

THE MEMON



Medical Aid



Housing

15
Years of
**SERVING
MANKIND**



Humanitarian Aid



Education



Empowerment

15TH WMO CF AGAM



RAS AL-KHAIMAH
UAE

Oct 5-7 2017

THE MEMON



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EDITORIAL

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We cordially invite you to the 15th WMO AGM, hosted by the Middle East Chapter in the picturesque Emirate of Ras Al Khaimah, UAE to mark;

15 years of Uniting, Uplifting and Upholding the Memon Community

15 years of Serving Mankind

15 years of Friendship and Camaraderie

15 years of the World Memon Organisation

Welcome to the WMO....

We request you to join us and step out of the twilight, into the bright sunshine so that we can all see the dawn of a new day.

A day when no Memon child would be deprived of an education, no parent would fear for hunger, security or shelter for their family..

A day when the outstretched arms for Zakaat are transformed into hands which uplift and empower.

Insh Allah

We look forward to Welcoming you as our Honoured Guests in Ras Al Khaimah.

From the Desk of:

Mr Suliman Noor Mahomed
(Solly Noor)
The President, WMO



Assalamu Allaikum Warakhmathulla Wabarakathua
In the name of Allah, the most Beneficent, the most Merciful

It gives me great pleasure to welcome one and all to the 15th Annual General Assembly Meeting of the World Memon Organization being held in the vibrant Emirate of Ras Al Khaima, UAE

I would like to quote from our holy Quran – Surah Baqara verse 177 – Where Allah SWT commands us:

“To spend of your substance, out of Love for HIM, For your kin, for the orphans, for the needy, for the wayfarer and for those who ask, and for the ransom of slaves - to be steadfast in prayer and practice regular charity.

Firstly, I would like to take this opportunity to personally thank our compassionate brothers and sisters for their magnanimous generosity and steadfast support towards the World Memon Organisation. We are deeply indebted to our benefactors and donors for playing a pivotal role in empowering the organisation to deliver hope and extend support to the disadvantaged. **We have touched the lives of thousands through our Education and Housing endeavours, looked after our Widows and Orphans, made a difference in people’s lives with Micro Finance and served humanity during Natural Calamities and Human Conflict.**

The large body of global, humanitarian work conducted by the Organisation, over the past decade has attracted prominent and key members of the global memon community into our fold. They are now, an integral part of WMO. Not only have they brought their specialized skills to all facets of the organization but they have also rekindled the spirit of belonging to the ideals of a global memon community.

From legal and compliance, to transparency in accounts, we have ensured that all critical and key bases are covered. With pride, I can confirm that as a community we are now globally compliant towards the upliftment of not just the Memon community but that of all mankind and we are indeed living up to our motto – **Serving Mankind.**

I would like to remind you that it is through The Power Devolution of the Sub-Committees and regional chapters that we have ensured remarkable improvement and maintained a sustained performance at the Central level. Our Marketing and Communication team has also ensured that the profile of WMO amongst our Global Community is maintained and **“THE MEMON”** magazine has now become a Standard bearer of WMO.

I wish to place on record my appreciation for my fellow Office Bearers and the regional teams for their wonderful team work in these past three years, Members of the Executive Committee (ExCo) and Management Committee (MC) for their unflinching support and constant encouragement, the Marketing and Communication Committee for doing a magnificent job and our COO and CFO, along with the leaders of the youth and ladies wing for their untiring efforts to get us to where we are today.

And finally, remember, WMO which was originally a collector of Zakaat has now evolved to cover all facets of a successful memon community including **business, networking, education, healthcare, women empowerment, sports and welfare.** When we selflessly put the needs of others before our own, as we endeavor to break the cycle of poverty and make the world a better place, one person at a time – it is only then that we manifest the sublime qualities of compassion, humility, generosity, understanding and above all, love for humanity. **Thus we rise, by lifting others!**

Though we represent the memon community we believe in what our Holy Quran has taught us – **Care for All Mankind.**



ROHINGYA

The word Rohingya means “**Inhabitants of Rohang**”.

Ironically the Rohingyas are an ethnic tribe without a land to call it's own. It is a people without a nation. It is a people without hope.

Described by the United Nations as one of the most persecuted communities in the world, the Rohingya's predominantly **Muslim** population were denied citizenship under the archaic 1982 Burmese citizenship law.

UN officials have described Myanmar's persecution of the Rohingya as **ethnic cleansing** and the recent spate of violence and mass killings fuel fears of an unfolding **genocide**.

Extreme atrocities against women and children, wiping out of entire villages by Myanmar forces have triggered the **mass exodus** of villagers to **Bangladesh**. The surge of refugees, many wounded or ailing, has strained the resources of aid agencies and communities that are already helping hundreds of thousands displaced by previous waves of violence in Myanmar. Many have no shelter and aid agencies are racing against time to provide clean water, sanitation and food.

World Memon Organisation is mobilizing funds to assist the Rohingya Muslims who have fled to Bangladesh to survive the genocide in Myanmar. We seek your generosity towards our fellow Muslim brothers and sisters in their hour of need.

WMO stands firm, shoulder to shoulder with the Rohingya community during these uncertain times. A time when these Citizens of the World have lost their basic human rights to live with freedom and dignity in a Country, they once called home.



The 3 year Journey

This is the Journey of the World Memon Organisation, with the Honourable Solly Noor at the helm, steering the organisation through new and uncharted territory.

The expedition spans over 3 years, 5 continents and 7 Chapters.

This is a story of Delivering Hope, Creating Brighter Futures, Uplifting the Downtrodden, Uniting Mankind and Serving Humanity.

This is the Story of Pakistan.

It is about a firm belief that Education is the most powerful weapon which you can use to change the World. In 2017, a record **11,000** deprived students received an education, courtesy WMO Pakistan Chapter.

This is the journey of **HM Shehzad** - the driving force behind **MITI**.



The Memon Industrial and Technical Institute (MITI) in Karachi was recently conferred as the top ranking Vocational Training Institute in Pakistan.

More than **85,000** students graduating from MITI have received jobs or are self employed.

This is the Story of India

WMO firmly believes that a simple, decent shelter is a basic human right and a primary need for all, as it continues it's endeavours to build a **Habitat for Humanity**.

It is about the 36 year old **Rizwan Mohammad** from Gujarat who lived with his wife and 4 small children in a Garbage dump. This is his journey from a broken down shack, surrounded by the stench of death and disease to a proper home and clean air for his family to breathe. Hundreds of underprivileged families have a roof over their head in Mumbai, Maharashtra, Gujarat and South India, courtesy WMO India Chapter.





This is the journey of **Abdul Hamid Nathani** who has made dreams come true for thousands of deserving students by providing them bursaries to pursue higher education. He is also a lofty pillar of strength for the **Khidmat Trust**. The Khidmat Charitable Trust was built on the firm belief that every human being has the right to quality medical care. Their vision is a world without suffering.

This is the Story of Africa.

A continent which is considered the Cradle of Life and a Chapter which firmly believes that whosoever saves one life, saves all of Humanity. Be it putting themselves in harms way to save the innocent victims of the devastating floods that ravaged Malawi, standing up against Xenophobia or delivering water to the parched children, scorched by the drought in South Africa.



This is the Journey of WMO stalwarts such as **Yousuf Kamdar, Haroun Joosub, Sayed Mia, Haroon Sacranie, Feizul Ayob, Haroon Gutta and Moosa Carrim** who have spent an eternity, serving mankind. From providing wheelchairs to children with special needs, delivering housing units to orphanages, to conducting food distribution drives all year long. The Africa Chapter has set the benchmark in philanthropy.

This is the Journey of **Fazila AK Ismail** whose generosity is unparalleled when it comes to uplifting the marginalised of Africa. **Jamaa'tunissa** and WMO Africa Chapter have collaborated on umpteen humanitarian projects to serve innumerable worthy causes. She is a role model and an inspiration for women across the globe who have joined hands to make a difference in their corner of the World, courtesy the **WMO International Ladies Wing**.



This is the story of the Middle East.



It is the Journey of **Mahmood Abu Baker Shaikhani** who epitomises the values of Giving. The same values to which the United Arab Emirates have dedicated 2017- the **Year of Giving**. Be it paying tuition fees for deprived students or serving meals to a 100,000 Muslim brothers during Ramadan across the desert kingdom. Mahmood Shaikhani embodies the philanthropic legacy ingrained in him by his illustrious father.

This is also a story of brotherhood and camaraderie, where the bonds between members of a Chapter run so deep that they are practically one, big family. The Middle East Chapter personifies the core belief of WMO which is to unite all Mankind under it's banner.

This is the story of Europe

It is about the extraordinary efforts made by the Chapter towards the **refugee crisis**. It is the unspeakable journey undertaken by our innocent brothers and sisters who fled war, death and destruction in search of hope and a better life. It is about the WMO team that delivered hope, marched onto the front line, set up camp on ground zero and distributed food packs, medicines, warm clothing, shoes and blankets to



a sea of Humanity migrating into Europe. *It is a tale of courage, grit and determination, it is about rescuing the vulnerable refugees from the wrath of Mother nature, helping them cross borders in the freezing cold and leaving no man behind.*

This is the story of the **Far East** and the legendary **MH Omar** who donated a million dollars in a heartbeat to WMO to ensure that no child is ever deprived of an education in the Sri Lankan Memon Community. It is about the rehabilitation of the thousands who lost their homes and livelihood in the catastrophic cyclone that struck the Sri Lankan coast in 2016.

It is the Journey of **Abdul Cader Saleem** whose passion for cricket spawned the **Memon Premier league**. A spectacular, world class cricket tournament which has been emulated across the globe and is the most sought after sporting event on the Memon calendar.



This is the Journey of the **North America Chapter** which has finally reached its destination and is making its presence felt in the land of the free and home of the brave.

This is the Incredible Journey of the **ladies of the World Memon Organisation**

The Ladies Wing of **India** are the pioneers of women empowerment. Their **European** counterparts have built the Halima hospital in Lohara to cater to the underprivileged rural population of India, set up orphanages, madrasses and dug borewells to provide water to parched regions in and around Mumbai.

The ladies wing of the **Middle East** have contributed immensely towards local issues like paying tuition fees, rents, arranging air tickets for stranded immigrants and footing medical bills of the afflicted.

The **global endeavours** of the International Ladies Wing include arranging funds for the flood victims of Malawi, providing a critical ambulance service in strife torn Kashmir, assisting the blind in Africa and delivering shelters to those who lost their homes in the devastating earthquake that struck Nepal. But the most courageous endeavour undertaken by the ladies wing is matchmaking. Their **matrimonial services** are most sought after, across the globe.

This is the story of **Empowerment** and a gentleman called **Mohamed Farooq** who has provided rickshaws and sewing machines to hundreds of families in Pakistan so that they could earn a livelihood, provide their children with an education and live with dignity.



This is the story of a visionary who served as an inspiration to hundreds of youngsters and resurrected the youth wing - **Mr. Yunus Suleman**. This is the Journey of the **WMO Youth Wing** that stepped up to the plate and organised debate competitions, sports events, conducted programmes to empower women and uplifted the underprivileged.

This is the journey of Doyens of Industry and Business Magnates such as **Gulaam Hussain Abdoola** and **Shoaib Ismail** who have scaled the greatest heights of success. They are selflessly sharing their astute business acumen at the **WMO Business Conference** to help others emulate their extraordinary success stories.



This is the Journey of two of the greatest humanitarians of our time, **Mr Abdul Satar Dada** and **Sir Iqbal Sacranie**. Each, a torch bearer for humanity in their corner of the World.



This is a story of faith, friendship and camaraderie where a man stood tall, shoulder to shoulder with those, whom he believed in. It is about the birth of a new chapter called South India and the efforts of a man called **Ashraf Sattar**. This is a story of embracing all and adding to the ever-growing WMO global family. This is the man of the people, for the people and by the people.



This is the legend of **the distinguished Solly Noor**. There are leaders and then there are those who can lead. We follow them, not because they are in a position of power or authority but because they inspire us.

This is the story of Formidable and Visionary Leadership. The journey and evolution of an organisation into a corporate structure where each penny is accounted for, all transactions are transparent and every action is guaranteed in compliance with the highest international standards. This is about the patriarch of the WMO global family grooming future leaders. It is about his legacy and the values he has inculcated in future generations to continue with the benevolent work of Serving Mankind under the WMO banner.



The measure of a leader is not the number of people who serve him but the number of people he serves. Thus the name Solly Noor will remain firmly engraved in the hallowed halls of immortality for his extensive and selfless service to All Mankind.

And then there is **Ayesha..**

This is the story of a reticent and glum, 5 year old child who had hobbled into the Ummeed Foundation, a school for children with special needs. She had difficulty walking as her left side was afflicted, restricting and limiting her movements. She sat quietly in a corner, alone, unable to match steps with her siblings and friends.

This is Ayesha's journey, her recovery, her transformation into a bubbly and spirited child with a radiant smile, who now plays with her friends all day and enjoys being the centre of attraction.

As WMO has joined hands with the Ummeed foundation and contributed ONE HUNDRED THOUSAND dollars towards constructing a bigger and better school for Children with Special Needs, we were very touched when Ayesha's teacher sent us a poem. The children had compiled it and it was their way of thanking us for building them a new alma mater.

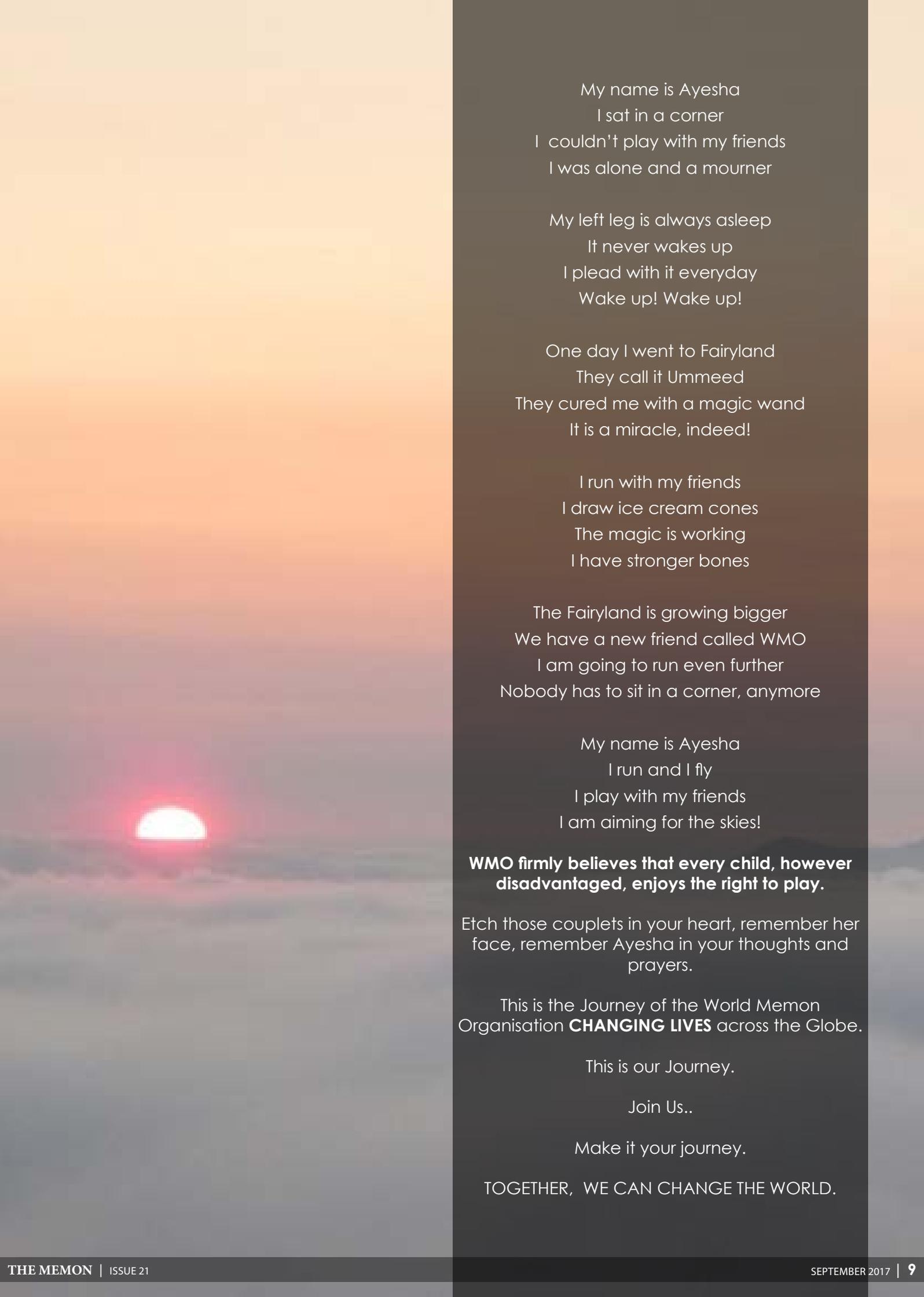


This is literally a journey to all corners of the globe of one of the greatest brand ambassadors of WMO, **Mr Newsad Gani**. This charismatic man has carried the WMO flag high and has made members in every part of the World, he set foot in. This is about

an orator who captivates his audience and delivers the most emphatic speeches to inspire generations.

This is a 71 year journey of a WMO stalwart who has the energy of a 17 year old. The most effective and efficient individual who is the driving force behind the team that hosted one AGM after another in the UAE. He is the grand old man of WMO, nay young man and one of the most respected and revered personalities who is always looked up to, by all members and Chapters - **the honourable Haroon Karim**.





My name is Ayesha
I sat in a corner
I couldn't play with my friends
I was alone and a mourner

My left leg is always asleep
It never wakes up
I plead with it everyday
Wake up! Wake up!

One day I went to Fairyland
They call it Ummeed
They cured me with a magic wand
It is a miracle, indeed!

I run with my friends
I draw ice cream cones
The magic is working
I have stronger bones

The Fairyland is growing bigger
We have a new friend called WMO
I am going to run even further
Nobody has to sit in a corner, anymore

My name is Ayesha
I run and I fly
I play with my friends
I am aiming for the skies!

WMO firmly believes that every child, however disadvantaged, enjoys the right to play.

Etch those couplets in your heart, remember her face, remember Ayesha in your thoughts and prayers.

This is the Journey of the World Memon Organisation **CHANGING LIVES** across the Globe.

This is our Journey.

Join Us..

Make it your journey.

TOGETHER, WE CAN CHANGE THE WORLD.



THE YEAR OF GIVING

“The likeness of those who spend their wealth in the Way of Allah, is as the likeness of a grain (of corn); it grows seven ears, and each ear has a hundred grains. Allah gives manifold increase to whom He pleases. And Allah is All-Sufficient for His creatures’ needs, All-Knowing.”

(2:261) The Holy Qur’an

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

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



Since then the Ramadan Iftar Camp has become an annual feature on the WMO Middle East Chapter Calendar. In the year **2016** two camps were set up at Sonapur and Dubai Investment Park. **75,000** meals were distributed during the 30 day tenure.

THE blessed month of Ramadan is a month of faith, fasting and generosity. In keeping with the bountiful spirit of giving in Ramadan, there were extensive, admirable campaigns undertaken by various chapters of WMO to provide food, shelter and clothing to our less fortunate brothers and sisters across the globe.

MIDDLE EAST

WMO Middle East Chapter epitomises the values of Giving – the same values to which the United Arab Emirates have dedicated the Year 2017 – the Year of Giving.

And they give food, for the love of Him, to the Miskeen (the poor) and the orphan. Saying: ‘We feed you seeking Allah’s Countenance only. We wish for no reward, nor thanks from you.

PepsiCo International joined hands with the World Memon Organisation for the admirable cause of the Ramadan Iftar Camp, in yet another example of a prestigious multinational, endorsing and offering steadfast support to the Global Humanitarian Endeavours of WMO.



Mr Mahmood Shaikhani, stalwart of WMO Middle East Chapter has pioneered the project, along with other distinguished members of WMO who have provided unflinching support to this commendable campaign. Mr. Shaikhani has firmly cemented the bond with PepsiCo International, taking this wonderful collaboration, one step further by setting up another camp - the third, in Ajmaan this year. Over a **hundred thousand** meals were served in **2017**. Alhamdulillah.

May Allah Swt accept our Humble Endeavours.

THE LEGACY OF AN EDUCATED HEART AND MIND

When **Mahmood Abu Baker Shaikhani** (Deputy Secretary of the World Memon Organisation and Member of the Board of Directors, Pakistan Business Council) adorned the cover of The Memon magazine, he spoke about the legacy he wants to leave behind.

"Our Legacy should be an educated heart and mind. We must provide our children with an education. It's imperative that they stand on their feet, make their own distinctive mark in the world and give back to society. Rather than inheriting wealth, they must inherit our values."

A recent report in a leading publication of the UAE - **The Gulf News**, featuring Mahmood Shaikhani stated.

"Dozens of Pakistani expatriate students who were in danger of losing out on an academic year

will be able to continue with their studies, thanks to the generosity of a group of philanthropists.

At least 89 students at Pakistan Education Academy (PEA) were facing the prospect of being barred from taking their annual exams due to non-payment of tuition fees which amounted to Dh370,000 in total, which has now been cleared jointly by World Memon Organisation (WMO) and Pakistan Business Council (PBC).



The students mostly belonged to struggling families where the parents had either lost their jobs or were facing unfortunate circumstances, making them unable to pay the fees.

"There are a lot of families who are struggling to make ends meet, there are others who have lost their jobs or are facing a crisis within the family due to which the students are suffering. When this grim situation came to our attention, we came together and decided that something had to be done to help the children continue with their studies, without losing an important academic year. Thankfully a lot of people stepped up to the plate and the required amount was raised in no time" beams Mr. Mahmood Shaikhani.

Mahmood Abu Baker Shaikhani has taken another big step towards fulfilling that enduring legacy during the Holy month of Ramadan.

A Ramadan in Africa

Narrated by Abda - The Prophet [SAW] said: "Do not withhold your money by counting it [i.e. hoarding it], for if you did so, Allah would also withhold His blessings from you."



WMO [Africa Chapter] has carried out umpteen humanitarian endeavors to uplift humanity during the holy month of Ramadan. We would like to thank all our benefactors who have generously donated Lillah & Zakaat funds, enabling us to fulfil the Amaanat [Trust] of distributing it to several underprivileged families of South Africa.

The designated **Welfare Committee** appointed by the Chapter strives to ensure that all requests for financial assistance are independently assessed to establish Zakaat eligibility before contributions are made towards the respective projects and applicants. While we are able to touch lives during the merciful month of Ramadaan, it is important to note that the conditions of these families continue to remain in a pitiful state throughout the year.

We at WMO Africa chapter ensure that funding of projects are not just confined to the month of Ramadan but continue throughout the year as well.

Monthly projects

FINANCIAL AID PROVIDED TO WIDOWS, ORPHANS AND LESS FORTUNATE FAMILIES

WMO Africa Chapter has identified certain orphanages and underprivileged Muslim families within the community, courtesy of the welfare application process, along with assistance from several Regional Management Committee Members.

We aim to assist the orphans, whereby we provide them with their daily needs (hygiene

packs, clothing, groceries etc). This includes financial assistance towards their annual stationery requirements, madressah fees etc. Several Muslim families who need financial aid to cover daily expenses (groceries, electricity payments etc) and monthly expenses (water bills, rentals etc) have become recipients on a regular basis until they are able to stand on their feet again whereas others are an occasional or one off application, assessed and attended to after receiving necessary approvals.

Even though the requests are overwhelming at times due to the dire needs and sorrowful conditions of many Muslim South African families, WMO continues to follow a strict process of assessment for Zakaat eligibility. In a few rare cases the appeal is one of extreme urgency, requiring our immediate attention.

FINANCIAL ASSISTANCE TOWARDS EDUCATION

WMO Africa Chapter has realised that many students lack funds to purchase the necessary text books to further their studies and has since offered financial assistance towards this specific need. Even though the costs of text books are a priority, we have many students seeking assistance with conveyance as well. Since the initiation of this project, we have been able to assist 11 students, lightening their financial burden and allowing them to continue their studies without these additional worries. Alhumdulillah.

MEDICAL CARE

In 2013, 2014 & 2015, WMO Africa Chapter partnered with the Islamic Medical Association

of SA and embarked on a very worthy project of offering financial assistance and medical treatment to Muslim patients in need of Renal Dialysis. This was offered to ten people afflicted by kidney ailments from various regions such as Gauteng, KZN & the Western Cape. They were financially assisted over a period of 2 years until their medical aid came into effect and IMASA thereafter took over their management of medical and health care as per agreement.

In 2016 WMO explored the possibility of extending the same to patients who required Renal Dialysis treatments in the nascent stages as well as to those who required medical treatment for various other ailments. Alhamdulillah, this project has allowed us to assist the afflicted and involves all costs including doctor's fees, hospital expenses and treatment.

Besides the assistance of our RMC, WMO Africa Chapter is fortunate to have three well respected Health Care Professionals on our RMC, who selflessly assist us with the medical assessments of those afflicted and go the extra mile to offer their medical skills and expertise when needed. Our heartfelt gratitude to Dr Haroon Gutta [ASG], Dr Ridwan Mia [Patron] & Dr Taheera Hassim [Life Member]

IMAM DEVELOPMENT PROGRAMME [IDP]

The Imam Development Programme [IDP] was formed to assist employed Imams and religious leaders to empower, develop and refine their skills. With the poor state of the Imams in South Africa, IDP has appealed to various organizations to partner with them to remedy the current situation. This includes medical assistance, educational training, daily needs and counselling. WMO has agreed to raise funds from individual members to help finance the Imam Projects.

OLD AGE HOMES

The Garden Old Age Home based in Laudium, Pretoria, South Africa takes care of aged Muslims, a majority of whom are Memons abandoned by their families. WMO Africa Chapter's contributions assist with their daily needs and the maintenance of this institute.

UPLIFTING THE MEMON COMMUNITY

WMO Africa Chapter has always made our Memon brothers & sisters a priority when assisting

and fulfilling needs. In South Africa, it is evident that many of our Memon families have become destitute due to the prevailing, poor economic conditions in the country. Protecting and taking into consideration the pride of our Memon Community and extending our services to them has not been easy over the years but we have gained their trust, where our brothers and sisters are now able to reach out to us, knowing that their needs will be accommodated should they meet the criteria as our aim and objective is to uplift the Memons and mankind.

The needs of the Memons are vast and varied, however the daily and monthly needs such as purchasing groceries, payment of rentals, water bills & electricity [short-term goals] are first met through WMO and thereafter we encourage the Empowerment Projects, enabling them to seek their own independence for their future needs [long-term goals].

NEIGHBOURLY NEEDS COMMUNITY PROJECT



WMO Africa Chapter has been actively involved in spearheading this project within the Itereleng / Brazzaville community and has remained a steadfast supporter during the month of Ramadan as well as throughout the year. The aim is to empower them, whereby meeting their daily / monthly needs and offering them opportunities to explore the potential of becoming entrepreneurial within society. In the long run, this will enable them to become economically independent through the provision of various skills ensuring that they, as a community are self-sustaining.

PRETORIA AND PURPOSEFUL GIVING

Over the past four years the Itereleng community have been supported and assisted with various development projects that aim to uplift and develop the communities to become self-sustaining. Itereleng is an informal settlement on

the doorstep of Laudium – through the support of our Memon families a masjid and other housing structures have been constructed for the community.



During the month of Ramadan, daily Iftaar packs were provided to 180 people.

On the 28th May 2017, WMO - Africa Chapter, Purposeful Giving and the ABS Youth Group visited the Itereleng community and distributed basic grocery items, hygiene packs, sweets and meals for the kids and an additional 300 hampers were delivered during the holy month of Ramadan.

NIKAAHS

On the 2nd Sunday of Ramadan 2 nikaahs took place and the acceptance of the Kalimah Shahadah. Alhamdulillah.

SHOEBOXES

On the 11th of June 2017, Purposeful Giving sponsored and distributed 150 personalized Ramadan Shoeboxes as Eid gifts and 150 gift bags, stationery packs, fruits and Chicken Licken meals to the children of the community.



List of Items in each Shoebox:

1. Double pack toothbrush & toothpaste
2. Body Lotion
3. Bar of soap
4. Soap Holder
5. Vaseline
6. Face Cloth
7. Pair of socks
8. Stationery pack including colouring pencils, crayons, marker, eraser, ruler etc
9. Age appropriate toys or a special gift
10. Sanitary pads for girls, aged over 12 years



KWA ZULU NATAL AND JAMA'TUN NISAA

On the 17th of June 2017, an Iftaar dinner was hosted at a convention centre in Durban. With over 200 guests in attendance, the event was graced by over 175 orphans, their Madressah educators and volunteers. More than 200 blankets were distributed as part of the Winter Warmth Blanket Project.

WHEELCHAIR CAMPAIGN



Jona Vaughan Home is a project of Durban and Coastal Mental Health. The home caters to 84 children and adults with profound cognitive and physical disabilities. Residents receive round the clock care in a safe and secure environment. As part of their daily care, residents receive nutritional meals, medical management and participate in stimulation programmes. 8 wheelchairs have been donated during the month of Ramadaan, with the aim of alleviating the daily challenges faced by the caregivers in ensuring that the elderly are mobile.

KZN SPONSOR A KHAJOOR PACK

WMO supported a project of Darul Ihsan whereby 10 tonnes of khajoor (dates) were funded and distributed both in South Africa and across the border. The distribution of the khajoor packs focused on Masaajid, Madaaries, Musallies, Correctional Service Centres and needy families. The dates were distributed in Cape Town, Port Elizabeth, East London, Eastern Cape, KwaZulu-Natal and Gauteng. Date packs were also distributed in Lesotho, Malawi, Mozambique and the Republic of Congo.



Endeavours

- Dregs of Haleem were fully sponsored and distributed every Sunday.
- Savouries for Iftaar meals were prepared and sent to various Masaajid in KZN.
- Complete Iftaar meals were prepared and distributed.
- Food hampers were distributed and cash offered to purchase Eid clothing for children. This was handed over to the parents of underprivileged children at an Iftaar organized by Addington School.
- Vouchers to purchase groceries as per each families' personal requirements were handed over to needy recipients throughout the month of Ramadan.
- Eid gifts and goody bags were personally packed by our team of volunteers and delivered to the following Institutes:

1. Baitul Hifazat - Home for the elderly
2. Baitul Firdaus - Home for the elderly
3. Baitul Aman - Orphanage
4. Izizwe Islamic Centre - Orphanage
5. Islamic Guidance centre
6. Kenilworth Respite Centre - Home for abused women

BOREHOLE PROJECT

Funds were raised for a borehole in Bushbuckridge to bring water to the parched land. Through

a partnership with Crescent of Hope we have ensured that the project is supervised from inception to completion.



MADRESSA AN NOOR

For the past four years WMO has taken a personal interest in specific underprivileged areas and concentrated on uplifting our Muslim brothers and sisters. Aapa Latiffa of Madressa An - Noor, a well-known and respected woman in the Klipspruit West area of Gauteng has dedicated her life towards assisting those in need.



After obtaining a vacant plot from the government, she has aspired to assist the needy, the homeless, the orphans and the elderly. Her efforts have not gone unnoticed and WMO reached out to her and offered her unflinching support to continue the extensive humanitarian work that she has been doing for the community.

The magnanimous generosity of the Moosa Carrim family enabled WMO to purchase a mobile housing unit comprising of 8 rooms, which included a dining room, lounge, kitchen,

bathroom & toilet, furnished with an in-built geyser to provide warm water. The unit serves as a clinic and shelter for the elderly and orphans.

Projects

Dr Haroon Gutta and Moosa Carrim conducted a needs analysis and WMO contributed towards the following:

- Annual Ramadan food hampers
- Ongoing funding for additional groceries during the year
- Purchased a wendy house to facilitate daily Madressah classes
- Donated wheelchairs to the frail and the elderly

FRAIL CARE CENTRE



Over the years, we have assisted Abida's Frail care Centre in Mayfair Gauteng with the maintenance and furnishing of their facility. The home provides medical aid and health care to elderly and infirm Muslims. We have also donated several wheelchairs to the residents of this Centre.

MUSLIM AIDS PROGRAMME



WMO Africa Chapter has sponsored the complete renovation of the premises of the Muslim Aids Programme (MAP). This home is

based in Mayfair Gauteng and provides shelter to young Muslims who are afflicted with HIV. Separate facilities are provided for both boys and girls.

EID HAMPERS



WMO has once again participated and contributed towards the distribution of food hampers on the joyous occasion of Eid to the community of Newclare, Gauteng. Hadjie Luffie partners with WMO and various other organisations to annually distribute food hampers to Zakaat eligible members of the community. The organisations involved facilitate the verification process, whereby establishing Zakaat eligibility and thereafter a date is allocated to distribute the hampers to the deserving.

Distributions took place on the 24th & 25th of June 2017 and thousands of Muslim families celebrated Eid with a smile on their face. Alhumdulillah.

We are proud to be a part of these humanitarian projects and will continue to extend our steadfast support towards uplifting the downtrodden.

A Thank You note

On behalf of WMO Africa Chapter, we would like to take this opportunity to express our gratitude towards our donors, collaborators, sister organisations and volunteers. Your contributions have made a huge difference in the lives of our Muslim brothers and sisters. May the Almighty reward you for your generosity.

AAMEEN.



From left to right: Mr. Shabbir Patca, Mr. Tanveer Merchant, Mr Rizwan Atlas, Mr Ashraf Sattar and Mr. Hamid Nathani.

KHIDMAT

On the 19th of August 2017, WMO trustee - **Mr Tanveer Merchant** made a sizeable donation of **Rupees Ten Million (approx 150,000 USD)** to the World Memon Organisation with stipulations that the funds be allocated to the pertinent causes of **Education and Medical Care**.

Tanveer identified **Khidmat Charitable Trust** as the beneficiary of his generous contribution.

To mark the momentous occasion, **Mr. Ashraf Sattar (Deputy Chairman- WMO Board of Trustees)** and **Mr. Shahid Sangani (COO WMO)** specially flew down to Mumbai from Sri Lanka to attend the event on the premises of the Khidmat Trust. The occasion was also graced by prominent members of the WMO India Chapter including the Vice President and Assistant Secretary General, along with other stalwarts of Khidmat Trust.

Khidmat Charitable Trust have established themselves as **Caretakers of Humanity** for over two decades, now. The trust provides effective medical and health care to the underprivileged across India. From free medicines to diagnostic tests, from providing kidney dialysis to a sizeable number of afflicted brothers and sisters on a daily basis, at zero costs to making life saving surgeries possible for the less fortunate. Everything is being taken care of, under one roof and in record time.

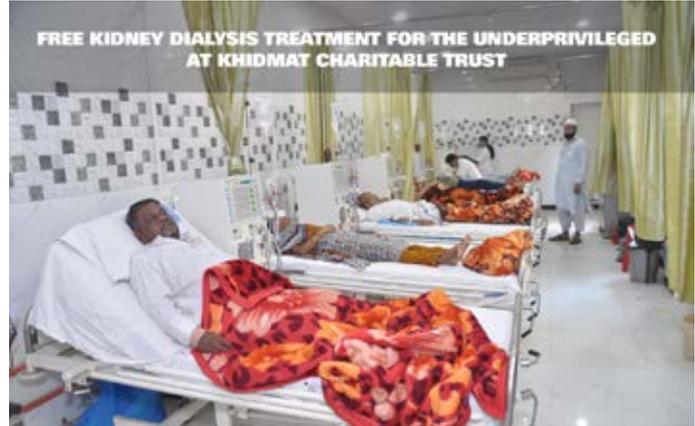
“We support Life. We strongly believe that every human being has the right to quality medical care. Our vision is a World without suffering.” asserts **Mr. Hamid Nathani** who is an integral part of Khidmat trust.

Hamid Nathani is also the VP of WMO India Chapter and a lofty pillar of strength for the Khidmat Trust. Other stalwarts including his brother **Rashid Nathani, Mr. Shabbir Patca (Trustee - Khidmat Charitable Trust)** and several other prominent philanthropists of Mumbai city, make up the core team of the Trust.

The Khidmat Trust also provides tuition fees, scholarships and bursaries to deserving students.

Khidmat means **“To Serve”** and the World Memon Organisation has firmly underlined **“Serving Mankind”** on their logo. With both organisations sharing the same ideology, it was only inevitable for their paths to align in their endeavours to uplift Humanity.

WMO will continue to collaborate with organisations such as Khidmat Charitable Trust in various countries across the globe to achieve their vision for the year 2020, whereby no child will be deprived of an education and effective medical and health care will remain firmly within the frail grasp of penury.



FREE KIDNEY DIALYSIS TREATMENT FOR THE UNDERPRIVILEGED AT KHIDMAT CHARITABLE TRUST



MEMON Festival

Other community stalls took part in selling toys, perfumes, clothing, slush and Bhel Puri. Charity stalls were onsite to raise awareness, including information about the humanitarian work done by the **World Memon Organisation (WMO)**. To ensure the elderly were comfortable, a spacious marquee with seating was provided by WMO, a gesture which was much appreciated by the community.

The festival also offered extensive entertainment for kids, including a bouncy castle, giant slide, fun football and face painting. One of the highlights was to introduce the children to animals by experiencing a pony ride or a horse ride in a safe environment, for the daring.

Shabir Jakhura; Chair of the Memon Youth Association stated: *"I am absolutely delighted with how our festival has gone, it has exceeded expectations and there was a real buzz on the day. It has helped raise awareness within our community which is exactly what it was designed to do. Also we need the feel good factor in the Community after the recent spate of unfortunate news in the Press during Ramadan!"* (Grenfell Tower Inferno, London Bridge attacks)

Ashfaq Amanullah (Vice Chair) added: *"The Memon Youth Association would like to thank all the individuals, volunteers, groups, organisations and businesses that have been involved with the festival for all their hard work and untiring efforts. They have been amazing. A special thank you to our sponsors - Home & Away and Baby Planet. I would also like to acknowledge the support we have received from Leicester City Council Community Ward Fund (North Evington, Wycliffe, Spinney Hall), without whom it would have been impossible to host the event."*

Sikander Sattar, Vice President, WMO Europe Chapter said: *"A big thank you to all those who bring the Memon Festival to life and make it extra special, something we all should be proud of within our community. The Memon Festival which*

LEICESTER MEMON YOUTH ASSOCIATION SERVES UP ANOTHER WINNER - THE MEMON FESTIVAL COOKS UP A REAL STORM.

The 3rd Annual **Memon Festival** was celebrated in **Leicester** on Sunday, the 2nd of July, 2017 showcasing a heady mix of topnotch food and drinks, deft football and cricketing skills, along with everything the community had to offer. A couple of thousands enjoyed the fantastic feast of food, fun and sports, all part of the extremely entertaining one-day Festival, straight after EID. The showstoppers of the day were the football tournament for kids and the cricket competition for adults.

Organised by the **Leicester Memon Youth Association**, supported by the **Memon Association Leicester** and a wide variety of local individuals, groups, businesses and organisations, the Memon Festival was once again a resounding success and it continues to grow from strength to strength with each passing year. Along with promoting the identity and ideology of the Memon Community, the main purpose this year was to raise funds for the construction of the new **Memon Sports Hall** in Leicester.

Onto the gastronomic delights, the stalls were packed with delicious and tantalising treats with a team of men serving lip-smacking BBQ, the ladies provided drinks, chana batata and the pièce de résistance - **Memon Akni** which once again, was totally sold out!

is free for the whole Community, has now firmly established itself as one of the highlights on the event calendar and I am delighted this year's festival generated such a great atmosphere and attracted more and more people. I would like to

remind everyone the Marquee was sponsored by World Memon Organisation who do a lot of Charity work in assisting the poor around the world and encourage everyone to contribute Zakat to the WMO"



In the Footsteps *of* My Father

My recollection of my father's involvement in charitable work dates to my very early age. I remember him coming home after work, rushing to finish dinner so that he could attend an evening meeting at either the Mosque, the Memon Centre or proceed to an important charity event.

The days and evenings that he spent at home, he would be glued to the phone talking to people about matters relating to various charities that he was an integral part of. Up until this day I still wake up on Saturday mornings to the sound of my father's voice on a conference call with his fellow WMO colleagues.

Against this backdrop, I also recall and am grateful for the fact that on weekends he would ensure that he spent time with me and my siblings, be it going to the seaside during the summers (Brighton being our favourite place) or spending the day at Regents Park. I have many fond memories of our time spent together.

It was sometimes frustrating for us that he was dedicating so much of his spare time to charitable work, rather than the family. However as I grew up and sometimes accompanied him to these meetings, I began to understand what motivated him - **first and foremost his duty to Allah SWT and to his community.**

He would always say that "**Life is what you put into it**" and "**satisfaction and Barakah can only come at the service of others**". Things changed in 2001, when his charitable commitments took an international flavour - with the advent of the **World Memon Organisation.**

Now it was all foreign travel, mainly to **Dubai** initially, but later to **Pakistan, India, Sri Lanka, South Africa, USA, Kenya** and all corners of the globe.

Instead of repeatedly hearing the names **Iqbal Sacranie, Haroon Karim and Bashir Sattar**, the menu had extended to **ARY, Sattar Dada, Solly Noor, Zubair Chashmawala, Pirmahomed Kaliya**...the list goes on.

And just like that, his jet set career in international charitable work had commenced! It was exciting



as he would always try and take us with him on these trips, be it to attend the WMO AGMs in various chapters, the regional meetings or the eventful roadshows.

Bulk of the conversations at home eventually veered towards WMO as the organisation had not only become a major focus of my Dad's life and inevitably ours but the social interaction with some of the most interesting Memon personalities from across the globe meant that **we had an entirely new family!**

Whilst in the early years, I had only witnessed the glitz and glamour of WMO. Subsequently, as I grew up and had the opportunity to travel to Pakistan and India wherein I witnessed for myself, the abject poverty and suffering of the people of my own community that my Dad and others like him were trying to alleviate! **It completely changed my outlook**

I immediately appreciated all the years of hard work and sacrifices that my Dad, along with all his colleagues had made. And in me grew a sense of belonging and fulfilment that my Dad had always talked about. I finally understood and appreciated the work that he and the others did!

Although, I have never been pressured by my Dad to follow in his footsteps, as he is a great believer in only leading by example - Am I likely to follow in his footsteps? Most definitely, YES!

Arshad Gani

(Arshad Gani is the youngest son of the Deputy President of WMO – Mr. Nowsad Gani)



I had the privilege of meeting Mr. Solly Noor in the year 2013. It was the 11th WMO AGM hosted by the Middle East Chapter in the vibrant city of Dubai. As Chairman of Trustees, he was kind enough to allow me to sit through the Trustee meeting, although I wasn't one. This was the beginning of a great many kindnesses, he has graciously extended to me over the years. **Our first interaction was brief but he left a lasting impression on me.**

The first thing that strikes you about Solly Noor is his exceptional command over the language. The power of the spoken word is undeniable and I had the good fortune to witness an articulate speech by the WMO President, Mr. Satar Dada in Sri Lanka earlier that year, followed by an eloquent one by Sir Iqbal Sacranie but it was quite apparent that the **orator-in-chief** of the organisation was undoubtedly Solly Noor. It wasn't just his command over English, he held sway over all proceedings, the discussions, the meetings, even his colleagues and most of the members were under his spell. He had all the answers, as well as the last word!

The second time I met Mr. Solly Noor, it was in my neck of the woods - Mumbai in early 2014. I also had the good fortune to host his wonderful wife, Zohra Noor. A decision had to be made in regards to the leadership of the India Chapter and as usual the responsibility was placed squarely upon his shoulders to make the final call. There were many strong contenders for the top post and I remember one such Indian gentleman who arrived with a large, vocal group of supporters to stake his claim.

A Kindness



Mr. Solly Noor with Mr. and Mrs. Zubair Chashmawala.

I vividly recall the scene. The lone Solly Noor in a tiny conference room, filled with a boisterous, agitated mob clamouring for their man. As usual Mr. Solly Noor was a picture of calm, very relaxed and in supreme command, facing one onslaught after another, he listened patiently to each member of the contingent and all their arguments. I slipped out of the room for a few minutes to get some air as the atmosphere inside was getting heated and claustrophobic. When I returned, the silence was deafening.

The Indian gentleman had dropped his claim for the top post and his bunch of overzealous supporters had gone silent. They were profusely apologising to Solly Noor for raising the decibels and for taking up his precious time.

I never asked him how he did it but only he could have done it!

We met for the third time in South Africa during the latter half of 2014. Solly Noor had been unanimously elected President of the World Memon Organisation and he hosted us in Cape Town. We were spoilt rotten. Walking across the majestic Table Mountain, strolling through the scenic vineyards, whale-watching in the placid waters of Hermanus and savouring gourmet meals at the Waterfront, overlooking the pristine Cape Town harbour. We took in all the glorious sights and sounds that the Mother city had to offer. Solly & Zohra Noor, their daughters Farzana & Tasneem and son-in-law Zuneid were the most gracious hosts.

Capetown also marked the beginning of my friendship with his daughter Farzana - clearly a chip of the old block.

Solly Noor's leadership has transformed WMO. I expected nothing less but it is not his formidable

personality, his astute decision making abilities or his visionary ideas that have impacted me most. It is his enduring legacy, the values that Solly and Zohra Noor have inculcated in their children and grandchildren, that have left an indelible mark on me. When I met Farzana and her children, it was quite evident that they were worthy heirs of the sublime Noor legacy. They have inherited his generous heart and kind soul. **They exude the same warmth and the rare ability that their patriarch possesses of making others feel special and cared for.**

I was touched when he remembered and invited us to join him in celebrating my better half's birthday. I was humbled when he coaxed the gathering to deliver a standing ovation for my endeavours towards WMO and I was very moved when he called me every single day of the week when my father underwent a heart surgery, earlier this year. Our friendship has evolved over time and we now share a special bond. I have always been in awe of the mighty Solly Noor who displays exceptional strength in the face of adversity but it is his kindness that wins you over. The small gestures like a thoughtful message on your birthday, his affectionate words that comfort you during difficult times and his reassuring embrace that I will always be there for you, son. Just his presence in my life, makes me feel blessed.

He is a very special man and as Farzana and her children continue his precious legacy, the name Solly Noor will prevail, long after he is gone. The key to immortality is living a life worth remembering. **I will always remember him. I will always remember his kindness.**

Zubair Chashmawala
(Editor in Chief – The Memon Magazine)



WORLD MEMON ORGANISATION

BUSINESS CONFERENCE

Date:

5 OCT 2017

Time:

9AM TO 6PM

Venue:

**DOUBLE TREE BY HILTON
RAS AL KHAIMAH, UAE**

WORLD MEMON ORGANISATION BUSINESS CONFERENCE

*Uplifting Humanity,
Connecting Mankind*

A B2B PROJECT



SERVING MANKIND

By Dania Hanif

Since its inception, WMO has left an indelible mark as a philanthropic organisation and has laid the foundation for future generations to continue the benevolent work of Uplifting Humanity and Serving Mankind.

The World Memon Organisation is also the umbrella body of the Memon Community with its seven chapters in **India, Pakistan, Africa, Europe, Middle East, Far East and North America**, uniting Memons from all corners of the world under its banner.

The World Memon Organisation Business Conference is yet another endeavour to bring together Captains of Industry of the Memon Community from across the globe on a common platform ; to share their wealth of experience, their vision and the secrets of their success with members of our community.

The conference provides an opportunity to guide, mentor, unite and empower our community to become a global force that will exert greater influence in the world of Business and Finance.

We cordially invite you to the First World Memon Organization Business Conference

to be held on the 5th of October, 2017 in the vibrant Emirate of Ras Al khaimah, UAE.

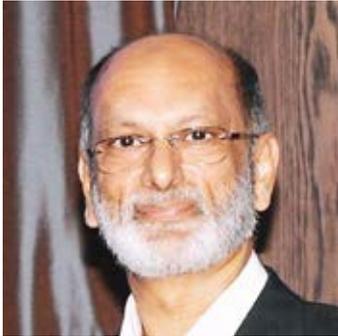
In planning this conference, our objective has also been to provide a platform for memon entrepreneurs from across the globe to connect and forge new business alliances.

By delivering inspiring keynote speakers, broad-ranging panel discussions and intimate networking sessions, we hope to provide a forum for candid discussions. The outcome promises greater opportunities and will address the many challenges faced on the ground today.

We hope that this conference will leave you with meaningful connections, actionable goals and a roadmap for cultivating productive partnerships to expand your business across borders.

WMO firmly believes that **"Your Network is Your Net worth"** hence we look forward to welcoming you at The World Memon Organisation Business Conference. It is the perfect opportunity to Expand your Global Network and Grow your Net Worth.

The B2B project is spearheaded by Mr. Solly Suleman (Former WMO ASG Africa Chapter), Ms. Dania Hanif (International Youth leader) and Mr. Yunus Suleman (WMO International Treasurer) who have collaborated with the Middle East Chapter to host the First World Memon Organisation Business Conference in Ras Al Khaimah, UAE.



"The world has shrunk, it is interconnected. At WMO it is important that we deviate our focus from just being a Zakat collection and distribution organization to much more pertinent issues that will benefit our community in the long run. WMO B2B project will initiate discussions in which we can find ways to expand and broaden the benefits of an interconnected world by encouraging young entrepreneurs to take those first baby steps into changing their dreams into reality. I'm happy that Solly Noor; President WMO has been very supportive of this project and we look forward to the steadfast support and guidance from other WMO Chapter officials as well, to make this event a resounding success"- Solly Suleman



"B2B project will be the curtain raiser at the forthcoming WMO AGM. I am confident that it is going to be another important milestone and accomplishment for WMO. The team members are working extremely hard to make an invigorating presentation. We hope the grand success translates into an annual event on the WMO calendar"
Haroon Karim (Chairman - WMO Board of Trustees)



"B2B project; when fully implemented, would be a game changer for the Memon Business community around the world. Memon Community has tremendous business acumen, talent, resources and international reach. A common platform for communicating and transacting business will help the Memon businesses come together and benefit from this initiative. it will also be a stepping stone in helping our youth in changing their dreams into a reality. We have worked very hard to devise the agenda of our first WMO Business Conference where we have invited entrepreneurs from different industries as well as self-made businessmen who made their own dreams into reality and turned their ideas into lucrative empires. It is important to learn from the Gurus of different industries to broaden our horizon and learn about new technological developments which disrupts current businesses "
Dania Hanif



"WMO B2B project is essential if we are to harness for future generations, the centuries of commercial experience and numerous successes within the Memon Community worldwide. I am very excited about this project and the vast opportunities it can break into, if we all work at it together, Insha Allah. I'm confident that the first business conference planned in Ras Alkhaimah will prove beneficial for the community"
Yunus Suleman

KEY NOTE SPEAKER



MR ASIF RANGOONWALA

Chairman, South Street Asset Management Limited

Mr. Asif Rangoonwala (Chairman South Street Asset Management Limited, Owner Powerboat P1 Management Ltd)

Asif Rangoonwala – A CV that's boasts of a non-traditional educational background and an inherent business acumen – he is no stranger to the world of international business and entrepreneurship. He has the perfect recipe of converting startups into lucrative businesses. A powerboat enthusiast, bakery baron, property plutocrat and Trustee of British Asian Trust.

He started his professional career at his father's company in Pakistan but quickly realized that he needed to forge his own path into business - an epiphany that launched an entrepreneurial juggernaut. Leaving the safety and stability of an established and successful company, Asif decided to start his own business producing hotdogs and hamburger buns, creating the company Eurobuns.

With a startup capital through a comparatively small loan of £2.4 million, Eurobuns now has a turnover of £40 million. After the success of his first venture Asif went on to the world of real estate, where he bought, renovated, and sold student housing.

A passion for sports – particularly powerboat racing saw the birth of a new venture, P1 Powerboat racing which he hopes will provide a standardized platform for watercraft racing. He successfully manages the World Championship for Powerboat P1, the top echelon of speedboat racing.

Asif Rangoonwala, was presented with the UKOBA Sword of Achievement, at the Royal Yachting Association (RYA) Awards Ceremony, for his outstanding contribution to marine motorsport over the last decade.

As Chairman of the Rangoonwala Foundation (established by his dad) - he meticulously manages the charity

which provides vocational training, medical centres, libraries and other educational and life-enhancing facilities for marginalised communities worldwide.

Rangoonwala is also a board member of TiE UK, one of the world's largest and most successful entrepreneurs not-for-profit network

"My belief has always been 'to supplement the efforts of others' and The British Asian Trust is a perfect example of how to achieve the balance between NGOs and Donor Trusts, those who do the work and those who help by funding the work."

He is also a fellow of the Duke of Edinburgh's Award, Trustee of the Whitefield Development Trust, Director of Indus Entrepreneurs UK and Chairman of the World Memon Foundation.

SPECIAL TALK

DISRUPTION: CRYPTOCURRENCIES, BLOCKCHAIN AND THE FUTURE OF YOUR BUSINESS



MR OMAR KASSIM

CEO & Founder, Esanjo

Omar Kassim is the CEO and Founder of Esanjo, a business that is building a global real estate asset management business on the Ethereum blockchain. Omar runs the business from both a strategic and operational perspective and immerses himself across all aspects of the business.

Omar Kassim previously founded, grew and exited JadoPado, one of the

Middle East's pioneering e-commerce marketplaces. JadoPado was acquired by noon, a billion dollar startup founded by Mohammed Alabbar, one of the Middle East's best know property and real estate development moguls.

Omar was raised in Dubai. Growing up, he attended Dubai College, a premier British curriculum school in

the UAE. He later went on to receive his BSc in Electronics Engineering and Business Studies from the University of Warwick in the United Kingdom.

Omar is a husband and doting father to two sons. He is a massive Apple enthusiast and has a soft spot for technology start-ups.

SPECIAL TALK

DEBUNKING THE MYTHS OF INVESTING IN THE STOCK MARKET



MS NAHEED WAHAB GAZI

Former VP, Deutsche Bank - Mumbai

Naheed Wahab Gazi - completed her MBA in Finance in 2003, and obtained a Bachelor's degree in Business Management. Prior to joining Deutsche Bank, Naheed spent 3 years at JP Morgan India as an analyst in the investment banking team.

With over 12 years of experience in corporate finance and investment banking, she has been involved in several landmark equity/capital raising transactions and cross border M&A deals for banks, insurance and asset management companies.

She strongly believes that investors often underperform by following investment strategies that are based on perception rather than long-term research or reality.

SPECIAL TALK

FUTURE OF BANKING INDUSTRY



MR SHAZAD DADA

CEO, Standard Chartered Bank - Pakistan

Mr Shazad Dada - a graduate with honours from the University of Pennsylvania with a Bachelors of Science and Bachelors of Arts degrees, he also has an MBA from the

Wharton Business School, University of Pennsylvania.

A seasoned banker and a prominent capital markets professional, with over

20 years of diverse experience with renowned financial institutions in the United States of America and Pakistan.

SPECIAL TALK

ISLAMIC BANKING



MR HUSAIN LAWAI

President & CEO, Summit Bank Limited

Mr. Husain Lawai is a stalwart of the Pakistan Banking Industry. He has been the Chief Executive Officer and President of Mybank Ltd. since April 20, 2011 and has more than 40 years of banking experience.

Mr. Lawai served as the Chief Executive Officer and President of Summit Bank Limited since November 2008 until February 21, 2016. He served as the Chief Executive Officer and President of Atlas Bank Limited. since

July 7, 2010. He served as President and Chief Executive Officer of MCB Bank, country general manager.

SPECIAL TALK

OPERATIONAL EXCELLENCE THROUGH DIGITAL TECHNOLOGIES IN MANUFACTURING INDUSTRIES



MR MUSTAFA DIWAN

Senior Executive, Gatron (Industries) Ltd

Mr Mustafa Diwan - Acquired his Bachelors of Science in Business Administration with majors in Finance and Operations Management from the Marshall School of Business at the University of Southern California in

2013.

Currently working as an executive at Gatron (Industries) Ltd which is listed on the Pakistan Stock Exchange. Gatron is the largest producer of PET resin, PET

preforms and Polyester filament Yarn in Pakistan. Mr Diwan's responsibilities include overseeing of the entire production process to ensure that costs of the goods are minimized to remain competitive globally.

SPECIAL TALK

DISRUPT YOUR BUSINESS BEFORE SOMEONE ELSE DOES



MR NADIR KHAMISSA

Founder & CEO, Bedlam & Hello Group

Mr Nadir Khamissa has a Bachelors in Actuarial Science (Cum Laude) from University of Pretoria, South Africa and a Masters from Harvard Business School. Founder and CEO of Bedlam Inc. and Hello Group, he is a serial entrepreneur with a passion for start-ups and investing. He believes that

companies must adapt to disruption, or they will themselves be disrupted.

He has founded businesses which serve over two million customers daily and employ over a thousand people. This tech-driven social capitalism is working successfully in

multiple industries. Today, with the advancement of technology and Hello Group's business model, it is easier and cost effective for people to communicate, start micro- enterprises and send money home.

In 2015, Nadir received EY World Entrepreneur Award, Southern Africa

SPECIAL TALK

EMERGING TRENDS AND TECHNOLOGIES TO WATCH



MR SALEH HAJI MUNSHI

Preseident, ASEAN CISCO

Saleh Haji Munshi holds an MBA from Harvard Business School, a Master of Engineering from Cornell University and a Bachelor of Engineering from University of Leeds.

He is currently serving as the Managing Director of Hewlett Packard Enterprise ASEAN.

Haji is a well-recognised advocate and panelist on driving business

change, digital transformation and cyber-security. He serves as a digital transformation advisor to several boards of enterprises / conglomerates across the South-east Asia region.

Haji is involved in venture capital and angel investing across the South East Asia Region. He is an external director and investment committee member of First Floor Capital, Malaysia, a venture capital firm funded by Khanzanah

Nasional Berhad, Malaysia.

Haji is an active member of the Young Presidents Organisation, a global organization of 22000 presidents, CEOs and Board directors

SPECIAL TALK

BEST GROWTH STRATEGY; MARKET EXPANSION, PRODUCT EXPANSION OR DIVERSIFICATION



MR GULAAM HUSAIN ABDOOLA

Managing Director, Turnstar Holding Limited

Gulaam Husain Abdoola is the Executive Chairman of the GH Group (Gaborone, Botswana) for 29 years since the groups inception.

The family-owned group of companies employs approximately 500 people in several countries, in various industries such as property development,

diamond supply, wholesale and retail, hospitality and automotive parts.

He is also the founding member of Turnstar Holdings Limited, now the largest listed company on the Botswana Stock Exchange. He has also served as a non Executive Director on various company boards, such as

Stanbic Bank Botswana, McCarthy Retail Group, Prefsure Insurance and the Masiela Trust Fund

SPECIAL TALK

BEST EXIT STRATEGY; ACQUISITION OR IPO'S?



MR HANIF YUSOOF SOMAR

CEO, Expolanka

Mr. Hanif Yusoof Somar is the Chief Executive Officer of Expolanka Holdings PLC and the Founder and President of Expolanka Freight Limited (EFL), a pioneering global logistics company with a footprint that expands across 18 countries.

2011 was a milestone year for his company as it was the first Memon owned family business to successfully list on the Sri Lanka Stock Exchange and today has a market cap of 12 Billion LKR.

A Recipient of the 'Asia Pacific Entrepreneurship Special Achievement Award' in 2014 and the Governor's Award for 'Global Commerce Excellence' in 2012

SPECIAL TALK

HOW SMART ENTREPRENEURS ARE USING COMMERCIAL REAL ESTATE TO MAKE LONG TERM INVESTMENT RETURNS.



MR SUHAIL KHANDWANI

CEO, Khandwani Group India

Mr Suhail Khandwani is a member of the Maharashtra Chambers of Housing Industry (MCHI), Practicing Engineers Architects & Town Planners Associates (PEATA), he is also an integral part of Bombay Management Association (BMA), Property Owners Association (POA), The Federation

of Accommodation Industry of India (FOAII) as well as National Real Estate Development Council (NAREDCO)

An astute businessman with a discerning understanding of technology, he is at the helm of a real estate company that has constructed

prime, real estate landmarks across the country. Enriching a legacy of 50 years through constant innovation, a discerning taste in design and a keen eye for bringing dreams to life, he has taken the iconic Khandwani Group to incredible heights and new avenues.

SPECIAL TALK

IMAGINING THE FUTURE OF PERSONALIZED AND PRECISION MEDICINE



MR MOHAMMAD HAROON QASSIM

Managing Director, PharmEvo (Pvt) Ltd & Shield Corp.

Mohammad Haroon Qassim acquired his Masters in Business Administration (MBA) from Loyola University, Chicago. He completed his (CPA) Certified Public Accountant from the state of Illinois, USA.

He spearheads the most dynamic pharma company of Pakistan -

PharmEvo (Pvt.) Ltd whose meteoric rise to the enviable club of top 20 companies across Pakistan, landed him the stature of a formidable leader & revered mentor who stands in a class of his own. Haroon Qassim also runs Shield Corporation, an Oral and Baby Care Company, as its Managing Director.

Mr. Qassim is the former Chairman of Pakistan Pharmaceutical Manufacturers' Association (2010-2011); an association with over 250 members which serves as the voice of the Pharmaceutical Industry.

SPECIAL GUEST SPEAKER

INNOVATION AND ECONOMIC GROWTH IN A FAST CHANGING GLOBAL ECONOMY



MR IBRAHIM KHAN

Venture Capitalist

Mr. Ibrahim Khan is a chartered accountant by profession, has had the opportunity to attend the Accelerated Development Program (London Business School) as well as several private equity courses facilitated through the Commonwealth

Development Corporation and Investec Bank Limited.

He started his career as an investment banker, specialising in private equity, project finance and corporate finance. He serves as a strategic

advisor with a specific focus on cross-border pacts between developed western financial markets and rapidly growing, emerging markets such as Africa and Asia.



From the Desk of the Editor in Chief

Bismillahirrahmanirrahim

I begin in the name of Allah, the most beneficent, the most merciful.

Assalamu Alaikum Warahmathullahi Wabarakathuhu.

As my tenure comes to an end at the AGM, I shall step down as Editor in Chief of The Memon magazine.

"**The Memon**" is a humble gift from us to all future generations. It will serve as a documented record, preserved in the annals of history, giving a detailed account of the extraordinary lives and noteworthy accomplishments of the distinguished men and women of the Memon community that lived during our time.

I am deeply indebted to my co-creators of The Memon magazine, my remarkable team of **Farzana Mahomed** and **Shazly Makeen** for being the lofty pillars of the Editorial Committee. They have raised the bar with every edition, always carried me on their shoulders and deserve all the accolades.

Farzana is involved in every aspect of the magazine - from writing riveting articles, designing each page to refining and polishing all the write ups. Her editorial skills make the difference between a good edition and a great one. A perfectionist by nature, she is passionate about her vision for the magazine and this drives her to seek the best from everyone at all times.

Shazly makes each story come to life by providing the perfect canvas for the words. He has constantly reinvented and enhanced the visual appeal of The Memon by his own distinct brand of simple, understated yet elegant styling.

It has been an incredible journey and wonderful teamwork. I have made life long friends along the way and WMO will always remain my extended family.

I am grateful to all the youngsters who have contributed towards the magazine including **Tazmeen Ibrahim Essa**, **Dania Hanif**, **Arshad Gani**, **Raes Abdoola** and the **Pakistan Youth wing**. It is time

to step up to the plate, take over and build on this wonderful platform.

I wish to express my gratitude to the extra ordinary men who comprise the Editorial Board. **Mr. Yunus Suleman** is an exceptional mentor, **Mr. Gulaam Abdoola** is a wonderful friend, **Mr. Nowsad Gani** is someone I always look up to and as for **Mr.Solly Noor**; you will have to read the article aptly titled '**A Kindness**' in this edition to understand our special bond. I must make a special mention of **Mr.Shahid Sangani**, who recommended me for this job and has been by my side since I joined the organisation as a member of the youth wing, over 6 years ago.

To all the stalwarts who graced the cover and made each edition special - **Thank You!**

It is a distinguished list of illustrious personalities including **Mr. Haroon Karim**, **Mr. Satar Dada**, **Mr. Iqbal Sacranie**, **Mr. Mahmood Shaikhani**, **Mr. Ashraf Sattar**, **Mr. Yousuf Kamdar**, **Mr. M Farooq**, **Mr. Shoaib Ismail** amongst many others. Each edition was noteworthy because you obliged us by gracing the cover.

Here's looking at a very successful **15th WMO AGM** at scenic Ras Al Khaimah, as we proudly present to you the **21st** edition of The Memon – **my final tribute to this glorious organisation.**

It has been an honour and privilege.

Mohamed Zubair Chashmawala



From the Desk of the Editor

As my term, as editor ,draws to a close i can proudly say that I leave as an enriched and fulfilled person.

I am eternally grateful to our editor in chief, **Mr Zubair Chashmawala**, for having faith, patience and confidence in me. His dedication, passion and commitment to the magazine is admirable . A team leader who ensured that we never compromised on any article - from content to layout ...

A lovely philosophy "*as long as we agree to disagree, we will succeed*" and Alhumdullilah with him at the helm the bar was set and remained high.....

At the editorial committee a new family was born and everlasting friendships made.....

Farzana Noor Mahomed

WORLD MEMON ORGANIZATION

15TH ANNUAL GENERAL ASSEMBLY MEETING



Program

OCTOBER **05**

09:00 AM - 06:00 PM WMO Business Conference

OCTOBER **06**

09:00 AM - 12:00 PM Executive Committee (ExCom)¹ meeting

02:30 PM - 05:00 PM 6th Management Committee (MC) Meeting

05:00 PM - 08:00 PM Youth Wing Meeting

05:30 PM - 07:30 PM Ladies Wing Meeting

¹ Only for Office Bearers and the Vice Presidents and Regional Asst Secretaries of all Chapters

OCTOBER **07**

09:30 AM - 10:30 AM "Let Us Make A Memon Business Empire" by M. Farooq

10:30 AM - 12:30 PM 15th Annual General Assembly Meeting

02:00 PM - 04:00 PM 7th Management Committee (MC) Meeting

04:30 PM - 06:00 PM Board of Trustees Meeting

07:30 PM - 11:00 PM Gala Dinner



VENUE

DoubleTree by Hilton
Resort & Spa Marjan Island
Ras Al Khaimah, UAE