



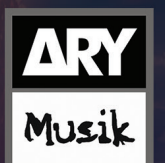
ANNUAL REPORT 2023

World Memon Organisation
Charitable Foundation

24 YEARS

OF QUALITY TELEVISION

PAKISTAN'S LARGEST SATELLITE
TELEVISION NETWORK



nickelodeon™



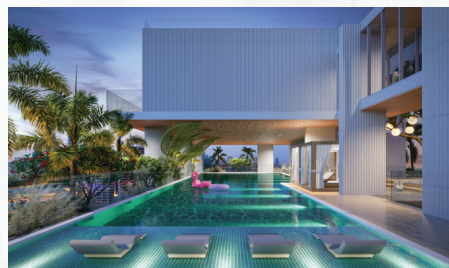
ONE-OF-A-KIND
Living Experience

Legado by Prescott, an iconic residential tower perfectly positioned in JVC

**Studio, 1-3 Bedroom
Apartments**

Payment Plan
60/40 | 30% post handover 3years

Starting Price
AED 650,000



CONTENT



OVERVIEW

- | | | | | | |
|-----------|---|-----------|-------------------------------------|-----------|-------------------------------------|
| 05 | Office Bearers (2023 - 2026) | 18 | Presidents Message | 20 | Board of Trustee Chairman's Message |
| 21 | Notice & Agenda of 22 nd AGM | 22 | Minutes of the 21 st AGM | 25 | 2023 Attendees List |
| 27 | Secretary General's Report | | | | |



FINANCIAL REPORTS

- | | | | |
|-----------|--------------------|-----------|-----------------------|
| 35 | Treasurer's Report | 38 | Consolidated Accounts |
|-----------|--------------------|-----------|-----------------------|



CHAPTER REPORTS

- | | | | | | |
|------------|-------------|-----------|----------|------------|-----------------|
| 57 | Europe | 62 | Far East | 68 | Middle East |
| 75 | North India | 82 | Pakistan | 104 | Southern Africa |
| 115 | South India | | | | |



OTHER REPORTS

- | | | | |
|------------|-----------------------|------------|-------------------|
| 120 | GYW Chairman's Report | 127 | Formation of MEMF |
|------------|-----------------------|------------|-------------------|



SPECIALIST COMMITTEE REPORTS

- | | | | | | |
|------------|-------|------------|------------|------------|--------------------|
| 133 | Zakat | 137 | Investment | 142 | Legal & Compliance |
|------------|-------|------------|------------|------------|--------------------|



SUPPLEMENTARY INFORMATION

- | | | | |
|------------|--------------------------------------|------------|-----------------------|
| 143 | Chronology of all AGM Dates & Venues | 145 | Corporate Information |
|------------|--------------------------------------|------------|-----------------------|

OFFICE BEARERS 2023 - 2026

OFFICE BEARERS OF THE MANAGEMENT COMMITTEE	
PRESIDENT	Mr Salman Iqbal
DEPUTY PRESIDENT	Mr Mahmood Shaikhani
SECRETARY GENERAL	Mr Bashir Sattar
DEPUTY SECRETARY GENERAL	Mr Faizan Hanif Bakali
TREASURER	Mr Waseem Yousuf Adil
DEPUTY TREASURER	Mr Iqbal Tabani
CHAIRMAN, GLOBAL YOUTH WING	Mr Khurram Kalia
CHAIRPERSON, GLOBAL LADIES WING	Ms Shabana Abdul Razzak

OFFICE BEARERS OF THE BOARD OF TRUSTEES	
CHAIRMAN	Mr Ashraf Sattar Sayani
DEPUTY CHAIRMAN	Mr Mohammed Yousuf I Kamdar
SECRETARY	Mr Shoaib Ismail Mangroia
ASSISTANT SECRETARY	Dr Shiraz Suleman

REGIONAL OFFICE BEARERS

CHAPTER	REGIONAL PRESIDENTS	REGIONAL SECRETARIES	REGIONAL TREASURERS
SOUTHERN AFRICA	Mr Ahmad Gani	Mr Aslam Kalla	Mr Naeem Hassim
EUROPE	Mr Shahzad Iqbal	Mr Farhan Farooq	Mr Nisar Bawany
FAR EAST	Mr Ameen Bhalla	Mr Hassan Siddique	Mr Abdul Razzak Osman Hingora
MIDDLE EAST	Mr Kamran Ghani	Mr Afzal Allah Rakha	Mr Gulam Mohamed Iqbal
NORTHERN INDIA	Mr. Haseen Aghadi	Mr. Sharif Memon	Mr Shabbir Ahmed Patca
PAKISTAN	Mr Ashraf Machiyara	Mr Arsalan Arif Nara	Mr Musaab Mansoor
SOUTHERN INDIA	Mr Adil Azeez	Mr Mohamed Hanif Osman	Mr Hamid Tayub

GLOBAL YOUTH WING	CHAIRPERSON	Mr Khurram Kalia
	SECRETARY	Ms Sadaf Vahedna
	TREASURER	Mr Murtuza Jangda
	REGIONAL VICE CHAIR - AC	Ms Raeesa Joosab Arbee
	REGIONAL VICE CHAIR - EC	Mr Nasir Iqbal
	REGIONAL VICE CHAIR - FC	Mr Aqib Ashraff
	REGIONAL VICE CHAIR - MC	Mr Yasir Gadit
	REGIONAL VICE CHAIR - NIC	Mr Yameen Thara
GLOBAL LADIES WING	REGIONAL VICE CHAIR - PC	Mr Muhammad Jawad Choksi
	GLOBAL LADIES CHAIR	Ms Shabana Abdul Razzak
	GLOBAL LADIES DEPUTY CHAIR	Ms Razia Chasmawala
	GLOBAL LADIES SECRETARY	Ms Mariyam Bashir Awan
	GLOBAL LADIES TREASURER	Ms Rabiya Wasiq
	CHAPTER REPRESENTATIVES	
	REGIONAL LADIES CHAIR - AFRICA	Ms Halima Abdool
	REGIONAL LADIES CHAIR - EUROPE	Ms Shamim Osman
	REGIONAL LADIES CHAIR - FAR EAST	Ms Shazia Sangani
	REGIONAL LADIES CHAIR - MIDDLE EAST	Ms Zeenat Yaseen Merchant
	REGIONAL LADIES CHAIR - NORTH INDIA	-
	REGIONAL LADIES CHAIR - PAKISTAN	Dr Maria Hashmani
	REGIONAL LADIES CHAIR - SOUTH INDIA	Ms Farida Aziz

SPECIALIST COMMITTEES

INVESTMENT	Mr Suliman Noor Mahomed (Solly Noor)	HEALTH CARE	Dr Shiraz Suleman (Chairman)
ZAKAT	Mr Salman Iqbal (Chairman)	CONSTITUTIONAL AMENDMENTS	Mr Bashir Sattar (Chairman)
LEGAL & COMPLIANCE	Mr Nowsad Gani (Chairman)	LAND DEVELOPMENT	Mr Mahmood Shaikhani (Chairman)
MEMBERSHIP	Mr Salman Iqbal (Chairman)	SOCIAL & CULTURAL	Ms Shabana Abdul Razzak (Chairperson)
EDUCATION	Mr Ashraf Sattar (Chairman)		



SALMAN IQBAL

PRESIDENT

Salman Iqbal is a prominent leader in Pakistan's media, sports, and business sectors, renowned for his transformative impact within the ARY Group. Over more than two decades, he has established Pakistan's leading satellite television network, launched A-Sports—the country's first HD sports channel—and played a key role in leading one of the nation's top business groups. His journey began at the age of 25, when he became one of the youngest media entrepreneurs globally. He forged strategic partnerships with international media giants like HBO, Viacom, and Endemol, bringing their content to Pakistan and expanding ARY's television network across various genres including entertainment, news, sports, and education.

Before taking the helm of ARY's media division, Salman was involved in diverse family businesses, including treasury, gold bullion, asset management, and real estate. His business acumen led him to acquire the Karachi Kings, the most expensive franchise in the Pakistan Super League (PSL). Under his leadership, the team won the PSL championship in 2020, and Salman was instrumental in promoting the league through extensive media coverage. He also contributed to the success of the T10 and Abu Dhabi T10 leagues.

In 2021, Salman launched A-Sports, which quickly became popular nationwide due to its comprehensive coverage of major sports events like the ICC Men's T20 World Cup, FIFA World Cup 2022, and F1 Racing. His ventures also expanded into real estate with projects like ARY Laguna in Karachi and Gujranwala, Pakistan's first man-made beach side communities. In the UAE, his latest venture, VisionARY, has achieved significant milestones in the property market, collaborating with major local developers.

Beyond his business achievements, Salman Iqbal is deeply committed to philanthropy and social welfare. He has organized charity concerts, pioneered live telethons, and supported various charitable organizations, including the Shaukat Khanum Memorial Trust, UNICEF, and WWF. His efforts during natural disasters, such as the 2005 earthquake in Pakistan and the 2010 Haiti earthquake, have earned him widespread recognition. He was awarded the Sitara-e-Isar by President General Pervez Musharraf for his contributions during the 2005 earthquake.

Salman has received numerous accolades, including being named a Young Global Leader by the World Economic Forum and being listed among The Muslim 500, which recognizes the most influential Muslims globally. In 2022, he was awarded the Sitara-e-Imtiaz, one of Pakistan's highest civilian honors, for his contributions to promoting cricket and sports in the country.



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.



BASHIR SATTAR

SECRETARY GENERAL

Bashir is an entrepreneur with a background in strategic management, in a career stretching across five decades. Originally destined for a career in medicine at 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 after almost 25 years of service within the Industry.

Bashir is a pragmatic and engaging entrepreneur who enjoys challenges. Apart from managing supply contracts with major consumer electronics manufacturers, he now also designs, sources and manufactures products from his office in China whilst developing a premium online brand to exploit the numerous opportunities in online retail marketplaces. Some of his new products about to be launched in 2024/2025 will be the first ever to be seen in the marketplace.

Bashir has had a notable presence in the voluntary & charitable sector stretching across five decades. His notable voluntary endeavours have included; Trustee & President of The Memon Association UK, Trustee & President of one of the largest mosques in London, Managing Director of Peace TV responsible for launching the Channel in Europe and the USA, and is a Founder Trustee, Director and the current serving Secretary General of the World Memon Organization Charitable Foundation having serving several other key posts since inception of the Charity in 2002.

Bashir believes in getting the work done to serve the community. He is a dedicated and hard working professional and likes to enjoy his work no matter what the challenge!

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 travelling, watching sports, trying new cuisines, theatre and cinema and a varied array of music genres. Bashir also takes a keen interest in world politics, economics and current affairs.



FAIZAN HANIF **BAKALI**

DEPUTY SECRETARY GENERAL

Faizan Hanif Bakali is a seasoned professional with over 20 years of experience in business and law. He served as the President of Mad Engine Global for 12 years, during which time he and his partner led the company to become the largest licensed apparel and accessories company in the world. After selling a majority of the stake in the company to a large private equity group in 2020, Faizan still remains a shareholder and board member of the company, which continues to forge strong partnerships with prestigious licensors like Disney, Warner Brothers, and Netflix, and serves Fortune 500 retailers.

In addition to his role at Mad Engine, Faizan is a partner in GB Private Capital, a family office investment firm focused on real estate, medical, renewable energy, and AI-related investments.

Faizan earned a bachelor's degree from the University of Southern California (USC) and a Juris Doctorate from Loyola Law School.

Beyond his professional accomplishments, Faizan is a dedicated family man. Born in Karachi and raised in Southern California, he now resides in Newport Coast, California, with his wife Firasat and their three young children. He is the second of the three sons of late Hanif Usman Bakali. A committed philanthropist, Faizan is actively involved in his community, consistently working to give back and create a positive impact in the world.



WASEEM YOUSUF **ADIL**

TREASURER

Mr Waseem Yousuf Adil is a fellow of the Association of Chartered Certified Accountants and an Associate member of the Institute of Chartered Accountants in England & Wales. He has 26 years of experience in Public Practice and Industry.

He grew up in Pakistan's coastal megacity of Karachi. He would go on to work at Price Waterhouse Coopers as an Auditor before joining Deloitte as a Manager in Corporate Finance.

He emigrated to London with the family in 2003 and worked in public practice firms across various industries. In 2009 he started his own accounting and tax advisory practice where he serves as Managing Director. His firm specialises in providing limited companies and high net worth individuals with expert advisory services in IHT, personal and corporate tax planning.

He has served as a Treasurer of the Europe Chapter for one term and as a Regional Assistant Secretary for two terms in the Europe Chapter. Previously, he has also held numerous roles within Memon Association UK and currently he is one of the Trustees of Memon Association UK.

Outside of the business world, Waseem is an avid sportsman and can be found at his local squash courts, where he has a fearsome weekly game with his two kids. He is also a handy batsman and an excellent spin bowler in backyard cricket.



IQBAL **TABANI**

DEPUTY TREASURER

Born on 7th December 1952 in Karachi, Pakistan.

After school education, he stepped into banking career as a clerk in 1968 with Muslim Commercial Bank, Karachi Pakistan. During service, He completed Bachelor of Commerce, Bachelor of Law, and certification of AIBP (Associate of Institute of Bankers Pakistan) all from Karachi. After 13 years of service, he resigned as Branch Manager.

He joined Habib Bank AG Zurich Dubai in 1982 and served the bank for about 26 years and left the bank in 2007 as Second Vice President to devote his full time in family business.

He became trustee of WMO in 2006 in the hands of Marhoom Abdul Razzak Gandhi. He has served as treasurer Middle East chapter and now serving as Dy. Treasurer Global. He is a regular participant in WMO activities.

He is involved in business with his brothers in the field of real estate buying, selling, advising, investing, and developing in Karachi, Dubai, and Canada. They are partnering in development of residential projects in Dubai under the brand name of "Prescott". They are better known as Tabani.

He is living in Dubai for 44 years and has been granted Investor Golden Visa. His sons and son in law are also doing business of real estate buying, selling, advising, investing, and developing in Dubai in the name of Property Network.



ASHRAF SATTAR

CHAIRMAN, BOARD OF TRUSTEES

Mr. Ashraf Sattar is a dynamic leader at the helm of Timex Garments (Private) Limited, a family-owned apparel powerhouse founded in 1967 in Colombo. Under his stewardship, the company has grown from its roots in women's wear to a diverse portfolio that includes lingerie, menswear, and kids wear, boasting ten state-of-the-art manufacturing facilities in Sri Lanka.

Timex Garments is renowned for its high fashion designs, which are exported to international markets. The company's global footprint includes design centers, manufacturing hubs, retail subsidiaries like Aviraté, and strategic sourcing and buying offices. Notably, the group has forged a prestigious joint venture with Wacoal Japan to produce world-class intimate wear, and they have partnered with a Korean company to establish a cutting-edge digital printing plant for fabrics.

Expanding beyond fashion, Mr. Sattar has guided the group into the hospitality industry, launching the luxurious Ranna 212 Resort, a 4-star haven in Tangalle, Sri Lanka.

A testament to his commitment to excellence, Mr. Sattar holds a B.Sc. Special Degree and has completed the Advanced Management Program at Harvard Business School in Boston, USA, where he is an esteemed alumnus. His visionary leadership continues to drive Timex Garments toward new heights, blending tradition with innovation on the global stage.



YOUSUF KAMDAR

DEPUTY CHAIRMAN, BOARD OF TRUSTEES

Mohammed Yousuf Ibrahim, affectionately known as Yousuf Kamdar was born in Pakistan on the 25th of December 1961. He commenced his first business venture in the city of Pietermaritzburg (South Africa) in the year 1987

This venture enabled him to gain invaluable experience which subsequently set up the foundation for the Kamdar Group.

Yousuf Kamdar commenced in the manufacturing industry and made a conscious decision to transform his existing property investment portfolio into a Business and launched a property development company with a focus on inner city development.

Over the years, the company had invested widely in property and had by now accumulated a vast and diverse portfolio. His property portfolio has expanded to include commercial, residential, industrial and the hospitality industry and his highly skilled team of professionals specialize in urban renewals, retail-commercial-industrial property development, project management, property asset management, land acquisition, portfolio management and residential conversions, Yousuf has transformed this into a multifaceted property business.

His Group has emerged as a market leader with a diverse portfolio in 3 continents.

Mr. Yousuf Kamdar is currently residing in Dubai, UAE and is a member of the ME Chapter Regional Management Committee. He actively participates in all meetings and programs within the ME Chapter. With his background originating from South Africa, he plays a significant role in this chapter as well, focusing not only on philanthropy but also on social networking and encouraging youth members. His dedication and passion for the chapters' mission make him an invaluable asset to the team.



SHOAIB ISMAIL **MANGRORIA**

SECRETARY, BOARD OF TRUSTEES

Mr. Shoaib Ismail Mangroria has been a cornerstone of the World Memon Organization (WMO) since its inception. As a Trustee and one of the Founding Members of WMO, he has made significant contributions in various capacities, including serving two consecutive terms as Secretary General. His roles have also encompassed being a member of the Board of Management, Assistant Secretary General, and Vice President of the WMO Pakistan Chapter. Notably, Mr. Shoaib was instrumental in launching the first-ever Youth Wing of WMO and spearheading several major projects within the Pakistan Chapter.

In addition to his work with WMO, Mr. Shoaib has been actively involved in numerous other social and welfare organizations from a young age. His leadership roles have included positions with the All Pakistan Memon Federation (Managing Committee Member), the United Memon Jamat of Pakistan (UMJP), Okhai Memon Anjuman, Okhai Memon Jamat, Okhai Memon Youth Services, Okhai Memon Housing Foundation, Pakistan Memon Educational & Welfare Society (PMEWS), Usman Memorial Hospital, and Rotary International. He also serves as a Trustee and member of the Board of Governors of the Memon Medical Institute (MMI).

Academically, Mr. Shoaib holds a degree in Science and several advanced certifications in Polymer Sciences. Professionally, he is the Director and CEO of Premier Cables (Private) Limited, a leading manufacturer of Fiber Optic and Copper Telecom Cables in Pakistan. He is also an active member of various national and international business forums.

Mr. Shoaib's vision is to establish a Memon University under the auspices of the World Memon Organization, Insha Allah.



DR. SHIRAZ SULEMAN

ASSISTANT SECRETARY, BOARD OF TRUSTEES

Specialist Physician, Leader, and philanthropist. A medical graduate with an executive MBA from Harvard Business School. CEO of Hasfaan Holdings and director of Reno Value Investments.

He has served as a specialist physician and surgeon for over 30 years. He has a deep understanding of health-related matters. With his business degree background, he also understands how good health care depends on managing finances efficiently to provide the most care for the least amount of costs.

He has been involved in philanthropy and promotion of education for most of his life. He has provided a Muslim Girls university scholarship for several years and many young students have now qualified as physicians or are in training to become physicians.

In Canada he has supported local Muslim food banks that feed the hungry and supported charities that provided Halal Iftar meals to Muslim ladies living in shelters with no access to halal food.

He advocates strongly for education and because of this pursued further education at the Harvard Business School's Leadership Program. He is now a Harvard Alumni and through its global network has been able to engage with leaders from all over the world to advance Muslim causes and assist our community.

He believes the Memon Community has the ability to become a strong contributor to the wellbeing of all Muslims and all Humanity.

Educate, Educate, Educate.



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.



SHABANA **ABDUL RAZZAK**

CHAIRPERSON, GLOBAL 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 farther 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

**Assalam Alaikum Warahmatullah
Wabarkatahu**

Dear Brothers and Sisters,

As we gather today for the 22nd World Memon Organisation Charitable Foundation AGM, I'm filled with a deep sense of pride and gratitude. Over the past two decades, WMO has grown into a beacon of hope and compassion, a testament to the enduring legacy of our founder, the Late Haji Abdul Razzak Yaqoob (ARY), my beloved Tayaa. His spirit of giving and his unwavering commitment to our community continue to guide us as we step into an exciting new chapter.

This year marks a significant milestone for us; we've welcomed our very first CEO. This isn't just a new hire; it's the beginning of a transformation that will allow WMO to thrive with even greater focus and impact. Our new CEO will be leading the charge in aligning our efforts with our core mission, ensuring that we continue to make a difference in the lives of those who need it most.

Last year, we made important updates to our governing documents, laying the groundwork for WMO's next phase of growth. With these changes, and the leadership of our CEO, I

truly believe we are on the path to becoming a more professional, global organization that truly represents the Memon community.

But as we look to the future, I want to reaffirm our commitment to something that's always been at the heart of WMO — Education. Education is more than just learning; it's the foundation on which we build better lives, stronger communities, and brighter futures. It's our most powerful tool for change, and it's something we've always prioritized.

In collaboration with the Memon Education Board in Pakistan, we're stepping up our efforts to make quality education accessible to more children. This partnership allows us to reach further, offering financial assistance, scholarships, and support to students who otherwise might not have the opportunity to learn and grow. Our goal is simple yet profound: by 2030, we want to ensure that no child is deprived of an education.

Our commitment is reflected in our ongoing support for over 11,000 students each year. From the Memon Industrial and Technical Institute (MITI) in Pakistan to schools in Sri Lanka, India, and beyond, we're building institutions that light the way to a brighter future.

I'm a firm believer in "Education for All," and I'm asking you to join me in this mission. Investing in education is not just about helping individuals; it's about uplifting our entire community, and in turn, humanity itself.

I'm also incredibly proud of our brothers and sisters in the World Memon Organisation USA. Despite the challenges we faced last year, you stood with us, and your chapter's remarkable growth in such a short time is truly inspiring.

As we move forward, I want to extend my deepest thanks to the Regional Management Committees for your unwavering support and contributions. Your dedication and wisdom are the pillars of our success. And to our office bearers, your fresh ideas and enthusiasm are exactly what we need to drive us into the future.

Finally, I thank Almighty Allah SWT for blessing us with the opportunity to serve under the WMO banner. Together, with the leadership of our new CEO and your continued support, I'm confident that we'll reach even greater heights and continue to make a lasting impact on lives around the world.

Salman Iqbal

President, World Memon Organisation



MESSAGE FROM THE CHAIRMAN BOT

Assalam Alaikum Warahmatullah Wabarkatahu

Esteemed Trustees, Members, Brothers, and Sisters,

It is my pleasure to welcome you to the 22nd Annual General Meeting of the World Memon Organisation Charitable Foundation (WMO) in the vibrant city of London. This gathering marks a twelve-year return to this hospitable city, and I hope you all enjoy your time here.

I am honored by your continued trust in electing me to serve a second term as Chairman of the Board of Trustees. It is a privilege to collaborate with our dedicated team in advancing the WMO's mission and expanding our global impact.

The past year has presented numerous challenges for the Muslim community, and we offer our prayers for the well-being of the people of Palestine and other Middle Eastern regions. Our organization has also encountered obstacles, including the difficult decision regarding World Memon Organisation of North America (WMONA). Despite formal requests to cease using the WMO name and logo, WMONA has persisted in this practice. We remain hopeful that they will respect the WMO legacy and join us in fulfilling our shared objectives.

In response, we have established World Memon Organisation USA, Inc. (WMOUS) as a formal branch representing the Memon community

in the USA and Canada. We are enthusiastic about the community's engagement and the growth of WMOUS membership.

I am delighted to announce that the WMO is entering a new phase of professionalization. We have appointed Mr. Wassim Khmaja as our first CEO, whose expertise in the humanitarian sector will be instrumental in achieving our goals.

Our youth continue to be a source of inspiration, demonstrating innovative ideas and projects that empower the next generation. The newly appointed Global Youth Wing will undoubtedly contribute significantly to our organization's future.

I also extend my gratitude to the dedicated women in our chapters who have worked tirelessly for two decades to empower their peers. The Global Ladies Wing will further strengthen our community by fostering meaningful relationships among women.

Finally, I express my sincere thanks to Almighty Allah SWT for the opportunity to serve our community and humanity.

Ashraf Sattar

Chairman, Board of Trustee

NOTICE OF THE 22nd ANNUAL GENERAL MEETING

Notice is hereby given to all Members of the World Memon Organisation Charitable Foundation (WMO) that the 22nd Annual General Meeting will be held on Saturday, 5th October 2024, 09.30 AM at Renaissance London Heathrow Hotel, London, United Kingdom 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 21st Annual General Meeting held on 11th November 2023 at the Metropolitan Hotel, Dubai, UAE.
4. To receive the Annual Report of the WMO for 2023, 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 2023, to be presented by Mr. Waseem Y Adil, 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 Meeting and to fix their remuneration.
7. Update on formation of WMO USA including ratification of the formation of the RMC and appointment of Officer Bearers for the remainder of this term.
8. Any other matters with the permission of the Chair.
9. Dua and conclusion of the meeting.

Bashir Sattar
Secretary General, WMO

28th May 2024

MINUTES OF THE 21ST AGM OF WMO HELD ON 11TH NOVEMBER 2023 AT THE METROPOLITAN HOTEL, DUBAI, UAE.

Attendees: Annexure 1

Apologies: Mr Farook Kassim, Dr Esmail Harunani, Mr Imran Panaawala, Mr Goolam Abdoolah, Ms Shamim Osman, Mr Abdul Satar Dada, Mr Abdul Azeez, Haji Ahmed Gadit, Mr. Jan Muhammad Haji Yaqoob Gandhi, Mr. Abdul Rauf Haji Yaqoob Gandhi, Mr Iqbal Yaqoob Gandhi, Mr Nowsad Gani, Haji Karim Lakhany

ITEM 1. Recitation from the Holy Quran.

- The meeting was called to order by Mr Bashir Sattar, Secretary General followed by a recitation of the Quran by Mr Iqbal Memon Officer.
- This was followed by the UAE National Anthem and the Memon Anthem.
- Sir Iqbal Sacranie thereafter made dua for those who have passed and also those who have been affected in the recent conflicts and for the safety of the Muslim ummah..

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

Mr Salman Iqbal welcomed everyone to the 21st AGM. The General Assembly gave a standing ovation to Mr Bashir Sattar for his unwavering dedication to the WMO. Mr Salman also praised and acknowledged the hard work, commitment and contribution of all the Office Bearers: Mr Ashraf Sattar, Mr Ismail Gadit, Mr Shoaib Ismail, Dr Shiraz Suleman, Mr Mahmood Shaikhani, Mr Waseem Yousuf Adil, Mr Khurram Kalia, and Ms Shabana Abdul Razzak. He also thanked all the Regional Presidents for their dedication and service in their chapters: Mr Imran Panaawala, Mr Ahmed Shaikhani, Mr H.M. Shahzad, Mr Ehsan Gadawala, Mr Abdul Azeez and Dr Haroon Admani.

Following are the summary of his speech:

1. All Office Bearers must remember that they are elected to serve the community and they need to keep

improving on the work that has been done till date.

2. Over the last 21 years we have united the Memon community.
3. During the visits to India and US it was observed that the community is only interested in furthering Education in the community and they are willing to donate towards related projects.
 - a. Pakistan chapter has started working with the Memon Education Board.
4. Memon Day will be celebrated on 10th April every year.
5. Inspire card was proposed keeping the small donors in mind and to provide a platform which provides transparency to the donors.
 - a. When this project was first launched in Dubai, we received commitments of \$750,000.
 - b. The disbursement of funds, insurance (OPD) and several other disbursements and benefits will be provided through this medium.
 - c. Mr Salman Iqbal, Mr Solly Noor, Mr Arif Habib and Mr Khurram Kalia launched the "INSPIRE" app.
6. Regarding MITI, have approached the government of Pakistan and they are willing to give WMO 7 existing vocational centres to develop.
7. Had a meeting with head of NHS in the UK to provide training for nursing using syllabus exchange to send nurses overseas.

ITEM 3. To receive and approve the Minutes of the 20th Annual General Meeting held on 2nd October 2022 at The Meydan Hotel, Dubai, UAE.

The following clarifications were sought:

- Whose spouse will be the life member, the first Trustee/Patron or the inherited Trustee/Patron. It was noted that

since the constitution is silent the constitution review committee will review as part of the next review.

- If the inheritor is a Memon and the spouse is non-Memon then will the inheritor be allowed to accept the inheritance. This is allowed.

With no further comments the minutes were approved by Mr Ehsan Gadawala and seconded by Mr Altaf Habib Jangda.

ITEM 4. To receive the Annual Report of the WMO for 2022, to be presented by Mr. Bashir Sattar, Secretary General of the WMO.

- Mr Bashir Sattar read out his report which was published on the Annual Report. He further praised Mr Ehsan Gadawala and Mr HM Shahzad for their efforts in their chapters which have been remarkable over the last tenure.
- A question was raised about the Memon community in Northern Africa Regions and the need for a chapter to cover these countries. It was noted that the Northern Africa Chapter was not active and the Office Bearers will aim to visit this region next year to revive the chapter.
- With no further comments, the report was proposed by Ms Dania Hanif and seconded by Mr Arif Habib.
- The Regional Presidents of the Northern India and Pakistan Chapter presented their chapter annual reports. Mr HM Shahzad thereafter presented a video highlighting the work carried out by Pakistan during the year 2022.
- It was noted Mr Solly Noor led to the launch of legacy projects and several projects have been concluded with several more in progress.

ITEM 5. To receive & approve the Audited Accounts of WMO for the year ended 31st December 2022, to be presented by Mr. Waseem Y Adil, Treasurer of WMO.

The audited accounts which is published in the Annual report was presented and the following were noted:

- The reporting is based on the format of the Regulatory bodies and best financial reporting practices.
- The balance brought forward includes zakat collection, membership fees, assets, etc.
- Every chapter has its own target and the figures which are presented shows a lesser amount due to inflation in the country which is up to 60% in some countries.
- Funds being received and disbursed through the Europe chapter has to be disclosed as the accounts have to be submitted to the charity's accounts. It was also informed that an income / expense statement will be prepared for Europe chapter going forward.

With no further comments, the Audited accounts were proposed by Mr Razzak Osman and seconded by Mr Haroon Mohammed.

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 Meeting and to fix their remuneration.

- It was informed that the current auditors KWSR have been carrying out the audit for the last 4 years.
- There were some concerns by the Europe chapter regarding the conduct of the audit by KWSR.
- The General Assembly approved to continue with the existing auditors with 3 members objecting. The remuneration will remain at GBP 6,000.
- The treasury team was requested to present options for auditors for the next year at the MC meeting and for the AGM.

ITEM 7. To approve any amendments to the governing documents (the draft of

which will be circulated 6 weeks before the AGM in accordance with Articles 24.5.2 to 24.5.4, 35.1.3 & 46.2 of the Constitution.)

The Secretary General informed that the amendments were circulated one week later than the time period laid out in the governing documents and requested permission to proceed.

The General Assembly acknowledged and agreed to move ahead to approve the proposed amendments.

The following comments were made on the proposed amendments:

- Clause 7.1 to remain as is with no amendments.
- The GLW Deputy Chair and GYW Secretary to be brought back into the MC

The following suggestions were put forward for consideration by the Constitution Review Committee:

- GLW and GYW posts should be selected before the MC meeting in which the elections are conducted for the new Office Bearers.
- If for any reason there is confusion on the interpretation of any clause, the final decision will be with the MC.
- To consider the eligibility of the GYW chairperson position currently being restricted to the MC to be opened up to all the youth members.
- Nominations for Office Bearers to be allowed to be considered from the wider membership and not just from the MC.

With no other changes the amendments were proposed by Mr Solly Noor and seconded by Mr Arsalan Nara.

ITEM 8. To receive the report of the Election Commissioner and ratify the Elected Members and confirm the Appointed Members of each Regional Management Committee who have been nominated to be members of the Management Committee, in accordance with the Article 24.2.3 of the Constitution.

- Mr Iqbal Dawood read out his report which was published on the Annual Report.
 - » An apology was made that the name of Ms Shazia Shahid Sangani was omitted in error as an elected member of the Far East Chapter RMC.
- With no other comments the report was received by the General Assembly.

ITEM 9. Any other matters with the permission of the Chair.

- Mr Ajaz Saya informed that MMI will enroll Memon students at its nursing and physiotherapy courses on merit for free of charge.
- The newly appointed regional presidents shared their vision with the general assembly.
 - » Pakistan – Mr Ashraf Machiyara
 - » Southern Africa – Mr Ahmad Gani
 - » Europe - Mr Shahzad Iqbal
 - » Southern India – Mr Adil Azeez
 - » Northern India – Mr Haseen Aghadi
 - » Middle East – Mr Kamran Ghani
 - » Far East - Mr Ameen Bhailai

ITEM 10. Dua and conclusion of the meeting.

The meeting was concluded with a dua by Mr Altaf Muhammad.

2023 ATTENDEES LIST

Southern Africa				
Mr Yusuf Kamdar	Mr Feizul Ayob Mr Feizul Ayob	Mr Ahmed Gani	Mr Osman Essa	Mr Anwar Hoosen Moosa
Mr Rashid Tar	Mr Abdool Satar Joosub Mahomed	Mr Haroon Gutta	Mr Shiraz Gany	Mr Muhammed
Mr Akhter Hoosen Moosa				
America & Canada				
Mr Faizan Hanif Bakali	Mr Saad Bakali	Ms Salomee Ahmed Memon	Ms Yasmeen Mozawalla	
Europe				
Mr Bashir Sattar	Mr Nowsad Gani	Mr Haroon Karim	Sir Iqbal Sacranie	Mr Wakas Dada
Mr Imtiaz Suleman	Mr Waseem Yousuf Adil	Mr Shahzad Iqbal	Mr Farhan Farooq	Mr Yousuf Gadit
Ms Fatima Gadit	Mr Mohammed Arif Mundiya			
Far East				
Mr Ameen Bhaila	Dr. Haroon Admani	Mr Mohamed Iqbal Sathar	Mr Feroz Omar	Mr Shahid Sangani
Ms Shazia Sangani	Mr Abdul Razzak Osman Hingora	Mr Hassan Siddique	Ms Mariam Azam	Ms Rifath Abdul Razzak
Northern India				
Mr Ehsan Gadawala	Ms Razia Mohd Ashraf Chasmawala	Mr Haseen Aghadi	Mr Ikram Iqbal	Mr Altaf Bhagad
Mr Rafique Nathani	Mr Mohsin Ismail Memon(Surya)	Mr Shabbir Ahmed Patca	Mr Abdul Kadir Memon	Ms Hasina Makani
Mr Umardaraz Chasmawala	Mr Faruk Rauf Bhai Memon	Mr Memon Abdulkadar Jusabbhai	Mr Shafi Aiyub Mulani	Mr Abdul Kadar Abdul Sattar Kacchi
Dr Abdulgafar Dabawala	Ms Sahim Gadawala	Ms Rukshida Memon	Mr Bashar Gadawala	Ms Baizeed Gadawala
Mr Mohammed Iqbal Noor				
Southern India				
Ms Farida Azeez	Mr Abdul Mateen	Mr Mahomed Hanif Osman	Mr Hamid Mohammad	Mr Mohammed Faizul Bakalli
Mr Mohamed Iqbal Adam	Ms Fehzan Sadiq	Mr Adnan Shabbir		
Middle East				
Mr Shabbir Merchant	Mr Ismail Gadit	Mr Majid Ranani	Mr Kamran Ghani	Mr Altaf Muhammad
Mr Haroon Mohamed	Mr Anwar Habib	Mr M.Tahir Lakhani	Ms Madiha Furqan	Ms Benazir Bilal
Mr Mohammed Farooq	Ms Rehana Usman	Mr Iqbal Abdullah	Ms Misbah Firoz	Ms Sobia Asghar
Mr Mohammad Idris Nagaria	Mr Afzal Allahrakha	Mr Khurram Kalia	Ms Rashida Anwar	Mr Saleem Kalla
Ms Maheen Kamran	Mr Bilal Amanullah Moti	Mr Aejaaz Ahmed Munshi	Mr Abdul Hamid Munshi	Mr Samir Ahmed Munshi
Mr Rahil Amin	Ms Noorbano	Mr Muhammad Faisal Khanani	Mr Gulam Mohamed Iqbal	Mr Sohail Maklai
Mr Mohammad Ashfaq Konchwalla	Mr Mohammed Arif	Mr Abdul Azeez	Mr Mohamed Muneer Haji Anver	Mr Muhammad Owais
Mr Iqbal Abdullah	Ms Mehreen Durvesh	Mr Anis Zakaria Motorwala	Mr Hadee Arifbhai Bhavnagarwala	Mr Zeenat Yaseen Merchant
Mr Arsalan Tabani	Ms Rosbin Rizwan Fancy	Ms Uniza Tahir Lakhani	Mr Abdul Razzak Shiwani	Ms Farzana Siraj

2023 ATTENDEES LIST (CONT...)

Middle East				
Mr Memon Abdulkader Abdulrehman	Mr Rizwan Fancy	Mr Osama Ibrahim Jakhura	Mr Muhammad Saad	Mr Hadee Bhavnagarwala
Mr Shehzad Fahad	Mr Aazam Hanif Pasta	Mr Abdullah Gadit	Ms Mariyam B Awan	Ms Rukshida Memon
Dr Sarwat Jahan	Mr Muhammad Faizan	Mr Sarfraz Khanani	Ms Mariam Abdul Jabbar	Mr Sarfraz Azeez
Mr Farooq Ibrahim	Ms Razia Bano	Mr Farhan Bakhshy	Ms Mariyam Farooq	Mr Abdul Karim
Ms Makiya	Mr Ammad Ghazanfar	Ms Suffaiya Kaliwala	Mr Iqbal Saqoor	Mr Muhammad Ayaz
Ms Samina Aqil	Mr Muhammad Hamza Muhammad	Mr Muhammad Dawood Muhammad	Mr Muhammad Amin Yaqoob	
Pakistan				
Mr Shoaib Ismail Mangrora	Mr Qasim Gaziani	Ms Aisha Anwar Ghani	Ms Hawa Abdullah	Mr Rameez Qasim Gaziani
Mr Altaf Habib Jangda	Ms Dania Hanif	Ms Hawa Abdullah	Mr Arsalan Arif Nara	Mr Maqsood Memon Motiwala
Mr Muhammad Jawad Choksi	Ms Amina Ganny	Mr Muhammad Hanif Ishaq	Ms Hamida Iqbal Bawaney	Mr Muhammad Iqbal Musani
Mr Abdullah Seja	Mr Muhammad Reyaz Ahmed	Ms Mobina Dada	Mr Muhammad Shabbir	Ms Shahida Noor Muhammad
Ms Yasmeen Hashmani	Mr Musaab Vindhani	Mr A. Majeed Andani	Mr Muhammad Noman Wadera	Mr Faizan Wahid
Ms Erumsaaim	Ms Zohra Fecto	Ms Zarina Fazal Makani	Ms Mehrunnisa Hashim	Ms Farida Yusuf Shekhani
Ms Zehra Sadiq Shekhani	Mr Kanwal Owais Shekhani	Mr Mahmood Parekh	Mr Muhammad Arif Mundiya	Mr Muhammad Saleem Parekh
Mr Muhammad Ajaz Saya	Ms Zeba Ashraf	Ms Mussarat Abdul Samad	Ms Farida Ghani Wala	Mr Muhammed Owais Usman
Ms Haleema Usman	Mr Abdul Samad Sattar	Mr Muhammad Owais	Mr Muhammad Usman	Ms Nadia Adnan
Ms Mehmooda Amin	Ms Najma Jamal	Ms Zohra Iqbal	Ms Samina Bano	Mr Aiman Fazal
Ms Quratulain Khurram	Mr Muhammad Jawed	Ms Shakila Latif Vakil	Ms Shakila Latif	Mr Latif Vakil



SECRETARY GENERAL'S REPORT FOR THE YEAR 2023

This is my fourth year of service to the WMO in the post of Secretary General. As many of you will know I have served in several different posts since our inception in 2002 when our founding fathers and in particular our dear and much loved Marhoom Haji Abdul Razak Yaqoob Bha (May Allah SWT bless him and all other founders with Maghfirah and the highest abode in Jannatul Firdous – Aameen) set us on this path and course of unity, camaraderie and productive output for the benefit of Memon's and humanity generally. It was his unique ability to dream up a vision and then his style to call for actions that set him apart from other notable contributors. We have undoubtedly lost a huge and illustrious figure but his dream and legacy lives on through the WMO and of course his family.

I have served with all our Presidents since inception. Marhoom Haji Saab, Haji Abdul Sattar Dada Bha, Haji Solly Noor Bha and now the youngest of them all Salman Iqbal Bha. The single and most noticeable attribute I have witnessed with all our esteemed Presidents is their love and desire for the WMO to be as successful and productive as possible. Their passion and dedication towards serving our community is unquestionable.

As with all enterprises, the WMO is no different in that we are a group of people working for a cause and in our case that is for the common and greater good of our community and humanity. Our boards and committees have functioned well and whilst we can say that much more can be done, the human side of people's lives play out whilst volunteering for this notable and worthwhile charity. Giving time on a voluntary basis when you have a business to run or your career to attend to as an employee, family to tend to and run the lives of those we love most, putting your best efforts in can sometimes take its toll and be challenging. The results you ultimately want to achieve are either left undone or it is left for others to pick up and run with it. That is one of the aspects of voluntary work.

In 2022 the WMO conducted a strategic review of the organisations structure, workings and ultimately its effectiveness in delivering the vision and mission so clearly outlined in our governing documents. Many aspects of the Charity were discussed over the 3 day conference attended by many senior members from all over the world.

One of the main decisions taken at the

conference that was subsequently adopted by the Management Committee was to employ the services of professional and experienced personnel to drive forwards the delivery of the WMO's mission and objectives. Therefore the appointment of a CEO was now on the cards.

Another aspect of the WMO's structure was discussed at this conference.

The effectiveness of the Regional Chapters, as well as the structure and alignment of their governing documents with the WMO.

In 2023 an issue arose in what was then known as WMO North America. It was discovered that this Regional Chapter which was established by the WMOCF in 2012, was operating under a company which used a different set of rules and by-laws and were controlled by a board of directors, whose understanding of the WMO's, structure, purpose, and ethos was out of synchronisation with the rest of the organisation.

Essentially that board of Directors excluded any new members, such as Trustees, Patrons, and Life members from exercising their right to vote or stand for positions within the RMC for a period of two years after joining. It was also discovered that control of the corporate entity on which the chapter was running was in the hands of three or four directors who were exercising their own values and vision, contrary to those of the WMO's. Despite the intervention of several senior and esteemed members of the WMO, we could not convince these individuals to align their governing documents with the WMO and permit new members to take part in the affairs of the Chapter as set out above.

On the one hand the WMO could not allow such a dangerous and counterproductive precedent to be established and on the other hand the issue of unity and our brotherhood was being tested. The Office Bearers of the WMO together with the Board of Trustees and Management Committee grappled with this

matter intensely for over 6 months with many meetings and numerous discussions with the Directors of the North American company.

It was finally and reluctantly decided with a very heavy heart that the WMO had no option but to sever the relationship of that company with the WMO and then proceed to set up and establish a new Charitable company to operate the Chapter as a branch of the WMO whose governing documents were aligned. That letter was sent on the 19th September 2023 to the North American company. On the 21st September 2023 the Directors of the North American company decided to apply for registration of the WMO name and trade mark with the appropriate authorities. That application was rejected by the authorities.

I am also pleased and relieved to report that the immense work that went into the formation of the new company to run this big and potentially very productive chapter is now almost all but complete. With the launch of the new RMC having taken place on 8th September 2024, I am delighted to report that 10 Trustees, 3 Patrons and 35 life members have joined the Chapter and many more new members are being taken on each week. As a gesture of the WMO's purpose of unity and brotherhood and to demonstrate that the WMO held no grudges, the WMO sent a letter to members of the old WMO NA company which ran the Chapter to join the WMO on a like for like free of cost basis!

As part of these structural improvements my office has undertaken, the work to appoint a CEO which began in earnest early in 2024. The Board of Trustees and Office Bearers Council decided to appoint a team of 5 senior members of the WMO aptly backed up by our support staff to instigate an open and global process to search for the best possible candidate for this pivotal role. The appointment of an HR company was completed which resulted in over 100 applications being received from many parts of the world. The short list of 19

candidates were interviewed. The 7 best candidates were put forwards into the final evaluation process. That process involved face to face interviews with candidates flying in from Pakistan and South Africa to take part. The final candidate selected was based on a unanimous decision of the team. This candidate was then subsequently ratified by the Board of Trustees and Management Committee. The new CEO of the WMO will be attending this year's AGM in London and presenting himself to delegates and expressing some of his ideas. We wish him the very best for the future!

During the year several other matters received the attention of my office including the appointment of several members of the Global Ladies Wing and Global Youth Wing teams. With a new term of office came a new and vibrant cohort of talented members to punch out new and exciting projects to deliver for our community. We wish them a very successful term.

The previous constitution review which was essentially a deep dive into our governing documents led to a series of substantial changes being adopted at the last AGM in Dubai. The discussions that prevailed during the review and subsequently, have drawn up a list of other improvements to be discussed and presented to the Management Committee for review. I am pleased to report that this work has started and it is expected that these will be available for consideration and approval at the next AGM in 2025.

What follows below is a summary of the work and productivity summarised by the Regional Chapters for inclusion into my annual report. I know you will all join me in thanking our Regional Management Committees, led by the Regional Presidents, Haseen Aghadi for the Northern Indian Chapter, Ashraf Machiyara for the Pakistan Chapter, Shahzad Iqbal for the Europe Chapter, Ahmed Gani for the Southern African Chapter, Kamran Ghani for the Middle East Chapter, Adil Azeez for the Southern

Indian Chapter and Ameen Bhaila for the Far East Chapter. Thank you all for your efforts and dedication during the year.

Finally I would like to say to the General Assembly that during the year the work conducted by my office was very well supported by a few individuals who I feel must be mentioned. Our President Salman Iqbal has been instrumental in all areas of work outlined above. Despite his extremely busy schedule he has undoubtedly given due time and attention as required. Our new Trustee from the USA, Faizan Bakali has been a breath of fresh air with his dedication and can-do attitude without which the establishment of the new US entity would have been far more challenging. I would also like to mention our staff Imran Farook, Aneel Amin, Anas Mowshook and Shazly Makeen for their efficiency, dedication and knowledge at converting my instructions into something I could work on. I would also like to mention our founding Trustee and Chair of the Legal & Compliance Committee Nowsad Gani who has also provided the support to my office whenever required. I am deeply grateful to you all for your time and responsiveness as well as your guidance and advice which helped me immensely in conducting my work. Thank you.

I sincerely pray to Allah SWT that he guides this amazing organisation to achieve greater heights of performance and achievements during the coming year – Aameen

Bashir Sattar

WMO Secretary General

During the years of 2023/2024 here are some of the highlights of the work conducted throughout the Chapters of the WMO which have been provided to include as part of this report;

Southern Africa Chapter

The WMO Africa Chapter's 2023 Annual Report highlights key activities, achievements, and transitions within the organization.

Messages from Office Bearers: Outgoing leaders were commended for their dedication, while the incoming team, led by the newly elected Regional President Mr Ahmed Gani, expressed commitment to expanding membership and driving positive change. The newly appointed Regional Secretary, Mr. Aslam Kalla, shared his confidence in new and dynamic team and anticipated productive collaboration. The Treasurer Mr. Naeem Hassim reported successful financial outcomes, with R7.4 million raised, and thanked donors and contributors, including Moosa & Associates for their pro bono accounting services.

20th Annual General Meeting: Held on October 1st, 2023, at Salta Sibaya Estate in Durban, the event featured speeches from key members and presentations on the Chapter's activities, including youth and women's achievements. The meeting concluded with the induction of new office bearers with a vote of gratitude and a farewell to outgoing office bearers.

Sibaya Housing Project: This initiative saw the donation of six homes by Mr. Satar Dada and Mr. Yunus Paruk, which will generate significant rental income for WMO Africa.

Welfare Initiatives: The Chapter's welfare efforts included monthly support for 18 recipients, with approximately R1 million needed annually. The upcoming "Empower a Family" project for 2024 was also announced.

Ramadan 2023 Initiatives: Multiple feeding programs were conducted, benefiting thousands of underprivileged individuals across various regions, including Pretoria and Gauteng.

Donations: The Chapter raised R7.3 million in Zakaat and R1 million in Lillah, supporting a

wide range of causes, including education, disaster relief, and community welfare both locally and internationally.

Collaborations and Projects: WMO Africa collaborated with Wings of Mercy for an Eid Gift Distribution Party for orphans and supported the My Menstrual Cup Project, empowering young girls with menstrual health resources. The Youth Wing actively participated in various projects, including feeding programs, fundraising events, and educational initiatives, demonstrating a strong commitment to community service.

This report reflects the WMO Africa Chapter's continued efforts in welfare, community engagement, and strategic development and with new leadership now effectively taking over, the momentum is certainly there to build a solid performance upon!

Far East Chapter

The World Memon Organisation Far East Chapter under the leadership of Mr Ameen Bhaila, continue their pragmatic approach in implementing and delivering projects that benefit Memon and wider communities in Sri Lanka.

The 2023 report notes a slight increase in total membership to 149, including 48 new life members.

The chapter's Zakat collection and disbursements for 2023 were highlighted. A total disbursement of US\$ 904,281 with significant funds allocated for education, medical aid, housing, and self-employment initiatives, benefiting 677 recipients. Additionally, the chapter supported flood relief projects in Pakistan with \$100,000.

The Micro Finance Scheme, now in its seventh phase, has disbursed loans totaling Rs. 22 million, helping 150 Memons, with some beneficiaries achieving financial self-sufficiency. The Gift of Sight project continued its mission of providing corneas for transplants in Pakistan, with 335 corneas sent and 350 donated so far, despite rising costs.

Educational initiatives were a major focus, with WMO supporting several schools in Sri Lanka,

including Darussalam College, Al Hijra Muslim Vidyalyaya, and others, through various means such as extra classes, sports activities, and infrastructural improvements. A total of LKR 11,372,868 was allocated to these education projects.

The Ladies Wing of the Far East Chapter organized several successful events, including the Memon Mela, badminton and cricket tournaments, and a senior ladies' get-together. They also contributed to cornea donations and women's empowerment through professional and vocational courses.

The Youth Wing, under new leadership, organized events like "Empowering Her Mind" to promote mental health awareness, a clothing donation drive, and the Toastmaster 2023 program to enhance public speaking and leadership skills among young women.

In summary, the WMO Far East Chapter has made notable progress in community support and project execution throughout the year; thanks to the leadership of the Regional Office Bearers and the donors.

Middle East Chapter

The World Memon Organisation (WMO) Middle East (ME) Chapter, led by Mr. Kamran Ghani, has demonstrated significant achievements in welfare activities and community support throughout 2023. The Regional Management Committee, composed of dedicated office bearers and trustees, actively supports various initiatives to uplift underprivileged communities in the region and beyond.

Key welfare activities include extensive education assistance, providing support to over 1,700 needy students in Pakistan and families in the UAE, and setting up a structured mechanism to ensure that only genuinely needy individuals benefit from the aid. The chapter's financial assistance program supported 500 families in Pakistan with monthly donations, totaling AED 420,000 for the year.

The WMO ME Chapter also spearheaded the Ramadan Ration Food Program, delivering 3,200 food bags to families in Pakistan, UAE, and India during Ramadan. This initiative is part of the larger WMO Food Bank project, which

also provides meal packs to migrant workers in Dubai's industrial areas.

Other notable efforts include distributing air tickets to prisoners who cannot afford to return home after serving their sentences, distributing woolens and blankets in Karachi, and constructing 568 houses in flood-affected areas of Pakistan.

The chapter also hosted several events, including the successful Ramadan Fair organized by the Ladies Wing, and multiple dinner receptions in honor of visiting WMO office bearers and international delegates. These events fostered camaraderie and strengthened the bond between the Middle East and Pakistan Chapters, furthering WMO's mission to serve humanity and uplift the Memon community.

In summary, the WMO ME Chapter has made a significant impact through its welfare activities and community programs, thanks to the leadership of its regional office bearers and the generosity of its donors. The chapter remains committed to its humanitarian endeavors, continuously supporting education, housing, and food security for those in need.

Northern India Chapter

The report from the World Memon Organization (WMO) North India Chapter (NIC) outlines the various humanitarian and community development activities undertaken by the organization. WMO NIC, under the leadership of Regional President Haseen Haji Yunus Aghadi, has focused on providing essential services such as housing, education, health, and financial assistance, particularly to the Memon community. The organization operates with transparency and dedication, striving to uplift the underprivileged and promote social and economic development.

Key initiatives include:

- 1. Housing Projects:** WMO NIC addresses the challenge of affordable housing, aiming to help families own homes and reduce their financial burden. Notable projects include the construction of housing colonies and the Palghar Memon Hospital, a multi-specialty facility designed to serve the community's

healthcare needs.

- 2. Education Support:** Education is a primary focus, with the organization providing assistance to over 750 students this year. The systematic approach ensures that deserving students do not miss out on educational opportunities.
- 3. Financial and Matrimonial Assistance:** The organization offers micro-finance loans to aspiring entrepreneurs and provides financial help to widows, destitute individuals, and families in need, including support for individual and mass marriages.
- 4. Women and Youth Empowerment:** WMO NIC supports women's empowerment through financial assistance, skill training, and interest-free loans to start businesses. The Youth Wing focuses on education, re-skilling, and medical facilities for the youth.
- 5. Social Welfare and Health Initiatives:** The report highlights several social welfare programs, including the distribution of rations during Ramadan, free eye check-up camps, and Project Farishtey, which supports children with special needs. Project Mohabbat, initiated on Eid, spread love through various charitable activities across 200 towns and cities in India.
- 6. Other Projects:** The report also mentions Project Hunar, which provides training for women to become financially independent, Project Pyaas, which installs borewells in remote areas of Kerala, and Project Langar, which organizes meals for the needy.
- 7. WMO Conclave and AGM:** The WMO Conclave 2023 in Nanded featured multiple events, including a job fair, public speaking competitions, and a creativity expo, attracting over 5,000 attendees. The Annual General Meeting of WMO NIC 2023, held in Surat, was attended by approximately 195 members, where achievements were reviewed, and future plans discussed.

In summary, WMO NIC has made significant strides in uplifting the Memon community and participated in engaging wider society through various charitable and development projects, ensuring that the underprivileged have

access to essential services and opportunities for a better life. The organization continues to expand its reach and impact through dedicated efforts and community support.

Southern India Chapter

The World Memon Organisation South India Chapter highlights the execution of its mission as follows:

- Educating and empowering students through schooling and soft skill training
- Increasing the ability to provide food aid and Zakat aid during Ramadan
- Incorporating learning systems for individuals with learning disabilities
- Setting up support systems and welfare services for the physically disabled
- Achieving gainful employment and education while meeting global sustainability standards.

The chapter aims to empower 1000+ underprivileged or dropout students through NIOS with a target of greater than 90% success in higher education or improved employment in addition to creating additional 1000 job opportunities annually.

From 2023-2024 the chapter has spent US\$ 31,931 in various projects: US\$5214 on Mass marriages, US\$5200 for Annual Blind Camp, US\$ 5146 on Education related expenditure, US\$2245 on Food Ration distribution and US\$ 3856 on Ramadan Food and Zakat Distribution.

Fellowship events were conducted during the year as follows:

- Boosting Student Resilience: Mental Health Awareness.
- Spark of Inspiration.
- The Lifeline Foundation Scholarship program.

In summary, WMO South India Chapter is making positive strides under the leadership of Regional President, Mr Adil Azeez who has very eagerly mapped out his vision and mission for the next 3 years which he has started to put

into action.

Pakistan Chapter

During the year 2023, WMOPC focused on enhancing education, healthcare, housing, and socio-cultural activities for the Memon community in Pakistan, despite economic & political challenges.

Key Projects and Initiatives:

- **Education:** WMOPC continued its "Education for All" initiative, supporting 7,457 students with a budget of Rs. 30,000 per school-going child and Rs. 60,000 per college student. A Higher Education Support Program also facilitated 334 students pursuing various higher education degrees.
- **Healthcare Projects:** The "Gift of Sight" initiative, a joint project with the Far East Chapter, provided corneal transplants. The organization also initiated a Health Card scheme, covering medical expenses up to PKR 500,000 per year for community members. Additionally, the Empowering through Inclusion project supported children with special needs through various medical and therapeutic interventions.
- **Housing and Rehabilitation:** WMOPC's housing projects provided rental and ownership solutions for single widows and large families. In response to the 2022 floods, WMOPC built over 700 houses in Sindh and Balochistan, with ongoing construction for additional homes. The organization aims to complete around 900 homes by the third quarter of 2024.
- **Food Bank and Qurbani Meat Distribution:** The Food Bank project provided daily meals to over 1,000 individuals. The Qurbani Meat Distribution project, in collaboration with WMO North America, distributed meat during Eid to underprivileged families across Sindh and Balochistan.
- **Memon Industrial & Technical Institute (MITI):** Focused on vocational training and skill development, MITI enrolled over

10,000 students, offering courses ranging from office automation to industrial electronics. The institute also engaged in partnerships with organizations for job placements and skill certifications.

Social and Cultural Activities:

- **Global Youth Wing:** Organized events such as the Titans 4.0 conference for business networking, a bilingual declamation competition to enhance public speaking skills, and mental health awareness sessions. Aimed to create engagement opportunities for Memon youth.
- **Global Ladies Wing:** Focused on medical relief, social welfare, and education. Projects included donating hearing aids, dialysis funding, corneal transplants, and supporting special needs children. They also distributed food and clothing in underprivileged areas.

Financial Overview:

In 2023, WMOPC's collection was approximately Rs. 358 million, primarily spent on education, healthcare, and rehabilitation. The budget allocations emphasized lower and higher education, with Rs. 217 million dedicated to these sectors, while flood rehabilitation accounted for approximately Rs. 147 million.

Future Outlook:

WMOPC plans to focus on enhancing educational quality and healthcare access in 2024. This includes expanding community schools, introducing new vocational courses at MITI, and increasing support for special needs children. The organization also aims to implement neonatal screening programs for early intervention in potential disabilities.

WMOPC acknowledges the donors, volunteers, and partners who have supported WMOPC's initiatives. The organization remains committed to its mission of uplifting the Memon community through education, healthcare, and social welfare.



NAYA NAZIMABAD
A MARK OF PRIDE

OPENING NEW DOORS OF OPPORTUNITIES

Naya Nazimabad has created an inspirational abode with affordable luxury that instils hope and certainty, which goes way beyond its gated boundary. After delivering residential plots and bungalows successfully in Phase-I, Naya Nazimabad is opening new doors of opportunities in high rise apartment projects.

PEACE APARTMENTS



SIGNATURE TOWER



GLOBE RESIDENCY APARTMENTS



RAHAT RESIDENCY



OUR VALUE ADDITION PROJECTS



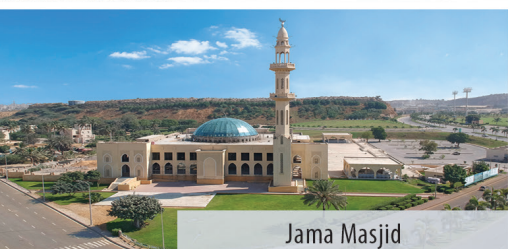
Gymkhana & Cricket Stadium



Hospital & Medical Center



School & Educational Complex



Jama Masjid



I.T. Park & Vocational Center



Flyover

For details visit **NAYA NAZIMABAD** Sales Center or call : **111-511-611**
email: info@nayanazimabad.com | website: www.nayanazimabad.com

TREASURER'S REPORT

Assalamu Alaikum Warahmathullahi Wabarakathuhu

We have presented the audited consolidated financial statements of WMO chapters for the year ended 31st December 2023.

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

- Europe,
- Middle East,
- Pakistan,
- Southern Africa,
- 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.

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	April 2024	May 2024
Europe		July 2024
Far East		July 2024
Middle East		February 2024
North India		August 2024
Pakistan		May 2024
South India		August 2024

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. Insha Allah, going forward, we hope to improve on any further inadequacies and the Audit for 2024 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, Far East, North India, and South India Chapters for adoption by members.

The Consolidated Balance Sheet stands at US\$ 7.419mn which has reduced by \$531,000 from 2022 due to the utilisation of carried forward zakat funds in the current year. Our Consolidated Statement of Financial Activities shows a surplus of \$181,546 mainly due to the retained rental funds and non-zakat specific funds (i.e. MITI Funds/Welfare Funds).

ACCOUNTING & 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 re-look 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.

The internal chapter reviews conducted by the WMO center was on hold due to pandemic and travel restrictions. This will be recommenced from the year 2024 for all the chapters with the intention of streamlining the accounting and administrative functions.

RMC Officials continued to complain about no permanent officials in chapter levels to monitor the implementation of SOPs. 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.

Consolidated Financial Statements

Our Consolidated Statement of Financial Activities shows a surplus of \$181,546 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\$ 7.419m which has reduced by \$531,000 from 2022 due to the utilisation of carried forward zakat funds in the current year.

Year	Net Assets	SFA Surplus
2023	\$ 7,419,249	\$ 181,546
2022	\$ 7,950,246	\$ 171,561

During the year 2022 and year 2023, 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.

WMO throughout the chapters collected Zakat of US\$ 3,814,977 for the year 2023. Which shows a decline of around \$348,000 compared to the previous year collection of \$4,162,880. Also year 2024 so far shows similar trend and hopefully we could collect around \$4mn .

The main contributors to the Zakat

collections for 2023 in comparison to the previous year;

Chapter	2023 (USD)	2022 (USD)
Africa	413,283	752,042
America & Canada	-	230,124
Europe	139,020	164,909
Far East	924,656	597,633
North India	580,055	628,801
Middle East	387,966	901,445
Pakistan	1,335,477	791,426
South India	34,520	96,500
	3,814,977	4,162,880

- Pakistan chapter is the highest zakat collecting chapter with a growth of 68% from 2022.
- Far East was 2nd largest contributor during the year 2023, with a growth of over 50% compared to the previous year.
- There is a significant drop in the collection of Middle East owing to the fact that the donors have made their donation to the relevant chapter directly.
- South Africa, Europe and the Indian sub-continent collections have seen a decline up to 50%, this is mainly due to no major projects during the year as compared to the year 2022.

This year's Zakat distributions of over \$1.3mn mainly focused on Educational scheme projects, alongside the second most being spent on Housing Assistance and community rehabilitation projects.

Project	2023	2023
Educational Assistance	1,305,668	1,207,019
Housing Assistance/ Community Rehab	759,885	572,173
Other Specific Zakat Projects	806,258	831,551
Community Welfare / Financial Aid	492,977	265,168
Disaster Relief Aid (FLOOD)	622,376	925,037
	3,987,164	3,800,948

WMO's total Trustees as at the end of year 2023, stands at 50 members, out of which 40 Trustees have paid their trustee fee in full. The balance of 10 trustees who pay their fees annually, paid \$ 105,600 in the year 2023. We are hopeful that we could collect approx. \$ 250,000 for the year 2024 with the on boarding of WMOUSA chapter Trustees. 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.

The income from properties in Dubai saw a decline by 4%, due to the increase in maintenance costs to bring the property marketable in the active rental market in Dubai.

The cash and cash equivalents balance is of un-utilised Zakat funds of (\$1,100,500) Pakistan, North India, Sri Lanka Chapters, which were utilised by March 2024. We have placed over 3.3mn in short-term investments with the ROI differing from 4% -15% in various chapters. Our Trustee funds of \$2.5mn is invested in HBZ UK for 6 months which earns a return of 4.75% per annum.

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. Insha Allah, this will lay a strong foundation for WMO to grow from strength to strength in a more transparent manner that will result in recognition by the global bodies resulting in a significant increase in membership and Zakat collections in the future.

Waseem Yousuf Adil
Treasurer

World Memon Organisation
Charitable Foundation

Consolidated Financial Statements

For the Year Ended
31st December 2023

CONTENTS

40	Report of the Trustees	41	Strategic Report	42	Trustees Responsibilities
43	Independent Auditors Report	44	Consolidated Statement of Financial Activities	45	Balance Sheet
46	Cash Flow Statement	47	Notes to the Financial Statements		

Report of the Trustees

The Trustees present their report and the audited financial statements of the charity for the year ended 31 December 2023. 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.

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	:	Nowsad Abdul Gani Bashir Sattar Mohamed Salman Iqbal Ashraf Abdul Sattar Mahmood Shaikhani Muhammad Shoaib Ismail
Bankers	:	Habib Bank Zurich PLC
Auditors	:	KWSR & Co. Chartered Accountants & Registered Auditors 136 Merton High Street, London SW19 1BA

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:

Mr. Nowsad Abdul Gani
Mr. Bashir Sattar
Mr. Mohamed Salman Iqbal
Mr. Ashraf Abdul Sattar
Mr. Mahmood Shaikhani
Mr. 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.

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 Shoaib 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 reduced by \$530,996 in 2023 mainly due to the utilization of brought forward Zakat Fund of Pakistan and Europe, chapters. Fundraising and administration expenditure had increased due to the increased charitable activities.

Unrestricted funds: Unrestricted funds amounted to \$2,003,519 of which were 50% 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 amounted to \$5,238,584 of which 10% related to the Education assistance related funds which would be utilized in the first 3 months of the following year. The

Endowment Funds (Trustee) \$3.48mn the trustee fund balances which will be invested as these are considered as seed money.

Looking forward

In May 2023 a strategic review was conducted by Trustees & Office Bearer's. The following key 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 director.

On behalf of the board



Bashir Sattar
Trustee



Mahmood Shaikhani
Trustee

This report was approved by the board of trustees on 31st August 2024

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 2023 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 as 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 2023;
- » 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

31 August 2024

Consolidated Statement of Financial Activities

Consolidated Audited Financial Statements for the year ended 31 December 2023

	Note	Unrestricted funds	Restricted funds	Endowment funds	Total 2023	Total 2022
		US \$	US \$	US \$	US \$	US \$
Income and endowments from:						
Donations and legacies	02	283,025	4,074,111	-	4,357,136	4,008,783
Charitable activities	03	360,097	163,837	-	523,934	550,981
Investments	04	249,674	-	153,169	402,843	293,319
Total income and endowments		892,796	4,237,948	153,169	5,283,913	4,853,083
Expenditure on:						
Projects	05	523,620	184,852	-	708,472	526,444
Charitable activities	06	88,648	3,987,164	-	4,075,812	3,888,760
Governance Cost	07	186,498	-	131,585	318,083	266,318
Total expenditure		798,766	4,172,016	131,585	5,102,367	4,681,523
Net gains / (losses) on investments		-	-	-	-	-
Net income / (expenditure)		94,030	65,932	21,584	181,546	171,561
Transfers between funds		60,201	(60,201)	-	-	-
Other recognized gains / (losses):						
Other gains / (losses)		(453,080)	168,893	44,628	(239,559)	(679,165)
B/F Zakat & Trustee Funds utilisation		-	(472,983)	-	(472,983)	126,064
Net movement in funds		(298,849)	(298,359)	66,212	(530,996)	(381,539)
Reconciliation of funds:						
Total funds brought forward		2,689,293	1,300,169	3,960,784	7,950,245	8,331,785
Total funds carried forward		2,390,443	1,001,810	4,026,996	7,419,249	7,950,245

Balance Sheet

Consolidated Audited Financial Statements for the year ended 31 December 2023

	Note	2023	2022
		US \$	US \$
Fixed Assets			
Intangible Assets		-	-
Tangible Assets	08	1,468,091	1,397,174
Investments	09	564,442	397,346
		2,032,533	1,794,520
Current Assets			
Debtors	10	315,218	424,749
Investments	11	3,264,540	734,203
Cash at Bank and in Hand	12	1,909,424	5,116,131
		5,489,182	6,275,083
CREDITORS: Amounts falling due within one year	13	87,122	103,827
Net Current Assets / (Liabilities)		5,402,060	6,171,255
Total Assets Less Current Liabilities		7,434,593	7,965,776
CREDITORS: Amounts falling due after more than one year	14	15,344	15,531
Net Assets / (Liabilities)		7,419,249	7,950,245
Charity Funds			
Endowment funds	15	3,950,279	3,766,646
Restricted Funds	15	1,288,305	1,425,065
Unrestricted Funds	15	2,003,519	2,569,844
Revaluation Reserve/Unrealised (Loss)	15	177,146	188,690
Total Charity Funds		7,419,249	7,950,245

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 31 August 2024 and signed on their behalf by:


Bashir Sattar
Trustee


Mahmood Shaikhani
Trustee

Cash Flow Statement

Consolidated Audited Financial Statements for the year ended 31 December 2023

	Note	2023	2022
		US \$	US \$
Cash flow from operating activities			
Bank Profit paid	16	61,814	(70,045)
Net cash flow from operating activities		61,814	(70,045)
Cash flow from investing activities			
Payments to acquire intangible fixed assets		-	-
Eliminated on tangible fixed assets value conversion		(104,021)	(171,113)
Payments to acquire tangible fixed assets		(149,483)	(224,100)
Unrealized gain/(loss) on Forex for Tangible asset valuation		(46,861)	(52,548)
Long-term Investments Made		(2,530,336)	281,105
Short-term Investments (Made) / Redeemed		(73,270)	1,004,039
Bank Profit received		242,300	144,127
Disposal of Investment Property		-	1,763,710
Rents received from investment properties		62,291	65,812
Net cash flow from investing activities		(2,923,457)	2,811,030
Cash flow from financing activities			
Receipts from issue of new long term loans		-	-
Utilisation of B/F Zakat & Trustee Funds		(345,066)	(217,574)
Repayment of finance lease liabilities		-	-
Bank Profit paid		-	-
Net cash flow from financing activities		(345,066)	(217,574)
Net increase / (decrease) in cash and cash equivalents		(3,206,708)	2,523,411
Cash and cash equivalents at 1 January		5,116,132	2,592,721
Cash and cash equivalents at 31 December		1,909,424	5,116,132

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, interest 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. Interest income is recognised using the effective interest 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 effective interest rate 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 effective interest 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

Donation / Lillah
Zakat General fund
Zakat Education fund
Specific Zakat Fund
Fees and Subscription from Members

Unrestricted funds	Restricted funds	Endowment funds	Total 2023	Total 2022
US \$	US \$	US \$	US \$	US \$
116,901	151,073	-	267,974	314,396
-	3,914,469	-	3,914,469	2,561,035
-	8,569	-	8,569	325,000
-	-	-	-	766,380
166,124	-	-	166,124	41,972
283,025	4,074,111	-	4,357,136	4,008,783

03) Income from Charitable Activities

Donations for MITI
Grant for Tuition Fee
Tuition and other fee
Youth Wing Fund
Other

Unrestricted funds	Restricted funds	Endowment funds	Total 2023	Total 2022
US \$	US \$	US \$	US \$	US \$
82,696	-	-	82,696	69,132
-	139,123	-	139,123	180,248
248,253	24,714	-	272,967	267,288
-	-	-	-	1,389
29,149	-	-	29,149	32,925
360,097	163,837	-	523,934	550,981

04) Income from Investments

Income from Investment properties
Term-Deposit Receipts/Bank Profits
Other

Unrestricted funds	Restricted funds	Endowment funds	Total 2023	Total 2022
US \$	US \$	US \$	US \$	US \$
7,374	-	54,917	62,291	65,812
242,300	-	-	242,300	144,127
-	-	98,252	98,252	83,380
249,674	-	153,169	402,843	293,319

5) Projects & Other Activities

MITI Program expenses
MITI Operating & Other Expenses
Charitable Programs & Events
Youth Wing Programs

Unrestricted funds	Restricted funds	Endowment funds	Total 2023	Total 2022
US \$	US \$	US \$	US \$	US \$
178,335	163,837	-	342,172	320,145
160,643	-	-	160,643	149,016
184,642	21,015	-	205,657	55,283
-	-	-	-	2,000
523,620	184,852	-	708,472	526,444

6) Charitable activities

Educational Assistance
Housing Assistance/Community Rehab
Other Specific Zakat Projects
Community Financial Aid
Disaster & Flood Relief

Unrestricted funds	Restricted funds	Endowment funds	Total 2023	Total 2022
US \$	US \$	US \$	US \$	US \$
27,636	1,305,668	-	1,333,304	1,030,893
-	759,885	-	759,885	493,018
-	806,258	-	806,258	1,081,801
51,167	492,977	-	544,144	556,478
9,845	622,376	-	632,221	726,570
88,648	3,987,164	-	4,075,812	3,888,760

07) Governance Cost

	Unrestricted funds	Restricted funds	Endowment funds	Total 2023	Total 2022
	US \$	US \$	US \$	US \$	US \$
Repairs & Maintenance	2,594	-	13,041	15,635	18,855
IT & Communication	1,567	-	12,033	13,601	9,295
Human resources	65,581	-	98,980	164,562	155,045
Depreciation & Amortisation	5,831	-	-	5,831	7,951
Legal, Consultancy & Professional	19,357	-	1,001	20,358	14,119
Office costs (incl. rental)	3,686	-	6,530	10,216	9,820
Transportation & Other	2,523	-	-	2,523	3,958
Auditors Remuneration	17,710	-	-	17,710	18,349
Finance	2,316	-	-	2,316	2,128
Other	65,334	-	-	64,862	26,799
	186,499	-	131,585	318,083	266,318

07.1) Staff Costs and Numbers

	Support Staff	Projects	Office and Admin	Total 2023	Total 2022
	US \$	US \$	US \$	US \$	US \$
Wages, Salaries & Other benefits	30,562	18,000	116,000	164,562	155,045

The average number of full-time equivalent staff during the year was: 48 48

The number of employees earning between \$60,000 - \$70,000 were: 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 2023	Total 2022
US \$	US \$
17,710	18,349
-	-
17,710	18,349

The auditor's remuneration amounts to an audit fee of \$ 17,710 (2022 - \$ 18,349)

07.3) Trustees' and key management personnel remuneration and expenses

The trustees neither received nor waived any remuneration during the year (2023: \$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 \$
Cost or valuation:						
At 1 January 2023	754,471	698,153	134,252	6,885	18,374	1,612,135
Additions	-	138,889	10,594	4,232	-	149,483
Disposals	-	-	-	-	-	-
Eliminated on FX conversion	(4,199)	(68,321)	(27,321)	(572)	(3,609)	(104,022)
At 31 December 2023	750,272	768,721	117,525	6,313	14,765	1,657,596
Depreciation:						
At 1 January 2023	-	129,894	72,998	2,566	9,037	214,495
Charge for the year	-	4,303	15,672	28	1,867	21,871
Impairment	-	-	-	-	-	-
Revaluation	-	-	-	-	-	-
Eliminated on FX conversion	-	(26,678)	(17,531)	(510)	(2,142)	(46,861)
At 31 December 2023	-	107,520	71,138	2,084	8,763	189,505
Net book value:						
31 December 2023	750,272	661,201	46,387	4,229	6,003	1,468,091
31 December 2022	754,471	568,259	60,788	4319	9,337	1,397,174

09) Fixed Asset Investments

As at 1 Jan 2023

As at 31 Dec 2023

Mutual Funds	Term Deposits	Other Investments	Total
US \$	US \$	US \$	US \$
71,839	306,250	20,530	398,619
84,096	344,531	135,815	564,442

10) Debtors

Micro Finance loans receivable

Grants receivable

Prepayments and accrued income

Other receivables

Total 2023	Total 2022
US \$	US \$
30,593	22,232
39,530	63,874
24,591	108,213
220,504	230,431
315,218	424,749

11) Current asset investments

Islamic Bonds

Short term deposits

Total 2023	Total 2022
US \$	US \$
493,014	422,620
2,771,526	311,583
3,264,540	734,203

12) Cash at Bank and in Hand

Cash in Hand

Current Accounts

Savings Accounts

Total 2023	Total 2022
US \$	US \$
239	790
1,901,001	5,108,910
8,183	6,431
1,909,424	5,116,131

13) Creditors: amounts falling due within one year

Accruals for grants payable

Accruals and deferred income

Specific Funds

Other Payables

Total 2023	Total 2022
US \$	US \$
-	12,399
26,840	27,187
-	-
60,282	64,241
87,122	103,827

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

Long-term Deposits (Parekh Foundation)

Deferred Income

Total 2023	Total 2022
US \$	US \$
15,344	15,531
-	-
15,344	15,531

15) Fund Reconciliation

	Balance as at 01/01/2023	Received 2023	Funds Utilisation	Transfers	Exchange Gain / (Loss)	Profit / (Loss) Attributed	Balance as at 31/12/2023
Un restricted funds	US \$	US \$	US \$	US \$	US \$	US \$	US \$
General Fund	2,024,021	434,098	(723,740)	60,201	(292,692)	135,541	1,637,430
MITI General Funds	415,186	523,934	(502,816)		(102,673)	21,118	354,751
Other Funds	130,636	197,945	(285,972)		(16,024)	(15,245)	11,339
Restricted Funds							
Zakat Fund	1,343,974	3,923,038	(4,355,238)		183,859	-	1,095,632
Education Endowment Fund	416,710	125,850	(88,382)		11,000	-	465,179
Trustee Funds	3,349,936	187,290	(85,754)		33,628	-	3,485,100
Micro Finance Fund	81,091		-	(60,201)	(5,073)	-	15,817
Other Funds	-	245,758	(68,995)		(9,892)	9,984	176,855
	7,761,554	5,637,913	(6,110,897)	-	(197,867)	151,398	7,242,103
Revaluation Surplus on PPE	212,247				(41,691)	-	170,556
Fair Value Reserve on Investments	(23,556)					30,147	6,590
Total	7,950,245	5,637,913	(6,110,897)	-	(239,558)	181,545	7,419,249

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

Net income / (expenditure) for the year
Dividends received
Rents received from investment properties
Depreciation and impairment of tangible fixed assets
Amortisation and impairment of intangible fixed assets
(Gains) / losses on investments
(Profit) / loss on disposal of tangible fixed assets
(Profit) / loss on disposal of fixed asset investments
(Increase) / decrease in debtors
Increase / (decrease) in creditors

Net cash flow from operating activities

Total 2023	Total 2022
US \$	US \$
181,546	171,561
-	-
(62,293)	(65,812)
5,831	7,951
-	-
(242,300)	(227,507)
-	-
-	-
194,717	53,910
(15,687)	(10,148)
61,814	(70,045)

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.

DRIVEN WITH PASSION POWERED BY EXCELLENCE

Manufacturer of all kinds of Fiber Optic Cables, Copper Telephone Cables, HDPE Duct Pipes and Fiber Optic Joint Enclosures.

Equipped with latest 'State of the Art' facilities and geared with the spirit of providing the quality products, spreading the light of communication technology throughout the nation and beyond.

Optical Fiber Cables

- Direct Buried (Metallic / Non Metallic)
- Duct (Metallic/ Non- Metallic) Up to 576 Fibers
- All Dielectric Self-Supporting Cable (ADSS Cable)
- Aerial Figure-8 (Armored /Un- Armored)
- FTTH Drop Cable (Indoor / Outdoor)
- Air Blown Mini/Micro Duct Cables

PE DUCTS & PIPES

- Non-Pressure Ducts
- Pressure Pipes
- PE Gas Pipes
- All Standard Sizes from 20mm to 315mm
- Ribbed (Spiral/Straight) & Silicon Coated

Optical Fiber Joint Enclosures



www.premiercables.net

Premier Cables Pvt. Ltd.

43-E, Block 6, P.E.C.H.S., Behind FedEx, Off Razi Road,
Shahrah-e-Faisal, Karachi - 75400 - Pakistan.
Tel: +92-21-34397771-5 Fax: +92-21-34397779
Email: sales@premiercables.net info@premiercables.net

SWIFT GROUP LONDON LIMITED

- Guaranteed Rent
- Accredited by LLAS
- Proud Member of UKALA

Reliable, Hassle-Free Landlord Services.



2023 ANNUAL REPORT

Europe
Chapter

Regional Management Committee 2023 - 2026

- | | |
|---|--|
| 1 Mr Shahzad Iqbal - Regional President | 11 Mr. Abdool Magid Wakil |
| 2 Mr Farhan Farooq - Regional Secretary | 12 Dr Esmail Harunani |
| 3 Mr Nisar Bawany - Regional Treasurer | 13 Mr Asif Rangoonwala |
| 4 Mr Mahmood Shaikhani - WMO Deputy President | 14 Mr Ridwan Mia |
| 5 Mr Bashir Sattar - WMO Secretary General | 15 Mr Wakas Dada |
| 6 Mr Waseem Yousuf Adil - WMO Treasurer | 16 Sir Iqbal Sacranie |
| 7 Mr. Haroon Karim | 17 Ms Shameem Osman - GLW Regional Chair |
| 8 Mr. Nowsad Gani | 18 Ms Shabana Gadit - GLW Regional Secretary |
| 9 Mr Naeem Sattar | 19 Ms Sajeda Daud - GLW Regional Treasurer |
| 10 Mr Liyakat Hameed | 20 Mr Nasir Iqbal - GYW RYVC |

WMO EUROPE CHAPTER 8TH AGM

The 8th Annual General Meeting (AGM) of the WMO Europe Chapter was held on 8th September 2023, with 16 members in attendance. The meeting began with a recitation of the Quran, setting a reflective tone, followed by a welcome address from President Mr. Imran Panawala.

The agenda continued with the presentation of the Annual Report for 2022, which had been previously circulated and approved by the board. Mr. Shahzad Iqbal, Regional Secretary General of the Europe Chapter, took the opportunity to acknowledge the dedication and hard work of all members throughout the year. He extended special thanks to senior members, RMC members, the Ladies Wing, and the Portugal Youth Wing for their significant contributions.

The financial overview of the chapter was presented through the Audited Accounts for the year, during which concerns about Zakat collections were addressed, and the financial activities were clarified.

A key focus of the meeting was on strengthening governance. Discussions covered the introduction of vetting processes for office bearers and the creation of a governing committee. The need for greater involvement of youth and women in the organization was also highlighted, with a strong emphasis on improving organizational structures to support these efforts. Members expressed a collective commitment to further exploring these initiatives to drive growth and inclusivity within the chapter.

The meeting concluded with a closing address and a prayer, reaffirming the members' dedication to continuous progress and fostering an inclusive environment within the chapter.

WMO EUROPE CHAPTER CHARITY DINNER FOR PALESTINE

WMO held a charity dinner for Palestine on February 23, 2024, at Royal Nawab in London, with the goal of raising funds to support Palestinians in need. The event was organized in collaboration with Islamic Relief. Distinguished guests included Husan Zumlot, the Palestinian Ambassador to the UK; Sir Iqbal Sacranie OBE, Secretary General of the Muslim Council of Britain; and Imam Mohamed Mahmoud OBE were the special guests at the event, over 200+ individuals attended the event.

The evening featured powerful speeches from Sir Iqbal Sacranie and Husan Zumlot, highlighting the critical situation in Palestine. The community's generosity was evident as over £100,000 were pledged to support food security initiatives in Gaza. Islamic Relief provided essential support, including volunteers, ticketing, and logistics.

The event not only achieved its fundraising goals but also strengthened the community's unity and commitment to helping those in need.

WMO EUROPE CHAPTER MEMON DAY CELEBRATION

The World Memon Organisation Europe Chapter is pleased to announce the success of our Eid Milan & Memon Day celebration on April 10, 2024. The event brought together a diverse group of attendees from across the UK and beyond to celebrate Eid-ul-Fitr and Memon Day.

Held at AL AREZ I, the gathering featured authentic Lebanese cuisine and highlighted the unity and collaborative spirit of the Memon community. The camaraderie and warmth shared by all attendees made the evening truly special.

We are grateful for your support, which strengthens our community and sets the stage for future successful events.

WMO EUROPE CHAPTER ROAD TO RELIEF

Widow Fund

This year Ladies Wing Europe Chapter successfully coordinated the Ramadan Collection 2024, focusing on providing essential support to vulnerable communities. Through the generous contributions of our donors, we raised a total of £12,360 for the widows in India initiative. These funds are crucial in providing ongoing assistance to widows who rely on our support for their basic needs.

Additionally, we collected £5,000 for food parcels in Malawi. These parcels were distributed during the month of Ramadan, as we had pledged the amount in advance and received confirmations of successful delivery. This initiative funded 528 food packs (21,200 meals). Most vulnerable areas were selected for the distribution to reach the ones who require our help the most, with their gratitude serving as a reminder of the impact our efforts have on those most in need.

Our collective generosity has made a substantial difference, reinforcing our commitment to supporting those facing difficult circumstances. The success of these initiatives underscores the importance of our ongoing efforts and the vital role our donors play in making them possible. We extend our deepest thanks to everyone who contributed, ensuring that we could fulfill our promises and bring relief to those in need during Ramadan.

WMO EUROPE CHAPTER LADIES WING GET-TOGETHER

This year's WMO Ladies Lunch on 29th June at Truro's in Croydon was a great success. Alhamdulillah, we received an excellent response from the younger ladies group, and it was a fantastic opportunity to exchange valuable ideas.

The venue was thoughtfully chosen to support a local Memon business, and the turnout was wonderful. We are excited to continue building on this positive energy, Insha'Allah.

WMO EUROPE CHAPTER MEMON RAMZAN IF TAR PROJECT

The WMO Europe Chapter successfully organized the Ramadan Iftar Program at the

Ilford Islamic Centre in East London. Throughout the month, over 200 people gathered daily to break their fast, with attendance steadily increasing as Ramadan progressed. This initiative was supported by the active participation of EC board members and local volunteers, who generously gave their time to ensure the smooth running of the program. Donations were encouraged to support this noble cause, and the overwhelming response from the community played a vital role in its success. We extend our deepest gratitude to all donors, volunteers, and supporters who made this possible.

YOUTH WING WMO EUROPE CHAPTER QURAN CLASSES

During Ramadan, the Youth Wing of the WMO Europe Chapter organized a series of weekly Power Sessions for men, inviting participants to explore the core values of Islam. These sessions featured insightful discussions led by Mufti Ahmed Afnan, a respected scholar and director of the Faculty at JTR, who holds an LLM in Islamic Law from Manchester University. His expertise provided a deep understanding of Islamic principles, enhancing the spiritual growth of attendees.

In parallel, Sister Sumaiyya led Online Tafseer classes for women, guiding them through the Quran over 30 days. These sessions included comprehensive Q&A segments, allowing participants to deepen their knowledge and understanding of the Quran. The classes were inclusive, with children also joining, creating a family-oriented learning experience during the holy month. Together, these initiatives offered a rich and spiritually fulfilling educational experience for the community.

WMO EUROPE CHAPTER CELEBRATES MEMBERS ACHIEVEMENT

The Europe Chapter, hosted by Mr. Mahmood Shaikhani, welcomed WMO President Mr. Salman Iqbal in a significant event in London. The gathering brought together dignitaries from all walks of life and around the world, fostering a strong sense of international connection. A key moment of the evening was the recognition of Mr. Asif Rangoonwala, who received the CBE from King Charles III, and Mr. Fazal Karim Dadabhoy, who was awarded the Tamgha-e-Imtiaz by the Pakistan government. Both were honored with special awards from the organization. The event celebrated unity and the achievements of the WMO community.

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.

NEW APPOINTMENTS

- **Shamim Osman:** Reappointed as the Regional Ladies Chair, has over 40 years of experience leading the WMO Ladies Wing. She has directed numerous charitable initiatives globally, focusing on aiding the vulnerable. Shamim plans to continue her work with Memon Connections and further the mission of the WMO.
- **Shabana Gadi:** The new Regional Ladies Secretary, has led the WMO Ladies Wing with a focus on social impact. She has spearheaded various fundraising initiatives and local projects, such as supporting Afghan refugees and organizing Ramadan Iftar events. Shabana is committed to enhancing the reach and inclusivity of the Ladies Wing.
- **Sajeda Daud:** Has been appointed as the Regional Ladies Treasurer for WMO Europe Chapter. She has been instrumental in managing operations and leading impactful initiatives in the UK, including food distribution, Ramadan events, and supporting the NHS during COVID-19. Sajeda is dedicated to expanding the organization's mission.
- **Nasir Iqbal:** Has been appointed as the new GYW Regional Vice Chair, Europe Chapter. Nasir comes from a family steeped in giving back. His family background is synonymous with community service, and that spirit of philanthropy runs deep in his veins.
- **Waseem Yousuf Adil:** He 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 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. We congratulate Mr. Waseem Yousuf Adil on becoming the deputy treasurer for Management Committee of World Memon Organisation.

WMO EUROPE CHAPTER MEETINGS

RMC Meetings

- 1st RMC Meeting held on the 25th October 2023.
- 2nd RMC Meeting held on the 08th December 2023.
- 3rd RMC Meeting held on the 17th January 2024.
- 4th RMC Meeting held on the 06 July 2024

Annual Meeting

- 9th Annual Meeting will be held on the 22st August 2024.

Shahzad Iqbal

Regional President

Farhan Farooq

Regional Secretary

Launching Modern Luxury...

KAMDAR
DEVELOPMENTS

105

RESIDENCES
BY
KAMDAR

JUMEIRAH VILLAGE CIRCLE, DUBAI

UNVEILING
SOON

kamdardevelopments.com

razlin.

London-Based
Boutique Investment
Advisory Firm

Razlin Limited
34-40 High Street
London E11 2RJ
United Kingdom
✉ info@razlincapital.com

RAZLIN LIMITED IS AUTHORISED & REGULATED
BY THE FINANCIAL CONDUCT AUTHORITY 730805

2023 ANNUAL REPORT

Far East
Chapter

Regional Management Committee 2023 - 2026

- 1 Mr Ameen Bhaila - Regional President
- 2 Mr Hassan Siddique - Regional Secretary
- 3 Mr Abdul Razzak Osman Hingora - Regional Treasurer
- 4 Mr Ashraf Sattar Sayani - Chairman, BoT
- 5 Mr Aslam Omar
- 6 Mr Farook Kassim
- 7 Mr Abdul Cader Mahmud
- 8 Ms Mohammed Iqbal Sathar

- 9 Mr Eliyas Abdul Kareem
- 10 Mr Haji Anver Ahmed
- 11 Mr Yusuf Bhadelia (Japanwala)
- 12 Ms Shazia Sangani - GLW Regional Chair
- 13 Ms Anila Altaf - GLW Regional Secretary
- 14 Ms Gulshan Ashraf - GLW Regional Treasurer
- 15 Mr Aqib Ashraf - GYW RYVC

The Far East Chapter had a total membership of 149 as at 31-12-2023.

Membership Category	Number of Members
Trustees	4
Patrons	2
Apex	1
Life	94
Ordinary Members	20
Global Youth Wing	28

There is a slight increase in number of members in comparison to previous year (2022 – 146). On a positive note last year 48 new life members enrolled. This includes new members as well as Annual members converting to life members.

Details of Members Activities of Far East Chapter during the year ended 31 December 2023;

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

ZAKAT COLLECTION & DISBURSEMENTS

The details of Zakat Commitment, Collection and utilization for 2023 as given below;

Region	Commitment	Collection	Utilization
Sri Lanka	LKR 271,850,000	LKR 295,890,000	LKR 280,326,960
International (Pakistan)	USD 100,000	USD 100,000	USD 100,000

Utilization of Zakat – Year 2023

Zakat Disbursed	No. of Recipients
Education Aid	455
Medical Aid	135
Housing Aid Rent & Own	75
Housing - Land Purchase	-
Self - Employment	12
Total Zakat Disbursed	677

CONTRIBUTION TO OTHER PROJECTS

During the year 2023, WMO Far East have also supported Pakistan Chapter for flood relief projects with \$100,000

WMO-FC PROJECTS

1. MICRO FINANCING.

The MICRO FINANCE SCHEME – the purpose of this loan program is to support Small Scale Entrepreneurs in the community. Far East chapter has commenced Phase VII (Seven) during November 2023. Up to December 2023, over 140 Memons have benefited through this scheme.

- Far East Chapter Micro Finance Loan scheme has started the 7th phase.
- This scheme has helped lending to over 150 Memons.
- The current total lending is approximately LKR 14 million as at the end of 2023.
- Total No of loans disbursed 200
- Few beneficiaries have now become financially self-sufficient.

Total Micro Finance Fund Disbursed	Rs, 22 mn
Number of Phases	7 Phases
Maximum Loan Amount	Rs. 1 mn
Total No of Recipients	150
Total No of Loans	200
Total No of Recipients Repeated	50

2. 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 500 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	2020/2025
Cost per Cornea <i>The new cost has increased to \$450</i>	\$400
Projected No. of Corneas to be donated	500
Donation Received up to 2023	350 Corneas
Corneas Sent to Pakistan	330 Corneas

3. EDUCATION PROJECTS

a. 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 03mn.

b. Al Hijra Muslim Vidyalaya

This is one of the Oldest Muslim schools in Colombo with only 385 Students.

- WMO Provides English/IT Volunteer Teacher salaries

c. Al Hidayah Muslim Vidyalaya

This is one of the Oldest Muslim schools in Colombo with only 860 Students.

- WMO Provides English/IT Volunteer Teacher salaries.

d. 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.

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

WMO also provides 02 volunteer teacher to Hamza college to cover the subjects English & IT.

f. Donation Of School Books

WMO donated 500 packs of Exercise books at the cost of approx. LKR 1,750,000 to the needy children of Sri Lanka in the rural areas (mainly covering the North and East provinces). This included all communities living in Mannar, Nawalapitiya, Trincomalee areas.

Summary of Education Projects

School	Funded for	Amount (LKR)
Darussalam College	Education & Extra-Curricular Activities	2,328,900
	Coordinator Salary	771,000
Fathima Muslim Ladies College	Education	1,459,200
Alighar Muslim College	Education	2,063,233
Al Hijra - Kuppiyawatte	Education	480,000
Hamza College - Mutwal	Education	1,020,000
	Infra Structure- (Part of Class Room Building)	3,070,535
Presidents College - Kotte	Islam Teacher	180,000
Total for WMOFC Education project		11,372,868

LADIES WING ACTIVITIES

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

- **Memon Mela**

This was a joint project with MASL and the project is a platform which provides Lady Home Entrepreneurs an opportunity to showcase their businesses to the wider Sri Lankan Community. This event was attended by over 60 entrepreneurs, who had installed stalls at the venue to introduce their products and talents to the community and the country, and attracted more than 2,000 visitors who also enjoyed the Memoni food very much.

- **Ladies Badminton Tournament (Ladies Only Event)**

Ladies wing successfully conducted a Badminton tournament with the participation of 80 ladies as part of 40 teams. The age groups were Under 16, 16-

30 and Above 30. Event was fully sponsored by Moose Clothing.

- **Ladies Cricket Tournament**

First time ever Ladies Cricket Tournament within complete enclosure only females were allowed. Within the premises the tournament was conducted by lady umpires and lady scorers. The cricket tournament was a joint project with MASL.

18 teams participated which included 10 participants per team it totaled up to 180 participants and many spectators were allowed to come cheer n watch the games.

- **Senior Ladies Get together**

A gathering was arranged for the senior Memon ladies, it was a fun filled morning with games, light exercises followed by lunch.

- **Cornea Donation**

Donated 05 corneas from the Ladies Wing.

- **Women Empowerment Projects**

This project involves in providing assistance in educating the Memon Ladies with Professional and vocational courses. We have spent the surplus earned from the other projects for these courses.

YOUTH WING ACTIVITIES

New Youth wing board Far East Chapter

Aqib Ashraff, the new Vice Chairperson for the WMO Youth Wing Far East Chapter, assembled a diverse team of 10 young professionals, organizing three significant events from May to September 2023, showcasing their commitment to the WMO's mission.

- **Empowering Her Mind**

The event aimed to promote understanding, compassion, and support for mental health, breaking stigma and providing a safe space for open conversations. Attendees learned self-care strategies, stories of resilience, and formed connection

- **Clothing for care**

A one-day clothing donation program that collected over 600 kg of clothing from the community, which was distributed to orphanages and those in need, demonstrating the spirit of kindness and solidarity within the community.

- **Toastmaster 2023**

A program for women aged 15-35, offering 10 sessions to enhance public speaking and leadership skills, fostering confidence and personal and professional development through an inclusive environment.

Ameen Bhaila

Regional President

Hassan Siddique

Regional Secretary

SAMANA
Retail
Park 2

ELEVATING YOUR
EXPERIENCE

1%

PAYMENT
PER MONTH



2023 ANNUAL REPORT

Middle East
Chapter

Regional Management Committee 2023 - 2026

- | | |
|---|---|
| 1 Mr Kamran Ghani - Regional President | 21 Mr Iqbal Yaqoob Gandhi |
| 2 Mr Afzal Allah Rakha - Regional Secretary | 22 Mr Ahmed Abubakar Shaikhani |
| 3 Mr Gulam Mohamed Iqbal - Regional Treasurer | 23 Mr Muhammad Shabbir Merchant |
| 4 Mr Salman Iqbal - WMO President | 24 Mr Iqbal Dawood Pariyani |
| 5 Mr Muhammad Iqbal M. Younus Tabani - WMO Deputy Treasurer | 25 Mr Haroon Mohammad |
| 6 Mrs Shabana Abdul Razzak - Global Ladies Chair | 26 Mr Imran Farooq |
| 7 Mr Khurram Kalia - GYW Chairman | 27 Mr Zunaid Aziz Moti |
| 8 Ms Zeenath Merchant - GLW Regional Chair | 28 Mr Muhammad Bacai Noon |
| 9 Haji Ismail Abdul Karim Gadit | 29 Mr Saleem Karsaz |
| 10 Mr. Muhammad Ashraf Amdani | 30 Mr Yaqoob Iqbal |
| 11 Haji Ahmed Abdul Karim Gadit | 31 Mr Abdul Majid Ranani |
| 12 Haji Abdul Sattar Pardesi | 32 Mr. Shafiq Toufiq A. Aziz |
| 13 Mr Nasir Bhadelia | 33 Mr Abdul Aziz Omer |
| 14 Mr Arif Lakhani | 34 Ms Sobia Asghar - GLW Regional Secretary |
| 15 Mr Salman Muhammad Iqbal | 35 Ms Nawal Mesia - GLW Regional Treasurer |
| 16 Mr Taufiq Jaliawala | 36 Mr Yasir Gadit - GYW RYVC |
| 17 Mr Munavar Bilal | 37 Mr Sameer Adam |
| 18 Mr Muhammad Shoaib Vakil | 38 Mr Uzair Kheradia |
| 19 Mr Muhammad Akil Vakil | 39 Mr Rehmatullah Jangara |
| 20 Ms Mariyam Bashir Sattar - GLW Secretary | |

WELFARE ACTIVITY AT A GLANCE - JANUARY TO DECEMBER 2023

Project Name	No. of Units	Benefit-ed Area	Amount in AED
Education Assistance	380	UAE, PK	190,947
WMO Food Program	90,000	UAE, PK, IN	200,000
Financial Assistance	500	PK	420,000
Ramadan Meal	30,000	UAE	176,660
Housing	13	PK	75,000
Ration Bags	3,200	UAE, PK, IN	158,687
Flood Assistance in Pakistan	N/A	PK	160,000
Other Welfare Work	N/A	UAE	38,660
Total			1,419,954

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

WMO Middle East Chapter through donors have

managed to support over 380 needy students studying different school in Pakistan as well application received for education assistance of families in UAE. Mr. Ahmed shaikhani, our regional president personally involved in all the processes and with his guidance me chapter has structured the education assistance mechanism which is currently in place and benefiting the community people.

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

It is our firm belief that education is the most powerful weapon which you can use to change the world hence we remain indebted to our donors for supporting this pertinent cause.

FINANCIAL ASSISTANCE IN PAKISTAN

A total of 500 families being benefited as a financial support of rs. 5,000/- Each by Mr. Farooq Ahmed and Mr. Imran Farooq who generously donated in Pakistan, a sum of Rs. 2,500,000/- (AED 35,000/-) each month totaling Rs. 30,000,000/- (AED 420,000/-) For the full year to the deserving families in Pakistan.

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 essential food items such as rice, wheat, dhal, 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 3,200 Bags delivered in the month of Ramadan to Pakistan, UAE & India.

We are grateful to our donors for their generosity. Your funds enable us to ease the burden on our Muslim brothers and sisters in the blessed month of Ramadan by bringing food to their table.

The World Memon Organisation Middle East Chapter has led by example and always from the front when it comes to Serving Mankind.

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. In the Ramadan of 2015, the chapter started serving iftar meals for the entire duration of the holy month by Mr. Mahmood Shaikhani, former Deputy President of WMO. Since then the Ramadan Iftar Camp has become an annual feature on the WMO Middle East Chapter calendar.

In the year 2020, due to the Corona outbreak, iftar meal boxes were distributed to the marginalised as WMO Middle East Chapter adhered to Covid protocols and refrained from setting up iftar camps to avoid large gathering, the same ritual followed in 2021 and 2022 and over 20,000/- such bags were distributed in six different places of Dubai, Sharjah and Ajman. Alhamdulillah.

This year again Ramadan iftar meal box campaign was a great success and we have served over 30,000/- iftar meals during the month of Ramadan to poor migrant workers toiling away in various industrial areas of UAE. We are grateful to our donors for their generosity.

DISTRIBUTE OF AIR TICKETS TO PRISONER

Under the regional leadership, WMO Middle East Chapter contributes on a regular basis towards the air travel of detainees languishing in prison as they do not have the requisite funds to fly back home after serving their time. Mr. Ahmed Shaikhani, former Regional President is looking

after this project and give excel to this noble work. WMO firmly believe that you can't put a price on freedom and alleviates the pain of the family members by reuniting them with their loved ones through this noble endeavour.

DISTRIBUTION OF BLANKETS IN KARACHI, PAKISTAN

WMO Middle East Chapter and Pakistan Chapter in joined efforts distributed woollens blankets to mostly memon families residing in slump areas of Pakistan. WMO Pakistan Chapter fully support this initiative and this project is achieved with the guidance of regional Presidents of both Pakistan and Middle East Chapters.

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.

HOUSING PROJECT IN FLOOD AREAS OF PAKISTAN

Pakistan was ravaged by devastating floods in the year 2022, leading to a humanitarian crisis of epic proportions.

There was a greater need for housing and rehabilitation as most of the homes were swallowed or swept away by the floods. Hence the building of pucca houses that would stand the test of time commenced in earnest. The objective was that the flood victims in the worst affected provinces of Baluchistan and Sindh would have a permanent roof over their heads.

On September 23, 2023, a WMO team visited the sites to assess the progress of the completed houses and we are glad to report that 568 houses stand completed.

WMO FOOD BANK PROGRAM

Apart from Ramadan Food Campaign, 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 traveled 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.

WMO Middle East Chapter also contributed through its donor to feed different areas of India and Pakistan as well.

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

EVENTS & PROGRAMS

• Ramadan Fair

The Ramadan fair hosted by the Ladies Wing of WMO Middle-East Chapter was a roaring success.

On the 4th of March, the Pakistan Association Dubai Community Center witnessed a frenzy of activities. The venue of the exhibition cum fun fair was filled with stalls, neatly displaying their wares. From clothes and cakes to purses, perfumes and accessories. Women entrepreneurs received a platform to sell their goods and connect with their valued customers as the event epitomized another important endeavor by WMO for the empowerment of women.

Soon families arrived in full-strength and the stalls emptied in a couple of hours with all items being whisked away by the eager crowd of women and children. Several fun filled activities were also planned for the day with games, quizzes and henna painting engaging the children while the ladies bonded over the delectable food.

The bond of sisterhood was on ample display as the WMO Middle-East Chapter Ladies Wing notched up another successful event on their very illustrious belt.

• Dinner In Honor Of WMO PC Office Bearers

The warm camaraderie between members of WMO Middle-East Chapter and WMO Pakistan Chapter was on ample display at the dinner hosted by our stalwart and Trustee Iqbal Dawood at a popular Barbecue Restaurant in downtown Dubai.

Several distinguished members of WMO Middle-East Chapter graced the occasion to honor visiting Regional Secretary, Mr. Altaf Habib Jangda and Mr. Arsalan Nara, Regional Treasurer of WMO Pakistan Chapter.

The WMO Middle-East Chapter has always been the strongest pillar of support for Pakistan. Sending humanitarian aid and building homes for the flood victims of the recent catastrophe, funding education for

children and the many noteworthy food programs which are implemented across the year. As the holy month of Ramadan is once again upon us, the visiting office bearers from Pakistan Chapter made a fervent appeal for Zakat, updated their Middle-East Chapter benefactors of the ongoing charitable projects, presented detailed reports and thanked them for their unflinching support.

The WMO Middle-East Chapter assured their Pakistan counterparts of their continuous support and applauded the many humanitarian endeavours undertaken by them to uplift the people of Pakistan.

• Dinner Hosted In An Honor of Mr. Nowsad Ghani, Former Deputy President WMO

Mr. Haroon Mohamed, Regional Secretary, WMO Middle East, hosted a dinner reception in honour of Mr. Nowsad Gani, former Deputy President of the World Memon Organisation. The venue was the popular Mateen's Restaurant.

The event was graced by several WMO stalwarts – Mr. Yusuf Kamdar, Mr. Iqbal Dawood, Mr. Shabbir Merchant, Mr. Abdul Kadir Juma, Mr. Farooq Ahmed, Mr. Imran Farooq, Mr. Kamran Ghani, Mr. Khurram Kalia, Mr. Munawar Bilal and their spouses.

Alhamdulillah, it is noteworthy to mention that AED 75,000 was pledged to fund Housing in Pakistan, during this small gathering.

• Fellowship Dinner In Honor of Mr. Ashraf Sattar & Mr. Bashir Sattar WMO Office Bearers in Dubai

Mr. Salman Iqbal, President of the World Memon Organisation hosted a dinner reception to welcome the visiting Chairman of WMO Board of Trustees, Mr Ashraf Sattar and Secretary General of WMO, Mr Bashir Sattar. The fellowship dinner was organized at the plush Park Regis in Dubai and the guest list included the top brass of the WMO Middle-East Chapter.

Delectable food, sparkling conversations and warm camaraderie - perfect ingredients for a memorable evening in downtown Dubai.

• Dinner in Honor of Mr. Kamran Ghani, Regional President

A dinner reception was held on September 26, 2023, at the Absolute Barbecue in Dubai

to honor Kamran Ghani, the incoming Regional President of the WMO Middle East Chapter.

The host of the event was Mr. Altaf Muhammad, who graciously welcomed the guests that had gathered to celebrate the appointment of Mr. Ghani as the new Regional President.

- **WMO Middle East Chapter AGM**

The WMO Middle East Chapter AGM hosted at the Upscale Park Regis Hotel, Dubai was a well-attended affair.

The creme de la creme of the Middle East business and philanthropic community congregated at the event. It was the perfect amalgamation of age, wisdom, youth and exuberance as memons of all ages, from across the Emirates came together to spend a memorable evening in Dubai.

There were many moments that stood out - the warm welcome note by Mr. Salman Iqbal, President WMO, the prolific Middle East Chapter presentation by Mr. Haroon Mohamed, Regional Secretary, the comprehensive financial report by Mr Altaf Muhammad, Regional Treasurer and the remarkable body of work accomplished by the Ladies Wing under the leadership of Mrs. Shabana A Razzak.

Exceptional humanitarian work, extensive community programs, wonderful camaraderie and the gracious hospitality made the Middle East Chapter AGM an unequivocal triumph.

- **Meeting with WMO PC Chapter**

The visiting office bearer of the WMO Pakistan Chapter, Mr. Arsalan Nara, had the pleasure of meeting with Mr. Kamran Ghani, the Regional President of the Middle East Chapter, at his residence on November 16th, 2023. This significant gathering was also graced by the presence of other esteemed regional bearers from the Middle East and Pakistan Chapter.

During this fruitful encounter, both Mr. Nara and Mr. Ghani

Reached a unanimous decision to prioritize the visionary goals set forth by Mr. Salman Iqbal, the President of WMO, particularly in the realm of education. A comprehensive

road map was meticulously discussed and devised to ensure that the WMO MEC plays a pivotal role in expanding its educational assistance, not only in Pakistan but also in other parts of the world, for the betterment of the Memon community.

By adopting this strategic approach, the WMO Middle East aims to address the pressing educational needs of Memons in Pakistan and beyond. This concerted effort will undoubtedly contribute to overcoming the existing challenges and obstacles faced by our community in accessing quality education.

- **Meeting with Mr. Hussain Muhammad, Pakistan Consul General in UAE**

A meeting was held between Mr. Hussain Muhammad, the Pakistan Consul General to UAE, and Kamran Ghani, the Regional President of WMO Middle East Chapter, at the Pakistan Consulate office in Dubai. The purpose of the meeting was to introduce WMO and its global welfare initiatives, as well as to explore opportunities for a collaborative effort, particularly in relation to prisoner release.

- **RMC Meetings**

» The WMO Middle East Chapter held its RMC meeting on the 7th of October, utilizing the convenient platform of zoom. This virtual gathering was skillfully convened by Afzal Allah Rakha, the Regional Secretary, and effectively led by Kamran Ghani, the Regional President. During this meeting, the focus was on enhancing the objectives of the WMO, and Mr. Ghani presented a visionary plan to transform these objectives into tangible reality. In light of this, several committees were established to facilitate the achievement of these goals. These committees include the Welfare Committee, the Membership Committee, and the Event Committee. Additionally, the Ladies Wing of the Middle East Chapter will play a pivotal role in these endeavors.

» The another Regional Management Committee (RMC) of the Chapter was organized through the zoom meeting platform. The purpose of this meeting was to discuss and provide updates to the RMC members regarding the progress made in connection with the specialist sub-

committees formed, namely Membership Development, Welfare, and Events. A significant number of RMC members attended the meeting, demonstrating their commitment to the cause. It is worth to mention here that the conversation made during the meeting was mostly in Memoni language and the participants were also encouraged to pass-on the Memoni culture in their homes as well.

- » During the meeting, the RMC members actively participated by sharing their viewpoints, suggestions, and providing directions. Newly elected RMC members were also introduced. Ladies Wing also assured their full support for all the processes that have been undertaken. This level of engagement and collaboration among the members was truly commendable.

As the meeting drew to a close, a dua (prayer) was offered for The betterment of the community and humanity as a whole. This Gesture reflected the deep sense of compassion and unity that Exists within the RMC. The dedication and enthusiasm displayed by the RMC members serve as a testament to their commitment towards the betterment of the community.

WMO MIDDLE EAST CHAPTER - MEMBERSHIP REPORT

Membership Category	Number of Members
Trustees	13
Patrons	15
Life Members	251
Friends of WMO	107
Youth	302
Total	688

CONCLUSION:

Concluding this report with a prayer to Allah SWT 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 welfare work of over AED 1,419,954 in the year 2023.

Kamran Ghani

Regional President

Afzal Allah Rakha

Regional Secretary

A bank with global presence bringing Islamic banking to your doorstep

If you're looking for personal or business banking services that reflect your values then our Sirat products are an ideal choice. We've designed them in line with Shariah principles.

Our Shariah-compliant products and services include:

- Personal current and savings accounts
- Fixed term eDeposits
- Business current and savings accounts
- Buy-to-let finance for residential and commercial properties

Habib Bank AG Zurich is the family-owned heir to a tradition of commerce and banking dating back to 1841. Since establishment in 1967, the Group has expanded to a global presence in eight countries across four continents.

To find out more visit our website at
www.habibbank.com/uk/home/ukSirat.html

or contact the designated Sirat Islamic banking team either by email sirat.uk@habibbank.com or telephone 0808 18 74728



Habib Bank AG Zurich is the trading name of Habib Bank Zurich plc.
Authorised by the Prudential Regulation Authority and regulated
by the Financial Conduct Authority and the Prudential Regulation
Authority under registration number 627671

2023 ANNUAL REPORT

North India
Chapter

Regional Management Committee 2023 - 2026

- | | |
|--|---------------------------------|
| 1 Mr Haseen Aghadi - Regional President | 12 Mr Tanvir Merchant |
| 2 Mr Sharif Memon - Regional Secretary | 13 Mr Zubair Amanullah Motiwala |
| 3 Mr Shabbir Ahmed Patca - Regional Treasurer | 14 Mr Zubair Chasmawala |
| 4 Ms Razia Chasmawala - Global Ladies Deputy Chair | 15 Mr Ismail Hasan Nathani |
| 5 Ms Maseela Maqsood Naviwala | 16 Mr Mansur Abubaker Mehta |
| 6 Mr Ehsan Gadawala | 17 Adv Yameen Thara - GYW RYVC |
| 7 Mr Haroon Rashid | 18 Mr Faruk Chandiwalla |
| 8 Mr Imtiyaz Motorwala | 19 Mr Sahil Sawani |
| 9 Mr Bilal Thekiya | 20 Mr Faruq Y. Suria |
| 10 Mr Abdul Kadir Memon | 21 Ms. Tehmida Toufik Lakhani |
| 11 Mr Asif Motlani | |

REGIONAL PRESIDENT'S MESSAGE

"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 (PBUH).

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 regional vice president of WORLD MEMON ORGANIZATION in the year 2017 and Alhamdulillah now WMO NIC is a leading organization working as a Non-Profitable Charitable Organization involved in various social activities for entire humanity & especially for Memon Community.

WMO NIC as an organization strictly follows work transparency, dedication & motivation to Memon Community. WMO has provided humanitarian and development assistance to the people across North India Chapter. 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 is 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."

Always at the Service

REGIONAL SECRETARY'S MESSAGE

All praise and gratitude is due to the exalted Almighty, the Creator and Sustainer of all that exists. And may HIS unbound mercy and blessing be upon all of us by the kind Waseela of Prophet Muhammed, peace be upon him and His Progeny. Aameen!

The Almighty has created mankind and other living forms with so much diversity, a human mind cannot imagine all across the globe. He has gifted mankind, the most important ability to think. So, with this beautiful gift from our creator, let us think of ways and means of helping our fellow beings and the needy who need help.

HELP does not have any Quantum and the results are also unpredictable, the only thing that is certain is to keep extending help without judging it as big or small. Keeping this noble thought of Serving Mankind. The Memon Community has

come forward and formed an organization.

World Memon Organization The sole objective of this platform is to help, heal and be of all assistance wherever possible for the social and economic upliftment of the society at large, completely based on Islamic principles.

We are sincerely thankful to Almighty that HE has chosen us to do the Noble Job in the Community by way of Educational, Medical, Housing, Women Empowerment, Economic Upliftment etc., and by HIS blessings only shall we be able to prove our Community as Developed and Prosperous. May almighty guide all of us in our true endeavors in the Arena of World Memon Organization (WMO).

REGIONAL TREASURER'S MESSAGE

Assalam-u-Alaikum,

At the very onset, I thank Almighty for bestowing all his blessings which resulted in the various activities, events and programs with a sole motive to Serve Mankind.

The last financial year, under the visionary and action oriented, dynamic leadership of the President of World Memon Organization Mr. Ehsan Haji Amin Gadawala & Mr. Haseen Haji Yunus Aghadi, saw many milestones being achieved. A few notable of them being the commencement of the Palghar Hospital Project, completion of mass housing complexes across North India.

The unprecedented success of the same has further motivated us and the team of WMO to put in more efforts, identify more and more areas with the objective of helping mankind and the community. For the same to be achieved in the coming days, we request all our generous donors, supporters and volunteers to continue their support to us in their contribution to World Memon Organization-India Chapter.

I, once again thank all our supporters and well-wishers, without whose support and guidance, all the success that WMO has achieved in the previous financial years would have remained unaccomplished.

Positively Yours always.

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 750+ deserving students this year and all this is possible by the kind Mercy of The Almighty and WMO Individually & with the best support of Nathani Charitable Trust.

RATION HELP

World Memon Organization, India helped for the ration to the underprivileged 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, WMO is able to fulfill the Own House Dreams of Memons into Reality.

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 41 widows and destitute' under this project by providing them a specific amount on quarterly basis and also help many other individuals.

SCHOOL BOOK DISTRIBUTION DRIVE

However, School Books are inaccessible to a large number people because of their meager 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 books distribution drive to underprivileged children. These campaigns are very beneficial for realizing the sustainable development goal of providing education to all.

THE GIFT OF SIGHT

World Memon 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 Ghatkopar, Mumbra, Thane, etc. Till date 65 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 also helped 2 beneficiaries for purchasing own house.

PROJECT MOHABBAT

WMO initiated project Mohabbat on the eve of Eid-E-Milad-Un-Nabi (Birthday of the Prophet SAW) 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 200 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. Razia 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) - THE LEGACY PROJECT FOR THE MEMONS BY THE MEMONS

"MEMON HOSPITAL" The second dream project of World Memon Organization, A dream which is taking a shape and coming in existence. A hospital 117 bedded multi-specialty facilities for our memon brothers is being built at Shirgoan Village, District-Palghar, a village approx. 100 km 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.

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).

FOUNDATION STONE LAYING CEREMONY OF JAMNAGAR HOUSING COLONY (WMO AASHIYANA) - THE LEGACY PROJECT

World Memon Organization is coming up with one more legacy project in Jamnagar Gujarat. The housing colony will consist of total 43 Tenamenst and will accommodate 86 beneficiaries for the needy and underprivileged Memon families. This project will give World Memon Organization one more feather on its Cap. Inauguration was done by the hands of By Sir, Haroon Karim, Founder Trustee, WMO- International. Recipient of the Order of the British Empire for Humanitarianism, Mr. A. K. Ismail, Trustee, WMO- International & the founder of the united world Kyokushin Karate Organisation, Shabbir Ahmed Patca. Regional Secretary General, WMO NIC, Mr. Mehul Kumar - Film producer & Writer (Bollywood) & Mrs. Razia Chasmawala, Co-person Ladies Wing, WMO NIC.

INAUGURATION OF CT SCAN MACHINE AT TELI HOSPITAL DHORAJI

Inauguration was done by the hands of By Sir, Haroon Karim, Founder Trustee, WMO- International. Recipient of the Order of the British Empire for Humanitarianism, Mr. A. K. Ismail, Trustee, WMO- International & the founder of the united world Kyokushin Karate Organisation,

Shabbir Ahmed Patca. Regional Secretary General, WMO NIC, Mr. Mehul Kumar - Film producer & Writer (Bollywood) & Mrs. Razia Chasmawala, Co-person Ladies Wing, WMO NIC

PROJECT HUNAR

A Centre for women empowerment Training and Industrial Unit at Ambojwadi Malwani, Malad Mumbai, where Masha Allah 300 underprivileged boys, girls and ladies have completed their income generating courses and became financially independent; so on in this full swing.

PROJECT PYAAS

Installation of Bore-well in remote areas of Kerala which benefited to 100 + people.

PROJECT LANGAR

Keeping in line with the WMO Food Bank, several cities organized Langar in Mumbai & Nanded. Under this project meals were served to the needy gatherings.

PROJECT UPLIFTMENT

Under Project more than 25 memon families were upliftment in remote areas of Sanjan Gujrat 70 Km from Memon Hospital site which also does not proper medical facilities and also distribution 20+ handcarts to the memon families living in Jamnagar.

WMO CONCLAVE AT NANDED

WMO CONCLAVE 2023 with 12 Mega Events 5000 + attendees & 100 + Dignitaries across India attended the event. Inter School Drawing competition, Meena Bazar special business stalls for and by Memon Ladies got tremendous response, Mega Job Fair 2023 in which 50+ Companies visited for Job Fair, 2500+ Candidates attended Job Fair & 500 Candidates were given with Offer letter, Technology & Creativity Expo, National Level Public Speaking Competition and Many More

WORLD MEMON ORGANIZATION - NORTH INDIA CHAPTER AGM, 2023

Annual General Meeting of World Memon Organization North India chapter was held on Sunday, 2023 at 11am at Morbi Tankara Hall, Surat. Meeting was attended by 195 (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 Haji Yusufbhai Gaffarbhai Amreliwala, Hajiyani Zarinaben Haji Wahid Teli, Hajiyani & Mrs. Rukaiya Abdul Razak Sabuwala. Mr Ehsan Gadawala presented the activities done by WMO NIC. WMO NIC Ladies Wing Activities were presented by Mrs. Raziabai Chasmawala & Mrs. Naziya Pakizawala.

THANKS & ACKNOWLEDGMENT

Alhamdulillah, whatever has been done till today under the Dynamic Leadership of our Honorable Vice President of WMO – North India Chapter, Mr. Ehsan Haji Amin Gadawala and Mr. Haseen Aghadi also with the guidance of the entire Regional Managing Committee Members, Staff & with the support of our International Board Members and donors we have achieved the great success.

I sincerely thank all committee members & staff 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 Almighty 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!

Haseen Aghadi
Regional President

Sharif Memon
Regional Secretary

For the Memon's by the Memon's



The World Memon Foundation
supplements the efforts of all
Memon Organisations

2023 ANNUAL REPORT

Pakistan
Chapter

Regional Management Committee 2023 - 2026

- 1 Mr Ashraf Machiyara - Regional President
- 2 Mr Arsalan Arif Nara - Regional Secretary
- 3 Mr Musaab Mansoor - Regional Treasurer
- 4 Mr Shoaib Ismail Mangrora - Secretary, BoT
- 5 Dr Maria Hashmani - GLW Regional Chair
- 6 Mr Jawad Choksy - GYW RYVC
- 7 Mr Peer Muhammad Diwan
- 8 Mr Abdul Rauf Haji Yaqoob Gandhi
- 9 Mr Jan Muhammad Haji Yaqoob Gandhi
- 10 Mr Husain Dawood
- 11 Mr Arif Habib
- 12 Mr Muhammad Taufiq Amdani
- 13 Mr Amin Chapel
- 14 Mr Ilyas Mohamed
- 15 Mr Altaf Habib Jangda
- 16 Mr Pir Muhammad Kaliya
- 17 Mr Ahmed Jaffer Kudia
- 18 Mrs Aisha Anwer Ghani
- 19 Mr Muhammad Shahzad
- 20 Mr Muhammad Reyaz Ahmed
- 21 Mr Muhammad Hanif Ishaq
- 22 Ms Uzma Zakaria

- 23 Mr Shoaib Jan Muhammad Gandhi
- 24 Mr Mehboob Abdul Rauf Gandhi
- 25 Mr Noor Muhammad Hasham
- 26 Mr M. Ebrahim Hasham
- 27 Mr Shabbir M. Yaqoob Patka
- 28 Mrs Hawa Abdullah
- 29 Mr Salim Habib Godil
- 30 Mr Aqeel Karim Dhedhi
- 31 Mr Irfan Patel
- 32 Haji Abdul Majeed Pardesi
- 33 Mr Mohammad Yasin Saya
- 34 Mr Muhammad Ilyas Pariyani
- 35 Mr Abdul Aziz Kath
- 36 Mrs Shamim Bawaney
- 37 Mr Ebrahim Qassim
- 38 Mr Husain Lawai
- 39 Mr Haji Muhammad Rafiq Pardesi
- 40 Mr Abubakar Siddique Lakhani
- 41 Mr Junaid Kapadia
- 42 Mr Altaf Ahmed Vayani
- 43 Mr Abdullah Seja
- 44 Mr Murtaza Feroz - GYW Treasurer

REGIONAL PRESIDENT'S MESSAGE

Alhamdulillah By the Grace of Allah I have been elected to continue the legacy of WMO Pakistan Chapter from 2023.

First and foremost I would like to thank all the donors and well wishers of WMOPC, who has put their hard earned money and efforts for the upliftment of the community. Even more would like to thank my predecessors for their efforts during the year before my elections

As we are all aware 2023 was not a good year in terms of economics and business stability in Pakistan. A lot of lives have changed in that year. The inclination to apprehend the state of individuals is not possessed by everyone. I consider myself lucky as Allah has chosen me to be among those who constantly exercise efforts for the betterment of Community.

To overcome the current situation of the community my message after joining, was to focus on education and in 2023 WMO has made an attempt to impact lives of more than 8500 students by sponsoring their education. Further more we launched Health Card in collaboration with APMF to address the health issues of the community.

Other program that we tried to deal with includes:

- Cornea Transplant
- Retina Detachment
- Mahana Madad for 500 families
- Waqf Qurbani at Eid ul Adha
- Ramadan Ration and other welfare drives.

MITI has been a jewel in the crown for WMOPC and from there, we educate thousands of students with vocational trainings. Even more Flood Rehabilitation Program in Sindh and Baluchistan has been very well executed to impact the lives of the people in distress.

I tried to make a valiant attempt to achieve our targets of 2023 via giving my satisfactory being as a Regional President for a short period in this year.

For the year 2024 our major focus is on Education and health. We are working day and night for the upliftment of our Education sector, enhancing community schools and the quality of education. Our second main aim to minimise the health issues of the community, for which we have launched health card for the community. In regards to education we have established Memon Education Monetary Fund to cater each

and every child of the community and provide them with quality education in standard schools.

Hence for year 2024 I would humbly request everyone to support and inspire the cause of uplifting the community.

It is our unrestrained hope that we would be able to implement our vision within the shortest time possible. We owe it to our people to supply to them what we can. In the identical spirit, I request all our well-wishers to assist and inspire us in our proper cause. I pray to Allah to present us the power and functionality to complete the responsibilities that we have set for ourselves for the future of our community.

REGIONAL SECRETARY'S MESSAGE

As we conclude another impactful year at World Memon Organization, I am filled with immense pride and gratitude for the unwavering support and dedication of our team, partners, and supporters. This performance report is a testament to our collective efforts in driving positive change and making a tangible difference in the communities we serve.

To achieve the demanded transformation to sustainable societies, we need people who understand that they need to take charge and initiate change. We need to harness the same energy and solidarity with which people have traditionally come together to make a difference in support of causes dear to them in the service of human kind.

WMO Pakistan Chapter has been working day and night to produce new prospects and avenues to the relegated families of our society, so as to enable them to live in decent life.

Over the past year, we have achieved significant milestones that align with our mission of WMOPC. Our key accomplishments include:

- Our main task at WMO PC is Education for All, in which donations are distributed in a specific way to the ones perusing Higher Education and Lower Education where Academic and Vocational Education is attainable for all students. We have increased our budget for lower and higher education this year by almost 33%. Special measures have been taken to ameliorate the educational policies which will definitely be an aid to our memon students in Pakistan.

- WMO has been supporting the needy families in terms of their monthly support since a few years and with all the misfortune left behind after 2 Years of Covid it was nearly impossible for many families to run their households. WMO has raised the amount in order to facilitate those families.
- MITI has been doing wonders since many years and we make sure every day and night that it reaches its maximum height. Here different activities take place under one roof and many students were given chances to meet a good future. Besides that, we strive to introduce new courses and programs for the students to benefit from and different collaborations take place with Educational Bodies and Industries to facilitate our Students.
- WMO Pakistan did Waqf Collective Qurbani in different cities of Sindh, including Karachi, Hyderabad, Tando Allah Yar, Nawabshah, Sukrand, Sukkur, Thatta, and Hub Chowki. Almost 85 cows were sacrificed in the name of Allah and the meat was distributed in all the under privileged areas.
- Food Bank which is being run simultaneously in all the other chapters of WMO for the past 2 years now. Alhamdulillah WMO Pakistan Chapter has managed to extend the Food Bank Program in underprivileged areas of Malir, Rehri Goth, Liaquatabad, Jinnah Hospital Etc. And we plan to extend it to more untouched areas.
- We tried our best to cater the needs of special children with their therapies, medicine and all equipments.

Even more WMOPC team did an extensive job during the Floods. Extensive Relief work was continued with the support of Pakistan Navy in the year 2022. This relief work was continued till 4 months and items like tents, ready to eat food bags, ration bags and medicines were distributed. After relief work we started our rehabilitation project and in the first phase we started to build 100 plus houses in the region of Baluchistan. Alhamdulillah we have been able to collect good with the support of our donors and this project will continue in 2024 and we hope to complete approx. 900 homes by the 3rd quarter of 2024.

Looking ahead, we are inspired to build on this momentum and address the challenges that

lie ahead with renewed vigor and innovative solutions. Our focus for 2024 is to provide education to each and every member of the community, and we are confident that with your continued support, we will achieve even greater heights.

I extend my heartfelt thanks to each and every one of you, my donor, RMC, dedicated staff for your unwavering commitment and belief in our cause. Together, we have demonstrated that meaningful change is achievable when we work collaboratively and remain steadfast in our commitment to our mission. Let us continue to work together to create a brighter, more equitable future for all.

With gratitude and best wishes.

REGIONAL TREASURER'S MESSAGE

First of all I would like to thank Allah and my seniors who showed their trust in me to be the treasurer of WMOPC. Being the Chairman of Education for all was my responsibility for the major part of the year and took over this post in the last quarter and with the support of my team and previous treasurer, I learnt a lot and completed the audit for the year 2023.

Our main focus is to boost scholastic and business openings for all the memons across the globe and enable them to enhance themselves. Memon Community is scattered across the globe and numerous Employment and Educational Openings could be created for everyone, only by creating a platform that makes their connection accessible.

Several projects, like Qurbani, water supply to drought areas, flood relief and rehabilitation are being run by WMOPC in 2023 to serve the community and the nation on the whole. Besides this to Ensure Quality Education to the needy and bright students, several efforts are being made, so the young generation of our community could change their future. Some new reforms have taken place and we hope them to be beneficial equally to the donors and WMO PC. Pakistan Chapter is also simultaneously working with all other Chapters to make Food Bank a Huge Success. Our President Salman Iqbal's Initiative is already prospering across the continents and Pakistan Chapter is making every possible effort to take Food Bank to every nook and corner of Pakistan in the past 12 months. As we all know 2023 has been a very difficult year for the people to run their households, WMO PC is working on this and they are being supported through monthly

ration and their rentals. We have also increased our budget for this education and we are trying our best to support the indigent families.

Coming to our financial figures for the year 2023, our collection for WMO PC was around Rs. 358,631,130. This was majorly spent on Lower & higher education projects, the amount spent being Rs. 217,351,193/- Another project which have a high spending is Mahana Madad, which is 29,985,000/- Flood rehabilitation expense was approx 147,105,414/- This year another big spending was on rehabilitation which was around Rs. 51,822,000/-

I wish to work nearly with everyone by inculcating collective objectives to produce a platform which is accessible by every memon across the globe and the operations by WMO become smoother with every passing time and that this platform is suitable to feed the requirements of our society fully.

I am Thankful to All trustees, patrons, members and well-wishers of the association who have trusted me with this responsibility and I pray to Allah that I can fulfill my responsibility and contribute to the community as a whole.

MEETINGS OF THE REGIONAL MANAGEMENT COMMITTEE (RMC) IN 2023

	Date	Venue	Attendance
13 th	Saturday, 28 January 2023	WMO HOUSE	13
14 th	Saturday, 13 May 2023	WMO HOUSE	13
15 th	Friday, 14 July 2023	WMO HOUSE	13
1 st	Saturday, 16 September 2023	WMO HOUSE	25
2 nd	Saturday, 07 October 2023	WMO HOUSE	21
3 rd	Saturday, 30 December 2023	WMO HOUSE	18

REGIONAL ANNUAL GENERAL MEETING

The Regional Annual General Meeting (RAGM) WMO Pakistan Chapter was held on Friday 11th August 2023 at 8:10 pm at ZVMG Rangoonwala Community Center, Dhoraji Karachi. The meeting was attended by 83 persons, including OBS, Trustees, Patrons, Life Members, Annual Members, International Trustee and Guest, Representatives from Apex bodies, Institute

Members, and Jamats.

The Meeting Started with Recitation of Few verses from Holy Quran and Naat e Rasool Maqbool and documentary on WMO for the year 2022 was displayed on multimedia.

Mr. Altaf Habib Jangda Regional Secretary welcomes to all Trustees, Patrons, Life Members, Annual Members, International Trustee and Guest, Representatives from Apex bodies, Institute Members, and Jamaats.

The Minutes of the last RAGM were anonymously approved. Mr. Arsalan Arif Nara the Regional Treasure presented the Audited Accounts for the year ended 31st December 2022 and briefed, and house approved.

The appointment of Auditors for the year 2023 were also confirmed to M/s. AF Ferguson & Co.

In the year 2022 WMO worked with Education for All, Higher Education, Empowering through Inclusion Special Children, Gift of Sight, Food Bank and Monthly Support to needy families.

In August 2022, Considering the devastating situation in Pakistan we started our flood relief program. At First the main aim was to get some good donors on board to start the execution process immediately. In this regards a team was developed under the chairmanship of our young member Mr. Musaab Mansoor, who would be working under the guidance of WMO OBS to effectively and immediately start to relief work. Considering the situation few immediate relief requirement were identified and work started in procurement of those items. These items can be defined (Ration Bags, Cooked Food, tents, Medicine, water coolers and used clothing.

A fruitful meeting to discuss the problems of the community and how we can elevate the memon community together and with all being there and some active members who left us previous were remembered and Dua was offered for them.

The Meeting was followed by Dinner.

REPORT OF REGIONAL ELECTION COMMISSIONER

It is my privilege and honour to present the Regional Election Commissioner Report for the Election of Regional Management Committee ("RMC") members of World Memon Organisation Pakistan Chapter ("WMO PC") for 2023-2026

According to the provisions of the Constitution of

the World Memon Organisation, the election are supposed to be held to elect after every three years to elect the 10 General Members from Pakistan Chapter for the Regional Management Committee.

The following dates were set for the election activities based on the instruction and guidance of the WMO Election Commissioner and the Constitution and Standing Orders

- Nomination Closing Date: **19th August, 2023**
- Date of Withdrawal: **29th August, 2023**
- Election Date: **3rd September, 2023**

The following nominations were received by me on 19th August, 2023 for the Election of RMC (2023-2026) for WMO Pakistan Chapter.

Nomination for 10 General Seats

1. Mr. Muhammad Iqbal Gaba
2. Mr. Altaf Ahmed Vayani
3. Miss. Uzma Zakaria
4. Mr. Junaid Kapadia
5. Mr. Zahid Hussain Piprani
6. Mr. Abdullah Seja
7. Mr. Altaf Hussain
8. Mrs. Bilqees Tabani
9. Mr. Muhammad Reyaz Ahmed
10. Mr. Musaab Mansoor
11. Mr. Muhammad Hanif Ishaq
12. Mr. Arslan Arif Nara
13. Mr. M. Jawad Choksi
14. Mr. Muhammad Shahzad

Withdrawal of Nominations:

On 29th August, 2023, the REC received withdrawal of the nominations from the below mentioned candidates.

1. Mr. M. Iqbal Gaba
2. Mr. Zahid Hussain Piprani
3. Mr. Altaf Hussain
4. Mrs. Bilqees Tabani

Hence the remaining 10 candidates were automatically elected to the WMO RMC Pakistan Chapter uncontested.

Thus, I am pleased to confirm the names of the following Members who have been elected unopposed as the Regional Management Committee Members of the WMO Pakistan

10 General Seats

1 Mr. Altaf Ahmed Vayani	Un-Opposed
2 Miss. Uzma Zakaria	Un-Opposed
3 Mr. Junaid Kapadia	Un-Opposed
4 Mr. Abdullah Seja	Un-Opposed
5 Mr. Muhammad Reyaz Ahmed	Un-Opposed
6 Mr. Musaab Mansoor	Un-Opposed
7 Mr. Muhammad Hanif Ishaq	Un-Opposed
8 Mr. Arslan Arif Nara	Un-Opposed
9 Mr. M. Jawad Choksi	Un-Opposed
10 Mr. Muhammad Shahzad	Un-Opposed

I extend my heartiest congratulation and warm wishes to the newly elected Members of the RMC and wish them all the very best in their endeavours to serve the Memon community.

Hence, I am pleased to confirm the following Members has been un-opposed elected as the Office Bearers (2023-2026) for WMO PC.

1. Mr. Ashraf Kassim Machiyara - Regional President
2. Mr. Arslan Arif Nara - Regional Secretary
3. Mr. Musaab Mansoor - Regional Treasurer

And Mr. Khubaib Farooq Poonawala, Life Member of WMO PC elect as co-opted RMC member of WMO Pakistan Chapter.

Wishing the newly elected Office Bearers of World Memon Organisation Pakistan Chapter all the very best in their endeavours to serve the community

It has been a pleasure and honour for me to act as the Regional Election Commissioner of the WMO PC Elections for 2023-2026 and I take this opportunity to thanks to Mr. Muhammad Iqbal Dawood (Election Commissioner WMO), Mr. Imran Farooq, and the Members of the WMO PC for the confidence placed on me to conduct this all important task.

I would also like to extend my thanks to all members of election committee i.e. Mr. Shahzad Zakariya, Mr. Fareed Bilwani, Mr. M. Ibrahim Gatta, Mr. M. Faisal Barai, Mr. Hamza Iqbal Tabani and Mr. M. Rafiq Gatta and also my special thanks to all WMO staff members specially Mr. Ali Vayani and Mr. Abdul Hameed who provide me with great support during this process.

REPORT OF MEMBERSHIP COMMITTEE

The total Membership of WMO from Pakistan Chapter as 31-December 2023 is as under:

Membership Category	Number of Members
Trustees	9
Patrons	25
Life Members	262
Annual Members	193
Apex Bodies	2
Jamats & Institutions	3
Friends of WMO	211
Total	705

HEALTH COMMITTEE

REPORT OF GIFT OF SIGHT

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

The Gift of Sight project is successfully running since February 2018 with the joint venture between WMO Far East Chapter and WMO Pakistan Chapter.

The cornea tissue is a transparent outermost layer of the eye with a dome-shaped surface and plays an important role in vision. It's like a windscreen of the Human eye. Due to various health issue or accidental the cornea is damage and need to replace the corner. These days Cornea Transplant surgery is a procedure by which Cornea can be replaced to restore the vision of the patient to a good percentage of clarity.

WMO Far East Chapter is collecting Eye tissue from Sri Lanka Eye donation society and sending to Pakistan. Entire expenses from Sri Lanka to Karachi Airport are paid by Far East Chapter and from Karachi Airport to concern Hospital and surgery cost is paid by WMO Pakistan Chapter.

Currently, we are working with AL Ibrahim Eye Hospital, a state-of-the-art and very famous hospital having all facilities for eye care.

Due to currency influence in Pakistan. It is very difficult to calculate exact cost of surgery and Post Surgery service, in the next year we assume the cost may be about PKR. 19 million. Which is based on approximately 250 surgeries at the rate of PKR 75,000 per surgery.

Alhamdulillah, 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 which is changing the lives of the human.

Till now we have been treated about 280 Eye grafting, we have target of 200+ per annum but unfortunately due to Covid-19 and then the economic position of Sri Lanka, the project was get slow till 2022. But now in next year we will achieve the target of 250.

It's a good sign that the major cases are handling from the Non-Memons and mostly are belongs to interior Sindh and Balochistan. Some patient came from KPK and we also served non-Muslims, it's a purely humanity based project.

It's our desire to start Retinal Detachment and Retina related surgeries in the community which is very costly and long care treatment. In next year we have target to handle about 50 cases of Retina subject to availability of funds. We assume the average cost of Retina treatment will be Rs. 150,000/- per treatment which is about PKR 7.5 Million.

The Empowering through Inclusion (Special Children) Project

Children with Special Needs (SNC) are those who have some form of disability and require exceptional care and help. As the needs they may require depend on the nature of their disability, there is no one-size-fits-all approach to catering to SNCs.

The project Empowering through Inclusion has been working for the betterment of special needs children since 2019, a change of life project. We provide guidance and referral of cases to concerned specialists. Provide free lab tests including neuroimaging.

At the end of the year, we had 270 registered special needs children of other categories. In our panel, we have renowned pediatric neurologist Dr. Raman Kumar. The routine appointment of Dr. Raman Kumar needs at least 90 days from Liaquat National Hospital but Alhamdulillah, we have 5 appointments weekly with Dr. Raman with 2 days' notice. As well the ENT consultant Prof. Dr. Mukhtar Singapori, pediatric cardiologist Dr. Kamran Younus, Audiologist Mr. Aamirur Rehman and many other consultants are part of our panel.

We achieved many success milestones.

Many healthcare providers and social welfare organisations, including Kutiyana Hospital, MMI, Murshad Hospital, Jamal Noor Hospital, Bantva Khidmat Hospital, Aga Khan Lab, Al-Salama Hospital, Qatar Hospital, Khadim-e-Insaniyat, Ahsas-e-Insaniyat, Madni Welfare, and others offer us a special discount on tests/minimum or no charges for our patients. We provide the following services:

- Consultancies of Audiology, Cardiology, Neurology, etc.
- Lab Tests and screenings, including MRI, CT, BERA, and X-rays
- Neuro Medicine
- Assistive Technology Tools, including wheelchairs, hearing aids, and knee mobilizers.
- Occupational and physiological therapies at home.
- Speech, behavior, and other therapies
- Caregiver (Parents) education and training program
- Free Ramadan Ration and Sacrificial Meat
- Eid Gifts, comforts, Blankets, ladies' suits, monthly ration support, etc.

Do our efforts change the lives of special children? Alhamdulillah we can say YES, we have changed the lives of many special needs children. (SNC) The children whose parents came for wheelchairs are now on their feet, walking like normal kids, and children who could not speak at all are now speaking well.

We observed that:

1. Many parents do not have any awareness or proper knowledge about their special needs children.
2. Mothers are not accepting that their kids are special needs children
3. Failure on the part of general medical practitioners to refer SNC to the concerned healthcare department for treatment is another major factor that accounts for the growing disability among children.
4. Financial Burden is also a factor which forces the parents.
5. In Pakistan the availability of assistive tools is tough, and the quality of available tools is

also not good.

6. Children with muscular weakness may sometimes be misdiagnosed. Such children can regain physical vitality with medication and physiological therapy in due course of time. Some need special therapies which can change their lives.

A Research; Understanding – Special Needs Children

1. In 2024, we are starting a research-based project under the title of “Understand – Special Needs Children” For this purpose, we will hire community health workers, and send them to the homes of special needs children to understand the living style and problems they are facing at home. Also, start the treatment of mothers who face a lot of depression. We have a plan to appoint a psychologist and psychiatrist for the better treatment of special needs children and the betterment of the mothers of these children.

Neonatal Screening – A Way for Early Intervention

2. Newborn screening is a crucial tool in identifying and treating potential disabilities in infants, and its implementation can have far-reaching positive effects on the lives of children and families. By detecting disabilities early, healthcare providers can intervene and provide necessary treatments and therapies to help children reach their full potential. This not only improves the quality of life for these children but also reduces the overall burden of disability on society.
3. While the cost of equipment and the financial burden of screening may be a challenge, it is important for healthcare organizations and government authorities to prioritize funding for newborn screening programs. By investing in these programs, we can help prevent and manage disabilities in children, ultimately saving money on long-term healthcare costs and improving outcomes for individuals and society as a whole.
4. It is imperative to advocate for the implementation of neonatal screening programs in community hospitals and to allocate the necessary funds to support these initiatives. By doing so,

we can make a meaningful impact on the lives of newborn babies and their families, ensuring that every child has the opportunity to thrive and reach their full potential.

5. Prediction of cerebral palsy is possible, we have started the training of **Hammersmith Infant Neurological Examination** (HINE) and **Appearance, Pulse, Grimace, Activity, and Respiration** (APGAR) tests to doctors and paramedics involved in childbirth so that they can refer abnormal cases to specialists. Dr. Raman Kumar, a senior pediatric neurologist at Liaquat National Hospital, Karachi, led the training program.

Health Card

Launch of Health Card to Memon Families

By World Memon organisation on 18 February 2024 Let's take a trip back to the time when Takaful Bazar, WMO Pakistan Chapter, and APMF joined forces to introduce the first-ever health card for the Memon Community. This groundbreaking initiative allows Memons to receive coverage for up to PKR 500,000/- in Medical expenses annually.

The health card provides coverage for pre-existing conditions, injuries, accidents, emergencies, maternity care, and surgeries. Memons in Pakistan will not be denied medical assistance due to financial constraints. We extend our heartfelt gratitude to Mr. Salman Iqbal President of WMO, Mr. Ashraf Machiyara Regional President WMO Pakistan Chapter, Mr. Shabbir Haroon President of APMF and their dedicated teams for their exceptional efforts.

Their Visionary leadership has made this initiative possible.

EDUCATION FOR ALL

To achieve the slogan “Education for All,” WMO PC is committed to supporting Memon families in educating their children. Embracing change with innovative ideas and improved methods is essential for realizing their goal of providing quality education that is accessible to every child in the community. Through dedicated initiatives and partnerships, WMO PC strives to empower young minds, foster lifelong learning, and build a brighter future for generations to come.

The new team at WMO PC embodies a visionary spirit, championing 'Education for All' with a cutting-edge approach. Their mission is to deliver unparalleled educational experiences that empower children to flourish in an ever-changing world. In today's interconnected and technologically advanced age, it is crucial to equip young minds with the tools and insights needed to confront future complexities with unwavering confidence and capability. Education stands as the cornerstone, nurturing the essential foundation and cultivating the resilience required for triumph.

To accomplish this ambitious goal, WMO PC is actively collaborating with Memon Jamaats, leveraging their support and resources as strategic partners. Almost all Jamaats registered with APMF are enthusiastic about joining this mission. This collective effort allows the implementation of comprehensive programs that enhance educational outcomes for students. Additionally, WMO PC has formed a Jamaat Coordination Committee to address and resolve any issues children may face at school. This committee plays a crucial role in ensuring a supportive and nurturing educational environment, which is vital for students' overall development.

WMO PC is committed to ensuring the highest quality of education by carefully selecting and working with a reduced number of schools. The organization is developing a rigorous school induction process, which includes introducing performance parameters for both schools and students. These parameters, guided by expert educationists, will help maintain and continuously improve educational standards, ensuring that students receive the best possible education.

By uniting all Jamaats under a common goal, WMO PC is well-positioned to achieve its objectives. Currently, WMO PC supports 7,457 students, with a budget allocation of Rs. 30,000 per school-going child and Rs. 60,000 per college student. The previous team made significant progress by developing a sophisticated software system aimed at making the entire process paperless. This initiative has greatly enhanced transparency and accountability within the organization, which is crucial for the success and integrity of any welfare initiative.

An educated community is the golden dream of WMO. To turn this dream into reality, WMO is committed to taking all necessary measures to

make the community a beacon of aspiration and success. Through continuous support, dedication, and collaborative efforts, WMO aims to transform the educational landscape for Memon families, empowering children and building a brighter, more prosperous future for all.

Report of Higher Education Committee

Higher education serves as a crucial pathway to success and acts as a catalyst for financial transformation within families.

Since its inception in early 2004, the Higher Education Support Program has operated smoothly under the auspices of the WMO. By the end of 2023, this initiative has benefited nearly 1900 students, facilitating their pursuit of higher and professional education. Graduates of the program have achieved significant career placements, leading to a notable improvement in their quality of life and financial stability, thereby positively impacting their families.

In the current year, WMOPC has provided financial assistance to 334 students pursuing higher education across various universities and disciplines including CA, ACCA, ICMA, MBA, BBA, B.Com, BSc, D-Pharm, M.Com, MBBS, Digital Marketing, Fashion Designing, LLB, DPT, MPhil, MA, among others.

The cost of education continues to escalate, necessitating an increase in funding. Presently, WMOPC allocates Rs. 100,000 per student annually. Responding to community feedback, the WMOPC officials have raised this amount to Rs. 150,000 per student per annum. However, this remains inadequate as the average monthly educational expenditure amounts to Rs. 25,000, totaling Rs. 300,000 annually. This figure excludes additional expenses such as transportation and books.

Therefore, we recommend a revision of the funding allocation to Rs. 300,000 per student per annum to adequately support their educational needs and ensure continued success in their academic pursuits.

MEMON INDUSTRIAL & TECHNICAL INSTITUTE

H. M. Shahzad, Chairman MITI

It is my privilege to present here the various aspects of the performance of the Memon Industrial and Technical Institute in the year 2023.

I will be failing in my duty if I proceed without

remembering at the outset, the 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 benefited more than 120,000 students since the opening in 2009. 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 technical training center. I have been ably supported in my work by the MITI team led by Mr. Shahab Hasan, C.O.O.

Coming out of the challenges of the Covid era in 2020-22, we consolidated our revival in 2023 by completing the stalled development projects as well as engaging in restructuring of human resources and also promotional activities. The enrollment saw a return to previous highlights of more than 10,000 students. However, all was not that good and the year saw unprecedented upward price spiral in almost all fields of economic activities. The inflation touched more than 30% and our impacting society was severely hit by this calamity. This situation is still continuing and even with our highest acumen and resolve is not within our means to overcome. We need your help urgently.

These challenges notwithstanding, we are committed to strict compliance of the WMO principles of charity, welfare and service to humanity. As such, MITI fees are still highly subsidized and well below the market standards for all and completely free for those who are financially challenged and fall into the category of mustehqeen. MITI surpassed the figure of 120,000 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 continue to be well received by the various funding agencies and we remain to be the training partners of almost all national and international agencies such as NAVTTC, GIZ, BAT, UNDP, and others. Some contracts were signed in 2022-23 while others are under finalization. Details are in the following pages.

I must bring to your kind knowledge that MITI requires to be equipped with the latest technology equipment and highly qualified teachers as we are now involved in modern technology courses, 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 basic 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
Furqan Aziz	Head of Administration, Projects & Grants
Qazi Arshad Siddiqui	Chief Financial Officer
Zareen Salman	Principal, Female Section
Anis Khan	Principal, Male Section
Tariq Khanzada	Head of Industrial Relationship
Monis Ali	Project Manager, Polytechnic

Report About Vocational Training (Male Section)

The current vocational course offerings are as follows:

Office Automation	English Language
Computerized Accounting	Industrial Electrician
AutoCAD	Motor Cycle Mechanic
Graphics Designing	Plumbing
HD Media Production	Welding
Web Development (E-Commerce)	General Electrician
Professional Photography	Industrial Stitching
CIT (Certificate Information Technology)	Sewing & cutting

DIT (Diploma in Information Technology)	Auto Mechanic
Mobile Phone Repairing	Electronic Fuel Injection
Assistant Offset Printing Machine Operator	Generator Mechanic
Professional Chef	Digital Marketing & SEO

Report about Vocational Training (Female)

Tajveed-ul-Quran	Industrial Stitching
Taleem-e-Balghan	Fine Arts
Beauty & Hair Dressing	CIT
Beauty & Cosmetology	Professional Chef
Beautician	Mehndi
Fashion Designing	English Language
Dress Making & Boutique Designing	Graphics Designing
Web Designing	MS Office
Montessori Teacher Training	Art & Crafts
Sewing & Cutting	Textile Designing
Gents Cutting & Stitching	Crochet Work
Beauty Care (Skin Care)	Self-Grooming

Diploma of Associate Engineer DAE

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

- **Prime Minister's Youth Skill Development Program Phase IV**

MITI signed MOU with NAVTTC for training of 75 students of High-Tech and Conventional Courses under Prime Minister's Youth Skill Development Program.

- **NAVTTC-UNHCR Skill Development Programme Cohort-E**

MITI signed MOU with NAVTTC and UNHCR for training of 80 Afghan refugees and 90 Pakistani students in Digital Marketing & SEO, Professional Photography, Beautician and Professional Chef Courses.

- **Saudi Arabia Takamul Skill Verification Program**

MITI is an officially recognized Testing center of Saudi Arabia Takamul Skill verification program (SVP) through NAVTTC. Skill Verification Program (SVP) initiated by Kingdom of Saudi Arabia to regulate its labor market and test the skills of the workforce to ensure that the worker acquires the necessary skills to perform the job and provide them with internationally recognized skill certification which is mandatory for the skill visas for employment in KSA.

- **DWEE Project (Brithsh Asian Trust)**

Collaboration with IRD Pakistan for the mental health project and develop wellness center for the project of "Pursukoon" Date: 11-3-2023

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.

The Graduation Ceremony & Job Fair 2023 of DAE was held at MITI on 9th Dec 2023.

- Mr. Muhammad Younus Dagha, Minister Revenue Industries & Commerce was the Chief Guest, while Mr. Munawar Ali Mithani, Managing Director - STEVTA, Mr. Ashraf Machiyara, Regional President WMO – Pakistan Chapter, Mr. Arsalan Nara, Regional Secretary – Pakistan Chapter, Mr. AK Ismail, WMO Africa Chapter, Dr. Masroor Ahmed Shaikh, Former Chairman - Sindh Board of Technical Education, Mr Abdul Rashid Godil (Ex-MNA Pakistan), Ms. Fazila A. K. Ismail and Ms. Hamida Iqbal Bawani were the Guest of Honour and enlightened the ceremony with their presence.
- Memon Industrial and Technical Institute (MITI) celebrated Independence Day of Pakistan on 14th August 2023.
- Storytelling Workshop by Pakistan Digital Media Forum (PDMF) 25-7-2023.
- Tool Kits and Certificate Distribution Ceremony of NAVTTC-UNHCR Skill Development Programme Date: 21-3-2022.
- MITI organized Workshop for Mastering the Art of E-Commerce Products with the collaboration of NIKON Pakistan Date: 18-3-2023.
- Travel Photography Workshop on Historical Silk Road, Date: 25-2-2023.
- Graduation Ceremony of DAE Batch 5, Date: 28-1-23.
- Beautician Workshop organized by Christine, Date: 3-9-2023.
- MITI organized Fashion Display and exhibition, Date: 20-12-2023.

Visitors

- Officials of Yousuf Adil Chartered Accountants visited Memon Industrial & Technical Institute (MITI) Date: 19-1-2023
- Officials of NOVA Engineering from UAE visited MITI, Date: 14-2-2023
- Officials of British Asian Trust (BAT) visited MITI, Date: 1-3-2023
- Dr. Bilal Rashid Chairman Canadian Collage of Science & Technology visited MITI Date: 13-3-2023
- Ms. Avan Amalsad from Canada and Mr. Haroon Halari from UK visited MITI, Date: 11-

7-2023

- Mr. Johw Nduhiu Internal Auditor of UNHCR Head office and Mr. Muhammad Riaz National Program officer of the UNHRC visited MITI, Date: 21-7-2023
- Mr. Yasir M. Saeed COO of Aziz Tabba visited MITI Date: 2-8-23
- Mr. Zurgham Shahzad Deputy Director (HRM) NAVTTC Islamabad Government of Pakistan Date: 21-9-2023
- Officials of the WMO Africa Chapter, Mr. & Mrs. Faizul Ayub, Former Regional President - Africa Chapter, Mr. & Mrs. Haroon Gattha, Mr. & Mrs. Akthar, Mr. Shoaib Ismail Mangroria, Secretary - Board of Trustees WMO, Mr. Arsalan Arif Nara, Regional Secretary - WMO Pakistan Chapter visited MITI. Date: 6th Nov 2023.
- Mr. Amjad Ahmed - Joint Secretary Ministry of Federal Education and Professional Training visited MITI, Date: 3-11-2023
- Officials of Pak Suzuki Motor Company visited MITI, Date: 12-12-2023
- Mr. Altaf Godil from USA with Mr Abdul Rashid Godil Visit MITI, Date: 18-9-23

Relationships with Partners

Building strong Industrial relations has been a major success of MITI and we work in close collaboration with our industrial partners who also provide jobs and trainings to our students.

Some of the major collaboration partners are listed below who have assisted us in the initial setting up of our facilities in the form of technical and financial assistance.

- **Khwaja Gharib Nawaz Trust**
The construction of the ladies section was made possible by the financial assistance of Khwaja Gharib Nawaz Trust and ARY
- **Pak Suzuki Motor Co.**
The new Motor Bike workshop was completely developed with all tools, equipment and machines by Pak Suzuki. In addition, trainings were arranged by them for the students of CNG, Auto Mechanic and Motor Bike at their plant. This relationship continues to flourish year to year.
- **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 partners and have assisted 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 (PAPGAI) 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 PAPGAI 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 14 years of operation. In these 14 years, we have served more than 120,000 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.

The time has now come when we are faced with the necessity 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 one 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 ad hoc up gradations but this has a limit. PKR 5,000,000 are required for upgrading all the computers in our classes.

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 fallen behind in this important feature and introduce new courses very soon. We badly need to begin the following courses which are demands of the industry

Industrial Electronics

Instrumentation

Fashion Marketing & Merchandising

Auto body Refinishing

Renewable Energy

3. Expansion of Facilities:

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

New class rooms/labs are required for the DAE section. PKR 6,000,000 are required. Our power bill is very high. The answer is in going for solar. This solution is most economical in the long run but initial investment is high. We have already installed solar generation of 62 KW but now require to increase to 100 KW. PKR 100,000 are required 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.

REPORT OF REHABILITATION SCHEME

Our Rehabilitation program caters the following categories.

1. For Single widow living in a rented flat, WMO will pay monthly rent to deserving applicants.
2. Living in Rental Flats
 - a. Widow / Divorce with large family
 - b. Large family with 5+members
 - c. Others
3. Living in Flats on Goodwill (Pugree)
 - a. Conversion of Godwill (Pugree) status to ownership status
 - b. Large family having congested accommodation
 - c. Others
4. Living in ownership Flat
 - a. Large family having congested accommodation.
 - b. Others

Total Flats provided on ownership	910
Files returned till the year 2023	530
Files remaining as on 31.12.2023	380

Support for Purchase Flat

Alhamdulillah, with the support of M/s. Sheikhani Brothers we called new application for housing for shortfall amount of purchase flat and supported **32** families and also support 40 families on monthly Rent.

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.

GLOBAL YOUTH WING - PAKISTAN CHAPTER

Youth engagement strategy – A series of Events

As the core objective of the GYW PC is surrounded by facilitating memon youth in terms of creating opportunities, providing engagement platforms to participate in diverse

activities, exercise leadership, socializing and networking of the community youth; As it's a complicated goal that necessitate with a strategy to produce a purposeful and long run outcomes. Hence Abullah Seja and his think-tank executives drafted with series of events with specific objectives as below:

Event	Objective	Date
Titans 4.0	It's a high end opportunity conference providing the holistic platform for business and entrepreneurship networking, comprises of existing and future business leaders.	4th Feb 2023
Bilingual Declamation Competition	Providing an opportunity to enable memon youth to hone their public speaking skills	17Th June 2023
Mental Health Awareness session	To create awareness regarding physical and mental well being, which helps individuals to spend a wholesome life	16th July 2023
Flood Relief	To contribute and participate to the cause of flood relief activities as a national responsibility.	September 2022
WMO Elevate	To provide quick Online employment solutions to the memon youth candidates and companies.	September 2022

1. Titans 4.0 | 4th February 2023 | Avari Towers Khi.

Titans 4.0 is a legacy flagship project of GYW PC, it's a high end business opportunity conference hence providing the holistic platform for business and entrepreneurship networking, comprises of existing and future business leaders.

It was a highly successful event held on February 4th, 2023, at Avari Tower, a prestigious 5-star hotel in Karachi. The event

witnessed the participation of around 1000 Memon youth, along with esteemed guests such as former Finance Minister Mr. Miftah Ismail, former Finance Secretary Mr. Younus Dagha, renowned business tycoons including Mr. Akeel Karim Dhedhi, Mr. Shabbir Haroon, Mr. Mohsin Sheikhan, successful women in business, and esteemed social workers.

In conclusion, TITANS 4.0 served as a platform to empower Memon youth and foster their potential for a sustainable future. The event's diverse agenda, esteemed speakers, and enthusiastic participation from the community made it a resounding success. The event will be remembered and recorded in the archives of the World Memon Organisation as a significant milestone in the journey of empowering Memon youth.

2. Bilingual Declamation Competition | 17th June 2023 | Rangoonwala Auditorium

Declamation is a form of public speaking in which individuals use techniques like picturisation, facial expressions, voice modulation and gestures to express their ideas and emotions about a certain topic in front of the audience. Therefore the Global Youth Wing came up with this initiative to provide students, in particular the Memon youth with a platform that enables them to hone their public speaking skills.

3. Mental Health Awareness day | 16th July 2023 | Arena Club

WMO Global Youth Wing (Pakistan Chapter) has organized mental health event by considering raising depression & anxiety cases among new generation as per the recent research update, Mental health event objective is to raise awareness regarding mental health issues in general public also to break stigma, as people think it's the taboo subject and feel reluctant to talk, the objective was to inculcate the importance of therapy ultimately to reduce mortality & morbidity rate of the people of developing countries like Pakistan.

Sessions & Activities:

Session 1: - By Miss Farah Aftab

"WHAT IS MENTAL HEALTH & WHY ITS CONSIDER AS STIGMA"

Session 2: - By Dr. Iqtidar

"WHAT IS DEPRESSION & ANXIETY"

Session 3: - By Dr. Misbah

"MEDITATION ACTIVITY"

Session 4: "PANEL DISCUSSION"

There were panel discussions organized with above mention 4 speakers on the following topics:

1. Inflation & downsizing effect on mental health
2. Influence of Social Media on mental health

Outcomes:

This event was appreciated by community, participants & sponsors, Moreover it was the first step towards breaking the taboo regarding mental health associated diseases and empower members of our community to show up, talk and seek help from the healthcare professionals whenever it require and don't feel reluctant to talk by hiding the disease as mental health is as important as physical health and to be healthy well-being it's important to monitor the mental health as we emphasis checks on our physical health

5. WMO Elevate | September 2022 | Employment Solution for Memon Youth

A two way portal for talent acquisition and Job hunting portal has been successfully developed, simultaneously connecting thousands of job seekers profiles to all registered employers globally.

- First Online employment solution
- Particularly benefiting memon youth for job hunting
- Contains database of thousands of job listings and candidates where applicants may search openings according to their requirements
- More than 1000 candidates registered.
- 200 candidates received interview calls
- More than 60 companies have been collaborated
- 20 Job placement

GLOBAL LADIES WING - PAKISTAN CHAPTER

During the year under review, the ladies wing has undertaken projects on three of the most essential components of life.

1. Medical Relief
2. Social Welfare
3. Education

Medical Relief

Donated 6 hearing Aids each worth Rs. 80,000/- to deserving children.

Donated Rs. 405,000/- towards dialysis of 135 patients.

Corneal Transplantation A Joint venture between WMOPC and Sri Lanka chapter Rs. 350,000/- was donated to Ebrahim Eye Hospital for 10 corneal transplantations and Rs. 2,00,000/- for 50 cataract surgeries.

Donated 15 Wheel chairs worth Rs. 225,000/-

- 5 Memon Hospital
- 5 Jamal Noor Hospital
- 2 Maa Aysha Hospital
- 3 to deserving people

Cataracts

In collaboration with the Hashmani Hospital an Eye Camp was organized at Thatta Sindh. Rs. 260,000/- was donated for 50 cataract surgeries.

- Inauguration of the Hydrotherapy pool at the Imran Rehabilitation Centre by Ms. Shabana Chair-WMO Global Ladies Wing.
- WMO Ladies wing celebrated Pakistan's 76th Independence Day with the children at the Imran Rehabilitation Centre.
- To Meet and Greet Ms. Shabana and Ms. Fazila Ismail on their visit to Karachi, a Hi-Tea was graciously arranged by the chairperson.
- Safura Bai Memon Girls Boarding house. Home for orphan girls donated school bags, stationary, lunch box, water bottles, bed sheets and biscuits.
- Ration Distribution at Sukhan Goth
- Distribution of shawls, bed sheets and Ration at Aaghosh Trust care home for elderly women.
- Distribution of Ration, blankets and cloths for children at Ibrahim Hyderi, and Sukhan Goth, Karachi.
- Donated 3 cerebral palsy chairs worth Rs. 35,000/- each to deserving children.
- Donated Bed Sheets at the Memon Hospital.

- Celebrating Memon Day. (Ration Distribution at Ibrahim Hyderi Karachi)

Education

The ladies wing is proud to provide full sponsorship to 2 deserving students for a 4 year college Education program.

REPORT OF FOOD BANK

Food Bank project was launched in 2021 at Fatima Bai Hall, Karachi. This year the project ran in full flow and several members of the community and on the whole, residents of Karachi took advantage of this setup

Mr. H.M Shehzad, his team with the support of Khuwaja Ghareeb Nawaz trust worked very hard to make this project a big success

The objective of Food Bank project is to provide meals to the poor and deserving people at their door step on daily basis. In 2023 daily the vans use to collect food being cooked at Khwaja Ghareeb Nawaz Trust and start distribution in the designated part of Karachi for the day. Daily 1000 plus packets are cooked and distributed to the surviving members of the society.

Salman Iqbal and the ARY family solely contributed to this project and made it a great success.

REPORT FOR DISTRIBUTION OF QURBANI MEAT

Alhamdulillah, since 2018 WMOPC and WMONA are jointly working for the distribution of Qurbani meat in Sindh and Baluchistan, including Karachi, Hyderabad, TandoAllahYar, Nawabshah, Sukrand, Sukkur, Thatta, HubChowki and others.

Our major partner was the North America Chapter and the donors of Pakistan Chapter.

The sacrifice is done on the Early 1st day of Eid, which is normally the end of 1st day in USA. While the distribution is normally carried out on the 3rd day of Eid in Pakistan.

Alhamdulillah we were able to collect funds and sacrificed approx. 85 cows, through a leading automatic slaughterhouse, which is ISO certified and Shariya compliant. The dedicated team is please to manage the sacrifice on 1st day and distribution on 3rd day of Eid.

The process of sacrifices (Qurbani) of cows is remarkably interesting, it started in the afternoon of the 1st Eid day in front of our team. All cows gathered in a queue to get in slaughtered.

As the cow entered the box, the names of the Sacrificing Donors are called here through a list provided by our team, and at that time our team informs the President of WMONA about the name of the donor. Then the box turns up using a hydraulic pressure pump. The neck of the cow came down towards the person, who is ready to (Zibah) cut its neck using a sharpened knife with the Takbeer Allah o Akber in one go.

Thereafter, The cow is hung on conveyors by Hook system. There are a few stations in the plant along the conveyors for further processing. The following steps are performed to complete the process and get ready for delivery:

1. To remove the skin and head of the cow. To remove the unnecessary organs.
2. To cut the cow into four pieces by cleaning the meat with pressurized water.
3. To get the weight of all 4 pieces through computerized scales passing through the conveyors, tagging the names of donors and the weight of the meat of the cow.
4. Shift the cow meat to cold storage at a certain temperature to keep the meat fresh for a few days.
5. Cut the meat into small pieces for consumption.
6. Pack it in food gradable plastic bags with 2 to 2.5 kg of meat in each bag.
7. To keep the meat trays in freezers again for distribution to clients.
8. To send the meat trays to the client's premises through Chiller Vans

The last process is at our end, the meat trays were unloaded from the freezer vans and transferred to area-wise transport, managed to distribute the meat bags to the homes of needy families.

In the year 2023, we paid to all Jamaats in interior Sindh from WMOPC, to purchase the cow on behalf of WMO donors and sacrifice at their place and distribute in their respective areas.

We are incredibly grateful to all the donors, well-wishers, and volunteers for their support in making this program a success.

Special thanks to respected Bashir Akuli and Respected H.M Shahzad RP-WMOPC, Mr. Altaf Habib Jangda RS- WMOPC, Mr. Arsalan Nara RT-WMOPC for their tremendous efforts. Even we would like to thanks our staff at WMOPC, especially Mr. Ali Vayani and Muneer for their dedicated services in EID Days.

MONTHLY FINANCIAL SUPPORT TO THE DESERVING FAMILIES

The World Memon Organisation Pakistan Chapter, is supporting the deprived family since long by our respected donor Mr. Mohammad Farooq Ahmed Samana and his son Mr. Imran Farooq Samana. In 2021 they started providing regular monthly help to the 500 families @ PKR 5000/- (Rs. 30 Million annually). This support is providing through their concern Jamaats from Karachi, Hyderabad, Sukkur and Thatta which also comprises the widows, divorcees and low income groups of the Memon Community by banking channel.

The Names of Jamats benefited with monthly help of Rs. 5000/- is given below;

Karachi

Vadal Memon Anjuman	Pakistan Gujrati Memon Jamat
Karachi Tharadi Gujrati Memon Jamat	Bombay Halai Memon Jamat
Kathiyawar Nasarpur Memon Jamat	Manavadar Sardargadh Memon Jamat
Saurashtra Memon Jamat	Una Mahal Memon Jamat
Tarsai Memon Jamat	Vasavad Memon Anjuman
Bhanvad Memon Jamat	Junagadh Dhorajiwala Memon Association
Kodinar Memon Jamat	Gondal Memon Association
Amreli Memon Jamat	Jamnagar Wehvaria Memon Jamat
The Jetpur Memon Association	Bhavnagar Memon Jamat
Ranavav Memon Association	Jamnagar Memon Jamat
Upleta Memon Association	Bantva Memon Jamat
Junagadh Memon Jamat	Veraval Patan Memon Anjuman
Pakistan Memon Jamat	Porbander Suriawad Memon Jamat

Morbi Tankara Memon Association	All Baldia Memon Jamat
Cutchi Memon Markazi Jamat	Mangrol Memon Jamat
The Okhai Memon Youth Services	United Memon Jamat of Pakistan

Hyderabad

Dhoraji Memon Jamat	Veraval Malya Paten Mangrol Memon Jamat
Upleta Memon Jamat	The Halar Memon Jamat
Vanthli Memon Jamat	Bantva Memon Jamat
Kutiyana Memon Association	Jetpur Memon Association
Vasavad Memon Anjuman	Keshod Memon Jamat
Manavadar Sardargah Memon Jamat	

Sukkur

The Sorath Memon Jamat	Sukkur Memon Anjuman
Halar Memon Jamat	

Thatta

Thatta Memon General Jamat	
----------------------------	--

KARACHI MEMON STUDENT'S ORGANIZATION (KMSO)

Since 2008 WMO is supporting to the Karachi Memon Students' Organization (K.M.S.O.) which is a very old Study Center of the Memon Community located in Bombay Bazar, Old Town, Karachi. Over the decades, the Study Center has served thousands of students to pursue their studies.

Many Students and elders visit this center on daily or need base and using its facilities included daily newspaper, Education books, Internet facility etc.

This center is located at a pocket area of Memon community which help them to get educational facilities at the center.

WMO is planning to change it into a state of the Art study center connected to the international educational systems and universities.

In response, the WMO has taken upon itself to help the Study Center financially so that the Center can carry out its activities without any difficulties.

REPORT FLOOD PROGRAM

Introduction

In the wake of the devastating floods in Pakistan in 2022, WMOPC launched an emergency response to provide immediate relief and support to the affected communities. This report details the activities undertaken, challenges faced, and the impact of the intervention.

Objective

The primary objective of WMO flood relief initiative was to provide essential aid to the victims, including food, clean water, medical assistance, and temporary shelter, and to support the long-term rehabilitation of the affected communities.

Activities Undertaken

1. Assessment and Coordination

- Conducted rapid needs assessments in collaboration with local authorities and Pakistan Navy.
- Established coordination centers in strategic locations to streamline relief efforts.

2. Provision of Food and Water

- In the 1st phase in 2022 we catered to 6000 families with ready-to-eat food, ration bags, and water coolers.

3. Medical Assistance

- Our teams provided first aid, essential medicines, and address waterborne diseases.

4. Temporary Shelter

- Provided temporary shelters for 200 families whose homes were destroyed.
- Distributed essential non-food items such as clothing, and hygiene kits.

5. Psychosocial Support

- Established counseling centers to support individuals, particularly children, in coping with trauma.

Rehabilitation Phase

1. Housing

- In 2022 we had built over 100 houses in Baluchistan to support long-term rehabilitation.
- In 2023 we started and completed about 600 houses in Sindh, with around 250 houses still under construction in the area of Sindh.

2. Sanitation and Hygiene

- Installed toilets and bathing facilities with the newly built houses as part of hygiene practice to prevent disease outbreaks.

Challenges Faced

- Accessibility: Many affected areas were difficult to reach due to damaged infrastructure, slowing down relief efforts and in many areas flood water was still there at the time of rehabilitation.
- Resource Constraints: Limited resources and high demand necessitated prioritisation of the most critical needs.
- Coordination: Ensuring effective coordination among multiple stakeholders required significant effort and communication.

Impact

- Provided immediate relief to over 6000 families, significantly reducing the incidence of hunger and waterborne diseases.
- Restored a sense of safety and security through the provision of temporary shelters and medical aid.
- Facilitated long-term rehabilitation by constructing over 750 houses, with ongoing construction ensuring continued support.

Financial

- As far as the collection is concerned till now amount deposited in WMOPC account around Rs. 300 million. Almost 25 percent of the collected amount is from Pakistan and rest from the international donors. To clarify further 60 % of the amount collected is in Zakat.
- Coming on to the disbursements till now WMOPC has spent around Rs. 250 million on procurement, transportation of the relief goods and rehabilitation.

- As far as the remaining commitments are concerned the OB's of WMOPC are in follow-up and will be collected soon, so the project can complete the last targeted relief work.

Conclusion

WMOPC flood relief efforts have made a substantial impact on the lives of the affected communities. Continued support and collaboration with local authorities and Pakistan Navy are essential to ensure sustainable recovery and rehabilitation.

Acknowledgments

We extend our gratitude to all donors, especially the Africa Chapter with Natal Memon Jamat. Here WMOPC is highly obliged to Mr. Salman Iqbal and the ARY family for arrangement of Telethon on ARY network and also being the highest individual donor. Our team comprising of H.M. Shehzad, Altaf Jangda, Arsalan Nara, Mullassam Younus, Musab Vindhani, Jawad Choksi, youth wing under leadership of Abdullah Seja and ladies wing under leadership of Ms. Hamida Bawany. Here we also thank Pakistan Navy and all POC's whose contributions and efforts have been invaluable in our flood relief and rehabilitation operations.

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

Future plans includes educate the community with the best quality education and provide health assistance through health card for the members of our community.

Youth are the main focus of us, we desire to

provide them Rozgar, and this action will change their lives. They can uplift themselves and their families.

The WMO Pakistan Chapter has partnered with WMO North America Chapter for the special children, Qurbani and Bridal Dress Distribution Scheme. While other Chapters have played a significant role in all 2023 programs especially the new team of Middle east under the dynamic leadership of Mr. Kamran Ghani.

We plan to provide all basic facilities of life to deserving Memon and come out for the humanity.

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.

APPEAL OF ZAKAT & DONATION

The World Memon Organisation (WMO) is an international welfare Organisation of the Memon Community serving the less fortunate members through its nine chapters in Pakistan, North India, South India, Far East, Middle East, Northern Africa, Southern Africa, Europe, America & Canada.

Our current Projects in Pakistan being:

1. Financial assistance for 7500 lower & 800 higher Education
2. Corner Transplant, Retina Detachment
3. Mahana Madad for 500 families
4. Sponsoring the needs of Special Children
5. Vocational training at MITI
6. Housing support to needy families
7. Health Card
8. Development of MEB Schools
9. Rozgar

Lower Education:

Support for **8000** students **Rs. 30,000/-** per student per annum. **Approx \$110**

Higher Education:

Support for **800** students **Rs. 150,000/-** per student per annum. **Approx \$540**

Development MEB School:

In the heart of the community is a legacy project of WMO. Construction of 69 Smart Class Rooms with IT Labs, Sports ground and Auditorium for **2000+** Students WMO Contribution to the project **Rs. 250,000,000/- Approx \$900,000**

Health Card:

Providing health coverage of maximum **Rs. 500,000/-** at all renowned hospitals in Pakistan for the community. Average Cost of **Rs. 4000/-** per family per annum. **Approx \$15.**

Cornea Transplant:

Rs. 150,000/- Per patient. **Approx \$550**

Retina Detachment:

Rs. 100,000/- Per patient. **Approx \$360**

Catering 200 Special Needs Children with therapies, Medicine and all equipment's

Average Cost of **Rs. 200,000/-** Per child per annum. **Approx \$720**

THANKS & ACKNOWLEDGMENT

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. Faizan Bakali (Deputy Secretary General), Mr. Waseem Yoosuf Adil (Treasurer), Mr. Muhammad Iqbal M. Younus (Deputy Treasurer), Ms. Shabana Razzak (Chairman, Global Ladies Wing) and Mr. Khurram Kalia (Chairman, Global Youth Wing). We are thankful to the Office Bearers of the Board of Trustees namely Mr. Ashraf Sattar Sayani (Chairman), Mr. Mohammad Yousuf Kamdar (Deputy Chairman), Mr. Shoaib Ismail Mangrora (Secretary) and Dr. Shiraz Suleman (Assistant Secretary). We are grateful to Mr. Imran Farooq (GM, WMO) and Mr. Anas Mowsook (CFO, WMO).

We are also grateful to the WMO Europe Chapter, 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 at WMOPC 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.

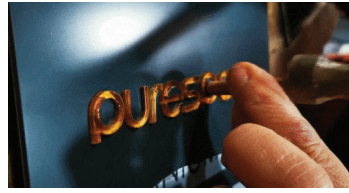
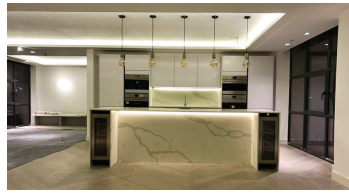
May Almighty Allah reward you all abundantly. Ameen.

Ashraf Machiyara

Regional President

Arsalan Arif Nara

Regional Secretary



A forward-thinking London based property investment and development company that specialise in asset management and development of residential, commercial and retail property.

purespaceTM
group



CITIZENSHIP BY INVESTMENT **PORTUGAL NEW D2 VISA**



SILVERWAVE

INVEST

GET IN TOUCH

Imrane Hameed | ih@silverwaveinvest.com | [+351 935 723 656](tel:+351935723656)

**INVEST
130.000€**

• PRIVATE EQUITY

**INVEST
260.000€**

- 1 BEDROOM APARTMENT
- ALL COSTS INCLUDED
- 4% ROI GUARANTEED FOR 5 YEARS

**Secure your D2 Visa and have a
passport guaranteed in 5 years**

NO MINIMUM STAY REQUIRED

2023 ANNUAL REPORT

Southern Africa
Chapter

Regional Management Committee 2023 - 2026

- | | | | |
|----|---|----|--|
| 1 | Mr Ahmad Gani - Regional President | 15 | Mr Zunaid Abbas Moti |
| 2 | Mr Aslam Kalla - Regional Secretary | 16 | Mr Ashraf Ali Ismail Sabdia |
| 3 | Mr Naeem Hassim - Regional Treasurer | 17 | Mr Aneez Amod |
| 4 | Mr. Yusuf Kamdar - Deputy Chairman, BoT | 18 | Mr Moosa Carrim |
| 5 | Mr Feizul Ayob | 19 | Mr Mohamed Dada |
| 6 | Mrs Fazila AK Ismail | 20 | Mr Razack Moosa |
| 7 | Mr Gulaam Abdoola | 21 | Mr Haroon Ghoor |
| 8 | Mr Haroon Sacranie | 22 | Mr Rafik Tayob |
| 9 | Mr Haroun Joosub | 23 | Mr Farouk DH Moosa |
| 10 | Mr Abdul Sattar Dada | 24 | Mrs Farida Sayed Mia |
| 11 | Mr Sulaiman Noor (Solly Noor) | 25 | Ms Halima Abdoola - GLW Regional Chair |
| 12 | Mr Yunus Suleman | 26 | Ms Raeesa Joosub - GYW RYVC |
| 13 | Dr Taheera Hassim | 27 | Ms Sadaf Vahedna - GYW Secretary |
| 14 | Mr Mohamed Ali Ahmed | 28 | Mr Mohamed Ahmed Essa |

REGIONAL PRESIDENT'S MESSAGE

I would like to take a moment to extend my sincere appreciation to the outgoing Office Bearers of the Africa Chapter. Their unwavering dedication and expertise have propelled our endeavours forward for many years. Their leadership, knowledge, and experience have been instrumental, and we are deeply grateful for their guidance and inspiration. As we embark on the next phase of our journey, we eagerly anticipate their continued support and wisdom.

To our incoming Office Bearers, the responsibility before us is significant, but we embrace it with enthusiasm and determination. I am fully committed to leading with clarity and purpose, relying on the collective strength of our team to realize our shared objectives and effect positive change. Our foremost priority is to broaden our membership base, welcoming individuals who share our passion and commitment to our cause.

To our new members, I extend a heartfelt welcome, and I eagerly anticipate the contributions you will bring to our community.

We also extend our heartfelt gratitude to our generous donors, whose steadfast support has been integral to our mission. Your trust in us to fulfill your zakat and lillah obligations is a responsibility we hold with utmost seriousness. We remain steadfast in our commitment to upliftment, striving tirelessly to ensure that the WMO Africa Chapter continues to "Unite, Uphold & Uplift".

REGIONAL SECRETARY'S MESSAGE

As the newly appointed Regional Secretary of WMO Africa Chapter, I would like to extend my appreciation to the Office Bearers and Regional Management Committee for placing their confidence in me to fill this role. I have been in this role previously in 2010 to 2015 and WMO has come a long way since then locally and globally.

Since coming onboard, I have been impressed by the dynamic and driven team that I have inherited. With their hands-on approach and determination to introduce new perspectives and concepts to our existing and future projects, I have every confidence that together, we can achieve great things and make a meaningful difference.

I look forward to working closely with Ahmed Gani our VP and Naeem our treasurer and all the senior members who will provide invaluable guidance and support, as we strive to achieve our goals and fulfill our vision.

REGIONAL TREASURER'S MESSAGE

As the Treasurer of our non-profit organization, I am pleased to report that we have had a successful financial year. Our total collections for the year were R7.4 million, which included donations from generous supporters and proceeds from fundraising events.

I extend my heartfelt thanks to our outgoing office bearers for their dedicated service and exceptional leadership. Welcome to our new President, Ahmed Gani, and new Regional Secretary, Aslam Kalla.

I am deeply honored to be reelected for a second term as Treasurer and look forward to continuing our important work. Together, under Ahmed's visionary leadership, we will embrace new ideas and drive our mission forward.

We'd also like to thank Uncle Moosa from Moosa & Associates for their longstanding pro bono accounting services.

Thank you for your trust and support.

WMO AFRICA CHAPTER 20TH ANNUAL GENERAL MEETING 2023

On Sunday, October 1st, 2023, the WMO Africa Chapter held its 20th Annual General Meeting at the stunning Salta Sibaya Estate in Durban. We extend our gratitude to Mr. Sataar Dada, Mr. Yunus Paruk and the team of Devmco for their warm hospitality and for allowing us to utilize this exceptional venue. With an impressive turnout, delectable catering provided by Waseem from Exotica, and a sense of accomplishment, the program proceeded flawlessly. The event commenced with a warm welcome from Mr. Feizul Ayob, the Regional President, followed by a presentation on the Africa Chapter's activities by Dr. Haroon Gutta, the Regional Secretary. Mrs Fazila AK Ismail then presented an inspiring video showcasing the remarkable achievements of the Ladies Wing, and we were fortunate to have Mr AK Ismail in attendance. He continues to wholeheartedly support Fazila in all her endeavours and has consistently been a fervent advocate for WMO. We wish him good health and prosperity, AAMEEN.

Our Keynote Speaker, Mr Yunus Suleman, shared valuable insights and experiences, taking us back to his initial involvement with WMO and the driving force behind his decision to take on portfolios aimed at establishing structure and succession. His successful journey is evident in the numerous policies and procedures implemented over the years. The programme also included a presentation by NMJ representative who elaborated on the Flood Relief Aid Housing Project in Pakistan in collaboration with WMO.

Ms Sadaf Vahedna, the Head of the Africa Chapter Youth Wing, made a special trip from Dubai to attend the event and proudly showcased the accomplishments of her youth committee from the past year. Her presentation left everyone excited about the future and she encouraged more young individuals to join our cause.

The programme also included a presentation by NMJ representative who elaborated on the Flood Relief Aid Housing Project in Pakistan in collaboration with WMO.

The highlight of the event was the induction of our newly elected Office Bearers and the address from our new Regional President, Mr. Ahmed Gani. His words of encouragement and commitment to fulfilling his duties as the new Regional President left us feeling confident about the bright future that lies ahead for the Africa Chapter. We eagerly anticipate significant development.

The program concluded with a heartfelt farewell to our departing Regional President, Mr. Feizul Ayob, and the Regional Secretary, Dr. Haroon Gutta. These individuals have been dedicated members of our organization, consistently rising to the challenges presented to them. Their involvement has fostered strong relationships, even through difficult times, and they have assured the incoming team of their continued support and guidance.

SIBAYA HOUSING PROJECT

A proud moment for our RMC & Members was the symbolic handover of the keys to the Sibaya Housing Project. Our committee had the privilege of exploring this awe-inspiring, state-of-the-art estate. Mr. Satar Dada, former President of the World Memon Organisation and his close business associate Mr. Yunus Paruk donated One Million US Dollars' worth of real estate properties to WMO Africa Chapter. The properties include 6 homes on their scenic Salta Sibaya coastal project which will generate a monthly rental income of approximately 5000 US dollars for the Chapter. The agreement was signed and sealed by Mr. Feizul Ayob, outgoing Regional President of WMO Africa Chapter in the presence of WMO stalwarts Mr. Yusuf Kamdar, Mrs Fazila AK Ismail, Mr Moosa Carrim, Mr. Haroon Gutta amongst others in Durban.

ONGOING & EXISTING WELFARE RECIPIENTS

- Project overseen by elected Welfare Committee
- EXISTING CASES: Total of X18 recipients – funded monthly
- R80k-90k Funding allocated monthly
- Home visits conducted by MI Moeneeb Martin and detailed report submitted after visits establishing Zakaat eligibility
- Existing & new applications reviewed at

the discretion of the Welfare Committee

- Total: +- R1M needed per annum

“EMPOWER A FAMILY”

Project coming soon: Year 2024 - we bring you a new & inspiring project aiming at providing dignity to underprivileged Muslim families

RAMADAN 1444H (2023)

- WMO Food Bank Project in partnership with We Feed Them By the Will of Allah continued on the day of Eid Ul Fitr. Supervised by Sabair Gani, we managed to distribute 2 deghs of food to community members of Lotus Gardens in Erasmia Alhamdulillah - Project overseen by Mr Feizul Ayob.
- Another year partnering with Al Ihya Foundation, providing meals to 500 people in Ennerdale, Finetown and Meriteng, during the blessed month of Ramadan. All the meals distributed by Al Ihya Foundation's team are personally distributed to the most needy and poor families living in difficult conditions without much support. Project overseen by Dr Khudaija Suliman.
- On behalf of the principal, teachers, Darul Uloom boys and very happy Maktaab students. From Masjeed Ansaar Madressah White blocks Madressah. A Huge Jazak Allah Khairan to Purposeful Giving and WMO Africa Chapter and team for the Love and kindness you showed each child. May Allah SWT accept all the efforts from each and every sponsor. Grant everyone Baraakah, Rahmaah and Aafiyaah fid Dunya Wal Aakhiraa. JazakAllah Khairan for reaching out to the neediest maktaab children. Your kindness and generosity is most sincerely and wholeheartedly appreciated. Project overseen by Zafreen Ayob.
- Early Sunday morning, 16 April 2023 brother Mohamed Siddiq Aboo from WMO Africa Chapter went out with the team of “We Feed by the Will Of Allah” and distributed grocery hampers to hundreds of underprivileged community members in Lotus Gardens in Pretoria Alhamdulillah.
- Through the grace and mercy of Allah SWT, we were privileged to have run two daily feeding program in Pretoria during the blessed month of Ramadan. Brazzaville Masjid & Madrasah. Approximately 240 musallees were provided with iftar packs at a daily cost of R5,000. Each

pack consisted of a sandwich, a cold drink, a banana and oranges. Approximately 250 musallees were provided with iftar packs at a daily cost of R2,880. Each pack consisted of savouries, cold drinks and fruits. The total contribution raised in order to support the two feeding programs is in the region of approximately R250,000. Additional funds were allocated to Ramadan gift bags for 160 children at the White Blocks Madrasah. Each pack is valued in the region of R250 and consisted of toiletries, stationery, snacks and an age-appropriate toy. Project overseen by Zafreen Ayob.

- WMO World Memon Organization - Africa Chapter once again joins hands with Hadjie Lutfie and team distributing 700 grocery hampers to Zakaat eligible families in the Newclare area of Gauteng. And Annual Funding assistance and grocery hampers offered to Appa Latifa & Community in Klipspruit. Project overseen by Mr Moosa Carrim & Dr Haroon Gutta.

DONATIONS - ZAKAAT TOTAL: R7 329 322.00

- Baitul Salaams Students & Education - R60 000.00
- Turkey Earthquake Relief Aid: Islamic Relief - R1 166 500.00
- Winter Blanket Drive - R65 000.00
- Brazzaville Madressah - R68 500.00
- Purposeful Giving - R120 000.00
- Alhudaar Foundation - Orphans needs - R85 421.30
- Education Programme - R121 800.50
- AWQAF SA Welfare needs - R150 000.00
- Imam Development Programme - R125 000.00
- Gift of the Givers: Relief Aid - R20 000.00
- Pretoria Islamic Centre - R50 000.00
- Mahad Al Nur - R50 000.00
- Al Falaah College - Madressah Fees - R75 000.00
- International Islamic Movement - R40 000.00
- PMT Winter Drive - R25 000.00
- Caring Sisters Network - Vision Gift of Sight

Project - R25 000.00

- Potch Muslim Womens Forum - R48 000.00
- CII Project - R10 000.00
- Al Ihyaa - R15 000.00
- Islamic Medical Association of SA (IMASA) - R50 000.00
- Saabera Chisty - R25 000.00
- Al Fida Foundation - R20 000.00
- Marifa Institute - R15 000.00
- Palestine & Morocco Relief Aid
- Hampers & Feedings - R454 283.64
- Invisible Hands - R50 000.00
- Palestine - Al Imdaad Foundation SA - R422 386.00
- Palestine - Islamic Relief - R800 000.00
- Palestine - Wings of Mercy - R275 000.00
- Palestine Gift of Givers - R1 900 000.00
- Widows & Orphans - Monthly - R947 430.75

DONATIONS - LILLAH TOTAL: R1 032 535.00

- Youth Wing Tree Project - R143 568.75
- Youth Wing Guest - host at Lal Qila - R16 800.00
- Youth Wing Padel Tennis Tournament - R12 496.25
- Youth Wing: Gift of the Givers - R80 000.00
- Stationery & Clothing - Orphans - R3 000.00
- Islamic Relief: Turkey Earthquake Relief Aid - R83 500.00
- My Menstrual Cup Project - R15 000.00
- Al Fida Foundation - R6 500.00
- Palestine Relief Aid - R611 300.00

WMO AFRICA CHAPTER IN COLLABORATION WITH WINGS OF MERCY- EID UL FITR 2023

The WMO Africa Chapter donated R75,000 to Wings of Mercy to organize an Orphans' Eid Gift Distribution Party at the Palestine Orphans Home. The event was a HUGE success, with over 100 orphans benefiting from the project.

The children were given Eid gifts and sweets, and

some were even taken to a toy shop where they could choose their own gift. Additionally, a fun day was held at the office where the children played games and enjoyed a small party.

This event was a heartwarming and meaningful way to bring joy to these children's lives. The WMO Africa Chapter is committed to making a positive impact in the lives of orphans and vulnerable children, and this event was just one example of their dedication to this cause.

WMO MYMENSTRUALCUP PROJECT

A Million Girls Foundation hosted their first Impact Drive for the year under the banner "I Am a Powerhouse" in collaboration with one of our community Champions, Youth Alive Sports Project. The objective was to raise and collect sports bras and menstrual cups for 100 girls. The event took place on the 25 March 2023 at Diepsloot Community Hall Ext 1 with an esteemed panel discussing "Menstrual Health in Sports". The interaction and engaging dialogue with these young ladies were phenomenal as they discussed and brought awareness to better management and how exercise and sports activities could possibly impact the flow.

WMO Africa Chapter represented by Dr Taheera Hassim once again donated one hundred Silicone menstrual cups empowering these the youth with knowledge and ways of overcoming and ultimately achieving.

MUHARRAM CELEBRATIONS

In collaboration with WE FEED BY THE WILL OF ALLAH - feedings & hamper distributions on the 27, 28 & 29 July 2023

WMO YOUTH WING ACTIVITIES

Ramadan 2023 activities driven by Youth Wing Members

- WMO Africa Chapter along with members of GYW Africa accompanied the "We Feed Them by the Will of Allah" team to Mooiplaas Spruit on Sunday morning the 9th April 2023, handing out hampers prepared by Laudium Spar (Uncle Baboo Kismet). 150 hampers were distributed among the Muslim community at Masjid Ul-Anwar and an additional 50 distributed in Salmon Street in Laudium.
- Al Hudaar Foundation Eidul Fitr Gifting 2023. This project took place on 9 April 2023 and was headed by Yasmin Gani-Youth Wing Representative, who has been actively

involved in WMO outreach programs for the past few years. Yasmin was joined by members of the Youth Wing; Ahmed Ismail Akbar and Salma Gani, as well as Dr. Taheera Hassim and her better half Abdul Kader Baba. 24 children ranging from 5-16 years old were gifted Eid clothing, shoes, yummy treats and gifts. The children were overjoyed with their gifts and it concluded with a beautiful vote of thanks and appreciation to WMO Africa Chapter and it's Donors. WMO Africa Chapter has been assisting Al Hudaar Foundation for many years. The orphanage is situated in Lenasia founded in 1999 and also accommodates a Darul-Uloom for girls and boys, as well as offers free madressah classes for children and adults.

- On Sunday morning, 26 November 2023 the WMO Youth Wing Africa Chapter organised a hamper distribution to supply young orphan children in the Madrassah with their daily Islamic wear along with some treats. The project was led by Yasmin Gani who has collaborated with the orphanage on behalf of WMO for a few years. Yasmin Gani worked along with four other volunteers Nabeela and Salma Gani and Azhar and Zaahir Rauf to distribute thirty-five hampers to the children of Al-Huda Madressa in Orange Farm to celebrate their upcoming Jalsa on 2nd December 2023. The event brought great joy to the volunteers as well who were grateful for the opportunity to organise these distributions and bring immense happiness to these little children who come from underprivileged backgrounds.

We would like to thank our donors for once again putting a smile on these children's faces and we look forward to assisting Al Hudaar Madressah as well as many other deserving organisations in the future.

- The WMO Africa Chapter Youth Wing hosted an evening in honour of Dr Hany El Banna, founder of Global Charity Islamic Relief, in recognition of his service and contribution to humanity. The theme of the evening was "The Power of Sincere Intention". Sadaf Vahedna, RYVC of WMO Africa stressed the importance of such events where the WMO Youth Wing get to meet and learn from successful and established organisations.

Dr Hany was applauded for his dedication, perseverance and tremendous contribution through Islamic Relief which has allowed "the

world to review Muslims as compassionate and giving" in a world filled with Islamophobia.

48 youth from Gauteng gathered at Lal Qilal restaurant in Sandton to listen to an emotional and inspiring talk by Dr. Hany talk, sharing his journey in life and his first-hand experiences of sincerity and what it can achieve.

- The WMO Youth Wing Africa hosted a fund raising Padel Tournament in collaboration with Gift of the Givers Foundation to raise money for hunger stricken Eastern Cape's Soup Kitchens. Enthusiastic volunteers from the youth wing came together to organise the event, headed diligently by Nazraana Kalla and supported by Youth Wing Head; Sadaf Vahedna. The event was a huge success with 40 enthusiastic Padel players participating in the tournament and over 150 people in attendance to enjoy the family day event. The weather co-operated and the sun shone kindly upon the do-gooders gathered at Gayle Padel Club in Centurion at what started as a foggy winter morning. Popular food pop ups sold braai food, tacos and waffles for families attending to watch the players.

Corene Cordelia, Gift of the Givers Eastern Cape co-Coordinator addressed attendees with an update on the tragic situation in the Eastern Cape. Children in the Eastern Cape are infected with HIV and TB. Although they have access to medication they have no access to food. Children regularly die of malnutrition with soup kitchens unable to cope with the demand. Over R 80 000 was raised at the event.

- First Chapter to raise funds and plant in WMO
 - » Raised R 200k
 - » Planted 559+ trees in one year
 - » Planted at 18 different sites
 - » Planted at 10 primary schools and 6 secondary schools in the George Municipality area (this covers ALL the schools for the underprivileged)
 - » Had 10 sites with plaque dedications (that means one donor sponsored a whole site)
 - » Over 10,000 students impacted
 - » Trees are followed up over 18 months to ensure sustainability

More detailed reports about each site are available if needed. Africa is the only chapter

that is STILL planting trees. In 2024 we have done 2 more sites and are continuing.

WMO LADIES WING & JAMA'ATUN NISAA KAWAZULU NATAL

- In collaboration with Tiny Steps, meals prepared on Eid day for:
 - » Upper Molweni Masjied
 - » Lower Molweni Masjied
 - » Tshelinyama Masjied
 - » Shongweni Bux Farm Musallah
 - » Welbedact Madressah & surrounding community
 - » St Theresa Children's Home in Sydenham
 - » CBD Musallah
 - » Vouchers handed over to purchase items for Eid meals
- **1 February, March & April 2023**
 - » Turkey Syria Earthquake Relief collections.
 - » Laptop sponsored to a student.
 - » Donation made to revert, cancer patient under supervision of Mufti Idris of Copesville Madressa.
 - » Empowerment Project: Donations made to a woman to pay towards purchasing a stove, her rental & groceries.
 - » Feeding for 800 children in 5 Madressas in upper & lower Molweni.
 - » Donation made towards a mother & disabled daughter for Eid celebrations.
 - » Rice & sugar (50 x 10kg of each) sponsored to brother Cassim Malani towards his feedings.
 - » Donation made to a widow- food & water/electricity.
 - » Donation made towards vehicle repairs - Sheik at Molweni Madressa.

Additional: Daily Bread Distributions

June & July 2023

Eid Distributions

- » Sponsored Iftar for 30 consecutive days during the month of Ramadan which included haleem & savouries.
- » Partnered with Tiny Steps, distributed Eid meals & goodie bags in the rural areas to the needy.
- » Partnered with Tiny Steps, other much needed essential items distributed to

various orphanages and madaaries.

- » 10 tons Kujoor distributed to masajied in rural areas on behalf of Darul Ihsaan.
- » Eid kurtahs purchased for Shongweni (Tiny Hands).
- » Partnered with Natal Memon Jamat, distributed 1500 bags of rice & 1500 bags of sugar to various institutes.
- » Partnered with Huda, an Eid lunch sponsored - 200 orphans at the Imaani Village.
- » Cash vouchers and essential items donated to Grave Diggers & Muazzims.

Additional Activities

- » Glenwood Old Age Home - Eid outfits & new linen
- » Assistance for widow in Overport - school going children transport, travel expenses, groceries & electricity
- » Vouchers distributed to widows
- » Lillah water distribution to Tiny Steps
- » Sponsored in collaboration with Tiny steps, towards transport of groceries for 5 madressas in the rural areas for the day of Eid ul Adha
- » Zakaat water distribution Hamaskraal
- » Kaffan preparation & distribution
- » Mattresses & linen for those affected by the floods
- » Pamper day gifts for 45 apas - zakaat for transport
- » Breakfast for the Hufaaaz and some Ulama
- **August, September & December 2023**
 - » Collaboration with Tiny Steps Care Team recognising and celebrating women who serve humanity with dedication, compassion and love, making significant impact in the lives of countless individuals and communities.
 - » Congratulations!!! We are honoured to have sponsored prizes for the winners of the South African National Quran Competition. This incredible event, recognizes the dedication and hard work of these talented individuals. May their knowledge of the Quran guide them on their spiritual journeys.
 - » **Sparks Lifestyle Centre:** Collaboration with Sister Organizations creating a supportive environment where women from all walks of life can connect, learn

and grow together, fostering motivation, inspiration and empowerment.

- The **Ashurah 2023** Feedings is a testament to our commitment to serving the community and supporting those in need. We successfully provided meals to 80 students of the Abud Darda Institute and 100 students at the Austerville Institute.
- Kaffans distributed regularly to institutes and those families who request. In addition to this; English Quran sponsored to ICRA for Free distribution. ***"The most superior among you, are those who learn the Quran and teach it."***
- **Wheelchair Campaign:** The ongoing "Wheelchair Campaign" enables us to donate brand new devices to those in need. The initiative has brought mobility and independence to individuals who require assistance with movement and we are grateful for the opportunity to make a positive impact on their daily lifestyle routine. We make dua that Allah SWT facilitate ease to our recipients and their caregivers, Aameen. Wheelchairs sponsored to WMO generosity of: Mr Yusuf Kamdar & Mr AK Ismail
- **Memon Day Celebrations:** Memon Day is a significant celebration for the Memon Community, marking the anniversary of the community's founding and the values of unity, compassion and service. This year's Memon Day was celebrated by sponsoring an Eid Lunch for our special orphans.
- In collaboration with AMA, collection drive for blankets & essentials for Palestine.
- **Relief:**
 - » We are humbled to be annual contributors to the "Adopt an Orphan" project, coordinated by Al Imdaad Foundation South Africa, where we support the care and well-being of four Syrian refugee orphans every year. This initiative is close to our hearts and we are grateful for the opportunity to make a positive impact on the lives of these vulnerable children.
 - » Contribution of tea and baking for high tea held at Anduluz Hotel in Durban to help raise funds for 10 Syrian orphans and Aman school. Contributed towards picnic boxes and towards the hiring of Sherwood Bowling Club to host event.

GLOBAL LADIES WING

Visits Conducted In Collaboration With The International

- **Memon Connections:** Memon Connections and marriages have played a significant role in maintaining community cohesion, promoting cultural exchange and strengthening social bonds. This project is ongoing and many couples have seen the fruits of the team's effort to finding suitable partners through our network of membership and acquaintance. All matchmaking success stories are kept confidential.
- **Survey in the Slums of India:** Fazila AK Ismail together with Razia Bai Chasmawala conducted an intensive survey of one of the numerous slums in Mumbai. Fazila was drawn to this particular slum as it is situated near Razia Bai's empowerment centre, which many of the inhabitants attend. The survey provided a unique opportunity for Fazila & Razia Bai to witness firsthand the living conditions of the individuals who benefit from the empowerment centre's programs
- **Visit To WMO Empowerment Centre:** India Under Supervision Of Razia Chasmawala
- **Project Hunar:** Visiting Razia Bai's centre was an unforgettable experience that left an indelible mark on my heart. Seeing the joy on the students' faces as they attended classes was a stark contrast to the harsh realities they face in their daily lives. These children live in poverty, with leaky shacks, wet clothes, and limited space. They share beds and floors, with no TV, lights, water, or food. Their only hope is the meal provided by the WMO Langar programme. Razia Bai's centre is their escape, a dream world where they can learn and grow. The computer lessons inspire them to dream big, to become doctors, lawyers, engineers, and more. They yearn to provide a better life for their parents, a proper home, and a kitchen where their mothers can cook nutritious meals. Thank you, Razia Bai, for giving these children hope and a chance to achieve their dreams. Your reward lies not in our applause or words of appreciation but in the blessings of Almighty Allah SWT. Ameen. Raincoats were distributed on behalf of WMO Africa Chapter to the school children living in the slum areas as it was the Monsoon raining season in Mumbai.

- **Visit To WMO Projects In Jamnagar And Dhoraji India:** On 15 & 16 July 2023 WMO NIC Chapter under the esteemed leadership of Mr Ehsaan Gadawala Regional President of WMO NIC together with members of AIMF under the leadership of the esteemed Mr Iqbal Memon Officer and esteemed members of MM School Trust hosted International and local delegates to celebrate an Incredible Day in The History of Dhoraji - (Guj). Mr Haroon Karrim ex-chairman of the WMO Board of Trustee and WMO Africa representatives; Mr AK Ismail and Mrs Fazila formed part of the international delegates and were teamed together with local leading members of the community from different parts of India. It was a meeting of Delegates to get Together to work for the alleviation of poverty in the Memon community and to improve the quality and standard of living of its members at Dhoraji (Gujarat).

Delegation attended the following events:

- » Stone laying ceremony of 84 houses Colony
- » Inauguration of CT Scan Machine At Teli Hospital
- » Inauguration of Orphanage House situated right next to Teli Hospital
- » Inauguration of Haji Iqbal Noorani Chowk
- » Foundation Stone laying Ceremony Prize Giving event of 10th & 12th grade Students at Upeta

Delegation also visited:

- » Maleka Education Centre.
- » M.M. School. Muslim High School.

Delegates complimented the hosts for a well-organized and successful trip giving delegates insight to the extraordinary efforts put into each project by all the committee members

Almighty Allah SWT reward each of them and their families for their efforts and reward all the sponsors and their families in this world and the hereafter Ameen

- **Stone Laying Ceremony of Housing Colony**
- **Best Student Prize Giving Event**
- **Visit to Teli Hospital**
- **Visit To The Hospital Project In Palgar India:** On July 17th, Ismail, Mr. Ehsan Gadawala, Regional Vice President of the North India

Chapter together with WMO International delegates Mr. Haroon Karrim past chairman of the Board of Trustee and WMO Africa Representative Mr. A.K. Ismail and Mrs. Fazila A.K. Ismail together with other prominent members of the Mumbai Memon community visited to see the progress of the building of the flagship of WMO The Palgar Hospital and to meet local prominent community leaders and doctors of Palgar. The group was truly amazed by the remarkable progress and the exceptional quality of work at the site and await the opening of the hospital's first phase. This project holds great significance as a legacy endeavour undertaken by the WMO North India Chapter together various donors from the different chapters of WMO worldwide. It serves as a testament to the profound impact of unwavering efforts and dedication. This project will Insha Allah stand as a shining example of our commitment to serving the community and making a difference to Humanity.

A note of thanks to all involved in this **WMO Legacy Hospital Project**

It will be the most treasured memory embedded in my mind till the day I die as to witness first hand a legacy project such as a hospital that has being built from foundation to roof is an amazing experience.

A project such as this cannot have been made possible without the generosity of the donors who firmly believed in this vision and put faith in the capabilities of Mr Ehsaan Gadawala Regional President of WMO North India Chapter and his most professional team of dedicated doctors and volunteers of building a hospital under the WMO banner leaving no stone unturned in producing the best in every little detail

A once again WMO NIC Team great project achievement!!!

The donors can be rest assured that this legacy will be rewarded and remembered for generations to come. The visit to this hospital had a special significance for us as South Africans as our esteemed ex-president Mr Sattar Dada of the Africa region had donated towards this project and to see a dream of his and the other esteemed sponsors from the different chapters come true is a memorable experience.

Mr Haroon Karrim, former Chairman of the WMO Board of Trustees and Mr Ashraf Sattar, Chairman of the Board of Trustees, have shown personal

interest from the beginning to end of the progress of this building project with Mr Ehsaan being hands on with every little detail of this project

We all at WMO appreciate and acknowledge Ehsaan exceptional managing and leadership skills and his high levels of energy with our rare gem of WMO Hon Haroon Karim working as usual behind the scenes every step of the way of this Hospital project

The sentiments of for the community of doctors and professionals of PALGAR district, that I personally met on my visit are genuinely for the generous donors of this hospital who remain silent heroes and who shall forever be remembered and rewarded for generations to come.

May Almighty Allah accept each one's efforts for making such a difference to mankind by example of such a project, Aameen.

The Exco team under the past presidents; Mr Solly Noor and Mr Sattar Dada and the current OB under Mr Salman ARY; President of WMO, can be very proud of this achievement and the Almighty Allah SWT reward them and the donors and volunteers and their families abundantly, Aameen.

WELCOME TO OUR NEW MEMBERS

WMO Africa Chapter Office Bearers & Regional Management Committee would like to extend warm welcome to our new members. We thank them for becoming a part of our growing membership and we are excited about their input, sharing their skills, expertise and resources to help us in our endeavours. We look forward to their active participation and contributions made to WMO, Insha Allah.

Ahmad Gani

Regional President

Aslam Kalla

Regional Secretary



Your Impact

Gaza Emergency:
One Year On

Scan to find
out more



2023 ANNUAL REPORT

South India
Chapter

Regional Management Committee 2023 - 2026

- 1 Mr Adil Azeez - Regional President
- 2 Mr Mohamed Hanif Osman - Regional Secretary
- 3 Mr Hamid Tayub - Regional Treasurer
- 4 Mr. Abdul Azeez
- 5 Mr Sadik Ibrahim

- 6 Ms Farida Azeez - GLW Regional Chair
- 7 Ms Ameenah Azeez - GLW Regional Secretary
- 8 Ms Farida Majid - GLW Regional Treasurer
- 9 Prof. Hajee Sajjad

VISION & MISSION

- Educating and empowering students through schooling and soft-skill training.
- Increasing the ability to provide food aid and zakat aid during Ramadan.
- Incorporating learning systems for individuals with learning disabilities.
- Setting up support systems and welfare services for the physically disabled.
- Achieving gainful employment and education while meeting global sustainability standards.

EDUCATIONAL EFFORTS

We Follow the Government Mandated NIOS System for our educational efforts. We have collaborated with Learning Point to facilitate the educational needs of our students at Kuliyyatul Banat.

Over the next 3 years, our goal is to empower 1000+ underprivileged or dropout students through NIOS, with a target of greater than 90% success in higher education or improved employment. Additionally, we're dedicated to generating 1000 job opportunities annually, alongside enhancing soft skills and providing counseling support.

Over the span of the last four years, the pass rates for 12th grade students attending offline classes have stood at an impressive 97.1% and 95.7% for 10th Grade students. This consistent record of academic success reflects the commitment and diligence of the students attending offline classes over these years.

OUR NUMBERS

Total Spend (2023 - 2024)	USD
Mass marriage	5,214
Annual Blind Camp	5,200

Education	5,146
Food Ration & Distribution	2,245
Ramadan Food & Zakat Distribution (including Iftar kits and Health and Wellness Packs)	3,856
TOTAL	21,661

FELLOWSHIP EVENTS

- **Boosting Student Resilience - Mental Health Awareness:**

A day program was conducted for students on 23rd Feb 2023 by Mr. Haneef (M. Phill.) to overcome exam stress and improve their study skills. The program included tips for quick and effective learning, time Management and creative thinking.

- **Spark of Inspiration:**

Motivational speaker Mrs. Sudha Shetty spoke at an educational event held at Emerald Heights. Her main agenda was to inspire and motivate emphasizing the importance of hard work and willingness. The event also included presentations and speeches by Mr. Akram Syed & Mr. Azeez Mohammed.

- **The Lifeline Foundation Scholarship Program:**

In December 2023, the Lifeline Foundation established aptitude tests on data entry, English skills and mathematical proficiency for our students and rewarding the high merit achievers with scholarships, monetary tokens and certificates to ease their academic journey.

COMMUNITY PRESERVATION EFFORTS

- **Mass Marriage 2024**

In January 2024, the WMO SIC Ladies wing hosted our annual 6th mass marriage where 8 impoverished couples were wedded. Followed by a luncheon and a sermon prayer ceremony.

The cultural benefits of a mass marriage are as follows:

Efficiency: Marrying many couples at once can save time and resources compared to individual ceremonies for the most impoverished orphan couples.

Social Cohesion: If the marriages are arranged or pre-approved by a community, it could strengthen social bonds within that group.

- Offering frameworks for teaching students with learning disabilities such as ADHD and Dyslexia.
- Increasing our communal impact through further philanthropic schemes such as medical camps, Iftar distribution and Mass marriages and newer initiatives such as Mental health seminars and sustainability initiatives in line with **UN SDG 7-13**.

- **Ramadan Iftar Distribution**

During the Holy Month of Ramadan, we arrange Iftar in Bangalore, Chennai and Hyderabad, in association with Afroza Trust & Hajee Ebrahim Har Trust. Cost was \$ 3,856.

We believe it is our innate responsibility to feed marginalized people who lack access to balanced nutrition and regular meals.

A yearly staple in our philanthropic efforts, we aim to further expand our reach into the rural regions of South India.

Adil Azeez

Regional President

Mohamed Hanif Osman

Regional Secretary

- **Medical Camp 2024**

WMO SIC organized a medical camp on July 27, 2024, providing health checkup services and medical guidance to underprivileged individuals without access to affordable healthcare. The camp specifically targeted the urban population of central Bangalore.

One significant advantage lies in its capacity to bridge the healthcare gap for under-served populations, thereby enhancing access to crucial medical services. Furthermore, such initiatives serve as a platform for public health intervention strategies, fostering community engagement and promoting health education among disadvantaged.

WE NEED YOU!

Due to the rising costs of ancillary fees, taxes and exam fees, Learning Point foundation has been facing challenges in meeting their break-even point. As a non-profit, rising exam fees pose as a barrier for the enrollment of further students. With your help we can overcome this challenge.

FUTURE GOALS

- Higher enrollment of students. 1000 total students at Learning Point by 2027-2028
- Increased scholarship, and work placement opportunities for students.



Saami Tradestar Logistics Ltd.



REGISTERED TO ISO 9001-2008

WORLDWIDE FAST DELIVERY SERVICE

Transportation
& Distribution

Custom
Clearance

Freight
Forwarding

Warehouse
Management

Spare Part Logistics
Courier Services



SAAMI TRADESTAR LOGISTICS PVT. LTD.

REGISTERED OFFICE MUMBAI :

204, Millennium Plaza, Behind Sakinaka Telephone Exchange, Andheri Kurla Road. Andheri (E), Mumbai - 400 072
Tel+9122 66711463-464 info@tradestarindia.com

BENGALURU OFFICE :

851/A, AECS Layout, B Block, Off Hosur Rd, Post Singasandra, Bengaluru, Karnataka 560068

DELHI OFFICE :

KH No. 806/1, Ground Floor, K Block, Mahipalpur ext. Near Apra Auto New Delhi 110037

AHMEDABAD OFFICE :

1st Floor, Popular Estate, Beside Prime Estate II, Sarkhej Bavla Highway, Sarkhej, Ahmedabad 382210, Gujarat

HONG KONG OFFICE - 10/F, Mau Lam Comm. Building, 16-18 Mau Lam Street Jordan, Kowloon, Hong Kong.

Dr. Fohad Latiwala
C.M.D

+91 99873 63344

info@tradestarindia.com

+91 77380 54744

www.saamitradeSTAR.com

2023 ANNUAL REPORT

Other
Reports

Global Youth Wing

CHAIRPERSON'S NOTE

As the Chairman of the Youth Wing, I am pleased to present this report, which reflects our dedication to nurturing the future leaders of our community. Our strategic structure, with departmental heads and a well-defined organizational framework, has empowered our youth to assume leadership roles and excel across various domains.

Our key global projects — *Elevate, **Eagle's Nest, **WMO2, and the **Youth Olympics* — serve as platforms for our young members to connect, innovate, and compete on a global scale. These initiatives align with our mission to develop leadership, demonstrate our commitment to the environment, and reinforce our dedication to community growth.

A critical part of our mission is also expanding our membership base, ensuring that more young people have the opportunity to contribute, grow, and lead within our organization. By broadening our reach, we strengthen our community and enhance our collective impact.

Together, we are laying a strong foundation for the leaders of tomorrow, ensuring that our community continues to thrive and evolve for generations to come.

Organizational Structure

Our youth wing is structured in a matrix format, with departmental heads overseeing critical areas:

- Marketing
- Membership
- Project Management
- Sports and Competitions

Each of our eight global chapters is led by a Vice Chairman and a team of executives with

specific roles, including treasurer, secretary, marketing executive, sports coordinator, and project coordinator.

Key Projects

1. Elevate: A job portal connecting our youth with suitable employment opportunities.
2. Eagle's Nest: An entrepreneurship platform where young innovators pitch ideas to successful business leaders.
3. WMO2: A global tree plantation initiative, underscoring our commitment to environmental stewardship.
4. Memon Olympics: An Olympic-style competition uniting teams from all eight chapters.

Conclusion

Our structured approach and global initiatives are providing our youth with the opportunities they need to develop into the leaders of tomorrow. Together, we are making significant strides in fostering leadership and community development.

Khurram Kalia

GYW Chairperson

PAKISTAN CHAPTER REPORT

As the core objective of the GYW PC is surrounded by facilitating Memon youth in terms of creating opportunities, providing engagement platforms to participate in diverse activities, exercise leadership, socializing and networking of the community youth; As it's a complicated goal that necessitate with a strategy to produce a purposeful and long run outcomes. Hence Abullah Seja and his think-tank executives drafted with series of events with specific objectives as below:

SERIES OF EVENTS & PROJECTS FOR THE YEAR 2023				
	Event Title	Objective	Date	Venue
1	Titans 4.0	It's a high-end opportunity conference providing the holistic platform for business and entrepreneurship networking, comprises of existing and future business leaders.	4 Feb 2023	Avani Towers
2	Bilingual Declamation Competition	Providing an opportunity to enable memon youth to hone their public speaking skills	17 June 2023	Rangoonwala Auditorium
3	Mental Health Awareness session	To create awareness regarding physical and mental well being, which helps individuals to spend a wholesome life	16 July 2023	Arena Club

TITANS 4.0 4TH FEBRUARY 2023 AVARI TOWERS KHI.

Titans 4.0 is a legacy flagship project of GYW PC, it's a high end business opportunity conference hence providing the holistic platform for business and entrepreneurship networking, comprises of existing and future business leaders.

It was a highly successful event held on February 4th, 2023, at Avani Tower, a prestigious 5-star hotel in Karachi. The event witnessed the participation of around 1000 Memon youth, along with esteemed guests such as former Finance Minister Mr. Miftah Ismail, former Finance Secretary Mr. Younus Dagha, renowned business tycoons including Mr. Akeel Karim Dhedhi, Mr. Shabbir Haroon, Mr. Mohsin Sheikhani, successful women in business, and esteemed social workers.

In conclusion, TITANS 4.0 served as a platform to empower Memon youth and foster their

potential for a sustainable future. The event's diverse agenda, esteemed speakers, and enthusiastic participation from the community made it a resounding success. The event will be remembered and recorded in the archives of the World Memon Organisation as a significant milestone in the journey of empowering Memon youth.

BILINGUAL DECLAMATION COMPETITION 17TH JUNE 2023 RANGOONWALA AUDITORIUM.

Declamation is a form of public speaking in which individuals use techniques like picturisation, facial expressions, voice modulation and gestures to express their ideas and emotions about a certain topic in front of the audience. Therefore the Global Youth Wing came up with this initiative to provide students, in particular the Memon youth with a platform that enables them to hone their public speaking skills.

RESULTS - URDU CATEGORY				
	Participant	Institution	Position	Award
1	Kamran Zubair	Bahria University	Winner	Cash prize: PKR 15,000 Shield and Certificate
2	Muhammad Bin Faisal	Jamia Tur Rasheed	Runner up	Cash prize: PKR 7500 Shield and Certificate
3	Abdul Moiz Tariq	Jamia Tur Rasheed	Runner up	Cash prize: PKR 7500 Shield and Certificate
4	Syeda Mazia Aslam	Tabanis School of Accountancy	Second Runner up	Cash prize: PKR 2500 Shield and Certificate

5	Saif Ur Rehman	Jamia Tur Rasheed	Second Runner up	Cash prize: PKR 2500 Shield and Certificate
6	Makhdoom Bilawal	Jahan Ilm O Ishq	Fourth - Consolation prize	Shield and Certificate
7	Ammad Iqbal	Govt College Of Technology	Fifth - Special prize	Certificate and books
8	Hooriya Noor	St. Lawrence College	Fifth - Special prize	Certificate and books

RESULTS - ENGLISH CATEGORY

	Participant	Institution	Position	Award
1	Kashaf Faheem	Karachi University	Winner	Cash prize: PKR 15,000 Shield and Certificate
2	Syed Ali Zain Raza	NED University	Runner up	Cash prize: PKR 7500 Shield and Certificate
3	Muhammad Farhan	Bahria University	Second Runner up	Cash prize: PKR 5000 Shield and Certificate
4	Haleema Sadia	Karachi Institute of Medical Sciences	Fourth - Consolation prize	Shield and Certificate
5	Komal Rehman	Jinnah Sindh Medical University	Fifth - Special prize	Certificate and books

MENTAL HEALTH AWARENESS DAY 16TH JULY 2023 ARENA CLUB

WMO Global Youth Wing (Pakistan Chapter) has organized mental health event by considering raising depression & anxiety cases among new generation as per the recent research update, Mental health event objective is to raise awareness regarding mental health issues in general public also to break stigma, as people think it's the taboo subject and feel reluctant to talk, the objective was to inculcate the importance of therapy ultimately to reduce mortality & morbidity rate of the people of developing countries like Pakistan.

SESSIONS & ACTIVITIES:

Session 1: - By Miss Farah Aftab

"WHAT IS MENTAL HEALTH & WHY ITS CONSIDER AS STIGMA"

Session 2: - By Dr. Iqtidar

"WHAT IS DEPRESSION & ANXIETY"

Session 3: - By Dr. Misbah "MEDITATION ACTIVITY"

Session 4: "PANEL DISCUSSION"

There were panel discussions organized with above mention 4 speakers on the following topics:

- Inflation & downsizing effect on mental health
- Influence of Social Media on mental health

Outcomes:

This event was appreciated by community, participants & sponsors, Moreover it was the first step towards breaking the taboo regarding mental health associated diseases and empower members of our community to show up, talk and seek help from the healthcare professionals whenever it require and don't feel reluctant to talk by hiding the disease as mental health is as important as physical health and to be healthy well-being it's important to monitor the mental health as we emphasis checks on our physical health.

AFRICA CHAPTER

GYW Africa was set up only in August 2022. The mandate for Sadaf Vahedna, as the new RYVC in Africa was to set up the African Chapter's Youth Wing, while engaging new youth and setting up projects for the chapter to work on.

After a successful launch in 2022, with over 130 youth added to the youth wing's network, setting up a team of volunteers and hosting a few successful events and meetings, the goal for 2023 was to further this objective by continuing n projects launched in 2022, while keeping youth engaged and involved in community initiatives.

YOUTH WING AFRICA'S PHILOSOPHY AND GOALS

The youth wing set out with a philosophy based on the slogan, "Long term thinking for effective giving" – this meant that whatever the youth wing embarked upon had to further a longer term positive impact on the communities they were intending to support, with the following principles:

1. Execute projects that empower youth and serve mankind in the long run.
2. Goal: make aid unnecessary.
3. Learn the value of investing in the future.
4. Measure and monitor results to improve on our work and to get better outcomes

ISLAMIC RELIEF DINNER

The WMO Africa Chapter Youth Wing hosted an evening in honour of Dr Hany El Banna, founder of Global Charity Islamic Relief, in recognition of his service and contribution to humanity.

The theme of the evening was "The Power of Sincere Intention".

Sadaf Vahedna, RYVC of WMO Africa stressed the importance of such events where the WMO Youth Wing get to meet and learn from successful and established organisations.

Dr Hany was applauded for his dedication, perseverance and tremendous contribution through Islamic Relief which has allowed "the

world to review Muslims as compassionate and giving" in a world filled with Islamophobia.

48 youth from Gauteng gathered at Lal Qilal restaurant in Sandton to listen to an emotional and inspiring talk by Dr. Hany talk, sharing his journey in life and his first hand experiences of sincerity and what it can achieve.

WMO Africa was honoured to host Dr Hany and the committee members of Islamic Relief Alhamdulillah. This event was held to bring together youth to meet an inspirational personality, while fostering deep connections over the shared values of giving and charity.

WMO2 - TREE PLANTATION PROJECT

GYW Africa was the first chapter to launch and execute the tree project among all the regional chapters. This project has gained significant traction while planting has been completed consistently.

GYW Africa decided to plant fruit and indigenous trees in schools for underprivileged children. They partnered with specialist organisations, The Precious Tree Project and Reel Gardening to complete plantings in various schools while conducting follow ups for up to one-year to monitor the progress of the trees and to safeguard donor intentions.

GYW Africa has achieved the following:

1. First chapter to raise funds and plant in WMO. Raised R 200k
2. Planted 559+ trees in one year
3. Planted at 18 different sites
4. Planted at 10 primary schools and 6 secondary schools in the George Municipality area (this covers ALL the schools for the underprivileged in George, South Africa)
5. Over 10,000 students impacted
6. Formal reporting and follow up structures in place

GYW Africa's work was also covered in the local George newspaper, highlighting their achievements and contribution to the community.

DETAILS OF TREES PLANTED							
	Site	Date	No of trees	Indigenous	Fruit	Seeds	Cost
1	Mzoxolo Primary School	13 Oct 22	31	23	8		R 9,900.00
2	Lawaikaamp Creche and Mzoxolo Pre primary	19 Oct 22	32	32			R 9,900.00
3	Dellville Park Primary School	27 Oct 22	33	24	9		R 9,900.00
4	Hope Springs Center - Madidi	5 Nov 22	30	30			R 7,500.00
5	Touwsrante Primary School	22 Nov 23	33	25	8		R 9,900.00
6	Thembimfundo Primary School	13 Feb 23	35		35		R 11,068.75
7	Conville Primary School	23 Feb 23	33	25	8		R 9,900.00
8	Parkdene Primary School	28 Feb 23	33	26	7		R 9,900.00
9	Life Community Services Centre	23 Mar 23	33	25	8		R 9,900.00
10	Rondevlei Learning Centre	9 Mar 23	33	25	8		R 9,900.00
11	New Dawn Primary School	20 Jun 23	33	33			R 9,900.00
12	Thembalethu Primary School	22 Jun 23	33	25	8		R 9,900.00
13	Jonga High School	11 Aug 23	33	25	8		R 9,900.00
14	Pacaltsdorp High School	10 Aug 23	33	33			R 9,900.00
15	George High School	29 Aug 23	33	25	8		R 9,900.00
16	Imizamo Yethu, Thembalethu George	7 Sep 23	33	25	8		R 9,900.00
17	Thembalethu High School	14 Sep 23	26	22	4	5	R 9,900.00
18	Kromdraai Library & ECD Center	1 May 24	35		35		R 9,257.50
19	Kretzenhoop Primary School	8 Dec 23	33	25	8		R 9,900.00
20	Nature's Valley Community Center	27 Mar 23	33	25	8		R 9,900.00
21	George Child Welfare	24 April 24	18	10	8		R 5,400.00
22	Nature's Valley Community Center	24 April 24	15	15			R 4,500.00
23	Hibernia Primary School	24 May 24	33	33			R 9,900.00
24	Headway Garden	7 June 24	15		15		R 4,743.75
25	Hopelands Village	4 July 24	15		15		R 4,743.75
26	Nature's Valley Homes	23 July 24	23		23		R 9,900.00
		TOTAL	770	531	239	5	R 235,313.75

PADEL WITH PURPOSE

The WMO Youth Wing Africa hosted a fund raising Padel Tournament in collaboration with Gift of the Givers Foundation to raise money for hunger stricken Eastern Cape's Soup Kitchens.

Enthusiastic volunteers from the youth wing came together to organise the event, headed diligently by Nazraana Kalla and supported by Youth Wing Head; Sadaf Vahedna.

The event was a huge success with 40 enthusiastic Padel players participating in the tournament and over 150 people in attendance to enjoy the family day event. The weather co-operated and the sun shone kindly upon the do-gooders gathered at Gayle Padel Club in Centurion at what started as a foggy winter morning.

Popular food pop ups sold braai food, tacos and waffles for families attending to watch the players.

Corene Cordelia, Gift of the Givers Eastern Cape coordinator addressed attendees with an update on the tragic situation in the Eastern Cape. Children in the Eastern Cape are infected with HIV and TB. Although they have access to medication they have no access to food. Children regularly die of malnutrition with soup kitchens unable to cope with the demand.

Over R 80 000 was raised at the event.

The Youth Wing will be working closely with Gift of the Givers and getting involved in the projects short and long term outcomes as is consistent with their philosophy.

A special shout out to volunteers Yasmin Gani, Ahmed A Ismail, Fatima Noormohamed, Waseem Bawa, Khashiefa Martin and Mohomed Siddique for their efforts.

May Allah grant all the generous sponsors, donors, volunteers and attendees abundantly for their generosity.

CHALLENGES AND LEARNINGS FROM THE YEAR FOR AFRICA CHAPTER

1. Many youth had concerns about WMO's inclusivity. Spent hours convincing youth to join
2. Need admin support to execute large scale projects

3. Need to invest in marketing to gain credibility as an NPO
4. Need a differentiated charity approach to stand out and attract youth to join
5. Youth have limited capacity to volunteer
6. Need a budget for events to encourage engagement

FAR EAST CHAPTER

Aqib Ashraff, the new Vice Chairperson for the WMO Youth Wing Far East Chapter, assembled a diverse team of 10 young professionals, organizing three significant events from May to September 2023, showcasing their commitment to the WMO's mission.

EMPOWERING HER MIND

The event aimed to promote understanding, compassion, and support for mental health, breaking stigma and providing a safe space for open conversations. Attendees learned self-care strategies, stories of resilience, and formed connection.

CLOTHING FOR CARE

Was a one-day clothing donation program that collected over 600 kg of clothing from the community, which was distributed to orphanages and those in need, demonstrating the spirit of kindness and solidarity within the community.

TOASTMASTERS 2023

Toastmasters is a program for women aged 15-35, offering 10 sessions to enhance public speaking and leadership skills, fostering confidence and personal and professional development through an inclusive environment.

EUROPE CHAPTER

GYW Europe is headed by Nasir Iqbal. Nasir Iqbal, a holder of a BSc (Hons) degree from Heriot Watt University, stands as a dedicated Chartered Surveyor at Legal & General Group plc in London.

Nasir is dedicated to channel his expertise and experience toward the noble cause of the WMO, advancing sustainable development and empowering communities. He firmly believes in the pivotal role that the youth can play in shaping the trajectory of our planet's future.

GYW EU DISTRIBUTES RATION BAGS IN PORTUGAL – MARCH 2023

The WMO Global Youth Wing – Europe Chapter, comprising youth from Portugal, extended their compassion by distributing 250 Ramadan ration bags to deserving migrant workers in the outskirts of Lisbon.

These thoughtfully prepared ration bags were equipped with essential supplies, including milk, rice, oil, tuna fish, cereals, flour, spaghetti, and a loaf of bread.

The distribution of these crucial provisions continued throughout the holy month of Ramadan. In light of these efforts, the hope is that Allah SWT will graciously accept these humble endeavours and bless the donors for their remarkable generosity. Certainly, here's an addition for the annual report:

We extend our heartfelt gratitude to Mr. Mahomed Iqbal Dakla, an esteemed live member of WMO and President of the Portugal Islamic Community. His unwavering support, both directly and indirectly, has been instrumental in strengthening the presence and authority of WMO EC Portugal, especially within diplomatic circles and embassies. His dedication to our cause has played a pivotal role in advancing our mission and fostering meaningful partnerships.

GYW EU IFTAR MEAL – APRIL 2023

The WMO Europe Chapter organised a charitable endeavour in which the "Youths from Portugal" took the lead in distributing Iftar meals in the outskirts of South Lisbon. This area serves as a home to a significant population of migrant workers from Africa, often grappling with financial challenges. The event resonated as a resounding success, with 200 Iftar and dinner meals thoughtfully provided, including takeaway chicken biryani rice.

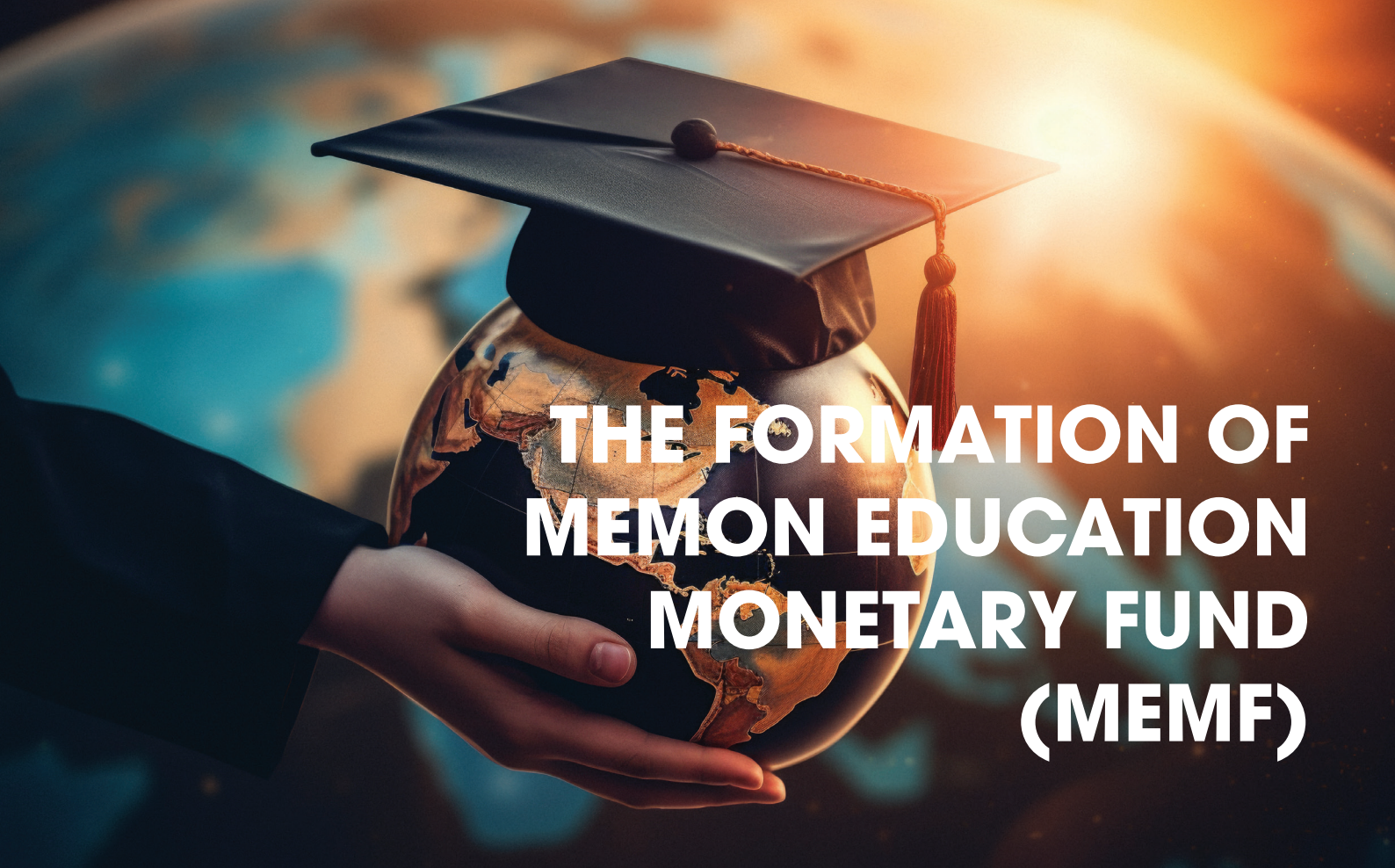
Expressing gratitude to Allah SWT for granting the opportunity to partake in this honourable cause, the hope prevails that these efforts find acceptance. The Europe chapter also extends sincere appreciation to the generous donors whose contributions played a pivotal role in making this event a reality. With wishes for abundant rewards from Allah SWT for their compassion and benevolence.

GYW EU SUMMER CRICKET LEAGUE – AUG 2023

The WMO Cricket League is a vibrant and competitive cricket tournament organized by the WMO Youth. This league serves as a platform that brings together members of the Memon community from different regions to celebrate their shared passion for cricket and foster a sense of unity. These teams compete against each other in a series of cricket matches, creating an atmosphere of excitement and friendly competition.

The WMO Cricket League is not only about the sport itself but also serves as a means of strengthening the bonds within the Memon community. Participants not only showcase their cricketing skills but also engage in networking, cultural exchange, and building lasting friendships. This league embodies the values of sportsmanship, teamwork, and community engagement, reflecting the WMO's commitment to promoting unity and harmony among its members.

Sadaf Vahedna
GYW Secretary



THE FORMATION OF MEMON EDUCATION MONETARY FUND (MEMF)

INTRODUCTION

MEMF is a collaborative initiative of 4 leading community welfare organizations i.e. World Memon Organization (WMO), All Pakistan Memon Federation (APMF), Memon Professional Forum (MPF) and Memon Education Board (MEB).

The broad vision of the scheme was that community elders are committed to ensuring that every Memon child has access to quality education, regardless of their financial circumstances. By providing scholarships to deserving students, MEMF seeks to empower individuals and contribute to the long-term development and prosperity of the Memon community, under the overall guidance of the General Body of the Members and their appointed Board for the overall management and administration of the Fund.

To achieve these objectives, MEMF would appoint a professional management team tasked with fundraising, establishing a transparent reporting system, conducting a comprehensive census of the community students and devising a strategic road map in order to ensure that the broad objectives of MEMF are met with clearly defined targets, timelines, and budgets. MEMF would

enter into strategic partnership with leading educational institutions of the country where seats would be created for deserving memon students.

BROAD OBJECTIVES

Funding

MEMF with the help and support of community's wider donor support shall develop a sustainable fund raising strategy over a period of next 10 years in order to secure the necessary financial resources to support MEMF's programs and initiatives.

Scholarships

Based on availability of funds MEMF shall devise a comprehensive strategy to allocate these funds via scholarships on need cum merit basis to deserving Memon students (both boys and girls) to pursue their education from Primary to Post Graduation level. The deserving students would get these scholarships in order to cover their educational expenses, including tuition fees, books, and living costs. MEMF would, to the best of its ability, ensure that financial barriers do not hinder access to quality education for the community students.

Monitoring System

Through the appointment of a professionally qualified team, MEMF would develop an effective data base to monitor the academic and professional progress of scholarship recipients, assessing the effectiveness of the program and offering support wherever needed to ensure positive outcomes.

Reporting System

The team would develop and maintain a transparent reporting system which would provide an insight to the Board members and / or donors on the administration and management of the entire program. The Board Members and / or Donors, through reporting system, can track the entire program of MEMF.

PROPOSED APPROACH

In order to ensure the transparency in usage of funds, their proper monitoring and to ensure that only good educational institutions are registered where the eligible community students get the benefit of quality education, it is decided to install a professionally qualified team who would report to Board and would ensure that parameters set by the Board are fully implemented and achieved. The team, under the guidance of the Board, would look after the following areas:

Strategic Planning

Develop and implement a long-term strategic plan, setting clear objectives, timelines, and performance matrix to guide MEMF's progress and ensure its sustainability.

Development of a Data Bank

The team in coordination with Jamats associated with WMO / APMF would collect and develop a comprehensive data bank of schools & institutions and deserving students. Based on this available data an overall need assessment exercise will be conducted and accordingly both financial and non financial resources would be arranged and mobilized in order to support the community students.

Pre qualification of Educational Institutions

The team will identify and establish partnerships with educational institutions that meet specific academic standards, affordability, and accessibility criteria. This ensures that scholarship recipients are placed in reputable institutions that support their academic and personal growth.

Scholarship Administration

The team would develop a transparent and efficient process for scholarship application and selection process will be based on need cum merit basis which would ensure that funds are being spent on right candidates. Regularly monitoring of the academic progress of scholarship recipients would be the key performance indicator.

Community Engagement

A broad community engagement through Jamats, donors, community elders and community education institutions would be developed to foster strong relationship to enhance the overall program for the benefits of the deserving students. The team conduct outreach activities to raise awareness about MEMF's mission, encouraging broad community participation and support.

Sharia Compliance

The Board will ensure that the selected educational institutions promote values and teachings that align with the fundamental principles of Islam, while also imparting education that meets global standards, preparing our students to excel and compete on the world stage.

The Board will also ensure that the entire process of collection of funds, its investment, award of scholarship and funding of registered educational institutions shall meet basic principles of Islam and its duly sharia compliant.

Online Education

The team, so hired, would look into the possibility of promoting and supporting the online education system in order to ensure maximum participation, especially from those candidates who are willing to pursue their education but could not do so as being sole earners for their families.

Fundraising and Resource Management

The team will develop and execute comprehensive strategies to secure sustainable funding sources, managing resources efficiently to maximize the impact on the community and MEMF's goals.

Financial Management and Reporting

A proper corporate reporting module will be developed in order to ensure proper financial

record keeping and its timely reporting to stakeholders with proper compliance of all relevant regulations.

EXPECTED OUTCOMES

Increased Access to Education

As a result of this initiative, the deserving students of the community would get an access to quality education which would create a long term impact on the community development.

Improved Academic and Career Prospects

Scholarship recipients may pursue their long term career goals and may get better career

opportunities and long-term success in future and would become role model for next generation.

Strengthened Relationships with Educational Institutions

MEMF will build strong partnerships with reputable educational institutions, providing students with access to quality learning environments and fostering long-term collaboration.

Community Empowerment

MEMF's initiatives will have a lasting positive impact on the social and economic development of the Memon community, creating opportunities for future generations to thrive.

KEY TASKS & THEIR PROGRESS			
	KEY TASKS	PROGRESS	CUT OFF DATE
1	Hiring of Staff	Positions have been advertised. CVs have been collected and are being reviewed for interviews.	31.10.2024
2	Preparation of check lists for evaluation of educational institutions and staff assessment	Checklists have been prepared and as soon as staff is hired the jobs shall be assigned.	31.10.2024
3	Allocation of Office Premises	Office space at Khayaban-e-Rahat Phase 6 DHA has been allocated.	
4	Registration of MEMF	Registration documents including Memorandum of Association and Articles of Association together with affidavits and other relevant documents have been submitted to the Registrar of Societies. The initial review has been completed and now documents are at verification stage. Hopefully we would receive registration certificate within next 6-8 weeks.	31.10.2024
5	Appointment of Board Office Bearers and Members	Nominations have been made and these nominations have been communicated to the Registrar along with registration documents.	
6	Opening of Bank Account	Discussions are underway with Meezan Bank Ltd for opening of the bank account. Relevant documents have been submitted to the bank for their review.	30.09.2024
7	Data Collection	Initial data bank of APMF will be used for decision making till the time staff is appointed and they develop MEMF data.	31.12.2024

WAY FORWARD

Revamping & Modernization of Memon Education Board (MEB)

In order to meet future challenges and prepare the generation to compete in this ever changing world, there is a dire need to revamp the MEB on the pattern of Aga Khan Education Board and equipped the MEB with modern technology by hiring of professional staff and its alignment through continuous research in the field of technology, adopting diversified learning styles, fulfilling skill gaps amongst students and MEB's globalization through advance educational boards around the world.

Development of Modern Curriculum

Going forward another key performance indicator will be development of modern curriculum in community schools through development of STEM (Science, Technology, Engineering & Mathematics) approach and by promoting digital literacy amongst students.

CONCLUSION

By addressing the critical issue of educational access, the MEMF is poised to create a brighter future for the Memon community. Through scholarships, partnerships, and strategic initiatives, MEMF aims to foster a more equitable, educated, and prosperous community. With transparent governance, community engagement, and sustainable fundraising, MEMF will play a key role in unlocking the potential of Memon children and contributing to the long-term socio-economic development of the community.

It is pertinent that all decisions are converted into actionable plans, with clearly defined objectives, timelines, and responsibilities, to ensure effective implementation and tangible results.



CHOPROPTM

HELPLINE: 0861 CHOPROP 2467767
info@choprop.co.za • www.choprop.com



BUY • SELL • LET • RENT

**LET US ASSIST YOU WITH
YOUR PROPERTY NEEDS**

Specialist in:

- Property Sales
- Property Letting
- Property Valuation
- Business Brokerage
- Property Acquisition
- Mortgage Origination
- Property Administration
- Property Management
- Property Maintenance
- Property Auctioneering

CONTACT

+27 12 653 4444
+971 58593 7868 (UAE)



2023 ANNUAL REPORT

Specialist
Committees

REPORT FOR THE YEAR 2023

Zakat Committee

Assalamu Alaikum Warahmathullahi
Wabarakathuhu

Committee Members (2023-2026):

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 the year 2023.

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 to accept all contributions made by the donors, and to shower his blessings on them and their families.

In the years 2023 and Year 2024, the Zakat 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

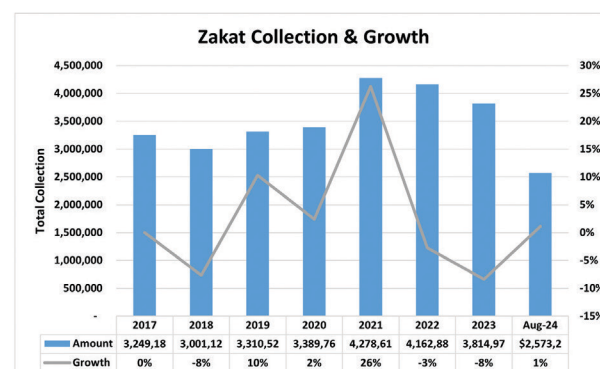
The Project-based Donor discretion Zakat Commitment policy implemented in the year 2018, and this has been followed since then including the year 2023.

Zakat Collections 2023 & 2024

WMO throughout the chapters collected US\$ 3,814,977 for the year 2023. Which shows a decline of around \$348,000 compared to the previous year collection of \$4,162,880. In certain chapters in their local chapter collection in local currencies were increased. Due to the fall in value of the currencies mainly in Pakistan 25%, and South Africa 12%, hence the US\$ dollar value shows a decline in the collection.

So far up to July 2024, we have collected US\$ 2,573,294 and hoping to collect the balance of

1.8mn in the last five months of the year 2024.



Chapter Zakat collection summary for the 2023/2024

	2023		August 2024
	Projected (USD)	Collection (USD)	(USD)
Africa	750,000	413,283	293,537
USA	-	-	32,750
Europe	450,000	139,020	42,500
Far East	350,000	924,656	701,417
North India	1,300,000	580,055	475,840
Middle East	650,000	387,966	168,155
Pakistan	1,300,000	1,335,477	844,096
South India	200,000	34,520	15,000
TOTAL	5,000,000	3,814,977	2,573,294

Even with a decline of 12% (due to the devaluation of the currencies against the US\$ in 03 chapters) of the total Zakat contributions in the year 2023, a few essential factors to consider were;

- Pakistan chapter is the highest zakat collecting chapter with a growth of 68% from 2022.
- Far East was 2nd largest contributor during the year 2023, with a growth of over 50% compared to the previous year.
- There is a significant drop in the collection of Middle East owing to the fact that the donors have made their donation to the relevant chapter directly.
- South Africa, Europe and the Indian sub-continent collections have seen a decline up to 50%, this is mainly due to no major projects during the year as compared to the year 2022.

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.

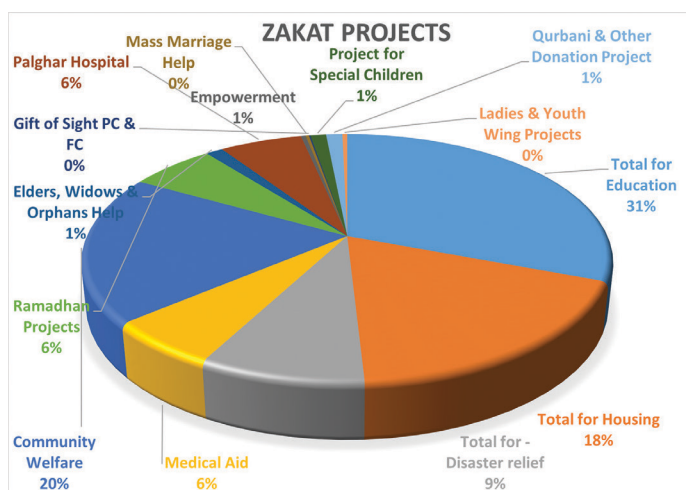


Zakat Disbursements

The spending of WMO, mainly Zakat & Non-Zakat, is focused on educational assistance, disaster relief, housing and community rehab, community welfare and financial aids, and other specific Zakat projects.

The following table shows the total charitable spending by WMO. Especially the Disaster relief activities carried out in Pakistan (Floods) Palestine (Conflict), Turkey & Syria (Earthquake) and Morocco (Earth quake). South African chapter supported all the disaster relief activities.

Project	2023	2022	2021
Educational Assistance	1,227,245	1,207,019	1,433,902
Housing Assistance/Community Rehab	730,984	572,173	912,919
Other Specific Zakat Projects	823,745	831,551	1,010,934
Community Welfare / Financial Aid	859,729	265,168	298,406
Disaster Relief Aid (FLOOD)	345,461	925,037	234,256
	3,987,164	3,800,948	3,890,417



Total Zakat Activities through the Chapters

Project - 2023	WMO Centre Dist.	Local	Total
Education - Pakistan	43,300	732,954	776,254
Education - Sri Lanka		321,269	321,269
Education - India	48,875	32,342	81,217
Education - Africa & ME		22,637	22,637
Education - Europe		25,868	25,868
Total for Education			1,227,245
Housing - Sri Lanka		221,821	221,821
Housing - Pakistan		185,079	185,079
Housing - India	225,000	99,084	324,084
Total for Housing			730,984
Pak Flood Relief - Middle East	-	13,624	13,624
Pak Flood Relief - Pakistan	97,000	6,474	103,474
Morocco Earthquake - Africa		2,632	2,632
Palestine Disaster relief - Africa	-	164,336	164,336
Turkey IR - Africa	-	61,395	61,395
Total for Disaster Flood Relief			345,461
Medical Aid	-	241,129	241,129
Community Welfare		772,794	772,794
Ramadan Projects		246,742	246,742
Elders, Widows & Orphans Help	-	49,865	49,865
Palghar Hospital	87,175	151,877	239,052
Empowerment	-	13,890	13,890
Mass Marriage Help		9,337	9,337
Gift of Sight PC & FC		4,180	4,180
Project for Special Children	-	45,474	45,474
Qurbani & Other Donation Project		47,168	47,168
Ladies & Youth Wing Projects	-	13,842	13,842
Total	\$ 501,350	\$3,485,814	\$3,987,164

WMO believes Education as the foremost important project and have utilized closer to 32% of the global Zakat, out of which around 25% was for Pakistan chapter Education, supporting more than 5,800 students from Primary to Tertiary education. Housing in Sri Lanka, India and Pakistan was 18% of the total Zakat spent, this has decreased from previous years due to focus on flood relief housing in Pakistan. Indian housing projects included housing colony projects completed with 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. Especially the Disaster relief activities carried out in Pakistan (Floods) Palestine (Conflict), Turkey & Syria (Earthquake) and Morocco (Earth quake). South African chapter supported all the disaster relief activities.

Cornea and cataract surgery project also continued in collaboration with Far East and Pakistan and by India Chapter.

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 Zakat committee detailing the project outcome, the local fund contribution and requirement from the center.
STEP 2	<p>The chapter has to send a report on the utilization of previous Zakat received from center.</p> <p>a. The Zakat requisition has to be based on the Budget sent by the chapters to the MC at the beginning of the year.</p>
STEP 3	The Zakat 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, mostly from UK.

Zakat Projections for 2024

The Projected Zakat for 2024 is considered to remain at similar levels of the previous year i.e. \$5.10M. This is a result of no firm commitment being given by the chapters.

Chapter	Commitment (USD)
Africa	750,000
USA	100,000
Europe	450,000
Far East	350,000
North India	1,300,000
Middle East	650,000
Pakistan	1,300,000
South India	200,000
	5,100,000

The disbursement policy will remain unchanged with contribution to be project specific as the donors wish to, provided the contribution is routed through a Chapter and not direct to any project/ 3rd party organization. Education will remain the main priority to serve the community.

CONCLUSION

I would like to thank members of the Office Bearers Council 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.

“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

Because with Indraprasth,
trust is our legacy.

इन्द्रप्रस्थ
है तो भरोसा है..



OUR ACHIEVEMENTS

85+

PROJECTS FOSTERING
COUNTLESS STORIES

36K+

RESIDENTS CELEBRATING
EVERY MOMENT

40M+

SQ. FT. OF PREMIUM
CONSTRUCTED SPACE

Thank You
for being with us.

Celebrating

44

*** Years of ***

Trust and Excellence.



OPENMIND

THREE generations TWO continents ONE PLATE

In 1860, a ship called The Truro embarked on an epic voyage from the south of India headed for the western shores of South Africa.

The enthusiastic group of South Asians on The Truro arrived on the unfamiliar territory of South Africa and a vibrant and enduring community was born.

Our restaurants are a living tribute to the cultural richness of those early pioneers and their legacy.

Learn more at thetruro.co.uk

the
TRURO

[thetrurorestaurantuk](https://www.instagram.com/thetrurorestaurantuk)



REPORT FOR THE YEAR 2023

Investment Committee

Assalamu Alaikum Warahmathullahi
Wabarakathuhu

Committee Members (2023 - 2026):

Mr Suliman Noor Mahomed
Mr Bashir Sattar
Mr Ashraf Sattar
Mr Mahmood Shaikhani
Mr Asif Rangoonwala
Mr Ismail Gadit
Mr Salman Iqbal
Mr Nowsad Gani
Mr Arif Habib
Mr Waseem Y Adil

It is with great pleasure that I present the Investment Committee Report for the Year 2023. 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\$ 4.52mn, 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 Instruments (Wakala / 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 – Trustee Funds

WMO originally invested \$1,928,962 on 27 properties in the international city

since 2010. We have made US\$ 2mn in gross rent revenue since 2011.

Out of the 27 Properties held by WMO Middle East, in the early 2022 we have disposed 16 units so far and remitted the funds totaling GBP 1,295,000 (US\$ 1,550,000) to the WMO UK HBZ Bank.

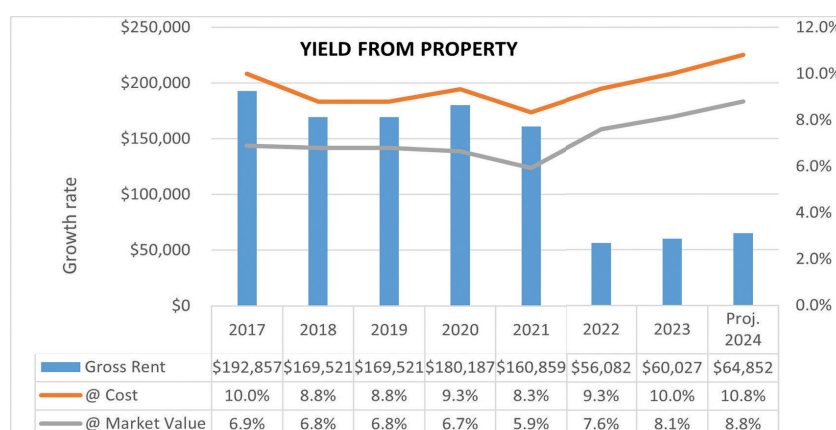
Details of the Properties held in Dubai.

Ownership	Location	Residential Apartments	Market Value
WMO	International City Dubai, UAE	11	Approx. \$ 800,000

Properties Invested Through Trustee Funds

Ownership	Usage Type	APT.NO	Rent 2022	Rent 2023	Proj. Rent 2024	Proj. Rent 2025
WMO	RESIDENTIAL	110,O-07	18,000	20,700	22,770	23,909
WMO	RESIDENTIAL	203,O-07	19,200	21,000	23,100	24,255
WMO	RESIDENTIAL	205,O-07	19,200	19,200	21,120	22,176
WMO	RESIDENTIAL	303-O-07	20,700	20,700	21,120	22,176
WMO	RESIDENTIAL	304,O-07	18,000	21,000	23,100	24,255
WMO	RESIDENTIAL	310- O-07	17,000	19,200	21,120	22,176
WMO	RESIDENTIAL	315,O-07	21,000	21,000	22,000	23,100
WMO	RESIDENTIAL	106-M-07	19,200	19,200	21,200	22,260
WMO	RESIDENTIAL	305,M-07	19,200	19,200	20,700	21,735
WMO	RESIDENTIAL	311,M-07	14,000	17,200	19,780	20,769
WMO	RESIDENTIAL	322,M-07	19,200	20,700	20,700	21,735
		AED	204,700	219,100	236,710	248,546
		USD	56,082	60,027	64,852	68,095

Trend of the Yield



Pakistan

Property – Land & Building

WMO House – The Net book value of Land and Building as at 31st December 2023 is US\$ 200,500 (PKR 56mn).

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
Property Details	Building on a plot measuring 568 square yards, being residential flats having constructed area of 5 floors measuring 16,530 square feet situated at Liaquat Colony, Lyari Quarters, Karachi.	Flat No. 406-2 on fourth floor in Block No.2, measuring 815 square feet in the building known as Ruby Beach Pride located in Block-1 K.D.A improvement Scheme No.5, Clifton, Karachi.
Ownership	WMO PC	MITI
Market/Fair Value	US \$ 7,860 (PKR 2.2mn)	US\$ 9,290 (PKR 2.6 mn)
Valuer & Date of valuation	Iqbal A. Nanjee & Co. (Private) Limited As at December 31, 2015.	Iqbal A. Nanjee & Co. (Private) Limited As at December 31, 2015.
Current Status of the property	Property let on rent and no proper rental income earned.	Ruby pride is currently vacant.
Chapter plan	Chapter management is of the opinion that the said property is not in good shape and therefore it is not possible to obtain a reasonable market value.	We have received an offer for PKR 5mn but are waiting for a higher offer to dispose of this unit.

Our Suggestion	Suggest to Dispose as soon as possible.	Suggest to Dispose / Revalue early next year to reflect the exact value in the books.
-----------------------	---	---

2. Bank Deposits

A) Trustee Funds

i) Sri Lanka

Far East Chapter Trustee funds as at 31st December 2023 amounting to \$ 118,200 (LKR 37.8mn) was invested in the form of Fixed Deposit at Amana Bank. This earns an average LKR profit return of 8% per annum. The total return for the year 2023 from this fund was \$ 10,050.

Note : During the 2nd half of 2024, the LKR appreciated by around 8% and the current value of the trustee fund is Approx. \$124,000.

ii) Pakistan

Pakistan Chapter Trustee funds as at 31st December 2023 amounting to \$ 96,640 (PKR 27mn) was invested in the form of Term Deposit at Islamic Banks in Karachi. This earns an average PKR profit return of 15% per annum. The total return for the year 2023 from this fund was \$ 14,500. These proceeds were used to meet the Pakistan chapter administrative expenses.

B) Education Endowment Funds

i) MH OMAR Education Fund – Far East Chapter

MH Omar Fund opening balance during the year was \$270,000, this was invested in LKR Fixed Deposit at Muslim Commercial Bank (MCB), earning a return over 15% per annum. The return on this investment in 2023 was \$ 40,500/=. The return earned from these investments are utilized for education projects in Sri Lanka.

ii) Education Endowment Fund - Pakistan Chapter

At the beginning of 2023, the fund

had an accumulated balance of \$ 207,000/- (PKR 36mn) and these funds were invested in the forms of TDR. The returns earned through the deposits are on average ranges from 10% per annum.

Due to currency conversion we are showing an exchange loss of around \$46,000 in order to show the value in dollar terms.

Description	USD	PKR
Education Endowment Fund - Principal Amount	180,152	40,534,167
Return / Mark up on Investments	24,940	6,983,269
Exchange Loss	(35,387)	
Total as at 31 Dec 2023	169,705	47,517,436
Placed in Long-Term TDR Investment (15-19%)	169,705	

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-Zakat members funds in a Fixed Deposit. During the year 2022 NIC has purchased a property for the purpose of its office with a total cost of \$285,400. 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 were expected to gain a market value of 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 market value in 2023. Once we recover the initial investment, we suggest that the Pakistan RMC should divest this investments and place the funds in term deposits which can earn a return on average of around 15%-19% as the current market rate of return.

	USD	PKR
Investments Made during the Year 2017 (Including Dividends)	75,793	21,222,000
Value as at Jan 2023	57,727	16,163,699
Revaluation Gain / (Loss) (Mark to Market)	25,519	7,145,346
Dividend Income	850	237,755
Carrying Amount – Value as at Dec 2023	84,096	16,163,699
Details of Instruments		
NBP Fullerton Asset Management Limited (NAFA)		
587,137 units of NAFA Islamic Asset (Cost 10.691mn)	46,008	12,882,141
Al-Meezan Investment Management Limited		
130,523 units of Meezan Islamic Fund (Cost 10.796mn)	38,088	10,664,659

4. Investments in Sukuks (Islamic Bonds / Term Deposits)

Africa Chapter

The Sukuk (Islamic Bonds) investment amount is US\$ 493,000 (ZAR 9.37mn). Currently the rate of return for these sukuks are at the average rate of Approx. 7%. Profit earned for the year 2023 was \$32,390.

Europe Chapter

Trustee funds of US\$ 2,500,000 (GBP 2mn) was initially invested during January 2023, in HBZ Sirat (Islamic Term Deposits) for a period of 06 months. The rate of return was 3.5% and amounts earned till July 2023 is US\$ 43,750. These investment proceeds are used to meet the central body expenses.

Table: Investment Returns from HBZ Sirat (Trustee Fund Investments)

Tenure	Investment (GBP)	Rate of Return	Profit Share	
			GBP	USD
Jan 23 - July 23	2,000,000	3.5%	35,000	43,750
July 23 - Feb 24	2,000,000	4.75%	47,500	59,375

Feb 24 - Aug 24	2,000,000	5%	49,863	62,329
Sep 24 - Nov 24	2,000,000	4.25%	21,250	26,563

INVESTMENT FUNDS SUMMARY – DECEMBER 2023

Investment Class	Rate of Return	Value as at 31 Dec 2023	Value As at 31-Aug 2024	% of the Total
Property	8.0%	737,110	737,110	16%
Bank Deposits (Profit Sharing)		3,154,545	3,177,845	71%
Trustee Funds (WMO) FC & PC	10-15%	214,840	220,640	
Trustee Funds - Investment in HBZ Sirat	4.75%	2,500,000	2,500,000	
Edu Endowment Funds (PC & FC)	10-15%	439,705	457,205	
Mutual Funds	1%	84,096	85,100	2%
Investment in Sukuks	7%	493,000	520,408	11%
TOTAL*		4,468,751	4,520,463	100%
Increase in Market value cum currency appreciation			51,712	

*In addition, we have the un-invested cash balances as follows:

Fund Type	Amount (USD)
Non-Zakat, general/chapter funds (Includes general funds and other welfare funds which were utilised in the 1st Qtr 2024)	260,274
Trustee Funds (In USA and South India Chapters)	187,100

Mr Suliman Noor Mahomed
Chairman - Investment Committee

PRETORIA WEST

BENONI

MAMELODI

KLIPTOWN

SILVERTON

DISTRIBUTION CENTRE

www.kitkatgroup.com

SUBSCRIBE TO OUR

CHANNEL

Startitup

Startitup

Web Screen

Categories About Us Affiliate Blog Discount Marketplace

Startup Accounting Artwork Marketing E-commerce Trade Legal Service Bundle

multi-service platform for all your business needs

Start-Up to Scale-Up Comprehensive Solutions Tailored for Your Business. Explore our most cost-effective pricing options today.

What are you looking for?

30K Total Audience 7.2K Positive Reviews 11.4K Clients Served 7+ Present Countries

Instant Communication

Dedicated Relationship Managers

Popular Services

Most viewed and all-time top-selling services

Popular Startup Accounting Artwork Tech Marketing Ecommerce Trade Legal

Startitup

Login

ABOUT US

Explore Your Business With our Skills

Startitup, we provide a comprehensive range of services to support your business's growth

A Global Platform with a Local Presence. We deliver exceptional business services at the most competitive prices, never compromising on quality. With our reach extending worldwide, we are the premier choice for service solutions.

Sam Website Dev 5.0 ★

Evelyn Relationship manager 5.0 ★

Charlotte Live Strategist 5.0 ★

Services For *All Your Business Needs*

Trusted by the world's best

Empowering businesses across the globe.



info@startitup.global



startitup.global



+44 20 3287 1100
+1 231 9302020

Legal & Compliance Committee

**Assalamu Alaikum Warahmathullahi
Wabarakathuhu**

During the Year 2023 the following Legal and Compliance matters prevailed:

- At the 11th Management Committee ("MC") meeting held on 10th November 2023 at the Metropolitan Hotel in Dubai, UAE, members voted by a majority to form a new entity in the USA as the WMO official and compliant Regional Chapter.
- We are pleased to inform that "World Memon Organisation USA, Inc("WMOUS")" has been established as the official Regional Chapter of the World Memon Organisation Charitable Foundation to represent the Memon community in the USA & Canada. Furthermore, the application for 501c3 status will be submitted shortly and we are expecting the approval to be received soon. Members who had registered with WMONA believing that they were joining the WMO have been requested to contact our General Manager and transfer their membership to WMOUS on a Free of cost or like for like basis.
- We found out that the WMO name and logo has tried to be registered by WMONA who filed with the Trademark Office the WMO name and logo on 21st September 2023. This is significant because it is despite our letter to them on 19th September 2023 requesting them to cease and desist the use of the WMO name and logo in all forms. Our lawyers have submitted applications, and we hope and pray that we will receive the approval soon.
- The amendments to the Constitution duly approved by the General Assembly at the AGM held on 11th November 2023 at the Metropolitan Hotel in Dubai, UAE along with the amendments to the Standing Orders

and Regulation of Regional Chapters duly approved by the MC at its meeting held on 14th February 2024 via Zoom meeting application will be filed with the Companies House and Charities Commission. Certified copies of these documents shall be made available on the WMO website and the same shall be circulated to all members.

Newsad Gani

Chairman - Legal & Compliance Committee

Chronology of WMO AGM Dates & Venues





BEAUTIFUL DREAMS

Reside here

5-floor haven of affordable luxury located in Jumeirah Village Circle

UNIT TYPES	PAYMENT PLAN	COMPLETION DATE	STARTING PRICE
Studio 1,2 & 3 Bedroom	50/50	Q3 - 2026	AED 610,000



CORPORATE INFORMATION

Name of Organisation

World Memon Organisation Charitable Foundation

Legal Form

A Private Company Limited by Guarantee duly incorporated and existing in accordance with the laws of England and Wales.

Registered Company Number

04984474 (England and Wales)

Registered Charity Number

1101413

Registered Office

3 Weir Road
London
England SW12 0LT

Accounting Year End

31st December

Principle Activity of the Charity

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

Trustees

Mr Nowsad Abdul Gani	Mr Mohammad Salman Iqbal
Mr Bashir Sattar	Mr Ashraf Abdul Sattar
Mr Mahmood Shaikhani	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

Europe Chapter	Northern India Chapter
Far East Chapter	Pakistan Chapter
Middle East Chapter	Southern Africa Chapter
Northern Africa Chapter	Southern India Chapter
USA Chapter	

Contact

Mr Imran Farook, General Manager
Telephone: (+94) 77 777 4281
E-mail: gm@wmoworld.org

Website

www.wmoworld.org



www.wmoworld.org