Serving Mankind



RAMADAN KAREEM

WMC

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Dear Brothers and Sisters

Assalam Alaikum and Ramadan Kareem

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 Organization.

The World Memon Organization completes another Year in the Service of Humanity and over two decades of Serving Mankind.

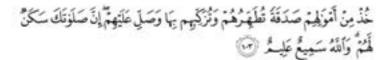
As the Holy Month of Ramadan is once again upon us, we request your generous contributions towards the Upliftment of our Ummah.

Be it through Humanitarian Aid, Education, Housing, Health Care or Empowerment of our less fortunate brothers and sisters from across the globe - you can make a difference...

The COVID-19 pandemic marks an unprecedented time in modern history that will require the best of humanity to overcome. The coronavirus crisis has upended the lives of millions, with no clear end in sight. We appeal to you, our esteemed members to donate towards our Muslim brethren who are reeling under the onslaught of this fatal outbreak. The prevailing pandemic has thrust the poor deeper into poverty. Today, the World needs your generosity and compassion like never before. Time to step up to the plate for Humanity.

Charity begins at Home hence as members of the WMO family, it is our moral duty and responsibility to ensure that we contribute a majority of our Zakat to our beloved organization.

Helping those in need is one of the key aspects of this pious month of mercy. And Zakat (that which purifies) is a religious obligation for all Muslims who meet the necessary criteria of wealth. As one of the Five Pillars of Islam, Zakat can lead us to a more productive and successful existence, both as an individual and a community. Giving charity is not just crucial for the well being of the needy but could be the greatest boon bestowed upon the wealthy.



As Allah (swt) states in the Holy Quran (At-Tawbah 9:103):

"Take from their wealth, alms so that you may cleanse them, thereby and cause them to grow in purity and supplicate for them"

This verse clearly informs us that charity purifies a person in a number of ways:

- It purifies one's property in a SPIRITUAL sense by making it more blessed and legitimate;
- 2. It purifies the heart of the GIVER from selfishness, greed, materialism and lack of concern for fellow human beings;
- 3. It purifies the heart of the RECIPIENT from jealousy and hatred towards those who possess more than them;
- 4. And lastly, it purifies SOCIETY from social injustices and class struggles.

May Allah (Exalted be He) make us amongst those who give. May He enable us to understand and fulfil our obligation of Zakat, thereby incurring His mercy and pleasure.

I wish each and everyone of you Ramadan Kareem and a very blessed Eid. May the rest of the year be a healthy, happy, peaceful and prosperous one.

Yours sincerely

Salman Iqbal

President - World Memon Organization

HUMANITARIAN AID





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 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 CAMPS OF BALUKHALI

A GROUND REPORT BY MR. SHAHID SANGANI (WMO COO)

The smoke still billows above a burning village in **Myanmar's Rakhine state**, across the border. I sit in the Refugee Camp of Balukhali, a small Bangladeshi town on the Myanmar border and witness hell on both sides. The fires of the netherworld and the shades of purgatory, paint a grim canvas for "the most persecuted minority in the World" - the Rohingya.

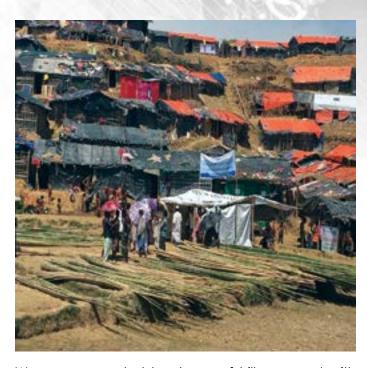
UN officials have described Myanmar's persecution of the Rohingya as **ethnic cleansing** and the recent spate of violence and mass killings fuel fears of an unfolding **genocide**.

Extreme atrocities against women and children, wiping out of entire villages by Myanmar forces have triggered the mass exodus of villagers to Bangladesh. Over half a million have crossed the border in just a couple of months. 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 stands firm, shoulder to shoulder with the Rohingya community during these uncertain times.



The WMO Far East Chapter team, are assessing the grim situation at the camps. Funds have been pouring in from across the globe for the Rohingya community and the organisation must ensure that they are utilised to make a tangible difference on the ground; to alleviate the pain and ease the hardships endured by the refugees, dwelling in the subhuman conditions of the uninhabitable Balukhali camps.



We are surrounded by slopes of hills covered with orange and grey tarpaulin sheets, for as far as the eve can see. Thousands of makeshift shelters have mushroomed over 2000 acres of land, housing more than a **hundred thousand** migrants. Plastic sheets wrapped around bamboo sticks with tarpaulin roofs are the new homes of the Rohingya refugees. At least 6 to 8 adults are stacked together in these shacks accompanied with their children; all confined in an area of just 5 feet by 10 feet. The rains continue to play havoc with frequent landslides, wiping out homes and creating large pools of mud, in and around the shanties. The afternoons bring the scorching heat and the only sight of relief is a rainbow that sometimes appears on the horizon when the wet spells follow the afternoon sun.

There are hardly any toilets and the occasional breeze carries the stench of human faeces, unwashed skin, stale food and death. Many refugees have succumbed to the hardships and their shrouds gather dust. There is an impending epidemic looming as the squalid conditions worsen due to lack of sanitation, as the rapid influx of refugees from Myanmar refuses to cede.

Food is scarce as is clean drinking water. Malnourished kids with vacant eyes queue up for food in serpentine lines that stretch the length of two football fields. Many have horrific tales to tell of the persecution they faced in Myanmar and the arduous journey they embarked on to reach the camp. Crossing mile wide, raging rivers in wobbly wooden containers that kept them afloat, walking days on end in knee deep mud, across paddy fields to escape rape, torture and slaughter. Every child has lost at least one or several members of their family.

I was soon surrounded by a group of children, baked in mud as they trudged through the scattered puddles to reach me. I was distributing a few goodies that I had carried in my pocket since Chittagong. The motley group were pleased as punch; they had just won a prize- a pot of cooked rice. The odd games that people invent in difficult situations to weather the storm. As the tiny tots offered to share their prized possession with me, a morsel of rice, my eyes brimmed with tears. I thought about my own children, as a father I wanted my kids to lead an accomplished life, have the best in education, fulfil their ambitions, pursue their passions in life, be it sports or a hobby. And here I was with children, possibly orphaned whose only aim was to survive the night. As they firmly held onto their prize, a fistful of rice that would enable them to achieve their tall ambition of staying alive, through yet another day of their eventful life.

Humanitarian Aid for Rohingya



NAME

Project Aman

LOCATION

Camp Aman is situated between **Balukhali** and Kutupalong Refugee Camps in the Ukhia Sub-district of **Cox's Bazar**, along the **Bangladesh – Myanmar** border.

THE TEAM

WMO Far East Chapter team is helmed by it's former VP and WMO stalwart - Mr. AC Saleem. The team members include Dr. Haroon Admani (VP - Far East Chapter), Mr. Anjum Asmath (Regional Treasurer) and Mr. Shahid Sangani (COO - WMO)

A couple of humanitarians from UK - Mr. Amir Farooq and Mr. Adil Abbasi are collaborating with WMO on the Aman project. They are the business partners of Mr. Bashir Sattar (Founding Trustee of WMO).

PREPARATION

- Registration of 300 families, almost 1200 members, in a designated area of the camp will be catered to and taken care of, by WMO under the Aman project.
- Formation of a supply chain to receive and distribute relief aid on a regular basis to the earmarked families
- Engaging, Corresponding and establishing Communication links with community leaders of the Rohingya clan.

FOOD DISTRIBUTION ON A WEEKLY BASIS



- 300 food packs. Each pack contains 10 kg rice, 2kg lentils, 2kg onions, 1 litre cooking oil, 2kg potato, 1kg salt, 1 kg of sugar and spices. Each pack feeds a family of 4 for 7 to 10 days
- **150** packs of baby milk for infants and children

RELIEF GOODS DISTRIBUTION

- 500 Solar powered lamps for Shelters
- 2,000 pairs of clothes for men, women and children
- 500 sanitary sets. Each set contains a body soap, towels, soap to wash clothes, nail clippers, comb and razors
- 500 metres of tarpaulin to build shelters and overheard roofs.
- Floor mats to sleep on
- Battery Flashlights to navigate in the dark at night
- **Utensils**
- Firewood for Cooking





SANITATION AND CONSTRUCTION PROJECTS



- 4 deep water tube wells with depths ranging to over 150 feet to supply clean drinking water
- 4 separate bathing areas for women and children



- 46 toilets
- 2 bridges
- Brick Stairways

MEDICAL CAMPS



- **Doctors** from across the globe are attending to the Refugees.
- Distribution of **Medicines** to treat the common ailments of diarrhoea, tapeworm and high fever.
- Diagnosis and Treatment of Tuberculosis.
- Vaccination given to 300 refugees in collaboration with the UNICEF

FUTURE PROJECTS

- Establishment of a School
- Masjid
- WMO to partner BRAC: Medicines and medical consumables, provided by BRAC at their various medical camps will be funded by WMO. In the next 6 months, we intend to cover a dozen camps on a daily basis, treating on an average, 1500 1800 ailing refugees everyday.

Funds have been pouring in from around the World for this pertinent cause but much more is needed. As we distribute food packs to the gathered children, queuing up to collect their weekly food ration, some are rummaging through the relief goods containers filled with the usual – flashlights, soaps, candles, utensils, terpal sheets, floor mats, brooms and clothes. The new arrivals are shoes, blankets for the oncoming winter, carpets for the Masjids and a few elementary picture books for kids. As the construction work is underway for the school and masjid in the distance, its heartening to see a few children pounce on the books, rather than the preferred colourful T-shirts.

Another day has passed and as the sun sets over the Balukhali camp, the faithfuls congregate to offer their Magribh prayers. We lay out the carpets and join the others to perform Salaah. The Imaam recites **Surah Al-Inshirah**. His melodious voice fills the air and I recall the translation of those insightful verses, which under the prevailing difficult conditions are most befitting –

Inna maAAa alAAusri yusran Verily, with the hardship, there is relief

Wa-ila rabbika fairghab

And to your Lord (Alone) turn (all your intentions and hopes and) your invocations.

My heart is at peace.

A wry smile escapes my lips. Who would have thought that we would find peace in this part of the World - filled with torment, sorrow and eternal suffering but the Lord works in mysterious ways. But then again, we did name our Project - 'Aman' which translates in the language of the Rohingya to 'Safety, Comfort and Peace'

We hope and pray that the Almighty bring an end to the violence, hatred and discord. Help us accomplish the goals, we set out to achieve. Grant us Peace which is True, Perfect and Everlasting.

Ameen!

HUMANITARIAN AID FOR ROHINGYA

PROJECT AMAN

WMO TO PARTNER BRAC



Mr. Nowsad Gani (Deputy President - WMO) signed an MoU with Brac - UK in the presence of Mark Furlong (Programmes Officer, Asia) and Lewis Temple (Brac - UK CEO) at his London office.

The World Memon Organisation will contribute two hundred thousand dollars (USD 200,000) towards medicines and medical consumables, provided by BRAC to the Rohingya refugees at their various medical camps, along the Bangladesh - Myanmar border. In the next 6 months, we intend to cover a dozen camps on a daily basis, treating on an average, 1500 - 1800 ailing refugees everyday.

HABITAT FOR HUMANITY

We seek your invaluable contributions towards the **rehabilitation** of the Rohingya community. WMO is **building homes** at the Refugee Camps in Bangladesh to provide shelter from the torrential rains as the dreaded monsoon season is upon them.

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

Your ZAKAT contributions will go a long way in bringing a smile on the faces of the children who will stay warm, dry and safe in the confines of their homes, you have so generously provided.







Since the onset of the South West Monsoons in India, torrential rains have been pummelling the southern state of **Kerala**, including the financial capital and port city of **Kochi**, heaping widespread damage across the region.

Floods ravaged the state with fields and streets lying submerged. In some areas, the incessant rains, combined with the opening of floodgates of the overflowing dams caused water levels to swell to an astounding **15 feet**, inundating houses and vehicles. The accompanying tropical storms triggered **landslides** that engulfed entire villages, buried families and homes.

The unrelenting monsoons have left in its wake, total devastation. The torrential rains affecting millions, displacing hundreds of thousands from the comfort of their homes and the death toll kept rising with every passing week.

As the monsoon fury subsided, a team led by **WMO North India Chapter VP - Mr. Ehsan Gadawala**, arrived in Kochi to monitor the situation, distribute relief aid to the flood victims, assess their needs

and understand their immediate requirements.

On the 11th of September, the WMO team comprising of Mr. Ehsan Gadawala, Mr. Haseen Aghadi, Mr. Haji Lokhandwala, Mr. Mudassar Patel, Mrs. Razia Chashmawala and Mrs. Naseema Surty landed at Kochi airport in the early hours



of the morning. They were greeted by the **Kochi Cutchi Memon Federation President - Mr. Anwar Hashmi** and his team who took them on a tour of the worst affected areas of the state, that had borne the brunt of the catastrophe.

The Kochi Cutchi Memon Federation have been serving Humanity in the

state of Kerala since **200 years**. They were at the forefront when the 'floods of the century' hit the state. From arranging rescue operations by helicopters and boats for residents stranded on the roofs of their homes, to distribution of food grains, relief aid and essential household items, the federation had done everything in their power to alleviate the pain and misery of the afflicted.

As the WMO team joined the federation members and visited several villages to witness the aftermath of the rains, the plight of the flood victims was heart wrenching. Most had lost their homes, their belongings and possessions, many had lost their livelihoods, some had even lost one or more members of their families. The dreaded monsoons had left them battered and bruised but their spirit remained unbroken.

The people of Kerala are self reliant, hardworking, skilled and well educated, with the state boasting of the highest literacy rate in the country. Nobody asked the WMO team for alms or charity, they just wanted to be empowered with enough tools to earn a livelihood,

Photo credit: AJP / Shutterstock.com

in fact all that the ladies demanded, were sewing machines so that they would be back on their feet and provide for their families.

"I salute the women of Kerala. Here was this middle-aged lady, standing in the corner of her broken down home. One of the walls had crumbled, the roof had collapsed,

the independent Indian woman, a liberated woman who had survived many a storms and had come out unscathed!"

WMO members encountered many more unfortunate victims of this cataclysmic tragedy, each with their own shattering tale of loss and despair. Each one sitting in unimaginable grief.

As the team continued its tour and witnessed the trail of death and destruction, left in the wake of the devastating rains, a decision was reached. WMO would contribute 50 thousand dollars towards the welfare and rehabilitation of our brothers and sisters in Kerala. We will be adopting several families and catering to their every need, rebuilding homes, empowering the people with tools to earn their livelihood, providing essential household items, food grains and most importantly sewing machines to the self-sustaining, proud and independent women of Kerala.

In keeping with the indomitable spirit of the men and women of this great state, we remain unwavering in our commitment, unyielding in our determination and undefeated in our resolve; WMO stands firm, shoulder to shoulder with our brothers and sisters in Kerala, often called "God's own Country". And although it is facing His wrath, it will never be Forsaken.

A lot more needs to be done so we appeal to your hearts to donate generously towards this pertinent cause. Your timely contributions help us to Serve Humanity at the most vulnerable times. The people of Kerala have shown exceptional courage under duress, time for the Memon Community to reciprocate and display exceptional generosity in their hour of need.



there wasn't a single household item on the empty floor, not even a paltry stove to make food as everything had been swept away in the floods, yet she requested for a sewing machine. She wanted to resume making clothes in a dimly-lit corner of her home so that she could earn enough to educate her children, rebuild her life and home." states Raziya Chashmawala (Deputy Chairman of the WMO North India Chapter Ladies Wing), one of the members of the visiting WMO team.

"I wasn't in a corporate office of maximum city where many a women have broken the glass ceiling, scaled the greatest heights of success and are perched on the top rung of the corporate ladder but in a village in the backwaters of Kerala. Yet, here I was, standing next to this torch bearer, an exemplary crusader for

their decrepit homes bludgeoned by the rains, without any worldly possessions; just their resilient spirit and stout hearts getting them through their journey of



A hundred and seventy-five homes are being rebuilt courtesy a contribution of 4.3 million rupees by WMO North India Chapter towards the rehabilitation of the families, displaced by the Kerala floods.

WMO Africa Chapter STANDS WITH INDONESIA



Mohamed Ahmad, a resident of **Palu** recalls leaving his home to attend the late afternoon prayers on Friday when the earth shook violently below his feet. Before he could rush back and warn his family, his house crumbled before his eyes, burying his loved ones under the rubble of the collapsed building. There are many more horrific tales emerging from the ravaged city of Palu as survivors recount colossal waves rising from the ocean and tearing through the city, leaving behind a trail of death and destruction.

Indonesia is reeling yet again from another natural disaster. A powerful 7.5-magnitude earthquake and resulting tsunamis that struck the island of Sulawesi on the 28th of September have left more than 1,600 dead

and around **70,000** homeless. The devastating earthquake liquefied the soil, swallowing up homes and burying thousands of hapless victims. The shifts on the ocean



floor spawned tsunamis, creating 20 feet walls of water that lashed

the shore, inundated homes and entombed hundreds of people.

Thousands are believed to be missing in the towns of Palu. Baleroa and Petobo, situated in the Central Sulawesi province of Indonesia. Rivers of mud swept away entire neighbourhoods in the aftermath of the devastating earthquake and ensuing tsunami. Apocalyptic scenes were witnessed in Petobo where dozens of villages disappeared into the ground, soil liquefied into quicksand, making it almost impossible for rescue teams to extract bodies. The government announced that after 11th October, these decimated areas would be designated as mass graves and left untouched, causing the death toll to rise to an astounding **5000**. With thousands entombed and hundreds



critically injured, the stench of death fills the air in Sulawesi.

Nisrina, a resident of the Petobo village is living on the street opposite her home with her infant daughter. She is waiting for her husband and son to return from the mosque since they left for Friday prayers on that fateful day. Its been two days, her hollow eyes keep looking earnestly in the direction of the mosque and flicker with hope at any sign of resemblance from the emerging crowds. Nisrina is too terrified to enter her home as the walls shake under the effects of the aftershocks and could collapse at any moment. Several mosques were flattened under the dual impact of the earthquake and tsunami with many victims still trapped under the rubble. With the Government abandoning their search survivors, Nisrina's hopes have turned to despair as the wait for her loved ones becomes endless.

WMO has always answered the call of the unfortunate victims of a human tragedy or a natural calamity in any part of the World. The organisation has been on the forefront and has contributed in every possible way to alleviate the pain and misery of those who seek refuge under these tragic circumstances.

WMO Africa Chapter, led by trustee Gulaam Abdoola, collected one million rands within a few hours towards the victims of this mammoth tragedy. The donation drive was fuelled by Mr. Yunus Suleman (Treasurer - WMO), supported ably by Mr. Feizul Ayob (VP - WMO Africa Chapter) and several members of WMO Africa

who stepped up to the plate and donated generously towards this pertinent cause.

Tens of thousands of Indonesia's earthquake and tsunami survivors are homeless, they will be living in makeshift tents and shelters for the next couple of months under the constant threat of an impending epidemic that unleashes in these squalid conditions. Much more needs to be done as our work is cut out to ensure that the survivors are met with their immediate needs of adequate shelter, food and water. Relief supplies, including hygiene kits for families, medicines and water sanitation to prevent the outbreak of disease are the need of the hour. Children have displayed signs of deep anguish and despair, they are especially vulnerable at this juncture as many have lost their parents, family members and homes hence child protection is a critical aspect of the on going rescue mission in Indonesia.

Please donate towards this pertinent cause. Your timely contributions help us to Serve Humanity at their most vulnerable times.

May Allah Swt reward members of the Africa Chapter for their generosity and ease the suffering of



WMO Africa Chapter handed over a cheque of 1.23 million Rands to the "Gift of the Givers" towards the victims of the recent earthquake and tsunami that struck the Island of Sulawesi in Indonesia.

the people of Indonesia.

REFUGEE CRISIS IN EUROPE



The refugee crisis in Europe has tested the will and resolve of its people and governments, but most of all, our fellow brethren who were fleeing death and destruction in search of hope and a better life.

The World Memon Organisation has contributed **thousands of dollars** towards this pertinent cause under the leadership of its Vice President, **Mr. Imran Panaawala** and his dedicated team.

The WMO team stood firm, shoulder to shoulder with the innocent victims of this mass exodus and personally distributed relief aid at several camps across Europe.

WMO has provided meals to hundreds of refugees along the migration route, set up soup kitchens and distributed blankets, warm clothing and shoes to a sea of Humanity migrating into Europe. The organization has shipped 9 large containers packed with medical equipment, medicines, blankets and tinned food to Turkey enroute to Syria from the United Kingdom.

This 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.







Saturday marked a decade of the end of the bloody civil war between the government and the LTTE. 18th of May 2019 witnessed the 10 year anniversary, the commemoration of a decade of peace since the eradication of terrorism that plagued Sri Lanka for three long decades.

Ironically the country was still reeling under the scars of the **Easter Sunday bomb blasts** which killed 250 innocent civilians and brought back vivid memories of its gruesome past. Peace and stability are once again under threat in the island nation, following mob attacks on Muslim-owned homes, mosques and shops in the country's northwest. It is unsettling to witness the recurrence of hostility and violence against ethnic and religious minorities in Sri Lanka.





The recent terrorist attacks and riots in the North West Province have firmly thrust the Christian and Muslim communities into the vortex of horrific violence which was the hallmark of the brutal civil conflict a decade ago. World Memon Organisation Far East Chapter partnered with Memon Aid, Sadaqa Bulletin, Lanka Relief & Development Foundation and Families Relief to provide relief aid to the innocent victims of the mindless attacks.

1800 food packs containing rice, flour, milk powder, salmon tins, onions, potatoes, tea, sugar, dates, oil, soap, toothpaste, bottled water, chilli powder, curry powder, dal along with other essential food items were distributed amongst afflicted families belonging to 9 different towns, irrespective of religion, caste or community.

We would like thank our donors for their magnanimous generosity towards the pertinent cause. Your timely contributions help us to Serve Humanity at their most vulnerable times. We are eternally grateful to the army for providing us with adequate security during our travel and distribution.





The teams personally visited the affected regions to assess the damage caused to homes, offices and places of worship. There was an urgent need to restart businesses as most families had lost their only source of livelihood and were enduring severe hardships during the month of Ramadan. Monetary assistance was provided to rebuild the shops and a few families who had lost their only breadwinners in the savage attacks were put on a viable program wherein they would be sustained on a long term basis.

WMO shall continue its endeavours to serve our brothers and sisters in Sri Lanka. We hope and pray during this month of infinite hope and mercy that the Almighty bring an end to the violence, hatred and discord. Grant us Peace which is true, perfect and everlasting.

Ameen.

WMO STANDS FIRM WITH SRI LANKA



The gruesome Easter massacre in Sri Lanka and the ensuing riots in the North West Province and Minuwangoda had firmly thrust the Christian and Muslim communities into the vortex of horrific violence. World Memon Organisation Far East Chapter partnered with Memon Aid, Sadaqa Bulletin and Families Relief to provide relief aid to the innocent victims of the mindless attacks during the month of Ramadan in May.



The teams personally visited the affected regions to assess the damage caused to homes, offices and places of worship. There was an urgent need to restart the businesses as most families had lost their only source of livelihood and were enduring severe hardships during the holy month.

Within a short span of four months, WMO Far East Chapter stepped up to the plate and delivered on its promise of rehabilitation of the riot victims. In the first week of October, Governor A.J.M Muzzammil handed over 32 newly constructed stores to the rightful owners whose businesses were burnt down during the riots. The shops were rebuilt at a cost 20 million Sri Lankan Rupees with a majority of the contribution coming from WMO in partnership with the Federation of Wellawatte, Dehiwela and Kirilapone Mosques.

We would like thank our donors for their magnanimous generosity towards the pertinent cause. Your timely contributions help us to Serve Humanity at their most vulnerable times.



WMO shall continue its endeavours to serve our brothers and sisters in Sri Lanka. We hope and pray that the Almighty bring an end to the violence, hatred and discord. Grant this picturesque country peace which is true, perfect and everlasting.





THIS IS THE STORY OF MUMBAI, A PANDEMIC, AN EXODUS AND THE HUMBLE MIGRANT WORKER.

This is the arduous journey of **Rehman** who was a daily wage earner in Mumbai, sending money religiously home to take care of his family and ailing parents.

The many poignant scenes of migrant workers clutching to their infant children and meagre belongings as they took to the streets to walk back to their villages were reminiscent of the days of the partition. The gut wrenching pictures replete with hollow eyes, ragged feet, parched throats, empty stomachs, broken spirits and unending roads bear a striking resemblance to the massive exodus of 1947 when the country was divided into India and Pakistan.

On the 24th of March 2020, the Prime Minister of India had announced a comprehensive and impetuous lockdown to arrest the spread of the Corona virus, leading to the hurried shut down of the country and killing the city's throbbing lifeline - the public transport system.

No trains, no busses, no metro services, no cabs, no auto rickshaws, just deserted roads. Mumbai was a ghost town. Restaurants, shops, offices, construction sites and all businesses across the city shut down. The migrant workers and daily wage earners who helped build and run the city were its first casualties.

Millions of migrant workers come to Mumbai from far off villages in the hinterland of India to earn a livelihood. The city has always embraced them and has been a generous benefactor, providing them with jobs, a steady income and a better life. But this time Mumbai had turned her back on them.

And then it began. As the jobs evaporated, money trickled to a halt and the hunger pangs grew, the country witnessed the greatest exodus since the partition. With no available mode of transportation to take them home, the roads were lined with families embarking on these never ending journeys on foot, to reach destinations which were several hundred miles away. Many never reached their villages. Rehman was one of them who succumbed along the way.

When the Corona pandemic ends, statistics will prove that the people in India who lost their lives to extreme poverty will far outweigh those who succumbed to the virus. Most migrant workers revealed scant symptoms of Covid-19 but yielded to the far more prevalent and fatal disease that has ravaged the country for years - hunger.

And while the citizens of Mumbai keep washing their hands with soaps and sanitizers, I doubt that they will ever be able to wash off the blood of the migrant workers. The exodus has left an indelible stain on the soul of Mumbai... and its deep red!

COVID-19 RESPONSE.

WMO has always answered the call of the unfortunate victims of a humanitarian crisis or a natural calamity in any part of the World. The organisation has been on the forefront and has contributed in every possible way to alleviate the pain and misery of those who seek refuge under these tragic circumstances.

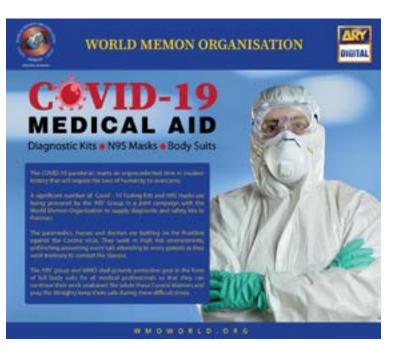


The coronavirus crisis has upended the lives of millions, with no clear end in sight. The number of unemployed around the World has hit an all time high. The numbers are staggering.

As all industries and businesses across the globe go into a lock down, swaths of workers are being sent home. For many, the uncertainty looms large, as to when they'll see their next paycheck.

The **COVID-19** pandemic marks an unprecedented time in modern history that will require the best of humanity to overcome.

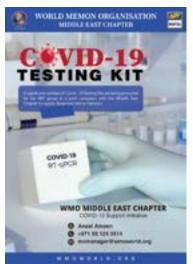
When the World is battling this fatal pandemic, the most important priority is your family's health and safety. As most countries are under a lockdown and all businesses are shut, several WMO Chapters are providing immediate funds to the unemployed, the daily wagers and the less-fortunate so that they can take care of their families during these uncertain times. Chapters have also distributed packs containing essential food items, sanitizers, masks and other hygiene material to underprivileged families to carry them through these difficult times.



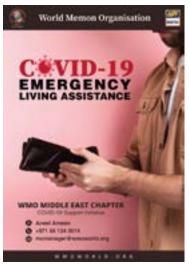
On the medical front, **Personal Protective Equipments** (PPE), N95 testing masks, kits, ventilators and beds have been provided to hospitals across the globe. Several awareness programs and virtual seminars were conducted to keep the community abreast with the perils of the pandemic while dispelling false information and unwarranted fears.

WMO applauds and firmly supports the first responders and the medical fraternity for having selflessly and unflinchingly stood on the frontlines of this alarming health crisis.





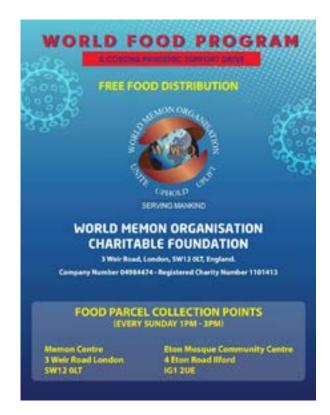




WMO FOOD PROGRAM

A CORONA PANDEMIC SUPPORT DRIVE









THE INITIATIVE

The **COVID-19** pandemic marks an unprecedented time in modern history that will require the best of humanity to overcome.

WMO has always answered the call of the unfortunate victims of a humanitarian crisis or a natural calamity in any part of the World. The organisation has been on the forefront and has contributed in every possible way to alleviate the pain and misery of those who seek refuge under these tragic circumstances.

The coronavirus outbreak has upended the lives of millions in the **United Kingdom**, with no clear end in sight. The pandemic has plunged the entire nation into a health crisis. The number of unemployed across Great Britain has hit an all time high. The numbers are staggering. Many are unsure when they will see their next pay check.

As the UK once again goes into another lockdown with the emergence of yet another strain of Covid-19, uncertainty looms large. Under the WMO Food Program, the organization will distribute food packs containing essential food items to underprivileged families, the homeless, the needy and the less-fortunate across the nation.

APPEAL

Each food pack will cost £15 and we appeal to our brothers and sisters across the globe to donate towards this pertinent cause. Today, the World needs your generosity and compassion like never before. Time to step up to the plate for Humanity.

THE RESPONSE

The Food Program has received an overwhelming response from the WMO family.

Most trustees, patrons, life members and even the youth wing members contributed towards the pertinent cause of distributing food packs to underprivileged families and the less-fortunate during these difficult times in the UK.

In an overnight crowd funding for the cause initiated by **Mr. Mahmood Shaikhani** (Deputy President of WMO), almost **2000** food packs at £15 a piece were pledged by members of WMO.

The most generous benefactor for the WMO Food Program was the former President of WMO - Mr. Solly Noor. He committed to match one for one, each pack donated towards the cause would be matched by Mr. Solly Noor and his family. Mr. Solly Noor has always led by example and we will strive to carry forward his philanthropic legacy under the WMO banner in the years to come.

We are grateful to all our donors. May Allah SWT reward you for your generosity. We look forward to your steadfast support as we continue our journey of changing lives across the globe.

THE PROCESS

On the 30th of January, WMO members came together at the **Memon Centre** in Balham, London to pack the food parcels and organize the food distribution drive

Mr. Mahmood Shaikhani led from the front, ably assisted by Mr. Imran Panaawala (VP - WMO Europe Chapter), Mr. Wasim Adil (Regional Secretary General) and Mr. Shahzad Iqbal (Treasurer - WMO Europe Chapter). It was heartening to watch the children too assist in the packing as the back breaking endeavour went late into the wee hours of the morning. We would like to thank the children for their unabated enthusiasm towards the program and for doing their bit to Serve Humanity at such a tender age. You make us proud.

We are grateful to **Mr. Shabbir Wali Mohammad** (**President - Memon Association UK**) for allowing us to use the Memon Centre for storing and packing the food parcels and we are indebted to **Farhan Farooq** and **Arif Mundiya** for being our pillars of support.

WMO Europe Chapter will begin the distribution drive in the coming weeks. We would like to thank all our donors who supported the worthy cause. May the Almighty reward your generosity.



FOOD DISTRIBUTION DRIVE

Under the WMO Food Program, the food packs were delivered to local charities in the UK for further distribution to the less-fortunate, the homeless, the needy and the underprivileged. A few local charities including **Care4Calais** also provided food packs to refugees.

As a responsible organization with the highest regard for safety and compliance, we strictly adhered to the Standard Operating Procedures (SOPs) during the pandemic, encouraging social distancing and avoiding gatherings that break the lockdown protocols. Hence delivering the food parcels to local charities was the most efficient, effective and prudent form of distribution.

Along with the top brass of the WMO Europe Chapter, even the ladies wing joined in with the children to move the food packets to the vans that were parked outside the Memon Centre in Balham. The vans duly transported the food packs to the local charities. The Memon Centre has served as the storage and packing zone for the parcels, thanks to the ardent support of Mr. Shabbir Wali Mohammad (President - Memon Association UK).

The WMO Food Program is yet another global initiative that firmly underlines the evolution of WMO from an organization that was founded to uplift the Memon Community to an institution that Serves all Mankind.

Mr. Mahmood Shaikhani - Deputy President (WMO) eloquently articulated the sentiment as he delivered the address to the ARY network. The World Memon Organisation transcends countries, boundaries, religion, community, caste, colour, race and creed.

We Serve Humanity.



FOOD PACKS

Meal.SA



A **hundred thousand** meal bags were donated by the people of South Africa to feed a million families of the rainbow nation. That is the MealSA program in a nutshell as their succinct slogan so effectively states - "**Feeding our Nation**"

The **Mielie Meal Bag** initiative delivers **12.5** kilograms of essential food grains, primarily maize to the less fortunate in South Africa which serves as the staple diet of a majority of the population.

This remarkable humanitarian campaign is an **SA Muslim Covid-19 Response** which has received overwhelming support from innumerable NGOs from across the county, including the World Memon Organisation.

KwaZulu-Natal

The World Memon Organisation Africa Chapter, in a joint campaign with **Jama'atun nissa** and **NMJ Welfare Committee** have contributed two hundred and fifty thousand rands towards food hampers and facilitated the distribution to those who need it most in the KwaZulu Natal region of South Africa.

We thank our donors and volunteers for stepping up to the plate for Humanity during these uncertain times.

Far East Chapter

The World Memon Organization Far East Chapter collaborated with Memon Association Sri Lanka to provide food packs to more than a **thousand** underprivileged families in Sri Lanka.

WMO Far East Chapter has always supported Humanity irrespective of religion, community, caste or creed. Be it the tragic Easter bombings, the ensuing riots, the catastrophic floods or the current pandemic.

The WMO delegation once again took to the streets to disburse food to the most vulnerable families in Colombo. They all stood united against Corona, endorsing that it will take the best of Humanity to overcome this rampant epidemic and the other more fatal disease - hunger.



India

Corona Pandemic - Support Drive - Immediate Relief Initiative (India)

The World Memon Organisation North India Chapter has delivered over **twenty-five thousand (25,000)** food packs to less fortunate families across Central and Western India. More than 150 cities, towns and villages were covered under the distribution drive in the states of Maharashtra, Gujarat, Madhya Pradesh, Chhattisgarh and Odisha.



Each food pack contains

- 10kg Rice
- 5kg Wheat
- 2l Oil
- 3kg Dal
- 250 gm Tea

We are grateful to all our respective WMO City Chairmen for facilitating the drive across their states and the brave volunteers who risked life and limb to deliver the food packs at the doorsteps of the needy when the entire country was under a national lockdown.

The coronavirus pandemic has upended the lives of millions, with no clear end in sight. With the lockdown in India being extended in several states till the end of the month, the distribution of food packs to the underprivileged becomes even more imperative.

Much more is needed. Your invaluable contributions will not just help the less fortunate in India combat the devastating Corona pandemic but will also ensure that they do not succumb to a much more lethal disease - poverty.

Middle East Chapter

On the 17th of November, WMO Middle East Chapter distributed over a hundred ration bags to the marginalised sections of the community in the cities of Dubai, Sharjah and Ajman.

The bags contained essential food items including



rice, wheat, dal, oil, milk powder, sugar, salt, tea, spices along with ghee, dates and sweets amongst others.

The Middle East Chapter has distributed **1500** ration kits to the underprivileged in the year 2018 and increased the number to **2000** in the year 2019.

During the Covid-19 outbreak in 2020, through the emergency initiative assistance program, **3500** ration bags were distributed to cater to the needs of **17,000** needy residents of the Middle East.

As a wise man once said, "**If you want to eliminate hunger, everybody has to be involved.**" WMO Middle East Chapter dearly seeks your involvement for a very worthy cause.

Ramadan Ration Cards

Trust Mr. Mahmood Shaikhani (Deputy President of WMO) to think out of the box and come out with an initiative which not only aligns with the bountiful spirit of giving during the holy month of Ramadan but truly maintains the dignity of the receiver as well.

As a norm, several WMO Chapters across the globe deliver hundreds of food packs to underprivileged families in their corner of the World at the advent of Ramadan. 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.



Each pack consists of several kgs of essential food items such as rice, wheat, dal, sugar, salt, tea, spices along with ghee, oil, milk powder, dates and sweets.

The common ritual followed until last year was announcing a date and venue for the distribution of the Ramadan Ration Bags wherein the underprivileged would arrive, wait in long queues, jostle about under the hot sun for a food pack which would have a fixed quantity of essential items.

With Mr. Mahmood Shaikhani's invention of the Ramadan Ration Card, the receiver has the privilege to go unto a general store which the organisation has collaborated with. Buy food items of his or her choice, at a time of his or her choosing and make purchases on the card; quantities in accordance with the needs of their families. Your very own credit card whose dues are already paid off by WMO.

More importantly it saves the person the humiliation of standing in line for a meagre bag and exposing oneself as a Zakat receiver.

WMO firmly believes in dignity of life hence most of the global humanitarian endeavours are centred around education and empowerment to enable less fortunate individuals to stand on their feet and ensure a better life for their families. Mr. Mahmood Shaikhani has just taken another big step in achieving that paramount objective.

Chapter	Project	No of Beneficiaries	Project Cost (USD)
Africa			
Europe	Refugee & Relief Aid	50 Families	20,000
Far East	COVID Relief Aid	625	32,895
Middle East	Ration Bag & Ramadhan Meal	45,000	100,000
North India	Food packets	515,000	20,600

APPEAL

PLEASE JOIN US IN THIS BENEVOLENT GAUSE AND DONATE GENEROUSLY TOWARDS THE FOOD PACKS

EACH PACK COSTS APPROXIMATELY USD 15

EDUCATION



EDUCATION

Education is the bedrock on which communities and nations rise and stand. It is the birth right of every child. And it is on this firm belief that Education is the most Powerful Weapon which you can use to change the World, that a record 11,000 deprived students receive an education each year, courtesy the World Memon Organisation.

Since its inception, the World Memon Organisation has been striving to promote education within the Memon community. WMO has been providing financial assistance to the underprivileged segment of the community for the edification of their children. Enabling them to stand up on their feet, support their families and live with dignity.

Global Education

The goal of the World Memon Organisation is to provide quality and affordable education to every child, especially marginalised children as education is the first step to reduce poverty and inequality in society.

WMO sponsors the primary and secondary education of children and also supports higher and professional education of deserving students including bursaries for foreign education.

Taking lessons from the prevailing pandemic, WMO is planning to provide **online education** through a **virtual university** to students across the globe in the near future.

PAKISTAN CHAPTER

Pakistan Chapter has been a very strong proponent of "**Education for All**". The target set by the World Memon Organisation is that no Memon child should be deprived of an education by the year 2030.

Annually the budget for education works out to **USD. 2.5 million** globally. WMO Pakistan Chapter are sponsoring the education of **6000** students up to the Intermediate level, which itself is a record. And yet, the numbers keep rising each year.

Apart from the above, the chapter awards bursaries to Memon students for acquiring higher and professional education in the fields of Medicine, Engineering, Finance and Business Administration. Around **800** students are beneficiaries of this program.

MITI

WMO firmly believes in the age old adage -

"Give a man a fish and you feed him for a day

but teach a man to fish and you feed him for a lifetime"

These words are the cornerstone on which **MITI** was built.



The Memon Industrial and Technical Institute (MITI) in Karachi was conferred as the **top ranking Vocational Training Institute in Pakistan** by the National Vocational & Technical Training Commission in 2016.

The 1st Place award is testament to the vast strides that MITI has made since its inception. On the **31st of May 2009**, MITI was established under the auspices of the World Memon Organisation in the bustling city of Karachi.

MITI is a Vocational and Technical centre for the youth (both boys and girls) offering a wide variety of technical, mechanical, IT, multimedia and home economic courses. MITI opened its doors for students in 2009 with 7 Trades for men. Today, it boasts of 31 courses for men and 25 for women.



Courses range from self grooming, stiching and cooking classes to CCNA (Cisco Certified Network Associate) Diploma in Information Technology, HD Media Production and Web Development.

Youngsters have benefitted immensely from these courses and are now, not only placed in renowned organization but most have become entrepreneurs and are themselves offering jobs to other graduates of MITI from the same discipline.

MITI has always been the Flag Bearer of the Humanitarian Work done by WMO and offers scholarships to hundreds of deserving students each year. Over **200,000** graduates of MITI have secured employment or are self employed.



We are eternally indebted to **Mr. H M Shehzad** (VP - WMO Pakistan Chapter) and the wonderful faculty of MITI for their tireless endeavours to create a brighter future for the youth of Pakistan.

MITI was a dream envisioned by the legendary **Haji Abdul Razzak Yaqoob** (Founder President of WMO) and was brought to fruition by the dedication, passion and hardwork of another force of nature - the unstoppable H M Shehzad.

As MITI has gone from strength to strength and completed 10 glorious years in 2019, we can only stand up and applaud the remarkable efforts of both these distinguished Memons for creating brighter futures for the youngsters and building a strong foundation for a **better Pakistan**, a Naya **Pakistan!**



A Memon University in Karachi

Establishment of a Memon University in Karachi was amongst the first **legacy projects** announced by **Mr. Solly Noor** (former President – WMO) at the 15th WMO AGM in Ras Al Khaimah in 2017.

"The goal isn't to live forever, it is to create something that will. What we do for us, dies with us. What we do for others and the world, remains and is immortal." states Mr. Solly Noor.

"It is on this firm belief that we have envisioned and announced the World Memon Organisation Legacy Projects. It is our endeavour to lay down the cornerstone of an everlasting legacy in Pakistan. This noteworthy educational project will firmly establish our legacy of an educated heart and mind. As WMO continues it's journey of touching and changing lives of thousands across the globe, the Memon University in Karachi marks a significant milestone in that all important journey to change the World," concludes an emphatic WMO President.

The Governor of Sindh has already endorsed the Memon University in Pakistan.

MIDDLE EAST CHAPTER

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 of 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 in the Middle East 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. Mahmoud Shaikhani.

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

FAR EAST CHAPTER

Dharussalaam Maha Vidyalaya



The World Memon Organisation firmly believes that your Alma Mater plays a vital role in shaping you into the Person you become in Life. Your teachers impart the important lessons for life, you are introduced to your life long friends, you get a taste of your favourite sporting activity, you realise if you are inclined towards theatre and can become the next George Clooney or you are enticed by technology to become the next Bill Gates.

In a nutshell your school is your breeding ground and the world is your stage. You build a foundation in your early years to shape the future and chart your destiny. That is the reason why WMO pays a lot of attention towards the development of this important institution of learning during the formative years of life.

The story of this school began a 100 years ago in the city of Colombo.

The year was 1916 when Mr. M.A.C.Mohamed inaugurated the school. It was named and based on the Denham English School with just three teachers and 8 children.

As the years passed by and the number of students increased, the school was conducted over 2 sessions. The institution grew in prominence as the students excelled in education, sports and other extra-curricular activities.

Unfortunately by 1933 there was no one to look after

or maintain the school. The government stepped in, renamed it Dharussalaam Maha Vidyalaya and changed the medium of instruction from English to Sinhalese and Tamil.

However with time and a multitude of reasons, including the parents' lack of interest, local issues and bad administration, the standard of education and discipline dropped. The government was unable to provide a new building and classes were conducted in a temporary shed.

In 2012 the Past-Pupils Association was formed and they collaborated with the Serendib Schools Development Foundation (SSDF) to improve the precipitously deteriorating condition of the school. A blue print was designed for the development of education and infra-structure for the school

On the initiative of Mr Majid Ali Mohamed of Eurochairty, the World Memon Organization arrived on the scene in 2013. Together, they organised extra-classes in core-subjects, sports activities and even conducted a breakfast programme for 140 needy children. They also provided the bulk of the funds for the construction of a new three-storey building to house class rooms.

26th January 2014 marked the beginning of the construction of the three-storey building comprising of 9 classrooms. It was completed in quick time and classes commenced on the 5th of September in the same year.

A computer lab with 35 computers was added in June 2015.

On the 100th anniversary, a new wing comprising of classrooms with modern amenities and an auditorium will be built with the support of the WMO and SSDF. The project will cost over Forty Million Sri Lankan Rupees.

On the 25th of January 2016, the foundation stone laying ceremony of the new wing was graced by his Excellency, the **President of Sri Lanka, Mr. Maithripala Sirisena**. Accompanying him were WMO trustees Mr M.H. Omar, Mr Eliyas Kareem and all prominent members of the WMO Far East Chapter.

In the future there are plans for a library and a science laboratory. With the Grace of Allah we hope to provide an excellent education balanced with appropriate extra-curricular activities to make the students, responsible citizens of the motherland.

Fittingly the theme for the centennial year is "Uplifting Lives through Education". Working on this firm belief, the World Memon Organisation has contributed millions of dollars for over a decade towards educating thousands of students across the globe.

The Dharussalaam Maha Vidayalay is yet another

example of WMO's endeavours to spread the light of education to the far corners of the earth.

The Endeavours of the World Memon Organisation towards Dharussalaam Maha Vidyalaya over the past few years:

- During the year 2014, a 4 storied building was constructed at the cost of US\$ 100,000 accommodating 9 class rooms, a principal's office, staff room etc.
- 2. WMO Far East Chapter has continued to assist in:
 - Providing daily breakfast to deserving children.
 - Providing extra coaching for students during examination time including additional classes after school hours
 - Supporting extracurricular activities, mainly Sports. Providing sporting equipment, conducting practice sessions, appointing an effective coach and providing meals to the players.

Estimated cost for all the above works out to **USD 40,000** per annum.

WMO FC has also undertaken steps to develop
the Infra structure of the school at an estimated
cost of USD 1.6 million which includes providing
39 class rooms, an auditorium, a fully equipped
science laboratory, library and several other
amenities such as wash rooms and a dining
area.

INDIA CHAPTER

The Ummeed Foundation

Ummeed means Hope. The name is quite appropriate for a foundation that supports differently abled children, as circumstances often demand infinite hope in moments of perennial despair.



Ummeed foundation is located in the bustling suburb of Mumbra, around 40 kms from Mumbai, India. Mumbra is densely populated with members of the Muslim community, most of whom live in abject poverty. Although the foundation consists



of a small apartment with tiny classrooms, it remains the only beacon of hope for hundreds of underprivileged Muslim families, as it serves as a school and sanctuary for their children with special needs.

"Special needs" is an umbrella underneath which a staggering array of diagnoses can be placed. Children with special needs may have mild learning disabilities or profound cognitive impairment; food allergies or terminal illness; developmental delays that catch up quickly or remain entrenched; occasional panic attacks or serious psychiatric problems.

In spite of it's limited resources and a space crunch, the Ummeed foundation boasts of a team of highly qualified teachers and professionals that are well equipped to impart lessons and cultivate skills that help the children to overcome their challenges. In many instances, the foundation even provides free medical and health care to the children, along with counselling for their parents.

Mr Parvez Farid, founder of Ummeed says, "When I established the foundation in 2011, the biggest roadblock we faced, were the parents. As the families were already reeling under debt and hardships, the burden of a handicapped child was too much to bear for the agonising parents. The children were often meted out with ill treatment, some were even tied up and locked away.

It took a great deal of convincing on our part and many hours of counselling to make the parents understand that the children needed their constant love, support and encouragement. It is my firm belief that most of these children can become an active part of society and reach their full potential, if given a chance."

A delegation of the World Memon Organisation from the Far East Chapter, personally visited

Ummeed and witnessed the brilliant work being done under its banner. They were saddened by the crammed spaces that packed the children like tin sardines, within the confined walls of the school and pledged **one hundred thousand dollars** towards the foundation. The contribution will enable them to buy a much larger piece of land in the same neighbourhood, for the purpose of building a bigger premise to create an environment more conducive to the children's mental, emotional, psychological and physical needs.



The World Memon Organisation stands firm with Ummeed in their resolute efforts to support the children with special needs. If we can bring a smile on the faces of these little angels, if we can play a small role in making their lives a bit better, if we can provide them with a brighter future, if we can care for them, enough to help them learn, grow and live their lives to the fullest.

The Ummeed foundation has given us that hope and hope springs eternal!

AYESHA



Ayesha Imran Khan, now a 10 year old with a sweet disposition and radiant smile, enjoys being the centre of attraction.

Around 5 years ago, a reticent and glum Ayesha hobbled into the Ummeed foundation for the first time, accompanied by her distraught father. 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.

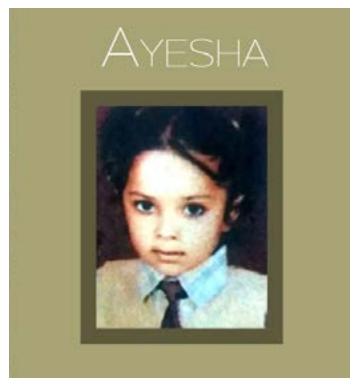
Her father was a poor street vendor who could hardly make ends meet and with his limited resources was unable to provide Ayesha with the special training or education which she sorely needed in her early years. Her mother was too busy taking care of the other 3 children. Ayesha was completely neglected.

At the age of five, when the parents realised that Ayesha could barely walk, they approached the Ummeed Foundation. When she enrolled into the school, Ayesha had not yet developed her social and communication skills, she couldn't even indicate her toilet needs, add to that a short attention span. All these symptoms pointed towards her deteriorating physical and mental state.

Ummeed prepared an Individual Education Plan (IEP) for Ayesha. The plan included developing her left motor coordination, working on her personal hygiene and increasing her attention span. Parental counselling also helped her parents understand Ayesha's psychological needs and now they deal with her patiently and with utmost care. Ayesha has since shown steady improvement, she now reciprocates and attentively participates in class activities.



As WMO have adopted Ummeed and are on the verge of building a bigger and better school for Children with Special Needs like Ayesha, we were very touched when her teacher sent us a poem. It was her way of thanking us on behalf of Ayesha and all the other children.



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

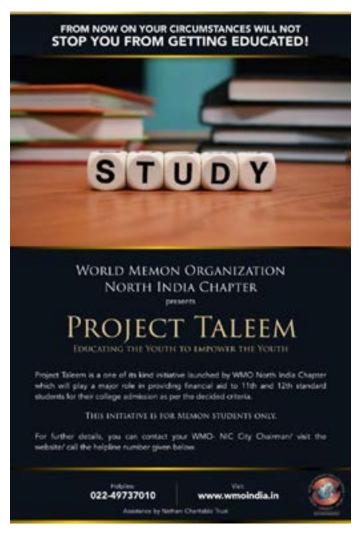
My name is Ayesha I run and I fly I play with my friends I am aiming for the skies!

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

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

Join Us.

TOGETHER WE CAN MAKE A DIFFERENCE



Farishtay Project

The WMO North India Chapter provides funds towards the education and well being of hundreds of children with special needs. Contributions include conveyance and medical aid. The Chapter also acts as a catalyst for admissions in educational establishments that provide an environment that is conducive for the physical, mental and emotional well-being of the children.

The name Farishtay translates to angels in the Urdu language and is quite apt for the project as members of North India Chapter are truly the guardian angels of these little angels.

Empowering through Inclusion Project

WMO strongly believes that if enough love, care, therapy, training and tenderness is extended to children with special needs, it will enable them to grow up as normal adults with the dignity and respect they deserve in a World that once thought they were different.

As a distinguished humanitarian once lovingly quipped, "They are different because they are special!"

We at WMO couldn't agree more. The Empowering



Through Inclusion project supports children with special needs and is a joint collaboration between WMO Pakistan Chapter and WMO North America Chapter.

The project was initiated on the earnest conviction that most of the children can become an active part of society and reach their full potential when given a chance hence it was aptly named "Empowering Through Inclusion". Each year WMO strives hard to achieve that objective.



The greatest hurdle that the project faced was the crippling attitude of the families, including the parents towards the children. They were already reeling under the burden of financial constraints and had to additionally support and care for a handicapped child. The innocent children bore the brunt and were often subjected to violent physical abuse – some were even tied up and locked away.

After lengthy discussions and parent counselling – the first challenge had been overcome. Parents finally understood that their children needed their constant love, support and encouragement if they were to survive in society.

The next step was to create a team of specially trained teachers and professionals that were well-equipped to impart lessons and cultivate skills that help the children to overcome their challenges. Special training sessions were organized at various centers in Karachi to assist the teachers in creating an environment more conducive to the child's mental, emotional, psychological and physical needs.

WMO is supporting 60 students by enrolling them in special schools and is providing specific therapies in accordance to their needs at Liyaqat National Hospital. Keeping in line with inclusivity, 3 children were also admitted into normal schools. Their activities and growth are being monitored on a regular basis. Diagnostic tests are methodically conducted to get to the root of the problem. Assessments and evaluations are carried out systematically.



In many instances, wheelchairs, walkers, hearing aids, special shoes and customized beds are tailored as per the needs of the children. Food supplements, physiotherapy and free medications too are provided in rare cases.

Vocational training is given to the children when they grow older so that they are gainfully employed and can match steps with the World.

Chapter	Project	No of Beneficiaries	Project Cost (USD)
Europe	Student Loan interest payment settlement	25	52,000
Far East	Primary, Secondary & Higher Studies / Professional Level / Overseas Degree	400	352,632
Middle East	Education Assistance	1500	229,160
North India	Education (STD XI & XII) / Project Farishtey / Ummeed School	865	340,714
Pakistan	Education for All / Higher Education / Empowering Through Inclusion	8,550	1,587,441
South India	Professional Level / Foreign Studies		190,000

APPEAL

PLEASE DONATE GENEROUSLY TOWARDS THE RIGHTEOUS CAUSE OF EDUCATION. YOUR ZAKAT CONTRIBUTIONS ENSURE THAT THE CHILDREN REGEIVE A PROPER EDUCATION. YOUR DONATIONS HELP IN SHAPING THEIR LIVES AND CREATING BRIGHTER FUTURES.



A SIMPLE DECENT SHELTER IS A BASIC HUMAN RIGHT AND A PRIMARY NEED FOR ALL.

For over a decade the World Memon Organisation has carried out rehabilitation projects, primarily housing which constitutes the corner stone in the well-being of a community.

The organisation works towards the alleviation of poverty in the Memon community by providing homes to our less fortunate brothers and sisters.

HABITAT FOR HUMANITY

Housing Projects in India, Pakistan and Sri Lanka stand completed in the cities of **Hyderabad**, **Bangalore**, **Surat**, **Ahmedabad**, **Mehkar**, **Colombo**, **Sindh** and **Karachi**

More than a thousand deserving recipients are appreciative home owners under the WMO banner. Around **2.5 million dollars** are spent each year towards housing.

INDIA

Aashiyaana Housing Projects

WMO Ashiyaana marks the first of the **Legacy Projects** envisioned by former WMO President,
Mr. Solly Noor. "The goal isn't to live forever, it is to
create something that will, hence we continue our
endeavours to build a habitat for humanity. We
firmly believe that a simple, decent shelter is a basic
human right and a primary need for all," asserts Solly
Noor.

The word 'Ashiyaana' means a nest in the urdu language. A fitting name to a most enduring legacy - a roof over the heads of the underprivileged families of the Memon Community - a nest for all to come home to.

Akola

The first week of January 2018, marked the foundation stone laying ceremony of WMO Ashiyaana in Akola, a housing project which will be home to **31** marginalised families of the Indian Memon Community. Akola is a city located in the state of Maharashtra in India, around 600 kms east of Mumbai.

We are indebted to Mr. Majid Ranani, Mr. Bilal Thekiya, the Akola Memon Jamaat and the Regional Management Committee of WMO North India Chapter who are the driving force behind the Ashiyaana project in Akola. The project stood complete in the latter half of 2019.

From bathroom fittings, electrical appliances and kitchenware, all the needs have been addressed

as the Ashiyaana Housing project welcomed 31 marginalized families into her fold. Mr. Bilal Thekiya has been instrumental in completing several housing projects in the state of Maharashtra under his watchful eye. He personally inspects and supervises the projects, taking care of every minute detail. He spares no expenses, sometimes delving deep into his own pockets to take care of the comfort of the underprivileged families who cannot afford even the basic necessities in their new homes. We can only stand up and applaud Mr. Thekiya for his tireless services to Humanity.



Malegaon

The second legacy and housing project consisting of **18** homes was initiated in Malegaon on the 15th of January 2018. It shares the same name - WMO Ashiyaana.

On the 27th of October 2019, 18 underprivileged families of the Memon community moved into their very own homes in Malegaon. Malegaon is a town situated 300 kms to the north east of Mumbai and is home to a large Muslim population.

As the second Legacy project of India stood completed Ashiyaana welcomed the 18 families into her fold. Each apartment was a spacious 2 bedroom, hall and kitchen structure with all interior work completed including bathroom and electrical fittings.

Ashiyaana Housing project was envisioned by Mr. Majid Ranani, a stalwart of WMO. The project was completed in record time with steadfast support from the Malegaon Memon Jamaat and WMO North India Chapter. The project was a joint collaboration between WMO North India Chapter and the Middle East Chapter.

The inaugural ceremony was attended by several WMO luminaries from India and the UK. Mr. Haroon Karim (Former Chairman of WMO Board of Trustees) inaugurated the premises and handed over the keys to the deserving families. The occasion was peppered with joyous scenes and tears as the eyes of several family members welled up as they became proud home owners on the memorable day.



Kodinar

Kodinar is a city situated on the South coast of Gujarat with a sizeable Memon population. On the 30th of March 2019, **WMO North** India Chapter handed over the keys of 18 homes to less fortunate families of the Memon community in a simple ceremony.

This WMO Aashiyaana housing project is the first legacy project to be completed during the tenure of WMO President Mr. Solly Noor. The project was initiated by **Mr. Ehsan Gadawala** (VP - WMO North India Chapter) and singlehandedly funded by members of WMO North India Chapter which is an accomplishment in itself.

Savarkundla



The town of **Savarkundla** lies on the south of the Saurashtra plateau in Gujarat. Mr. Sameer Hingora (Patron member of WMO NIC) has constructed a building which houses **15** apartments and **18** shops which he generously donated to the less fortunate of the region. The apartments will provide a roof over the heads of 15 underprivileged families whereas the stores will assist them to earn a livelihood, stand on their feet and live with dignity.

Gadhada

The WMO Ashiyaana housing Project in Gadhada was completed on the 14th of March 2021. It is another WMO legacy project that has achieved fruition in India. 30 families became proud home owners as they received the keys to their respective

apartments in an elaborate handover ceremony attended by the top brass of WMO North India Chapter.



Gadhada is a small town located in the heart of Gujarat. It is testament that the WMO North India Chapter is carrying the WMO flag high across the country and reaching out to the Memon communities in small towns and villages. We take pride in Mr. Ehsan Gadawala and his team for uplifting the Memons, for delivering hope and fulfilling dreams of the marginalized members of the community residing in the farthest corners of India. The unrealized dreams of our forefathers who envisioned that every member of the Memon Community should have a roof over their head will soon become a reality.

Insh Allah

The Grave Truth of Mumbai City

"When I laid my grandfather to rest in a dug out, not bigger than 6 feet long and 2 feet wide, I was happy that my Dada (grand dad) finally had a place, he could call his own in Mumbai!! Something he dreamt, longed and wished for 88 years of his existence but was accomplished only by his death."



As we sat stunned by this statement from one of the housing applicants from Mumbai, Mr. Hamid Nathani (former VP of WMO India Chapter) made a firm resolve to accept the challenging prospect of providing homes to the underprivileged in Mumbai.

You have to understand the dynamics of real estate in Mumbai to gauge the gravity of the situation. One square feet in proper Mumbai can cost anywhere between USD 100 to USD 1000. A minimum area of a 300 square feet home costing the basic USD 100 works out to a whopping USD **30,000**. A poor man in Mumbai can spend an eternity, only hoping to accumulate a fraction of that amount to buy an area which is smaller than the living room of a normal sized home.

Even the houses available at the outskirts of Mumbai, in the far flung suburbs, a good 40 to 60 kms away, cost a minimum of USD 50 a square feet hence a newly constructed unit of a basic area of 300 square feet costs USD **15,000**

After completing a housing project of **20** units in Mehkar, Maharashtra in 2014 followed by delivering 60 housing units to the underprivileged Memons of Ahmedabad, Gujarat in the year 2015, the next ambitious project undertaken by WMO India Chapter and Nathani Charitable Trust will provide 200 homes, over the next couple of years to deserving Memons in Mumbai. A mega budget of USD 5 million will be allocated towards the endeavour with sizeable contributions coming from WMO, Nathani Charitable Trust, Mr Hamid Nathani himself, as well as several local philanthropists and humanitarians. All of whom, share the firm belief that there is an urgent and utmost need to provide homes to the less fortunate Memons of Mumbai. Most Memon Jamaats spread across the city, along with numerous other benefactors have promised to join hands with WMO to fulfill the dreams of hundreds of Memon families who do not have a roof over their head and a home to call their own in "maximum" city.

Ironically the Kabrastaan (graveyard) for Muslims in Mumbai is situated in the tony area of Marine Lines, overlooking the famous landmark of the Queens Necklace that adorns the coastline. One of the most expensive real estates in the world. Until the Mumbai housing project becomes a reality, our desolate brothers and sisters can only seek solace in the fact that they will eventually occupy the most coveted spaces in the landscape of Mumbai, unfortunately six feet under.

Your Zakat contributions can change this emphatic reality. Donate generously towards the worthy cause of Rehabilitation of Memons in the upcoming month of Ramadan.

I live in a Garbage Dump

"My name is Mohammed Rijwan Abdul Kadar Bombewala and I live in a garbage dump. Surrounded by dirt, dust, the stench of disease and death, my 3 young sons, a daughter and my wife huddle together in a shanty which is about 10 feet wide and 12 feet long. Yes, there are bathrooms much bigger than that! To add to this, my humble

home is illegal. We live in the constant fear that the authorities will demolish it and the four walls that keep the roof above our head will come crumbling down."



Rijwan is a 36 year old Memon from Surat, Gujarat who drives an auto rickshaw for a living. Burdened under a mountain of debt, he could barely make ends meet or bring food to the table for his family. The authorities demolished his illegal shanty on numerous occasions and he was left to the mercy of the heavens above. The community came to his rescue and the Surat Memon Jamaat enrolled his 4 children into school. Nathani Charitable Trust, along with WMO have provided the family with a home in Makka Apt, Bhagatalav, Surat. A proper one bedroom, with a living room and a kitchen.

"My children are going to school and there is a place I can call my own. I will never forget the 21st of November 2016, the day we entered our new home. Because that was the first night, in many a decades, when I slept peacefully. For I knew when I woke up the next morning, there would still be a roof over my head and clean air for my family to breathe!"

Chapter	Project	No of Beneficiaries	Project Cost (USD)
Far East	Purchase Assistance / Rent Assistance / Repairs	110	310,526
North India	Housing (individuals) / Gadhada Colony / Dhulia / Jasdan	244	1,364,284
Pakistan	Housing Support / Rent Support	94	330,332

APPEAL

YOUR ZAKAT CONTRIBUTIONS GO A LONG WAY IN BRINGING A SMILE ON THE FACES OF THE CHILDREN WHO STAY WARM AND SAFE IN THE CONFINES OF THEIR HOMES, YOU HAVE SO GENEROUSLY PROVIDED.

HEALTH CARE



HEALTH CARE

When it comes to medical aid, the World Memon Organisation have established themselves as Caretakers of Humanity, "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. Salman Iqbal (President – WMO).

Gift of Sight

The World Memon Organisation Far East Chapter is spreading the light with the invaluable gift of sight. Healthy corneas are being delivered to the visually impaired in all corners of the World from Sri Lanka.



This worthy project will soon make a tangible difference to hundreds across the globe. The WMO Far East Chapter will donate eyes to countries that are reeling under the onslaught of curable blindness, starting with **delivering 200 corneas to Pakistan**.

In a majority of these cases, the sight lost due to an opaque cornea (the outermost, transparent layer of the eye) can be restored by replacing it with a clear one. This remarkable endeavour that the Far East Chapter has embarked upon will bridge the gap between availability and requirement of healthy corneas.

The World Memon Organisation has partnered with the **Hashmanis Foundation**, **Al Ibrahim Hospitals** and the **Sri Lankan Eye Bank Society** to provide free Corneal Transplant services to the marginalised of Pakistan.



Under the agreement, the Sri Lankan Eye Bank Society will provide the donated healthy corneas to the World Memon Organisation Far East Chapter at cost, which will be later sent to WMO Pakistan Chapter. The surgeries will be performed at the partner Hospitals and the expenses will be shared by the World Memon Organisation and the collaborating hospitals.

An agreement to transplant 200 corneas has been signed. Each surgery costs north of Rs.150,000 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.

Several successful surgeries have been performed thus far by the Grace of the Almighty.

A few words of gratitude from a 72 year old recipient who has recently undergone a successful transplant – Mr Muhammad Sumar.

"I was struggling with my vision for the last four years. I would experience pain, bouts of redness, irritation and a marked decrease in visibility so I went to different Doctors but the suggested treatment would cost me a fortune so I lost all hope.

One day, a friend of mine told me about Hashmanis Foundation, who would not only treat the patient but also take care of their expenses.

I rushed to this foundation, where I was examined by top Ophthalmologists, received Corneal Transplant in both my eyes and was sent home in a week's time, without being charged a single penny.

After the surgery, my world has changed. I can see everything clearer, better than ever before. My family and I are eternally grateful to the Hashmanis Foundation and World Memon Organisation."

As WMO continues it's journey of touching and changing lives of thousands across the globe, the GIFT OF SIGHT project marks a significant milestone in that all important journey to change the World.

Cornea Clinic

The World Memon Organisation Pakistan Chapter is spreading the light with the invaluable gift of sight. Healthy corneas are being delivered to the visually impaired in Pakistan, courtesy WMO Far East Chapter.



WMO Pakistan Chapter has partnered with the **Al Ibrahim Hospitals** to provide free corneal transplant services to the marginalised of Pakistan. Hundreds of successful corneal grafts have been performed thus far by the Grace of the Almighty.



In recognition of the services provided by WMO, a special ward, aptly named - WMO CORNEA CLINIC was inaugurated at the Al Ibrahim Hospital of Malir, Karachi on the 2nd of March. The inaugural ceremony was attended by the top brass of the Chapter including its honourable Vice President - Mr. H M Shehzad.

We met several children, some quite young at the OPD of the Al Ibrahim Hospital who were suffering from corneal deformities and were awaiting a simple transplant to restore their vision. It was heart wrenching as their entire life lay ahead of them. With their lives plunged into darkness, the only colour they were accustomed to, was Black.

As we walked out of the institute, the sun was setting on the Karachi shores. I was mesmerized by the changing hues of the sky - from a cerulean blue to fuchsia to tangerine orange. As streaks of crimson red kissed the azure waters before the sun finally bid goodbye, I had just witnessed the most vibrant

palette of all the brilliant shades of life.
As we enjoyed the myriad hues, my mind was surprisingly at ease and my heart at peace. I felt a sense of fulfilment for being a part of an organisation that was changing lives across the globe. Some day, someone would enjoy this beautiful sunset with a set of eyes donated by the World Memon Organisation.

And would he not thank the Almighty for creating the most stunning canvas and would she not be grateful to witness a masterpiece filled with the most vibrant colours that distinctly lacked every shade of Black!

Pakistan Medical Centre



WMO has raised a **million dirhams** towards the Pakistan Medical Centre, a landmark project by **Pakistan Association Dubai** (PAD) to construct the first not-for-profit health care facility in the heart of Dubai. The project stands completed and has become a beacon of hope for health care and the marginalized in the UAE.

The Pakistan Medical Centre is an outpatient polyclinic serving across all disciplines from pediatrics to dental, laboratory to radiology and many others. The medical centre will serve people of all nationalities and will be a gift from the Pakistani community to others.

The health care project is an integral part of the World's largest community centre being built in Dubai by PAD for overseas Pakistanis.

Dr. Faisel Ikram (President PAD) has paid tribute to Mr. Solly Noor and the Memon community for showing great heart and support for the cause. Dr. Ikram has prominently displayed the World Memon Organisation name on a plaque in the halls of the medical centre as a kind reminder of the unparalleled generosity of the Memon community.

A Hospital in Karachi

A hospital and nursing college are being built in Karachi, thanks to a **2 million dollar** donation

from one of our very generous benefactors. The philanthropic family has played a prominent role in WMO since its inception.

We all pray that their wish for creating another milestone is fulfilled and the Almighty eternally bless the family.

The hospital will mark the first of the Legacy Projects in Pakistan.

MMI hospital



A Flagship Project of Memon Health & Education Foundation (MHEF)

Introduction

Memon Medical Institute Hospital (MMIH) is a 332 bed, tertiary care hospital project with state-of-the-art infrastructure. The institution adheres to the highest international standards and is specially designed, as well as managed in accordance to the JCIA (Joint Commission International Accreditation). It is strictly, a not for profit set up. A hundred percent





donor funded project that aims to serve people regardless of their caste, creed, color, religion or ability to pay.

Lifeline Of Karachi

In medical emergencies, time factor is the most critical component. Due to the large inflow of patients in the hospitals of densely populated Karachi, most are unable to get appropriate healthcare in times of need. In these desperate moments, MMIH with its excellent in-patient, outpatient facilities, Emergency Department, ICU, Ventilators and a thoroughly professional approach to medical and health care services, comes as a blessing to the afflicted of Karachi.

A Memon Endeavour

With a firm belief that "The Best Healthcare is the Generic Right of Everyone", a like minded group of humanitarians from the MEMON community joined hands for the wellbeing of the common man in Pakistan. These distinguished individuals assembled together resources, expertise and took out precious time from their busy schedules to get intimately involved in building this mammoth hospital under the umbrella of Memon Health & Education Foundation - MHEF.

Building A Dream

The idea of MMIH was conceived in 2004, engaging leading architects from around the world and the crucial involvement of the International Hospitals Group, UK in the planning and designing of the facility. Various Committees of experts comprising of engineers, senior doctors and leaders in the field of information and technology supervised the project at different stages of development. Right from the engineers to the labourers, the top management members to the support staff, everyone has worked tirelessly to make the MMIH dream a reality.

Pioneer In Health Care

MMIH is a healthcare landmark and gained its reputation as one of the fastest growing hospitals in the country. It offers state of the art In-patient, Out-patient facilities, Emergency Department, Pharmacy, Laboratory, Radiology, Magnetic Resonance Imaging (MRI), Vaccination service, Daycare services, Private, Semi Private rooms & General Ward, Operation Theatres, Baby Nursery, Intensive Care Unit (ICU), Special Care Unit (SCU), Endoscopy services, Dialysis service, Neonatal Intensive Care Unit (NICU), Lithotripsy, Pulmonary Function Test Unit (PFT), Physiotherapy, Paediatric Ward, Paediatric Intensive Care Unit (PICU), Cardiac Catheterization, Lab Collection Point & Clinic Centers.

We Appreciate Your Generosity

MMIH has a very strong and independent Patient Welfare Department which is responsible for the management of Zakat and donation funds. The Zakat funds are increasing with every passing year, testament of the growing faith amongst our valued donors. We have a very fair and transparent system which gives an opportunity to the donors to help the afflicted wherein we provide them the best healthcare, under the supervision of a team of compassionate and dedicated medical professionals, using the latest technology and equipments.

Future Plans

MMIH has envisioned a comprehensive expansion plan which includes the launch of a Nursing School, Medical College and Research Institute as part of our corporate commitment.

Landmark

MMIH a shining beacon of hope for the afflicted and a landmark achievement for the Memon community. We look forward to your invaluable contributions towards our common objective of saving the most precious commodity in the world - A Human Life.

India

Memon Hospital, Palghar

A **135** bed multi-speciality hospital is being built at Palghar, a city 90 kms north of Mumbai, enroute to Gujarat. The noteworthy **USD 4 million** dollar project is a collaboration between WMO North India Chapter and **Palghar Memon Welfare Trust**.





The first phase of the hospital stands on the verge of completion with an estimated USD 1.5 million already spent towards building the infrastructure.

Teli Hospital



Dhoraji is a town in Gujarat which is home to a considerable Memon population. Teli hospital is a boon for the inhabitants of Dhoraji and the neighbouring towns and villages as it provides effective medical treatment at subsidised costs. A dedicated team of doctors attend to the patients, nursing them back to health.

Teli hospital lacks a radiology department which serves as an impediment in carrying out diagnostic procedures to ascertain medical conditions thus delaying treatments which could prove fatal in critical cases. Dhoraji residents have to travel considerable distances to get these tests done.

WMO North India Chapter recently donated a **3D ECHO COLOR DOPPLER** machine and a **sonography** machine to initiate a radiology department in Teli hospital. They are equipped with the latest 3D imaging technology, offering high image quality with pinpoint accuracy to enhance diagnostic confidence.

The management of Teli hospital was extremely grateful to **WMO North India Chapter** for their generosity and profusely thanked the donors.

Radiology Department

The Teli hospital in Dhoraji needs many more state-of-the-art equipments including a CT scan machine, another Ultrasound unit and a CR system of X ray tables at a cost of USD 280,000 to complete their Radiology wing.

Project Hope

In India, the incidence of cancer is increasing rapidly; therefore it is important to step up cancer literacy and knowledge amongst the population.



The World Memon Organisation Global Youth Wing North India Chapter has partnered with the local Inner Wheel, Rotary Club and the WMO team of Bhavnagar to organize an event aptly named Project Hope to create Cancer awareness.

Bhavnagar is a coastal city in the state of Gujarat and an important centre of trade and commerce. It is famous for its diamond polishing industry and close proximity to the world's largest ship-breaking yard.

On the 13th of March, Project Hope was up and running. Leading oncologist **Dr. Umang Desai** was present at the venue and important tests to detect early signs of cancer including **mammograms** and **pap smear tests** were conducted free of costs under his watchful eye, courtesy a mobile hospital unit.

The local WMO unit had run a widespread publicity blitzkrieg to urge all the ladies in Bhavnagar to attend the event because early detection of the disease remains the cornerstone of cancer control.

WMO firmly believes that millions of lives can be saved from premature death and suffering, if people have timely access to early detection and treatment of Cancer.

We hope and pray that Project Hope achieves this paramount objective.



Eye Care

Several eye camps are organized on a regular basis across India to conduct free eye examinations and dispense spectacles free of cost to the underprivileged.

Cataract operations are performed by leading ophthalmologists in several cities, towns and remote villages of India so that many needy and ailing marginalised members of the community can be accorded the gift of sight. These surgeries are done at zero costs and in recent times almost a thousand cataract surgeries were performed in **Dhoraji**, a town in Gujarat with a sizeable Memon population.







South India Chapter



Chapter	Project	No of Beneficiaries	Project Cost (USD)
Far East	Surgeries / Dialysis / General Medical / Corneas	365	92,369
North India	Medical Camps / Hospital @ Upleta / Palghar Hospital Phase I	244	1,365,713
Pakistan	Gift of Sight / Elimination of Thalassemia / Special Treatment	50,300	366,959
South India	Major Surgeries/ Dialysis/Cancer Treatment		60,000

APPEAL

KINDLY CONTRIBUTE YOUR ZAKAT AND LILLAH FUNDS TOWARDS THE WORTHY CAUSE OF HEALTH CARE. YOUR DONATIONS ALLOW QUALITY AND EFFECTIVE HEALTH CARE TO REMAIN FIRMLY WITHIN THE FRAIL GRASP OF PENURY.

YOUR CONTRIBUTIONS MAKE THE DIFFERENCE BETWEEN LIFE AND DEATH.

EMPOWERMENT



EMPOWERMENT

WMO Rozgar Scheme

Delivering Dignity of Life

The Rozgar initiative undertaken by **WMO Pakistan**Chapter firmly underlines our belief - "give a man a
fish and you feed him for a day; teach a man to fish
and you feed him for a lifetime"

For over a decade now, the Rozgar Scheme has been achieving its objective of enabling the recipients to earn a livelihood, sustain their families, provide their children with an education thus ensuring a life with dignity.

Over the years, hundreds of **auto rickshaws** and thousands of **sewing machines** have been distributed under the Rozgar Scheme to the marginalized Memon families of Pakistan.

This year WMO aims to deliver **250** vehicles including auto rickshaws, motorcycles and motorcycle loaders to deserving families at an average cost of a **\$1000** (thousand dollars) per vehicle. But with a slight modification to the scheme of things.

This will be a Lillah project.

WMO expects the program to not only earn a livelihood for the recipients but we expect the donee to give back a fraction of his earnings to WMO. The funds received would be once again utilized to donate vehicles to other underprivileged members of the community thus making the program self sustaining and giving it the ability to reach out to a larger strata of the marginalized in Pakistan. More importantly the recipients would eventually become proud donors and the program would achieve the prime objective of delivering dignity of life.

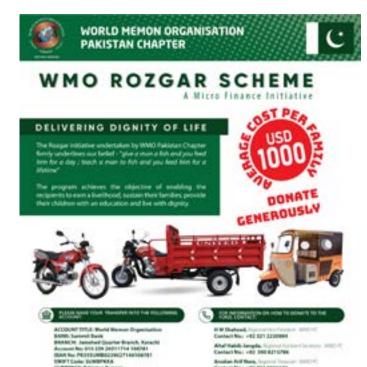
Laura Hillenbrand, the acclaimed American author famously quoted, "Dignity is as essential to human life as water, food and oxygen". We couldn't agree more.

Appeal

We appeal to our brothers and sisters across the globe to donate towards this pertinent cause. The prevailing pandemic has thrust the poor deeper into poverty. Today, the World needs your generosity and compassion like never before. Time to step up to the plate for Humanity.

Response

The Rozgar Scheme enabling the marginalized Memons of Pakistan to get back on their feet has received an overwhelming response from members of the World Memon Organisation.



The Lillah project achieved its \$ 250,000 thousand target in an overnight round of crowd funding thanks to a fervent and heartfelt appeal made by the President of WMO - Mr. Salman Iqbal.

Leading from the front, the WMO President, the WMO Deputy President - Mr. Mahmood Shaikhani and Chief Advisor to the WMO President - Mr. Ashraf Machiyara contributed the bulk of the funds towards this micro finance initiative.

The largest contribution of a \$ 100,000 (hundred thousand dollars) came from the magnanimous Arif Habib. The doyen of the Pakistan Financial industry is a distinguished WMO trustee whose unparalleled generosity is legendary.

We are eternally thankful to our donors. May Allah SWT reward you in abundance for your generosity towards this noble endeavor. We look forward to your steadfast support as we continue our journey of changing lives across the globe.

PAYING IT FORWARD IN THE TIME OF CORONA

Empowerment of women belonging to the marginalized sections of society has been one of the most essential humanitarian services provided by WMO over the years. Thousands of women in India and Pakistan have been nurtured and trained to cultivate special skill sets that enable them to earn a livelihood, provide for their families, afford an education for their children and ensure a life of dignity.

In the Ramadan of 2020, **Dr Taheera Hassim** (former Regional Secretary General of WMO Africa Chapter) initiated the **first women empowerment project on African soil** by providing **sewing machines** to a group of young and deserving ladies at the **Al**



Hudaar Oprhanage. And we are pleased to report that the program is flourishing.

On Wednesday, 24th February 2021, WMO Africa Chapter donated **150** premium quality **blankets**, exquisitely sown by the enterprising ladies of Al Hudaar to the residents of the **Avril Elizabeth Home**, an institute for intellectually challenged persons belonging to disadvantaged families.

It weaves a priceless story of paying it forward. A thoughtful gesture by **Dr Taheera Hassim**, the perfect epitome of strong women truly empowering other women, enabling a team of young, underprivileged ladies to learn a skill set. They in turn, give back and extend the kindness to a group of marginalized people with special needs.

As the rainbow nation reels under a new strain of the Corona pandemic and many have lost their near and dear ones to this fatal virus, people are seeking and longing for signs of hope. Perhaps, these are the heartwarming stories that will deliver that glimmer of hope.

It is time to come together, pay it forward and create an unprecedented wave of human kindness that will wipe out the death and despair. And it could begin by just donating a couple of sewing machines to an orphanage on a farm in Lenasia.

So did you perform an act of kindness today that will perhaps set about a chain of events that might just change a life, a family, a city, a nation or even destiny.

The World awaits.

A Roti, A Lady and A Revolution

At the outset let me explain to you the significance of the *Roti* in the Indian Subcontinent. The circular flatbread made from wheat flour is the staple food of Indians across the nation. It has pride of place in the most popular slogan of Indian Socialism - *Roti*, *Kadaa aur Maraan* where the Roti epitomizes food while the other two symbolize clothing and shelter respectively. Perhaps a befitting slogan for Humanity too as it depicts the basic needs of human beings from around the World.



Now let me introduce you to **Mrs Raziya Chashmawala** (Co - Chairperson of WMO North India Chapter Ladies Wing) who is the pioneer of Women Empowerment in the Indian Memon Community and her collaboration with the invaluable "Roti".

After receiving a Roti Making machine courtesy the generosity and steadfast support of the WMO North India Chapter VP - **Mr Ehsan Gadawala**, Mrs Chashmawala has embarked on a mission.

15 underprivileged women working out of a tiny room in the far flung suburbs of Mumbai have established a **Roti Bank Project**. The Roti Making machine has enabled them to make hundreds of Rotis in a short span of time. Tiffin services, deliveries to restaurants and homes, more importantly the Rotis are being sent to hospitals to feed the ailing patients.

Thanks to the indispensable "Roti", 15 marginalised women are earning livelihood, sustaining their families, providing their children with an education and ensuring a life of dignity.

Courtesy the Tiffin services, they are also supplying a staple diet to thousands of lower, middle class salaried men and women who have to rush to work every morning and don't have the time or means to enjoy a homemade meal every day.

And then the hospital service where thousands of ailing human beings are provided nourishment on a

daily basis. A time when hospitals are overwhelmed and reeling under the impact of the Corona pandemic.

As Raziya Chashmawala so aptly puts it, "There is no greater force than a woman determind to rise. As we all rise by lifting others through these entrepreneurial initiatives"

We can only nod in agreement and applaud Raziya Bai, the empowered ladies, Ehsan Gadawala and the humble yet mighty Roti.

Mohammad Faroog Samana



Mohammed Farooq Samana is a very vocal advocate for the cause of education and is one of the most generous benefactors of the World Memon Organisation, having donated diligently over the years towards the **Empowerment of the Memon Community**.

Over the years, hundreds of **auto rickshaws** and thousands of **sewing machines** have been distributed to deserving families, under the Rozgar Scheme initiated by **WMO Pakistan Chapter** and Mr. Faroog Samana.

When Mr Farooq graced the cover of "The Memon" Magazine, he had elaborated on his benevolent intentions, "When I help an underprivileged mother with a sewing machine or present a less fortunate family with an auto rickshaw, the objective remains the same. I enable them to earn a livelihood, to provide their child with an education and live with dignity."

May Allah Swt reward Mohammed Farooq Samana for his magnanimous generosity.

Micro Finance

The World Memon Organisation firmly believes that if you give a man a fish, you feed him for a day; teach a man to fish and you feed him for a lifetime.



Empowerment of men and women belonging to the marginalised sections of society has been one of the most essential humanitarian services provided by WMO over the years. Hundreds of auto rickshaws and thousands of sewing machines have been distributed to enable families to earn a livelihood, provide their children with an education and ensure that they live with dignity.

The Micro Finance Program wherein interest free loans are sanctioned to enable the deserving to stand on their feet was initiated in 2013 by the **World Memon Organisation Far East Chapter** to support small businesses and upcoming entrepreneurs. The program has since been emulated by other WMO Chapters across the globe. A sizeable number of Memons have benefitted immensely through Micro Financing since its inception.

Chapter	Project	No of Beneficiaries	Project Cost (USD)
Africa	Skills development & training		20,350
Far East	Empowering	10	19,737
Pakistan	Motorcycle / Motor Cycle Loader / Rickshaw / Hand Cart / Micro Loan	350	289,077

APPEAL

WE APPEAL TO OUR BROTHERS AND SISTERS ACROSS THE GLOBE TO DONATE TOWARDS THIS PERTINENT CAUSE. THE PREVAILING PANDEMIC HAS THRUST THE POOR DEEPER INTO POVERTY. TODAY, THE WORLD NEEDS YOUR GENEROSITY AND COMPASSION LIKE NEVER BEFORE. TIME TO STEP UP TO THE PLATE FOR HUMANITY.

FEED THE FASTING



THE WMO: MARCH 2021



"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) Holy Qur'an

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.

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

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. **60,000** meals were distributed during the 30 day tenure.

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 in 2017. **Over 75 thousand** meals were served in **2017**. Alhamdulillah.

In 2018, the same feat was repeated and in 2019 we almost touched the 100,000 mark at the 3 camps. We received record crowds with a daily consumption of more than 3000 meals at each camp.

We are pleased to report that over a **1000** meals were being served on a daily basis at each of the 3 lftar Camps in Sonapur, Dubai Investment Park and Ajman. **Mr. Salman Iqbal** made a welcome addition to this admirable campaign by hosting iftar meals for more than 500 brothers at 2 separate mosques in the **Al Barsha** region of Dubai.





Mr Shakir Haroon, son of the illustrious Haroon Karim (former Chairman of WMO Board of Trustees) then spread the cheer across the border by establishing an Iftar Camp in the Al Khoudh region of Muscat in Oman. The admirable campaign had inspired Iftar camps in cities as far as Sintra in Portugal.

In 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 gatherings.



"We implore you to delve deep into the bountiful spirit of giving and brotherhood during the blessed month and contribute towards the admirable cause of the Ramadan Iftar Meal Box."

Mr Mahmood Abu Baker Shaikhani **Deputy President WMO**

DONATE

SPARE A THOUGHT, SHARE A MEAL AND FEED THE FASTING. EACH MEAL COSTS JUST USD 3



The Bond of Brotherhood

WMO Middle East Chapter consists of a majority of Memons from the country of **Pakistan**. The chapter provides extensive humanitarian services in the region encompassing bursaries for education, food pack distribution on a regular basis to underprivileged families and medical aid to the less fortunate. The members of the Chapter also provide legal recourse and bail out individuals who do not have the requisite funds to pay their legal obligations to obtain their freedom.



A gentleman of **Indian** origin was languishing in a UAE prison for a stretch of time due to lack of funds. Once the matter was brought to the attention of the predominantly Pakistani members of the WMO Middle East

Chapter, they immediately paid the needful to help the detainee obtain his travel documents to fly back home. The Chapter further spent **AED 100,000** towards his legal settlement and to procure tickets for the flight home to reunite with his family.

People on both sides of the border are extremely warm and cordial to each other. They stand united in their moment of crisis and share a deep bond of humanity that helps them overcome all adversities.

We are thankful to the Middle East Chapter for their gesture of kindness which helps bring people closer together and strengthens our bonds of brotherhood.

May Allah Swt grant us the patience and understanding to work together for unity, peace and harmony.

Ameen.

Reuniting Families

The Middle East contributes on a regular basis towards the air travel of detainees languishing in prison as they do not have the requisite funds to buy their air tickets to travel back home.

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.

Debt Repayments

PT Barnum famously quoted,

"There is scarcely anything that drags a person down like debt."

Due to the financial crisis engulfing the Middle East, many less fortunate brothers and sisters are reeling under a mountain of debt. The Middle East Chapter helps to free individuals from the debt trap by paying off their dues.

WMO calls it paying our debts to Humanity.

Ramadan Ration Bags

In keeping with the bountiful spirit of giving during the Holy month of Ramadan, several WMO Chapters across the globe deliver hundreds of food packs to the underprivileged families that dwell in their corner of the World.

Each pack consists of several kgs of essential food items such as rice, wheat, dal, sugar, salt, tea, spices along with ghee, oil, milk powder, dates and sweets. 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.



APPEAL

PLEASE JOIN US IN THIS BENEVOLENT CAUSE AND DONATE GENEROUSLY TOWARDS THE RAMADAN RATION BAGS. EACH BAG COSTS APPROXIMATELY USD 15.





"Charity never decreases wealth. Rather, it increases it... it increases it... it increases it"

Messenger of Allah

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 Ramadan, 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 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 widows and needy Muslim families who need financial aid to cover daily expenses (groceries, electricity payments etc) and monthly expenses (water bills, rentals etc) have become recipients, up until they become self reliant and are able to stand on their feet again.

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 several students, lightening their financial burden and allowing them to continue their studies without these additional worries.



WMO also provides scholarships, bursaries and university registration fees to deserving students.

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 those 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 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 [Patron], Dr Ridwan Mia [Patron] & Dr Taheera Hassim [Patron]

IMAM DEVELOPMENT PROGRAMME [IDP]

The Imam Development Programme [IDP] was formed to assist and empower Imams and religious leaders, help them 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.

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 set up 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 we meet their daily / monthly needs and offer them opportunities to explore the potential of becoming entrepreneurial within society. In the long run, this will enable them to become economically independent by developing various skill sets thus ensuring that they, as a community are self-sustaining.

PRETORIA AND PURPOSEFUL GIVING



Over the past four years the Itereleng community and 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.

MORE CLASSROOMS NEEDED IN BRAZZAVILLE

On the 3rd of June, members from WMO Africa chapter, Purposeful Giving and Planet Mercy visited the Brazaville West Islamic Centre.

A Madressah was initiated by members of the WMO Africa Chapter in 2004 with just 12 children. 3 years later, a Masjid was built adjacent to it and today Alhamdulillah, there are close to 200 students who are imparted with Islamic education on a daily basis.



An additional piece of land has been bought to put up the extra classrooms needed to accommodate the ever growing list of children.

SHOEBOXES

Purposeful Giving sponsored and distributed personalized Ramadan Shoeboxes as Eid gifts and gift bags, stationery packs, fruits and Chicken Licken meals to the children at Brazzaville Islamic Centre.



List of Items in each Shoebox:

Double pack toothbrush & toothpaste	Face Cloth	
Body Lotion	Pair of socks	
Bar of soap	Stationery pack including colouring pencils, crayons, marker, eraser, ruler etc	
Soap Holder	Age appropriate toys or a special gift	
Vaseline	Sanitary pads for girl, aged over 12 years	

MASS IFTAR

WMO Africa Chapter co hosted a mass iftar for a capacity crowd of 1500 in the city of Johannesburg, South Africa on the 2nd of June. The gathering

consisted of families struggling to make ends meet, widows, orphans, the aged, the infirm and our less fortunate brothers and sisters who religiously fast for the entire month of Ramadan but are not sure where their next meal would come from.

And they offer food to the needy, the orphan and the captive.

(Saying): "We feed you for the sake of Allah alone; we wish for neither reward nor gratitude from you."

The Quran 76:8-9 (Surah al-Insan)



May Allah Swt accept our humble endeavours.

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.

Several wheelchairs have been donated during the month of Ramadaan, with the aim of alleviating the daily challenges faced by the caregivers by ensuring that the elderly are mobile. This year wheelchairs have also been handed over to the aged and infirm in Newclare, Gauteng.



ANNUAL RAMADAN ENDEAVOURS

- Degs of Haleem are fully sponsored and distributed every Sunday.
- Savouries for Iftaar meals are prepared and sent to various Masajids in KZN.
- Complete Iftaar meals are prepared and distributed.
- Food hampers are distributed and cash offered to purchase Eid clothing for children.
- Vouchers to purchase groceries as per each families' personal requirements are handed over to needy recipients throughout the month of Ramadan.
- Eid gifts and goody bags are 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



MADRESSA AN NOOR

For the past five 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.

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.

FOOD HAMPERS



WMO has once again participated and contributed towards 3000 food hampers that were distributed to the marginalised in Newclare, Gautena. Hadiie Ludfie partners with WMO to annually distribute food hampers less fortunate our brothers and sisters who struggle to bring food on their table in the holy month of Ramadan.

We are humbled 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.

THE WHEELCHAIR CAMPAIGN



The World Memon Organisation Africa Chapter continues delivering wheelchairs to the aged, infirm and children with special needs. The wheelchair project has been a noteworthy endeavour of Africa Chapter for over a decade now.

The worthy initiative has always found ardent support in **Mr. Yousuf Kamdar** of the acclaimed Kamdar group, **Mr and Mrs A K Ismail** and the benevolent ladies of **Jama'atun nisaa** who have championed the cause with other distinguished members of WMO Africa Chapter.

The distribution of wheelchairs and walkers was orchestrated in various cities including **Pretoria** and **Durban**. The recipients were of all ages, colour, race and religion. We are grateful to the **Lajpal Foundation** for collaborating with us on this thoughtful initiative and joining us in the handover ceremony.

The most noteworthy donations are the **specialized** and modified wheelchairs for children with special and complex needs. Over the years, a sizeable number of wheelchairs have been delivered to children with disabilities from disadvantaged families.

These wheelchairs enable the children to move freely and escape the confined spaces of their homes and schools. They provide them the freedom to absorb the beautiful sights and sounds of mother nature, breathe in the fresh air, enjoy their day in the sun and spend quality time in an environment more conducive for their emotional and physical well being.

As the WMO Africa Chapter continue their noble endeavours to Serve Mankind, we pray that the Almighty accept their humble efforts and reward everyone who are working together to bring a smile on the faces of these little angels by giving them wings.



FEEDING THE NATION



"You pray for the hungry. Then you feed them. This is how prayer works", a famous religious leader once quoted.

WMO Africa Chapter plans to answer the prayers of thousands in the coming weeks by literally bringing food on the table for **28,000** individuals across **South Africa**. The need for an extensive feeding scheme is even greater this year as the rainbow nation is reeling under another fatal strain of the Corona virus.

The feeding initiative unfolded in KwaZulu-Natal wherein the Africa Chapter partnered with **Natal Memon Jamaat (NMJ)** and **Jama'atun Nisaa** to feed the vulnerable and needy from deghs (large metal utensils) of Akhni (a Memon delicacy of meat and rice), generously donated by its members.

On the 21st of February, the distribution drive was initiated at the Ahmediya Masjied, Mayville. It was a coordinated effort between **Mr. Cassim Malani**, Jama'atun Nisaa and NMJ, as the food was distributed to the gathering after the noon Zohr salaah. The endeavor was repeated on the 25th and 26th of February with food being distributed to the marginalised at Alpine Road, Kennedy Road, Overport Masjied, Sparks Road Masjied and Al Islahi Madressah.

The feeding initiative continues in KwaZulu-Natal and has recently expanded to the Gauteng region. The teams involved are working tirelessly towards the daily distribution of cooked meals to the vulnerable, orphans, elderly, homeless and marginalized.

With more than 7500 people already being fed, a majority of them being our Muslim brethren, we pray that the Almighty accept our humble endeavors and reward the donors for their kindness as our beloved Prophet (SAW) always maintained: "The best of all charities is to feed the hungry"



Yousuf Kamdar

Albert Einstein once famously quoted, "Try not to be a man of success, but rather try to become a man of value."

With the admirable Yousuf Kamdar we have the most extra ordinary success story of a man whose exceptional generosity precedes his outstanding accomplishments in the world of business and finance.

Irrespective of race, religion or community, Mr. Yousuf Kamdar is the epitome of WMO's efforts to serve Mankind globally. Donating wheelchairs to the afflicted in South Africa, feeding the devout Muslim laborers of Dubai, arranging community meals on a daily basis for the underprivileged in

Durban during the entire holy month of Ramadan or the numerous feeding schemes in which he plays an integral role in achieving the greater objective of ending hunger in South Africa These are just a handful of worthy causes amongst many to which Mr. Kamdar has dutifully contributed.

At a time when the World needs healing, your compassion leads the way.

THE FIRST LEGACY PROJECT ON AFRICAN SOIL



The retirement village marks the first of the Legacy Projects in Africa, envisioned by its VP - Mr. Feizul Ayob, "The goal isn't to live forever, it is to create something that will," asserts the Vice President.

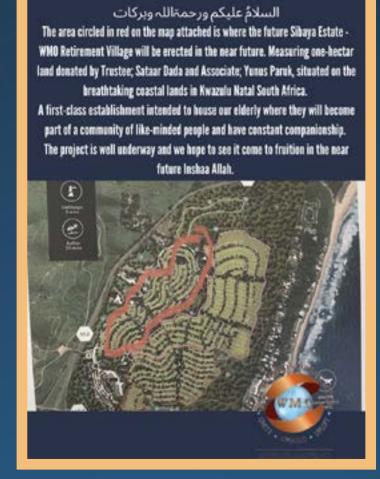
"There are several Hadith which underline that carina for one's parents in the later stages of their lives, especially when they attain old age, opens the gates of paradise. In the cycle of life, youth and old age are only a matter of time; for one who is young must surely grow old." concludes Mr. Ayob reminding the youth of this eternal truth through a narration of the Prophet (PBUH), "If a young man honors an elderly on account of his age, Allah Swt appoints someone to honor him in his old age." WMO intends to build an abode of caring and healing on the donated land in the next few years. May Allah Swt reward all those who have come together to help our ageing Ummah by creating a sanctuary for the elderly and infirm.

Satar Dada is one of the tallest pillars of WMO. His generosity remains unparalleled, as do his leadership qualities which came to the fore when he helmed the organization as the WMO President for several years.

During his tenure as President of WMO, Mr. Satar Dada rarely made elaborate speeches, he let his work do most of the talking. Even today, Mr. Dada remains a man of very few words but his generosity speaks volumes of his character which continues to inspire and encourage us to Serve Mankind.

A magnanimous donation was made by Mr Sattar Dada and his business associate - Mr Yunus Paruk of a one hectare piece of land in the prized coastal area of Sibaya, Durban towards building an old age home.

Thank you Sir, for your generosity, your leadership, your compassion, as we are compelled to pen another tangible tribute to the humanitarian heart of Mr. Abdul Satar Dada.



THE MIRACLE WOMAN

"A woman is the full circle. Within her is the power to create, nurture and transform." – Diane Mariechild

Dr. Taheera Hassim is indeed that complete woman.

Having lost her father at a very young age, she overcame multiple hurdles to complete her education. Since then, she has gone from strength to strength, excelling in academics to become a reputed gynecologist with a flourishing practice. The eldest of her siblings, she has inspired each of them to follow in her footsteps and become successful and independent individuals. Firmly perched on the pinnacles of success, Taheera is now giving back to society and trying to make a difference.

The former Regional Secretary General of Africa Chapter is busy combating the Corona pandemic on the frontlines in Johannesburg. This inspirational first responder is heading her team of Corona Warriors in South Africa.

As an integral member of the African medical community, she unflinchingly takes every call, attends to every patient, standing undaunted on the battlefield, holding firm to her position.

WMO salutes Dr. Taheera Hassim and the medical fraternity in all corners of the World for their selfless service to Humanity.

Being a compassionate and caring human being, Taheera has been the figurehead of several charitable campaigns around the world. She has travelled to the Myanmar border to serve the **Rohingya** community and closer to home spearheaded many humanitarian causes to uplift the marginalized of Africa.





After the very admirable **menstrual cup** project wherein hygienic, affordable and effective sanitary products were made available to underprivileged girls, Taheera then selflessly devoted time towards the upkeep of several **orphanages** in South Africa to bring hope and a smile on the faces of hundreds of children who reside in these homes.



Witnessing the zeal and enthusiasm of Taheera as she dedicates her life to charity and humanitarian causes, we are reminded of the memorable words of the legendary Mother Teresa, "Not all of us can do great things. But we can do small things with great love."

As Taheera spreads the love and transforms lives across the globe, we can only stand up and applaud her for being an inspiration to people from all walks of life. She is the living embodiment of the famous Hellen Keller quote, "When we do the best we can, we never know what miracle is wrought in our life or in the life of another."

WMO thanks you Taheera Hassim for being that miracle!



MONTHLY Welfare

45 BENEFICIARIES

USD 135,000

Financial assistance offered to widows & orphans - ie: rental, electricity, water, groceries, medical & school/ university fees etc

ORPHANAGES

100 BENEFICIARIES

USD 14,000

Support offered to orphanages – provision of school requirements or other basic needs

OLD AGE HOMES

50 BENEFICIARIES

USD 7,000

Support offered to the elderly – needs analysis upon visits or after appeals made

EMPOWERMENT PROJECTS

USD 21,000

Skills development, training, purchasing of items. Enabling recipients to become self-sufficient and the institute to become self-sustainable

RAMADAN

1650 BENEFICIARIES

USD 64,000

Feeding Schemes partnered with Purposeful Giving & Ramadan Grocery Hampers, Food Hampers, Winter Warm Project Blankets, Eid Gifts

IMAM DEVELOPMENT PROJECT

USD 3,500

Offering financial assistance with the aim of supporting local Imams

MUSLIM PRISON BOARD

50 BENEFICIARIES

Halaal meals provided to Muslim prisoners

USD 3,500

ADDITIONAL ZAKAAT

10 BENEFICIARIES

USD 21,000

Once off / urgent / emergency requests made by recipients



SOUTH INDIA CHAPTER

WMO South India Chapter, under the able leadership of it's VP - Mr. H.E. Abdul Azeez and Mr. Adil Azeez (Regional Secretary General) organised a mass marriage ceremony for eight underprivileged Muslim couples at the plush Adam's Heritage in Benson Town of Bengaluru on a scale and grandeur that were yet unheard of.

On the 26th of September, the Memon Organisation, under the banner of Imdad E Nisa invited 800 guests to attend the solemn nikaah ceremony which was followed by a scrumptious lunch. Eight beaming couples tied the knot in the presence of their families, friends and loved ones. The Nikaah ceremony was conducted by Moulana Magsood Imran, the revered Imam of Jamia Masjid. Political heavyweights, the Honourable N A Haris, Member of the Legislative Assembly and Mr. Tanveer Ahmed, spokesperson for the ruling Janata Dal (S) were amongst the prominent invitees who gave their blessings to the joyous couples.

House hold items including steel cupboards, wooden beds, crockery, pillows, sheets, utensils, buckets, clothes, watches and jewellery were provided by members of the **Azeez** family. The entire cost of the ceremony, including the ornate decorations and sumptuous lunch were borne

by these distinguished members of the WMO South India Chapter.

"When a marriage is fixed in a poor household, the pertinent question that arises for both families is how to raise funds for the upcoming wedding ceremony. In many cases, the expenditure of a daughter's wedding translates into the father's eternal debts. *The time has come* to put an end to extravagant marriage ceremonies, the funds should be invested in creating a brighter future for the soon to be wedded couple. Mass Marriages are the answer, they ease the financial burden on the families and are a step in the right direction." asserts Mr. Azeez Muhammad Sait, stalwart of WMO South India Chapter and the driving force behind the event.





His wife Mrs Fareeda Azeez. Chairperson of WMO Ladies Wing South India Chapter and Imdad E Nissa Trust adds, "The evil of the dowry system has crept into our society and weighs down heavily on the parents of the girl child, causing many parents to fall into the debt trap. It is unfortunate that many girls of marriageable age are left sitting at home, twiddling their thumbs as parents cannot afford the unreasonable dowry demands or pay for the exorbitant marriage feasts. It is our humble endeavour to assist such girls hence we have organised the mass marriage ceremony. We also intend to send out a loud and clear message that it is time for others to come forward and donate towards this pertinent cause. Help the weak and downtrodden, help the girl child, make it easy for children from the marginalised segments to be united in matrimony and provide the cure to the many ills plaguing society."

WMO South India Chapter has set the benchmark for others to follow. We hope it leads to many more happy, memorable and eternal unions. We pray that it roots out the archaic social evil of lavish spending on garish wedding ceremonies and paves the path to abolish the demonic dowry system that devours thousands of impoverished families, each year in India.



200 BENEFICIARIES @ \$500

USD 100,000









ZAKATH MASTERCLASS

a WMO GLOBAL YOUTH WING initiative

On the 19th of May, **WMO South India Chapter** launched the E - Booklet - "**Zakat Simplified**" by prominent Muslim scholar, CA Abdul Rahim at the **Master Class Zakat** event organized by their **Youth Wing** in Frazer Town. The venue - Savoury Hotel was packed to the rafters with more than 125 guests who graced the occasion. Even the ladies turned up in full force to partake in the event.

"Zakat Simplified" is a treasure trove of information on one of the most important pillars of Islam. It was shared with the gathering to enhance their knowledge of Zakat, its purpose, how it purifies wealth and benefits not only the recipient but more importantly the donor.

A panel discussion aptly titled "Talk, Think, Realize" consisting of distinguished speakers and eminent members of the community put the spotlight firmly on the obligations of Zakat. The session was followed with a scrumptious Iftar.

We are thankful to **Mr. Abdul Azeez** (VP - WMO South India Chapter), **Mr. Adil Azeez** (Assistant VP - WMO South India Chapter), the **Aziz Sait** family and all the young members of the recently formed South India Chapter Youth Wing for hosting an enlightening evening in **Bengaluru**.









IN 2020, THANKS TO YOUR GENEROSITY, ALL OF THIS WAS POSSIBLE.

YOU CREATED A BRIGHTER FUTURE

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

YOU MADE DREAMS COME TRUE

A Hundred underprivileged families in India got a roof over their heads.

YOU MADE A DIFFERENCE

You delivered food packs to thousands, reeling under the Corona pandemic in the UK.

YOU GAVE HOPE

You are building hospitals in India, the United Arab Emirates and Pakistan to ensure that every human being has the right to quality and effective health care.

YOU CHANGED LIVES

You Empowered Women across the Globe.

YOU SHOWED YOU CARED

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

THANK YOU!

"CHARITY NEVER DECREASES WEALTH. RATHER, IT INCREASES IT... IT INCREASES IT... IT INCREASES IT."

~ Messenger of Allah

WMO AFRICA

Acc No: 119 012 144 21

Branch & Code: Laudium <u>- Code 570145</u>

> Bank Name HBZ Bank Limited

Mr Feizul Ayub Vice President +27825664123

WMO FAR EAST

Acc No: '004021022406

Swift Code: MUCBLKLC

Branch: IBD (Wellawatte)

Bank: MCB Bank Ltd

Dr Haroon Admani Vice President +94777896949

WMO NORTH INDIA

Acc No: 916010021894308

IFSC Code: UTIB0001697

Branch: Mandvi Branch

Bank: Axis Bank Ltd

Mr Ehsan Gadawala Vice President +919967999777

WMO SOUTH INDIA

Acc No: 18100210002810

IFSC Code: UCBA0001810

Branch: IBB Chennai Branch

> Bank: UCO Bank

Mr Abdul Azeez Vice President +919841078610

WMO MIDDLE EAST

Acc No: 11742170920002

Swift Code: ADCBAEAA

IBAN: AE870030011742170920002

Branch: API Tower Sheikh Zayed Road

Bank Name Abu Dhabi Commercial Bank

Mr Ahmed A Sheikhani Vice President +971508811771

WMO PAKISTAN

Acc No: 1-2-39-20311-714-1<u>08833</u>

Swift Code: SUMBPKKA

Branch: Jamshed Quarter Branch

Bank: Summit Bank Limited

Mr H M Shahzad Vice President +923212220084

WMO AMERICA & CANADA

Acc No: 199376753398

Swift Code: USBKUS44177

Bank: US Bank

Mr M Bashir Akuly Vice President +18473120157

WMO EUROPE

WMOCF Zakat Acc No: 19112730

Sort code 60 95 49

Branch: Tooting Branch, London

Bank: Habib Bank Zurich PLC

Mr Imran Panawala Vice President +447957509593



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