Khamisani WMO North America and other distinguished members of WMO Middle East and South Africa Chapters were invited including Mr. Ahmed Shaikhani, Regional President WMO Middle East Chapter. The luncheon meeting was highly fruitful. Members had the opportunity to meet, discuss and exchange views on multiple topics.

### **SPORTS AND RECREATION**

#### **MANA's MPL 2021 Cricket Tournament-NewYork**

The Memon Association of North America (MANA) held a MPL 2021 team's auction in May 2021 in New York. WMO North America President Bashir Akuly participated via video conference. As usual and regular supporter WMONA took the GRAND Sponsorship. The 2021 MPL officially started in June and finals in September. Our Local association MANA and Memon community of New York and neighboring states takes active part in it.

#### **MPL CRICKET IN DALLAS**

Highly commendable event specially organized by our Youth with attendance of number of WMO- NA (World Memon Organization of North America) officials and Memon community leaders and personalities from, Dallas, Houston, Austin, New York, Chicago and Los Angeles (MONA). Insha Allah community will have more of such event in future at other locations around US and Canada.

Memon Premier League MPL 4, cricket league sponsored by MANA (New York) and played in Dallas Texas hosted by Memon Association of North Texas , Plaques were given to captains of the teams and visiting guests.

#### **MPL 2021 finals in New York**

MPL 2021 MEGA Event finals in New York. There was a fun filled MPL 2021, cricket finals in New York. All families gathered and had a lot of fun. Elections for MANA were also held.

Dr. Shiraz Suleman, Trustee, WMO NA attended the event as a 'Guest of Honor'. Others in attendance were Yasmin Mozzawala and Omer Karim, officials of WMO-NA.

### **Memon Cricket in Chicago**

CML (Chicago Memon League) event was held at Schaumburg – a suburb of Chicago. Fun and exciting games were scheduled by CML management on September 25th. 4 teams played thriller games. Pictures are of sponsors, CMA President Jawed Khandwala and community members and elders including Mr. Bashir Akuly, President of WMO North America attended the event.

### **ACHIEVEMENTS/AWARDS/RECOGNITIONS/HONORS**

World Memon Organization of North America (WMO-NA) and World Memon Organization Charitable Foundation (WMO) welcome and recognize MANA - Memon Association of North America, New York, MAGA - Memon Association of Greater Austin, Texas, HMA - Houston Memon Association, Houston, Texas as affiliate members of World Memon Organization of North America (WMO-NA). As token of appreciation recognition certificates were issued to each Organization.

### **THANKS & ACKNOWLEDGEMENT:**

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. 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 2021.

**Bashir Akuly**  
*Vice President*

**Abdul Rauf Ahmad**  
*Regional Assistant Secretary*



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# 2021 ANNUAL REPORT

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## Europe Chapter



# Regional Management Committee 2020 - 2023

1 Mr Imran Panaawala - <i>Regional President</i>	8 Ms Shamim Osman - <i>Lady Member</i>
2 Mr Waseem Yousuf Adil - <i>Regional Secretary</i>	9 Mr Haroon Karim
3 Mr Shahzad Iqbal - <i>Regional Treasurer</i>	10 Mr Nowsad Gani
4 Mr Farooq Aziz	11 Mr Bashir Sattar
5 Mr Tohid Ismail	12 Dr Esmail Harunani
6 Mr Liyakat Hameed	13 Sir Iqbal Sacrani
7 Mr Farhan Farooq	

## WMO EUROPE CHAPTER 6TH AGM

The WMO Europe Chapter 6th Annual Meeting was held on Sunday 21st November 2021 at 12 Noon via Zoom Meeting Application. Around 13 members from Europe Chapter attended this meeting.

The meeting began with recitation of the Quran by Sir Iqbal Sacranie followed by a welcome from the president, Mr. Imran Panawala.

Soon after members were informed about the projects undertaken, board meetings and committee meetings. The Annual report was shared with members and any concerns were raised and highlighted. Members then discussed the audited accounts for 2020. Any questions were asked, the report was discussed in detail and some meaningful suggestions were provided by members.

In addition, audit reports, financial statements, funds and quality control issues were reviewed. Several points regarding the financial statements were raised and taken into consideration.

The chairperson spoke and raised some significant points. These were clarified by the president. Current projects initiated by Salman Iqbal and Office Bearers include food support, health care facilities, and housing projects, which will help our Memon Community and humanity at large.

The meeting concluded with a closing address and a dua

## WMO EUROPE CHAPTER LIVE ON ISLAM CHANNEL

Vice President of World Memon Organisation (Europe Chapter) Mr Imran Panaawala was also live on Islam Channel program "living the life". with General Secretary Mr Waseem Yousuf Adil and Regional Treasurer Mr Shahzad Iqbal. Where they promoted the WMO community and raised awareness regarding their charitable work.

In addition, Mr. Bashir Sattar, WMO secretary general and chairman of the global youth wing, appeared on the Islam channel. Where he discussed the history of memons and highlighted the charitable work carried out by WMO around the world in different chapters.

## WMO EUROPE CHAPTER FOOD PROGRAM

During the second lockdown of the country, WMO Europe Chapter launched the WMO Food Program to assist

underprivileged families and the less fortunate across the country. WMO members came together at Memon Centre London to organise the food distribution drive. Most of the Board Members along with Office bearers with kids together help themselves to pack the food parcels and organise the food distribution. Food packs containing essential food items were distributed to the deserving. WMO partnered with many local and international charities to facilitate the distribution aiming to reach and benefit maximum individuals and families. Total £35K total pledges received for WMO Food Program.

The WMO team was led by Mr. Mahmood Shaikhani (Deputy President – WMO), Mr. Bashir Sattar (Secretary General – WMO), Mr. Imran Panaawala (Vice President – WMO Europe Chapter), Mr Waseem Yousuf Adil (Regional Secretary General – WMO Europe Chapter), Mr. Shahzad Iqbal (Regional Treasurer – WMO Europe Chapter), Shabbir Wali Mohammad (President - MAUK), Mr. Arif Mundiya and Mr. Farhan Farooq (Board Members WMO Europe Chapter)

The ladies wing team led by Mrs. Shamim Osman along with the children came together to create and move the food parcels for transportation and delivery to charities. In total 500 food parcels were delivered to Care4Calais, homeless people, Tooting Kitchen and SWAN Charity

Another WMO Europe Chapter Food Drive run for six months from February 2021 to August 2021 through Barnet council to Barnet Food Hub where we catered 200 food parcels in total 1200 Food Parcels for deserving families. Additionally, 200 food parcels were delivered to the St. Mary's Church.

## WMO EUROPE CHAPTER COVID 19 APPEAL

WMO's Europe Chapter is doing its part to provide some assistance to mitigate some of the pandemic's adverse effects. Until March 2021, Europe Chapter had received £50k for Covid-19 appeal.

Some relief initiatives that Europe chapter proudly undertook are as follows:

- 100 essential food items were distributed to Crisis Charity
- 200 tea and coffee boxes were supplied to St. George's Hospital NHS Trust
- 100 essential food items distributed to Lewisham NHS

Trust

- 50 essential food boxes were delivered to local district Nurses in South London
- 500 food parcels to be distributed to Peace Charity in Leicester.
- 200 food parcels were distributed to International students in East London.

### **WMO EUROPE CHAPTER LADIES WING**

The ladies wing Europe chapter contributed wholeheartedly, proving dedication and sincere commitment throughout the year.

An active member of WMO ladies wing Ms Shaida and family raised £2000. The WMO Europe Chapter Ladies Wing organised an initiative for underprivileged Syrian and Yemeni refugees led by our own Shaida Ahmed, along with her daughters and the support of the rest of the team. Over £2,000 was successfully raised by selling savouries and cakes from home, and was donated to the SWAN Organisation here in the UK.

WMO served 130 meals along with fruits and cakes via the Soup Kitchen initiative at Streatham mosque in collaboration with Swan Charity.

During the last ten days of Ramadan, WMO Europe Chapter provided meals and iftar food packs to the marginalised at the Croydon Mosque, located in the boroughs of London. This was led by Ladies' Wing Chairperson Mrs. Shamim Osman, accompanied by her husband Mr. Hanif Osman and members of the Ladies' Wing volunteered to distribute meals to the less-fortunate at the soup kitchen while on the mosque premises.

### **AFGHANI AND REFUGEE CRISIS APPEAL**

WMO Europe has been working actively to ensure refugees arriving in the UK feel welcomed and that all their critical needs are met. Refugees were supported in rebuilding their lives in the UK.

Refugee support program initiated by WMO Europe Chapter in collaboration with Memon Association UK helped the large influx of Afghan migrants entering Europe.

A donation of £5000 has been made to provide immediate financial relief. In addition, a collection drive was held at the Memon Centre in London. In this drive, more than 150 bags of clothes, shoes and accessories have been delivered to organisations such as Care4Calais, Harrow Afghan Association and Kingston Council. The team was led by Shamim Osman to assist in the Refugee Crisis.

Many thanks to Mrs. Zeenat Vali Mohammad, Ladies Wing Chairperson of Memon Association UK and our dedicated team of Yasmin Omar, Fatima Gadit, Sajida Tayub, Obada Khan, Shenaz Vali Mahomed, Sajida Daud and Shahina for being a part of this worthy cause.

On 8th October at the Radisson Blu hotel, Cromwell. WMO was present where many families, including 400

individuals, were temporarily displaced. WMO primarily communicated with the Afghan Association through this they identified the crucial need for shoes for men and women. 425 pairs were distributed on to the families in need. This was a valuable contribution that helped the Afghan refugees.

### **YEMEN FOOD PACK DISTRIBUTION**

An additional £1,600 was sent to Yemen for food parcels during the worldwide lockdown through MIT (Midland International Trust) for the underprivileged, providing Ramadan food packages for families in Yemen.

Furthermore, Streatham Food Bank and winter clothes initiative collaborated to support elderly people and lowincome families, under-privileged Syrian and Yemen refugees, and disabled people.

### **LADIES SPORTS ACTIVITIES**

There is Basketball for Girls on Monday nights and Keep-fit Class and Badminton on Friday Nights both were well attended at the Memon Centre in London. Nevertheless, due to the various restrictions and rules, all activities are temporarily halted.

### **WMO EUROPE CHAPTER YOUTH WING**

The Youth Wing of WMO Europe Chapter consists of the Youth Wing of Memon Association UK, Memon Association Leicester and the Youth wing of Portugal. The Youth Wing was active in terms of the provision of cricket, volleyball, basketball and badminton activities at both the Memon Centre in London & Leicester.

Every year WMO usually plans to organise 4 functions with the help of Memon Association UK. However, this year due to fluctuations in restrictions and various rules WMO could not arrange all planned events. The youth have taken a key role in assisting with the organising of many social events and their enthusiasm and participation is ever increasing, Alhumdulillah.

In 2021, certain activities due to COVID were unable to be undertaken by the Memon Association UK and Memon Association Leicester in collaboration with World Memon Organisation (Europe Chapter). We plan to organise many engaging events in the coming year.

- Badminton
- Volleyball
- Ladies and female youth football & Basketball classes with a qualified professional.
- Regular youth meetings at MC London
- Regular cards and pool sessions at MC London
- Playing Cards played every Wednesday & Saturdays at different venues in Leicester
- Weekly Friday Night activities – Now stopped due to lockdown
- Football training for under 16s in Leicester
- Indoor Football in Leicester
- Outdoor Football in Leicester
- Talim classes for youth in Leicester at MC Leicester

## PROJECTS INITIATED AND LED BY GLOBAL YOUTH WING PORTUGAL

### Food distribution to families in Lisbon

On 13 July 2021 The WMO Global Youth Wing Europe Chapter, led by Irfane Hameed, partnered with Noor Fatima Volunteering Association to provide basic necessities to 175 marginalised families in Lisbon. The food distribution drive was initiated and led by our stalwart Mr. Liyakat Hameed (Board Member WMO – EC) and conducted in the Greater Lisbon and Sacavem areas of Lisbon city. These regions are home to several underprivileged African natives of Guinea-Bissau who escape to Europe in search of a better life.

### Food pack distribution Portugal

A joint Project of WMO Europe Chapter and Islamic Help for Ration Distribution in Portugal.

## MEMON PREMIER LEAGUE MPL

After several months of lockdown and being indoors, an exciting match brought the youth together. The matches involved four teams participating from different regions of London, providing the youth with ample opportunity to showcase their talent. Mr. Arif Mundiya who heads the Europe Chapter Sports Committee did a commendable job. He has promised many more sporting events in the near future to encourage youngsters to stay active and improve their skills within the community.

We applaud the members of the sports committee which include Mr. Imran Panawala (Regional Vice President of Europe Chapter), Mr Waseem Yousuf Adil (Regional Secretary General), Mr. Shahzad Iqbal (Regional Treasurer) and Mr. Farhan Farooq (Regional Management Committee member) for organising a spectacular event and are grateful to the top brass of WMO – Mr. Mahmood Shaikhani (Deputy President WMO), Mr. Bashir Sattar (Secretary General WMO), Sir Iqbal Sacranie (Former Deputy President of WMO) and Mr. Tanveer Merchant for being the driving force behind the tournament.

This first cricket tournament held on English soil under the WMO banner was a colossal success.

## SUMMER FAMILY GET TOGETHER AT HYDE PARK LONDON

Families got together in Hyde Park on a beautiful summer day to enjoy a picnic together, where there were many active sports, a variety of food and games for children. The youth socialised and communicated while the adults spent meaningful time with one another. It was a fun and eventful day.

## EUROPE CHAPTER MEETING WITH PRESIDENT

The office bearers of the Europe Chapter met with the president of WMO in Pakistan.

Mr. Imran Panaawala (VP – Europe Chapter), Mr. Mr Waseem Yousuf Adil (Assistant Secretary – Europe Chapter) and Mr. Shahzad Iqbal (Treasurer – Europe

Chapter) had an elaborate discussion on the plans, upcoming WMO projects in Europe and their scope. WMO members were assured of the president's support on the matter.

## WMO EUROPE CHAPTER MEMBERSHIP DRIVE

Memon Association UK and Memon Association Leicester are assisting the WMO Europe Chapter to achieve its target to maximise the membership of WMO. We have introduced WMO membership stands at functions of MA London and MA Leicester to promote WMO membership among the community, and senior members present a five-minute report to inform members about the projects being carried out on different continents by WMO. Also, with the introduction of our GYW VC and team executives we have seen a record increase in the Youth Membership category. This is mainly as a result of the introduction of GYW.

MEMBERSHIP CATEGORY	NO. OF MEMBERS
Trustee	5
Patron	4
APEX	2
Life	72
Annual	5
Youth	69
Friends of WMO (Free)	6
<b>Total</b>	<b>83</b>

## WMO EUROPE CHAPTER ZAKAT COLLECTION

The WMO Europe Chapter in conjunction with the Memon Association UK and Memon Association Leicester make all out efforts to collect zakat. Prior to Ramadan, WMO appeal letters will be sent out by email, highlighting WMO activities. With the efforts of senior members and the Board of Management new donors are being approached. Calls are being made by office bearers and senior RMC members to the potential donors in London, Leicester, and Portugal. In 2021 WMO EC's collection was \$155k.

## WMO EUROPE CHAPTER MEMON BUSINESS DIRECTORY

WMO EC is compiling data on Memon businesses operating in Europe. This information gathering will benefit all Memons to advertise their businesses across Europe to start with.

Will help them to do business with other Memon brothers and sisters. To promote their businesses and give incentives, i.e., offering discounts, providing apprenticeships, business advice for start-ups and investment opportunities.

## WMO EUROPE CHAPTER WELFARE ACTIVITIES

Europe and especially the UK has its own welfare system which provides legal aid, housing support as well as different kinds of benefit support and medical facilities. However, for our Memon's who cannot afford it, we offer free services in respect of legal, medical, social issues, etc. Professionals who are also listed on the website. We intend to have regional advisors giving advice on matrimonial, family disputes etc. Memons have called us several times this year 2021 regarding their housing, family welfare, and immigration concerns. We have been able to deal with the issues by discussing their concerns and coming up with practical solutions.

We support some of our Memon's with hospital expenses and funeral expenses if they are having financial difficulties. WMO Europe Chapter works hand in hand with our Apex Body Memon Association in London and Leicester.

## **WMO EUROPE CHAPTER NEW APPOINTMENTS**

During the 6th RMC meeting held on 1st December 2021, the board members unanimously appointed Mr Shahzad Iqbal as Regional Secretary General and Mr Arif Mundiya as Regional Treasurer. In addition, the management committee and Global Youth Wing appointed Faisal Bhesania as Regional Youth Vice Chairman. Many congratulations to the following appointees.

## **WMO EUROPE CHAPTER MEETINGS**

### **RMC Meetings**

- 1st RMC Meeting held on the 17th October 2020.
- 2nd RMC Meeting held on the 02nd of January 2021.
- 3rd RMC Meeting held on the 07th of March 2021.
- 4th RMC Meeting held on the 25th April 2021.
- 5th RMC Meeting held on the 26th September 2021.
- 6th RMC Meeting held on the 1st December 2021.
- 7th RMC Meeting held on the 30th January 2022.
- 8th RMC Meeting held on the 9th March 2022.

## **Working Committee Meetings**

- 1st WC Meeting held on the 3rd November 2020.
- 2nd WC Meeting held on the 10th of November 2020.
- 3rd WC Meeting held on the 10th of December 2020.
- 4th WC Meeting held on the 17th January 2021.
- 5th WC Meeting held on the 17th Feb 2021.
- 6th WC Meeting held on the 12th of Mar 2021.
- 7th WC Meeting held on the 24th of Mar 2021.
- 8th WC Meeting held on the 16th April 2021.
- 9th WC Meeting held on the 27th May 2021.
- 10th WC Meeting held on the 28th Jun 2021.

## **Annual Meetings**

- 6th Annual Meeting held on the 21st November 2021.

**Imran Panaawala**  
*Regional President*

**Shahzad Iqbal**  
*Regional Secretary*



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## Far East Chapter



# Regional Management Committee 2020 - 2023

1 Dr Haroon Admani - <i>Regional President</i>	9 Mr M H Omar
2 Mr Ameen Bhaila - <i>Regional Secretary</i>	10 Mr Elias Abdul Kareem
3 Mr Abdul Razzak Osman Hingora - <i>Regional Treasurer</i>	11 Mr Farook Kassim
4 Mr Shahid Sangani	12 Mr Haji Anver Ahmed
5 Mr Mohamed Iqbal Sathar	13 Mr Yusuf Bhadelia (Japanwala)
6 Mr Anjum Asmath	14 Mr Yaseen Gani - <i>APEX Representative</i>
7 Ms Shazia Sangani - <i>Lady Member</i>	15 Mr Saad Iqbal
8 Mr Ashraf Sattar	16 Mr Sajeeth Illiyas

## MEMBERSHIP

The Far East Chapter had a total membership of 213 as at 31-12-2021.

MEMBERSHIP CATEGORY	NO. OF MEMBERS
Trustee	4
Patron	3
APEX	1
Life	46
Annual	64
Youth	82
Friends of WMO (Free)	13
<b>Total</b>	<b>213</b>

The increase in number of members is mainly due to the inclusion of 53 Global Youth Wing members.

Details of Members Activities of Far East Chapter during the year ended 31 December 2021;

- 5 BOM meetings (RMC Meetings)
- 1 General body meeting

## ZAKATH COLLECTION & DISBURSEMENTS

The details of Zakat Commitment, Collection and utilization for 2020 as given below;

Region	Commitment	Collection		Utilization	
		LKR	US\$	LKR	US\$
Sri Lanka	LKR 160,000,000	160,100,000	-	163,429,986	-
International (North India)	\$25,000	-	\$69,000	-	\$69,000

## UTILIZATION OF ZAKAT - JAN 2021 TO DEC 2021

Zakat Disbursed			No. of Recipients
Education Aid	39,890,637	\$ 199,453	520
Medical Aid	12,450,806	\$ 62,254	98
Housing Aid	80,118,500	\$ 400,593	201
Self - Employment	3,559,045	\$ 17,795	22
COVID Relief Aid	27,410,998	\$ 137,055	858
<b>Total Zakat Disbursed</b>	<b>163,429,986</b>	<b>\$ 817,150</b>	<b>1,699</b>

## CONTRIBUTION TO NORTH INDIA CHAPTER PROJECTS

During the year 2021, WMO Far East have also supported North India Chapter Education & Hospital Projects totalling \$69,000.

## PROJECTS

### Micro Financing

The Micro Finance Scheme was started by WMO Far East Chapter in 2013 to support Small Scale Entrepreneurs in the community. Up to December 2021, over 130 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 133 Memons.
- The current total lending is approximately LKR 22 million as at the end of 2020.
- Total No of loans disbursed 165
- 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	133
Total No of Loans	165
Total No of Recipients Repeated	32

## COVID SUPPORT PROJECT

The year 2021 saw the entire world coming to a halt due to the Covid-19 pandemic. Many people lost their livelihood and were unable to provide food on the table for their families.

We have distributed cash and food packs to 1,500 needy families across Sri Lanka. This project supported both Muslims and non-Muslims. And also provided special COVID relief medical assistance for around 50 Memon with hospitalisation.

Project	Amount	No. of Beneficiaries
Zakat Assistance	Rs 7 mn	700
Non – Zakat Assistance	Rs 3. Mn	800

COVID Medical	Rs. 5mn	50
	<b>Rs 15. mn</b>	<b>1,550</b>

## 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	2020/2022
Cost per Cornea	\$200
Projected No. of Corneas to be donated	400
Donation Received up to 2021	300 Corneas
Corneas Sent to Pakistan	265 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 385 Students.

- WMO Provides English/IT Teacher salaries
- We have supported the college with infrastructure with a cost of Rs. 500k

### School Upliftment Project

WMO FC has selected 2 Muslims schools in the Island, namely Fathima Muslim Ladies College of Colombo 12, and Alighar Muslim School - Kalleliya, with good Advanced Level Results and marginal university entrance rates. We have embarked on a mission to increase the University entrance rates of these schools and to produce more professionals such as Doctors, Accountants and Lawyers

to the society.

### Hamza College

Hamza College, a predominantly Muslim college has a shortage of classrooms for their students and currently the students are crammed into the hall with partitions making it very difficult for the classes to be conducted.

LKR 9 million was spent so far out of the 10mn commitment for the construction of Ground + 1 Floor of the new building.

### Donation Of School Books

- WMO donated 1,000 packs of Exercise books at the cost of approx. LKR 1,500,000 to the needy in Colombo and suburbs. This included all communities living in Colombo, Dehiwala, Nawalapitiya, Muttur areas.
- WMO also donated LKR 600,000 to LRDF towards education upliftment projects for 3 schools in the Galle District.

### Summary Of Education Project

School	Funded for	Amount
Darussalam College	Education &	1,710,550
	Extra-Curricular Activities	-
	Coordinator Salary	660,000
Fathima Muslim Ladies College	Education	2,390,100
Alighar Muslim College	Education	955,243
Al Hijra – Kuppiyawatte	Education	480,000
	Infra Structure	275,000
Hamza College - Mutwal	Education	195,000
	Infra Structure	6,650,000
Khairiya Muslim Girls Collee	Infra Structure	7,500,000
Al Ashrafiys Arabic College	Infra Structure	758,068
<b>Total for WMOFC Education project</b>		<b>21,573,961</b>

### LADIES WING ACTIVITIES

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

- Cornea Donation – Donated 05 corneas from the Ladies wing
- Distribution of Wheel Chair – Ladies Wing donated 1 wheelchair

### YOUTH WING ACTIVITIES

Global Youth Wing (GYW) Far East organised the following projects as their local activities;

- First Aid Training program was conducted in collaboration with MASL for 60 male and 30 female memons
- Successfully Conducted The 2nd Season of Memon Champions League
- WMO FE GYW also held Paanji Ghaal – A competition

for Boys & Girls aged 10 to 15 to promote and encourage the use of Memon language

- WMO Far East GYW in collaboration with WMO SIC Ladies wing of Bangalore and Afroza Trust distributed 300 ration packs to daily wage workers during Covid 2nd Wave in India
- WMO FE GYW along with Memon Aid distributed 20 pulse oximeters
- Hosted Suhoor, Iftar and Dinner at Imaniya Arabic College
- WMO FE GYW hosted Iftar at Ishaatul Islam Child development center

**Dr. A. A. Mohamed Haroon**

*Regional President*

**Ameen Bhaila**

*Regional Secretary*



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## Middle East Chapter



# Regional Management Committee 2020 - 2023

- 1 Mr Ahmed Abubakar Shaikhani - *Regional President*
- 2 Mr Haroon Mohammad - *Regional Secretary*
- 3 Mr Altaf Muhammad - *Regional Treasurer*
- 4 Mrs Rashida Vahedna
- 5 Mr Afzal Allah Rakha
- 6 Mr Khurram Kalia
- 7 Mr Salman Muhammad Iqbal Aboobakar
- 8 Mr Muhammad Sabir
- 9 Mr Tawfeq Jaliawala
- 10 Mr Gulam Mohamed Iqbal
- 11 Mr Arsalan Tabani
- 12 Mr Junaid Ahmed Merchant
- 13 Mr Muhammad Munir
- 14 Mr Mahmood Shaikhani
- 15 Mr Ismail Gadit
- 16 Mr Iqbal Yaqoob Ghani
- 17 Ms Shabana Abdul Razzak
- 18 Haji Abdul Sattar Pardesi
- 19 Haji Ahmed Abdul Karim Gadit
- 20 Mr Khalid Dhedhi
- 21 Mr Muhammad Ashraf Amdani
- 22 Mr Muhammad Iqbal M. Younus Tabani
- 23 Mr Muhammad Shabbir Merchant
- 24 Mr Nasir Bhadelia
- 25 Mr Iqbal Dawood Pariyani
- 26 Mr Salman Iqbal
- 27 Mr Arif Lakhani
- 28 Mr Iqbal Yaqoob Gandhi
- 29 Mr Imran Farooq
- 30 Mr Zunaid Aziz Moti
- 31 Mr Muhammad Bacai Noon
- 32 Mr Saleem Karsaz
- 33 Mr Yaqoob Iqbal
- 34 Mr Abdul Majid Ranani
- 35 Mr Shafiq Toufiq A. Aziz
- 36 Mr Kamran Ghani
- 37 Dr Ashfaq Konchwalla
- 38 Mr Abdul Aziz Omer
- 39 Mr Khalid Dhedhi

## WMO ME WELFARE ACTIVITY AT A GLANCE (JAN-DEC 2021)

Project Name	No. of Units	Benefited Area	Amount in AED
Education Assistance	2,000	UAE & Pakistan	945,550
Covid Appeal	N/A	India	917,600
Memon Hospital Palghar	N/A	India	513,000
Financial Assistance	3,500	Pakistan	600,000
Housing	N/A	India	180,000
Ramadan Meal	20,000	UAE	148,000
Ration Bags	2,000	UAE, Pak, India & Egypt	95,031
Wheel Chair Assistance	30	India	6,750
Other Welfare Work	30	UAE	72,620
<b>Total</b>			<b>3,529,358</b>

## EDUCATION ASSISTANCE IN PAKISTAN

WMO believes Education is a fundamental Human Right.

Education is an important in helping improve lives, break the cycle of poverty and ensure that all people, particularly children have control over their destine.

One of the principal aim and objective of WMO is to facilitate the promotion of education at all levels.

WMO ME through Donors have managed to support over

2,000 Needy students studying different school in Pakistan as well application received for Education Assistance of families in UAE as well.

WMO ME set the benchmark where students should have a good education & attendance record, simultaneously making sure its real needy person in co-ordination with different Memon Jamats.

## WMO MIDDLE EAST CHAPTER TO COMBAT COVID IN INDIA

As the devastating second wave of the Corona pandemic batters India, overwhelming healthcare facilities and despairing families scramble to source oxygen, medicine and hospital beds for their loved ones, the crematoriums and graveyards are unable to keep pace with the rising number of deaths.

The WMO India Chapter has been on the frontlines as the nation battles a rampant pandemic.

Oxygen is the most precious commodity in India today. Most fatalities have occurred due to steep falls in oxygen levels in the body, leaving patients gasping for air. High capacity oxygen cylinders, breathing apparatuses and oximeters have been delivered to the ailing.

Covid Centers have been established in various cities, towns and villages to ease the suffering. Each centre is under expert medical supervision, has an inexhaustible supply of oxygen and life saving medicines. Along with free treatments, the centers stock essential food items which are provided to the families of the afflicted.

Monetary Assistance in the form of payment of hospital bills and insurance policies to cover medical expenses have been availed for the needy.

WMO Middle East Chapter to combat the situation in India generously donated AED 917,600/- through its Donor.

### **WMO ME – MEMON HOSPITAL PALGHAR**

This project is a need for the District of Palghar and will serve over 2 million residents with overall benefit going to WMO for establishing the Hospital. The Project construction is on going and looking for funds. WMO ME through its donor contributed AED 513,000/-towards construction of the Memon Hospital which once complete will have a capacity of 135 Beds.

### **WMO ME CHAPTER FINANCIAL ASSISTANCE IN PAKISTAN**

A total of 3,500 families benefitted as a financial support of Rs. 5,000/- each by Mr. Farooq Ahmed Bha and Mr. Imran Farooq Bha who generously donated in Pakistan a sum of Rs. 2,500,000/- (AED 60,000/-) each month since March 2021 totaling todate Rs. 25,000,000/- (AED 600,000/-) the deserving families in Pakistan.

### **WMO ME CHAPTER ASSISTANCE IN INDIA CHAPTER HOUSING PROJECT**

The capitalist tide that has avalanched the world in its snowball has made human life a tragedy worse than ever before. It has rendered humanity homeless; a primal necessity that cannot be overlooked. Influenced by these mishaps, the WMO NIC has risen to the occasion whenever the clarion call of time has demanded and has filled shoes meant for others to wear. In a recent campaign to provide the downtrodden and the underprivileged with the basic survival ingredient, the WMO NIC has launched housing scheme in various parts of India the program is currently in all major and populous cities, including Ahmedabad, Surat, Dhoraji and Kodinar. Alhamdulillah WMO ME Chapter has arranged AED 180,000/- (\$ 50,000/-).

### **WMO ME RAMADAN RATION FOOD PROGRAM**

In keeping with the bountiful spirit of giving during the holy month of Ramadan, WMO Middle East Chapter distributed food packs to the underprivileged families that dwell in their corner of the World.

Each pack consists of several kgs of essential food items such as rice, wheat, dal, sugar, tea, oil and other necessary commodities, During the Month of Fasting we would like to ease the burden on our Muslim brothers and sisters hence we are doing our bit to bring food on their table.

A total of 2,000 bags delivered in the Month of Ramadan to Pakistan, UAE India and Egypt.

We are thankful to our donors who have generously donated and made this campaign successful.

### **IFTAR MEAL BOX**

WMO Middle East Chapter has led by example and always from the front, when it comes to Serve Mankind.

In the Ramadan of 2015, the Chapter served Iftar meals for the entire duration of the holy month. An Iftar camp was set up in Dubai and 37,500 Muslim brothers were provided meals for 30 days as they gathered together, under one roof to break their fast.

These brothers were mostly poor migrant workers employed in the bustling Middle East construction industry. They toil laboriously throughout the day, without food and water, building skyscrapers that will soon adorn the Dubai skyline whilst religiously fasting under the hot desert sun.

Since then the Ramadan Iftar Camp has become an annual feature on the WMO Middle East Chapter Calendar. By 2019, three Camps were set up and almost a 100,000 meals were served.

In the year 2020, due to the Corona outbreak, Iftar meal boxes were distributed to the marginalised as WMO Middle East Chapter adhere to Covid protocols and refrained from setting up Iftar Camps to avoid large gatherings. The same ritual followed in 2021 and over 20,000 such bags were distributed in six different places of Dubai, Sharjah and Ajman.

### **WHEEL CHAIR ASSISTANCE IN INDIA**

A total of AED 6,750/- (INR Rs. 134,500/-) has been donated through our Donor for Wheel Chairs in India, delivering wheelchairs to the aged, infirm and children with special needs for year todate.

WMO ME Chapter consider it our duty, an honor and a great blessing from Al Mighty Allah to be able to contribute to improving the quality of life of our elders. We endeavor to always give and cared for them with kindness, patience and respect.

We are thankful to our donor Mr. Haroon Mohamed & Mr. Farooq Ahmed for his generosity and look forward to the same support for this worthy cause in future as well.

### **WMO WATER SUPPLY PROJECT IN PAKISTAN**

Alhamdulillah with a assistance of our Patron Donor Mr. Farooq Ahmed with a assistance of PC Chapter arranged Pak Rs. 1,100,000/- (AED 26,000/-) towards water supply project in Villages in Baluchistan as a Non Zakat Fund which will be utilized towards this necessity requirement.

### **DISTRIBUTION OF WOOLENS IN SEVERAL PARTS OF INDIA**

The distribution of Woolens continues in India under the leadership of Mr. Haroon Mohamed, Regional Secretary General WMO Middle East Chapter.

India is in the grip of a cold wave with temperatures dropping to freezing levels in many of the Northern States. Several cities and districts of Gujarat including Porbandar, Ranavav, Baroda and Godhra were covered under the distribution drive. Blankets were also delivered to the residents of an old age home Ashiana, located in the suburbs of Bangalore.

A lot has been accomplished but a lot more needs to be done. We hope our donors will spread the joy this holiday season by warming up to this pertinent cause.

### **WMO FOOD BANK PROGRAM**

The WMO Food Bank project continues in the Middle-East with meal packs being delivered in the Sonapur Industrial Area of Dubai.

The Sonapur Industrial Area is home to many migrant workers from India, Pakistan, Bangladesh and Africa. These brothers have travelled many a miles in search of a better life for their families back home.

They are mostly employed in the bustling Middle East construction industry. They toil laboriously throughout the day, building skyscrapers that will soon adorn the Dubai skyline.

May Allah SWT accept our humble endeavors and reward our donors for their generosity.

### **WMO ME EVENTS & PROGRAMS**

#### **WMO ME Chapter Organized Complimentary Knee Health Check-up**

WMO ME Chapter organized a Complimentary Knee Health Check-up on Friday January 22nd on Prime Hospital Airport Road Dubai. Dr. Azam Badar Khan, Specialist Orthopedic Surgeon facilitated our Members who seeks medical advise related to the field. Many of our Members benefited this event which helped them to alleviate the problems they are facing in their life.

#### **Bingo - Coffee Morning**

Overwhelmed by the response over last month's Virtual Bingo - Brunch , LW ME has decided to organize similar events on a monthly basis. Each event brings with itself a touch of creativity to add to the experience of the attendees.

Bingo & Coffee Morning was attended by more than 22 participants. The winners received vouchers sponsored by Emily Chilli Restaurant also a lucky draw cash voucher worth AED 150 sponsored by Samana Group.

Chef of the Month received multiple entries, of which the winners were sent presents and showcased on social media channels. The campaign Little Chef of the Month also received an overwhelming response due to which all the participants were sent presents as a token of appreciation for the young members.

### **“Endometriosis”**

Virtual Talk arranged on “ENDOMETRIOSIS” with guest speaker Dr Rihab Awad (FRCOG Consultant, OB / GYN DHCC - Secretary General Middle East Society for Gynecological Endoscopy).

The topic was selected strategically keeping in mind the alarmingly high ratio of women and young girls suffering from the disease worldwide and a subsequent low ratio of timely and correct diagnosis. The event included a much detailed presentation by Dr. Rihab discussing the various aspects of the disease, including symptoms and multiple options for treatment.

Q&A session towards the end invited all participants to present their personal queries which was thoroughly engaging. Dr Rihab also offered to provide free counseling to all the LW Members regarding the same.

### **WMO Middle East Chapter – Mr. Majid Ranani Hosted Dinner in an Honor of Mr. Salman Iqbal, President WMO**

Mr. Majid Ranani, stalwart of the World Memon Organisation hosted a dinner in an honor of WMO President Salman Iqbal at his residence in Dubai. It was a well attended program with several Trustees, Patrons and distinguished WMO members from across the globe gracing the occasion.

### **02nd RMC Meeting WMO ME Chapter**

02nd Regional Management Committee (RMC) meeting of WMO Middle East Chapter was held on March 09th via Zoom. Mr. Salman Iqbal, President WMO headed the meeting which was attended by good number of Regional Committee members.

Mr. Ahmed Shaikhani welcomed all the RMC members. Welfare report was presented by Mr Haroon Mohamed, Regional Assistant Secretary. Mr Altaf Muhammad gave an update on the WMO Membership. Ms Shabana Abdul Razzak, presented the Ladies Wing activity report, while Youth Wing activity report was represented by Mr Khurram Kalia.

Numerous plans and programs was discussed and a road map has been finalized to augment organization activities in the Region.

Mr Mahmood Shaikhani on behalf of WMO Middle East Chapter acknowledged and appreciated the time the President, Mr Salman Iqbal is spending on WMO meetings and discussion in the last two and a half months since he took office as the WMO President. It is noteworthy to mention that the President, not only attends most of the virtual meetings held by the chapters, but attending physical events and meetings as well.

### **Dinner Hosted in Honor Of Mr. Salman Iqbal**

The Grand Reception in the honor of Mr. Salman Iqbal (CEO ARY NETWORK) for becoming the president of

WMO hosted by Mr. Altaf Muhammad (Regional Treasurer WMO Middle East and Chairman, Shaikha Group of Companies) at Marriott Hotel, Karachi. A large gathering of Memon Community attended the Program. Mr. Salman Iqbal, Mr. Ahmed Shaikani, Mr. Shoaib Ismail and many others was the speaker of the event. Program was ended with a lavish dinner from Altaf Muhammad Bha (Host).

### **WMO ME Chapter Obs Visited WMO PC Office**

On the invitation of Mr. HM Shehzad VP WMO Pak Chapter Mr. Ahmed Sheikhani, Vice President, and Mr. Altaf Muhammad Regional Treasurer WMO Middle East chapter visited the WMO House Pakistan Chapter on January 13th, 2021 and met the Office Bearers & Members of PC Chapter and assured that the Middle East Chapter would continue to support in "Education for all" initiative of PC Chapter which ME is doing for past several years by contributing 1000 of Primary Education Students & 250 of Higher Education. Here Mr. HM Shehzad emphasize the requirement of Education assistance in Pakistan as due to covid situation demand in assistance is increased.

### **Wonder Women Campaign**

Wonder Woman Campaign involves encouraging the various Women Of Talent from our community and providing them a platform to showcase their talents. The campaign aims at empowering women economically, socially as well as psychologically by boosting their self-esteem and leading by example.

The members have been invited to register with LW ME for the aforementioned purpose. The registered members would then be given designated footage to present at our virtual events, hence have access to a larger audience.

### **Zoom Program on Topic Addressing Blessings of Ramadan**

A webinar was organized by WMO ME Ladies Wing on the occasion of Ramadan on Saturday March 06th, 2021 via Zoom on the Topic "Prepare for Ramdan with Mehak Imran" which was targeted to send messages to youth and kids. A large number of Kids and Youths attended the program and a good feedback received from the participants onwards.

### **Zoom Program on Topic Keeping Your Eyes Healthy**

WMO Middle East Chapter organized a webinar on "Keeping your Eyes Healthy", the special guest speaker was Dr. Zia Carrim, who is a Retinologist - Consultant Ophthalmologist, Cataract and Retinal Surgeon. The webinar was conducted online via Zoom on March 13, 2021. A large number of participants attended the program which was beneficial for all.

### **WMO Celebrated Women's Day**

WMO International Ladies Wing put together and organized an event on the occasion of Womens Day with WMO. Distinguished guest speakers from all over the world gathered for the Women's day program which was on March 14, 2021. A large number of Womens around the

world attended this program which was via Zoom Platform.

World Memon Organisation International Ladies Wing also paid homage to Late Mrs. Hamida Bhiwandiwalla for her exemplary work in WMO since its inception.

### **Membership Committee Meeting**

A Zoom Meeting was organized by WMO ME Chapter Membership Committee on March 13th, 2021 led by Mr. Altaf Muhammad under the guidance of Mr. Ahmed Shaikhani VP, Mr. Haroon Mohamed RAS. Participants include Regional Incharge Mr. Afzal Allah Rakha (Dubai) Mr. Mohammad Sabir (Ajman) Mr. Munawar Bilal & Tawfeeq Jaliawala (KSA) Mrs. Ameena Nathani & Mrs. Madiha Furqan represented Ladies Wing & Aneel Ameen Manager.

A fruitful discussion took place where participants have given their inputs how to increase Memberships of the Organization. Meeting came to an end with a Road Map in mind of all the participants where more focus of WMO presence in KSA and Northern Emirates of UAE.

### **Fellowship Dinner Hosted by Mr. Salman Iqbal**

The Fellowship dinner hosted by the World Memon Organisation President, Mr. Salman Iqbal at the opulent Dusit Thani in Dubai was a memorable event.

The distinguished list of Memons from across the globe included doyens of Industry and esteemed WMO Trustees - Mr. Hussain Dawood and Mr. Shoaib Kothawalla. Mr. Ashraf Sattar (Chairman of WMO Board of Trustees) arrived from Sri Lanka, the Pakistan Chapter was well represented by Mr. Shoaib Ismail (Secretary General of WMO Board of Trustees), Mr. H M Shehzad (Vice President WMO Pakistan Chapter) and Mr. Altaf Jangda (Regional Secretary General WMO Pakistan Chapter) while the Indian flag was carried high by Mr. Ehsan Gadawala (Vice President of WMO North India Chapter) and Mr. Suhail Khandwani (Treasurer WMO). Several luminaries and stalwarts of WMO Middle East Chapter made the bulk of the attendees at this dazzling event.

Mr. Ahmed Shaikhani (Vice President - WMO Middle East Chapter) welcomed the august gathering followed by a comprehensive and enlightening presentation by Mr. Shoaib Ismail encompassing the ethos, humanitarian endeavours and noteworthy events organized by WMO since its inception.

Mr. Salman Iqbal took the floor next to launch the "Inspire Card". A card which would connect, communicate and cater to the needs of the marginalised members of the community. He was ably assisted by Mr. Khurram Kalia (WMO Global Youth Wing Chairman) who highlighted the privileges and vast networking potential of the card in conjunction with an upcoming App.

The evening was testament to the unparalleled generosity of the Memon community which came to the fore as Seven Hundred thousand dollars were pledged towards the many

humanitarian causes undertaken by WMO across the globe.

The evening ended with a sumptuous dinner wherein old friends connected over steaming biryani, new friendships blossomed and the genial camaraderie brought cheer all around.

As gracious hosts of another Fellowship event, WMO continues to achieve its objective of fostering friendships, building brotherhood, strengthening relationships and bringing the community closer together.

### **Shaikhani Brothers Hosted Lunch in Honor of Moulana Bashir Farooqi**

A Lunch hosted by Shaikhani brothers in an honour of Hazrat Moulana Bashir Farooqi, Chairman Saylani Welfare Association on April 08th at Dubai Restaurant. Prominent Business Personalities and Trustees of WMO including Mr. Rizwan Shaikhani, Mr. Muzammil Shaikhani, Mr. Haroon Karim, Mr. Iqbal Dawood, Mr. Shabbir Merchant, Mr. Khurram Khawaja, Mr. Altaf Muhammad. Haji Haroon, Mr. Aamir Nisar, Mr. Asif Reem, Mr. Asif Jabbar, Mr. Sameer Adam, Mr. Afzal Allah Rakha, Mr. Aneel Ameen on the Occasion.

Mr. Bashir Farooqi graced the occasion and emphasize to follow Islamic principal in philanthropic work carried out by all. Mr. Ahmed Shaikhani, President Pakistan Business Council thanked Mr. Bashir Farooqi and Mr. Afzal Chamdia & other personalities for attending the program.

### **Moulana Bashir Ahmed Farooqui Visit to ARY Head Quarter**

Hazrat Maulana Bashir Ahmed Farooqui, the learned and gifted religious scholar, founder of Saylani Welfare International Trust met with Mr. Salman Iqbal, President of the World Memon Organisation.

The Saylani Welfare Trust is a renowned charitable organization based in Pakistan with an exhaustive list of humanitarian endeavours that include feeding programs, empowerment, medical aid and education.

Both leaders decided to work together for the furtherance of education and agreed to collaborate on future projects for the betterment of Humanity. With both organisations sharing the same ideology, it was only inevitable for their paths to align in their endeavours to uplift Mankind.

The meeting was held at the ARY headquarters in Dubai and other attendees included Mr. Ahmed Shaikhani (Vice President of WMO Middle East Chapter), Mr. Afzal Chamadia (Vice Chairman of Saylani Welfare International Trust), Mr. Junaid Ahmed (Vice Chairman GYW WMO Middle East) and Mr. Khurram Wahid.

### **Mr. Haroon Mohamed Regional Secretary General ME, Visited Iftar Camps to oversee arrangements**

Mr. Haroon Mohamed Regional Secretary General WMO ME visited Different camps where the Iftar meals have

been distributed on behalf of WMO. He also visited the facility and was satisfied the arrangements made by the Supplier.

### **03rd RMC Meeting WMO ME Chapter**

03rd RMC Meeting of WMO ME Chapter was held at Park Regis Hotel, Dubai attended by Mr. Ahmed Shaikhani, VP, Mr. Haroon Mohamed RSG, Trustees: Mr. Iqbal Dawood, Mr. Haroon Karim, Mr. Farook Kassim, Mr. Arif Lakhani, Mr. Yusuf Kamdar, Mr. Nasir Bhadelia, Patrons: Mr. Kamran Ghani, Mr. Khalid Dhedhi, Board Members: Mr. Khurram Kalia, Mr. Gulam M. Iqbal, Ladies Members: Mrs. Zeenat Yaseen Merchant, Mrs. Sidrat Imran, Mrs. Rashida Anwer, Mrs. Madiha Furqan & Mr. Aneel Ameen Manager. Mr. Iqbal Dawood recited Holy Quran & Mr. Ahmed Shaikhani welcomed all BOM Members. Mr. Haroon Mohamed presented ME Chapter Report, Ladies Report was given by Mrs. Zeenat Yaseen Merchant, Mr. Khurram Kalia represented Youth Wing & given presentation about Global Youth Programs and Gulam M. Iqbal briefed various Program & Events WMO ME is doing. Meeting came to an end with dua from Mr. Farook Kasim & Note of Appreciation from Mr. Iqbal Dawood, Mr. Kamran Ghani & Mr. Haroon Karim.

### **Webinar on Topic Fitness & Salah**

WMO Middle East Chapter hosted an informative session with Dr. Ghazal Kamran to relate Salaah with fitness. The event put the spotlight on the physical benefits of (Salah) prayer. Attended by Participants from Different Chapters of WMO. A good feedback received from the participants with appreciation on the efforts made by WMO Middle East Chapter on very special topic which is close to heart of muslims.

### **Virtual High Tea & Bingo**

WMO ME Ladies Wing Organized a Virtual High Tea and Bingo Program on 26th June, 2021 via Zoom. The Agenda was Women Empowerment where Ladies Entrepreneurs show cased the work they are doing in their respective field. To make this program more interesting a Bingo Game was also part of the Program. A large number of Ladies attended the Program with a good feedback received afterwards from Members.

### **MIPL Season 2 : Organizing Committee Meetings**

A series of meetings were held with regards to organizing Memons Indoor Premier League which includes Organizing committee members of MIPL Muzammil Shaikhani, Gulam M. Iqbal, Salman Abu Bakar, Aneel Ameen & Saud Farooq to make the Event successful one.

We would like to thank Ahmed Shaikhani Bha RVP ME, Haroon Mohamed Bha RGS, Altaf Muhammad Bha Regional Treasurer and also to Khurram Kalia bha Chairman GYW and for their immense support and guidance.

## **WMO ME Chapter Zoom Program on Topic - Discussion on Zil Hajj**

WMO ME Chapter Ladies Wing organized a Zoom Program on the Topic “ Zil Hajj with Mehak Imran”. A program was well organized and was designed for Kids. The Program prolonged for 10 days blessed days of Zil-Hajj.

### **Memon Indoor Premier League**

The Memon Indoor Premier League (MIPL) Season 2.0 six-a-side Cricket Tournament which was organized by the WMO GLOBAL Youth Wing – Middle East Chapter concluded successfully at the Aktive Nation indoor grounds on Friday, July 2, 2021. A total of 6 teams participated.

In the final encounter, between Intracell Knights and Memon Smashers, the Smashers beat the Knights to emerge as Champions in the tournament.

Mr Salman Iqbal - President, WMO; Mr Ahmed Abubakar Shaikhani - Regional Vice President, Middle East Chapter; Mr Haroon Karim - former Chairman of Board of Trustees; Mr Haroon Mohammad - Regional Assistant Secretary, ME Chapter; Mr Khurram Kalia - Chairman, Global Youth Wing and Aneel Ameen - Manager, ME Chapter were among the large gathering.

### **Meeting of Mr. Altaf Muhammad Bha with Mr. HM Shehzad Bha at WMO House, Karachi**

A meeting was held on July 10th at WMO house Karachi between Mr, HM Shehzad bha, VP WMO PC Chapter & Altaf Muhammad Bha Regional Treasurer WMO ME Chapter. Both Office Bearers agrees to cement more co-operation between both Chapters and Support Common Objectives of Organization

### **Houston Memon Association Hosted Dinner in Honor of Mr. Ahmed Shaikhani VP WMO Middle East Chapter**

Houston Memon Association welcomed visiting Regional Vice President of WMO Middle East Chapter - Mr. Ahmed Shaikhani with open arms.

An event was organized to felicitate Mr. Shaikhani wherein Dr. Muhamad Hanif, President of the Houston Memon Association, Directors - Mr. Ashraf Moton, Mr. Haji A. Wahid Lala and several other prominent members of the Houston Memon community graced the occasion.

A fruitful meeting ensued whereby both organisations agreed to work together for the welfare and upliftment of the community. The evening came to an end with a sumptuous dinner.

A note of thanks to Mr. Bashir Akuly, Regional Vice President of WMO North America Chapter and Mr. Abdul Samad Lodhia, Regional Secretary General for facilitating the meeting with the Houston Memon Association.

### **WMO ME Chapter Ladies Wing Celebrated Pakistan & India Independence Celebration**

11th August marked an exemplary occasion of Indo

Pakistan unity when the spirited ladies wing of WMO Middle East Chapter came together to jointly celebrate the Independence day of both countries.

The vibrant celebrations resulted in a full house at the Park Regis, Dubai wherein several fun activities were planned. Face painting, quizzes, bingo and best dressed competitions kept the children engaged while the ladies bonded over the large spread of delectable appetizers.

We are grateful to the ladies for celebrating important milestones that bring together people from opposite sides of the border, strengthening the bonds of sisterhood which were on ample display at this memorable event.

### **Organized AGM Via Zoom**

The WMO Middle East Chapter AGM was convened via Zoom Meeting today (September 18th, 2021). Meeting started with recitation from Holy Quran. Mr. Iqbal Dawood welcomed Members on behalf of Mr. Ahmed Shaikhani, Vice President - WMO Middle East. Mr Haroon Mohammad, Regional Secretary General - WMO Middle East presented Middle East Report for the year 2020. Mr. Altaf Muhammad, Regional Treasurer presented Financial Highlights. Ms Shabana Abdul Razzak and Mrs. Ameena Nathani represented WMO Middle East, Ladies Wing shared activities carried out by WMO Ladies Wing. Mr. Junaid Ahmed and Mr. Khurram Kalia shared Youth Wing future plans & programs. Meeting came to an end with Dua from Mr. Rafique Noorani.

### **Dinner hosted by Mr. Salman Iqbal President WMO**

The legendary ARY hospitality came to the fore when the family hosted a stately dinner for visiting WMO dignitaries at the opulent Meshwar restaurant in downtown Dubai.

The momentous evening will be remembered for the delectable food, the warm camaraderie, its exceptional hostesses - Ms Shabana Abdul Razzak & Mrs Sabeen Salman and the rare gracing of the occasion by the patriarch of the ARY family, Mohammed Iqbal Gandhi.

It was a night that created many everlasting memories, courtesy the WMO President - Mr. Salman Iqbal.

### **Food as Medicine**

WMO Middle East Chapter organized a Program on the Topic “Food as Medicine on 25th September 2021 via Zoom. Dr. Azmat Majeed was the Speaker on the Occasion who has advised and shared valueable experience on the Topic. A significant number of members attended the program from different chapters of WMO. It was well organized event appreciated by the participants who attended the program.

### **LUNCH & BINGO at BnB Café & Restaurant – WMO ME Ladies Wing**

Monthly Bingo and Lunch held on 13th Oct 2021 at BnB Cafe and Restaurant. The event witnessed a remarkable response and hosted around 50 guests. BINGO prizes

were sponsored by Meem By Mariah, House of ShaMaRa and Wear Mumtaz. Fitness stars of the month were also showcased and rewarded at the event with vouchers from Kibsons. The afternoon ended on a positive note as the members feasted on finger licking Pakistani food that also included the ultimate crowd favorite Halwa Poor

### **Fitness Group Meeting – WMO ME Ladies Wing**

The Fitness Group being managed by Ameena Nathani has gained much popularity over the past few months with new members joining every month. The first meet-up for the group was arranged on 26th Sept 2021 at The Circle Cafe - Healthcare City. The stars of the month with the highest km lodged were also rewarded with gift vouchers sponsored by our health partner Kibsons. Mrs Mariah Rafique Noorani - Bachelors in Nutrition and Dietetics was the guest speaker for the event. She explained the most common dietary mistakes and how they can be avoided.

### **Luncheon Meeting in an Honor of Mrs. Saira Bashir Sattar**

Lunch hosted by Ms Shabana Abdul Razzak - Chairperson Global Ladies Wing in honor of Mrs. Saira Bashir Sattar wife of General Secretary WMO at Little Lahore Restaurant JLT on 28th Nov 2021.

### **WMO ME Chapter – Youth Wing – Meeting with Mr. Iqbal Khamisani**

Mr. Iqbal Khamisani, visiting Board member of WMO North America Chapter met up with the Global Youth Wing Chairman and his Chief Advisor in Dubai.

Mr. Khurram Kalia and Mr. Kamran Ghani had an elaborate discussion with Mr. Khamisani to expand the Global Youth Wing in North America.

Many key programs to improve Youth Development and projects to encourage the youngsters of North America to engage with the community were explored.

It was a very fruitful meeting and the strategic discussions shall soon translate into action in the land of the free, home of the brave.

### **Lunch Hosted in an Honor of Mr. Altaf Habib Jangda**

Mr. Iqbal Dawood, esteemed Trustee and former Regional Vice President of WMO Middle East Chapter hosted Mr. Altaf Habib Jangda in Dubai. The visiting Regional Secretary General of WMO Pakistan Chapter, Mr. Iqbal Khamisani and other distinguished members of WMO from across the globe were invited to lunch at the popular Nayab Handi restaurant in upscale Jumeirah. Mr. Ahmed Shaikhani, Regional President WMO Middle East Chapter welcomed the dignitaries from all corners of the World. Delectable food, warm camaraderie, sparkling conversations...perfect ingredients for a wonderful afternoon in vibrant Dubai.

### **Memon Super Sports Season 1**

The Memon Super Sports indoor cricket tournament

organised by WMO Middle East Chapter in Dubai was a spectacular success.

We congratulate the winners - team Vikings and are grateful to our sponsors Mr. Faisal Vahedna of the Vahedna Group and Mr. Yousuf Kamdar of Silver Star electronics for their steadfast support.

### **MEMBERSHIP**

<b>MEMBERSHIP CATEGORY</b>	<b>NO. OF MEMBERS</b>
Trustee	14
Patron	14
APEX	-
Life	232
Annual	-
Youth	281
Friends of WMO (Free)	92
<b>Total</b>	<b>633</b>

### **CONCLUSION:**

Concluding this report with a prayer to Allah (Subhanahu-wa-ta-Aala) to help us unite in His cause to serve humanity better in order to gain His pleasure! Aameen! Al Hamdulillah by the Grace of Allah WMO ME Chapter has done a welfare work of over AED 3,500,000/- in the year 2021.

**Ahmed Abubakar Shaikhani**  
*Regional President*

**Haroon Mohamed**  
*Regional Secretary*



SERVING MANKIND

# 2021 ANNUAL REPORT

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## North India Chapter



# Regional Management Committee 2020 - 2023

- 1 Mr Ehsan Gadawala - *Regional President*
- 2 Mr Shabbir Patca - *Regional Secretary*
- 3 Mr Haseen Aghadi - *Regional Treasurer*
- 4 Mr Vasim Kapadia
- 5 Adv Yameen Thara
- 6 Mr Imtiyaz Zakaria Motorwala
- 7 Mr Shafi Ayub Mulani
- 8 Mr Mohammed Farook Chandiwala
- 9 Mr Usman Vali Mohamed Dalal
- 10 Mr Kadir Memon
- 11 Mr Asif Motlani
- 12 Mr Javed Doula
- 13 Mrs Taslimbanu Galeria
- 14 Ms Naziya Pakizwala
- 15 Mr Iqbal Officer
- 16 Mr Tanvir Merchant
- 17 Mrs Maseela Maqsood Naviwala
- 18 Mrs Razia Chasmawala
- 19 Mr Zubair Amanullah Motiwala
- 20 Mr Zubair Chasmawala
- 21 Mr Ismail Hasan Nathani
- 22 Mr Bilal Latifbhai Memon (Tinwala)
- 23 Mr M Suhail Yacoob Khandwani
- 24 Mr Mansur Abubaker Mehta
- 25 Mr Samir Ahmed Hingora
- 26 Mr Gani Abdul Majid Memon
- 27 Mr Faisal Ebrahim Supediwala
- 28 Dr Zahid Abdul Majid Noorani
- 29 Mr Mohammed Asif Furniturewala
- 30 Mr Mohammed Afzal Abdul Gaffar Sopariwala
- 31 Mrs Hamida Bhiwandiwala
- 32 Mr Abdul Razzak Haji Sopariwala
- 33 Mr Irfan Abdul Latif Bhamla
- 34 Mr Hamid Nathani
- 35 Mr Ilyas Kapadia
- 36 Ms Tehmida Toufik Lakhani
- 37 Mr MD Sharif N Memon
- 38 Mr Riyaz Wahid Teli
- 39 Mr Irfan Majid Khimani
- 40 Mr Mohamed Amin Mohammad Nathani

“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).

*“It is also charity to utter a good word.”*  
- Prophet Muhammad (P.B.U.H)

Charity is the act of giving help to those in need of it. It is a humanitarian act which involves giving money, goods, 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. World Memon Organization also supports Ladies wing where they support needy women by providing them financial assistance, educating women of the community, training and crafting the women with self employable skill to make them financially independent and providing interest free loans to them so that they can start their own business

ventures, etc. The organization is also preparing the youth of the community for betterment of the society. Youth wing is focusing on getting the youth together from different domains and expertise of the community on one common platform so that the community reaps the benefits of the same. Some of the important areas that have listed out by the youth wing are School children education, Re-skilling of the youth in various fields and Medical Facilities, etc. Uphold, Uplift – are those beautiful ‘WORDS’ for WMO, but simultaneously we believe in that “To succeed you have to believe in something with such a passion that it becomes a reality and the end result of kindness is that it draws people to you.”

## EDUCATION HELP

WMO promotes and supports Education as it is one of the key components for an individual’s success. It has the ability to shape one’s life in the right direction. Education is a process of imparting or acquiring knowledge, developing the powers of reasoning and judgment. It prepares oneself or others intellectually for mature life. It improves not only the personal life of the people but also their community. Thus, one cannot neglect the significance of Education in life and society.

Systematic and Professional working strategies have been adopted so that a deserving applicant may not miss to avail benefit and getting education. WMO has helped 658 deserving students this year and all this is possible by the kind Mercy of The Almighty Allah Subhanahu Wa Ta’ala and the best support of Nathani Charitable Trust.

## **RATION HELP**

World Memon Organization, India after responding with great urgency in the unprecedented time of outbreak of COVID-19 pandemic 1st Wave, WMO also helped for the ration to the underprivileged in the 2nd Wave of COVID-19 and in the month of Ramadan through social welfare activities and delivering essentials items to people in the affected areas through our widely-spread network of WMO i.e. Board Members, City Chairman, youth wing volunteers and along with the other NGO associated.

All this was not possible without the help of our Local Memon Jamats, and Welfare institution. WMO is working with Humanitarian & Charitable causes irrespective of Caste, Creed, Criticism and Religion with the ultimate goal and objective of being uplifting the under privileged sections of the society & Memon Community, and in the process of contributing to the task of nation building.

## **HOUSING HELP**

A world in which only a few can afford housing is not sustainable. Everyone deserves a safe place to live: it can transform the quality of life of individuals and families. Today, however, most cities around the world are facing major challenges in providing safe and adequate housing for their people, especially cities that are growing rapidly and where the affordable housing options are limited. Even those who earn steady wages are unable to buy or rent affordable housing. Rents remain alarmingly high and out of line with incomes forcing many to pay more than 50% of their income each month on housing. Key workers such as teachers, police officers, firefighters and nurses cannot afford to live near the communities they serve, instead having to bear the costs – in time and money – of commuting.

Many Altruistic and Philanthropic personalities of Memon Community realized to cater the basic needs to the Memon families and especially in Metro-cities now as it is not possible to buy your own flat or house. By the kind mercy of The Almighty ALLAH Subhanahu Wa Ta'ala, WMO is able to fulfill the Own House Dreams of Memons into Reality.

## **COVID HELP**

The Covid-19, worldwide phenomenon, in this tough time many families were affected with financial problems as there was worldwide lockdown, with this it was difficult for families to bear the medical expenses which occurred after diagnosis with Covid-19 Positive.

In this tough time WMO came forward to help these families to pay their Hospital/Medical bills for their family members affected due to COVID-19. In 2nd Phase of Covid-19 many families were benefited financially to fulfill their health expenses.

## **FINANCIAL HELP**

World Memon Organization also supports people financially where our main motive is to help poor individual

of the community with some financial help. Such case might come from any part of India. We have already helped number of widows and destitute' under this project by providing them a specific amount on quarterly basis and also help many other individuals for e.g.: a person who lost his house in riots or doesn't have anything to eat.

## **AMBULANCE HELP**

World Memon Organization helped purchase of an Ambulance in Nanded, Maharashtra and also donated 2 Ambulances to Pir Makhdum Saheb Charitable Trust & 1 Ambulance Juma Masjid Trust Mumbai, Maharashtra.

## **SCHOOL BOOK DISTRIBUTION DRIVE**

It is rightly said, "Books are man's best friend". However, books are inaccessible to a large number people because of their meagre purchasing power which is sometimes perhaps not even sufficient to pay for their basic needs like food and shelter. Underprivileged people are denied their basic rights and are thus victims of the vicious circle of poverty. This vicious circle can be broken by educating these people which can be done if books are made accessible to these people. Hence, World Memon Organization organizes various book distribution campaigns throughout the year to provide free books and stationery to underprivileged children. These campaigns are very beneficial for realizing the sustainable development goal of providing education to all.

## **MEDICAL AND MEDICAL EQUIPMENTS HELP**

WMO also supports medical patients by helping them with their monthly medical expenses. In the year 2021, WMO supported more than 150 patients. WMO has not only supported for medicines expenses but also for Medical Equipments such as Oxygen Cylinders, Ventilators, Bipap Machines, Multi-Parameter Machines and 2 CT Scan Machines during the 2nd wave of Covid 19.

## **MEDICAL CAMPS**

Medical camps were organized in Andheri, Palghar Mumbai and Dewas. Different types of health checkups were done in various camps such as Diabetes, Hijama, Dental Checkup, Orthopedic, etc.

## **THE GIFT OF SIGHT**

World Memon Organization in collaboration with Khimat-E-Khalq & Hopes India Foundation organized free eye check-up camps in different areas of Mumbai. Free eye examinations were conducted of the underprivileged. The eye camps were well equipped with all the necessary gears for examining the patients' eyes. These eye checkup camps took place in Mahim, Ghatkopar, Mumbra, Thane, etc. Till date more than 1000 Cataract surgeries took place which was all done free of cost for the patients.

## **PROJECT FARISHTEY**

Children born with disabilities are so "special" that a person working for them has to understand and comprehend situations as well as people. Every child with a special

need is different and so we have to understand the level of need for each child and devise a specific method. We at World Memon Organization help such students under our one of its kind program "Project Farishtey" for their studies. We also help individuals who are especially able to start their own business by providing them Auto Rickshaw or any other equipment which can become an earning source of their life and also help them for purchasing own house.

### **PROJECT MOHABBAT**

WMO initiated project Mohabbat on the eve of Eid – E – Milad – Un – Nabi (Birthday of the Prophet S.A.W) with the objective to spread love (Mohabbat). Unbounded and everlasting love that Prophet Muhammad (PBUH) has in his heart for his Ummah, immeasurable love that we have towards our beloved Prophet and the love that we can express towards our fellow human beings by undertaking charitable endeavors that would uplift Humanity.

WMO teams organized and executed Project Mohabbat across more than 170 towns & cities in India and amongst all age groups, irrespective of caste, religion, community or creed. Fresh fruit packets were distributed to the ailing at hospitals. Food packets were distributed at various venues including orphanages, old age homes and hospitals. Medical camps were organized and arranged across India to provide medical assistance to the suffering. Medicines were distributed at hospitals. Blood donation camps were organized to encourage youngsters to donate this life-saving commodity to hospitals and blood banks. School kits were distributed to children in order to encourage education amongst the poor. New and used clothes were delivered to the ailing in various hospitals. Three wholesome meals, clothes, medicines and consultations were provided to cancer patients in Mumbai. Mrs. Raziabai Chasmawala with her team distributed clothes, Slippers, Food to the children's and 5000 Sanitary Napkins to the poor and underprivileged women for creating hygienic awareness among them.

### **INDIVIDUAL MARRIAGE HELP**

We try to support the girl and her family by giving them financial help for bearing the expenses of the wedding. We believe that no girl should be treated as a burden just due to her marriage expense. We aim to provide the funds required for a wedding and help such families and brides.

### **MASS MARRIAGE HELP**

Family runs on indispensable responsibilities having Moral values and it becomes very difficult for a poor family to meet wedding expense. Finance is not a big deal but Family Peace and dignity matters which is emphasized by WMO. Whatever legitimate expenses or basic commodities required for Newly Married couples is being provided equally in Mass-Marriages.

### **MEMON HOSPITAL (PALGHAR HOSPITAL)**

"MEMON HOSPITAL" The second dream project of World Memon Organization. 117 bedded multi-specialty hospital is being built at Shirgoan Village, District-Palghar,

a village approx. 100 kms from Mumbai towards Gujarat. and 7 Km from Palghar Railway Station. World Memon Organization in collaboration with Palghar Memon Welfare Trust (PMWT) started initiative to provide Charitable and self sustaining Hospital in Palghar area. They are actively involved in Humanitarian services in different part of the world. The reason to build a hospital is that there is lack of proper medical facilities in around 100 - 150 km of Palghar. There are 500 to 600 families of our community residing in that locality surrounding 50 to 60kms. There are 100 to 120 small villages and they have to travel 150 km for the treatment and that also no such facilities are provided under one roof. This hospital is being built in 2 phases, The Phase I is having 56 Beds, which Consists of 4 beds-Emergency/ ICU, 17 beds - General Beds for male, 19 beds -General Beds for female, 5beds - AKD , 4 beds – NICU, 3 Beds Pre Post labour Room and 4 beds Single Room.

### **UMMEED SCHOOL.**

A Dream Project of WMO North India Chapter has become the perfect reflection of Humanity, the Hope for abandoned section, the care and love for Specially Abled children, a restoring hope and support to parents/guardian of these children. The name-UMMEED reflects its true Action for Humanity. Ummeed Foundation established in 2011 in densely Muslim populated Suburban Area of Mumbai. The Foundation consists of small apartments with tiny classrooms; it remains the only beacon of hope for hundreds of underprivileged Muslim families and even Non Muslims too.

### **SHEGOAN SCHOOL CONSTRUCTION HELP**

In 1905 the forefathers of Memon family in Shegaon envisioned that there must be an education institution for the community. To fulfill this pious mission Saleh Mohammad Jamal of Memon family purchased the Land in 1905. Later on they founded Anjuman School and all the expenses of the school have been paid by Alhaj Sattar Ibrahim Seth Sahab of Memon family.

At this time Anjuman education society proposed the financial and moral support to WMO for the cause of education. In view to promote the quality education among the students of the community, WMO sanctioned the construction work for the Anjuman. The newly constructed building by WMO will fulfill the need of the quality education of these students.

The advent of WMO has increased the spirit and enthusiasm of the society to work towards the goal of quality education of the needy. WMO becomes the ray of hope for the institution to flourish in the future. It is due to the encouragement given by WMO that even during the Pandemic, the school has faced challenges bravely and continued on-line education for the students as well as provided door step school to bridge the gap of education.

## **MICRO FINANCE**

Micro finance is defined as a provision of financial services that's available to low-income people. This type of loan helps aspiring entrepreneurs generate income, build assets, manage risks and meet their household needs. WMO provides small loans to such needy people for Education purpose, helping micro entrepreneur to boost their business, needy people for purchasing a new house, Jamats for constructing Community Halls, Medical help loans and Loan for Business Vehicle (Ola, Uber, etc).

## **JASDAN HOUSING COLONY**

World Memon Organization is coming up with one more legacy project in Jasdan, Gujarat. The housing colony will consist of total 40 houses which will be provided to the needy and underprivileged Memon families. Construction work of the colony has already been initiated. This project will give World Memon Organization one more feather on its Cap. Innauguration was done by the hands of Dr. Nasir Fulara and Mr. Shabbir Patca.

## **GADHADA HOUSING COLONY**

World Memon Organization dreamt of helping in constructing one more housing colony and made it possible at the Bank of River Ghela in Gadhada, Gujarat. A housing colony project be home of 21 marginalized families of the Memon community in the first phase of the colony.

## **CYCLONE TAUKTAE**

Extremely Severe Cyclone; Tauktae, with winds gusting up to 185 km per hour made its landfall on the Gujarat coast, after dumping heavy rains in Mumbai. It forced the evacuation of over 1.5 lakh people in Gujarat and left two barges with 410 people on board adrift in the Arabian Sea. Tauktae killed more than 169 people, which is more than the toll from any single cyclone from the Arabian Sea over the last one decade. WMO helped cyclone affected people. Mrs. Raziabai Chasmawala along with her Ladies wing team took rapid action and went to see the scenario after cyclone. Ladies wing helped almost 350 families by handing over relief materials to them such as Tarpaulins and other necessary items. They also took a decision of helping 10 kids who lost their parents due to Covid or Cyclone of providing them food, education and shelter.

## **KONKAN FLOOD RELIEF**

After Covid 19 Pandemic, Lockdown, Cyclone and Landslide, now Flood hit and affected Konkan villages in the worst way it could. Many people mostly from Mahad and Chiplun were affected due to this flood. The height of the water was approximately 20 feet and more. House and Shops were all under water. People were running for their lives. However soon after this worst case scenario, WMO and Mrs. Raziabai Chasmawala of WMO Ladies wing sent relief to Konkan villages and helped affected people by providing them basic needs like food, Medicines, clothes, sanitary pads, etc. WMO also helped 94 needy people whose business and household items were badly affected due to flood.

## **JAMNAGAR FLOOD RELIEF**

The northern part of the country has recently experienced a devastating flood due to the continuous and torrential rain for few days. Jamnagar, Kalavad, Aaliyabada and Rajkot are some of the districts where the losses of properties are immense. A severe spell of rainfall was experienced on 13th and 14th of September, 2021 due to which an unprecedented flood ravaged number of districts in Gujarat. Jamnagar is a city with most number of Memons in India i.e. more than 16000 approximately out of which few people faced loss in their Business and also lost their Household items. Many people lost their small scale Businesses like Vegetable and Fruit Carts, Small General item shops, Mobile Accessories shops, etc. There were many individuals who still complained about not having rations in their homes. School books of children washed away in flood perhaps leaving them without any source of studying. All their house items were thrown away as they were of no more use. World Memon Organization in this worst case scenario helped people setting up their business and also for providing them ration. A total number of more than 200 people were benefitted.

## **JOB FAIR**

World Memon Organization (WMO) and Andheri Suburban Halai Memon Jamat (ASHMJ) in association with Association of Muslim Professionals (AMP) organized a Mega Job Fair in Jogeshwari, Mumbai on Sat, 4th Dec, 2021, which was a huge success. The Job Fair was attended by jobless youths across caste and communities affected by the Pandemic and the Lockdown and also by those seeking change.

The Job Fair was conducted at The Grand Chunawala Lawn, off S. V. Road, Jogeshwari, Mumbai to help unemployed youths to get placed in reputed Corporates and to provide opportunities to the needy without any discrimination of caste and creed. Through this exceptional event, the organizers endeavoured to give back to the Nation and the Community, by helping the youth gets Jobs.

65 Corporates with number of vacancies from across various industries participated in this Job Fair with a massive turnout of around candidates. At the end of the day around 400 candidates were given on-the-spot offers by the recruiters while more than 900 were shortlisted for the next round of selection.

## **MEDICAL EQUIPMENTS DISTRIBUTION**

Mrs. Raziabai Chashmawala provided Home Health Care Oxygen Machines to the needy people who were fighting with Covid 19 but wasn't able to get bed in hospitals and so was kept home isolated. This Oxygen machine helped many needy people during the time of pandemic. Mrs. Raziabai also distributed Thermal checkers, Oxymeters and other essential items during the Covid -19 2nd Wave to the doctors and health workers of the low line area.

## **PROJECT LANGHAR**

Keeping in line with the WMO Food Bank, several cities organized Langar in different locations of India. (Mumbai, Ahmedabad, Dewas, Porbander, & Jalgoan) under this project meals were served to the needy gatherings. Despite significant economic progress in the past decade, India is home to about 25% of the world's hungry poor. But it's not just the developing world that is afflicted by hunger. Many Indians are forced to skip meals in day to day life. Seeing the scenario of these hungry people, World Memon Organization started Project Langar where they are currently feeding approximately more than 1000 people in different cities of India without any caste and creed. WMO is currently providing cooked food packets to the needy people and running this project from more than past 6 months. Mrs. Raziabai Chasmawala distributes Food Packets on daily basis to the poor ladies and starving children.

## **WORLD MEMON ORGANIZATION – NORTH INDIA CHAPTER RMC MEETING, SURAT**

7th RMC Meeting of World Memon Organization North India Chapter for 2020-2023 which was held on Saturday, 25th September 2021 at 7:30 pm in Hotel 7 Orbit, Surat. Meeting was commenced with recitation of verses from Holy Quran by Mr. Shabbir Patca and Sadqa was collected as a ritual of WMO for betterment of WMO & Community. Mr. Haseen Aghadi read the Minutes of the last meeting held on 24th June 2021 which was approved unanimously by the members present in the meeting. Balances were discussed by Mr. Haseen Aghadi for the purpose of budgeting, which was unanimously approved by the members present in the meeting. Mr. Ehsan Gadawala proposed for purchase of new office at Agripada, Mumbai which was discussed and unanimously approved by the members present in the meeting. Mr. Ehsan Gadawala requested all the members present in the meeting to bring new members or else unfortunately WMO will have to stop giving Micro Finance due to lack of Lillah funds. Many applications were sanctioned in the meeting and discussion on other matters was done.

## **WORLD MEMON ORGANIZATION – NORTH INDIA CHAPTER AGM, 2021**

Annual General Meeting of World Memon Organization North India chapter was held on Sunday, 26th September 2021 at 11am in Latifbhai Amibhai Tinwala Hall, Surat. Meeting was attended by 200 (approx) members, including Office Bearers, RMC, Patron Members, Life Members & invitees. Meeting was commenced with recitation of verses from Holy Quran by Mr. Shabbir Patca and Sadqa was collected. Tribute was given to our unforgotten members i.e Late Mrs. Hamidabai Bhiwandiwala, Late Mr. Haji Bhai Lokhandwala and Late Mr. Javed Bhai Daula. Mr Ehsan Gadawala presented the activities done by WMO NIC. Youth Magazine WE THE MEMON was launched with the auspicious hand of Guest Present and RMC Members. WMO NIC Ladies Wing Activities were presented by Mrs. Raziabai Chasmawala. Felicitation was done of our prominent members who have actively worked to provide necessities to people at large during the hard time of Covid-19.

## **MONSOON DRIVE**

Monsoon Drive was organized under the guidance of Mrs. Raziabai Chasmawala where she distributed Raincoats, Umbrellas and Tarpaulins to the Cyclone affected families.

## **ROTI BANK**

After making our ladies learn, we are taking our community ladies on the paths of earning. With this project we have provided earning opportunity to the ladies of our community. We provided Roti making machine to our Roti Bank Team to lessen their work.

## **SAPNO KI UDAAN**

The project has started in various cities across India under the leadership of Mrs. Masheela Naviwala (Chairperson – Ladies Wing) and Mrs. Raziabai Chasmawala (Co-Chairperson – Ladies Wing) where girls and women are benefitted by learning vocational courses such as Self Grooming, Fashion Designing, Baking and Decoration, Computer Course, etc.

## **WORLD MEMON ORGANIZATION – LADIES MEET, SURAT**

World Memon Organization hosted Ladies Meet 2021 in Saurashtra Halai Memon Jamat Hall, Surat on 25th September 2021 which was attended by more than 75 womens along with Mrs. Masheela Naviwala, Mrs. Raziabai Chashmawala, Mrs. Nazia Pakizawala, Mrs. Yasmin Choksi Mrs. Arfana Gagan and Ms. Rehnuma Dadani. The meeting commenced with few verses of the Holy Quran followed by Sadka Collection. The main motive behind the meeting was to felicitate the girls who learned various skills under the Project "Sapno ki Udaan". 15 such girls were also awarded for the magnificent learning and skills showcasing talent by the guests of honour. The Ladies Wing Board of Members addressed the work which is being done by the Ladies Wing all over the World and also encouraged the ladies present in the meeting to join the team for the upliftment of women's future. Being the host of the meeting, Mrs. Arfana Gagan presented the upcoming projects of Ladies Wing which is to be held in Surat and about the work being done there.

## **RATION DISTRIBUTION HELP**

Mrs. Raziabai Chasmawala initiated 400 food packet distribution everyday till the end of Ramzan where her team distributed food packets every day during Ramzan for the poor and needy people. They also distributed ration kits, masks and hand sanitizers with a pamphlet which emphasized of taking vaccine and distributed more than 3500 ration kits. Along with this we have provided financial help to large number of beneficiaries for fulfillment of their basic needs during the month of Ramzan.

## **ROZA IFTAARI IN DARUL ULOOM MADRASSA**

Children from Darul Uloom Madrassa were helped with a full month of Iftaari in Ramzan considering they are orphans and besides this it was a countrywide lockdown which is the only month when they collect Zakat.

## **ROZEDAR KO THANDAK**

WMO Ladies Wing member Ms. Naziya Pakizawala organized "Rozedar ko Thandak" under Ramdan Project of World Memon Organization where she arranged and distributed Ration Kits and Air Coolers to the needy people of the community in Akola.

## **SARDI KA ANCHAL**

As the winter chill turns harsh with each passing day, spreading warmth among the less privileged people of the society by carrying on blanket distribution drive by WMO ladies wing. Keeping in mind about the poor people of slums who can't even afford 2 times meal, Mrs. Nazia Pakizawala and her team organized Blanket Distribution Drive in Akola where they distributed more than 500 blankets to the needy people. The objective of the initiative was to provide shield to the less privileged from the winter.

## **BLOOD DONATION CAMP & VACCINATION DRIVE AT JASDAN**

WMO youth wing organized Blood camp & Covid-19; Vaccination drive at Jasdan, Gujarat under the guidance of WMO City Chairman Mr. Rashid Ganiyani. In this Camp 51 bottles of Blood was donated by the donors and 180 personals were vaccinated for free of cost.

## **VACCINATION DRIVE**

On the 7th of August 2021, a vaccination drive was organized by World Memon Organization North India Chapter in Dhoraji. Dhoraji is a town in Gujarat famous for its architectural splendour and is home to a sizeable Memon population. The vaccination camp provided free vaccine jabs to all the registered attendees. World Memon Organization continues to combat Covid-19 in India and urges its citizens to get vaccinated at the earliest. This event once again endorses our firm belief that the most effective strategy to curb the Covid-19 outbreak is to vaccinate the population.

On 15th & 16th December, 2021 a vaccination drive was organized by World Memon Organization North India Chapter and Pir Makhdum Saheb Charitable Trust in Mahim, Mumbai. More than 500 vaccinations doses were given inclusive of 1st & 2nd Dose.

## **FUN & FAIR**

WMO Ladies wing conducted Fun & Fair event which was organized by Mrs. Raziabai Chasmawala (Ladies Co-Chairperson – World Memon Organization) and Mrs. Nazia Yusuf Mistry (Chairperson – Maa Hoor Bai Foundation) where women were given free stalls to showcase their talent by selling whatever they are good at in home. Some of the women set up a stall of Pani Puri while some set Clothes and Imitation Jewellery stall which they sold to the people present in the event so that they could earn some money from the same. There were free games for children and Lucky Draw contest every hour. One more such event was held in Aurangabad under the leadership of Mrs. Masheela Naviwala.

## **MEHENDI COMPETITION & DABBA (LUNCH BOX) PARTY**

A Mehendi Competition was organized by Mrs. Masheela Naviwala WMO ladies Wing in Aurangabad, for the poor girls to showcase their talents. Many girls participated in this competition and this project was very well established. Shortly after that there was a Dabba party organized for the poor women of the society who continuously work and does not take any break from household chores. WMO Ladies Wing organized this event where they met these women and had lunch with them.

## **BRUNCH BOX DISTRIBUTION**

A Brunch Box Distribution camp was organised by Mrs. Raziabai Chashmawala at Malad for the underprivileged children who have lost their parents either by Corona, Landslide or Cyclone. The children were going through prolonged period of severe and acute emotional imbalances when Mrs. Raziabai Chashmawala also decided to adopt these children. She will always stand by them and make sure these children should not feel deprived of affection.

## **MUHARRAM PROJECT**

Ms. Naziya Pakizawala organized this event in the occasion of Muharram where she distributed Sharbat, Biscuits, Rusk, etc to the poor and needy people in Akola.

## **AAO KHUSHIYAAN BAATEN**

On the occasion of Independence Day on 15th August, 2021, WMO Ladies wing in Akola organized an event named Aao Khushiyaan Baaten where they distributed free Food Packets, Tarpaulins, Biscuits and Cake to the underprivileged children and their families.

## **HEALTH IS WEALTH WEBINAR**

WMO Ladies wing also conducted "Health is Wealth" Webinar on 23rd January 2021 under the leadership of Ms. Naziya Pakizawala where the speaker Ms. Rukhsar S Mirza (M. Sc Biochemistry) made people aware about why eating healthy is important. She spoke about Importance of Health, What to Eat/to avoid, Eating Habits, Portion Control, Calorie Count, etc.

## **SOAP MAKING WEBINAR**

On 3rd January, 2021, Ms. Naziya Pakizawala organized soap making webinar for the women of our community where Ms. Ghazia Sorathia taught to make Soap without using any machinery.

## **VACCINATION CAMP – LADIES WING, SURAT**

Vaccination camp was arranged for females from all communities. As health is more important of Females, measurements of the population's general knowledge of the corona virus vaccine are very important to improve public acceptance and decrease vaccine hesitancy to confront the disease.

Around 96 doses were given both combined 1st dose and 2nd dose.

Camp was arranged by Ms.Rehnuma Rafik Dadani (Youth Vice Chairperson, Surat) with the support of Ms.Yasmin.A.Choksi (Surat City Chairperson ladies wing) and few other helping hands of Ladies Wing, Surat.

## YOUTH MEET- SURAT

The two-day conference garnered thunderous applause with more than 500 delegates and 20 speakers. The debates and discussions were held on burning Memon issues like girl education, the status of women, social work with minimum investment, Entrepreneurship, future of girls, and Covid relief.

While the regular meetings with the Youth Working Committee under the visionary leader Mr. Vasim have further niched to committees as follows.

1. Mufti Gufran Gazi- Islamic initiatives and development.
2. Mr. Asif Memon- Talent reachout.
3. Hadee Bhavnagarwala- Traditional Business
4. CA Firdosh- Ladies youth development.
5. Ms. Shana Memon- Ladies Reachout.
6. Ms. Rehnuma Dadani- Children Initiative and Development.
7. Ms. Seema Virani Kholiya- Communications Department.
8. Mr. Nadir Chunawala- Youth leadership novice initiatives.
9. Ms. Aksha Memon- Business investment forum and start-up.
10. CA Suhail Memon- Treasury team.
11. Mr. Ahmed Kapadiya- Creative head.
12. M. Azeem Gaziani- Social Media team.
13. Mr. Sohail Tabani-Marketing Committee
14. Adv. YameenThara- Youth education.
15. Mr. Riyaz Virani- Planning committee.

## YOUTH CONNECT-NAVSARI

An event was organized for the youths of Navsari, Bilimora, Chikhli, Amalsad, and nearby areas. More than 250 delegates participated in social causes under the leadership of youth wing president Mr. Vasim Kapadiya. They were encouraged to join the wing.

New youth wings are formulated in Surat, Navsari, Bilimora more engrossed societal good than ever. Even a new lady's youth wing was formed in Surat under Ms. Rehnuma Dadani.

Besides physically meeting the youth of the country, there was a virtual Youth Connect- Chattisgarh led by Mr. Rizwan Surya with 12 vice presidents from respective cities spread across the state. The meet was an excellent example of teamwork and dedication. The response was overwhelming, and various subjects resonating with community upliftment were discussed and later executed.

Lillah Expenditure	Amount (USD)
Micro Finance (Interest Free Loan)	184,714
Community Hall	71,429
Business Vehicle	37,571
Housing	40,714
Education	32,857
Medical	2,143
Office & Administrative Expenses	27,035
<b>Total</b>	<b>211,749</b>

Zakat Expenditure	Amount (USD)
Palghar Memon Hospital	2,66,705
Project Farishtey	20,567
Ambulance Help	47,576
Covid Centre Staff Salary	6,195
Covid-19 Hospital Help	9,175
Medical Help (Covid-19)	23,143
Konkan Flood Relief	1,10,362
Education Help	4,05,324
Cyclone Tauktae	714
Gift Of Sight	11,258
Housing Aid Help	1,44,286
Jamnagar Flood Relief	35,607
Jasdan Housing Colony	77,143
Gadhada Housing Colony	48,148
Marriage Help	9,557
Mass Marriage Help	6,256
Medical Equipments Help (Hospitals)	89,354
Medical Help	10,773
Medical Equipments Help (Individuals)	1,29,628
Ration Distribution Help	30,106
School Books Distribution	2,304
School Construction Help	25,159
Ummeed Foundation	14,985
Wheel Chair	657
WMO Langar	14,619
Women Empowerment	7,659
a) Financial Help	1,411
b) Roti Making Machine	2,259
c) Project Sapno Ki Udaan	3,989
<b>Total</b>	<b>15,47,260</b>

## THANKS & ACKNOWLEDGEMENT

Alhamdulillah, Whatever has been done till today under the Dynamic Leadership of our Hon'ble Regional 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.

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**  
*Regional President*

**Shabbir Patca**  
*Regional Secretary*



SERVING MANKIND

# 2021 ANNUAL REPORT

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## Pakistan Chapter



# Regional Management Committee 2020 - 2023

- 1 Mr. H.M Shahzad - *Regional President*
- 2 Mr. Altaf Habib Jangda - *Regional Secretary*
- 3 Mr Arsalan Arif Nara - *Regional Treasurer*
- 4 Dr Sana Durvesh
- 5 Mr Arsalan Hashmani
- 6 Mr Yaqoob Sultan
- 7 Mr Abdul Rasheed Godil
- 8 Mr M Hanif Ishaq
- 9 Mr Altaf Ahmed Vayani
- 10 Mr Reyaz Ahmed
- 11 Mr Musaab Mansoor
- 12 Mr Zahid Hussain Piprani
- 13 Mr M Waqar Mamdani
- 14 Ms Reeda Sheikhan
- 15 Mrs Bilqees Rafiq Tabani
- 16 Ms Hamida Iqbal Bawany
- 17 Mr Abdul Aziz Memon (King) - Rep of UMJP
- 18 Mr Hanif Motlani
- 19 Mr Shoaib Ismail Mangroria
- 20 Mr Peer Muhammad Diwan
- 21 Mr Abdul Rauf Haji Yaqoob Gandhi
- 22 Mr Jan Muhammad Haji Yaqoob Gandhi
- 23 Mr Hussain Dawood
- 24 Mr Arif Habib
- 25 Mr Ilyas Mohamed
- 26 Mr Muhammad Taufiq Amdani
- 27 Mr Amin Chapel
- 28 Mr Ashraf Machiyara
- 29 Mr Pir Muhammad Kaliya
- 30 Mr Ahmed Jaffer Kudia
- 31 Mrs Aisha Anwer Ghani
- 32 Mr Shoaib Jan Muhammad Gandhi
- 33 Mr Mehboob Gandhi
- 34 Mr Noor Muhammad Hasham
- 35 Mr M Ebrahim Hasham
- 36 Mr Shabbir M.Yaqoob Patka
- 37 Mr Abdul Qadir Usman
- 38 Mrs Hawa Abdullah
- 39 Mr Salim Habib Godil
- 40 Mr Aqeel Karim Dhedhi
- 41 Mr Irfan Patel
- 42 Haji Abdul Majeed Pardesi
- 43 Mr Mohammad Yasin Saya
- 44 Mr Muhammad Ilyas Pariyani
- 45 Mr Muhammad Aslam Pardesi
- 46 Mr Abdul Aziz Kath
- 47 Mrs Shamim Bawaney
- 48 Mr Haroon Qassim
- 49 Mr Ebrahim Qassim
- 50 Mr Husain Lawai
- 51 Mr Rameez Qasim Gaziani
- 52 Mr Haji Muhammad Rafiq Pardesi
- 53 Ms Dania Hanif
- 54 Mr Abubakar Siddique Lakhani

## MEETINGS OF THE REGIONAL MANAGEMENT COMMITTEE (RMC) IN 2021

Date	Venue	Attendance
1st 06 February 2021	Karachi Gym Khana	23
2nd 26 March 2021	WMO House	13
3rd 24 June 2021	WMO House	18
4th 10 September 2021	WMO House	16
5th 15 November 2021	WMO House	16
6th 17 December 2021	WMO House	15

## REGIONAL ANNUAL GENERAL MEETING OF WMOPC

The Regional Annual General Meeting (RAGM) WMO Pakistan Chapter was held on Friday 15th October 2021 at 7:00 pm at Rangoonwala Community Center, Dhoraji Karachi. The meeting was attended by 80 persons which included OBs, Trustees, Patrons, Life Members, Annual Members, and Guests, Representatives from Apex bodies and Institute Members and Jamats.

The Minutes of the Previous RAGM and Audited Accounts for the year ended 31st December 2020 were approved

and also the appointment of Auditors for the year 2021.

The Meeting was followed by Dinner.

## REPORT OF MEMBERSHIP COMMITTEE

The total Membership of WMO from Pakistan Chapter as on 31-December 2021 is as under:

MEMBERSHIP CATEGORY	NO. OF MEMBERS
Trustee	10
Patron	26
APEX	2
Life	229
Annual	203
Youth	-
Friends of WMO (Free)	178
Jamats & Institutions	3
<b>Total</b>	<b>651</b>

## REPORT OF GIFT OF SIGHT (A JOINT PROJECT OF WMO FAR EAST CHAPTER AND WMO PAKISTAN CHAPTER)

This project is a joint venture between WMO Far East Chapter and WMO Pakistan Chapter.

Currently, we are working with AL Ibrahim Eye Hospital, a state-of-the-art hospital having all facilities for eye care.

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.

260 cases have been treated as of 31st December 2021. We have tried our best to give preference to patients belonging to the Memon Community but cornea transplant cases are not so common in the Memon Community, which is a good sign.

However, we have observed many cases of Retinal Detachment and Retina related surgeries in the community. The major cases are related to Cataracts, Alhamdulillah, we have now started cataract surgery and till the end of 2021 we handled 50 cases.

## REPORT OF EDUCATION FOR ALL COMMITTEE

WMOPC has started a Jamat partnership scheme. Alhamdulillah almost all Jamaats willingly became partners of WMO PC and now we are jointly struggling for the benefit of the students. For further improvement of this relationship, WMO PC formed a Jamaat Coordination Committee which is doing a commendable job.

After taking all Jamaats on board, the Number of Students has been almost doubled. The Number of students has increased from 3500 to 6175. With this increase we have also started working on our budget and we plan to increase the amount from 24,000 to 30,000 per Annum for Every School Going Child and for Every College Student we plan to increase the amount from 48,000 to 60,000 Per Annum. To maintain Transparency between the Donors and the Committee, we have started working on developing a software to make it a Paperless Procedure. The Pilot Testing is in the pipeline and we hope to launch the Software within a few months this will help us to compile and maintain the data of the students, donations, schools on one Platform and the parents work will also become hassle free since they won't have to fill forms every now and then.

We have also taken measures to decrease the number of schools on board and provide quality Education. To fulfil the purpose, we are working on Cambridge System Education to be provided to the children.

Educated Community is a golden dream of WMO and we undertake all measures necessary to make our community an aspiring one.

## REPORT OF HIGHER EDUCATION COMMITTEE

Since 2004, the Higher Education program is running smoothly, and till the end of 2021, WMO helped more than 1700 students to get 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.

133 students have been provided financial assistance from WMOPC for Higher Education to various universities and for different courses such as CA, ACCA, ICMA, MBA, BBA, B.com, BSC, B-Pharm, M.Com, MBBS etc.

Due to currency influence in Pakistan and COVID 19, it is very difficult to bear the education expenses by white-collar families. It's necessary to adopt an EDUCATION LOAN SCHEME for those students whose families do not want to zakat. This loan will be given till the end of education and pay off will begin in installments after 6 months of graduation or getting a job.

On the other side, the cost of education is very high and increasing day by day. It is necessary to increase the fund, at present, WMOPC is contributing Rs.100,000 per student per annum. On request of the community, office bearers increased the fund from 100,000 to 150,000 but it's still not enough as the average monthly fee is Rs.25,000 per month which is equaling Rs.300,000 per annum. We recommend increasing this fund up to Rs. 300,000. The other costs like conveyance, books, etc. are not included in this amount.

## REPORT OF REHABILITATION SCHEME

Estimated population of memons living in Karachi is 1.5 million, whereas 150,000 memons are living in Sukkur, Hyderabad and other cities.

Social norms have completely and whereas parents like to live with large families but the new generation prefers to live as a separate family. Due to this reason the demand of individual small flats are increasing. But the cost of small flat is much higher because the cost of plot and construction have increased 6 to 10 times.

Since 2004, after long deliberation and discussion with the Ulmas, WMO started providing flats on ownership basis to the needy families after scrutinizing the applications.

## 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 2020	3278
Approved Application For Rehabilitation	
Applications Scrutinized	3278

Applications rejected after scrutiny	1924
Total applications approved for accommodations	1354
<b>Fund Required For Approved Application</b>	
Total applications approved for accommodation	1354
Flats provided on Ownership	910
Flats provided Rent	43
Flats Converted from Goodwill (Pugri) to Ownership	300
Waiting for Funding	101

## HANDING OVER OF PROPERTY FILES TO THE APPLICANTS:

WMO Rehabilitation Committee has been handing over the original property documents since 2018 to the applicants as per "the original file returning policy". Till the end of the year 2021, we had returned 451 files to applicants, who meet the criteria.

Total Flats provided on ownership	910
Files returned till the year 2021	451
Files remaining as on 31.12.2020	459

Due to huge increase in the cost of Flats, we recommend to adopt "Repair a Flat Policy". Through this activity the flat owner can continue to live in his old flat.

## SUPPORT FOR PURCHASE OF FLAT

We must work for those who are living on rent. The rental cost is equivalent to one month salary of an unskilled person. If we provide them a small flat they may be removed from Zakat distribution List.

In this year, we had a target to return maximum ownership files, but due to COVID-19, we could not achieve the target. We hope this target will be achieved in 2022 Insha'Allah.

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

## REPORT OF LADIES WING- PAKISTAN CHAPTER

The Ladies wing of WMO Pakistan Chapter is the first Ladies Wing of WMO. The objective of ladies wing is social work and empower female in socio-economic activities.

WMOPC has a large membership with active and devoted females at the community.

During the year, Ladies Wing had database undertaken the following welfare projects and events:-

- Visited Sultan Goth Bin Qasim Town and distributed 250 Blankets and slippers in the winter season to the poor and needy people of the area and Slippers beside Biscuits/ Chocolates, Toffees etc to the kids all the area.
- Distributed Blankets and Shawls to the poor and needy ladies of Memon Community at WMO House.

- Organized free Medical and Surgical Camp in Thatta to the benefit the poor and needy residents of the area.
- Distributed Ration, for poor and needy families of Memon Community during the holy month of Ramzan.
- Besides the above social activities, Ladies Wing also donated funds for distribution of Qurbani Meat for poor and needy families of the Memon Community on the occasion of Eid ul Asha.

## REPORT OF FOOD BANK

The World Memon Organization, Pakistan Chapter, which is already engaged in the welfare activities of Lower and Higher Education, Gift of Sight and Special Children Projects, Rehabilitation, Rozgar Scheme, Ramzan Ration and Vocational Training, launched its Food Bank project at Fatima Bai Hall, Karachi on 19th November 2021.

Mr. Salman Iqbal, President, WMO, Mr. Mahmood Shaikhani, Deputy President, WMO, Mr. Jan Mohammad Gandhi, Trustee, Mr. Shoaib Ismail Mangroria, Trustee and the Office Bearers of WMOPC, were present at the Inauguration Ceremony, other honorable guests blessed the project on this occasion.

The objective of Food Bank project is to provide meals to the poor and needy people on daily basis. Three vans have been purchased for this purpose to provide daily meals to 1000 persons.

It's a continuous program and distribution is being done on daily basis.

## REPORT OF DISTRIBUTION OF QURBANI MEAT

### During 3 days of Eid ul Azha 1442 (2021)

Alhamdulillah,

Since last three years, WMO Pakistan and North America Chapters are working jointly to arrange fee Sabeelillah ف سبيل لى بى س Collective Qurbani in different cities of Sindh and Baluchistan including Karachi, Hyderabad, Tando Allah Yar, Nawabshah, Sukrand, Sukkur, Thatta, and Hub Chowki.

We received fund through cash and online for Qurbani of cows on behalf of the donors from Pakistan and North America.

89 cows were sacrificed for the Eid this year.

In the year 2021, we offered to all Jamaats to collect fund and purchase the cow at their discretion and sacrifice at their place, but due to COVID, Jamaats could not work on this ground in Karachi but many Jamaats collected meat packets from WMO office on second day.

In Karachi, the hygienically packed bags of sacrificial meat were distributed in Gadap Town, Baldia Town, Orangi Town, Gulshan Town and Saddar Town.

We are incredibly grateful to all the donors, well-wishers, and volunteers for their support.

Special thanks to respected Bashir Akuli RP of WMONA and Respected H.M. Shahzad RP-WMOPC, Mr. Altaf Habib Jangda RSG- WMOPC, Mr. Arsalan Nara RT-WMOPC for their tremendous support. We are grateful to the entire team of WMOPC for their dedicated work during two Eid days of Eid.

The success was not possible without the support of our team leaders Mr. Qasim Lawai (representing WMO NA), Mr. Taufiq Ahmed Ghaziani and Asif Qureshi and all other Volunteers.

## REPORT OF EMPOWERING THROUGH INCLUSION PROJECT

WMO strongly believes that if enough love, care, therapy, training, and tenderness are extended to children with special needs, it will enable them to grow up as normal adults with the dignity and respect they deserve in a World that once thought they were different.

The Empowering Through Inclusion Project is running since 2019 with the collaboration between WMO Pakistan Chapter and WMO North America Chapter. It supports more than 200 special need children of different age levels. No doubt, we may change the socio-economic condition of many children suffering from their disabilities.

Since day one, we are providing the following services:

1. Consultancies, Audiology, Cardiology, Neurology, etc.
2. Lab Tests included MRI, CT, BERA, etc
3. Medication
4. Tools and devices, including wheelchairs, hearing aids, knee mobilizers, etc.
5. Occupational and Physiotherapy at home.
6. Speech, behavior, and other therapies from the various center.
7. Caretakers (Parents) Rehabilitation program
8. Ramadan Ration and Qurbani Meat
9. Eid Gifts, comforts, Blankets, ladies' suits, etc.

Our observations in the light of experiences are as under:

1. How to identify:
  - a. Awareness is the basic key. If parents are aware of the problem, the matter is controllable.
  - b. Schools are very important to identify the special needs. If schools identify at an early stage, the lives of children may be converted from special to normal in many cases.
  - c. Newborn baby screening is necessary, it results in the betterment and reduces the burden of special need children and parents by up to 40%.
  - d. It's clear that we can improve the lives of special need children if parents are aware and bring the child to a specialist at an early stage.

- e. It also needed to be aware the doctors to refer any abnormal cases to the specialists.
2. How to improve:
  - a. The special children under 8 years are more controllable than the elders. If age is less, the result may be better.
  - b. Some need tools and devices to better their lives, like wheelchairs, hearing aids, and other required tools. If we provide the required equipment, they can move from special to the mainstream.
  - c. Some declared special children are not special needs, they have some muscles problem that can be solved by medication and physiotherapy.
3. Our target should be to improve their life skills or at least stay at the current level.
4. Government should implement the rules passed by Cabinet.

List of Registered Persons with Disabilities till December 2021					
Type of Disability	# of PWD		M	F	
<b>Neurodevelopmental Disorder</b>	2020	2021			
Attention Deficit Hyperactive Disorder	14	17	52	2	15
Autism Spectrum Disorders	6	6		3	3
Intellectual Disability	26	29		14	15
<b>Neurological Disorder</b>					
Cerebral Palsy	22	27	65	10	17
Developmental Delay	12	12		5	7
Neurodegenerative Disorder	12	20		9	11
Motor Disorder	4	4		1	3
Epilepsy	2	2			2
<b>Other Disability</b>					
Disease/Disorder	15	14	15	5	9
Schizophrenia.	1	1		1	
<b>Physical Disability</b>					
Visual Impaired	1	1	52		1
Physical Disability		10		4	6
Hearing Impaired	31	31		19	12
Speech Delay	4	5		2	3
Lower Limb Disability	5	5		1	4
<b>Syndrome</b>					
Down Syndrome	11	12	17	6	6
Rubella Syndrome	1	1			1
Sunflower Syndrome	1	1			1
Wolfram Syndrome / DIDMOAD	3	3		1	2
<b>Total</b>	<b>171</b>	<b>201</b>	<b>201</b>	<b>83</b>	<b>118</b>
					<b>201</b>

Services Provided				
Description	2019	2020	2021	Total
<b>Assessment</b>				
Evaluation	43	9		<b>52</b>
General Assessment		86		<b>86</b>
Assessment			127	<b>127</b>
Assessment - Occupational			70	<b>70</b>
Assessment - Speech		4	74	<b>78</b>
Assessment - Physio/Ortho			84	<b>84</b>
Assessment Psychology		1	70	<b>71</b>
	<b>43</b>	<b>100</b>	<b>425</b>	<b>568</b>

Description	2019	2020	2021	Total
<b>Devices and Tools</b>				
Hearing Aid	3	22	44	<b>69</b>
Tailor-made Chair	5	1	13	<b>19</b>
AFO/KFO/WHO	4	11	21	<b>36</b>
Cochlear Implant		1		<b>1</b>
Hearing Aid Parts			11	<b>11</b>
Parts & Accessories			30	<b>30</b>
	<b>12</b>	<b>35</b>	<b>119</b>	<b>285</b>

Description	2019	2020	2021	Total
<b>Consultancy</b>				
Checkup - General			9	<b>9</b>
Checkup - ENT		32	14	<b>46</b>
Checkup - Neurology	67	68	94	<b>229</b>
Checkup - Ophthalmology		8	3	<b>11</b>
Checkup - Burnt	1	12		<b>13</b>
Checkup - Orthopedic		2	6	<b>8</b>
Checkup - Cardiology		6	5	<b>11</b>
Checkup - Endocrine		1	3	<b>4</b>
	<b>68</b>	<b>129</b>	<b>134</b>	<b>331</b>

Description	2019	2020	2021	Total
<b>Lab tests</b>				
Lab test	7	21	27	<b>55</b>
Lab BERA / PTA	15	10	15	<b>40</b>
Lab CT	6	5	5	<b>16</b>
Lab EEG	8	11	12	<b>31</b>
Lab MRI	1	2	2	<b>5</b>
Lab X-Rays		3	2	<b>5</b>
Lab PTA		20	8	<b>28</b>
Lab Echo		3	5	<b>8</b>
	<b>37</b>	<b>75</b>	<b>76</b>	<b>188</b>

Description	2019	2020	2021	Total
<b>Medication</b>				
Medication	5	5	36	<b>46</b>
Nutrition	16			<b>16</b>
	<b>21</b>	<b>5</b>	<b>36</b>	<b>62</b>

Description	2019	2020	2021	Total
<b>Supports</b>				
Blanket Distribution	30		82	<b>112</b>
Cash	10			<b>10</b>
Ramadan Suits			29	<b>29</b>
Ration	75	75	150	<b>300</b>
	<b>115</b>	<b>75</b>	<b>261</b>	<b>451</b>

Description	2019	2020	2021	Total
<b>Others</b>				
Home Visits	69	35	12	<b>116</b>

Description	2019	2020	2021	Total
<b>Surgeries</b>				
Surgery	1	2	1	<b>4</b>

Description	2019	2020	2021	Total
<b>Therapies</b>				
Therapy Conveyance	97	91	2	<b>190</b>
Speech Therapy	758	516	30	<b>1304</b>
Pranic Therapy	37	33	10	<b>80</b>
Occupational Therapy			72	<b>72</b>
Physiotherapy	5	1180	3250	<b>4435</b>
	<b>897</b>	<b>1820</b>	<b>3364</b>	<b>6081</b>

## MITI PERFORMANCE REPORT 2021

### Year 2021 – The Fight Back – Restructuring & Renewal

It is my privilege to present here the various aspects of the performance of the Memon Industrial and Technical Institute in the year 2021.

I will be failing in my duty if I proceed further without remembering at the outset, the one person without whose vision Memon Industrial and Technical Institute (MITI) wouldn't have come into being. That person was none other than, Haji Abdul Razzak Yaqoob Gandhi (ARY) whose vision has benefitted more than 100,000 students to date. We must also remember the support of the then City Nazim, Mr. Mustafa Kamal And all my colleagues in WMO-PC, past and present who have always been supportive of my efforts in making MITI a model vocational training center. But mainly I have been ably supported in my work by the MITI team led by Mr. Shahab Hasan, C.O.O.

Whereas the year 2020 was one of challenges and survival, the year 2021 was one of rehabilitation and fight back. We started this fight back with resolve and determination to get back our lost ground. Our funding partners had also shut down their activities. So we lost two complete batches of our vocational calendar. It was in October 2020 that we finally limped back to normalcy. Needless to say we suffered badly financially also having lost the enrollment of almost 8000 students. However, by the Grace of Allah we were able to enroll almost 8700 students in 2021. The funding partners have restarted their activities and the year 2021 was one of restructuring and renewal for the management as well as for the whole staff. The outlook for the future is good.

These challenges notwithstanding, there has been strict compliance of the WMO principles of charity, welfare and service to humanity. MITI fees are still highly subsidized for all and free for those who cannot afford even that. MITI surpassed the figure of 100,000 skilled graduates since its inception in 2021 and with your help 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 once again we started work as training partners with almost all national and international agencies such as NAVTTC, GIZ, BAT, UNDP, and others. Some contracts were signed in 2021 while others are under finalization. Details are in the following pages.

I must bring to your kind knowledge that although MITI is equipped with the latest technology equipment and highly qualified teachers, but is charging very nominal fees from students including many full scholarships in line with our charter of welfare and charity. This does not even cover our expenses. I therefore appeal to you all to give your generous donations or zakat to MITI especially for its students and for its development plans.

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

### MITI MANAGEMENT TEAM

MITI is being run by a core management team who are all working for the upliftment of the Institute and the beneficiaries.

**H. M. Shahzad**, *Chairman*

**Shahab Hasan**, *Chief Operating Officer*

**Majida Khursheed**, *Principal - Female Section*

**Anis Khan**, *Principal - Male Section*

**Monis Ali**, *Project Manager - Polytechnic*

**Furqan Aziz**, *Manager - Administration*

**Qazi Arshad Siddiqui**, *Chief Financial Officer*

### REPORT ABOUT VOCATIONAL TRAINING (MALE SECTION)

MITI was under lockdown for most of the year 2020 like the rest of the country. However, in 2021 we slowly returned to normalcy with renewed determination and carried out development activities wherever possible

The current vocational course offerings are as follows:

MALES SECTION	
Course Name	
Office Automation	Post press operations-Publishing (Junior Binder)
Computerized Accounting	English Language
AutoCAD	Industrial Electrician
Graphics Designing	Lift Technician

HD Media Production	Generator Operator Mechanic
Web Development (E-Commerce)	Welding
Professional Photography	General Electrician
CIT (Certificate Information Technology)	Industrial Stitching
DIT (Diploma in Information Technology)	Sewing & Cutting
Mobile Phone Application Development	Auto Mechanic
Mobile Phone Repairing	Plumbing
Digital Marketing & SEO	Refrigeration & Air Conditioning
Assistant Offset Printing Machine Operator	Motor Cycle Mechanic
2D, 3D Animation	Electronic Fuel Injection
Professional Chef	Automotive Transmission

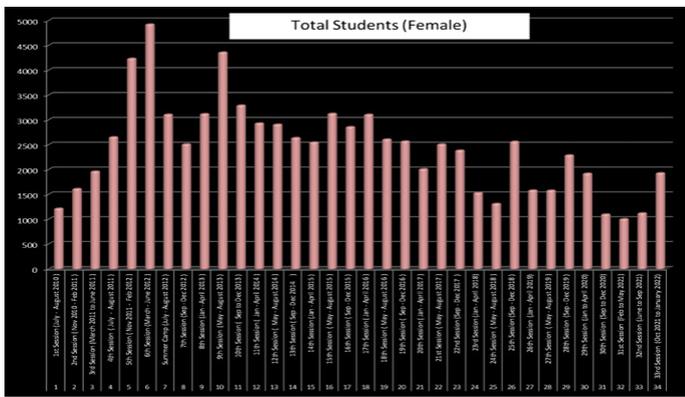
### RESULTS

The charts below show the progress of admissions/enrollment in the Boys Section in successive session in different courses.

### REPORT ABOUT VOCATIONAL TRAINING (FEMALE)

Training under progress in various workshops:

FEMALE SECTION	
Course Name	
Tajveed-ul-Quran	Fine Arts
Taleem-e-Balghan	CIT
Beauty & Hair Dressing	Professional Chef
Beauty & Cosmetology	Mehndi
Beautician	English Language
Fashion Designing	Graphics Designing
Dress Making & Boutique Designing	MS. Office
Web Designing	Art & Crafts
Pattern Drafting & Grading	Textile Designing
Sewing & Cutting	Crochet Work
Embroidery	Hair & Beauty Services
Machine Embroidery	Beauty Care (Skin Care)
Industrial Stitching	Gents Cutting & Stitching
Self-Grooming	Montessori Teacher Training



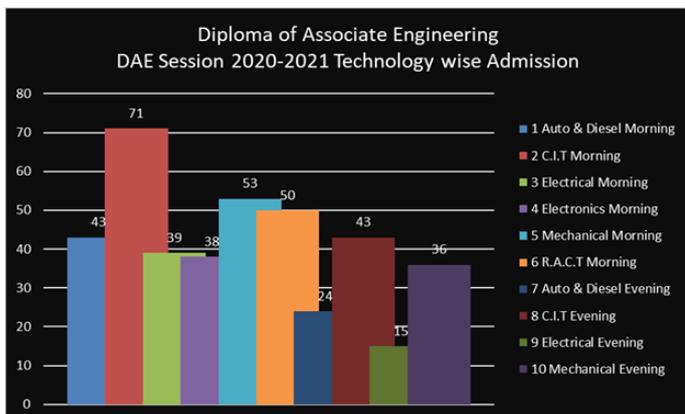
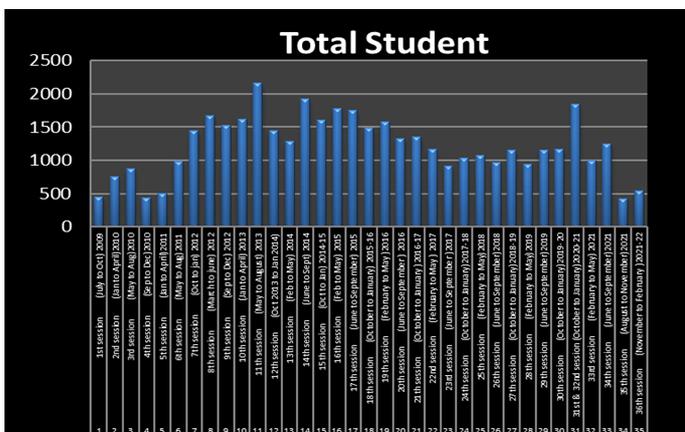
## DIPLOMA OF ASSOCIATE ENGINEER DAE

### Students engaged in workshops

Fourth batch of DAE 3rd year Final exams conducted by the Sindh Board of Technical Education were taken by our students in technologies. The results were outstanding. Overall passing rate was 94%.

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

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



- Progress on - Contracts & Agreements  
- New Projects & MOUs with Industries

At the completion of the “A Ray of Hope” Project, which is supported by the TVET Sector Support Programme, and is funded by the European Union and the governments of Germany and Norway, the Prize Distribution Ceremony and Job Fair was organized which was attended by a Wide-ranging excellences of the TVET Sector in Pakistan together with the beneficiary trainees and industry representatives.

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 industries and enterprises. 2000 trainees completed their training till November 2021 from which 100% students have done on job training and 75% students have started their career through paid and self-employment.

Spectacular Project accomplishments of the “Ray of Hope” project are:

- 24+ CBT&A Qualifications
- 2000+ graduates
- 1000+ RPL Certifications
- 100% students received On-Job-Training in prominent Industries
- 77.4% Job placement rate
- 500+ Partnering enterprises & Business Associations
- 100+ Memorandum of Collaborations
- 40+ CBT&A Trainers
- 20+ National Assessors
- Multiple Number of Master Trainers DACUM & Accreditation Expert.

## PRIME MINISTER’S “SKILLS FOR ALL”- HUNARMAND PAKISTAN PROGRAMME UNDER KAMYAB JAWAN

MITI signed MOU with NAVTTC for training of 125 students of High-Tech Courses under Kamyab Jawan Program Prime Minister’s “Skills for All”- Hunarmand Pakistan Batch II.

## NAVTTC-UNHCR SKILL DEVELOPMENT PROGRAMME 2021

### Recognition of Prior Learning (RPL)

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

- MOU was signed with Artistic Milliners Pvt. Ltd. Date: 2-3-2021
- MOU was signed with HTA, Date: 18-1-2021
- MOU was signed with Dynamic Elevators Pvt. Ltd. Date: 9-12-2021
- MOU was signed with Feroz 1888 Pvt. Ltd. Date: 7-12-2021

## 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.

Memon Industrial and Technical Institute (MITI) organized a JOB FAIR at the culmination of the Project, "A Ray of Hope" supported by the TVET Sector Support Program held on the 28th of October at our Campus. More than 50 leading industries of the city participated in this mega event where the skills and expertise of the students were show-cased before prospective employers.

At the culmination of the Project, "A Ray of Hope" supported by the TVET Sector Support Program, MITI organized students project exhibition Date: 28-10-2021

MITI organized Skill Competition in 12 different courses cash prizes and certificates were given to the students who were successful in the competition.

MITI female department organized students project display and exhibition Date: 11th December- 2021.

Wildlife Photography Workshop for MITI Professional Photography and Media students. Date: 12-6-2021

MITI organized Professional Drone Operator workshop for Media and Professional - Photography and students. Date: 3-7-2021

### Visitors

- Official of GM Motor visited MITI, Date: 3-3-2021
- Mr. Yasir Mosani Deputy Director Tabba Foundation visited MITI Date: 14-7-21
- Officials of Vanthali Memon Jamat Visited MITI Date: 13-3-2021
- Daughter of Haji Masood Parekh visited MITI 30-12-21
- M Ali Haider President of Rotary Club of Nexus with official of Rotary visited MITI Date: 22-12-2021
- Officials of BBSHRDB visited MITI Date: 13-11-2021
- Officials of Engro Polymer Pvt. Ltd. visited MITI Date: 13-7-2021
- Mr. Iqbal Nathani with Chinese official Pvt. Ltd. visited MITI Date: 6-2-2021
- Officials of Garments Resource Company visited MITI Date: 28-1-2021
- Inspection team of Sindh Board of Technical Education (SBTE) visited MITI Date: 22-1-2021

## RELATIONSHIPS WITH PARTNERS

MITI works in close collaboration with our industrial partners who provide jobs and trainings to our students.

Some of the major partners are listed below who have assisted us in the initial setting up of our facilities and helped us technically and financially.

## 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.

## PAKISTAN ASSOCIATION OF PRINTING AND GRAPHIC ARTS INDUSTRY (PAGAI)

is our partner association for implementing printing and packaging courses and they provide on the job training and employment facilities to our students. MITI and PAGAI also established a state-of-the-art printing and packaging institute.

## THE FUTURE

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

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

## EXPANSION AND RENOVATION OF FACILITIES

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

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

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

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

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

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

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

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

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

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

## WMO PAKISTAN CHAPTER-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 manpower 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. Many Companies are working to provide services by motorcycle.

Youth are our main focus. We desire to provide them Motorcycles on Markup free installment basis, and this action will change their lives. They can move easily which can facilitate them for Job seeking as well for family.

The WMO Pakistan Chapter has partnered with WMO North America Chapter for the special children and Bridal Dress Distribution Scheme.

We plan to provide 200 wheel chairs and 50 hearing Aids to deserving Memon and Non Memons.

The Education for All Scheme has been reviewed and need some important changes. As our slogan is Education for All so we have target to enroll all Memons in schools in Year 2022.

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. This project is changing the lives of many children us.

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. Salman Iqbal (President), Mr. Mahmood Shaikhani (Deputy President), Mr. Bashir Sattar (Secretary General), Mr. Zubair Chasmawala (Deputy Secretary General), Mr. M. Suhail Yacoob Khandwani (Treasurer), Mr. Waseem Yoosuf Adil (Deputy Treasurer) and Mr. Khurram Kalia (Chairman, Global Youth Wing). We are thankful to the Office Bearers of the Board of Trustees namely Mr Ashraf Sattar (Chairman), Mr Ismail Gadit (Deputy Chairman), Mr. Shoaib Ismail Mangroria (Secretary) and Dr. Shiraz Suleman (Assistant Secretary). We are grateful to Mr. Imran Farook (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 & Well-wishers, 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. Aameen.

**HM Shahzad**

*Regional President*

**Altaf Habib Jangda**

*Regional Secretary*



SERVING MANKIND

# 2021 ANNUAL REPORT

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## Southern Africa Chapter



# Regional Management Committee 2020 - 2023

- 1 Mr Feizul Ayob - *Regional President*
- 2 Ms Taheera Hassim - *Regional 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 Zunaid 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

## ANNUAL GENERAL MEETING – 18TH AGM 2021

On the 21st September 2021, The WMO Africa Chapter hosted their Annual General Meeting via ZOOM. The programme included matters arising from previous AGM, presentations by Dr Haroon Gutta [ASG] elaborating on the activities and projects coordinated by the Africa Chapter in 2020, Mrs Fazila AK Ismail showcased the hard and dedicated work by the WMO Ladies Wing and ladies of Jama'Atun Nisaa and the Financials presented by Mr Naeem Hassim [Treasurer]. The highlight of the evening was the addresses by our President; Mr Salman Iqbal and the Chairman of the Board of Trustees; Mr Ashraf Sattar. Their inspiring words were endearing and the audience was left feeling encouraged by their promise of support. It was wonderful to see members from all over the world joining the meeting and the well wishes offered to the Africa Chapter was truly appreciated. We would like to thank Albaraka Bank and the Working Committee for hosting the event and ensuring that the programme was well coordinated with minimal technical issues.

## RAMADAN, EIDUL FITR & EIDUL ADHA 2021

The Prophet Muhammad SAW said: "Whoever feeds the person who is breaking his fast, he will have his reward [for his fasting] without decreasing anything from the reward of the fasting person."

## WMO IN COLLABORATION WITH JAMA'ATUN NISAA

- WMO Trustee, Fazila AK Ismail assisted by fellow Jama'atun Nisaa ladies, Shireen Arbee, Halima Abdoola, Feroza Mohammed and Shireen Abdoola coordinated a massive Ramadan 2021 distribution in the KZN region. This mammoth task was fully supported by Mr AK Ismail and Trustee, Mr Yusuf Kamdar. This task entailed receiving of sponsored

goods, storage, personally supervising every distribution and overseeing all the logistics involved.

- WMO Trustee Fazila AK Ismail assisted by Halima Abdoola and Shireen Arbee personally arranged the despatch of food items so urgently needed by the most vulnerable. Shireen Abdolla and Feroza Mohammed were actively involved in ensuring that everything was arranged in advance to avoid the elders from sitting in the scorching heat and it being during the month of Ramadan we were much more sensitive to the pangs of hunger that these elders were experiencing which made us much more eager to not delay from despatch to distribution time. Chairs were arranged in advance by Aneesa Vawda who was responsible for the protocols of social distancing and wearing of masks to be strictly adhered to. On the 05 May 2021 they provided grocery hampers, bags of mealie meal and packs of sugar beans to the elders of Chesterville Ext 3. Many of these elders have to care for orphaned children with just a minimum grant, so very often they go hungry. The generous hampers sponsored to them ensured that they had food for the next few weeks.
- In addition to this, bags of mealie meal was sponsored to the soup kitchen and ECD Center that runs in Chesterville. The soup kitchen feeds 300 children daily and 30 ECD learners twice a day.
- Austerville Masjid Iftaar hosted by Jama'Atun Nisaa & WMO Ladies Wing.
- Provided Iftaar for 30 consecutive days to all the Musallees at the Commercial Rd Masjid in Durban.
- Food parcel distributions and Eid meals prepared and personally delivered to the elderly who live alone.
- Eid lunch at Umlazi Masjid.
- Eid hampers distributed to the students at Addington School.
- Eid hampers donated to the grave diggers & Muazzins

in KZN.

- In collaboration with WAMY - hosted Eid celebration with the people from the community.
- Provided an Eid meals to the residents at a centre for abused women in Durban.
- 240 Eid Goodie Bags delivered to 3 orphanages.
- 68 kurtahs sponsored to the boys of Imaani Village.
- 10 Tons of Kajoor donated.

#### **WMO IN COLLABORATION WITH PURPOSEFUL GIVING**

- Project 1: X100 Toiletry Hampers = R6 000
- Project 2: Feeding at Lotus Garden every Saturday - 4 Deghs @R3 500 = R14 000
- Project 3: Brazzaville - daily iftaar packs for 200 children and musallees = R120 000
- Project 4: Jacob Mare and surrounding masaaied - daily feedings of 200 musallees = R120 000
- Project 5: 100 grocery hampers for Lotus Garden @ R240 each = R24 000 Project 6: 16 Grocery hampers for ustaads at Brazzaville = R16 000
- Project 6: grocery hamper distributions to the Ustaads at Brazzaville Madressah

#### **WMO IN COLLABORATION WITH IFTAAR, HOT MEALS ON WHEELS**

R9000 Zakaat fed 300 Muslims at the time of Iftaar.

#### **WMO IN COLLABORATION WITH SABRE CHISTI**

The World Memon Organization- Africa Chapter, represented by Trustee - Sayed Mia attended the hamper distributions in Lenasia with an attendance of 400 recipients from the C9 informal settlements in Lenasia.

#### **WMO IN COLLABORATION WITH HAJIE LUTFIE**

WMO Africa Chapter completed its annual grocery hamper distributions in partnership with Newclare Jumma Masjed & Educational Institute. This took place in Newclare and Westbury (Gauteng) where we successfully handed over 300 hampers to needy Muslim families of the community. Each family is preregistered and the hampers are collected on the last Sunday of Ramadan.

#### **WMO IN COLLABORATION WITH LAJPAAL FOUNDATION**

Distributed grocery hampers from the Klipgat Masjed during the 2nd week of Ramadan. Hundreds of peoples from the community received hampers for their families, including musallies of the Masjed and the Madressah students.

- On the 01st May 2021, Dr Taheera Hassim (RMC MEMBER) coordinated our Eid Clothing Distribution project with the assistance of our youth, Yasmin Gani and Nabeela Gutta. This took place at the Al Hudaar Foundation where the children were surprised and

gifted with beautiful Eid clothing to complete their day of celebration. We would like to thank Azim and Haseena Omar for donating each child with a blanket and Fati Online for the shoes and jewelry for our young ladies. We would also like to thank our ASG; Dr Haroon Gutta who supported this initiative and attended the handover ceremony.

- WMO AFRICA CHAPTER facilitated our annual grocery hamper distributions and daily feedings in KLIPSPRUIT GAUTENG, overseen by our RMC members, Moosa Carrim and Haroon Gutta who ensures that this community's needs are met every year. The recipients being elderly and 57 children were well taken care of this year. ALHUMDULILLAH

*The Prophet (saw) said, 'Whoever feeds a person breaking his fast will earn the same reward as him, without anything being lessened from the reward of the fasting person'. (Tirmidhi)*

#### **FEEDING SCHEMES & WMO FOOD BANK PROJECT**

WMO, Jama'atun Nisaa, NMJ & Muslim Relief SA feeding schemes continues regularly in the KZN region since we were impacted by Covid19 and has now been integrated into the new WMO Food Bank Project, whereby 1000s of needy and homeless South Africans are being fed. The WMO Food Bank Project was initiated by the WMO President, Salman Iqbal and has become a successful International driven project coordinated globally by the various WMO Chapters. WMO Africa Chapter is proud to be a part of this initiative and continues to support it, overseen by our local Project Coordinator, Mr Moosa Carrim.

#### **PROJECTS COMMENCED IN OCTOBER 2021 UP UNTIL DECEMBER 2021- IN COLLABORATION WITH: FALAAH PROJECTS, WE FEED THEM BY THE WILL OF ALLAH, NATAL MEMON JAMAAT, JAMA'ATUN NISAA, MUSLIM RELIEF SA**

- Distributed grocery hampers in the Tshwane areas.
- Daily feedings in the KZN regions.
- Feeding Scheme 3 times a week at Boston Gardens at a Madressah in Setlagoli.
- 2700 Food packs distributed in Gabarone Botswana.
- 150 elderly and children fed in Klipspruit, Johannesburg and 100 food parcels donated.
- Delivered 150 fed in Langlaagte, Johannesburg.
- 100 grocery hampers distributed in Vaal Emdeni Soweto
- 100 hampers & feeding Mayfair, Johannesburg
- Feeding of 300 ppl & 50 food parcels distributed in Mayfair Johannesburg.
- 200 madressah children fed in Riverlea, Johannesburg.
- Feeding of 200 people in Fitas, Johannesburg.
- Food and clothing distribution to 100 residents at the Grace House, Krugersdorp.
- Feeding of 200 residents at the Tower of Life,

Krugersdorp.

- Food and clothing distribution to 100 residents in Toekomsrus.
- Food and clothing distribution to 200 residents in Manzville.
- 100 Fed at the Ikaya Shelter for the homeless & pensioners Feeding of 100 residents in Mayfair, Johannesburg.
- 600 Fed in Lenasia 600 fed at the Orange Farm +-400 fed in the Spruit & Danville areas
- 60 students fed at Ilanga Primary School Flicksburg
- Committed to feeding 50 students in Bethlehem - 30 Day Breakfast
- 120 Fed in the Spruit area behind Sunderland Ridge.
- 100 residents fed in Mayfair Johannesburg.
- 500 Youth fed in Itereleng.

#### **DONATIONS:**

- WMO Africa Chapter raised R345 000 Lillah in aid of the Booyens Disaster Relief in collaboration with Islamic Relief SA.
- Many Muslim families in the Mayfair area were afflicted with damages and losses caused by fires. Mr Moosa Carrim immediately responded under the banner of WMO by donating linen, clothing, blankets and alternate accommodation to the residents who were left devastated by these tragic events.
- Overseen by Dr Taheera Hassim and Sayed Mia, WMO Africa Chapter purchased 150 blankets manufactured by the residents of Al-Hudaar, an institute funded by WMO in the 2020 as one of our Empowerment projects. These blankets and a few wheelchairs were donated to the residents of the Avril Elizabeth Home.
- When the United Ulama Council of South Africa (UUCSA) made a clarion call to preserve and safeguard Masjid Ul Aqsa, the World Memon Organization Africa Chapter & the ladies of Jama'Atun Nisaa were the first to respond. The two organizations collected R300k in total towards this cause. The donations went towards a Waqf that will sustain the project over the coming years. The contributions will restore the archaic mosque to its former glory and will help preserve it for several decades. On the 8th of May 2021, Mr. Feizul Ayob [VP] joined several dignitaries from across the globe on a live joint radio broadcast to express solidarity for Al Aqsa.
- An additional R50 000 Zakaat was donated to Africa Muslims Agency in aid of their Emergency Response appeal made via the Pledgeline on ITV Networks.
- R50 000 was donated to Wings of Mercy supporting general projects such as welfare cases and aiding the orphans who are Palestinian refugees.
- The WMO's invaluable contribution of R50 000 (Fifty Thousand Rands) will be used as part of the AWQAF SA Quraan Waqf Fund that will ensure the ongoing sustainable production of The Glorious Quran in several languages. Over the past 2 years around 190 000 Qurans had been distributed to individuals,

masaajid and Islamic educational institutions including masaajid in economically challenged communities.

- R50 000 Lillah donated to Pretoria Muslim Trust towards purchasing a burial hearse.
- WMO Africa Chapter in collaboration with the Islamic Comparative Religion Academy and overseen by our VP, Mr Feizul Ayob donated trousers and shirts with a hot meal to needy recipients.
- To a student of Deen the uniform expresses being a part of something bigger, their proud identity as a Muslim - Muslimah and making a statement of empowerment with the knowledge acquired. WMO and the Africa Chapter Ladies Wing donated uniforms to all the students of Hammanskraal Madressah. We would like to thank Khudaija Suliman for overseeing the project and to all our donors who consistently supports all our endeavors.
- WMO Africa Chapter donated braille typewriters to BLIND SA to help the visually impaired enabling a blind person to take notes in braille and link the device to their smartphone. R45 000 was donated to purchase these devices. This device will assist them to perform their daily duties better, be it in a work environment or at an educational institute etc. Our ASG; Dr Haroon Gutta has personally met with the committee of BLIND SA to discuss the donation made by WMO and how this will benefit the recipients. As part of the commemoration of the 75th Anniversary of Blind SA, WMO Africa Chapter was awarded in recognition of their meritorious and distinguished services to recipients who are blind.
- Alhumdulillah in the blessed month of Muharram 1443, Mr Mohseen Moosa - Momars Capital; a Life Member of the organization had generously donated much needed furniture under the banner of WMO Africa Chapter. His heartfelt gesture was welcomed by the recipients from the Malaika Home for needy children in Hillbrow, Johannesburg. Items donated included: Kitchen tables, chairs, foot stools, kitchen cupboards, office cupboards and television stands. May Allah SWT reward our donor in abundance and the recipients AAMEEN.
- WMO Africa Chapter responded almost immediately when an appeal was made for Moulana Yacoob Abdullah whose home was destroyed. Immediate funds were raised and directed to the Moulana and his family.
- WMO Africa Chapter was blessed to be of service to 26 reverts in the Orange Farm Community all of whom are children, gifting them with brand new kurtahs etc for their end of year jalsah. These little ones celebrated their achievements over the past year. The desire and appreciation for Islam burns passionately in these children and we are pleased to be able to honour them. We would like to thank Dr Taheera Hassim and Abdul Kader Baba who coordinated the handover and a special thank you to Yasmin Gani from the WMO Youth Wing who also attended despite her recent loss of her beloved father and family members. May Allah SWT reward her abundantly AAMEEN.

- South Africa, gripped by the violent crimes of fellow South African citizens, looting and destroying businesses around the country. A few of our members also affected by this heinous crime and many left in despair during these difficult times. The worst affected were our brothers and sisters in KZN who endured the horror for many days, fearing their lives and their livelihood. Conditions reached a point of lack of basic essentials and once again the Muslim community stood united to bring relief. WMO Africa Chapter raised and donated funds to help support the NMJ Relief Project. TOTAL: R30 000 Lillah
- World Memon Organization – Africa Chapter and Moosa Carrim & Co jointly sponsored hearing aids to recipients of the South African National Deaf Association.
- World Memon Organization – Africa Chapter and Moosa Carrim & Co jointly sponsored infant formulas, food and diapers to an orphanage.
- World Memon Organization – Africa Chapter and Moosa Carrim & Co jointly sponsored water coolers to Tsebano Farm School.
- The Vaccine Roll-outs for the various age groups in South Africa has been done in stages since the end of 2020 and the Houghton Masjid premises utilised as a Drive-thru Site. Offering a quick and easy process to follow with friendly staff, Healthcare Workers and volunteers. We would like to thank Mr Feizul Ayob [VP of the WMO Africa Chapter] for his generous contribution of donating a marquee towards this cause.
- Food hampers to the value of R6000 Lillah donated under the supervision of Moosa Carrim.
- R4000 contributed to Colours of Hope to assist with the salary payments of staff members providing halaal meals to patients at the Jhb Gen Hospital.
- R103 500 raised amongst the Africa Chapter members during the 3rd wave toward purchasing Oxygen machines. These machines were donated to organizations who were providing homebased care and oxygen.
- WMO Africa Chapter raised R100 000 towards the appeal for assistance to reconstruct the face of a young Zimbabwean boy who was mauled by a hyena. Our very own Patron, Dr Ridwan Mia and South African doctors rallied together to perform the operations.
- MEMON DAY: Jama'atun Nisaa & WMO jointly celebrated this day with a few activities hosted in the KZN region, which included feedings – overseen by Fazila AK Ismail, whilst Feizul Ayob [VP] distributed clothing to the unemployed in Attridgeville near Laudium.
- The World Memon Organization Africa Chapter in collaboration with the Islamic Medical Association of South Africa - Ruya Project honoured the elders of the Garden Assisted Living Home in Laudium on Sunday, 10th October 2021 at the \*World Memon Foundation Centre. The focus was on vision, health, blindness and vision impairment. In addition to this, healthcare workers conducted basic medical check-ups such as weight, height & BMI, blood pressure testing, glucose

testing and dental hygiene and screening. Our special guests enjoyed a short session of chair exercises and refreshments were served throughout the programme. Once completed with their screenings, we pampered them with hand massages and a delicious warm meal in the comforts of their home. We would like to thank all the sponsors who played a supporting role by donating gifts to each of the residents of the home. AMKA PRODUCTS, ALIMDAAD VISION 4 LIFE, EUROTECH, AESTHETIC & BODY CONTOUR CENTRE & NATIONAL MEDICAL SUPPLIES

## WHEELCHAIR CAMPAIGN

The WMO Africa Chapter Wheelchair Campaign is an ongoing and project and regular support and donations are offered to those recipients in need. We are grateful to our sponsors; Mr Yusuf Kamdar, Mr AK Ismail & Fazila AK Ismail and Jama'atun Nisaa who generously provide us with brand new wheelchairs when requests and applications are submitted. We would also like to thank those involved in assessing, storing, handing over and delivering of these wheelchairs.

In addition to the regular sponsorship and in collaboration with Natal Memon Jamaat and Lajpaal Foundation a number of wheelchairs and walkers were donated to those in need, such as the elderly and disabled

## MYCUP PROJECT

1. On the 16 April and 28 May 2021, Dr Taheera Hassim visited Diepsloot Secondary School and Kgoro Ya Thuto High School in Ratanda with the Mycup team and reached out to +-300 girls. They facilitated an educational session with these young ladies enlightening them about the streamlined menstrual cups made of silicone which could possibly be a life changer in the long run. She kept the students interested and inspired throughout the programme and left them with some hope for better days to come. The menstrual health management being one of South Africa's biggest issues, not to mention that many of these children come from poverty-stricken homes. We at WMO will continue to strive towards fulfilling the basic human rights of our females and allowing them to seek another fundamental right to education without any hindrance. This project is solely maintained by the generous LILLAH donations of our supporters and we would like to thank you for helping us make the difference.
2. Our last campaign for the year took place on Friday, 13 August 2021. Our first stop was at Potchefstroom Secondary School where 120 female students attended the workshop by Dr Taheera Hassim and Mycup Coordinator, Cara discussing Menstruation & Female Reproductive topics. A complete 3-hour session with the assistance of educator, Mrs Hoorne went off smoothly and was a huge success.
3. Thereafter, we visited a home 45 minutes away from Potchefstroom in Welverdiend, housing 60 young ladies. This home is managed by our partner; the Potch

Muslim Women's Forum - Hajera Sooliman and team who donated hygiene packs, whilst WMO donated the silicone menstrual cups. Taheera addressed the older girls in a session, where she taught them how to use the cup during their menses. The residents were very appreciative of the kind gesture and time spent with them. This project continues to grow in leaps and bounds and we hope that in the near future, the youth of WMO will become actively involved in this project and help us to expand and reach more potential institutions in South Africa.

## WMO AFRICA LADIES WING

WMO Trustee, Fazila AK Ismail assisted by fellow Jama'atun Nisaa ladies, Shireen Arbee, Jameela Joosab, Halima Abdoola, Feroza Mohammed, Shireen Abdoola and Fathima Essa Hasshim coordinated a massive Ramadan 2021 distribution in the KZN region.

This mammoth task was fully supported by Mr AK Ismail and Trustee, Mr Yusuf Kamdar.

This task entailed receiving of sponsored goods, storage personally supervising every distribution and overseeing all the logistics involved. The hot summer days in South Africa together with the ongoing pandemic and challenges arising from the Covid19, did not deter the team from fulfilling the rights of the destitute and needy.

The hands-on approach from volunteers and the generosity of our donors was spiritually uplifting during this blessed month and appreciated by all our recipients.

WMO Trustee; Yusuf Kamdar, motivated a campaign and donated a very generous contribution to work with committee members of NMJ and the ladies of Jama' Atun Nisaa, feeding the absolute needy in their hometown of Durban KZN. Jama'Atun Nisaa contributed towards the hampers, blankets and mattress during this campaign.

NMJ completed the challenging task of distributing in the most poverty-stricken areas of KZN and sponsored the hampers in addition to the WMO Maize Meal Campaign.

Those afflicted with poverty in South Africa are devastated and the challenges of the new Covid era we are currently living in makes the needy much more vulnerable with loss of income and bread winners being affected with the sickness, leaving their families more destitute than before this pandemic. WMO, Jama'Atun Nisaa and NMJ are most grateful to be given this opportunity of being of services to Mankind. When so many unite, only then can one achieve the results that one dreams of.

A very special thank you to NMJ President Mohammed Gany, Vice President Kim Jooma, AC Cassim and the NMJ committee members for their untiring efforts in coordinating this relief aid to ensure that it reaches the neediest under the personal supervision of our most valued humanitarian activist; Mr Cassim Malani who is well known for his dedication to the plight of the needy working endless hours till late at night feeding the homeless.

A special note of thanks to Mr AK Ismail for securing a huge sponsorship of rice, sugar and beans from our generous sponsors; Gold Keys and to the AKI Group who facilitated the transport for this massive distribution. The coordination of logistics of this aid was assisted by; Fazila AK Ismail, Shireen Arbee, Halima Abdoola and Fazila Kamdar. WMO KZN is always grateful for the never-ending support of WMO AFRICA chapter; VP Mr Feizul Ayob. Note of appreciation to Trustee; Mr Yusuf Kamdar for initiating this campaign and Trustee; Fazila AK Ismail for coordinating these humanitarian efforts in KZN partnered with NMJ & Jama'Atun Nisaa teams.

When you hear the heart-breaking words that what you will provide will be the only meal for the day, there is nothing that can describe the emotions that you experience on hearing this so very often in the rural areas of KZN. WMO Trustee Fazila AK Ismail assisted by Halima Abdoola and Shireen Arbee personally arranged the despatch of food items so urgently needed by the most vulnerable of any community and that is our elders and children.

Shireen Abdolla and Feroza Mohammed were actively involved in ensuring that everything was arranged in advance to avoid the elders from sitting in the scorching heat and it being during the month of Ramadan we were much more sensitive to the pangs of hunger that these elders were experiencing which made us much more eager to not delay from despatch to distribution time. Chairs were arranged in advance by Aneesa Vawda who was responsible for the protocols of social distancing and wearing of masks to be strictly adhered to. Caring for the elders and children has always been a cause close to the hearts of WMO and Jama'Atun Nisaa and we continue to do our best to provide much needed food for the vulnerable in informal settlements and areas of extreme poverty.

On the 05 May 2021 we provided grocery hampers, bags of mealie meal and packs of sugar beans to the elders of Chesterville Ext 3. Many of these elders have to care for orphaned children with just a minimum grant, so very often they go hungry. The generous hampers sponsored to them will ensure that they had food for the weeks to follow.

*We also sponsored bags of mealie meal to the soup kitchen and ECD Center that runs in Chesterville. The soup kitchen feeds 300 children daily and 30 ECD learners twice a day. The bags of mealie meal will assist greatly towards feeding the children for whom this is the only meal they get for the day. Project coordinated by Aneesa Vawda.*

*Project jointly coordinated by Fazila AK Ismail & Fazila Kamdar – Chicken and a bulk maize meals, beans, and sugar and monthly hampers distributed to Muslim females in the community.*

- *Austerville Masjid Iftaar hosted by Jama'Atun Nisaa & WMO Ladies Wing.*
- *Provided Iftaar for 30 consecutive days to all the Musallees at the Commercial Rd Masjid in Durban.*
- *Biryani ingredients for Eid meals donated to needy*

families and meals personally delivered to the elderly who live alone.

- Eid lunch at Umlazi Masjid.

Educators at Addington School in Durban have taken a very keen interest in the plight of alleviating hunger and enhancing children's active learning capacity by identifying those children who come from needy families to take home a special hamper filled with contents making the day of Eid special. Besides the normal daily school feeding project, a hamper drive is undertaken so that kids can take home the basic food necessities for parents can prepare nutritious meals. Educators; Ayesha Essack and Saajida Mohammed work closely with Shireen Arbee and Fazila AK Ismail, discussing the needs of these children on a regular basis.

Shireen has raised funds on an ongoing basis as she is extremely passionate about the School Feeding Project and is involved in projects with various schools. Ayesha Essack wanted this year's Eid to be different for these children and went the extra mile to personalize each child's gift bag with their names and special artwork.

Halima Abdoola personally selected the items and was responsible for ordering of all the special items, while Fazila AK Ismail managed the delivery.

Lots of behind the scenes goes into these projects and we are ever thankful for all those who contribute which enables us to help those most deserving.

- Eid hampers donated to the grave diggers & Muazzins in KZN.
- 240 Eid Goodie Bags delivered to 3 orphanages. Coordinated by Halima Abdoola
- 68 kurtahs sponsored to the boys of Imaani Village.
- Funds raised for 10 Tons of Kajoor donated in rural areas by Darul Ihsan – coordinated by AK Ismail
- 100 individually wrapped cupcakes sponsored to Albert Luthuli Oncology Children's Ward.
- Checkmart vouchers sponsored to a single mother who was evicted from her home a night before Eid. In addition to this, a monetary donation was made for stock to start her own business, which will hopefully generate regular income.
- We are very grateful to Checkmart who had donated grocery vouchers to many single mothers who were struggling in the community

With your zakaat, we were able to feed 300 Muslims at the time of Iftaar. ALHUMDULILLAH. We are pleased to have been a means of providing iftaar to our Muslim brothers and sisters and at the same time maximising our reward in this holy month of Ramadan. Thank you to Dr Khudaija Suliman for presenting us this opportunity and overseeing this project.

**EID CELEBRATIONS AT WAMY KZN:** We would like to express our sincere gratitude to Jama'Atun Nisaa, coordinated by Shireen Arbee who collaborated with WAMY and contributed towards a joyous Eid celebration with the people from the community. The attendance was phenomenal with sincere kind appreciation for the gesture from both organizations. In addition to this, Jama'Atun Nisaa also provided an Eid meal to the residents at a centre for abused women in Durban.

Eid gift boxes and goodie bags filled with baking delicacies, fruit and juices were personally packed by Halima Abdoola and distributed to various orphanages and old age homes.

#### **WMO IN COLLABORATION WITH PURPOSEFUL GIVING**

- Project 1: X100 Toiletry Hampers
- Project 2: Feeding at Lotus Garden every Saturday - 4 Deghs
- Project 3: Brazzaville - daily iftaar packs for 200 children and musallees
- Project 4: Jacob Mare and surrounding masajied - daily feedings of 200 musallees
- Project 5: 100 grocery hampers for Lotus Garden
- Project 6: 16 Grocery hampers for ustaads at Brazzaville
- Project 6: grocery hamper distributions to the Ustaads at Brazzaville Madressah

#### **MEMON DAY – FEEDING SCHEMES IN KZN**

The WMO Ladies Wing fully supported by Jama'Atun Nisaa celebrates World Memon Day on the 11th Of April each year displaying the proud Memoni with acts of kindness within their communities, 2021 was celebrated with feeding the needy and distributing grocery hampers in the KZN region.

#### **JAMA'ATUN NISAA & LADIES WING WHEELCHAIR CONTRIBUTIONS IS AN ONGOING PROJECT**

Our ladies continue to empower and improve the quality of those who are disabled by providing much needed wheelchairs. The ardent supporters such as Mr AK Ismail and Mr Yusuf Kamdar ensures the availability of these devices as soon as an appeal is made. Personal delivery of the device is facilitated by the ladies themselves. The need includes standard and specialized wheelchairs and we strive to meet the people's needs.

Alhumdulillah WMO Africa Ladies Wing donated much needed brand-new uniforms to the students of Hammanskraal Madressah. The children were beaming with joy when they received their uniforms.

We hope that this initiative would be one that brings some financial relief to the parents, build the self-esteem of every child at the Madressah and this kind gesture will remain embedded in the hearts of the learners.

Project overseen by Dr Khudaija Suliman

## DONATIONS:

- Groceries and cash envelopes sponsored to widows & low-income sisters.
- Rental monies paid to those in arrears.
- Financial aid offered to disabled lady looking after 6 children.
- Financial aid offered towards Widow's Shelter.
- Sponsorship of diapers.
- Mini Gateaus distributed to our beloved brothers (gravediggers) for Ashura.
- 100 Hampers rice / sugar / sugar beans handed to our honourable Muazzins & grave diggers.
- 1000 cakes donated to Musallees at Jamaat Khanna and Madressah.
- Braai sponsored on the Day of Ashura to learners & ustaads & families.
- Sponsored to a Madressah [Chicken, groceries, fruit & veg]
- Financial aid offered to an orphanage.
- Zakaat vouchers distributed to widows.
- Financial aid offered towards chemo - cancer patient.
- Sponsored transport costs to hospital offered to a widow in need.
- Distributions of blankets & kaffans.
- 1000 Hampers distributed to the needy who were affected during the riots in KZN.

## OCTOBER – DECEMBER 2021 ACTIVITIES

### ZAKAAT PROJECTS

- Sponsorship of a widow's rental + one month's deposit
- Sponsorship of single mother's rental
- Sponsorship of a widow's rental and food
- Sponsorship of cash towards food items for widow in Riverfen
- Donation made towards the deposit of a widow's rental
- Vouchers donated to unemployed brother in Islam
- Donation made to a widow in idaat for rental, electricity & groceries
- Burgers, chips & cold drinks sponsored to Dunbar Road Madressah - 100 hifz students
- Food & electricity sponsored to a widow & disabled child in Dbn Central
- Cash donation towards Chemo treatment of patient with Cancer
- Cash donation towards the medication of patient suffering with gangrene
- 2 plate stove & oven donated to a single, widowed mother who is a revert
- Donation made towards a patient's chemotherapy
- Donation made towards purchasing of a laptop for an orphan

*LILLAH PROJECTS: A number of donations made to needy families in money and kind*

*Consistent support and participation from our WMO Ladies Wing Members and Jama'Atun Nisaa at the Annual International Ladies Wing meetings. 2021 hosted a well-attended and presented meeting with women from all corners of the world with the same aims and objectives. We are proud to be a part of such a powerful movement. Women making a difference and bringing hope to those in despair, showing kindness and caring for society as a whole, making a change one day at a time. Alhumdulillah. We appreciate the well-coordinated online meetings and we look forward to once again meeting our sisters from all over the world at face-to-face meetings in the near future Inshaa Allah.*

### WMO AFRICA CHAPTER WELFARE COMMITTEE

A Welfare Committee has officially been elected headed by Mr Moosa Carrim. Monthly meetings are held at Moosa Carrim's Office to assess existing cases and new applications. WMO Africa Chapter has requested a Moulaana to conduct personal home visits to assess each case and submit a detailed report to the Committee. The Moulaana is compensated for his time and services. Strict criteria have been put in place to ensure that all cases are legitimate and genuine. This process has been working well and we hope to continue the service for those families who are in need.

### MEETINGS HELD DURING 2021:

#### 05th January 2021 [RMC Meeting]:

**Attendees:** Feizul Ayob, Sataar Dada, Sayed Mia, AK Ismail, Fazila AK Ismail, Yusuf Kamdar, Haroon Gutta, Mohamed Siddique, Zeenat Suliman, Taheera Hassim, Omar Latha, Khudaija Suliman, Yunus Suleman, Ridwan Mia & Khashiefa Martin. **Special Guest in attendance:** Ashraf Sattar, Bashir Sattar, Zubair Chashmawala & Imran Farook. **Apologies:** Naeem Hassim, Mehmood Sheikani & Salmaan Iqbal.

#### 16th February 2021 [RMC Meeting]:

**Attendees:** Feizul Ayob, Sayed Mia, Haroon Gutta, Mohamed Siddique, Ridwan Mia, Khudaija Suliman, Omar Latha, AK Ismail, Fazila AK Ismail, Yusuf Kamdar, Naeem Hassim, Moosa Carrim & Sattar Dada. **Special Guest in attendance:** Zubair Chashmawala. **Apologies:** Taheera Hassim, Yunus Suleman, Solly Noor & Gulaam Abdoola.

#### 07th April 2021 [RMC Meeting]:

**Attendees:** Feizul Ayob, Sayed Mia, Haroon Gutta, Sataar Dada, Khudaija Suliman, Omar Latha, Yusuf Kamdar, Naeema Hassim, Mohamed Siddiq, Taheera Hassim, Fazila ismail, AK Ismail, Ridwan Mia, Moosa Carrim & Khashiefa Martin. **Apologies:** Ashraf Sabdia, Solly Suleman, Gulaam Abdoola & Haroun Joosub.

### **28th July 2021 [RMC Meeting]:**

**Attendees:** Feizul Ayob, Sataar Dada, Haroon Gutta, Moosa Carrim, Omar Latha, Sayed Mia, Haroun Joosub, Mohomed Siddique, Taheera Hassim, Ridwaan Mia, Naeem Hassim, Abdul Samad Essa & Khashiefa Martin.  
**Apologies:** Solly Noor, Ashraf Sabdia, Gulaam Abdoola & Khudaija Suliman.

### **17th September 2021 [Welfare Meeting]:**

**Attendees:** Moosa Carrim, Haroon Gutta, Mohomed Siddique & Khashiefa Marti. **Apologies:** Sayed Mia.

### **21st September 2021 [Annual General Meeting]:**

86 Members in attendance

### **12th October 2021 [Welfare Meeting]:**

**Attendees:** Moosa Carrim, Haroon Gutta, Mohomed Siddique, Khashiefa Martin, Sayed Mia & MI Moeneeb.

## **CONCLUSION**

The year 2021 has been an eventful, yet a trying year with WMO Africa Chapter consistently endeavoring towards reaching out to those in need and uplifting our communities in South Africa. Impacted by the harsh effects of the 2nd and 3rd wave of Covid19, we have been severely affected with the death tolls rising each day, some being near and dear to our very own members.

The aftermath, has been devastating leaving the people of South incapacitated and desperate. The need of our people has become far greater as many breadwinners have lost their jobs, businesses and barely surviving. Those living under the poverty line are struggling to meet their basic expenses, everyday and medical needs. As the conditions worsens, it is apparent that hunger and starvation is the major affliction amongst our people. The WMO Hunger Relief Campaign initiated in the early days of Covid has since been integrated with the global WMO Foodbank Project and has been a welcomed gesture to the underprivileged. The ability to feed the hungry and aid the needy is our priority.

We at WMO will continue striving to provide basic needs to all families, ease their financial burdens and hope to rebuild South Africa to the beautiful country it once was. The collaborations made with sister organizations over the past two years has strengthened and the reach of assistance has spread vastly throughout the country.

We would like to thank our Regional Management Committee who has been tirelessly working towards coordinating projects under the banner of WMO, members and friend of WMO who have selflessly and generously supported and donated towards our projects and the Office Bearers, Project Managers and Committees of other Chapters who continue to lead, inspire and motivate us.

We foresee many more potentially worthy projects and needs to be fulfilled locally and look forward to the

commitment of all our members to help us reach our aims and objectives Inshaa Allah.

We make dua that Allah SWT uses us as means of building a better future for our fellow South Africans and places contentment in our hearts for that and those whom we have lost during these difficult times. Aameen!

**Feizul Ayob**

*Regional President*

**Dr Haroon Gutta**

*Regional Secretary*



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## Southern India Chapter



# Regional Management Committee 2020 - 2023

- 1 Mr Abdul Azeez - *Regional President*
- 2 Mr Adil Azeez - *Regional 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

## FOOD & RATION DISTRIBUTION DRIVES

- February 5 th Rice & staples were distributed on 250 needy families in Pallavaram area in Chennai.
- February 6 TH Rice bags & mutton food packets were distributed to 105 students of 3 madrassas at Dargah Colony.
- February 7 th 70 bags of Rice were distributed.
- Along with ration & food packet distribution, cash covers were also given to families in need.
- On 28th 29th March, WMO SIC with Joint efforts of Hajee Ebrahim HAR Trust distributed bags of rice in Masjids to support them during Covid 2 nd Wave in India, food packets with fruits were also distributed to the needy on this day.

## RICE BAG DISTRIBUTION DRIVE

**PHASE I:** As a part of the Rice Meal Project by Hajee Ebrahim HAR Trust, WMO SIC held a Rice Bag Distribution Drive on March 13th. We distributed over 325 rice bags to the Needy children & families in the Pallavaram area, Chennai.

**PHASE II:** In April, we prepared Rice Bags of 5 kilos each. The load of these grains were prepared and sent to various towns in Chennai, Kanchipuram & Thiruvallur districts for the whole month 30 days of Ramadan 2021. Allhamdulillah over 1800+ Rice Bags were distributed to 280 mosques. We engaged the area mosque president to take the responsibility of receiving the bags and distributing it to the local needy people, hence leading to a wider reach of people. With the help of various members of the Local Memon community the food grains, pulses and various essentials were arranged.

**PHASE III:** Rice Bag Distribution Drive, Phase 3 was held in June 2021. We prepared "500 Rice Bags of 5 kilos each". The load of these grains were prepared and distributed in small pockets of Chennai, area Pallavaram.

WMO SIC in association with Hajee Ebrahim HAR trust carried out yet another Ration Distribution Drive in July, for 250+ families. Each one was given a kit containing, 5 kg Rice Bag, 1 kg Channa Dal, and Oil.

## ANNUAL MASS WEDDING EVENT

WMO ladies wing South India Chapter had organized an ANNUAL MASS WEDDING EVENT OF SIX COUPLES. The Event was held on Wednesday 3rd of March 2021 at Usmania Yolee Grand convention hall, Bangalore. Each couple was

gifted with a Cupboard, Kitchen utensils, mixer grinders, home furnishing Cot, Bed furnishing, Musalla & Dresses for the brides.

## YOUTH DEVELOPMENT & PROGRESS

- As a Ramadaan gift for 2021 WMO SIC Chennai in association with Hajee Ebrahim HAR Trust we distributed Health & Hygiene Kits to Graduating Hafiz Students at Darul Uloom Rabbania Madrassa, Coimbatore.
- The kit contains essentials such as: Hair oil, shampoo, Soap, Brush & Paste, Talcum Powder, Comb, Nail Cutter.
- Islamic essentials: Pocket Musalla, Attar, Namaz Topi. With a travel Bag & some snacks.

## LALDIES WING DEVELOPMENT & PROGRESS

- WMO SIC Ladies Wing Bangalore in association with Ghous ul Wara Educational & Charitable trust, in February 2021 have completed construction of Madrasa Umool Khair Fathima of 4 floors in Bangalore that have a capacity to host 50 girls for their living and education.
- Currently, we have undertaken the responsibilities and expenses of 30 girls from the ages of 14 to 20. We offer Aalima courses, Hifz and Qiraat classes.
- Apart from Aalima, Tarbiyat courses we have also implemented Vocational Training courses.

## CELEBRATING THE JOY & BLESSINGS OF RAMADAN

- WMO SIC Chennai in association with Madras Halai Memon Jamaat distributed cash covers as a Ramadan Gift to Memon Families.
- With the contribution of 7 members of the Local Jamaat cash cover of Rs. 7000 each was distributed to 80+ Memon Families in Chennai.
- In The Holy Month of Ramadaan WMO SIC celebrated the joy of Ramadan with Memon families in Hyderabad.
- Rs. 2000 were provided to over 80 families to fulfil Ramadaan & upcoming Eid needs. The amount was directly transferred to the beneficiaries.
- Annual Iftaar distribution: During the Holy Month of Ramadan WMO South India Chapter conducted it's Annual Iftar Distribution Project distributing iftaar boxes to people daily. This project was carried out in 3 cities Bangalore, Hyderabad & Chennai. Each iftaar box consisting of: Ramadan Special Rice Ganji /Haleem, Juice, Fruits, Pakoras & Sandwiches. This project was carried out in association with Afroza Trust

in Bangalore & Hajee Ebrahim HAR Trust in Chennai.

Memons were vaccinated free of cost. The event was held in Columbia Asia Hospital, Brigade Road.

## **BATTLING COVID-19 (2ND WAVE IN INDIA)**

**BANGALORE:** With the deadly spread of the Covid 2nd Wave & the misery of lockdown, brought the need of grain supply. WMO SIC Ladies Wing arranged to distribute 800 food grains hampers & 300 iftaar snack boxes to the orphans in Bangalore.

**CHENNAI:** WMO SIC Team in association with Hajee Ebrahim HAR trust in Chennai immediately started Ramadan Charity work along with Covid 19 Relief work in the State of Tamilnadu, support was rendered by supply of essential food grains & pulses to more than 5000 families in the state. Route map followed to reach smaller pockets of the state was: WMO SIC RMC(Chennai) Local Mosque Association Beneficiaries

With the Holy month of Ramadan approached on us in Mid April and with the second wave of COVID 19 infections peaking by the end of April WMO South India Chapter undertook various projects to support the deprived in this hour of need.

## **PROJECT ZINDAGI**

World Memon Organisation North India had launched a series of initiatives under the umbrella of Project Zindagi, so that support could be rendered to lower income & poor families in their fight against COVID 19 pandemic.

In order to support WMO NIC, South India Chapter donated 1 million rupees for this project.

We paid directly to the Memon patients in North India who have been affected by Covid transferring 7500 INR to Home Quarantine patients and 15000 INR to hospitalized patients.

## **FREE CORONA KAVACH**

The Covid 2nd wave had infected many Memon Families. Hospital Treatment Expenses were higher than ever, after assessing the Current Situation, WMO South India Chapter, Bangalore had introduced "Free Corona Kavach" which is to Provide "COVID INSURANCE" for Rs.2 Lacs at Free of Cost to MEMON FAMILIES residing in Bangalore.

"COVID INSURANCE" is Lillah Funds Scheme by WMO SIC..This Scheme is Applicable for Age Group 0-60 Years

Launched on the 6th of May 2021, Within a span of 3 days 1000 Memons were insured in this scheme.

End of May 2021, the same scheme was offered in Madurai as well as Hyderabad.

## **MEMON VACCINE DAY**

On the 24th of May, WMO SIC, Bangalore started a Vaccination Drive for Bangalore Memons as well as the community at large. The drive was organized for 45 years & above to get vaccinated on a weekly basis.

After a successful 45 years+ campaign WMO Bangalore organized for vaccinating 18 years+ memons. Allhamdulillah as a part of this vaccination drive 2224 persons were vaccinated.

## **DOCTORS ON CALL**

Doctors on Call initiative was started by WMO Bangalore, to aid Covid positive patients, by providing Audio/Video consultations with doctors from Recognized hospitals. After free consultation free medical equipment kit was also provided to the patients.

## **WMO YOUTH CONNECTION INITIATIVES**

The Far East Chapter received a message from a village south of India Kolar District requesting for ration for daily wage workers who have been struggling to find any work. The Youth Wing of the Far East contacted SIC and instantly we arranged 300 ration packets, which were distributed to daily wage worker. The project was carried out by WMO GYW & Ladies Wing Bangalore in association with Afroza Trust.

## **RATION BAG DISTRIBUTION TO THE NEEDY DURING THE COVID 2ND WAVE PANDEMIC.**

During this unprecedented times, we undertook the distribution of ration bags to 1200 families in Karnataka. Organised by WMO Middle East Chapter & South India Chapter.

## **WMO FOOD BANK**

**Coimbatore, Tamilnadu:** 500 packets distribution & feeding, 300 madrasa students: 800 people. Packets containing: chicken biriyani, onion raitha & sweet.

**Anjuman Himayath-e Islam Boys Orphanage, Chennai:** 800 boys feeding program served: chicken biriyani, raitha & sweet.

**Darul-uloom Rabbania, Banda:** 1000 people Feeding program served: chicken biriyani, raitha & sweet

**Athipet, Chennai:** 600 packets distribution Pallavaram area, Chennai 475 packets distribution on 19th and 21st October packets containing: chicken biriyani, raitha.

**Triplicane & Korattur area, Chennai:** 330 packets distribution Thanjavur district, Tamilnadu 150 packets distribution packets containing: chicken biriyani, raitha.

**Memon Colony, Chennai:** 300 packets distribution packets containing: chicken biriyani, raitha, chicken starter & sweet.

**A. Ramanathapuram, Tamilnadu:** 100 packets Distribution

**B. Islampur, West Bengal:** 300 packets to all. Packets containing: chicken biriyani, dal & sweet.

In the months of November & December 2021 Every Thursday Veg Biryani Langar was held and every week 250 275 persons were served Serving a total of 2120 persons.

### **CONCLUSION:**

We would like to conclude this progress report by earnestly Thanking Allah (Subhanahu wa tala) for choosing us to be a part of this noble cause. We sincerely thank our Regional Committee members under whose guidance all welfare activities were held seamlessly and maximum help was rendered to those in need. We would like to thank our enthusiastic Youth Wing members who conducted, participated and volunteered in all the events and put in their time, devotion & hardwork to make the events a grand success We are also grateful to WMO International, Other Donors, Local Association/organisations and well wishers for their constant support & encouragement May Allah continue to bless us and grant us Hidayah to keep up our work with stronger determination, hardwork , unity and integrity for the welfare of our Memon brothers & sisters *and for the betterment of the world as a whole.*

**Abdul Azeez**

*Regional President*

**Adil Azeez**

*Regional Secretary*



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## Others



# REPORT FOR THE YEAR 2021

## Global Youth Wing

The beginning of a new tenure of World Memon Organization's (WMO) Global Youth Wing (GYW) under the able leadership of Chairman, Mr. Khurram Hanif Kalia and in coordination with regional WMO leadership to enhance the footprint and impact of WMO as well as to prepare the potential future leaders to take forward the WMO legacy.

We've a strong conviction that Global Youth Wing is bringing the significant difference in people's lives which is imaginably difficult but unimaginably rewarding. Our programs, which have been planned and executed on the basis of elements like curiosity, respect for others, willingness to tolerate uncertainty, critical thinking, empowerment, equality among the genders, determination, creativity open mindedness and sensitivity towards living and non-living environment.

To rollout our ambitions, our regional chapters are on course with their 1st Quarter progress highlighted here under;

### FAR EAST CHAPTER

Muhammad Saad Iqbal Regional Vice Chairman Far East is an exceptional young asset to the Global Youth Wing, and is moving his soldiers far and wide with brilliant and well aligned events;

**First Aid:** Youth Wing Far East Chapter Organized by RVC Saad Iqbal's Team in order to educate the Memon community on how to respond quickly to accidents and ensure that injuries can be efficiently and promptly dealt with before a trained medical professional arrives to administer more specialized treatment. Youth Wing was successful in providing the Training to around 100 participants including men and women.

**Paanji ghal:** A program initiated by the Youth Wing Far East Chapter in Collaboration with MASL. The Memoni language speech competition for kids aged 10 to 15 to encourage the use of our mother tongue and to help preserve it to be passed on to future generations.

**Memon Champions League-Season 2:** In pursuit to keep the youth physically active during the difficult times of COVID. A sports event organized by the Youth Wing Far East Chapter to motivate the generation towards cricket. Champions out of Champions. The best 10 teams competed at Malay Cricket Grounds.

**Iftaar With Orphans:** The Youth Wing Far East were able to accomplish two iftaar projects this Ramadan. Alhamdulillah both of them took place at orphanages - Ishatul Islam Child Development Center in Dargah Town and Imaniya Arabic College, Thihariya in Sri Lanka.

**Oxymeter Donation To Hospital:** Saad Iqbal RVC WMO Youth Wing Far East Chapter and the team organized the distribution of 20 pulse oximeters donated by Memon Aid at the Ragama Hospital. Mr Ameen Bhaila handed it over to the Director of the Hospital.

**Stationery Distribution:** In order to ensure that the fulfillment of the basic education needs of students, Youth Wing FE managed to provide more than 50 stationery packs and distributed them to students at the orphanages.

**Youth Connection Covid Relief:** During the difficult days of COVID outbreak India had recently, Youth Wing Far East Chapter received a message from a village in south India requesting for rations for daily wage workers who have been struggling to find any work. The Youth Wing of the Far East in Collaboration with South Indian Chapter Alhamdulillah provided 300 villagers with rations.

Youth wing FE believes that Memon youth is the hope for the community to alleviate poverty, sickness and improve the living standard of the Memons living in this chapter. Activities performed during the same quarter are a true reflection of our faith and global youth vision.

**Stock Market:** The youth were invited for a stock market webinar. The stock market webinar had two eminent speakers in the stock market and one representing the Colombo stock exchange.

**Young Memon achievers award:** The First Young Memon Achievers award was awarded to Mustafa Kassim. An outstanding youngster for his career achievements throughout the year of 2020. The award was presented by our GYW VC for Far East Chapter Saad Iqbal. Every year a youth from the community will be selected by WMO Global Youth Wing Far East chapter for their achievements academically or career wise and awarded this prestigious recognition.

### NORTH INDIA CHAPTER-NIC

Vasim Kapadia Regional Vice Chairman NIC having the heaviest demographics of memons, with his impeccable leadership and creative skills, guarding the chapter's need with series of well-crafted events briefed well under;

**Rapid Action Team:** With an aim of empowering our youth to become leaders, we will be forming Rapid Action Leadership Team in every city/ town/ village of every chapter. These teams will be led by the RYE's of every chapter. Each RYE will handle a cluster of Rapid Action Leadership Teams. The objective of forming this team is that we don't want our Youth to remain volunteers because our youth is capable of handling much bigger roles and responsibilities and we will empower them for

that. A huge percentage of Memon Youth has been trained and transformed into leaders of tomorrow in every WMO Chapter, Insha'Allah.

**Project Genesis:** Return of Entrepreneurship in the community which is the essence or identity of being a MEMON. WMO INVESTOR NETWORK will be created which will lead WMO INVESTOR MEET and in order to support upcoming business leaders, MEMON INCUBATION CENTER will be setup across India and will be managed by a committee of eleven members in India.

**Inspirational Music Video For Memon Startup Fund:** An inspirational music video was shot in Vadodara with the help of Memon Youth. The song was created by Rodney and the lyrics were written by Vasim Kapadia. The video was launched and was a huge success. It is on the path of being the most watched video by the community. Currently the video has crossed 22000 views on You Tube.

**We The Memon - Episode 1 Launch:** The Promo of Memon community's first non-fiction web series, We the Memons was launched. We the Memon is a one of its kind non-fiction web series which focuses on the life of Memon Leaders and Icons during their youth days. This show will motivate the youth of today to become leaders of tomorrow. The first episode featured Memon Icon, Dr. Nasir Fulara.

**Memon Startup Fund:** It aims to promote Entrepreneurs, by providing them the funds and investments required to set up their businesses. Investors from around the world will be a part of this initiative. The idea is to help Memon Youth become successful Businessmen. This event will be conducted this year.

**WMO Investment Forum:** This is a platform for traditional business owners to get an investment to expand their businesses and shops. In Memon Investment Forum, these business owners will get an opportunity to boost their existing business or start a new one. Community members can now apply for the same.

**Online Skill Development For Memon Youth:** This concept focuses on online skill training for Memon Youth with the help of webinars. This organization will have its regional centers that will identify the need for skill-based training in its region and implement it accordingly.

**We The Memon Magazine:** The Magazine by the MEMONS and for the MEMONS. The idea is to connect the community on a digital platform and to publish the work done in various parts of the country. People can share their views and express their thoughts through this medium. We aim it to be user-centric and relatable. The entire community's youth are its editor.

**Halal Rizq 2021:** A unique, one of its kind of series of a webinar that will cover all the aspects of earning Rizq, the Halal way.

**MULAKAAT 2021:** The beginning of a New Era of service

to mankind by the WMO NIC and will be remembered as an event that marked a fresh start to many new Ideas and Initiatives to become an empowered community.

**Project Zindagi:** Apart from the above initiative, due to Covid, Project Zindagi was created by WMO GYW NIC and executed in sync with WMO NIC Team. COVID Apex Body had members from GYW NIC and was led by NIC.

The current youth leadership at NIC feels that every voice should be heard and every idea should be taken into consideration. No wonder the youth present there could relate to the current youth leadership and wished to join the organization. The vision of the new approach which Team NIC will adopt for marketing was shared too along with the structure of the new working committee for which the recruitments will start soon.

## **ONBOARDING OF GLOBAL YOUTH WING OFFICE BEARERS**

**Global Youth Wing Treasurer:** Mr. Yasir Gadit has joined GYW as the Treasurer. Yasir Gadit is a seasoned Chartered Account, and Assurance & Advisory consultant with 16+ years of experience with core expertise in Auditing, Taxation, Financial Analysis, Financial Reporting, and Management Consulting. He is currently the Chairman of the Managing Committee of UAE Chapter of ICAP Members and Managing Director of ATHGADLANG. He has previously also served as the Vice-Chairman and the Head of Financial Affairs for UAE Chapter of ICAP Members. He is a tech geek with a strong professional network and as a serial entrepreneur, he has time and again proved his worth of leading teams from rags to riches.

**Global Youth Wing Secretary:** Mr. Khurram Shehzad has joined GYW as the Secretary. Khurram Shehzad, MCTS, MCP, SAM and MBA-Finance, is leading a country-wide business for a Saudi-German Company and has professional experience of over 11 years. Ambitious to give back to the society, he started his social career as a Youth Chairman of Upleta Memon Community and laid the foundation of youth activation in community work. He then joined WMO Pakistan Chapter in 2012 as member and progressed to become an elected member of the Regional Management Committee. In 2014 as the Youth Wing leader of WMO Pakistan Chapter, elected by then VP, Mr. Shoaib Ismail, he was given this honor to lead the most active youth wing in WMO fraternity. He successfully designed, planned, executed and measured annually recurring events like - Spark, Think wise, Titans, Feminar, Summer Spring Fiesta.

## **GYW MIDDLE EAST CHAPTER**

**Memon Indoor Premier League(MIPL):** The WMO President returns to the crease at the Memon Indoor Premier League (MIPL). In the many years with the World Memon Organization, the WMO President took to the field, only when the winner's trophy was to be awarded to the captain of the victorious team. They congratulated the players, patted the winning captain on the back and

handed over the silverware.

This time it was different.

Mr. Salman Iqbal came to the crease, bat in hand and smashed the ball away. It's always a welcoming sight to have the President of an organization encourage the youngsters by gracing the youth wing event. But to join the team on the ground, run the 22 yards and share some intricate shot making secrets with your fellow teammates, boosts the spirit of the youngsters and gives an exceptional fillip to the morale of the youth wing.

If the first 6 months of the Salman Iqbal Presidency or the delectable shots played by him at the MIPL are any indication, then this President is never on the back foot. He leads from the front, takes the ball head on and is the quintessential team player. You can be rest assured that there will be many more hits over the ropes as he continues his triumphant innings as the WMO President.

**Project Elevate:** The vision and mission of project "Elevate" is to work towards uplifting the lives and living standards of Memons across the globe through providing access to better employment opportunities, enhanced business connections, entrepreneurship support and guidance

"Elevate" will be the first global online employment solution for Memon's seeking jobs and the Memons & other employers who need skilled and qualified resource. Hundreds of Memon all over the world are looking for jobs and on the other hand many of our Memon employers can't find qualified Memon candidates for their open jobs. Hence, Elevate aims to empower Memon employment across the globe through one single platform making job search easier. It contains the database of thousands of job listings and recruitments where applicants may search openings according to their relevant skill set and apply accordingly to get placement. This project has been on the roll and has received commitments from different organization for more than 500 employment placements for Memon youth.

## **WAY FORWARD**

Global Youth Wing meets every week, pondering over the new ideas while keeping the overall vision in sight and *articulates them into its programs to keep the youth active and connected by executing them globally.*

### **Khurram Khalia**

*Chairperson, Global Youth Wing*



SERVING MANKIND

# 2021 ANNUAL REPORT

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## Specialist Committees



# REPORT FOR THE YEAR 2021

## International Ladies Wing

Assalamu Alaikum Warahmathullahi Wabarakathuhu

Committee Members:

Ms Shabana Abdul Razzak - <i>Chairperson</i>	
Dr Khudaija Suliman	Southern Africa
Ms Yasmeen Mozawalla	America & Canada
Ms Shamim Osman	Europe
Ms Shazia Sangani	Far East
Ms Sidrat Imran	Middle East
Ms Shahista Osman Varwani	Northern Africa
Ms Masheela Naviwala	Northern India
Ms Hamida Iqbal Bawany	Pakistan
Ms Farida Azeez	Southern India

The international ladies wing has always supported the cause of WMO, while echoing the spirit of harmony and cohesion amongst all chapters. This year being no exception under the leadership of Ms Shabana Abdul Razzak witnessed the same. The western chapters raised the funds for projects delivered and executed in the eastern regions.

### LADIES WING CONSTITUTION

The International Ladies Wing Core Committee has worked tirelessly since inception of Ms Shabana Abdul Razzak as Chairperson Ladies Wing for the formulation and implementation of constitutional changes recognising the ladies wing as a legit wing to the organisation as compared to its previous status of a subcommittee. The constitutional reforms are at the final completion stage and will be presented for approval at the AGM. The recognition of Ladies Wing in the WMO constitution, not only recognises the selfless work of our patrons ladies wing members but also provides a launching pad for the future members in their endeavours.

### WMO FOOD BANK

WMO Food Bank has been the biggest project of 2021, with the aim to eliminate hunger in the most remote localities of India, Pakistan, Sri Lanka and Africa. The Ladies Wing across all chapters has stepped up to the occasion and has relentlessly supported the cause.

LW Africa has been actively involved with sister organisations in the KZN regions such as Jamaat un Nisa, Natal Memon Jamaat, Muslin Relief SA, Muslims for humanity and Emergency Food Aid to fight world hunger.

LW North India Chapter also worked hand in hand towards the WMO Langar distribution in various remote areas of Mumbai.

### RAMADAN IFTAR MEALS AND RATION

Ramadan Iftar meals and ration distribution made across

Africa, India, Pakistan and the Middle East. Mass iftar arranged at various labour camps in Ajman, UAE.

LW across all chapters have played a tremendous role in collecting the funds for the aforementioned purpose.

### WOMEN EMPOWERMENT

A 3 storey building rises in the middle of the Ambojwadi slums, in the far flung suburbs of Mumbai. It will serve as an institution, offering a multitude of courses to destitute women, including sewing, embroidery, computer training, self grooming, cooking among several others.

It is one the most significant projects undertaken by Mrs Raziya Chashmawala for the furtherance of women empowerment in India.

The foundation of the structure was laid several months ago, courtesy the magnanimity of Mr. Solly Noor - former President of the World Memon Organisation. The Solly and Zohra Noor foundation has empowered thousands of women across the globe and their name will sit atop the institution.

LW North America graciously donated \$2000 to LW India toward the cause of empowering women that had lost earning members of their families due to COVID and floods.

LW North India is also supporting women in the region via aid INR 1500 per month and also self development events and exhibitions showcasing small businesses. LW Europe has donated €16350 for the Widow Support Fund run by LW North India.

LW Africa has also pledged towards the International Ladies Wing Empowerment Project for India & Pakistan for the year 2021.

### MEMON CONNECTION

Memon Connection is a matrimonial platform facilitating cross border marriages. The group is being maintained and managed successfully by Mrs Razia Chashmawalla. The group continues to work toward encouraging and promoting the Sunnah of marriage.

LW across all chapters have strongly supported the cause with 50 cross border marriages facilitated to date.

### INTERNATIONAL STUDENT FACILITATION

As we work towards promoting educating and empowering women; LW believes our students, specifically girls, should be given an equal chance to relocate and explore educational opportunities across the globe.

Mrs Yasmeen Mozawalla took the initiative and hosted an

international student from Canada at her residence, till the student was able to find a suitable accommodation and continue his education.

The above is a great example of how WMO could use its presence across the globe to facilitate international students.

## **HEALTH**

Mrs Zahida Taufiq visited Pakistan to oversee the international project “Empowering through Inclusion” supporting people of determination, which is a joint project of Pakistan and North America Chapter.

Several wheelchairs, CP chairs and tricycles were also distributed.

LW Africa also donated towards the construction of a Hydrotherapy pool at the Imran Rehabilitation Centre in Pakistan. The pool is still under construction. Ongoing fundraising is still being carried out by LW Pakistan Chapter.

LW Europe graciously donated €2000 towards Cataract operations for elderly in Pakistan.

### **Shabana Abdul Razzak**

*Chairperson, International Ladies Wing*

# REPORT FOR THE YEAR 2021

## Zakat Committee

Assalamu Alaikum Warahmathullahi Wabarakathuhu

Committee Members:

Mr Salman Iqbal

Mr Shoaib Ismail

Mr Abdul Sattar Dada

Mr Iqbal Dawood

Mr Shoaib Kothawala

Mr Haroon Karim

Mr Ashraf Machiyara

On behalf of the Zakat Committee I hereby present our Annual Performance Report for year 2021. .

### Zakat

As the WMO Zakat Committee, we offer our thanks to all the Zakat Contributors, for entrusting WMO on the distribution of your Zakat. We pray Almighty Allah accept all contributions made by the donors, and to shower his blessings on them and their families.

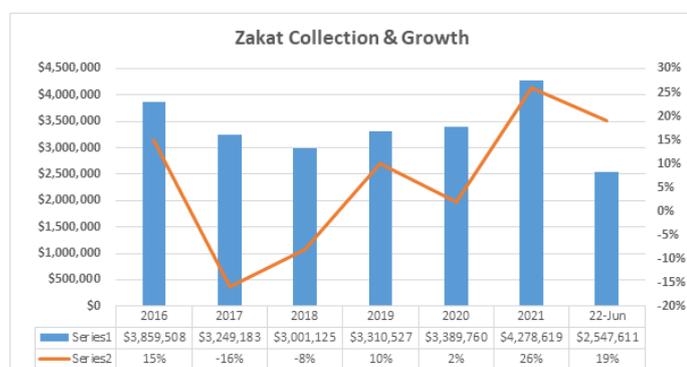
In the years 2021 and Year 2022, the Zakath collection has mainly been concentrated on the month of Ramadan, which leads us towards the challenge of uneven collection throughout the year. The Chapters are closely monitored and advised on this aspect and have been advised to encourage collection throughout the year.

### Zakat Policy

The Project-based Donor discretion Zakat Commitment policy established in the year 2018 is adapted in the year 2021 as well.

### Zakat Collections 2021 & 2022

WMO throughout the chapters collected US\$ 4,278,619 for the year 2021. This would be the highest for the past 6 years since 2016. So far up to June 2022, we have collected US\$ 2,547,611 and hoping to collect the balance of 2mn within the latter part of the year.



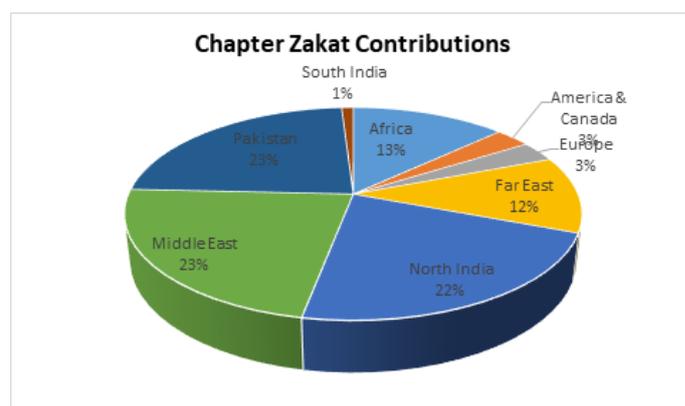
### Chapter Zakat collection summary for the 2021 / 2022

Chapter	2021		June 2022
	Projected (USD)	Collection (USD)	
Africa	750,000	506,694	332,158
America & Canada	50,000	151,056	76,000
Europe	460,000	184,656	78,900
Far East	350,000	839,400	297,268
North India	1,300,000	698,640	566,000
Middle East	650,000	878,588	579,400
Pakistan	1,300,000	924,345	592,884
South India	400,000	95,241	25,000
<b>Total</b>	<b>5,260,000</b>	<b>4,278,619</b>	<b>2,547,611</b>

With a 26% growth in the total Zakat contributions in the year 2021, a few essential factors to consider were;

- A successful WMO Telethon was conducted by ARY TV on the eve of Ramadan for the purpose of collecting zakat pledges throughout the world. WMO received over \$1.5mn worth pledges and was able to collect most of them through the chapters.
- Pakistan was the highest zakat collecting chapter during the year 2021, with an increase in contributions to 53%.
- Pakistan was the highest zakat collecting chapter during the year 2021, the collection has increased by over 50% in comparison with the previous year
- Middle East chapter is the 2nd largest contributor with a growth of 20% from 2020
- Southern Africa with over 40% growth in collection
- Far East chapter zakat collection improved by 25% compared to the previous year, which is 140% more than the agreed collection commitment of \$350,000.

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 waiting till Ramadan.



## Zakat Disbursements

The spending of WMO, mainly Zakat & Non-Zakat, is focused on educational assistance, housing and community rehab, community welfare and financial aids, and disaster and COVID relief aid alongside other specific Zakat projects.

“Knowledge is power. Information is liberating. Education is the premise of progress, in every society, in every family.” – Kofi Annan. 42% of the WMO spending in the year 2021 was allocated for education.

The following table shows the totals charitable spending by WMO including Non-Zakat projects.

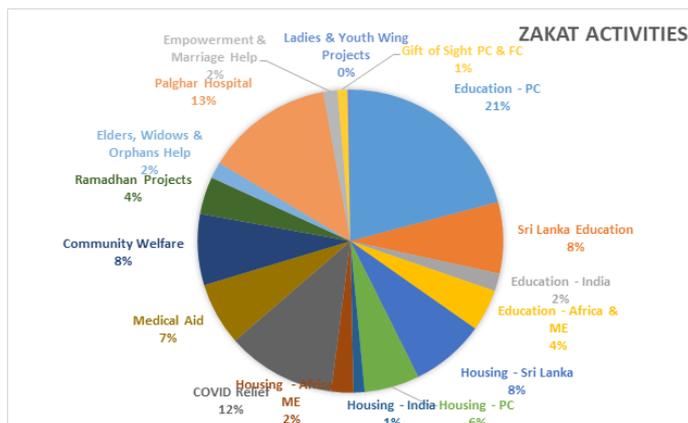
Especially the COVID relief activities carried out among all the communities throughout the chapters during 2021/2022. WMO has carried out food distribution and also we have contributed to oxygen supply shortage mainly in the northern Indian chapter.

Project	Zakat
Educational Assistance	1,433,902
Housing Assistance/Community Rehab	912,919
Other Specific Zakat Projects	1,010,934
Community Welfare / Financial Aid	298,406
Disaster & COVID Relief Aid	234,256
	<b>3,890,416</b>

## Total Zakat Activities through the Chapters

Project	WMO Centre Dist. (USD)	Local Contribution (USD)	Total (USD)
Education - PC	-	887,952	887,952
Sri Lanka Education	-	323,314	323,314
Education - India	65,000	15,605	80,605
Education - Africa & ME	-	189,961	189,961
<b>Total for Education</b>			<b>1,481,832</b>
Housing - Sri Lanka	-	335,668	335,668
Housing - PC	150,000	98,786	248,786
Housing - India	-	49,860	49,860
Housing - Africa & ME	-	99,671	99,671
<b>Total for Housing</b>			<b>733,985</b>
COVID Relief	282,345	210,647	492,992
Medical Aid	-	285,647	285,647
Community Welfare	86,779	236,545	323,324

Ramadhan Projects	-	169,800	169,800
Elders, Widows & Orphans Help	-	74,650	74,650
Palghar Hospital	320,000	254,500	574,500
Empowerment & Marriage Help	-	64,240	64,240
Gift of Sight PC & FC	-	45,648	45,648
Ladies & Youth Wing Projects	-	12,500	12,500
<b>Total</b>	<b>904,124</b>	<b>3,354,994</b>	<b>4,259,118</b>



WMO believes Education as the foremost important project and have utilized closer to 36% of the global Zakat, out of which around 25% was for Pakistan chapter Education, supporting more than 4,500 students from Primary to Tertiary education. Housing in Sri Lanka, India and Pakistan was 32% 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.

WMO has always answered the call of the unfortunate victims of a humanitarian crisis or a natural calamity in any part of the World. As most countries are under a lockdown and all businesses are shut, several WMO Chapters have provided immediate funds to the unemployed, the daily wagers and the less-fortunate. Chapters have also distributed packs containing essential food items, sanitizers, masks and other hygiene material to underprivileged families to carry them through these difficult times. On the medical front, Personal Protective Equipment (PPE), N95 masks, testing kits, ventilators and beds have been provided to hospitals across the globe.

Cornea project also continued even during this time of pandemic in collaboration with Far East and Pakistan Chapters.

WMO have strived to distribute all Zakat Collected within one Calendar year as is required by Sharia.

## Zakat Disbursement process

- STEP 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.
- STEP 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.
- STEP 3. The AFZ committee members will receive recommendation report from the GM & CFO along with the summarized details of the usage and requisition.
- STEP 4. AFZ committee then resolve on the approval or rejection of the sanction of Zakat to the chapter
- STEP 5. If approved, the funds are remitted via EFT to the relevant chapter, from UK or Dubai.

*“They ask you about what they should spend: say, “The charity you give shall go to the parents, the relatives, the orphans, the poor, and the traveling alien.” And whatever good you do, Allah is fully aware thereof.” (Sura Al-Baqarah 02:215)*

*Charities (Sadaqaat) shall go to the poor, the needy, the officials who collect them, the new converts, to free the slaves, to those burdened by sudden expenses, in the cause of Allah, and to the traveling alien. Such is Allah’s commandment. Allah is Omniscient, Most Wise. (Sura At-Taubah 09:60)*

**Salman Iqbal**

*Chairman - Zakat Committee*

## Zakat Commitments for 2022

The Zakat commitments for 2022 is considered to remain at similar levels of the previous year i.e. \$5.26M. This is a result of no firm commitment being given by the chapters.

Chapter	Commitment (USD)
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
South India	400,000
	<b>5,260,000</b>

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.

# REPORT FOR THE YEAR 2021

## Investment Committee

*Assalamu Alaikum Warahmathullahi  
Wabarakathuhu*

Committee Members:

Mr Suliman Noor Mahomed	Mr Ismail Gadit
Mr Bashir Sattar	Mr Salman Iqbal
Mr Ashraf Sattar	Mr Nowsad Gani
Mr Mahmood Shaikhani	Mr Arif Habib
Mr Asif Rangoonwala	

It is with great pleasure that I present the Investment Committee Report for the Year 2021. 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 approx. US\$ 4.55mn, 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. Bank Deposits
3. Mutual Funds
4. Islamic Bonds – (Sukuks)

The source of funds for WMO Investments has been the Trustee Fees, Donations and Profit earned on these funds.

### 1. Property

#### Details of Dubai Property Investments

WMO originally invested \$1,928,962 on 27 properties in the international city since 2010. We have received 03 units at the same location as a donation. We have made US\$ 2mn in gross rent revenue since 2011.

Properties Invested Through Trustee Funds						
Ownership	Usage Type	APT.NO	Rent 2020	Rent 2021	Rent 2022 PROJ	
WMO Inv. Ltd.	COMMERCIAL	S-02,M-07	35,000	35,000	<b>D</b>	
WMO Inv. Ltd.	COMMERCIAL	S-03,M-07	25,750	18,500		
WMO Inv. Ltd.	COMMERCIAL	S-04,M-07	25,000	25,000		
WMO Inv. Ltd.	COMMERCIAL	S-06,M-07	32,000	30,287		
WMO Inv. Ltd.	COMMERCIAL	S-07,M-07	35,000	28,000		
WMO Inv. Ltd.	COMMERCIAL	S-08,M-07	41,183	44,000		
WMO Inv. Ltd.	COMMERCIAL	S-09,M-07	40,000	36,750		
WMO Inv. Ltd.	COMMERCIAL	S-10M-07	36,000	30,700		
WMO Inv. Ltd.	COMMERCIAL	S-11,M-07	33,000	14,000		
WMO Inv. Ltd.	COMMERCIAL	S-13,M-07	30,000	22,850		
WMO Inv. Ltd.	COMMERCIAL	S-15,O-07	22,000	20,000		
WMO Inv. Ltd.	COMMERCIAL	S-16,O-07	22,000	21,250		
WMO Inv. Ltd.	COMMERCIAL	S-18,O-07	22,000	21,850		
WMO Inv. Ltd.	COMMERCIAL	S-22,M-07	11,000	11,000		
WMO Inv. Ltd.	COMMERCIAL	S-05,T-01	22,000	31,550		
WMO Inv. Ltd.	COMMERCIAL	S-10,T-01	21,188	18,900		
WMO	RESIDENTIAL	110,O-07	19,333	19,750	<b>L</b>	
WMO	RESIDENTIAL	203,O-07	18,750	16,000		
WMO	RESIDENTIAL	205,O-07	19,000	12,000		
WMO	RESIDENTIAL	303-O-07	20,083	15,000		
WMO	RESIDENTIAL	304,O-07	18,000	16,500		
WMO	RESIDENTIAL	310- O-07	20,000	11,400		
WMO	RESIDENTIAL	315,O-07	18,167	17,200		
WMO	RESIDENTIAL	106-M-07	18,333	16,000		
WMO	RESIDENTIAL	305,M-07	21,500	14,650		
WMO	RESIDENTIAL	311,M-07	19,000	21,000		
WMO	RESIDENTIAL	322,M-07	16,000	18,000		
		<b>AED</b>	<b>661,288</b>	<b>587,137</b>		<b>O</b>
		<b>USD</b>	<b>180,187</b>	<b>160,859</b>		
						<b>S</b>

Properties Received as Donation (Zakat)					
Ownership	Usage Type	APT.NO	Rent 2020	Rent 2021	Rent 2022 PROJ
WMO Inv. Ltd.	RESIDENTIAL	U-04, 120	35,000	18,700	25,000
WMO Inv. Ltd.	RESIDENTIAL	203,T-10	21,000	18,000	<b>SOLD</b>
WMO Inv. Ltd.	RESIDENTIAL	110,Y-23	12,500	22,500	22,000
		<b>AED</b>	<b>68,500</b>	<b>59,200</b>	<b>47,000</b>
		<b>USD</b>	<b>18,614</b>	<b>16,087</b>	

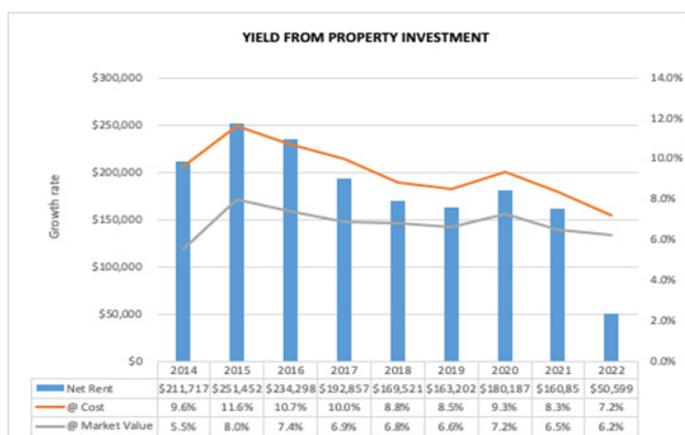
Out of the 30 Properties held in WMO Middle East, during January 2022, we have disposed 17 units so far and remitted the funds totaling GBP 1,120,000 (US\$ 1,366,400) to the WMO UK HBZ Bank. And balance \$90,500 will be remitted in due course.

### Properties held in International City Dubai, UAE

	Apartments	Shops
WMO at present has 13 Properties in Dubai,	13	0
11 Registered in WMO Name		
02 Registered in WMO Investment Ltd (an offshore company) & Mr Ismail Gadit		

At present we have 13 residential in Dubai units which gives a return of around \$50,500 p.a. with a 6.2% return. The following table shows the details of the units and its earnings.

### Trend of the Yield



## Pakistan

### Property – Land & Building

WMO House – The Net book value of Land and Building as at 31st December 2021 is US\$ 331,622 (PKR 58mn).

WMO PC is operating out of this property hence there is no income generated from the property.

### Pakistan Investment Properties

Property Title	Fatima Manzil	Ruby Beach Pride
<b>Property Details</b>	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.
<b>Ownership</b>	WMO PC	MITI
<b>Market/Fair Value</b>	US \$ 12,571 (PKR 2.2mn)	US\$ 14,857 (PKR 2.6 mn)

<b>Valuer &amp; Date of valuation</b>	Iqbal A. Nanjee & Co. (Private) Limited As at December 31, 2015.	Iqbal A. Nanjee & Co. (Private) Limited As at December 31, 2015.
<b>Current Status of the property</b>	Property let on rent and total rent received for year is \$155	Ruby pride is currently vacant
<b>Chapter plan</b>	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.
<b>Our Suggestion</b>	Suggest to Dispose as soon as possible	Suggest to Dispose / Revalue early next year to reflect the exact value in the books

## 2. Bank Deposits

### A) Trustee Funds

#### i) Sri Lanka

Trustees' funds of \$ 750,000 from Dubai Bank Account was invested in Amana Bank Sri Lanka, for a better return. Amana Bank gave a return of approx. 4% 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 2021 is US\$ 171,000 (funds have been invested for 5 years).

Note: These funds including profit earned has been remitted to HBZ Bank UK during April 2022.

Far East Chapter Trustee funds as at 31st December 2021 amounting to \$ 180,350 (LKR 36.7mn) was invested in the form of Fixed Deposit at Amana Bank. This earns an average LKR profit return of 6% per annum. The total return for the year 2021 from this fund was \$ 9,900.

Note : During early 2022, the LKR devalued over 80% and the current value of the trustee fund is only Approx. \$100,000

### B) Education Endowment Funds

#### i) MH OMAR Education Fund – Far East Chapter

MH Omar Fund opening balance during

the year was \$655,275, this was invested in LKR Fixed Deposit at Muslim Commercial Bank (MCB), earning a return over 05-6% per annum. The return on this investment in 2021 was \$ 37,500/=. The return earned from these investments are utilized for education projects in Sri Lanka and the balance is placed in income earning deposits with the Islamic bank. Balance fund available at the end of year 2021 is \$ 431,250 (LKR 12mn was utilized for a school building construction)

## ii) Education Endowment Fund - Pakistan Chapter

At the beginning of 2021, the fund had an accumulated balance of \$ 213,443/- (PKR 34.15mn) and these funds were invested in the forms of TDR. The returns earned through the deposits are on average ranges from 7-10% per annum.

Description	USD	PKR
Education Endowment Fund - Principal Amount	213,443	34,151,941
Return / Mark up on Investments	12,464	2,119,010
Exchange Loss	(18,644)	3,262,774
Total as at 31 Dec 2021	207,262	36,270,951
The funds are placed in		
Long-Term TDR Investment (6-8%)	180,945	31,665,500
Current A/c	26,316	4,605,350

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.

## C) North Indian – Members Funds

North India Chapter has placed the funds available for Non-Zakath members funds in a Fixed Deposit. During the year NIC has purchased a property for the purpose of its office with a part payment of \$82,000. The total cost estimated at \$300,000. This would be the first ever property to be owned by WMO in India.

## 3. Mutual Funds – Pakistan Chapter

A sum of PKR 21mn (US\$ 132,638) was invested in Meezan Islamic Fund and NAFA Funds (Mutual Funds). These Islamic mutual funds are expected to gain a price from 8-10%.

Over the years there has been a fall in value of the Mutual Fund from the year 2018, however there has been a gain in the prices of the mutual funds from last year and market value appreciation continued in the year 2021

as well. Therefore, we are hopeful that the market price would increase for us to implement our exit strategy at the suitable time.

	USD	PKR
Investments Made during the Year 2017 (Including Dividends)	132,638	21,222,000
Revaluation Loss (Mark to Market)	(25,899)	(4,143,891)
<b>Carrying Amount</b>	<b>106,738</b>	<b>17,078,109</b>
<b>Details of Instruments</b>		
<b>NBP Fullerton Asset Management Limited (NAFA)</b>		
587,137 units of NAFA Islamic Asset (Cost 10.691mn)	55,696	9,746,766
<b>Al-Meezan Investment Management Limited</b>		
130,523 units of Meezan Islamic Fund (Cost 10.796mn)	45,875	8,028,071

## 4. Investments in Sukuks (Islamic Bonds)

The African Chapter Sukuk (Islamic Bonds) investment amount is US\$ 537,570 (ZAR 8.6mn). Currently the rate of return for these sukuku are at the average rate of Approx. 4%. Profit earned for the year 2021 was \$18,685.

Investment Funds Summary – December 2021			
Investment Class	Value as at 31 Dec 2021	Value As at 31 Aug 2022	% of the Total
Property	2,490,695	800,000	55%
Cash in Lieu of Property	-	1,456,000	
Bank Deposits (Profit Sharing)	1,661,512	1,246,401	31%
Trustee Funds (WMO)	1,023,000	850,000	
Edu Endowment Funds (PC&FC)	638,512	396,401	
Mutual Funds	101,500	80,739	2%
Investment in Sukuks	537,570	474,326	12%
<b>TOTAL*</b>	<b>4,791,277</b>	<b>4,057,466</b>	<b>100%</b>

\* In addition, we have the un-invested cash balances as follows;

Fund Type	Amount (USD)
Non-Zakat, general/chapter funds	160,675
Trustee Funds	734,000

**Mr Suliman Noor Mahomed**  
Chairman - Investment Committee

# REPORT FOR THE YEAR 2021

## Health Committee

Assalamu Alaikum Warahmathullahi Wabarakathuhu

Committee Members:

Dr Shiraz Suleman - <i>Chairman</i>	
Dr Naseem Shekhani	America & Canada
Prof Mohammed Magdi	Europe
Dr Haroon Gutta	Africa
Dr Nasir Fulara	India
Reyaz Ahmed	Pakistan
Dr Haroon Admani	Far East

It gives me great pleasure to present the 2021 health report. I want to thank the founders of WMO and our executive team for entrusting me with this responsibility. Even though we have not been able to see all of you in person, fortunately with the help of technology and virtual meetings we have kept in touch with WMO members.

A healthy nation is one that has a low infant mortality and a low maternal mortality. Simply stated this means less mothers dying in childbirth and more babies surviving the first year of life. In order to achieve this on a mass scale only basic requirements and minimal costs are needed. This includes clean water supplies, proper sewage facilities, childhood vaccinations and basic education of mothers. The average person, on the other hand, has this false perception that great healthcare means high tech specialist cancer hospitals, MRI facilities, brilliant surgeons, robotic and laser surgeries. Whilst these high tech and extremely expensive services are valuable, they only service a small fraction of the health care needs of a family in any country.

Wide gaps that exist between rich and poor is clearly seen in healthcare. When mothers die in childbirth in large numbers in Muslim countries and thousands of babies die in the first year of life because of poor drinking supplies and waterborne infections [Cholera, typhoid], the solution for these simple problems is not expensive drugs and fancy surgeries. The solution is very simple and includes basic education on hygiene, boiling water, seeking care from trained providers in rural settings and vaccines.

### “EDUCATE A MOTHER EDUCATE A NATION”

I was taught this as a first-year medical student. In third world countries millions of people die each year from malaria, cholera, tuberculosis and many other diseases unheard of in Western countries. Sadly, these very simple basic diseases that rarely exist in the first world can be prevented by providing simple basic education to mothers. The high level of illiteracy amongst Muslim mothers is everyone’s responsibility. We must do our utmost to highlight the problem, give it coverage and emphasize to Muslim leaders in communities that education saves lives,

uplifts communities, increases the likelihood of children receiving higher education and subsequently uplifts countries.

### COVID AND FAKE NEWS

In the last two years the world stopped functioning in its usual way. Lockdowns, travel bans widespread illness, death and devastation of families was all over the news. As a result, wealthy nations and their pharmaceutical industries in a very short time were able to produce vaccines, improve treatment protocols and discover new drugs. This required the global coordination of governments, medical societies, drug companies in a historic and unprecedented way. Millions of people have died, and many more millions have taken ill due to the COVID virus. We have seen the virus destroy entire families, we have seen people die lonely deaths in hospitals without their loved ones present and witnessed hurried “cold” funerals without the chance to mourn these deaths.

Pictures of mass graves in London continue to haunt us. A COVID death is one of the worst and most inhuman ways to see a family member pass away. I have never experienced a similar phenomenon in my medical career when family members are unable to attend or visit their aging parents in hospital or in old age homes because of the restrictions to visitors. The eery images of grandmothers getting virtual visits through ipads in their final minutes will live with us for the rest of our lives. This is COVID—a horrible and real disease. It is not fake news. It does not matter where it started but what matters is that we deal with the condition safely and with common sense to protect our parents, our children and our communities.

Whilst the COVID disease was devastating, sadly, the most devastating and the biggest killer of Muslim people was the distribution of fake news material and fake information globally. My prediction is that “FAKE NEWS WILL LAST A LOT LONGER AND KILL FAR MORE PEOPLE THAN THE COVID VIRUS”

It is my humble opinion that basic education will help people become less likely victims of fake news.

### HOW DID WMO COME TO THE RESCUE?

**25 APRIL 2021:** The WMO held a telethon hosted by the ARY network and our visionary leader Mr Salman Iqbal. An unprecedented and historic amount of \$1.5 million US was pledged during this event to assist India in this COVID calamity. Celebrities and callers from the entire globe pledged money and assistance. The images from India were heartbreaking, we saw mothers and parents being carried from hospital to hospital in a desperate search for beds, we witnessed thousands of people gasping for

oxygen outside hospitals, Hospitals ran out of oxygen supplies with the huge demand and weak infrastructure. Doctors in India were making pleas to the entire world community for aid. When WMO witnessed this level of desperation its leadership felt compelled to swing into action and help the Mother Nation. Within days a plan was developed to help India in this crisis, an emergency Indian team under the leadership of Mr Ehsan Gadawalla, Suhail Khandwani and Dr. Nasir Fullara was assembled. They quickly helped coordinate the needs of the local people. The money provided was used to get vaccines (which were in short supply at the time), provide desperately needed oxygen cylinders to makeshift hospitals, distribute food to destitute families who lost their breadwinners and provide CASH to people who were unable to work during the lockdown. This assistance was extremely warmly received and WMO received great exposure in India and non-Muslim organizations also appreciated this gesture and some non-Muslims even donated to WMO during this time. The COVID virus continues to ravage many parts of the world but fortunately the government and health authorities have a better handle of the situation. With increasing rates of vaccinations, we pray for Allah's mercy and ask for his help to eradicate this virus totally from this dunyah. Sadly, I must add that these kinds of pandemics may become more common as viruses get smarter and the world gets more connected.

## PAKISTAN AND NORTH AMERICA

The WMO empowerment through inclusion project which is a joint initiative between North America and Pakistan. This project for children with special needs, provides well trained teachers and professionals with expertise for their care. The provision of therapies tailored to the unique requirements of each child is especially well received. The children are also provided with mobility assistant devices like walkers, customized shoes and leg braces. This programme has benefited hundreds of children and provided easy access to professionals. It has helped the children improve their daily lives and daily functioning and increased their self-worth.

## WMO AFRICA

The MYOWNCUP menstrual cup project by Dr. Taheera Hassim (WMO Africa) for school-going children in South Africa helped raise awareness about menstrual hygiene. This is a difficult and taboo health issue in the Muslim world and many young girls suffer in silence. It is extremely difficult for women and even families to approach this topic in Africa. They had an opportunity to educate young girls on feminine health and hygiene and helped them overcome the stigmas." Menstrual Poverty" is a reality. Pads and tampons come at a considerable cost and are also harmful for the environment. These menstrual cups are made of silicone and can be reused. This health issue likely affects millions of girls all over the world but does not receive its fair coverage because men are unaware of the problem. Therefore woman, and the ladies wing are such

an important part of WMO, and they should continue to take leadership on these matters and many other matters that afflict women.

## WMO PAKISTAN/FAR EAST

The Gift of Sight programme is a joint venture where corneas are harvested from Sri-Lankan patients and shipped to Pakistan for corneal transplants. This amazing and powerful programme has benefitted many patients and provided them with the greatest gift-SIGHT!

## WMO PAKISTAN

In addition to their collaboration with Sri-lanka and North America-the Pakistan chapter is also involved with Thalassemia awareness and screening for Thalassemia Minor.

## FUTURE

It has always been the dream of WMO leadership including its founders that one day WMO will have its own powerful institutions like the Aga Khan's hospitals that would provide training for doctors, nurses and other professionals. As a physician who places a high value on education, it is my opinion that training young memons to become successful nurses, allied health care workers, doctors and surgeons is a great way to uplift our people and instill very important values in the community regarding education. We are living in a very connected world, and we must ensure that our communities will not only be healthy but also become successful and be leaders in all fields of life. We must strive to produce the best doctors, the best nurses, the best surgeons and frankly the best of everything. This is what matters in the end. We must strive for Excellence.

In conclusion we must understand that female education is a critical component to elevate the status of a nation.

*“Educate the mother, Educate the nation”*

**Dr Shiraz Suleman**  
Chairman - Health Committee

# REPORT FOR THE YEAR 2021

## Audit & Finance

*Assalamu Alaikum Warahmathullahi Wabarakathuhu*

### Audit

#### Completion of Audits

We have requested the chapters to complete the Audit by April of the following year.

Chapter	Target Date	Date of Completion
South Africa		May 2021
America & Canada		April 2021
Europe		June 2021
Far East	April 2021	June 2021
Middle East		March 2021
North India		August 2021
Pakistan		July 2021
South India		August 2021

Similar to previous years there has been close communication between the Auditors of all Chapters, Regional Treasurers, WMO Treasurer, and Deputy Treasurer, and WMO CFO in the preparation of the Audited Accounts. In Sha Allah, going forward, we hope to improve on any further inadequacies and the Audit for 2022 will be in line with WMO group policies.

The Consolidated Audited Financial Statements, presented as part of this annual report, is prepared to incorporate the Audited Accounts of Europe Chapter, Middle East Chapter, Pakistan Chapter, South Africa, America & Canada, Far East, North India, and South India Chapters for adoption by members.

The Consolidated Balance Sheet stands at US\$ 8.33mn which has increased by a nominal \$ 203,000 from 2020, which is due to the increase in the fund account balances. Our Consolidated Statement of Financial Activities shows a surplus of \$ 544,345 mainly due to the retained rental funds and non-zakat-specific funds.

### Finance

WMO has a cloud-based accounting platform i.e. Sage Accounting. The chapters are required to update the system online in real-time with an allowance of batch processing delay of a 2 weeks.

Chapter quarterly Management Accounts are prepared and submitted using Sage MIS report extracts. It should be noted that certain chapters are yet to adhere to these timely submissions. WMO being an International Charity organization, the involvement of both Regional Treasurers and the RMC towards Management Accounts shall contribute to the status of WMO as a Charitable Organization.

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 monitoring 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,

# REPORT FOR THE YEAR 2021

## Legal & Compliance Committee

### *Assalamu Alaikum Warahmathullahi Wabarakathuhu*

It was decided at the AGM event in 2020 to register four more Trustees / Directors in the UK with Companies House and the Charity Commission. The names agreed were as follows;

Mr Salman Iqbal

Mr Ashraf Abdul Sattar

Mr Mahmood Shaikhani

Mr Shoaib Ismail Mangroria

Copies of both registers at Companies House and the Charity Commission are shown below;

With the sad demise of one of our dear founder members Mr Abba Ali Yusuf in December 2020, his resignation was also recorded.

During the year 2021 the other legal and compliance matter that prevailed was a review by Habib Bank AG Zürich who are the charities principal banker. Their review included a thorough disclosure of all the registered officers and their KYC formalities.

This review was concluded in 2022.

**Bashir Sattar**

*Chairman - Legal & Compliance Committee*

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WORLD MEMON ORGANISATION CHARITABLE FOUNDATION

# WORLD MEMON ORGANISATION CHARITABLE



# FOUNDATION 04984474

Created: 22 September 2022

# Overview

- Registered office address: 3 Weir Road, London, England SW12 0LT
- Company type: Private Limited Company by guarantee without share capital, use of 'Limited' exemption
- Incorporated on: 3 December 2003
- Status: Active

## Key filing dates

- Accounting reference date: 31 December
- Last accounts made up to: 31 December 2021
- Next accounts due: 30 September 2023
- Last confirmation statement date: 22 October 2021
- Next confirmation statement due: 5 November 2022

## Nature of business (SIC)

- 88990 Other social work activities without accommodation not elsewhere classified

# People

## Officers:

### 10 officers / 1 resignations

- Secretary SATTAR, Bashir **ACTIVE**
- Nationality: British
- Appointed: 3 December 2003
- Occupation: Managing Director

- 
- Director ABDUL SATTAR, Ashraf **ACTIVE**
  - Nationality: Sri Lankan
  - Appointed: 3 June 2021
  - Country/State of Residence: Sri Lanka
  - Occupation: Company Director

- 
- Director GANI, Nowsad Abdul **ACTIVE**
  - Nationality: British
  - Appointed: 3 December 2003
  - Country/State of Residence: United Kingdom
  - Occupation: Solicitor

- 
- Director HARUNANI, Esmail Fakirmohamed, Dr **ACTIVE**
  - Nationality: British
  - Appointed: 18 February 2018
  - Country/State of Residence: United Kingdom
  - Occupation: Director

- 
- Director IQBAL, Mohammad Salman **ACTIVE**
  - Nationality: British
  - Appointed: 3 June 2021
  - Country/State of Residence: England
  - Occupation: Company Director

- Director ISMAIL, Muhammad Shoaib **ACTIVE**
  - Nationality: Pakistani
  - Appointed: 3 June 2021
  - Country/State of Residence: Pakistan
  - Occupation: Company Director
- 

- Director KARIM, Haroon **ACTIVE**
  - Nationality: British
  - Appointed: 3 December 2003
  - Country/State of Residence: United Kingdom
  - Occupation: Co-Director
- 

- Director SATTAR, Bashir **ACTIVE**
  - Nationality: British
  - Appointed: 3 December 2003
  - Country/State of Residence: England
  - Occupation: Managing Director
- 

- Director SHAIKHANI, Mahmood **ACTIVE**
  - Nationality: Pakistani
  - Appointed: 3 June 2021
  - Country/State of Residence: England
  - Occupation: Company Director
- 

- Director YOUSUF, Abba Ali **RESIGNED**
- Nationality: British
- Appointed: 18 February 2018
- Date of birth: April 1943
- Country/State of Residence: England
- Occupation: Director

# THE WORLD MEMON ORGANISATION CHARITABLE FOUNDATION

Charity number: 1101413

Charity reporting is up to date (on time)



**Trustees** are the people responsible for controlling the work, management and administration of the charity on behalf of its beneficiaries. Generally trustees are treasurer, chair, board member etc. The trustees are responsible for keeping this list up to date and can do this by updating their details as they happen through the online service

8 Trustee(s)

Name	Role	Date of appointment
ASHRAF ABDUL SATTAR	Chair	03 June 2021
MAHMOOD SHAIKHANI	Trustee	03 June 2021
MOHAMMAD SALMAN IQBAL	Trustee	03 June 2021
MUHAMMAD SHOAIB ISMAIL	Trustee	03 June 2021
ESMAIL FAKIRMOHAMED HARUNANI	Trustee	18 February 2018
HAROON KARIM	Trustee	03 December 2003
NOWSAD ABDUL GANI	Trustee	03 December 2003
MR B SATTAR	Trustee	03 December 2003

# REPORT FOR THE YEAR 2021

## Constitutional Amendments Committee

### *Assalamu Alaikum Warahmathullahi Wabarakathuhu*

During the year 2021 the key focus of constitutional amendments were as follows;

1. Proposed amendments from the AGAM in 2020 that were approved had to be inserted into the governing documents.
2. Amendments that were discussed and approved in the 2021 AGAM had to be inserted into the governing documents
3. The principle of the formation of the Global Ladies Wing was approved at the 2021 AGAM and therefore had to be constructed and presented as proposed constitutional amendments for review and debate by the Management Committee
4. Other amendments that were discussed at the AGAM in 2020 and 2021 were also constructed into proposed amendments for approval by the Management Committee so that they could be presented to this AGAM in October 2022 for approval
5. At the WMO Strategic Review Conference held in Abu Dhabi in May 2022, the Constitution Sub Committee has now taken the shape of inclusion of the following members; Mr Bashir Sattar (Chairman), Sir Iqbal Sacranie, Mr Salman Iqbal, Mr Arif Habib, Mr Asif Rangoonwala, Mr Mahmood Shaikhani & Mr Shoaib Ismail.

**Bashir Sattar**

*Chairman - Constitutional Amendments Committee*

# REPORT FOR THE YEAR 2021

## 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 was entrusted to deliver the following objectives -

- Strategize, develop and design “WMO” as a Brand
- Create a comprehensive media network
- Promote WMO on local and global platforms
- Increase the Global footprint of WMO

The following has been achieved for the year 2021

### **The Memon**

The e-magazine is published to highlight prominent, global Memon personalities and update ongoing activities and projects across all Chapters of WMO.

The inaugural edition was released on April 15, 2016 and till date 35 editions have been published.

Distinguished Humanitarians and Doyens of Industry such as Mr. Satar Dada, Mr. Solly Noor, Mr. Haroon Karim, Mr. Iqbal Sacranie, Mr. Yunus Suleman, Mr. Ashraf Sattar, Mr. Nowsad Gani, Mr. Gulaam Abdoola and Abdul Sattar Edhi have adorned the cover.

The year 2021 began with another luminary on the cover.

One of the most publicised editions of The Memon magazine was released in February with the newly elected President and media mogul Salman Iqbal gracing the cover.

The edition soon became a rage with Salman Iqbal giving a rare insight into his life as the World discovered another side to the visionary who built the ARY media conglomerate.

The next Edition was a Ramadan special which covered the Humanitarian endeavours of WMO while the December edition was a compilation of the year, aptly titled the year that was 2021.

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.

The year 2021 also saw several short compilations including the 6 month Presidency of Mr. Salman Iqbal titled Leadership Personified and a booklet that launched the WMO Food Bank project.

### **A Projects and Donation Menu**

A Donation Menu was created on the Website in the early part of 2017 and is expanded upon each year 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 are meticulously listed on the Website for the benefit of the donors.

With a simple click of the button, donors, around the world can now contribute to a cause closest to their hearts after comprehensively studying the details of the project online. A human story is also attached to empathise with the cause and create awareness of the hardships faced by the less fortunate.

WMO Food Bank was one of the landmark projects of the year which was duly listed on the donation page. The Initiative launched a global movement to eradicate hunger in all corners of the World with the program flourishing in India, Pakistan, South Africa, UAE and Sri Lanka. A million meals have been provided thus far under the WMO Food Bank banner.

### **WMO Website (wmoworld.com)**

The popular WMO website keeps getting upgraded each year. The website's continual transformation has attracted greater traffic. In 2021 we had 25,073 visitors to the website with 59,023 page views.

### **WMO Facebook (@wmoworld)**

Since January 2016, the WMO Facebook page fan base has grown from 4,532 to 16,273, generating a net growth of 11,741 Page Likes.

### **WMO Video**

This visual medium has been extensively used over the years and much emphasis was given to short videos documenting the pertinent causes throughout the year.

Amongst the many conceptualized videos that stood out in 2021 were the ones that highlighted the wonderful women of the World Memon Organisation, the WMO ARY Telethon coverage, motivational speeches by Mr. Salman Iqbal and the WMO Food Bank project.

The WMO ARY Telethon was a watershed event in the history of WMO which exponentially increased its global footprint with a live broadcast in 120 countries.

A number of videos are made as teasers for The Memon magazine. Also live interviews are shot on Facebook during the AGMs of prominent members of the organisation.

In the past, the membership video was a grand success with an overwhelming response to membership across chapters. The important causes of education, housing and humanitarian aid are highlighted extensively through 3 short documentaries.

The you tube page catalogues all the videos of events and orations made on important occasions.

### **WMO YouTube** (<https://www.youtube.com/wmoworld>)

We have a dedicated You Tube page for our library of videos covering humanitarian endeavours, events and various projects of WMO.

### **WMO Instagram (@wmoworld)**

WMO Instagram posts received a total of 8,917 reach during 2021.

### **WMO Twitter (@wmoworld)**

WMO Tweets earned a total of 30,588 impressions during 2021.

We have firmly established our mediums of communication with the WMO Website, Social Media, E-Magazine. We have almost doubled our following on Facebook as well as readership of the Memon magazine in 2021.

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 2021.

### **Communications Committee**

#### **Editorial Board:**

- Mr. Salman Iqbal
- Mr. Mahmood Shaikhani
- Mr. Ashraf Sattar
- Mr. Zubair Chashmawala

The Editorial Board will be the cornerstone of the Marketing and Communications Committee. They will select the personalities and humanitarian services that must be put in the spotlight, hence adorn the covers of The Memon magazine. They will also establish guidelines for communication and will be responsible in allocation of the budget towards the Marketing needs.

### **The Editorial Team (The Memon Magazine)**

#### **Editorial Committee:**

- Ms. Reeda Sheikhani - *Editor*
- Mr. Shazly Makeen - *Designer*

### **The Marketing Team (Representatives from each Chapter)**

The Marketing Team has been selected by the respective Vps to share with us information about all regional activities that take place in their respective Chapters.

- Mr. Iqbal Khamisani (North America)
- Mr. Shehzad Iqbal (Europe)
- Mr. Aneel Ameen (Middle East)
- Mrs Khashiefa Martin (Africa)
- Mr Hasin Agadi (India)
- Mr Sanjeeth Ilyas (Far East)
- Mr. Jawad Choksi (Pakistan)
- Ms. Dania Hanif (Ladies Wing)

### **Mohamed Zubair Chashmawala**

*Chairman - Marketing and Communications 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

31<sup>st</sup> 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 Mohammad Salman Iqbal
Mr Bashir Sattar	Mr Ashraf Abdul Sattar
Mr Haroon Karim	Mr Mahmood Shaikhani
Dr Esmail Harunani	Mr Muhammad Shoaib Ismail

## 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	Northern India Chapter
Europe Chapter	Pakistan Chapter
Far East Chapter	Southern Africa Chapter
Middle East Chapter	Southern India Chapter
Northern Africa Chapter	

## Contact

Mr Imran Farook, *General Manager*  
Telephone: (+94) 77 777 4281  
E-mail: gm@wmoworld.org

## Website

[www.wmoworld.org](http://www.wmoworld.org)