



SERVING MANKIND

ANNUAL REPORT

WORLD MEMON ORGANISATION
CHARITABLE FOUNDATION

2020

**19th WMOCF
AGAM2021**
NOVEMBER 19TH - 28TH
TRIUMPH OF HUMAN SPIRIT

CONTENTS



OVERVIEW

- | | | | | | |
|-----------|-------------------------|-----------|--|-----------|---------------------------------|
| 04 | Office Bearers | 15 | Notice & Agenda of 19 th AGAM | 20 | 2020 Attendees List |
| 12 | WMO President's Message | 16 | Minutes of the 18 th AGAM | 21 | Secretary General's Report 2020 |
| 14 | BOT Chairman's Message | 17 | Proposed Amendments to the Governing Documents | 24 | GYW Chairman's Report 2020 |



FINANCIAL REPORTS

- | | | | |
|-----------|-------------------------|-----------|------------------------------|
| 25 | Treasurer's Report 2020 | 26 | Consolidated Financials 2020 |
|-----------|-------------------------|-----------|------------------------------|



CHAPTER REPORTS

- | | | | | | |
|-----------|------------------|-----------|----------------|-----------|-----------------|
| 43 | America & Canada | 53 | Middle East | 75 | Southern Africa |
| 46 | Europe | 58 | Northern India | 82 | Southern India |
| 50 | Far East | 64 | Pakistan | | |



SPECIALIST COMMITTEE REPORTS

- | | | | | | |
|-----------|---------------------------|-----------|--------------------|-----------|----------------------------|
| 86 | International Ladies Wing | 94 | Investment | 98 | Marketing & Communications |
| 91 | Audit, Finance and Zakat | 97 | Legal & Compliance | 99 | Membership Development |



SUPPLEMENTARY INFORMATION

- | | | | |
|------------|--|------------|-----------------------|
| 102 | Chronology of all AGAMs Dates & Venues | 103 | Corporate Information |
|------------|--|------------|-----------------------|

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

We created a brighter future

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

We made dreams come true

Over hundred underprivileged families got a roof over their heads.

We made a difference

We aided a sea of Rohingyans escaping racial violence.

We gave hope

We stood resolute in our efforts to support those who's lives were impacted by COVID-19.

We changed lives

We Empowered Women across the Globe.

We showed we cared

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

THANK YOU

OFFICE BEARERS 2020 - 2023

OFFICE BEARERS OF THE MANAGEMENT COMMITTEE		OFFICE BEARERS OF THE BOARD OF TRUSTEES	
PRESIDENT	Mr Salman Iqbal	CHAIRMAN	Mr Ashraf Sattar Sayani
DEPUTY PRESIDENT	Mr Mahmood Shaikhani	DEPUTY CHAIRMAN	Haji Ismail Abdul Karim Gadit
SECRETARY GENERAL	Mr Bashir Sattar	SECRETARY	Mr Shoaib Ismail Mangroria
DEPUTY SECRETARY GENERAL	Mr Zubair Chasmawala	ASSISTANT SECRETARY	Dr Shiraz Suleman
TREASURER	Mr M. Suhail Yacoob Khandwani		
DEPUTY TREASURER	Mr Shahid Sangani <i>(Resigned 11th October 2021)</i>		
CHAIRMAN, GLOBAL YOUTH WING	Mr Khurram Kalia		

REGIONAL OFFICE BEARERS

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

SPECIALIST COMMITTEES

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

OFFICE BEARERS 2017 - 2020

OFFICE BEARERS OF THE MANAGEMENT COMMITTEE		OFFICE BEARERS OF THE BOARD OF TRUSTEES	
PRESIDENT	Mr Suliman Noor Mahomed (Solly Noor)	CHAIRMAN	Mr Haroon Karim
DEPUTY PRESIDENT	Mr Nowsad Gani	DEPUTY CHAIRMAN	Mr Ashraf Sattar
SECRETARY GENERAL	Mr Shoaib Ismail Mangroria	SECRETARY	Mr Gulaam H Abdoola
DEPUTY SECRETARY GENERAL	Mr Mahmood Shaikhani	ASSISTANT SECRETARY	Mr Farook Kassim
TREASURER	Mr Yunus Suleman		
DEPUTY TREASURER	Mr Ismail Abdul Karim Gadit		
CHAIRMAN, GLOBAL YOUTH WING	Mr Bashir Sattar		
REGIONAL OFFICE BEARERS			
CHAPTER	VICE PRESIDENTS	REGIONAL ASSISTANT SECRETARIES	REGIONAL TREASURERS
SOUTHERN AFRICA	Mr Feizul Ayob	Dr Taheera Hassim	Mr Ashraf Dada
AMERICA & CANADA	Mr M Bashir Akuly	Mr Yousuf Pochi	Mr A Ghaffar Variend
EUROPE	Mr Imran Panaawala	Mr Waseem Yousuf Adil	Mr Zaheed Harunani / Mr Shahzad Iqbal
FAR EAST	Dr AA Mohamed Haroon	Mr Ameen Bhaila	Mr Anjum Asmath
MIDDLE EAST	Mr Ahmed Shaikhani	Mr Khalid Dedhi / Ms Rashida Anwer	Mr Haroon Mohammad
NORTHERN INDIA	Mr Ehsan Gadawala	Mr Shabbir Patca	Mr Haseen Aghadi
PAKISTAN	Mr Altaf Habib Jangda (Acting VP)	Mr Altaf Habib Jangda	Mr Gul Muhammad
SOUTHERN INDIA	Mr Abdul Azeez	Mr Adil Azeez	Mr Abdul Habib Sattar
SPECIALIST COMMITTEES			
GLOBAL YOUTH WING	CHAIRMAN	Mr Bashir Sattar	
	SECRETARY	Dr Sana Durvesh	
	TREASURER	Mr Muhammad Arsalan Tabani	
	VICE CHAIRMAN - EC	Mr. Arshad Gani / Mr Farooq Aziz	
	VICE CHAIRMAN - FC	Mr Saad Iqbal	
	VICE CHAIRMAN - MC	Mr Kamran Ghani / Mr Junaid Merchant	
	VICE CHAIRMAN - NIC	Mr Vasim Kapadia	
	VICE CHAIRMAN - PC	Mr Arsalan Hashmani	
	ADVISORS TO GYW CHAIRMAN	Ms Sumrin Kalia, Mr Khurram Kalia, Ms Reeda Sheikhani	
INTERNATIONAL LADIES WING	CHAIRPERSON	Ms Maimoona H Darvesh	
	CHAPTER REPRESENTATIVES		
	AMERICA & CANADA	Ms Zahida Taufiq Ahmed	
	EUROPE	Ms Shamim Osman	
	FAR EAST	Ms Shazia Sangani	
	MIDDLE EAST	Ms Shabana Razzak Mussani	
	NORTHERN AFRICA	Ms. Shahista Varwani	
	NORTHERN INDIA	Ms Shabana Darvesh / Ms Razia Chashmawala	
	PAKISTAN	Ms Hamida Bawaney	
	SOUTHERN AFRICA	Dr Khudaija Suliman / Ms Fazila AK Ismail	
AUDIT, FINANCE & ZAKAT	SOUTHERN INDIA	Ms Farida Azeez	
	Mr Gulaam H. Abdoola (Chairman)	Mr Haroon Karim	Mr Yunus Suleman
INVESTMENT	Mr Farook Kassim	Mr Suliman Noor Mahomed	Mr Bashir Sattar
	Mr Suliman Noor Mahomed (Chairman)	Mr Haroon Karim	Mr Mahmood Shaikhani
LEGAL & COMPLIANCE	Mr Ashraf Sattar	Mr Farook Kassim	
	Mr Nowsad Gani (Chairman)	Mr Bashir Sattar	
MARKETING & COMMUNICATION	Mr Zubair Chashmawala (Chairman)	Mr Suliman Noor Mahomed (Solly Noor)	Mr Nowsad Gani
	Mr Yunus Suleman	Mr Gulaam H. Abdoola	
MEMBERSHIP DEVELOPMENT	Mr Ashraf Sattar (Chairman)	Mr Feizul Ayob	Mr Bashir Akuly
	Mr Imran Panaawala	Dr Haroon Admani	Mr Ahmed Shaikhani
	Mr Ehsan Gadawala	Mr Altaf Habib Jangda	Mr Abdul Azeez

OFFICE BEARERS



Mr Salman Iqbal
PRESIDENT

Founder and President - ARY Digital Network | Team Owner - Karachi Kings | Chairman - ARY Laguna

A business graduate from the University of Houston (1995), he started his career as the Head of Treasury for the ARY Group where he also took charge of various aspects of the family business, playing a vital role in sectors such as gold products, financial services and properties.

In 2000 he founded and launched the ARY Digital Network diversifying the ARY Group's business portfolio. Furthermore, he has played a key role in the revival of Pakistani cinema with ARY Films. Adding to his exciting and dynamic projects, ARY Laguna is taking shape in DHA City Karachi, which will boast Pakistan's first man made beach side living community.

Over the years, he has been awarded several prestigious accolades by the government as well as private institutions. Most recently he has been nominated for the Sitar-e-Imtiaz by the Government of Pakistan, for his role in promoting Pakistani cricket and elevating our athletes on a global level. As a key figure in the resurgence of international cricket in Pakistan, he has contributed immensely in making Pakistan Super League one of the biggest cricketing leagues in the world.

Taking his passion for sports a step further, Salman Iqbal recently launched A-Sports, Pakistan's 1st HD Sports Channel which is currently broadcasting the ICC Men's T20 World Cup and promises to take sports in Pakistan to newer heights.



Mr Mahmood Shaikhani
DEPUTY PRESIDENT

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

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

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



Mr Bashir Sattar

SECRETARY GENERAL

Bashir is an entrepreneur with a background in strategic management, sales & marketing in a career stretching over 4 decades. Originally destined for a career in medicine at the University of London, Bashir changed direction after developing an insatiable interest in Consumer Electronics. He created a successful retail brand before selling it on.

Bashir's is a pragmatic and engaging entrepreneur who enjoys challenges. He now sources and manufactures products from his office in China whilst developing a premium online brand to exploit the numerous opportunities in the global marketplace.

Bashir has had a notable presence in the voluntary & charitable sector over 4 decades including; 6 year term as Chairman of one of the largest mosques in London, Trustee & President of the Memon Association UK, Managing Director of Peace TV successfully launching the channel in the UK, Europe and US. He is a founder Trustee & Director of the World Memon Organization Charitable Foundation and has served several key posts including Assistant Secretary to the Board of Trustees; Chairman of the Global Youth Wing and the Flagship B2B Conference and is the current Secretary General. Bashir was recognised and awarded for his services to the community by HRH Prince of Wales in 2001.

Born in London, Bashir enjoys time with his family and friends and is keen on different sports. With his parents originating from the Indian sub-continent, he travels to the region and thoroughly enjoys the exceptional cuisine. Bashir takes a keen interest in politics and current affairs.



Mr Zubair Chasmawala

DEPUTY SECRETARY GENERAL

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

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

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

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

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

OFFICE BEARERS



Mr M. Suhail Yacoob Khandwani

TREASURER

Mr. Suhail Khandwani is a name to reckon within the Indian social circuit. He belongs to the illustrious family of Khandwani where mutual trust and faith runs in the blood. Theirs is the saga of an Indian family that introduced Hajj voyages by sea for all, between Mumbai and Jeddah (Khandwani Steam Navigation Company) and took the first car to the desert kingdom.

A member of the Maharashtra Chambers of Housing Industry and Practicing Engineers Architects & Town Planners Associates, he is also part of Bombay Management Association, Property Owners Association, The Federation of Accommodation Industry of India as well as National Real Estate Development Council, Vice President of All India Memon Jamat Federation, President of Khandwani Jamat, Vice President of Memon Chamber of Commerce, Managing Trustee of Mahim Dargah, Haji Ali Dargah and Managing Trustee of Al Barkaat Malik Muhammad Islam English School which has over 3,000 students and General Council of Anjuman-I-Islam a group with more than 95 institutions catering to various faculties, Patron of Association of Muslim Professionals.

An astute businessman with a discerning understanding of technology, in Real estate/restaurant/commodity trading. Enriching a legacy of 50 years, He has actively participated in various activities promoting inter-religious dialogue to strengthen inter-religious bonds thereby instilling peace and harmony in the society.

His objective is to create a model community which is socially proactive and contributes wholeheartedly to the progress of the society and growth of the mankind.



Mr Shahid Sangani

DEPUTY TREASURER

(Resigned 11th October 2021)

Mr Shahid is qualified as an Attorney at Law of the Supreme Court of Sri Lanka. However, since qualification rather than practicing law professionally he joined the family business and has continued in the business. He has over 30 years' extensive experience in Garment Manufacturing and Sourcing. He was based in Hong Kong for 1.5 years setting up a sourcing office for the family business before returning to Sri Lanka due to family commitments.

He managed the Sri Lankan operation of a listed Investment Bank in Malaysia for 2 years and has served as a Director of Vidullanka PLC, a Listed Renewable Energy company in Sri Lanka.

He has served in the boards of several companies in various capacities such as Shareholder, Investor and Independent Director.

He also served as the COO of WMO for 7 years.

He is an Exco member of the Serendib School Education Foundation. He currently serves as a Special Quazi for the Memon Community appointed by the Judicial service commission of Sri Lanka. He is also the Secretary of Memon Association of Sri Lanka for the year 2021/22.

Mr Shahid is Married with 5 children and Rugby is his first passion. He is a Qualified Asian Rugby Judicial Officer. He founded and still manages "Super 16 Junior Rugby Carnival" - the biggest such event in Sri Lanka for Under 10 & 12 for the past 10 years.



Mr Ashraf Sattar Sayani

CHAIRMAN - BOARD OF TRUSTEES

Mr Ashraf Sattar is the Group Chairman Timex Garments (Private) Limited. A family owned apparel company which was established in 1967 in Colombo. With a core business of designs, manufactures and exports high fashion garments to international markets, today the group operates design centers, manufacturing facilities, retail subsidiaries (Aviraté) and sourcing and buying offices internationally. Traditionally specialized in women's wear, the company has diversified into lingerie, menswear and kids wear with 10 manufacturing facilities in Sri Lanka and 1 in Bangladesh. In addition, the Group has Joint Venture with Wacoal Japan for manufacturing intimate wear for International Clients, and Digital Printing plant for fabrics with a Korean company.

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

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



Haji Ismail Abdul Karim Gadit

DEPUTY CHAIRMAN - BOARD OF TRUSTEES

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

Mr. Ismail has a firm commitment towards community and social activities for the betterment of society, furthering opportunities for education, and increasing access to healthcare. He is a Trustee of the Abdul Karim Gadit Foundation, Trustee of the Memon Health & Education Foundation, Trustee of the World Memon Organization (WMO) and Trustee of the Usman Memorial Hospital Foundation. He is also associated with The Citizens Foundation (TCF).

Mr. Ismail Abdul Karim Gadit has been rewarded for Recognition of Contribution Towards the Development of the Dubai Economy from the Department of Economic Development, Government of Dubai. Furthermore, he is a recipient of the Commercial Commitment Award for 25 years of dedicated commitment to Dubai from the Department of Economic Development, Government of Dubai.

Mr. Ismail Abdul Karim Gadit completed his undergraduate studies at the Government College of Commerce and Economics with a Bachelors of Commerce (B. Com) in Karachi and also attended the Institute of Business Administration (IBA) at Karachi University to pursue his Masters in Business Administration.



Mr Shoaib Ismail Mangroria

SECRETARY - BOARD OF TRUSTEES

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

He has served as Secretary General of WMO for 2 consecutive terms, and a member of the Board of Management, as Assistant Secretary General and as Vice President of WMO Pakistan Chapter. He was one of the pioneers in launching the first ever Youth Wing of WMO and other mega projects at WMO Pakistan Chapter.

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

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

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



Dr Shiraz Suleman

ASSISTANT SECRETARY - BOARD OF TRUSTEES

He is a specialist Physician, Investor and Philanthropist.

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

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

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



Mr Khurram Kalia

CHAIRMAN - GLOBAL YOUTH WING

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

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

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

Khurram also holds a degree of Bachelors in Computer Science from FAST National University, a prestigious Computer Science University in Pakistan. He graduated summa cum laude in 1999 with a CGPA of 4.00/4.00 with Gold Medals in all 5 categories, an unprecedented achievement in the entire history of FAST and a record that is yet to be equaled. He received the "Genius of the year 2000" award from Karachi Club for this achievement.

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

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



Ms Shabana Abdul Razzak

CHAIRPERSON - INTERNATIONAL LADIES WING

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

Shabana did her BSc in Marketing from South Eastern University.

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

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

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

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

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



MESSAGE FROM THE PRESIDENT, WMO

Assalamu Alaikum warahmathula wabarakhatu

Dear Trustees, Patrons, members, brother and sisters

It's been a tough time but we have Alhumdullah prevailed and inshallah now have put this pandemic in its final end stage. I now call upon my brothers and sisters to join us in our celebration of unity and brotherhood at the upcoming virtual WMO CF AGAM.

The World has changed in the past year and so has the World Memon Organisation. I was humbled and grateful to be elected unopposed by the members of this wonderful organization. An organization whose founding President was my beloved Tayaa, the legendary Haji Abdul Razzak Yaqoob (ARY). We strive to carry forward his legacy of philanthropy and generosity through our Services to Mankind under the WMO banner.

And I am glad to report that although we had to defy the odds and rise up to many challenges and restraints due to the relentless pandemic, we have done our best and our predecessors proud.

The WMO Food Program, a Covid response by the Europe Chapter has delivered food to the vulnerable across UK during the lockdown and received widespread acclaim from the House of Commons. I express my deepest gratitude to Mr. Mahmood Shaikhani (Deputy President - WMO) for spearheading the project and the Europe Chapter team for seamlessly executing this vital project at the beginning of a difficult year.

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

The Memon Industrial and Technical Institute (MITI) continues to be the top ranking Vocational Training Institute of Pakistan.

MITI has created job opportunities for more than a hundred thousand youngsters who have cultivated special skill sets through the wide variety of technical, IT and multimedia courses taught at the institute. I applaud the dedication, passion and hardwork of its driving force - H M Shehzad, Chairman of MITI and Regional Vice President of WMO Pakistan Chapter for building a strong foundation for the youth and creating a brighter future for a better Pakistan, a Naya Pakistan.

The World Memon Organisation 2021 Telethon on the ARY network was a special event in the history of WMO. A fundraiser, whose prime beneficiary was a covid ravaged India, broadcast on the worlds largest Urdu Network in 120 countries across the globe, from the ARY studios in Karachi. It was Alhumdullah an unequivocal success. the telethon had singlehandedly increased the global footprint of WMO. Every donor in every corner of the World showed great heart and a considerable sum was collected. But it wasn't the philanthropic gesture that stood out, it was the bond of brotherhood that came shining through. WMO sent out a loud and clear message to India - You are not alone. We stand united in this moment of crisis.

The telethon was yet another global event where our organization urged Mankind to come together to help people in an hour of crisis.

The Covid crisis in India has been addressed with utmost urgency and precious lives have been saved. Covid Centers have been established in many cities and towns to care for the ailing, oxygen and breathing apparatuses have been delivered across the length and breadth of the nation, including remote villages in the hinterlands of the country. Vaccination drives have been initiated and vigorously promoted to safeguard against the unrelenting pandemic. Monetary assistance in the form of hospital bills and insurance covers have been provided, along with monthly food rations to the families of the afflicted. Mr. Ehsan Gadawala, Regional Vice President of

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

The Africa Chapter has done us proud. The feeding programs for all, the upkeep of orphanages, the relief aid, the innumerable ladies wing initiatives, the Ramadan campaigns...the list goes on. Africa Chapter is testament that WMO has evolved. From an organization that was founded to uplift the Memon Community to an institution that Serves all Mankind. Keep up the good work Feizul bha and team.

The resilience and fortitude shown by the Far East Chapter after being ravaged by unending waves of the pandemic is an inspiration for all. They continued to brave the virus and initiate several Covid support programs. The expansion of the Khariya Girl's College in Sri Lanka endorsed our firm belief that Education is the bedrock on which communities and nations rise and stand. It is the birth right of every child. Our goal remains to provide quality and affordable education to all, especially marginalised children as education is the first step towards reducing poverty and inequality in society.

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

The WMO Food Bank project was launched as a movement to eliminate Hunger in all corners of the World. The Langars lit up across the globe and these community kitchens don't discriminate. The meals are served to all, irrespective of religion, community, race, colour and creed. They remain the potent

symbol of equality wherein nobody is returned on an empty stomach and the only eligibility criteria is hunger.

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

We believe the youth of today are the leaders of tomorrow. We need to groom the next generation leaders who can bear the WMO cross and take this organization to greater heights. I have reposed my trust in Khurram Kalia and I expect him to do wonders with the youth wing.

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

I wish to place on record my appreciation for my fellow Trustees, Patrons, Office Bearers and the Regional Chapters for their wonderful teamwork, Members of the Executive Committee (ExCo) and Management Committee (MC) for their unflinching support and constant encouragement, the Sub Committees including the Ladies Wing and Youth Wing for their efforts and our Manager, CFO and other regional staff for their untiring efforts as they are the vital parts that run the WMO.

I end by quoting Leo Tolstoy - "The sole meaning of life is to serve humanity."

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

Thank you once again for all the friendship, support and camaraderie that I have been blessed with, there is so much to do and inshallah together we will achieve all our goals.

Salman Iqbal
President, WMO



MESSAGE FROM THE CHAIRMAN, BOT

Assalamu Alaikum Warahmathullahi Wabarakathuhu

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

Dear Trustees, members, brothers and sisters,

The pandemic has taught us several lessons:

- To appreciate things that we took for granted.
- To be content with the little we have,
- Giving back to the community and those in need is ever more rewarding
- We have to adopt to changes continuously or be left behind

In the year 2020, the World Memon Organisation undertook several humanitarian endeavours across the globe to uplift the marginalized during the pandemic and this wouldn't have been made possible if not for the unwavering support of our members. I am pleased to inform that with the support of our members these projects are still ongoing.

December 19th 2020 was a historic date and a watershed moment in the history of the World Memon Organisation. The old guard had handed over the baton to a young man who had fame, fortune and a strong lineage to make his case for the WMO President's position. The WMO members had unanimously elected Mr. Salman Iqbal as the next President and he brought in his vibrant team. I was privileged to be elected as the Chairman of the WMO Board of Trustees and had the big shoes of my predecessor and friend Mr. Haroon Karim to fill.

2021 was a year of change and adoption. There was adoption in the World due to the pandemic and there was a change of guard in the World Memon Organisation. Young blood always brings in new ideas, new energy and a

new way of functioning. As I belonged to the old guard, my role was to guide and support the new President. I was very clear in my task. I would bridge the gap between the two, to ensure a smooth functioning of the new regime.

There were many important events that took place in the year. The Fellowship dinner hosted by the WMO President saw a large congregation of global Memons arriving in Dubai. The launch of the Inspire Card at the event resulted in a windfall of Zakat collection with almost 700 thousand dollars being pledged towards the various humanitarian endeavours of the organization during this dinner.

This was followed by the WMO - ARY Telethon, in which a million and a half dollars were collected in a matter of hours. The generosity of the Memon Community came to the fore and the prime beneficiary was India which was devastated by the second wave of the Pandemic.

With most WMO Chapters reeling under the onslaught of the pandemic, we were fortunate to defeat the virus in India courtesy the formidable Indian team and the battle they waged against Covid-19 in their own backyard. Covid Centres were established in many cities, towns and even remote villages of the country to quarantine and treat the infected. Monetary assistance was promptly delivered, health insurance cover was provided, oxygen was delivered and food distribution drives were commonplace during these difficult times. Most importantly vaccination drives were conducted and free jabs were given to a majority of the population under the banner of WMO.

The Office Bearers met up in Dubai in September and had unanimously agreed that the following areas will be focused upon during our term: **Food, Education, Healthcare and Housing.**

I am also pleased to inform that we have launched the **WMO FOOD BANK** project this year which focuses on feeding the marginalized members of the Society. This project took root from where it has had great impact at some of our chapters namely, Europe, Middle East and North India where WMO has gained significant recognition amongst the Memons and Non Memons. In Sha Allah this project will continue to be executed across the other chapters.

Before I conclude, I would like to express my gratitude towards my elders, my peers and all the Trustees of the World Memon Organisation for unanimously electing me as the Chairman of the Board of Trustees. It is an honour and privilege.

I am indebted to my predecessor Mr. Haroon Karim whose big shoes I have to fill. His term glitters with many shining accomplishments and it will be a tough act to follow.

I am thankful to Mr. Solly Noor, our stalwart and former President for taking WMO to greater heights and I remain indebted to Mr. Satar Dada for always being my pillar of strength and support.

Jazakallah Khair

Ashraf Sattar

Chairman, Board of Trustee

NOTICE OF THE 19th ANNUAL GENERAL ASSEMBLY MEETING.

Notice is hereby given to all Members of the World Memon Organisation Charitable Foundation (WMO) that the 19th Annual General Assembly Meeting of the Organisation will be held on Saturday, 20th November 2021 at 4.00 PM GMT (EST 11.00 AM, London 4.00 PM, Pretoria 6.00 PM, Dubai 8.00 PM, Karachi 9.00 PM, Mumbai 9.30 PM, Colombo 9.30 PM) via Zoom Meeting Application to consider the following Agenda: -

Agenda

1. Recitation of a few Verses from the Holy Quran.
2. Welcome Address by Mr. Salman Iqbal, President of the WMO.
3. To receive and approve the Minutes of the 18th Annual General Assembly Meeting held on 17th December 2020 on WMO Meeting application.
4. To receive the Annual Report of the WMO for 2020, by Mr. Bashir Sattar, Secretary General of the WMO.
5. To receive & approve the Audited Accounts of WMO for the year ended 31st December 2020 by Mr Suhail Khandwani, Treasurer WMO.
6. To appoint Auditor(s), in accordance with Article 40 of the WMO Constitution, to hold the office till the conclusion of the next Annual General Assembly Meeting and to fix their remuneration.
7. To approve any Amendments to the Governing Documents (the draft of which will be circulated 6 weeks before the AGAM in accordance with Articles **24.5.2 to 24.5.4, 35.1.3 & 46.2** of the Constitution.)
8. Any other matter with the permission of the Chair.
9. Dua and conclusion of the meeting.

Bashir Sattara

Secretary General, WMO

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

MINUTES OF THE 18th ANNUAL GENERAL ASSEMBLY MEETING 17th DECEMBER 2020 VIA WMO MEETING APPLICATION.

ATTENDING: ANNEXTURE I

ITEM 1 : RECITATION FROM THE HOLY QURAN

The Meeting was called to order by WMO President, Mr. Solly Noor at 3.05 PM GMT and followed by a recital of Qirath by Sir Iqbal Sacranie

ITEM 2: WELCOME ADDRESS BY MR SULIMAN NOOR MAHOMED (SOLLY NOOR), PRESIDENT OF THE WMO

President Mr. Suliman Noor Mahomed (Solly Noor) welcomed everyone to the AGAM. The following were the key points of his address

- We have to adjust to the new norms during this pandemic and are pleased to inform that for the first time in WMO history WMO was conducting the AGAM virtually.
- During the two terms served we have engaged with KPMG to set up policies for WMO.
- WMO is compliant in all chapters and we have our finance system centralized using SAGE.
- Property investments have done exceptionally well despite the market conditions.
- All the chapters and committees have delivered what they set out to do.
- All donations are 100% donated without any deductions.
- The formation of GYW has led to an increased participation of youth in WMO under the guidance of Mr Bashir Sattar

AGENDA 3 – TO RECEIVE AND APPROVE THE MINUTES OF THE 17TH ANNUAL GENERAL ASSEMBLY MEETING HELD ON THURSDAY 2nd NOVEMBER, DUBAI, UAE.

The minutes being circulated with the WMO Annual Report was considered read, approved by Mr Iqbal Khamisani and Seconded by Dr Haroon Admani

AGENDA 4 - TO RECEIVE THE ANNUAL REPORT FOR 2019 – PRESENTED BY MR SHOAIB ISMAIL MANGRORIA, SECRETARY GENERAL

The Report circulated was considered read by Mr Shoaib Ismail, and with no comments was approved by Mr Ashraf Machiyara and seconded by Mr Altaf Iqbal

AGENDA 5 – TO RECEIVE AND APPROVE THE CONSOLIDATED AUDITED ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2019 – PRESENTED BY MR YUNUS SULEMAN, TREASURER

The consolidated accounts was considered read by Mr Yunus Suleman and with no comments was proposed by Mr Ahmed Shaikhani and seconded by Ms Dania Hanif

AGENDA 6: TO RECEIVE THE REPORT OF THE ELECTIONS 2020, BY THE ELECTION COMMISSIONER AND RATIFY THE ELECTED MEMBERS AND CONFIRM THE APPOINTED MEMBERS OF EACH RMC WHO HAVE BEEN NOMINATED TO BE MEMBERS OF THE MC, IN ACCORDANCE WITH THE ARTICLE 24.2.3 OF THE CONSTITUTION.

The Election report was read by Sir Iqbal Sacranie and thereafter the Elected members of MC were ratified and Appointed members were confirmed with show of hands by 89 members.

ANNEXURE 2: MC MEMBERS (2020-2023)

AGENDA 7 - TO APPOINT AUDITOR(S) IN ACCORDANCE WITH ARTICLE 40 OF THE WMO CONSTITUTION, TO HOLD THE OFFICE TILL THE CONCLUSION OF THE NEXT AGAM AND TO FIX THEIR REMUNERATION.

The present auditors have consented to continue as the Auditors for 2020 and the ExCo was given the Authority to decide the fees and to

get the confirmation of the Auditors. This was proposed by Mr Bashir Sattar and Seconded by Mr Waseem Adil

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

- Mr Farooq Ahmed informed that many families need monthly support which needs to be attended to and he along with his son pledged to support 500 families every month with PKR 5000/month subject to the correct handling and audit of this project.
- Mr Taufique Amdani requested the incoming office bearers to improve the relations with Trustees and Donors.
- Several members expressed their gratitude to the outgoing Office Bearers for the wonderful work that was carried out during their term
- Mr Solly Noor thanked all the members for the trust that was placed in him to carry out his duties and also thanked his team for the wonderful work they had carried out during the two terms. He also acknowledged the previous office bearers for the wonderful work they had done in setting the platform for more work to be carried out.
- Outgoing WMO Office Bearers and WMO BOT Office Bearers thanked the members for their support and confidence in them to carry out their duties.
- Mr Salman Iqbal, WMO President Nominee expressed that Mr Solly Noor will always be with WMO in every step and way with his advice, support and guidance.

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

PROPOSED CHANGES TO THE WMOCF ARTICLES & CONSTITUTION AND ASSOCIATED SPECIAL RESOLUTION, STANDING ORDERS AND REGULATIONS FOR REGIONAL CHAPTERS

1. Signatories of the Governing Documents to be updated

This has been done – but please note that there are three dates which will need to be inserted in these documents as the context requires once they are known for certain:

- the date of the WMO AGAM 2021
- the date of the WMO MC Meeting 2021
- the date of the Signatory Trustees Meeting in either late 2021 or early 2022.

Please also note that I have referred in these documents to the WMO AGAM 2021 and WMO MC Meeting 2021 as having been conducted via Zoom. If in fact these take place at a physical location, then the venue's address will have to be inserted.

As you will recall, once these documents have been signed it will be necessary to file certified copies of the Special Resolution, [Amended] Articles and [Amended] Constitution with Companies House within 14 days of the date of the Trustees Meeting at which they were signed – so please provide the signed documents promptly!

Insh'Allah once accepted by Companies House, these will then also be filed with the Charity Commission.

In line with the above, I have updated the conclusion of the INTRODUCTION in the Constitution (page 3) as follows:

THE TWELFTH MEMON INTERNATIONAL CONVENTION unanimously decided to:

- unify the two organisations by merging the World Memon Organisation with the World Memon Organisation Charitable Foundation;
- to transfer directly membership of the World Memon Organisation to membership of the World Memon Organisation Charitable Foundation; and
- to assign to the World Memon Organisation Charitable Foundation the working names of "the World Memon Organisation" and "the WMO".

The members of the World Memon Organisation Charitable Foundation and their representatives from around the world who attended the Convention, which was held at the Sandton Convention Centre, Johannesburg, South Africa, on the 08 of November 2014,

UNANIMOUSLY ACCORDED their approval of the new Constitution of the World Memon Organisation Charitable Foundation (hereinafter referred to by its working names, "the World Memon Organisation" and "the WMO") on the 08 of November 2014 which appears – as amended by subsequent unanimous resolutions passed at the Fifteenth and Eighteenth General Assembly Meetings of the WMO – in the following pages.

And I note for future reference that:

- Once all changes have been finalised, I will check that the page numbers given in the CONTENTS section are accurate.
- The date of the Signatory Trustees Meeting will have to be inserted in Article 1.5 (page 11) and on the last page of the [Amended] Constitution.

NB: Please also confirm that the WMO AGAM 2021 will be the Eighteenth WMO AGAM, as this is how I have referenced it in the documents. Thank you.

Article 49 Adoption of [Amended] Constitution now reads:

This Constitution is hereby adopted by the BOT of the WMO on behalf of:

- the duly elected Office Bearers of the WMO, and of
- the duly elected and appointed Members of the Management Committee of the WMO, and of
- all the Members of the WMO,

in accordance with their unanimous resolution approving this Constitution passed at the Twelfth Annual General Assembly Meeting of the WMO held at the Sandton Convention Centre, Johannesburg, South Africa on the 08 of November 2014, as amended in accordance with their unanimous resolution passed at the Fifteenth Annual General Assembly Meeting of the WMO held at the DoubleTree by Hilton Hotel, Marjan Island, Ras Al Khaimah, UAE on the 07 October 2017, as amended in accordance with their unanimous resolution passed at the Eighteenth Annual General Assembly Meeting of the WMO held via Zoom on the October 2021, on the date recorded in Article 1.5 above and below:

SIGNED by the Trustees of the WMO in the presence of the below named witnesses:

Mr Nowsad Abdul Gani
TRUSTEE

.....

Mr Bashir Sattar
TRUSTEE

.....

Mr Esmail Fakirmohamed Harunani
TRUSTEE

.....

Mr Mahmood Shaikhani
TRUSTEE

.....

Witnessed by :

Sir Iqbal Sacranie
of : 2A Crown Road,
New Malden, Surrey KT3 3UW

.....

Mr Imran Panaawala
of : 289 Gander Green Lane,
Sutton, Surrey SM1 2HD

.....

Dated this : day of 202....

2. Senior Members Category

- a. "Senior Annual Member" Category should be replaced with "Senior Member"
- b. Senior Member is not an annual membership, rather a life membership status. This change to be reflected throughout the documents
- c. "Senior Member" to be added as a membership category under clause 13.1.1
- d. Definition of "Senior Member" category to be included under constitution clause 13
- e. Rights of "Senior Member" category to be amended in clause 16.9

The following amendments have been made to the Constitution:

Article 13.1.1 now refers to 10 categories of membership

Article 13.1.1(g) now refers to Senior Members

[which means that the old (g) becomes (h); the old (h) becomes (i); the old (i) becomes (j)]

13.1.1 Subject to Articles 14–22 below, Membership of the WMO shall consist of the following ten categories:

- a. Trustees;
- b. Patrons;
- c. Apex Members (National Bodies);
- d. Institution Members (Regional and Local Bodies);
- e. Individual Life Members;
- f. Individual Annual Members;
- g. Senior Members
- h. Youth Members;
- i. Associate Members;
- j. Friends of the WMO.

A new Article 13.8 has been inserted (with the reference to it in the CONTENTS section being made)

[which means that the old 13.8 becomes 13.9; the old 13.9 becomes 13.10; the old 13.10 becomes 13.11]

13.8 Senior Members

13.8.1 Any Individual Annual Member (including a non-Memon spouse of a Memon who is entitled to full Individual Annual membership by virtue of Article 13.10.5 below) who has been of good standing for at least 10 years and is aged 75 years or above shall be eligible to become a Senior Member of the WMO by applying on the prescribed form to the MC. Any person accepted as a Senior Member shall, subject to Article 16 below, be entitled to be heard and to vote at any General Assembly Meeting of the WMO.

Article 15.1 has been amended.

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

A new Article 15.2 has been inserted.

15.2 With reference to Articles 13.1.1(g) and 13.8 above, Senior Members are not obliged to pay a subscription.

Article 16.1 has been amended.

A new Article 16.1(b)(iv) has been inserted.

16.1 All Trustees and Patrons, and all Apex and Institution Members (through their selected representatives), and all Individual Life

Members, Individual Annual Members and Senior Members, whose respective subscriptions have been paid or waived (including those whose subscription payments are not in arrears) shall:

- a. have the right to be heard at any Regional Chapter Meeting or at any General Assembly Meeting of the WMO on all matters on the Agenda with the permission of the Chairman;
- b. have the right to vote at any Regional Chapter Meeting or at any General Assembly Meeting of the WMO and be eligible for election as a Member of an RMC or of the MC, as an Office Bearer of an RMC or of the MC, and as a member of any committee of the WMO;

PROVIDED THAT they have been Members of good standing for at least the following number of days:

- i. Trustees and Patrons: immediately
- ii. Life Members: 120 continuous days
- iii. Annual Members: 365 continuous days
- iv. Senior Members: immediately.

A new Article 16.9 has been inserted.

16.9 With reference to Articles 15.1–2 above, a Senior Member is not obliged to pay any subscription and shall enjoy full rights as set out in Article 16.1 above.

Article 18.1 has been amended.

18.1 All Trustees and Patrons, and all Apex and Institution Members (through their selected representatives), and all Individual Life Members and Individual Annual Members (including Senior Members) – but **not** Youth Members and **not**, subject to Article 13.10.5 above, Associate Members – whose respective subscriptions have been paid or waived (including those whose subscription payments are not in arrears) shall be entitled to vote by proxy or by postal vote.

The following amendments have been made to the Standing Orders:

A new SO 6.1.4 has been inserted.

SO 6.1.4

With reference to Articles 13.1, 13.8, 15.1–2, 16.1 and 16.9 of the WMO Constitution, Senior Members are not obliged to pay any subscription and shall enjoy full rights as set out in Article 16.1 of the WMO Constitution.

3. Regional Office Bearers Designation

- a. "Regional Vice President" to be replaced with "Regional President" across all documents
- b. Assistant taken out of designations of "Regional Assistant Secretary" and "Regional Assistant Treasurer"

These changes have been made across all documents.

4. Global Youth Treasurer

- a. To be included as appointed member of MC in clause 26.2.3 and SO 3.7.1 (If we can get this amended)

These changes have been made.

26.2.3 With reference to Articles 13.2.8, 13.3.3, 25.5 and 25.6.2 above and to Articles 27.6 and 31.10.7 below, the Appointed Members of the MC shall include:

- a. All Trustees of the WMO;
- b. All Patrons of the WMO;
- c. The Global Youth Chairman;
- d. The Global Youth Secretary;
- e. The Global Youth Treasurer;
- f. Each Regional Youth Vice-Chairman of the WMO who has been appointed as a member of the RMC of the Regional Chapter in which he or she resides;
- g. Each Regional Youth Executive of the WMO who has been

appointed as a member of the RMC of the Regional Chapter in which he or she resides.

and

SO 3.7.1 With reference to Articles 7.10, 13.9.1 and 26.2.3 of the WMO Constitution and subject to Article 29 of the WMO Constitution, the following Global Youth Wing Members shall be appointed as members of the MC:

- a. the Global Youth Chairman;
- b. the Global Youth Secretary;
- c. the Global Youth Treasurer;
- d. Each Regional Youth Vice-Chairman of the WMO who has been appointed as a member of the RMC of the Regional Chapter in which he or she resides;
- e. Each Regional Youth Executive of the WMO who has been appointed as a member of the RMC of the Regional Chapter in which he or she resides.

NB: All cross references affected by the above changes have been updated accordingly across all documents.

2020 ATTENDEES LIST

AMERICA & CANADA

Mr Omar Karim	Mr Mohammad Ashfaq Aziz	Mr Mohammed Iqbal Khamisani	Ms Samina D Variend	Mr Ghaffar A Variend
Ms Yasmeen Mozawalla	Ms Zahida Taufiq Ahmed	Mr Mohammed Anwar	Mr Qasim Moosa Lawai	Mr Abdul Samad Lodhia
Mr Naseem A Shekhani	Dr Shiraz Suleman	Mr Mohammed Bashir Akuly		

EUROPE

Mr Nowsad Abdul Gani	Mr Haroon Karim	Sir Iqbal Sacranie	Mr Bashir Sattar	Mr Tohid Ismail
Mr Mohammed Arif Arif Mundiya	Mr Farhan Farooq	Mr Shahzad Iqbal	Mrs Haroon Karim	Mr Yasin Karim
Mr Farooq Aziz	Dr Esmail Harunani	Mr Waseem Yousuf Adil	Mr Yousuf Gadit	Ms Shamim Hanif Osman
Mr Hanif Osman Dada	Mr Imran Panaawala	Mr Liyakat Abdul Hameed	Dr Rauf Hamid Ishaque Kukaswadia	

FAR EAST

Mr Ashraf Satar	Dr Haroon Admani	Mr Ameen Bhaila	Mr Shahid Mohamed Sangani	Mr Iqbal Sathar
Mrs Zaida Ashraff	Mrs Yasmeen Yaseen	Mrs Waheeda Imtiaz	Mrs Shenila Zikker Silat	Mrs Rehana Ameen
Mrs Nazia Yaseen	Mrs Maimuna Ahmedq Bhaila	Mrs. Jameela Azeem	Mrs. Gulshan Ashraf	Ms Firoza Banu Firoze
Mrs. Fathima Afzal	Mrs. Azeema Zaheeruddin	Mrs. Aqeela A Yusooof	Mrs. Anila Altaf	Mrs. Aisha Anis
Mr Luqman Omar	Mr Sajeeth Illiyas	Mr Saad Iqbal	Mrs. Shazia Shahid Sangani	Haji Karim Yoosuf Lakhani
Mr Anjum Asmath Bhoja	Mr Anas Mowshook	Mr Imran Farook	Mr Altaf Mohammed Iqbal Nagariya	
Mr Abdul Razzak Osman Hingora				

MIDDLE EAST

Ms Zeenat Yaseen	Dr Fatimah Imtiaz Ismail Patel	Mr Salman Aziz Memon	Mr Shafaq Iqbal	Mr Muhammad Mujtaba Ashraf
Ms Ammani Javed	Mr Sharjeel Motiwala	Mr Bilal Sohail	Mr Muhammad Munir	Mr Firoz Mohammad Zikar Memon
Mr Muhammad Sabir	Mr Aneel Ameen	Mr Arif Lakhani	Ms Shabana Abdul Razzak	Mr Haji Ahmed Abdul Karim Gadit
Mr Haroon Mohammad	Mr Imran Farooq	Mr Shafi Toffic	Mr Altaf Muhammad	Mr Kamran Ghani
Mr Anwar Habib	Mr Muhammad Farooq Ahmed	Mr Salman Muhammad Iqbal	Mr Gulam Mohamed Iqbal	Mr Abdul Majid Ebrahim Ranani
Mr Salman Iqbal	Ms Maimoona Darvesh	Mr Ahmed Shaikhani	Mr Ismail Abdul Karim Gadit	Mr Mohammed Tawfeq Jaliawala
Mr Muhammed Arsalan Tabani	Mr Khurram Hanif Kalia	Mr Muhammad Iqbal Iqbal Dawood Pariyani		
Ms Rashida Anwer Yousuf Vahedna		Mr Mohammad Shabbir M.Yousuf Merchant		
Mr Firoz Mohammad Zikar Memon				

NORTHERN INDIA

Mr Imtiaz Motorwala	Mr Kadir Memon	Mr Hadee Bhavnagarwala	Ms Naseema Usman Surty	Mr Mohammed Salim Bandhukia
Mr Usman Vali Mohamed Dalal	Mr Shafi Aiyub Mulani	Ms Raziya Ashraf Chasmawala	Mr Iqbal Shakur Kasmani	Mr Asif Motlani
Mr Haseen Haji Yunus Aghadi	Mr Zubair Ashraf Chasmawala	Mr Shabbir Majid Patka	Mr Suhail Mohamed Yacoob Khandwani	
Mr Ehsan Gadawala	Mr Vasim F Kapadia	Mr Abdulgafar Jakaria Dabawala	Ms Masheela Maqsood Naviwala	
Mr Mohammed Farook Chandiawala				

PAKISTAN

Mr Anis Dayala	Mr Nasir Muhammad Arif	Mr Muhammad Yousuf Gaba	Mr Yousra Rehan Rehan Qadir Memon	
Mr Muhammad Noman Farooq	Mr Moiz Adamjee Adamjee Abdul Ghaffar		Ms Sadia Arif Muhammad Arif Memon	
Mr M. Shoaib Ahmed Ashrafi	Mr Muhammad Ismail Memon	Mr Haris Yousuf	Mr Mustafa Sohail Sohail Jan Muhammad	
Mr Furqan Muhammad Rafiq	Mr Faizan Wahid Wahid Habib	Mr Asadullah Memon Mohammad Ashraf Memon		Mr Muhammad Waqas Kandawala
Mr Ali Vayani Vayani	Ms Dania Hanif	Mr H.M Shahzad	Mr Musaab Vindhani	Mr Muhammad Saad Abdul Wahid
Mr Waqas Yonus Jiwani	Mr Arsalan A. Nara	Mr Muhammad Adnan Godil	Ms Madiha Muzzammil	Mr Muhammad Noman Ahmedani
Ms Reeda Sheikhani	Mr Shoaib Ghaziani	Mr Muhammad Hanif Ishaq	Mr Muhammad Humair Muhammad Afzal Haji Ghani	
Mr Zahid Husain Piprani	Ms Hamida Iqbal Bawaney	Mr A.Razzak A.Sattar Lakhani	Mr Gul Mohd Jan Mohammad	Mr Muhammad Bilal Abdul Khaliq
Mr Mohd. Reyaz Ahmed Dhib	Mr Rameez Qasim Gaziani	Mr Ashraf Machiyara	Mr Muhammad Abdullah Muhammad Ismail	
Ms Hawa Shakoor Abdullah	Mr Abubakar Siddique Lakhani	Mr Altaf Habib Jangda	Mr Mubeen Dewani Ghulam Muhammad Dewani	
Mr Arsalan Hashmani	Dr Sana Durvesh	Mr Mahmood Shaikhani	Mr Shoaib Ismail Mangroria	Mr Muhammad Jawad Arif Choksi
Mr Mohammad Toufique Amdani				

SOUTHERN AFRICA

Mr Suliman Noor Mahomed	Mr Feizul Ayob	Mr Yunus Goolam Suleman	Mr Gulaam Husain Abdoola	Mr Haroon Gutta
Mr Anver Joosub Carrim	Ms Fazila A.K Ismail	Mr Moosa Carrim	Mr Farhad Omar	Mr Mohamed Siddiq Aboo
Mr Abdul Kader Ismail	Mr Yusuf Ibrahim Kamdar	Dr Taheera Hassim	Ms Khashiefa Martin	

SOUTHERN INDIA

Mr Abdul Habib Hajee Sattar	Mr A.Mohamed Iqbal	Mr H.E.Haji Iqbal	Mr Abdul Azeez
-----------------------------	--------------------	-------------------	----------------

SECRETARY GENERAL'S REPORT FOR THE YEAR 2020

In the name of Allah The Most Beneficent The Most Merciful

All praise is due to our creator and sustainer Allah SWT. May he guide us all to serve our community and humanity generally with dignity and selfless sincerity - without pride or prejudice Aameen.

Assalaamu Alaykum Warahmatullah Wabarakatahu

As this is my first report as Secretary General, having been duly elected unopposed in December 2020, I would first of all like to thank the Office Bearers who served with me under the Ambassadorial selfless leadership of my dearest esteemed brother Mr Solly Noor. His style of leadership was as much inspirational as it was educational and Alhumdolillah as a team we achieved many goals, although we all agree that much work still needs to be done.

I also thank my predecessor and dear brother Mr Shoaib Ismail Mangroria for handing over to me, who served this position with his many varied talents and wisdom over the past several years.

We now have a new team (2020-2023) combining new blood and energy with some of the experienced statemen of our community being led by the dynamic and formidable Mr Mohammed Salman Iqbal and his energetic and talented deputy President Mr Mahmood Shaikhani. We pray that Allah SWT guide us all to exceed the expectations upon this team and ensure that the WMO continues to prosper with unity at its core Aameen.

Following on from my predecessors report last year, 2020 was an extremely difficult year for the entire world. With the outbreak of the COVID-19 Pandemic everybody's lives dramatically and fundamentally changed. It is now believed in some ways permanently. Widespread lockdowns of businesses and offices and a complete cessation of travel both local and international meant that humanity was faced with safeguarding itself from this killer disease by home seclusion.

Faced with such an abrupt and substantial change in our daily lives with literally no interaction with any other person other than your own household for an indefinite period, humanity was faced with its biggest challenge in modern times and certainly since the last World War in 1939-1945.

Those who were employed had to discover new ways to work from home and remain productive and those running businesses had to innovate and create methods of transacting their productivity for the benefit of the many families depending on them for their income.

For the WMO, this also became a period of uncertainty and reflection at the sheer scale of this seismic shift the world and its largest economies had been subjected to. The WMO relying on personal donations from its members and well-wishers also swiftly adapted by securing regular contact with its base through ever increasing online solutions like Zoom & Microsoft Teams. In several chapters local Office Bearers leveraged contacts in local government and other organisations to penetrate aid where it was needed most.

When one now looks back at what we have all been through, it leaves us in awe at what we have all witnessed. Alhumdolillah, Allah SWT brought most of us through unscathed. For those we lost to the disease, relatives, friends, colleagues and acquaintances, we pray for their Maghfirah, and that Allah SWT grant them all the glorious status of Shaheed without further reckoning - Aameen.

"THE TRIUMPH OF HUMAN SPIRIT"

Having witnessed the most challenging of times in our lives in living memory, it is clear that human spirit has prevailed over a mortal pandemic - Alhumdolillah. Humanity united to conquer a formidable foe and as tales of triumph emerge from all corners of the world the WMO played a role to ensure that those most effected by this killer disease were provided with aid in some form, whether it be food and water, vaccinations, medicines or general provisions including clothing and other protective wears.

During this unique period the Human Spirit that we witnessed especially amongst our colleagues in the WMO has been deeply, touching, endearing and hugely inspiring Subhanallah. The desperate

need to serve humanity in all its denominations of black, white, Memon, Non-Memon, Muslim & Non-Muslims alike has had a humbling effect on many of us. The unique value of human life and its fragility in the face of this wicked enemy, came into perspective for us all.

During this year, here are some of the highlights of the work conducted throughout the WMO and its chapters;

AMERICA AND CANADA CHAPTER

The Chapter is spread far and wide across this vast land making it exceedingly challenging to bring the community together and conduct projects. Despite these immense challenges, under the leadership of Mr Bashir Akuly and the Assistant Secretary Mr Abdul Samad Lodhia, this regional team has made personal visits to the local Memon Jamaats and Associations such as Chicago, New York, Dallas, Austin, Houston, Los Angeles and Memon Association of Canada during the year.

The Chapter has been focusing on some unique projects in collaboration with the Pakistan Chapter. The **Empowering through Inclusion** project which was started in February 2019 continues with its services of conducting various tests like MRI, CT scan, Blood and other medical screening of special need children and thereafter providing therapies. The work however was affected during Covid. The **Bridal & Party Dresses** project is another which continued and used dresses and new blankets were shipped to Pakistan in December 2020. A sizeable **Qurbani** project was also conducted benefitting many families.

The chapter also carries out various food and ration distribution programs locally and internationally and in 2020 donated \$20,000 to North India Chapter towards rations for the needy.

EUROPE CHAPTER

The Ladies Wing under the leadership of Mrs Shamim Osman of the Europe Chapter are an inspiring part of the driving force in the chapter. They have carried out various welfare projects such as donating £14,000 for food and other aid to North India Chapter, Widows medical support, upliftment of Widow's families, providing water filtration plants in deprived areas for a school in Biwindi, sent money to "Road to Relief" charity in Malawi to help 200 families and more aid has been sent for aid to families in Yemen. The ladies wing also engage the young girls in the community through conducting sports activities every week.

The youth have initiated a very noble project "Muslim Burial Fund" to provide burial support to those in need during the pandemic. 65 families benefited from this project at a cost of £4,000 per person. Other projects were also launched during the year: Memon Medical Mentorship which is a platform to connect young doctors with experienced peers for mentorship as well as guiding students on their career and job search. Memon Business Directory is gathering and connecting business across Europe.

This chapter initiated a **Food Program** where £70,000 was raised and rations as well as general provisions were distributed to thousands of families and individuals across England.

The chapter continues to provide free services in respect of legal, medical, social issues, etc. by respective professionals to those who are in need.

The Vice President of the region Mr Imran Panaawala, The Assistant Secretary Mr Waseem Adil and the Assistant Treasurer Mr Shahzad Iqbal have been the driving force behind the efforts leading us into the current period of 2021.

FAR EAST CHAPTER

The chapter has a strong welfare system in place with over \$400,000 disbursed to assist over 1000 people for education, medical, housing, self-employment and covid relief support projects. The chapter also provided Covid aid to India and non-Muslims in Sri Lanka with a total of 3,272 beneficiaries A donation of \$85,600 was also sent to North India Chapter towards Education support during the year.

The **Gift of Sight Project** is a project initiated by Far East Chapter in collaboration with Pakistan Chapter to provide healthy corneas to the

needy in Pakistan. Alhumdolillah, 216 people have had their eyesight restored through this project till date.

Other key projects carried out by the chapter include: **Micro Finance Scheme**, where 133 memons have benefitted from zero rate loans for their businesses. The notable feature is that a few beneficiaries are now self-sufficient. **Education Projects:** The chapter is supporting a few schools with infrastructure upliftment and teacher support. School books were also donated to 500 children during the year

The Ladies Wing hosted their signature event "Memon Mela" and Senior Citizens Gathering, these projects are so successful that they have become an annual affair.

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

MIDDLE EAST CHAPTER

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

Ration Bags Distribution is one of the main projects of the chapter which was carried out throughout the year. Due to covid over several thousand ration bags were distributed benefitting over 25,000 family members. The chapter in collaboration with the ARY Group procured 10,000 testing kits and other medical aid required for Covid. Significant cash benefits were also provided for emergency living assistance to those most effected during covid.

The chapter has been conducting Annual Iftar camps across various locations in the UAE since 2015. Due to Covid Iftar Meal Boxes were distributed in 2020 to over 20,000 people in Dubai, Sharjah and Ajman.

The chapter also provided Education Assistance both locally and in Pakistan, where over \$200,000 was donated towards these projects.

The chapter also facilitated the release of 82 prisoners who had completed their term but were not able to leave the country due to lack of funds.

The Youth of Middle East raised the bar for events with the M10 Cricket league, a premier league of International Standards which saw participation by TV stars Ms Ghana Ali and Ms Naveen Waqar as well as the Pakistan Consul General in UAE, Mr Ahmed Amjad Ali.

The Ladies Wing added fun to the M10 league with a Grand Memon Carnival providing a lot of activities to children.

Other projects carried out by the chapter included a Webinar on Shab-e-Qadr Ki Ahmiyat & Rules of Zakat as well as a summer camp for children. A Memon Indoor Premier League was also carried out sponsored by Vahedna Group and Memon Darbar.

This regions Vice President Mr Ahmed Shaikhani and his talented team of Office Bearers have been working consistently to ensure the WMO in the Middle East Chapter lives up to remaining one of our most inspiring and productive Chapters.

NORTHERN INDIA

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

During Covid the chapter helped families by paying for medical bills for those most affected. An Ambulance was also distributed with Oxygen Cylinder facilities and several ventilators were donated to hospitals.

The chapter also launched a project to provide access to potable water to poor and marginalized community areas.

The chapter has launched 2 countrywide projects namely Project Farishtey and Project Mohabbatein. **Project Farishtey** helps children both with disabilities with their studies and also individuals to start their own businesses through providing rickshaws and other equipment's. **Project Mohabbatein** involves fruit and food distribution, medical camps including medicine and vaccine distribution, blood donations camps, school kits and clothes distribution, and other activities under this project.

The chapter also provides Marriage Help both Individually and by conducting Mass Marriages across various cities in India.

One of the key Legacy projects of North India is the Memon Hospital in Palghar a 117 bed multi-speciality hospital being built in collaboration with Palghar Memon Welfare Trust. The chapter also assisted towards the construction of Shegoan School. The chapter has also completed and handed over several housing complexes.

The Ladies Wing are very active and have carried out several projects during the year with some of the key projects being Food Distribution, various workshops and educational Webinars. The ladies also started manufacturing and distributing Masks during Covid. Oxygen machines were also provided for home healthcare for those fighting Covid at home.

The chapter carries out their projects across multiple cities and they continue to prove themselves as the pride and inspiration of WMO.

PAKISTAN CHAPTER

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

In recent years the chapter has embarked on projects in collaboration with other chapter of WMO.

The Gift of Sight project in collaboration with Far East Chapter, The **Empowerment through Inclusion, Bridal & Party Dresses** and **Qurbani** Project in collaboration with America & Canada Chapter are projects which continue to make impact on people's lives.

Apart from this, the chapter has also embarked on a project to eliminate Thalassemia in the community by conducting awareness and gathering information on patients and working with professionals for treatment.

The Chapter played an active role during the Covid Pandemic and provided Personal Protective Equipment (PPE), Medicines, Vaccines and Covid testing kits, Beds and equipment's to various hospitals. Cash and Rations were also distributed to several families during this period. The chapter also distributed 40 motorcycles under the WMO Rozgar Scheme.

MITI is and always will remain the pride of WMO and we are pleased to note that several thousands of students graduate secured employment through the various placement opportunities provided by MITI. MITI also continues to partner with several organizations to provide courses to the students.

Mr HM Shehzad and his team have followed up this tremendous effort in 2021 having been capably handled by Mr Altaf Habib Jangda and his team of local Office Bearers prior.

SOUTHERN AFRICA

The chapter grows in strength due the strong relationships it maintains with the local organizations: Jama'atun Nisaa and Gift of the Givers. The welfare projects are never-ending and include distributions of hot meals, food hampers, blankets, assistance to widows and orphans and other necessities being carried out every month.

The chapter is also one of the first to respond to any Disaster Relief in the region with various support being provided to the victims.

The chapter aims to make a difference to the lives in people with its 2 projects: Wheelchair campaign and Silicon menstrual cup project.

The Chapter also stepped up during the Covid pandemic and provided support through its partners to support those affected in whatever way possible.

The chapter is working a few legacy projects of its own and expects them to be completed in the near future.

The regions charismatic Vice President Mr Feizul Ayob has been the key driving force in the chapters consistent performance improvements and continues into 2021.

SOUTHERN INDIA

This chapter is the youngest and smaller chapters of WMO but continues to serve the community with passion. Ration kits are regularly being distributed across the various cities within the chapter.

There was also support given to migrant workers who were affected due to the Covid. Ulama's affected by the lockdown were also taken care by the chapter.

The chapter also actively participates in the Project Mohabbatein by carrying out several distribution drives in the various cities.

The regions Vice President Mr Abdul Azeez recognises the potential of this important region and has continued his efforts into 2021.

Finally, I would like to thank all our Office Bearers in the Regions and our Senior Office Bearers, Patrons & Trustees on the Management Committee for their continuing commitments and hard work. Without them and their relenting efforts the WMO would not be able to deliver such work and aid to those most in need. To donate one's money is indeed a noble act we conduct for the pleasure of Allah SWT. I record

my sincere thanks to our many donors for their enduing kindness and generosity. To donate one's time is also one of the most selfless and sincere acts of ibadah one can perform. If our donors represent the blood running through our organisation, our volunteers are the blood vessels of the organisation penetrating each corner of the globe, without which we could not function.

I also extend my sincere thanks and gratitude to our dedicated and professional staff and in particular Mr Imran Farook the General Manager, Mr Anas Mowshook the CFO, Mr Aneel Ameen the Manager for the Middle East Chapter, and Mr Shazly Makeen the Design & Social Media Consultant. They are all a delight and pleasure to work with and are undoubtedly one of the foundation pillars of our organisation.

I pray that Allah SWT abundantly rewards everybody referred to above, including all their families and that may they all stand shoulder to shoulder with our beloved Prophet Muhammad SAW on the day of reckoning – Aameen.

Wasalaam

Bashir Sattar
Secretary General, WMO

REPORT FOR THE YEAR 2020

Global Youth Wing

BACKGROUND: The critical mission of the World Memon Organization's (WMO) Global Youth Wing (GYW) is to enhance the footprint and impact of WMO and prepare potential future leaders to take forward the WMO legacy.

Since the prolific Bashir Sattar has taken on the mantle of the Youth Wing in 2017, he has been instrumental in infusing new blood into an aging organization. The impressive Global Youth Wing team bears testament to the remarkable leadership abilities of Mr. Sattar.

During his leadership, Mr. Bashir Sattar has successfully identified and recruited some of the crème de la crème of the Memon youth in the GYW team. The young leaders conducted diverse projects ranging from business conferences and capacity-building initiatives, social and networking events and physical and mental health improvement initiatives. These projects envisage filling the socioeconomic gaps within the Memon community by identifying and addressing the community's most pressing needs like providing affordable education, quality healthcare, and facilitation of matrimonial matchmaking, micro-social entrepreneurship, and youth empowerment. It was heartening to see that these dynamic young individuals have built their teams under the guidance of the Chairman and are adding to the WMO legacy.

Towards the end of 2020, Mr. Bashir Sattar assumed the role of General Secretary, and Mr. Khurram Kalia succeeded him as the new Chairman of the GYW. Mr. Khurram Kalia has earlier served as the Chief Advisor of the GYW. The critical principles put forward by Mr. Khurram Kalia for GYW are clear and specific:

- WMO (and Memon community) will always come first
- GYW will work towards the overall objectives of WMO by providing the energy and strength of numbers
- GYW will be inclusive and provide equal opportunity to both male and female youth.
- GYW will work cohesively with the ladies' wing (proposed GLW) as well as the local WMO leadership
- GYW will think Global but act locally.
- Global projects executed locally in a tailored fashion
- Utilize the successes (and learnings) of one chapter in other chapters

The key pillars of GYW around which young leaders will design projects are to:

- Engage young Memons to come forward and join WMO
- Enable them to use their skills and strengths to serve the community
- Elevate their potential and social impact
- Entrust them with responsibilities to prepare them for future leadership roles

GYW will measure the success of its initiatives on the following Key Indicators:

- Increase in the member base- define quarterly annual and tenure targets in consultation with the team
- Growth in the number of young people demonstrating leadership skills
- Quantitative and qualitative contribution to the large scale "legacy projects," e.g., Memon University, Memon Hospital, Memon Capital/Fund
- No of projects planned in the first quarter

and organized a spectacular cricket tournament to unite Memons from across the Middle East. The brainchild of Junaid Ahmed (Regional Youth Vice-Chairman - WMO Global Youth Wing, Middle East Chapter), the Karachi Kings M10 league brought together several teams and players from across the region. A gala dinner launched the league at the iconic Address Hotel in the first week of January. The gala was graced by a galaxy of stars and the top brass of the WMO Middle East Chapter. All the eight-team owners and players made their presence felt at the glitzy event with their vibrant cricket jerseys being unveiled. Spread over three days, from the 9th January till the 11th, and hosted at the World-class Sharjah Cricket stadium, this cricketing spectacle proved to be quite a hit, as Memons from across the Emirates came out in full force to cheer for their teams.

Each boundary got the crowd on their feet, every dropped catch drew a gasp, and many close matches had the spectators on the edge of their seats. The games went late into the night, with the finals being scheduled for 11th January. However, the finals were washed out due to inclement weather conditions, and the two winning semi-finalists - Realtors United & Shaikha Daredevils were both crowned as the joint champions of the first Karachi Kings M10 League. Based on the overwhelming response and judging by the size of the crowds, we can humbly state that the first Karachi Kings M10 League was a colossal success. The event would not have been made possible without the tireless efforts of Mr. Salman Iqbal, Junaid Ahmed, Mahmood Shaikhani, Ahmed Shaikhani, Khalid Dhedhi, Kamran Ghani, Imran Farooq, and Khurram Kalia. He provided steadfast support towards organizing an event of such scale and magnitude. We are also very grateful to all our sponsors and the team owners for endorsing the event. Though entertainment was one small aspect of the Karachi Kings M10 league, it presented a crucial platform to our youth to showcase their talents to the World. The spectacular cricket tournament brought in sizeable crowds, uniting Memons from the Emirates and people from all corners of the globe who have migrated to the Middle East over the years and now call it home. It is indeed true that sports can inspire, unite, and perhaps even change the World.

GYW – Pandemic Response: The year 2020 proved to be unprecedentedly challenging and uncertain due to the global pandemic resulting in a halt to many planned activities across chapters. The youth wing targeted all its efforts to support local chapters in pandemic management activities. Along with this, GYW also conceived the idea of virtual access to expert information in diverse fields by launching "Face 2 Face." The first episode was aired on 17th April 2020 and included qualified medical professionals responding to Covid related queries and clarifying myths and misconceptions. The program was watched by 3,000 people from across the globe and highly appreciated.

GYW also played a crucial role in organizing the first-ever virtual AGM and has set precedence to improve access to members who can not otherwise attend these meetings due to travel limitations.

Khurram Kalia
Global Youth Wing Chairman

Performance Report January 2020 – December 2020

Karachi Kings M10 Cricket League: Nelson Mandela had famously quoted, "Sport has the power to change the World. It has the power to inspire. It has the power to unite people in a way that little else does." The Global Youth Wing of the World Memon Organisation Middle East Chapter followed in the footsteps of the legendary Nelson Mandela

TREASURER'S REPORT

Assalamu Alaikum Warahmathullahi Wabarakathuhu

We have presented the audited consolidated financial statements of WMO chapters for Financial Year ended 31st December 2020, for the 19th AGAM in November 2021.

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

The Consolidated Balance Sheet stands at US\$ 8.128mn which has increased by a nominal \$109,200 from 2019, which is due to the increase in the fund account balances. Our Consolidated Statement of Financial Activities shows a surplus of \$342,965 mainly due to the retained rental funds and non-zakat specific funds.

During year 2020 and year 2021, Zakat collections remains tilted towards Ramadan. This continues to be a challenge and we should request the Chapters to get this unevenness sorted by pushing for collection throughout the year.

As per the financials the Zakat collections for 2020 (Approx. \$3.89mn) with a mere 2% growth compared to the previous year. But the year 2021 so far shows increasing trend and hopefully the reach the projected figures by the end of the year.

As per the financials the Zakat collections for 2020 (Approx. \$3.89mn) with a mere 2% growth compared to the previous year, the main contributors were;

- Middle East is the highest zakat collecting chapter during the year 2020, the collection has increased by over 70%.
- Europe chapter zakat collection improved by 80% compared to the previous year, even though the chapter has fell short in collecting the commitment by over 40%
- 50% increase in North India Chapter collection

The Zakat distributions of over \$3.3mn, this year mainly focused on COVID relief projects, Education schemes for Pakistan & North India and Housing in Northern India.

The collection of Trustee fees during the year 2020 was \$ 215,500, has increased by 50% compared to 2019. The collection of Trustee fee by different chapters will be shown only in the Statement of changes of fund, since these funds are of restricted nature and its only being reflected in the accounts once it is utilized for any approved expenditure.

This year also the income from properties in Dubai saw a dip by 7.5%, due to the continued dropping property market in Dubai.

The significant cash and cash equivalents as at the balance sheet date consists of mainly the unutilized Zakat funds of Pakistan, Europe and Middle East Chapters, which were utilized by March 2021. This also comprises of savings account balances consisting of the Micro finance funds, matured short-term investments and its returns, which were reinvested only in the following year.

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

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

- America & Canada, Northern and Southern India chapters have curtailed the usage of sage accounting platform during the year, due to various regional restrictions.
- Complete Audits in line with scheduled timetable as a few Chapters were delayed by as much as 6 months.
- The attention paid by the Regional Treasurers and the RMC towards Management Accounts needs improvement. We hope the RMC officials would consider this and monitor the Management reports in the future.

Overall, we have moved closer to the target of being an efficient international charity. The chapters shall continue to follow implementing the WMO policies and procedures and monitoring same by the office bearers. In Sha Allah, this will lay a strong foundation for WMO to grow from strength to strength in a more transparent manner that will result in recognition by the global bodies resulting in a significant increase in membership and Zakat collections in the future.

Suhail khandwani
Treasurer

CONSOLIDATED FINANCIAL STATEMENTS

For the Year Ended 31st December 2020



CONTENTS

28	Report of the Trustees	32	Balance Sheet
28	Strategic Report	33	Cash Flow Statement
29	Trustees Responsibilities	34	Notes to the Financial Statements
30	Independent Auditors Report	41	Consolidated Statement of Financial Activities - Segmented
31	Statement of Financial Activities	42	Consolidated Statement of Financial Position - Segmented

Report of the Trustees

The Trustees present their report and the audited financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

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

Trustees of the Charity

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

Nowasad Abdul Gani
Bashir Sattar
Haroon Karim
Dr Esmail Fakirmohamed Harunani

Objectives and Activities

- Assisting and promoting the religious, technical and professional, general and further education of Memons including education concerning the cultural and religious identity, customs and language of the world wide Memon community.
- The relief of poverty, sickness, distress and suffering of any persons who are in need irrespective of their race, caste, nationality and creed,
- The provision of recreational facilities and activities in the interests of social welfare with the object of improving the conditions of life for those Memons and non-Memons in need of such facilities

Strategic Report

Structure, governance and management

Governing document

The charity is controlled by its governing documents given below;

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

Trustees

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

- Mr. Nowasad Abdul Gani
- Mr Bashir Sattar
- Mr. Haroon Karim
- Dr Esmail Harunani

Staff and Volunteers

Our team shares a huge passion for the work we do, and as we are a

Reference and Administrative Details

Registered Company Number	: 04984474 (England and Wales)
Registered Charity Number	: 1101413
Registered Office	3 Weir Road Balham London SW12 8UW
Trustees	: Nowasad Abdul Gani Bashir Sattar Haroon Karim Dr Esmail Fakirmohamed Harunani
Bankers	: Habib Bank Zurich PLC NatWest
Auditors	: KWSR & Co, Chartered Accountants & Registered Auditors 136 Merton High Street London SW19 1BA

small organisation every team member sees first-hand the difference we make to families. At the year end, we have 2 professional consultants and 5 freelance consultants.

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

Risk management

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

Financial policy

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

Safeguarding

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

Diversity and inclusion

The provision of recreational facilities and activities in the interests of social welfare with the object of improving the conditions of life for those Memons and non-Memons in need of such facilities.

Reserve policy

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

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

Total funds reduced by \$374,742 in 2020 due to the increase in exceptional COVID relief expenditure, which was utilized to purchase the oxygen supplying equipment and ration (Dry foods) distributions. Fundraising and administration expenditure had also reduced during the year due to the sudden and immediate impact of Covid-19.

Unrestricted funds: Unrestricted funds amounted to \$676,425 of which were of Investment in properties and cash reserves. The Board of Trustees had reviewed the charity's reserves policy and agreed to maintain six months expenditure to cover essential operating costs.

Restricted funds: Restricted funds amounted to \$148,624 of which \$55,601 related to the COVID relief related funds which would be utilized in the first 3 months of the following year. The Zakat Restricted fund balance remained at \$73,018 after the current year disbursements. The remaining \$20,000 is the trustee fund balances which needs to be increased in the coming years to be invested as these are considered as seed money.

Regular review: The Trustees take responsibility for reviewing the reserve policy to actual reserves during 2020, to actively consider the evolving situation with Covid-19 and the impact it may have on reserves, the potential need to build reserves given the uncertain economic outlook, and WMO's ability to meet its charitable objectives.

Looking forward

In 2020 we set out an ambitious three year strategy, setting out our plans to expand our services and geographical reach in support of our vision that all memons should be part of WMO as donors or beneficiaries. As part of this strategy, we will be focusing on the following priorities for 2020/21:

- Increasing the number of paid members to 5,000 in the 1st year and reach 10,000 by the third year
- New membership benefits to be identified to reach out to global memons
- Global Youth wing to be strengthened and 10,000 youth to be enrolled
- Expand our geographical reach by partnering with Global Youth Wing and Ladies Wing.
- Continue to provide Education assistance and increase the number of students/children supported and make 100% literacy in the community
- Continue the Housing projects and to provide 300 houses for memons in the sub continent
- Support to fight/manage COVID 19 and to provide relief aid to the deserving
- Be a front runner in any kind of disaster relief missions initiated in the world
- Global Ramadan projects to support the deserving
- Develop our brand and digital presence to better showcase our work, build awareness of the charity and engage new stakeholders.

Trustees responsibilities

Disclosure of information to the auditors

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

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

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

On behalf of the board



Bashir Sattar
Trustee



Haroon Karim
Trustee

This report was approved by the board of trustees on 20th September 2021

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

We have consolidated financial statements of the World Memon Organisation chapters, WMO Europe (which has been audited by KWSR) WMO Middle East, WMO Pakistan, WMO Africa, WMO Far East, WMO America & Canada, WMO North India, WMO South India (which has not been audited by KWSR but audited by their respective auditors) for the year ended 31st December 2020 which comprise a statement of financial activities, Balance Sheet and related notes. The financial reporting framework that has been applied in their preparation is the applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting standard 102.

Respective Responsibilities of Trustees and Auditor

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

Scope of the Audit

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

Opinion on the Financial Statements

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's profit or loss for the year ended 31 December 2020;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006 and the charities Act 2011

Opinion on other matters prescribed by the Companies Act 2006

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

Matters on which we are required to Report by Exception

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

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

On behalf of KWSR & Co.:



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

20th September 2021

Statement of Financial Activities

Consolidated Audited Financial Statements for the year ended 31 December 2020

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total 2019
Income and endowments from:		US \$	US \$	US \$	US \$	US \$
Donations and legacies	02	647,886	3,257,445	-	3,905,331	3,714,308
Charitable activities	03	507,738	-	-	507,7398	807,699
Investments	04	45,249	-	378,485	423,734	507,627
Total income and endowments		1,200,873	3,257,445	378,485	4,836,803	5,029,634
Expenditure on:						
Raising funds	05	541,303	-	-	541,303	823,054
Charitable activities	06	360,198	3,271,690	-	3,631,888	3,652,118
Governance Cost	07	163,161	5,652	151,835	320,648	390,402
Total expenditure		1,064,662	3,277,342	151,835	4,493,839	4,865,574
Net gains / (losses) on investments		-	-	-	-	-
Net income / (expenditure)		136,211	(19,897)	226,650	342,964	164,060
Transfers between funds		300,527	(389,650)	89,123	-	-
Other recognized gains / (losses):						
Gains / (losses) on revaluation of fixed assets other gains		3,933		-	3,933	189,675
B/F Zakat & Trustee Funds utilisation		3,085	(180,268)	(53,973)	(231,157)	(381,737)
Net movement in funds		443,756	(589,814)	261,800	115,740	(28,002)
Reconciliation of funds:						
Total funds brought forward		3,705,590	1,503,421	2,530,953	7,739,964	7,767,966
Total funds carried forward		4,149,346	913,606	2,792,753	7,855,705	7,739,964

Balance Sheet

Consolidated Audited Financial Statements for the year ended 31 December 2020

		2020	2019
	NOTE	US \$	US \$
FIXED ASSETS			
Intangible Assets	08	-	28
Tangible Assets	09	2,981,694	3,007,603
Investments	10	998,012	1,062,876
		3,979,706	4,070,507
CURRENT ASSETS			
Debtors	11	445,013	468,634
Investments	12	1,820,643	1,544,588
Cash at Bank and in Hand	13	2,153,526	2,055,530
		4,419,182	4,068,752
CREDITORS: Amounts falling due within one year	14	253,951	101,737
NET CURRENT ASSETS / (LIABILITIES)		4,165,231	3,967,015
TOTAL ASSETS LESS CURRENT LIABILITIES		8,144,937	8,037,522
CREDITORS: Amounts falling due after more than one year	15	16,656	18,451
NET ASSETS / (LIABILITIES)		8,128,281	8,019,071
CHARITY FUNDS			
Endowment funds	16	2,792,753	2,530,953
Restricted Funds	16	913,606	1,503,421
Unrestricted Funds	16	4,149,346	3,705,590
Revaluation Reserve/Unrealised (Loss)	16	272,576	279,107
TOTAL CHARITY FUNDS		8,128,281	8,019,071

The Trustees/directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to small companies' regime.

Approved by the Board of Trustees on 20th September 2021 and signed of their behalf by:



Bashir Sattar
Trustee



Haroon Karim
Trustee

Cash Flow Statement

Consolidated Audited Financial Statements for the year ended 31 December 2020

		2020	2019
	NOTE	US \$	US \$
Cash flow from operating activities	16	199,264	(343,931)
Bank Profit paid		-	-
Net cash flow from operating activities		199,264	(343,931)
Cash flow from investing activities			
Payments to acquire intangible fixed assets		-	-
Receipts from sales of intangible fixed assets			
Payments to acquire tangible fixed assets		(11,177)	(76,877)
Long-term Investments Made		(170,587)	(664,417)
Short-term Investments (Made) / Redeemed		(276,156)	446,777
Bank Profit received		142,681	191,951
Dividends received		-	-
Rents received from investment properties		195,154	210,761
Net cash flow from investing activities		(120,086)	108,195
Cash flow from financing activities			
Repayment of long term loans		-	-
Bank Profit paid		-	-
Receipt of permanent / expendable endowment		18,818	(87,685)
Net cash flow from financing activities		18,818	(87,685)
Net increase / (decrease) in cash and cash equivalents		97,996	(323,420)
Cash and cash equivalents at 1 Jan 2020		2,055,530	2,378,950
Cash and cash equivalents at 31 Dec 2020		2,153,526	2,055,530

Notes to the Consolidated Financial Statements

Summary of significant accounting policies

(a) General information and basis of preparation

World Memon Organisation Charitable Foundation is a company registered by guarantee in England / Wales¹. In the event of the charity being wound up, the liability in respect of the guarantee is limited to \$1 per member of the charity. The address of the registered office is given in the charity information of these financial statements. The nature of the charity's operations and principal activities are;

- Assisting and promoting the religious, technical and professional, general and further education of Memons including education concerning the cultural and religious identity, customs and language of the world wide Memon community.
- The relief of poverty, sickness, distress and suffering of any persons who are in need irrespective of their race, caste, nationality and creed,
- The provision of recreational facilities and activities in the interests of social welfare with the object of improving the conditions of life for those Memons and non-Memons in need of such facilities

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

[The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.]²

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

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

(b) Funds

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

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

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

(c) Income recognition

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

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

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

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

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

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

¹ Amend accordingly for relevant jurisdiction.

² England and Wales unincorporated charities and CIOs only. Required when financial statement prepared under the SORP 2019 prior to the 2008 Accounting Regulations being amended – see guidance notes in section A for further detail (see para 3.2).

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

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

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

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

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

(c) Income recognition (continued)

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

(d) Expenditure recognition

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

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

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

(h) Tangible fixed assets

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

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

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

Land and buildings were valued using market value

(i) Heritage assets

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

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

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

(j) Investment properties

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

(k) Investments

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

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

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

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

(m) Loans and borrowings

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

(n) Concessionary loans

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

(q) Impairment

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

(r) Provisions

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

(s) Leases

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

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

(t) Foreign currency

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

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

(u) Employee benefits

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

(v) Tax

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

(w) Going concern

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

(x) Shariah and Zakat donations

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

2) Donation & Legacies	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total 2019
	US \$	US \$	US \$	US \$	US \$
Donation / Lillah	522,472	-	-	522,472	309,958
Zakat General fund	-	1,806,818	-	1,806,818	1,860,185
Zakat Education fund	-	612,152	-	612,152	902,826
Specific Zakat Fund	-	838,475	-	838,47	547,496
Fees and Subscription from Members	125,414	-	-	125,414	93,843
	647,886	3,257,445	-	3,905,331	3,714,308

3) Income from Charitable Activities	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total 2019
	US \$	US \$	US \$	US \$	US \$
Donations for MITI	45,709	-	-	45,709	66,666
Grant for Tuition Fee	225,179	-	-	225,179	356,650
Tuition and other fee	200,085	-	-	200,085	296,697
Youth Wing Fund	1,189	-	-	1,189	9,404
Other	35,576	-	-	35,576	78,282
	507,738	-	-	507,738	807,699

4) Income from Investments	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total 2019
	US \$	US \$	US \$	US \$	US \$
Income from Investment properties	154	-	195,000	195,154	210,761
Term-Deposit Receipts/Bank Profits	45,095	-	97,585	142,680	191,951
Sponsorships and Other	-	-	85,900	85,900	104,915
	45,249	-	378,485	423,734	507,627

5) Raising Funds Activities	Unrestricted Funds	Restricted Funds	Total	Total 2019
	US \$	US \$	US \$	US \$
MITI Program expenses	305,161	-	305,161	437,117
MITI Operating & Other Expenses	180,556	-	180,556	240,857
Charitable Programs & Events	54,171	-	54,171	139,928
Ladies / Youth Wing Programs	1,416	-	1,416	5,152
	541,303	-	541,303	823,054

6) Charitable activities	Unrestricted Funds	Restricted Funds	Total	Total 2019
	US \$	US \$	US \$	US \$
Educational Assistance	25,124	1,071,361	1,096,4	1,398,577
Housing Assistance/Community Rehab	-	747,116	747,116	1,429,585
Other Specific Zakat Projects	-	583,137	583,137	467,862
Community Financial Aid	174,324	87,282	261,607	342,472
COVID & Disaster Relief	160,750	782,793	943,543	13,622
	360,198	3,271,690	3,631,887	3,652,118

7) Governance Cost	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total 2019
	US \$	US \$	US \$	US \$	US \$
Repairs & Maintenance	2,360	-	47,365	49,725	50,677
IT, & Communication	4,806	-	3,400	8,206	13,581
Human resources	98,015	3,568	70,715	172,298	151,149
Depreciation & Amortisation	18,297	-	-	18,297	9,554
Legal, Consultancy & Professional	4,916	-	1,097	6,013	37,803
Office costs (incl. rental)	4,290	-	20,202	24,492	28,487
Transportation & Other	6,127	-	853	6,980	14,799
Auditors Remuneration	11,210	-	4,000	15,210	21,170
Finance	1,641	3	1,500	3,144	3,189
Other	11,499	2,081	2,703	16,283	59,993
	163,161	5,652	151,835	320,648	390,402

7.1) Staff Costs and Numbers	Support Staff	Fund Raising	Office and Admin	Total	Total 2019
	US \$	US \$	US \$	US \$	US \$
Wages, Salaries & Other benefits	44,297	14,000	114,000	172,297	151,149
	163,161	5,652	151,835	320,648	390,402
The average number of full-time equivalent staff during the year was:				48	52
The number of employees earning between £60,000 - £70,000 were:				0	0

7.2) Auditor's remuneration	Total	Total 2019
	US \$	US \$
Fees payable to the charity's auditor for the audit of the charity's annual accounts	15,190	20,542
Other services	20	628
	15,210	21,170
The auditor's remuneration amounts to an audit fee of \$ 15,210 (2019 - \$ 21,170)		

7.3) Trustees' and key management personnel remuneration and expenses
The trustees neither received nor waived any remuneration during the year (2019: \$Nil)

8) Intangible Fixed Assets	Computer software	Goodwill	Other	Total
Cost:	US \$	US \$	US \$	US \$
At 1 January 2020	2,805	-	-	2,805
Additions	-	-	-	-
Disposals	-	-	-	-
At 31 December 2020	2,805	-	-	2,805
Amortisation:				
At 1 January 2020	2,777	-	-	2,777
Charge for the year	-	-	-	-
Impairment	28	-	-	28
Eliminated on disposals	-	-	-	-
At 31 December 2020	2,805	-	-	2,805
Net book value:				
At 1 January 2020	28	-	-	28
At 31 December 2020	0	-	-	0

9) Tangible Fixed Assets	Investment properties	Land, Buildings & Improvements	Plant and machinery	Fixtures and fittings	Motor vehicles	Total
	US \$	US \$	US \$	US \$	US \$	US \$
Cost or valuation:						
1 January 2020	2,521,929	601,472	95,068	6,129	6,070	3,230,668
Additions	-	-	11,177	-	-	11,177
Disposals	-	-	-	-	-	-
Eliminated on FX Conversion	(1,172)	(22,555)	(3,984)	(145)	(228)	(28,084)
31 December 2020	2,520,757	578,917	102,261	5,984	5,842	3,213,761
Depreciation:	-					
1 January 2020	-	167,767	44,417	5,487	5,395	223,065
Charge for the year	-	7,084	11,007	48	130	18,269
Impairment	-	-	-	-	-	-
Revaluation	-	-	-	-	-	-
Eliminated on FX Conversion	-	(6,774)	(2,078)	(208)	(207)	(9,267)
31 December 2020	-	168,077	53,346	5,326	5,317	232,067
Net book value:						
31 December 2020	2,520,757	410,582	49,173	657	525	2,981,693
31 December 2019	2,521,929	433,705	50,651	643	675	3,007,603

10) Fixed Asset Investments	Mutual Funds	Term Deposits	Sukuks	Other investments	Total
	US \$	US \$	US \$	US \$	US \$
Cost or valuation:					
As at 1 Jan 2020	106,810	842,164	-	113,902	1,062,876
As at 31 Dec 2020	106,738	661,400	-	229,874	998,012

11) Debtors	2020	2019
	US \$	US \$
MicroFinance loans receivable	218,687	221,371
Grants Receivable	30,864	37,848
Prepayments and accrued income	3,037	5,191
Other receivables	192,425	204,224
	445,013	468,634

12) Current asset investments	2020	2019
	US \$	US \$
Islamic Bonds	573,384	616,095
USD Investments	751,946	751,946
Short term deposits	495,313	176,547
	1,820,642	1,544,588

13) Cash at Bank and in Hand	2020	2019
	US \$	US \$
Cash in Hand	13,643	2,038
Current Accounts	2,132,091	1,938,175
Call Deposit Accounts	-	-
Savings Accounts	7,792	115,317
	2,153,526	2,055,530

14) Creditors: amounts falling due within one year	2020	2019
	US \$	US \$
Accruals for grants payable	103,764	50,291
Accruals and deferred income	50,839	40,150
Other specific funds	15,943	14,117
Other Payables	83,405	(2,822)
	253,951	101,736

15) Creditors: amounts falling due after more than one year	2020	2019
	US \$	US \$
Long-term Deposits (Parekh Foundation)	15,625	16,234
Deferred Income	1,031	2,217
	16,656	18,451

16) Fund Reconciliation	Balance as at 01/01/2020	Received 2020	Funds Utilisation	Transfers	Exchange Gain / Mark up on Invest	Profit / (Loss) Attributed	Balance as at 31/12/2020
	US \$	US \$	US \$	US \$	US \$	US \$	US \$
Un restricted funds							
General Fund	3,363,923	-	-	290,618	(11,774)	125,774	3,768,541
MITI General Funds	322,008	506,550	(485,717)	-	(18,720)	10,437	334,558
Other Funds	19,659	16,679	-	9,909	-	-	46,247
Restricted Funds							
Zakat Fund	1,106,531	3,257,445	(3,465,529)	(111,987)	(35,786)	47,352	798,026
Education Endowment Fund	862,026	63,038	(56,236)	(12,656)	(30,347)	-	825,826
Trustee Funds	1,668,926	215,413	(145,000)	101,779	(33,592)	159,401	1,966,927
Micro Finance Fund	28,759	-	-	-	(1,079)	-	27,680
Other Funds	368,131	-	-	(277,663)	(2,568)	-	87,900
	7,739,964	4,059,125	(4,152,482)	-	(133,866)	342,964	7,855,706
Net book value:							
Revaluation Surplus on PPE	310,100	-	-	-	(11,629)	-	298,474
Fair Value Reserve on Investments	(30,993)	-	-	-	5,095	-	(25,898)
Total	8,019,071	4,059,125	(4,152,482)	-	(140,401)	342,964	8,158,109

17) Reconciliation of net income / (expenditure) to net cash flow from operating activities	2020	2019
	US \$	US \$
Net income / (expenditure) for the year	342,964	164,060
Dividends received	-	-
Rents received from investment properties	(195,154)	(210,761)
Depreciation and impairment of tangible fixed assets	18,297	9,554
Amortisation and impairment of intangible fixed assets	-	-
(Gains) / losses on investments	(142,680)	(191,951)
(Profit) / loss on disposal of tangible fixed assets	-	-
(Profit) / loss on disposal of fixed asset investments	-	-
Receipt of endowment	-	-
(Increase) / decrease in debtors	23,621	(33,339)
Increase / (decrease) in creditors	152,216	(81,494)
Net cash flow from operating activities	199,264	(343,931)

18) Events after the end of the period
No material events occurred after the balance sheet date
19) Off-balance sheet arrangements
No off balance sheet arrangements made for this charity

Consolidated Statement of Financial Activities - Segmented

For the year ended 31 December 2020

	US\$ = AED 3.67		US\$ = PKR 160		US\$ = ZAR 15		US\$ = LKR 185		US\$ = INR 74		US\$ = INR 74								
	Europe		Middle East		Pakistan		Africa		Far East		North India		South India		America & Canada		Total 2020		2019
	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds	Unrestricted Funds	
	US \$	US \$	US \$	US \$	US \$	US \$	US \$	US \$	US \$	US \$	US \$	US \$	US \$	US \$	US \$	US \$	US \$	US \$	US \$
Incoming Resources																			
Incoming resources from generated funds:																			
<i>Voluntary income:</i>																			
General Donations		-			-	313		149,079		7,568		2,703		41,587		-	-	201,249	301,837
Specific Donations		56,885	-	262,604	-			1,733		-						-	-	321,223	8,121
Zakat - General Fund	240,000		-		-		252,457	-	644,852		606,051				63,458		1,806,818	-	1,860,185
Zakat - Education fund	250,000		62,034		274,547				-						25,571		612,152	-	902,826
Specific Zakat (MITI, Rehab & Other)	230,228		185,341		422,906												838,475	-	547,496
Fees and subscription from members		2,717		64,314		31,877		5,670		2,043		14,363		686		3,745	-	125,414	93,843
MITI Project Income						506,549				-							-	506,549	798,295
Investment and other income	85,900		30,336	35,872		7,726		25,409	67,250	1,975		7,668					183,485	45,095	296,866
Rent Income from Investment Properties			195,000			154				-							195,000	154	210,761
Youth & Ladies Wing Fund					-					1,189							-	1,189	9,404
Total incoming resources	806,128	59,602	472,711	329,234	697,453	546,619	252,457	181,892	712,102	12,775	606,051	24,734	-	42,273	89,029	3,745	3,635,931	1,200,873	5,029,634
Resources Expended																			
<i>Charitable expenditure:</i>																			
Educational Assistance	250,000		62,034	-	274,547				303,030		156,750		25,124		25,000		1,071,361	25,124	1,398,577
Housing Assistance/Community Rehab	120,000		-	-	15,804				256,872		315,983				38,458		747,116	-	1,429,585
Other Specific Zakat Projects	120,000		66,213	-	111,424		217,506		42,423		-	-			25,571		583,137	-	467,862
Community Welfare / Financial Aid			-	115,891	69,014		58,433		18,268		-	-					87,282	174,324	342,472
MITI Project Expenses				-		485,717	-				-						-	485,717	677,973
Disaster & COVID Relief Aid	230,228	1,284	119,128	89,249	226,664		34,952	61,267	85,856		85,965		8,950				782,793	160,750	13,621
Charitable Programs & Events			-	37,057		5,151			-	7,578		2,234		2,150			-	54,171	139,928
Ladies/Youth Wing Programs							-			1,416							-	1,416	5,153
Total Charitable expenditure	720,228	1,284	247,375	242,197	697,453	490,867	252,457	119,700	706,450	8,995	558,698	2,234	-	36,224	89,029	-	3,271,690	901,501	4,475,172
<i>Governance/Operating costs</i>																			
Advertising & Marketing expenses																			
Salaries, wages and other benefits	63,903		6,812	34,060		34,267	-	10,300	3,568	-		19,387					74,283	98,015	151,149
Chapter Maintenance	12,000							-		-							12,000	-	15,000
Utilities						3,002		-		-		259					-	3,261	3,942
Printing, stationery and computer expenses				431		3,120		281				400					-	4,233	4,802
Marketing, Apps & Promotions	3,400							-				224				349	3,400	573	8,779
Rent, Rates and Insurance			4,705			16						-		1,014		-	4,705	1,030	7,439
Travelling, Communication & Conveyance			853	2,079		3,334		-				713				-	853	6,127	14,799
Legal and Professional charges	1,097		-			3,288		-		746		883					1,097	4,916	37,803
Licensing fee			3,498									-					3,498	-	2,106
Auditor's remuneration	4,000	3,020		1,580		5,664				946		-					4,000	111,210	21,170
Repairs and maintenance			47,365			2,014						31		315			47,365	2,360	50,677
Bank charges	1,500	262		181		2		497	3	93		23		150		433	1,503	1,641	3,189
AGAM & Meetings and related expenses			646	4,085		1,649		-		-				350			646	6,084	47,689
Other General expenses		805	2,057	164		1,957		1,542	2,081	-		580		357		10	4,138	5,415	12,304
Loss - Exchange / investment Disposal																	-	-	-
<i>Non-Monetary expenses</i>																			
Depreciation & Amortisation				268		17,856		174				-					-	18,297	9,554
Bad Debts																	-	-	-
PPE Written off/Loss on Sale of Assets																	-	-	-
Total Resources Expended	806,128	5,371	313,310	285,047	697,453	567,037	252,457	132,494	712,102	10,780	558,698	24,734	-	38,410	89,029	792	3,429,176	1,064,663	4,865,575
Net incoming resources before transfers	-	54,231	159,401	44,187	0	(20,418)	(0)	49,398	-	1,996	47,353	0	-	3,863	0	2,953	206,754	136,211	164,060

Consolidated Statement of Financial Position - Segmented

As at 31 December 2020

	US\$ = AED 3.67	US\$ = PKR 160	US\$ = ZAR 15	US\$ = LKR 185	US\$ = INR 74	US\$ = INR 74				
	Europe US \$	Middle East US \$	Pakistan US \$	Africa US \$	Far East US \$	North India US \$	South India US \$	America US \$	2020 US \$	2019 US \$
Assets										
Non Current Assets										
Property Plant and Equipment	-	1,072	455,737	1,390		2,737	-	-	460,936	485,674
Investment Property	500,000	2,490,695	30,063	-					2,520,757	2,521,929
Intangible Assets	-	-	-	-					-	28
Long-Term Deposits	-	-	6,261	-	661,400	216,216	-	-	883,877	780,487
Other Long-Term Investments	7,397	-	106,738	-					114,135	282,389
	507,397	2,491,767	598,799	1,390	661,400	218,953	-	-	3,979,706	4,070,507
Current Assets										
Grant Receivable			30,864						30,864	37,848
Advances & Other Receivables	84,128	21,756	68,200	-	95,638	141,271	3,157	-	414,150	430,785
Short Term Investments	-	867,537	197,909	573,384	181,813	-	-	-	1,820,642	1,544,588
Cash at Bank and in Hand	302,796	688,936	691,230	162,228	27,737	69,160	37,598	173,841	2,153,526	2,055,530
	386,924	1,578,228	988,202	735,611	305,188	210,431	40,755	173,841	4,419,182	4,068,752
Current Liabilities										
Accrued Expenses and Other Liabilities	69,272	9,291	156,118	-	2,380	240	709	-	238,009	87,620
Unearned Revenue	-	-	15,943	-				-	15,943	14,117
Non-Current Liabilities										
Long-term Deposits (Parekh Foundation)	-	-	15,625	-					15,625	16,234
Deferred Income	-	-	1,031	-				-	1,031	2,217
	69,272	9,291	188,717	-	2,380	240	709	-	270,608	120,188
Net Assets	825,049	4,060,705	1,398,284	737,001	964,209	429,144	40,046	173,841	8,128,279	8,019,071
Financed by										
Un-restricted Funds										
General Fund	676,425	2,746,320	81,948	367,772	58,301	290,608	3,879	43,287	3,768,541	3,363,922
MITI General Funds	-	-	334,558						334,558	322,008
Other Funds	-	40,066	-			6,181			46,247	19,659
Restricted Funds										
Zakat Fund	73,018	136,928	396,119	62,954	31,101	47,353		50,554	798,027	1,106,532
Education Endowment Fund	-	-	213,450	-	612,377				825,826	862,026
Trustee Funds	20,005	1,137,390	71,956	306,275	262,430	52,703	36,167	80,000	1,966,926	1,668,926
Micro Finance Fund	-	-	27,680						27,680	28,759
Other Funds	55,601	-	-			32,299	-		87,900	368,132
Total Accumulated	825,049	4,060,704	1,125,711	373,001	964,209	429,144	40,046	173,841	7,855,706	7,739,964
Revaluation Surplus on Land & Building			298,471						298,471	310,100
Unrealised Loss on Investments	-	-	(25,898)						(25,897)	(30,993)
	825,049	4,060,704	1,398,284	737,001	964,209	429,144	40,046	173,841	8,128,279	8,019,071

Annual Report 2020

AMERICA & CANADA CHAPTER



Regional Management Committee 2020 - 2023

- 1 Mr Mohammed Bashir Akuly - Regional Vice President
- 2 Mr. Abdul Rauf - Regional Assistant Secretary
- 3 Ms Samina D Variend - Regional Treasurer
- 4 Mr Iqbal Khamisani
- 5 Ms Yasmeen Mozawalla - Lady Member
- 6 Mr Yousuf Pochi
- 7 Mr Junaid Gudda

- 8 Ms Zahida Toufiq Ahmed
- 9 Mr Abdul Samad Lodhia
- 10 Mr Mohammed Ashfaq
- 11 Mr Shoaib Kotawala
- 12 Dr Shiraz Suleman
- 13 Dr Naseem Shaikhani

Regional Management Committee 2017 - 2020

- 1 Mr Bashir Akuly - Vice President
- 2 Mr Yousuf Pochi - Regional Assistant Secretary
- 3 Mr Ghaffar Variend - Regional Treasurer
- 4 Mr Rafiq Moosani
- 5 Mr Omar A Karim
- 6 Ms Zahida Taufiq Ahmed - Lady Member

- 7 Mr Shoaib Kotawala
- 8 Dr Shiraz Suleman
- 9 Dr Naseem Shaikhani
- 10 Mr Abdul Samad Lodiha

Assalamu Alaikum Warahmathullahi Wabarakathuhu

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

World Memon Organization North America (WMO NA) is one of the nine chapters of the World Memon Organization, Charitable Foundation (WMO). North American continent mostly comprise of mainland US and Canada which is still a very vast territory.

Memons are settled in different parts of the continent doing either their businesses or working as professionals. There are highly successful Memons doing phenomenal business activities in multiple fields. Besides, Businesses there are great many numbers of professionals are engaged in Medical, Engineering including IT and other important services. Community comprises of mostly from Pakistan, India and countries from Africa etc. Recently Memons have made inroads into public services as well as politics. These communities are generally scattered around both countries but mainly concentrated in New York, Chicago, California, Texas, Florida, Atlanta and Toronto etc...

Starting with modest beginning the North America Chapter and besides growing slow and steadily in Membership, made alliances with multiple local Memon Jamaats or Associations such as Chicago, New York, Dallas, Austin, Houston, Los Angeles and Memon Association of Canada. Hence perfected its presence and collaborating and assisting in various Humanitarian activities. We have made personal visits to all these chapters and bringing them to participate with WMO NA on reciprocal basis.

Chapter has set multiple goals and hence instituted multiple committees to handle tasks to achieve aimed objectives. Our special initiative has been on special projects besides the ones set forth by WMO International, where we collaborate with India and Pakistan chapters.

Our team this year comes from highly diversified backgrounds and we look forward to deliver their best for the WMO's cause to UNITE, UPHOLD and UPLIFT.

We pray to almighty Allah (SWT) to accord wisdom, perseverance and assistance to our team to do their utmost and set road map for the future generation.

Bashir Akuly
President – North America Chapter

WELFARE PROJECTS

Empowering through Inclusion project: In the first phase Evaluation of Special Needs Children was started in February 2019, which was completed in July 2019 by evaluating 43 special needs children and their parents via "Centre of Inclusive Care" and by Pead's Neurologist Dr. Raman Kumar, Head of Peads Development Unit at Liaquat National Hospital. After that, the project was entered in second phase to work for the rehabilitation of Special Needs Children.

From October 2019, various lab tests like MRI, CT Scan, Blood, and other medical screenings of special need children were taken at Memon Medical Institute Hospital.

After screening of children, the procedure of therapies was started at Liaquat National Hospital and Zubaida Hospital. But unfortunately, since March 2020 to 15th August 2020, the project is running at slow pace due to COVID 19 restrictions imposed by the government on hospitals to keep general patients away from the hospitals, but our committee is working continuously and in touch with the parents of special needs children. On the suggestions of Ms. Sumera, Speech Therapist of Liaquat National Hospital, we started online connections with the help of team of volunteers, who contact them periodically and solve their issues.

Currently, we have engaged a full time Lady Psychologist at WMO, who is in continuous contact with the parents for advice. She is also maintaining record file for every child. Till today, supported US\$ 15,000 from zakat fund and its good news that our committee is collecting funds from zakat fund from their resources from local donors as well to fulfill the balance needed for funds and not demanded any amount from WMO PC or WMO HO. The committee has already registered more than 160 Special Needs Children, majority from Memon families; many parents are contacting us for registrations. Till now we are working on ZAKAT deserving families only. Many special need children are waiting for various tools and devices including 40 to 50 hearing aids.

Bridal & Party Dresses Project: Ladies Wing of WMO NA started a project in collaboration with WMO PC for these underprivileged brides and their families. We collected gently worn bridal and other party dresses and sent them to Pakistan to be distributed to the needy families. Project collected gently worn wedding and party dresses and new blankets from various cities of USA and shipped to Pakistan during December 2020.

Qurbani Project: WMO NA sponsored Qurbani Meat Distribution project and contributed 64 whole cows and 2 Shares, which is about \$ 25,571.20 of Qurbani and meat to benefit the Families in towns and cities in Pakistan.

Food Drive for EID in the time of COVID-19: WMO NA and Memon Association of Greater Austin (MAGA) arranged distribution of grocery to the needy.

350 boxes weighing 40 pounds of weekly groceries for family of four were distributed in time of Covid-19 benefitting 1400 people in the end of Ramzan for EID.

WMO NA Ladies Distribution Event: Great efforts by WMO NA ladies wing for distribution of hot meals and new clothing drive to many Arizona families.

WMO NA along with Arizona Memon Association and ICNA arranged Ramzan food drive also. The event had a great turnout.

Ration-Kit Distribution Program of WMO NIC: WMO NA donated USD\$20,000.00 during the pandemic COVID-19 to WMO North India Chapter (WMO NIC) to utilize for ration distribution to the needy underprivileged people. This donation helped WMO NIC to deliver over 40,000 food bags to more than 150 cities, towns and villages in the states of Maharashtra, Gujarat, Madhya Pradesh, Chhatisgarh and Odisha.

COVID-19 Food drive: WMO NA and Memon Association of North America (MANA) arranged food distribution at the time of active COVID-19 pandemic.

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

Rental help to International Student: WMO NA helped the International students needing help with paying their rents in times of Covid-19 and due to hardships.

EVENTS & MEETINGS

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

MEMBERSHIP

In Year 2020 WMO NA focused on increase the Membership and successful drives and events resulted in an increase of Membership which now reached to over 70 Members, as mentioned below:

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

THANKS & ACKNOWLEDGEMENT

I am proud to have the opportunity to express my deepest gratitude to the Board of Directors, the RMC members, members at large and the volunteers. It would be remiss of me if I do not thank the staff at the offices of WMO Headquarters for their trust and valuable support of our work to serve the communities living in North America and all around the world. To our Donors, Supporters, Trustees and Patrons a heartfelt "THANK YOU". It is with your unwavering dedication and support we have accomplished these tasks during the year 2020.

Bashir Akuly
Regional Vice President

Mr. Abdul Rauf
Regional Assistant Secretary

Annual Report 2020
EUROPE CHAPTER



Regional Management Committee 2020 - 2023

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

Regional Management Committee 2017 - 2020

- | | |
|---|---|
| 1 Mr Imran Panaawala - <i>Vice President</i> | 8 Mr Nowsad Gani |
| 2 Mr Waseem Yoosuf Adil - <i>Regional Assistant Secretary</i> | 9 Mr Bashir Sattar |
| 3 Mr Zaheed Harunani - <i>Regional Treasurer</i> | 10 Dr Esmail Harunani |
| 4 Mr Nasir Okhai | 11 Mr Zakaria Bawany |
| 5 Mr Sikander Sattar | 12 Sir Iqbal Sacranie |
| 6 Ms Shamim Osman - <i>Lady Member</i> | 13 Mr Abba Ali Yousuf |
| 7 Mr Haroon Karim | 14 Mr Yousuf Gadit - <i>APEX Representative</i> |

MEETINGS

The WMO Europe Chapter 5th Annual Meeting was held on Saturday 3rd October 2020 at 12 Noon via WMO Meeting Application. Around 28 members from Europe Chapter and 9 members from other chapters attended this meeting.

Mr. Imran Paanawala our VP did a introduction speech and then Mr Solly Noor Mahomed did welcome speech and thanked everyone for the invitation and commended Europe Chapter on the work they have carried out.

The Annual Report was presented at the AGM and members were informed about the work WMO Europe Chapter is doing. GYW office bearers were introduced and members were asked to get the youth in their families enrolled with GYW.

Approval of Audited Accounts for WMO for the year ended 31st December 2019

Accounts were presented by the Treasurer to the General Body and after discussion they were approved.

Election of the Regional Management Committee (2020-2023)

Dr Esmail Harunani acknowledged the GYW team under Mr Bashir Sattar for delivering the meeting application which was used in Elections.

Dr Esmail Harunani congratulated Ms Shamim Osman for being elected unopposed as the RMC Lady member. He further informed the members that this time the election will be taking place on the WMO Meeting Application.

On the request of a member the below candidates were requested to share their vision with the members before the members cast their vote.

1. Mr Liyakat Hameed
2. Mr Imran Panaawala
3. Mr Waseem Adil
4. Mr Shahzad Iqbal
5. Mr Farhan Farooq

6. Mr Arif Mundiya

The Election was concluded and Dr. Esmail Harunani then announced the results of the RMC Elections for the 5 General Seat as below:

1. Liyakat Hameed
2. Imran Panaawala
3. Farhan Farooq
4. Shahzad Iqbal
5. Waseem Adil

Dr Esmail Harunani finally suggested co-opting Mr. Arif Mundiya at the 1st RMC meeting.

LADIES WING

In 2020 in spite of the pandemic, the WMO ladies wing managed to collect £14,000 before Ramadan for Zakat. The money was sent to India for food packages and other aid, which was greatly appreciated during the local lockdowns in Mumbai and Maharashtra. Additional aid included;

- Widows help for medical support
- Upliftment of widow's families
- Water filtration plant in deprived area for a school in Biwindi

Furthermore, money was sent to the 'Road to Relief' charity located in Malawi, sending food packages during Ramadan which went to help approximately 200 families.

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

"The current climate and government declared 'state of emergency' in the UK due to the COVID-19 pandemic has posed it's challenges, however we saw this as more of a catalyst for positive change. In fact, demand and need was even greater. Once the lockdown eased, the WMO Europe Chapter Ladies Wing organised an initiative for underprivileged Syrian and Yemeni refugees spearheaded by our own Shaida Ahmed, her daughters and the support of the rest of the team.

Over £2,000 was successfully raised by selling savouries and cakes from home, and was donated to the SWAN Organisation here in the UK."

Ladies are also running Soup Kitchen and Food Banks in collaboration with other charities.

"At this point I must reiterate that our strength comes from the teamwork and support of the dedicated ladies that I have the pleasure of working alongside."

Memon Connections: At present there are two Ladies from UK working on this project alongside the WMO International Ladies Wing. In the UK We have been doing four to five introductions a week and is a very demanding and time-consuming commitment.

Ladies Activities: There is Basketball for Girls on Monday nights and Keep-fit Class and Badminton on Friday Nights, both were well attended at the Memon Centre in London. However, due to second lockdown the activities have to be temporarily stopped.

GYW & YOUTH WING

The Youth wing of WMO Europe Chapter consists of Youth Wing of Memon Association UK and Memon Association Leicester.

The Youth Wing has been active in the provision of cricket, volleyball, basketball and badminton activities at both the Memon Centre in London & Leicester.

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

In 2020 following limited activities due to lockdown have been undertaken by the Memon Association UK and Memon Association Leicester in collaboration with World Memon Organisation (Europe Chapter) :

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

As can be determined from the above list, youth activities have been extensive and vibrant and further improvements are planned to the engagement with youth for 2020/21 In Sha Allah, once there is a relaxation in lockdown.

Projects Initiated By GYW

1. Charity Appeal For Muslim Burial Fund
 - Provision of Muslim Burial support for those in need
 - Muslim Burial Planning due to Covid-19
 - Telephone helpline for Advice & signposting for those impacted by Covid-19
 - Telephone Befriending support to those who are experiencing isolation
 - Protective equipment for those dealing with Covid-19 Burials

Since the outbreak of Covid-19 through this appeal 65 families across the UK have benefited and on average the burial costs are £4,000 per person.

2. Memon Medical Mentorship

- Setting up a platform for young doctors to connect with experienced peers for regular mentorship.
- To help students in the following:
 - CV reviews
 - Interview preparation
 - Advice on specialist choices
 - Research partnerships
 - Adding another individual to their network

WMO EUROPE CHAPTER MEMON BUSINESS DIRECTORY PROJECT

- WMO EC is gathering the information of Memon Businesses who are running businesses in Europe.
- This information gathering with benefit all Memons to advertise their businesses across Europe to start with.
- Will help them to do businesses with other Memon brothers and sisters.
- To promote their businesses and give incentives, i.e., offering discounts, providing apprenticeships, business advice for start ups and investment opportunities.

WMO EUROPE CHAPTER WELFARE ACTIVITIES

The Europe and especially UK has its own welfare system which provides legal aid, housing supports as well as different kinds of benefit support and medical facilities. However, for our Memons who cannot afford, we are providing free services in respect of legal, medical, social issues, etc. by the respective professionals which are also advertised on the website. We intend to have regional advisors giving advice on matrimonial, family disputes etc. This year 2020 we got several calls from Memons regarding their issues, i.e., housing, family, welfare, and immigration matters, where they had been advised appropriately by discussing their concerns and to come up with practical resolution.

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

WMO EUROPE CHAPTER ZAKAT COLLECTION

The WMO Europe Chapter in conjunction with the Memon Association UK and Memon Association Leicester made great efforts to collect zakat. More than five hundred zakat Appeal letters highlighting the WMO activities were sent out by emails before and during the month of Ramadan, which resulted in the awareness of WMO among the memon community. With the efforts of senior members and Board of Management new donors were approached, who have committed that in future they would pay their zakat to WMO. Many calls had been made by officer bearers to the potential donors. All in all we received a good response from our Memon Community. However, due to the pandemic situation all over the world and in Europe active Zakat collection drive could not be made because of the lock down situation. Management is hopeful that once the pandemic situation gets better then zakat collection drive would be up and running.

In 2020 so far WMO Europe Chapter has collected around \$174k (£145k) and making more efforts to reach their target for 2020.

WMO EUROPE CHAPTER MEMBERSHIP UPDATE

Memon Association UK and Memon Association Leicester are assisting the WMO Europe Chapter to achieve its target to maximise the membership of WMO. In functions of MA London and MA Leicester WMO membership stands have now been introduced to create awareness within the community and senior members give five-minute presentation to inform them about the projects being carried out in different continents by WMO. Also, with the introduction of new GYW VC and team executives we have seen a record increase in Youth

Membership category, this is mainly as a result of introduction of GYW. Currently, till December 2020 we have 163 members:

MEMBERSHIP CATEGORY	NO. OF MEMBERS
Trustee	5
Patron	4
APEX	2
Life	72
Annual	5
Youth	69
Friends of WMO (Free)	6
Total	163

WMO EUROPE CHAPTER COVID-19 APPEAL

WMOCF is conducting a global effort to provide assistance and relief to the most affected by the deadly Covid-19 disease and as part of this dire need WMO Europe Chapter is playing its part to provide some assistance to mitigate the adverse impact of the pandemic. So far Europe Chapter has received £40k for Covid-19 appeal. Some of the relief initiatives our chapter has taken are as follows:

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

WMO EUROPE CHAPTER FOOD PROGRAM

The COVID-19 pandemic marks an unprecedented time in modern history that will require the best of humanity to overcome. Pandemic has affected lives of millions in the UK and the number of unemployed across Great Britain has hit an all time high.

As the UK once again goes into another lockdown with emergence of yet another strain, WMO Europe Chapter stepped up and has distributed almost 500 food packs containing essential food items to underprivileged families and the less fortunate across the nation.

On the appeal of WMO Europe Chapter members across the globe pledged around £35k.

WMO EUROPE CHAPTER RMC & WC MEETINGS HELD

RMC Meetings

- 1st RMC Meeting held on the 17th of October 2020.

Working Committee Meetings

- 1st WC Meeting held on the 3rd of November 2020.
- 2nd WC Meeting held on the 10th of November 2020.
- 3rd WC Meeting held on the 10th of December 2020.

Imran Panaawala
Regional Vice President

Waseem Y. Adil
Regional Assistant Secretary

Annual Report 2020

FAR EAST CHAPTER



Regional Management Committee 2020 - 2023

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

Regional Management Committee 2017 - 2020

- | | |
|---|---|
| 1 Dr A. A. Mohamed Haroon - <i>Vice President</i> | 10 Mr Eliyas Abdul Kareem |
| 2 Mr Ameen Bhaila - <i>Regional Assistant Secretary</i> | 11 Mr Farook Kassim |
| 3 Mr Anjum Asmath - <i>Regional Treasurer</i> | 12 Mr Haji Anver Ahmed |
| 4 Mr Shahid Sangani | 13 Mr Abdul Cader Saleem |
| 5 Mr Mohamed Iqbal Sathar | 14 Mr Yusuf Bhadelia (Japanwala) |
| 6 Mr Mohamed Shiraz Yoonus | 15 Mr Anis Satar - <i>APEX Representative</i> |
| 7 Ms Shazia Sangani - <i>Lady Member</i> | 16 Mr Saad Iqbal - <i>GYW Vice Chairman</i> |
| 8 Mr Ashraf Satar | 17 Mr Sajeeth Illiyas - <i>GYW Regional Executive</i> |
| 9 Mr M H Omar | |

The Far East Chapter had a total membership of 213 as at 31-12-2020.

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

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

Details of Members Activities of Far East Chapter during the year ended 31 December 2020;

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

ZAKAT COLLECTION & DISBURSEMENTS

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

Region	Commitment	Collection		Utilization	
		LKR	USD	Local (USD)	Intl. (USD)
Sri Lanka	LKR 145,003,000	118,289,600	-	117,791,641	-
International (North India)	USD 120,000	-	85,600	-	85,600

Utilization of Zakat

Zakat Disbursed	LKR	No of Recipients
Education Aid	44,664,973	312
Medical Aid	6,342,391	112
Housing Aid	47,521,327	57
Self - Employment	3,379,550	19
COVID Relief Aid	15,883,400	610
Total Zakat Disbursed	117,791,641	1,110

CONTRIBUTION TO NORTH INDIA CHAPTER PROJECTS

During the year 2019, WMO Far East have also committed to support North India Chapter Education & Hospital Project totalling \$120,000. Out of these commitments, we have remitted \$85,600 to North India for Education projects during the year 2020.

PROJECTS

The MICRO FINANCE SCHEME was started by WMO Far East Chapter in 2013 to support Small Scale Entrepreneurs in the community. Up to December 2020, over 130 Memons have benefitted through this scheme.

- Far East Chapter Micro Finance Loan scheme has started the 6th phase.
- This scheme has helped lending to over 133 Memons.
- The current total lending is approximately LKR 22 million as at the end of 2020.
- Total No of loans disbursed 165
- Few beneficiaries have now become financially self-sufficient.

Total Micro Finance Fund Disbursed	Rs. 22 mn
Number of Phases	Six Phases
Maximum Loan Amount	Rs. 1 mn
Total No of Recipients	133
Total No of Loans	165
Total No of Recipients Repeated	32

COVID SUPPORT PROJECT

The year 2020 saw the entire world coming to a halt due to the Covid-19 pandemic. Many people lost their livelihood and were unable to provide food on the table for their families.

We have distributed cash and food packs to the 3,272 needy families across Sri Lanka. This project supported both Muslims and non-Muslims.

Projects	Amount (LKR)	No. of Beneficiaries
Zakat Assistance India	9.7 mn	1,832
Non – Zakat Assistance	3.15 mn	1,440
	12.85 mn	3,272

GIFT OF SIGHT PROJECT

Under this project, the Sri Lankan Eye Bank Society provides the donated healthy corneas to the World Memon Organisation Far East Chapter at cost which is sent to WMO Pakistan Chapter.

Arrangements have been made with Eye Hospitals in Pakistan to transplant 200 corneas with Zakat assistance. Each surgery costs worth of Rs.200,000 but through this thoughtful initiative, underprivileged patients can have their vision restored at zero expense. They have been provided with the perfect opportunity to lead a normal life by replacing their damaged corneas with healthy ones.

Project Period	2018/2020
Cost per Cornea	\$200
Projected No. of Corneas to be donated	250
Donation Received during 2019	246 Corneas
Corneas Sent to Pakistan	216 Corneas

Education Projects

- Darussalam College (DC) Project :** Under this Project we are supporting Darussalam College, a 100 years old School with over 1200 under privileged students enrolled to uplift the lives of the students through education in order to make a better society. Our project is being implemented with the following assistance;
 - Provide extra classes for Students facing major exams
 - Providing additional classes after school hours
 - Supporting to uplift sports activities, (Sport instruments, Practice Session, Coach salary)
 - Important Logistical improvements (Science lab / Auditorium)
 - WMO has a fulltime coordinator at Darussalam to assist this project
 - Total estimated cost for all the above schemes per annum would be LKR 2.5mn.
- Al Hijra Muslim Vidyalaya :** This is one of the Oldest Muslim schools in Colombo with only 385 Students, which was in the verge of closing down.
 - WMO Provides English/IT Teacher salaries
 - The School requires WMO assistance for a 12 Class room complex with a cost of Rs. 30 million

- School Upliftment Projects :** WMO FC has selected 2 Muslims schools in the Island, namely Fathima Muslim Ladies College of Colombo 12, and Al Minhaj College of Hapugasthalawa, with good Advanced Level Results and marginal university entrance. We have projected to increase the University entrance of these schools and to produce more professionals such as Doctors, Accountants and Lawyers to the society.
- Hamza College :** Hamza College, a predominantly muslim college has a shortage of classrooms for their students and currently the students are crammed into the hall with partitions making it very difficult for the classes to be conducted. LKR 10 million was approved to assist the construction of Ground + 1 Floor of the new building.
- Donation Of School Books**
 - WMO has donated 500 packs of Exercise books at the cost of approx. LKR 1,000,000 to the needy in Colombo and suburbs. This included all communities living in Colombo 12 & 14 areas.
 - WMO also donated LKR 600,000 to LRDF towards education upliftment projects for 3 schools in the Galle District.

SUMMARY OF EDUCATION PROJECT

	School	Funded for	Approved Budget	Actual	Variance
1	Darussalam College	Education Extra Curricular Activities Infra Structure Coordinator Salary	2,908,000 220,000 600,000	1,344,000 220,000 600,000	1,564,000 - -
2	Fathima Muslim Ladies College	Education	4,116,000	1,671,500	2,444,500
3	Al Minhaj College (Hapugasthalawa)	Education	1,650,000	-	1,650,000
4	Al Hijra (Kuppiyawatte)	Education Infra Structure	400,000 -	400,000 -	- -
5	Hamza College (Mutwal)	Education Infra Structure	240,000 2,500,000	240,000 2,500,000	- -
Total for WMOFC Education project			12,694,000	7,035,500	5,658,500

LADIES WING ACTIVITIES

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

- Senior Citizens Gathering – A gathering was arranged for the senior Memon ladies, a fulfilled morning with games, light exercises followed by lunch.
- Memon Mela – A platform for Lady Home Entrepreneurs to showcase their business to the Sri Lankan Community. This was attended by over 40 stall holders and more than 1,000 participants
- Distribution of Dry Rations – Packs of essentials and cash was distributed to Memon Families who were affected by the Lockdown due to the pandemic.

Dr Haroon Admani
Regional Vice President

Ameen Bhaila
Regional Assistant Secretary

Annual Report 2020

MIDDLE EAST CHAPTER



Regional Management Committee 2020 - 2023

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

Regional Management Committee 2017 - 2020

- | | |
|---|--|
| 1 Mr Ahmed Abubakar Shaikhani - <i>Vice President</i> | 18 Mr Iqbal Shivani |
| 2 Mr Khalid Dedhi - <i>Regional Assistant Secretary</i> | 19 Mr Zunaaid Aziz Moti |
| 3 Mr Haroon Mohammad - <i>Regional Treasurer</i> | 20 Mr Muhammad Bacai Noon |
| 4 Haji Ismail Abdul Karim Gadit | 21 Mr Saleem Karsaz |
| 5 Mr Mahmood Shaikhani | 22 Mr Salman Iqbal |
| 6 Mr Shabana Abdul Razzak - <i>Lady Member</i> | 23 Mr Altaf Muhammed |
| 7 Haji Abdul Sattar Pardesi | 24 Mr Yaqoob Iqbal |
| 8 Haji Ahmed Abdul Karim Gadit | 25 Mr Abdul Majid Ranani |
| 9 Mr Muhammad Ashraf Amdani | 26 Mr Shafiq Toufiq A. Aziz |
| 10 Mr Muhammad Iqbal M. Younus Tabani | 27 Mr Kamran Ghani |
| 11 Mr Muhammad Shabbir Merchant | 28 Ms Maimoona H. Darvesh - <i>Ladies Wing Chairperson</i> |
| 12 Mr Nasir Bhadelia | 29 Mr Khurram Kalia |
| 13 Mr Iqbal Dawood Pariyani | 30 Mr Afzal Allah Rakha |
| 14 Mr Arif Lakhani | 31 Mr Junaid Ahmed - <i>GYW Vice Chairman</i> |
| 15 Ms Rashida Anwer | 32 Mr Imran Farooq |
| 16 Mr Iqbal Yaqoob Ghani | 33 Dr Ashfaq Konchwala |
| 17 Mr Abdul Aziz Omer | 34 Mr Imran Amin |

Regional Vice President's Message:

Assalamu Alaikum Warahmathullahi Wabarakathuhu.

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

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

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

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

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

WELFARE PROJECTS AT A GLANCE

	No. Of People Benefitted	Amount (AED)
Ration Bags	25,000	327,544
Ramadan Meal	20,000	136,000
Testing Kits	10,000	437,200
Education Assistance	1,500	841,705
Emergency Assistance	50	66,200
Prisoner Tickets	82	41,090
Debt Repayment	15	231,035
Visa, Court & Other Assistance	50	49,245
Zakat General	200	205,000
Pakistan Association Dubai	N/A	404,745
	56,767	2,815,5414

SUPPORT DRIVE

Ration Bags Distribution is the activity which WMO ME is doing throughout the year and especially in the month of Ramadhan where demand is much more than rest of the year. However, this year because of Pandemic situation more people are affected and more demand of Ration Bags required accordingly WMO Middle East doubled the Quantity from previous and distributed over 4,000 Bags which is good enough for 25,000 family members for a period of one month. Alhamdulillah this year we have distributed almost all areas of UAE

COVID-19 MEDICAL AID

WMO ME in joint venture with ARY Group jointly put efforts to provide Medical Assistance AID in Pakistan. Around AED 440,000 has been received which in turn to procure 10,000 Testing Kits and Other Medical Aid required.

COVID-19 EMERGENCY LIVING ASSISTANCE

Emergency Assistance is another initiative WMO ME has been taken and provides Emergency Assistance of AED 40,000/- to different Applicants and there are other applications in process so more would be benefitted out of this Program as well.

IFTHAR MEAL BOX

The blessed month of Ramadan is a month of faith, fasting, generosity and mercy. In keeping with the bountiful spirit of giving in Ramadan, the World Memon Organisation Middle East Chapter has hosted several Ifthar camps across Dubai and Ajman over the past five years.

Since the Ramadan of 2015, the Middle East Chapter has served Ifthar meals for the entire duration of the holy month. Rozgars are provided meals for 30 days as they gather together, under one roof to break their fast. These brothers are mostly poor migrant workers who have travelled to the Middle East in hope of a better life for themselves and their families back home.

Unfortunately, due to the Corona pandemic, Ifthar camps were not organized this year but the humanitarian Ramadan tradition continued unabated in the form of Ifthar Meal Boxes. These meal boxes delivered at construction sites and labour camps so that no brother goes hungry after a long day's toil under the hot sun. Alhamdulillah we have distributed in excess of 20,000 Ifthar Meal Boxes in Labor Camps of Dubai, Sharjah and Ajman.

EDUCATION ASSISTANCE – LOCAL

WMO Middle East Chapter again in the crises faced by families and give solution to needy families whosever would not be allowed to give exams by giving donation of AED 60,000/- provided by Donors. The amount would be applied towards tuition fees of HH Shaikh Rashid Al Maktoum School Dubai students.

EDUCATION ASSISTANCE - PAKISTAN

WMO firmly believes that Education is the bedrock on which communities and nations rise and stand. It is the birth right of every child. Middle East Chapter has been a very strong proponent of Education for All. The Chapter provides school fees to thousands of children in primary & secondary schools, scholarships and bursaries to the deserving students who are pursuing higher & professional education. Your ZAKAT contributions ensure that the children receive a proper education, your donations help in shaping their lives and creating brighter futures. WMO ME Chapter committed to help privileged students and introduced a Education Scholarship Package for AED 1,000 per student for a year for Students in Pakistan. A Total of AED 803,000/- were distributed among needy student through generous donations from Members of WMO ME Chapter.

RELEASE OF PRISONERS

In Year 2020, WMO Middle East released 82 Prisoners who already completed their punishment and were not able to bear the ticket expense to go back to their families. WMOME will continue to help the poor prisoners to help them to continue their life in better way.

RMC & ANNUAL GENERAL MEETINGS

MEETING	DATE	VIA
RMC	April 07th, 2020	Zoom Platform
RMC	June 06th, 2020	Zoom Platform
AGM	Sept. 26th, 2020	Zoom Platform
RMC	Oct. 22nd, 2020	Zoom Platform

Authorities Social Distance requirements and because of persistent Corona Virus Risk all Meetings were held via Zoom and it was observed that participation of RMC Members were increased during those Meetings and many vital decisions were made in those meetings.

LOCAL AGM

A total of 60 participants attended Local AGM of WMO Middle East Chapter which includes International OBs notably Mr. Suliman Noor Bha and Bashir Sattar Bha. Annual Report was presented by Mr. Ahmed Shaikhani Bha & Mr. Khalid Dhedhi Bha and Financial Report presented by Mr. Haroon Mohamed Bha. Mrs. Shabana Razzak Appa briefed Ladies Report for the Year 2019. Several Other Matters were discussed and meeting came to an end with Dua by Mr. Iqbal Dawood.

M10 CRICKET LEAGUE

M10 Cricket League is the Memon Premier League a concept initiated by Global Youth Wing Middle East Chapter. A Jersey, Anthem and

Trophy Ceremony was held on January 07th, 2020 at The Address, Dubai Mall which was attended by large crowd of the Community including International Office Bearers Mr. Nowsad Ghani, Mr. Haroon Karim, Mr. Mahmood Shaikhani and Mr. Ismail Gadit, apart from Middle East Office Bearer Team including Mr. Ahmed Shaikhani, Mr. Khalid Dhedhi and Mr. Haroon Mohamed and other Trustees & Patrons of WMO. A special Guest of the occasion was Mr. Ahmed Amjad Ali, Pakistan Consul General in UAE also shined the event was TV Stars Ms. Ghana Ali and Ms. Naveen Waqar. An opening remarks was from Mr. Ahmed Shaikhani while Mr. Khurram Kalia and Mr. Junaid Ahmed has taken charge for all the programs, Mr. Ahmed Amjad Ali appreciate the efforts made by WMO. The event was followed by Dinner. Following are the some of the photos taken on the occasion, also Media highlighted the event in different local and Pakistan media channels & newspapers.

GRAND MEMON CARNIVAL

A huge success of Ladies Wing was to organize Grand Memon Carnival on February 10th at Sharjah Cricket Stadium. A good sizeable crowd of Memon Families gathered and also watched Cricket matches as well. Mr. Naushad Ghani & Mr. Shoaib Ismail of WMO Central Body presence encourage WMO Middle East team for the work they have done for our Community. A good feedback also received later on from Members and Community Members and the same was published in Local Media as well. It is worth to note here that the event has attracted more than 10 local and International media & newspaper channels. Also Movie & TV Actors presence make the event more graceful. The event was conceptualized and executed by the Ladies Wing Events Team despite unfavorable weather conditions. Main attractions included face painting, arts and crafts, piñata, hair makeover for young girls and pomp pomp. Balloon bending and roaming mascots remained the highlight of the evening. Food included free flowing popcorns, juices and candy floss along with sandwiches and pizzas sold at subsidized rates. Baby friendly toddler area added to the complete family experience.

M10 CRICKET LEAGUE

M10 Cricket was held on Sharjah Cricket Stadium on January 09th to January 11th. Eight Team were selected through balloting which includes Mr. Imran Farooq (Samana Eagles), Mr. Kamran Ghani (Realtors United), Mr. Navid Godil & Mr. Arsalan Piryani (Universal Memons), Mr. Imran Shaikhani (Diamond Fighters), Mr. Mohammad Akbar & Dr. Ashfaq Koonchwala (Eskay Tigers) Mr. Iqbal Usman (Work Ways Warriors), Mr. Altaf Muhammad (Shaikha Daredevils) and Mr. Imran Amin (Artistics Hawks).

A large cricket fans attended the cricket season with peak on Friday January 10th even though the weather was very rough and weather forecasted thunderstorm at the venue, however Matches were affected because of rain and the trophy was shared jointly by Realtors United and Shaikha Daredevils.

M10 CLOSING CEREMONY

An M10 Closing Ceremony was held at WMO Members residence on January 17th, 2020 to give trophies and Medals to Winning Teams and the best performers in Cricket League. Mr. Kamran Ghani, Realtors United & Mr. Altaf Muhammad's Shaikha Daredevils shared the Trophy and also Man of the Series, Best Players and other performers who played their best have been rewarded. Mr. Ahmed Shaikhani has given encouraging speech to the audience, huge media attention was also received for this WMO gathering. Closing Ceremony came into an end by a Lavish Dinner.

WEBINAR ON SHAB-E-QADR KI AHMIYAT & RULES OF ZAKAT

WMO ME Chapter keeping in mind requirements of individual organized a webinar on a timely topic "Shab-e-Qadr ki Ahmiyat and Rules of Zakat" which was attended by WMO OBs, Trustees, Patrons and Members from different chapter of WMO. Maulana Habib Attari and Maulana Bilal Madni addressed the audience on the subject topic. At the end of the webinar, a vote of thanks was given by Mr. Ahmed Shaikhani and Mr. Khalid Dhedhi.

SUMMER CAMP FOR CHILDREN BY WMO LADIES WING

VIRTUAL SUMMER CLUB The virtual summer club is organised by the ladies wing Middle East. It is part of our overall initiative to connect during this pandemic, with an underlying aim of providing a platform, to the young minds of our community, to learn new skills and socialize. The Sumer Camp concluded in Aug with a Crafts workshop led by Mrs

Nayab and Kids Yoga session by Mrs. Yasmin Kurmaly. The Virtual Club received much appreciation by the participating members and has been successful in inculcating, in our young members, the spirit of giving back to the community.

DINNER IN AN HONOR OF MR. NOWSAD GHANI - DEPUTY PRESIDENT WMO

Dinner in honor of Mr. Nowsad Gani Deputy President World Memon Organisation on his visit to Dubai on August 11th, 2020. Those present were including Mr. Haroon Karim, Chairman Board of Trustee WMO, Mr. Mahmood Shaikhani, Dy. Secretary General WMO, Mr. Ahmed Shaikhani, Vice President WMO ME and other Members of WMO.

WMO LADIES WING ZOOM MEETING

The monthly meeting for the Ladies Wing Management Committee was held throughout the year on 26th Aug 2020 via Zoom. The meeting discussed the membership drive in terms of finding new avenues to enrolling new members and to follow up on the outstanding payments. The members have spent a considerable time in preparing for the local AGM to be held in Sept 2020.

WMO MIDDLE EAST PLEDGES LEGACY PROJECT IN INDIA

World Memon Organisation Middleeast Chapter and North India Chapter signed an understanding today to work together for the WMO Legacy Projects in India. We managed to have \$90K as an initial support and further to come. Presented were Mr. Ahmed Shaikhani VP Middleeast, Mr. Ehsan Gadawala VP NIC, Mr. Haroon Karim Chairman BOT, Mr. Iqbal Dawood Trustee, Mr. Shabbir Merchant Trustee, Mr. Yusuf Kamdar Trustee, Mr. Ismail Gadit Trustee, Mr. Haroon Mohamed, Treasurer & Mr. Naeem Malia Member.

WMO ME CHAPTER - LUNCH IN AN HONOR OF MR. SALMAN IQBAL

A Lunch Meeting was hosted by Ahmed Shaikhani Bha & Haroon Mohamed Bha on October 19th at Dusit Thani, Dubai. All the senior Members attended the Meeting including Salman Iqbal bha, Haroon Karim Bha, Iqbal Dawood Bha, Khalid Dhedhi Bha, Nasir Bhadelia Bha, Ismail Gadit Bha, Shabana Appa, Yusuf Kamdar Bha, Iqbal Tabani bha, Kamran Ghani bha, Khurram Kalia bha, Imran Farooq Bha, Saleem Karsaz bha, Iqbal Yaqoob bha, Muzammil Shaikhani bha, Sabir Bha, Afzal Allah Rakha bha, Salman Abu bakar Bha, Rashida Appa, Junaid Ahmed bha, & Aneel Bha.

A Total of AED 121,000/- membership fees were collected from Trustees and Patrons on this event.

- A Meeting was held on December 07th to discuss the Sports Event to be organized under the Banner of WMO ME Chapter. A road map has been decided and finalized and Mr. Salman Track & Gulam M. Iqbal has been given the task to kick-off programs. Meeting was headed by Mr. Ahmed Shaikhani VP, Haroon Mohamed RAS & Mr. Aneel Ameen Manager.
- A team of business community from several countries with dignitaries of World Memon Organisation including VP Middle East Ahmed Shaikhani, VP NIC Chapter Ehsan Gadawala, Chairman ARY group Salman Iqbal, Chairman Board of Trustee Mr. Haroon Karim, Yusuf Kamdar Trustee, Mr. Iqbal Dawood Trustee, Mr. Haroon Mohamed, Patron, Mr. Yaqoob Ghandhi ARY, Mr. Kamran Ghani Patron and leading businessmen and members of WMO were present at breakfast hosted by Vision ARY Real Estate. Mr. Ahmed Shaikhani VP Middle East appreciates the initiative and tender their full support for this kind of more initiative to enhance the business environment of Dubai real estate.

WMO ME CHAPTER - 01ST RMC MEETING 2020-23

A total of 32 Members of RMC attended the 1st RMC of WMO Middle East Chapter. The Agenda of the Meeting as follows:

- Appointment of Co-opted Member
- Election of RMC Office Bearers (2020-2023)
- Oath Taking of the new RMC (2020-2023)
- Nomination of RMC members to the MC
- Any other Matters
- Closing Dua Mr. Gulam M. Iqbal has been appointed as Co-opted Member.

Mr. Ahmed Shaikhani appointed as unopposed VP, Election were held for RAS Mr. Haroon Mohamed won the Election, and Mr. Altaf Muhammad remain unopposed for Regional Treasurer.

WMO ME CHAPTER MEETING – LADIES WING FORMATION

WMO ME Chapter has organized a Meeting on December 23rd, 2020 to formulate Ladies Wing Committee and to discuss the programs and the ideas presented by Committee Members. Mrs. Sidrat Imran has been appointed Ladies Wing Vice Chairperson. Other Committee Members include Mrs. Zeenat Merchant, Mrs. Madiha Furqan, Ms. Sana Iqbal, Mrs. Ameena Nathani, Mrs. Asifun Ayaz & Ms. Rabiya Wasiq. The Meeting was headed by Mr. Ahmed Shaikhani VP ME along with Mrs. Shabana Abdul Razzak. Mr. Altaf Muhammad Regional Treasurer, Mrs. Rashida Anwer BOM Member & Aneel Ameen, Manager also attended this Meeting.

WMO ME CHAPTER LET'S WALK EVENT

A Webinar on topic "Let's Walk Together" organized by WMO Middle East Chapter on December 26th, 2020. Dr. Azam Badar Khan Specialist Orthopedic Surgeon of Prime Medical Centre was the speaker of the event. Attended by Trustees, Patrons & Other Members of the Community around the world.

MEMON INDOOR PREMIER LEAGUE

Memon Indoor Premier League –Season 1 Organized by WMO ME Chapter. Sponsored by Vahedna Group and Memon Darbar. Congratulations to team Shaikhani Thunder and Runner-up Samana Group held on December 25th, 2020. Special thanks to Haroon Karim bha, Ehsan Gadawala Bha, Faisal Vahedna Bha, Ayaz Naviwala Bha, Ahmed Shaikhani Bha, Haroon Mohamed Bha, Altaf Muhammad Bha, Organizing Committee Members Salman Track, Gulam M. Iqbal and all the Players and Team Owners who participated this event and made the Event Successful.

WMO ME CHAPTER –MEETING WITH MR. SALMAN IQBAL, PRESIDENT & NIC CHAPTER

A joint meeting of WMO ME Chapter headed by Mr. Ahmed Shaikhani & WMO India Chapter Mr. Ehsan Gadawala VP WMO India with Mr. Salman Iqbal President WMO. Mr. Ehsan Gadawala discuss various projects WMO India Chapter is doing and its requirements. Mr. Haroon Karim, Mr. Majid Ranani, Mr. Altaf Muhammad Bha, Mr. Usman Lokhandwala & Aneel Ameen part of the discussion. Mr. Salman Iqbal has given valuable ideas and suggestions to all participants and the same has been widely accepted. On the occasion a cake cutting ceremony and Bouquete of Flower were presented to Mr. Salman Iqbal on behalf of RMC Middle East Chapter.

MEMBERSHIP

In Year 2020 Middle East Chapter focused on increase the Membership and successful drives and events resulted in an increase of Membership which now reached to 560 Members, as mentioned below:

Trustees	13
Patrons	15
Apex	0
Life	224
Annual	0
Friends of WMO	79
Global Youth Wing	229
Total	560

WMO ME CHAPTER – SOCIAL MEDIA USAGE

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

THANKS & ACKNOWLEDGEMENT

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

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

On behalf of RMC Middle East we welcome all new elected body of WMO Central Includes Mr. Salman Iqbal, President, Mr. Mahmood Shaikhani, Deputy President, Mr. Bashir Sattar Bha, General Secretary and all the Office Bearer and Board Of Trustee Members who are part of WMO Team and elected unopposed for the term 2020-23.

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

Ahmed Abubakar Shaikhani
Regional Vice President

Mr Haroon Mohammad
Regional Assistant Secretary

Annual Report 2020

NORTHERN INDIA CHAPTER



Regional Management Committee 2020 - 2023

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

Regional Management Committee 2017 - 2020

- | | |
|--|--------------------------------------|
| 1 Mr Ehsan Gadawala - <i>Vice President</i> | 19 Mr M. Suhail Yacoob Khandwani |
| 2 Mr Shabbir Patca - <i>Regional Assistant Secretary</i> | 20 Mr Mansur Abubaker Mehta |
| 3 Mr Haseen Aghadi - <i>Regional Treasurer</i> | 21 Mr Samir Ahmed Hingora |
| 4 Ms Shabana Darvesh | 22 Mr Gani Abdul Majid Memon |
| 5 Mr Shafi Ayub Mulani | 23 Mr Faisal Ebrahim Supediwala |
| 6 Mr Mohammed Farook Chandiwalla | 24 Dr Zahid Abdul Majid Noorani |
| 7 Mr Iqbal Officer - APEX Representative | 25 Mr Mohammed Asif Furniturewala |
| 8 Mr Tanvir Merchant | 26 Mr Mohammed Afzal Sopariwala |
| 9 Ms Maseela Maqsood Naviwala | 27 Ms Hamida Bhiwandiwalla |
| 10 Mr Zubair Amanullah Motiwala | 28 Mr Abdul Razzak Haji Sopariwala |
| 11 Mr Zubair Chasmawala | 29 Mr Irfan Abdul Latif Bhamla |
| 12 Ms Razia Chasmawala | 30 Mr Afzal Memon |
| 13 Mr Ismail Hasan Nathani | 31 Mr Mohamerd Amin Mohammad Nathani |
| 14 Mr Bilal Latifbhai Memon (Tinwala) | 28 Mr Hameed Nathani |
| 15 Mr Usman Dalal | 32 Mr Bilal Thekyia |
| 16 Mr Riyaz Wahid Teli | 33 Mr MD. Sharif N Memon |
| 17 Mr Irfan Bhai Khimani | 34 Ms Thehmida Toufik Lakhani |
| 18 Mr Ilyas Kapadiya | |

Regional Vice President's overview

Assalamu Alaikum Warahmathullahi Wabarakathuhu

"In the Name of Allah, the Most Beneficent, the Most Merciful. All the praises and thanks be to Allah, the Lord of the 'Alamin (mankind, jinns and all that exists). "It is also charity to utter a good word." – Prophet Muhammad (P.B.U.H).

Charity is the act of giving help to those in need of it. It is a humanitarian act which involves giving money, goods, time and effort to those who need it. It is done without expecting something in return. I started my Journey as a president of WORLD MEMON ORGANIZATION in the year 2017 and Alhamdulillah now WMO is a leading organization working as a Non-Profiteable Charitable Organization involved in various social activities for entire humanity & especially for Memon Community. WMO India Chapter as an organization strictly follows work transparency, dedication & motivation to Memon Community. WMO has provided humanitarian and development assistance to the people across India. We provide assistance in the areas of Housing, Education, Health, Matrimonial, etc. We have worked to ensure that our beneficiaries' get what they deserve. It was also observed that major part of people's earning are going in paying rent and thus our main motive is to provide shelter to the deserving applicants so that they can live in their own DREAM HOME without paying any rent. We also conduct Job Fair and offer Micro Finance (Interest Free Loan) to make them financially capable in the society. World Memon Organization also supports Ladies wing where they support needy women by providing them financial assistance, educating women of the community, training and crafting the women with self employable skill to make them financially independent and providing interest free loans to them so that they can start their own business ventures, etc. The organization is also preparing the youth of the community for betterment of the society. Youth wing is focusing on getting the youth together from different domains and expertise of the community on one common platform so that the community reaps the benefits of the same. Some of the important areas that have listed out by the youth wing are School children education, Re-skilling of the youth in various fields and Medical Facilities, etc. Uphold, Uplift – are those beautiful 'WORDS' for WMO, but simultaneously we believe in that "To succeed you have to believe in something with such a passion that it becomes a reality and the end result of kindness is that it draws people to you."

Ehsan Haji Amin Gadawala.

Regional Vice President

EDUCATION HELP

Education plays an important role in our life. WMO promotes and supports Education. Education is a powerful weapon that aids an individual to face the adversities of life and overcome societal stigmas such as poverty, fear, status to achieve success. Education is the hope of development and success. Mandatory education builds the scope of better growth and development.

Systematic and Professional working strategies have been adopted so that a Deserving Applicant may not miss to avail benefit and getting education. WMO has helped 556 deserving students and all this is possible by the kind Mercy of The Almighty Allah Subhanahu Wa Ta'ala and the best support of Nathani Charitable Trust. WMO is trying to fulfill the Education Dreams of Memons.

RATION HELP

World Memon Organization, India (WMO) has responded with great urgency in this unprecedented time of outbreak of COVID-19 pandemic through social welfare activities and delivering essentials items to people in the affected areas through our widely-spread network of WMO i.e. Board Members, City Chairman, youth wing volunteers and along with the other NGO associated.

With the challenges in Lockdown, and various restrictions of Government and Law Enforcement Agencies, it was impossible to help needy people and reach out to them without making any systematic plan. And, with the encouragement of WMO Board Members and WMO City Chairman from various cities, WMO have shown amazing team work & have successfully completed Ration-Distribution work in various cities & villages in India. The World Memon Organization has delivered over food package/bags to over more than One Lakh 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, Odisha & Jammu and Kashmir.

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

HOUSING HELP

The basic requirements of human being are Food, Clothing & Shelter but one has to struggle a lot for shelter. Housing Help is important to families. Certainly, it fulfills a basic human need for shelter, but it also contributes to the well being of both parents and children. It also reduces stress and toxins, which leads to improvement in both physical and mental health.

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

COVID HELP

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

In this tough time WMO came forward to help this family to pay their Hospital/Medical bills for the family members affected due to COVID-19. In 1ST Phase of Covid-19 many families were benefited financially to fulfill their health expenses.

FINANCIAL HELP

World Memon Organization also supports people financially where our main motive is to help poor individual of the community with some financial help. Such case might come from any part of India. We have already helped number of widows and destitute under this project by providing them a specific amount on quarterly basis and also help many other individuals for eg: a person who lost his house in riots or don't have anything to eat.

AMBULANCE HELP

Ambulance a need of an hour in the pandemic COVID -19, WMO donated an Ambulance at Jalgaon with oxygen Cylinder facility, which was a need of an hour during the pandemic Covid -19.

SCHOOL BOOK DISTRIBUTION DRIVE

WMO also supported the book distribution drive where they distributed school texts books to many students in Mumbai, Maharashtra.

MEDICAL AND MEDICAL EQUIPMENTS HELP

WMO also supports medical patients by helping them with their monthly medical expenses. In the year 2020, WMO supported more than 100 patients. WMO has not only supported for medicines expenses but also provided 3 ventilators in the hospital during the hard time of Covid 19 i.e. the 1st Wave of Covid 19 pandemic.

BOREWELL HELP

Drinking water is a basic need and yet, many poor families do not have access to this basic need. WMO, through this program works in providing accessible potable water to poor and marginalized community area of Omerga, Maharashtra, where WMO assisted financially in digging up a Borewell. This new borewell is utilized for drinking and domestic use. The community is extremely happy as this reduces the physical labor of carrying water from long distances as well as let them use the time effectively in their livelihood activities.

PROJECT FARISHTHEY

Children born with disabilities are so "special" that a person working for them has to understand and comprehend situations as well as people. Every child with a special need is different and so we have to understand the level of need for each child and devise a specific

method. We at World Memon Organization help such students under our one of its kind program "Project Farishtey" for their studies. We also help individuals who are specially able to start their own business by providing them Auto Rickshaw or any other equipment which can become an earning source of their life.

PROJECT MOHABBAT

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

WMO wanted the Indian Memon Community to come together on Eid and provide a broad spectrum of humanitarian services to the less fortunate of the country. The essence of Mohabbat is the very ethos of the World Memon Organization – to Unite, Uphold and Uplift Mankind. Hence all WMO members, volunteers and youngsters across India worked

around the clock to initiate endeavors to Serve Mankind on the 31st of October and celebrate the birth anniversary of the Prophet.

SPREAD THE LOVE: WMO teams organized and executed Project Mohabbat across more than 170 towns & cities in India and amongst all age groups, irrespective of caste, religion, community or creed.

FRUIT DISTRIBUTION: Fresh fruit packets were distributed to the ailing at hospitals.

FOOD DISTRIBUTION: Food packets were distributed at various venues including orphanages, old age homes and hospitals.

MEDICAL CAMPS: Medical camps were organized and arranged across India to provide medical assistance to the suffering.

FREE MEDICINE DISTRIBUTION: Medicines were distributed at hospitals

BLOOD DONATION CAMPS: Blood donation camps were organized to encourage youngsters to donate this life-saving commodity to hospitals and blood banks.

SCHOOL KIT DISTRIBUTION: School kits were distributed to children in order to encourage education amongst the poor.

CLOTHES DISTRIBUTION: New and used clothes were delivered to the ailing in various hospitals.

FIGHT AGAINST CANCER: Three wholesome meals, clothes, medicines and consultations were provided to cancer patients in Mumbai.

Project Mohabbat was a very profound experience, especially for the many youngsters who participated in the program for the first time and gave it their all for their brethren. "Allah S.W.T calls upon us to care for our Ummah, especially the underprivileged, to uplift the less fortunate; it's a call to better our communities, our towns, and our nations " asserted a Youth Wing member, " and what better day to answer the call, than on the birth anniversary of our beloved Prophet."

Project Mohabbat will be remembered for its expressions of boundless love towards our fellow human beings through the many acts of kindness. It was an apt day, a momentous day to send out our beloved Prophet's message, which the best form of love, is the love for his Ummah.

INDIVIDUAL MARRIAGE HELP

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

MASS MARRIAGE HELP

Family runs on indispensable responsibilities having Moral values and becomes very difficult for a Poor family to meet Wedding expense. Finance is not a big deal but Family Peace and dignity matters which is emphasized by WMO. Whatever legitimate expenses or basic commodities required for Newly Married couples is being provided equally in Mass-Marriages. Equality and simplicity is highly maintained. Alhamdulillah WMO had organized Mass Marriage of 25 Couples in Dhoraji, Gujarat.

MEMON HOSPITAL (PALGHAR HOSPITAL)

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

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

UMMEED SCHOOL

A Dream Project of WMO North India Chapter has become the perfect reflection of Humanity, the Hope for abandoned section, the care and love for Specially Abled children, a restoring hope and support to parents/guardian of these children. The name-UMMEED reflects its true Action for Humanity.

Ummeed foundation established in 2011 in densely Muslim populated Suburban Area of Mumbai. The Foundation consists of small apartments with tiny classrooms; it remains the only beacon of hope for hundreds of underprivileged Muslim families and even Non Muslims too.

SHEGOAN SCHOOL CONTRUCTION HELP

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

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

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

MICRO FINANCE

WMO Micro Finance Scheme, small loans are given to micro entrepreneurs & students of the Memon Community to help them advance their business & education.

VOCAL FOR LOCAL

A Fun N Fair was organized by Raziabai Chasmawala (Co- Chairperson) of WMO Ladies Wing in which ladies & young girls participated by selling their products. With this they were got real business experience which will motivate them to become an entrepreneur.

AWARENESS SESSION OF COVID-19

A workshop was organized by Raziabai Chasmawala (Co- Chairperson) of WMO Ladies Wing in collaboration with Maa Hoorbai Foundation regarding the awareness of Covid-19.

As people were not aware of Covid-19, awareness sessions were organized regarding the Information about Covid-19 virus, Mode of transmission of the virus, Safety Guidelines and Precaution from the virus. Along with all the information hygiene bags were also distributed which contains Face Mask, Wet Tissues & Sanitizer Bottles.

MASK MANUFACTURING UNITS

WMO Ladies wing started manufacturing Cloth Mask in their industrial home with the help of ladies. As this activity has helped many ladies earn money during the difficult period of lockdown.

HOME HEALTH CARE OXYGEN MACHINES

Mrs. Raziabai Chashmawala provided Home Health Care Oxygen Machines to the needy people who were fighting with Covid 19 but wasn't able to get bed in hospitals and so was kept home isolated. This Oxygen machine helped many needy people during the time of pandemic.

ACCOMMODATION TO MADRASSA STUDENTS

Accommodation was provided to many students learning in Darul Uloom and Madrassa, as social distancing was not possible and there were high chances of spreading of virus.

PROJECT LANGHAR

More than 1000 Food packets were distributed daily to many labours and migrant workers as they all were jobless and were not having proper food to eat.

MONSOON DRIVE

Monsoon Drive was organized at Maa Hoor Bai Community Hall, Mumbai where Raziabai Chashmawala (Co- Chairperson) of WMO Ladies Wing distributed Hygiene Pouches which included Hand Sanitizers and Masks. Raincoats and Umbrellas were also distributed as a part of monsoon drive.

ROTI BANK

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

SAPNO KI UDAAN

The project has started in various cities across India where girls and women are benefitted by learning vocational courses such as Self Grooming, Fashion Designing, Baking and Decoration, Computer Course, etc.

RAMZAN HELP

WMO Ladies Wing initiated 400 food packet distribution everyday till the end Ramzan project where they distributed food packets every day during Ramzan for the poor and needy people. They also distributed ration kits, masks and hand sanitizers with a pamphlet which emphasized of taking vaccine and distributed more than 3500 ration kits. Along with this we have provided financial help to large number of beneficiaries for fulfillment of their basic needs during the month of Ramzan.

ROZA IFTAARI IN DARUL ULOOM MADRASSA

Children from Darul Uloom Madrassa were helped with a full month of Iftaari in Ramzan considering they are orphans and besides this it was a countrywide lockdown which is the only month when they collect Zakat.

ROZEDAR KO THANDAK

WMO Ladies Wing member Ms. Naziya Pakizawala organized "Rozedar ko Thandak" under Ramdan Project of World Memon Organization where she arranged and distributed Ration Kits and Air Coolers to the needy people of the community in Akola.

SARDI KA ANCHAL

A blanket distribution drive. As the winter chill turns harsh with each passing day, spreading warmth among the less privileged people of the society by carrying on blanket distribution drive by WMO ladies wing. The Ladies wing distributed 5000 blankets at Aurangabad, Surat, Mumbai & Akola The objective of the initiative is to provide shield to the less privileged from the winter.

FUN & FAIR

WMO Ladies wing conducted Fun & Fair event which was organized by Mrs. Maseela Naviwala where women were given free stalls to showcase their talent by selling whatever they are good at in home. Some of the women set up a stall of Pani Puri and some of Chocolates which they sold to the people present in the event so that they could earn some money from the same.

MUHARRAM PROJECT

Ms. Naziya Pakizawala organized this event in the occasion of Muharram where she distributed Sharbat, Biscuits, Rusk, etc to the poor and needy people in Akola.

COOKING WORKSHOP

World Memon Organization Ladies wing in the occasion of Women's Day organized Cooking Workshop (Non Veg) where Ms. Rubina Musani taught women present in the event to make different types of Non Veg dishes. Some of the dishes which were made were Tandoori 65, Chicken Sizzlers, BBQ Chicken, etc. Cooking Workshop was also organized in Hotel City Pride, Akola.

WEBINAR

Due to government restrictions of physical gathering WMO Ladies wing organized webinar of topics useful for ladies in their day to day life.

Beauty Webinar was conducted on 6th September, 2020 by World Memon Organization which was organized by Ms. Naziya Pakizawala where the artist taught on how to do Bridal Makeup, Hairstyles, gave some Beauty Tips and Product Knowledge to the girls and women who joined the Webinar. The Webinar was absolutely free of cost and many girls and women joined the same.

Cake Making Webinar: On 27th September, 2020, WMO Ladies Wing conducted a Cake Making Seminar in association with Sadiya Creations and taught women to make cakes at home.

Skincare Webinar: Ladies Wing in Akola organized Skincare Webinar which was hosted by Ms. Ramsha Kharwa held on 6th December, 2020 where she shared Skincare Knowledge with women present in the event. She also taught Day and Night Routine, Home Remedies (DIY) and also shared product knowledge with them.

ZAKAT & LILLAH EXPENDITURE

ZAKAT EXPENDITURE	USD
Memon Hospital Help	1,14,286
Project Farishtey	3,420
Ambulance Help	1,043
Covid-19 Help	15,214
Education Help	2,40,043
Financial Help	7,871
Housing Aid Help	2,30,000
Housing Colony	1,30,714
Ramzan Financial Help	4,757
Marriage Help	4,643
Mass Marriage Help	1,922
Medical Equipments Help	18,514
Medical Help	2,609
Project Mohabbat	1,007
Ration Distribution Help	8,99,922
Roti Making Machine	214
School Books Distribution	1,663
School Construction Help	28,571
Ummeed Foundation	5,029
TOTAL	17,11,442

LILLAH EXPENDITURE	USD
Micro Finance (Receivable)	58,672
Business Vehicle Loan - \$ 29,143	
Housing Loan - \$ 7,857	
Education Loan - \$ 21,672	
Bore Well	1,513
Office & Administrative Expenses	23,646
TOTAL	83,894

THANKS & ACKNOWLEDGEMENT

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

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

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

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

Ehsan Gadawala

Regional Vice President

Shabbir Patca

Regional Assistant Secretary

Annual Report 2020

Pakistan Chapter



Regional Management Committee 2020 - 2023

- 1 Mr H M Shahzad - *Regional Vice President*
- 2 Mr Altaf Habib Jangda - *Regional Assistant Secretary*
- 3 Mr Arsalan Arif Nara - *Regional Treasurer*
- 4 Dr Sana Durvesh
- 5 Mr Arsalan Hashmani
- 6 Mr Yaqoob Sultan
- 7 Mr Abdul Rasheed Godil
- 8 Mr M Hanif Ishaq
- 9 Mr Altaf Ahmed Vayani
- 10 Mr Reyaz Ahmed
- 11 Mr Musaab Mansoor
- 12 Mr Zahid Hussain Piprani
- 13 Mr M Waqar Mamdani
- 14 Ms Reeda Sheikhani
- 15 Mrs Bilqees Rafiq Tabani
- 16 Ms Hamida Iqbal Bawany
- 17 Mr Abdul Aziz Memon (King) - Rep of UMJP
- 18 Mr Hanif Motlani
- 19 Mr Shoaib Ismail Mangroria
- 20 Mr Peer Muhammad Diwan
- 21 Mr Abdul Rauf Haji Yaqoob Gandhi
- 22 Mr Jan Muhammad Haji Yaqoob Gandhi
- 23 Mr Hussain Dawood
- 24 Mr Arif Habib
- 25 Mr Ilyas Mohamed
- 26 Mr Muhammad Taufiq Amdani
- 27 Mr Amin Chapel
- 28 Mr Ashraf Machiyara
- 29 Mr Pir Muhammad Kaliya
- 30 Mr Ahmed Jaffer Kudia
- 31 Mrs Aisha Anwer Ghani
- 32 Mr Shoaib Jan Muhammad Gandhi
- 33 Mr Mehboob Gandhi
- 34 Mr Noor Muhammad Hasham
- 35 Mr M Ebrahim Hasham
- 36 Mr Shabbir M.Yaqoob Patka
- 37 Mr Abdul Qadir Usman
- 38 Mrs Hawa Abdullah
- 39 Mr Salim Habib Godil
- 40 Mr Aqeel Karim Dhedhi
- 41 Mr Irfan Patel
- 42 Haji Abdul Majeed Pardesi
- 43 Mr Mohammad Yasin Saya
- 44 Mr Muhammad Ilyas Pariyani
- 45 Mr Muhammad Aslam Pardesi
- 46 Mr Abdul Aziz Kath
- 47 Mrs Shamim Bawaney
- 48 Mr Haroon Qassim
- 49 Mr Ebrahim Qassim
- 50 Mr Husain Lawai
- 51 Mr Rameez Qasim Gaziani
- 52 Mr Haji Muhammad Rafiq Pardesi
- 53 Miss Dania Hanif
- 54 Mr Abubakar Siddique Lakhani

Regional Management Committee 2017 - 2020

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

Regional Vice President's overview

Assalamu Alaikum Warahmathullahi Wabarakathuhu

Allah Almighty has offered people with a feeling of sentiments. The inclination to know the state of individuals around his surroundings. We as a whole have a social conscience. We wish to improve the surrounding around us. Something inside ourselves urges us to contribute, offer and help, to do what we can to ameliorate the lives of our fellow-beings. It is this innate desire that impelled me to join WMO some years back and since then I have been working Day and Night to achieve the mission behind this Platform. It is undoubtedly an honour for me to serve this prestigious platform as the Regional Vice President once again. I have given a valiant effort to accomplish our objectives by giving my best being the Secretary General and Regional VP in the previous years.

WMO Pakistan Chapter has actively been involved in increasing Literacy and spurring growth in the community in the areas of Health, Rehabilitation and House Building Facilities which requires strategic, high-value investment of scarce resources, whether they come from donors, governments, or communities and we are blessed and Thankful to our Donors for their rigorous Funds coming our way and I plead for the funds to keep coming so that our requisition is always fulfilled.

Calling 2020 the year of pandemic won't be any less since the whole world was under the influence of COVID-19. The pandemic hit Pakistan as well and Pakistan was under an extensive lockdown. To cope up with this disaster, A Covid 19 relief committee was established under which a worldwide appeal for funds was made. The ARY Digital Network telecast a special program in support of WMO's Relief Program. Relief Work for Memons & General Public affected by the lengthy lockdown was also done where Emergency Cash Relief was provided to Memon Families affected by Lockdown. ARY Digital Network also supported WMO in this relief campaign by providing Covid Testing Kits which was much appreciated effort by the CEO Of ARY Digital Network.

WMO Pakistan and North America Chapters collaborated to jointly arrange Fee Sabeel lillah Collective Qurbani in different cities of Sindh and Baluchistan including Karachi, Hyderabad, Tando Allah Yar, Nawabshah, Sukrand, Sukkur, Thatta, and Hub Chowki. With the pandemic and lockdown, it was difficult to sacrifice cows at the said location, therefore we collaborated with a leading meat exporter having ISO Certification and Shariah Compliance automatic slaughter house in Karachi and it was a successful effort put up by our team.

One of the core projects of WMO PC is Education where funds are procured and disbursed in a systematic manner to those perusing Higher Education and Education for all where Academic and Vocational Education is provided to Students.

Since it has been observed that Pakistan is among the highest thalassemia burden countries in the world. We have already planned to gather the data from our community and started working on the prevention but with the pandemic hit situation it became difficult. But we have plans to give awareness sessions, provide screenings, help in the implementation of act passed by the govt of Sindh and to collect the data of Thalassemia Minor and Major.

WMO PC under the Umbrella of Gift Of Sight has partnered with 2 famous Eye Hospitals of Karachi for the transplant of Cornea to the needy patients. Since the whole procedure of cornea transplant is very crucial and sensitive, WMO has taken all necessary steps for the fulfilment of the whole procedure starting from the shipping process of Cornea at the Airport to successfully transplanting it and the follow up of the said patients.

The year 2020 was one of difficulties for the entire world, to such an extent that endurance turned into the main human endeavour because of the pandemic which didn't leave anybody independent of identity or monetary conditions. Survival instincts were tried as far as possible. In Pakistan additionally the lockdown influenced all segments of society however especially the educational institutions. This brought about the conclusion of all educational institutions for a time of around 7 months. During this time some experience was acquired through internet instructing. However, when educational program includes 80% practical training, online teaching can have minor effect. The income generation was completely ended however in this situation MITI (Memon Industrial and Technical Institute) upheld their representatives admirably well. It was in October that we at long last limped back to routine life.

The WMO Rehabilitation Scheme has gotten 7225 applications in 2004. The various applications are themselves verification of the presence of enormous scope in the housing issues faced by the Memon Community in Pakistan. After long consultation and conversation with the Ulmas, WMO began giving flats on possession basis to the destitute families after investigating applications. As of the Year 2020, Total flats provided on ownership were 910, files returned till the year 2020 were 444 and remaining files as of 31st December 2020 were 466. In the year 2020, we had a target to return maximum ownership files, but due to COVID-19, we cannot achieve the target. We hope this target will be achieved in the coming year InshaAllah.

It is our fervent hope that we would be able to implement our vision in the shortest possible time. We owe it to our people to deliver to them what we can. In the same spirit, I would request all our well-wishers to support and encourage us in our right cause. We pray to Allah to give us the strength and capability to achieve the tasks that we have set for ourselves.

H.M Shahzad
Regional Vice President

Meetings of the Regional Management Committee (RMC) In 2020

	Date	Venue	Attendance
8th	Friday, 13 March 2020	WMO House	17
9th	Saturday, 18 July 2020	Online Zoom	18
10th	Monday, 5th October 2020	WMO House	16

REGIONAL ANNUAL GENERAL MEETING OF WMOPC was held on Friday, 9th October 2020 at 6:45 pm at the Rangoonwala Community Centre, Dhoraji Karachi.

During the course of the RAGM the issue of education was raised and discussed. One of our esteemed and benevolent Trustees, Mr. Muhammad Taufiq Amdani Suggest that a Memon University of International Standards be established in Karachi, since this was the dream of Late Haji Abdul Razzak Yaqoob (ARY), for which a 100 acres piece of land has already been granted by former President of Pakistan, General Pervaz Musharraf in 2003.

As the idea of the Memon University began to flourish, Mr. Taufiq Amdani stepped upto the occasion and announced a donation to PKR 5 Crores (USD 300 Thousand) towards the cause, which would cost approximately PKR 200 crores (USD 12.2Mn).

REPORT OF MEMBERSHIP COMMITTEE

The total membership of WMO from Pakistan Chapter as 31-December, 2020 is as under:

Trustees	10
Patrons	27
Apex	5
Life	212
Annual	207
Friends of WMO	170
Global Youth Wing	0
Total	631

REPORT OF GIFT OF SIGHT

A Joint Project of WMO Far East Chapter and WMO Pakistan Chapter The Gifts of Sight Project of WMO, which was launched in February 2018, aim to provide Gift of Sight by transplant of Cornea to needy patients free of cost. The project is a joint endeavor with the WMO Far East Chapter.

The WMO has partnered with two very famous Eye Hospitals in Karachi namely Hashmani Eye Hospital and Al Ibrahim Eye Hospital. Al Ibrahim Eye Hospital is dealing with the deserving patients of interior Sindh and Baluchistan.

We have tried our best to give preference to patients belonging to the Memon Community but cornea transplant cases are not so common in the Memon Community, which is a good sign. However, we have observed cases of Retinal Detachment and Retina related surgeries in the community.

The corneas are shipped from Sri Lanka to Pakistan. After arrives at the Karachi Airport, the WMO Pakistan Chapter takes over and bears all expenses which include clearing at the Airport, safe transportation to the hospital, and costs incurred on the patients for the diagnosis, transplant/surgery, and post-operative followup.

In 2020 due to COVID-19, the number of grafting was very few. We hope in the year 2021 we will achieve the target of 200 Insha'Allah.

Result of transplant by Al Ibrahim Eye Hospital:

	Number of Transplants	Results
Optical/Visual	70	73% Successful*
Therapeutic	08	80% Successful
Tectonic	21	100% Successful
Cosmetic	02	50% Successful

**Note: Definition of Successful Optical/Visual Corneal Transplant is "Improvement in Vision of two Snellen's Chart Line after Surgery."*

Advancement in Surgical Procedure:

Corneal Transplant according to recent advancements in technology is further divided into three different layers of transplant in which we can only do transplant of the diseased layer of the cornea as these procedures have a higher success rate than full-thickness corneal transplant.

ELIMINATION OF THALASSEMIA FROM MEMON COMMUNITY

Thalassemia in Pakistan

WMO is planning to collect data of thalassemia major patient from the community and also desire to work on prevention. In 2019, WMO started the thalassemia project but unfortunately, during 2020 all activities have to close due to COVID-19. In 2021, WMO is planning to work on the following ground:

- Awareness sessions
- Thalassemia Minor Screening
- To work for implementation of Act passed by Government of Sindh in 2013.
- To collect data of Thalassemia minor and major

Treatment

Two different treatments are available at present, traditional treatment, and Bone-marrow Transplantation.

- **Traditional Treatment** : The traditional treatment consists of three patterns:
 1. Blood Transfusion
 2. Splenectomy (Removing the Spleen)
 3. Deferral Treatment
- **Bone-marrow Transplantation** : A Thalassaemic's bone marrow is not able to make a normal amount of red blood cells. If the malfunctioning bone marrow can be replaced with normal bone marrow, this problem is solved.

At present, only young people with a fully compatible donor can have a bone-marrow transplant. A transplant in Pakistan (Ziauddin Hospital, Karachi) or India (Apollo Hospital, Chennai) costs the equivalent of \$13,000 to \$14,000 (Pak Rs. 9-10 Lakh). A transplant in any other country may vary in cost.
- **Life Expectancy** : A difficult question perhaps, but Thalassaemic's and their families must be aware of this subject. The illness and its implications are changing almost from day to day, due to advances in treatment. With timely and correct treatment, Thalassaemic's live longer and healthier now. It is reasonable to think that people with Thalassemia, well treated from the beginning, may live as long as people without Thalassemia, which means an excellent life expectancy.

Thalassemia Blood Collection Camp : During COVID-19, the collection of blood was so difficult, the committee decided to arrange camps for the collection of blood for thalassaemic patients under COVID SOP. On

23rd April 2020, a Blood Collection Camp was organized at Bagh-e-Halar Hall, Near Zoological Garden, Shoe Market, Karachi from 11.30 am. This was a joint venture of the World Memon Organisation Pakistan Chapter (WMOPC), the Halar Memon General Jamaat (HMGJ), along the Kutiyana Memon Hospital.

REPORT OF EDUCATION FOR ALL COMMITTEE

WMOPC is focused on three major initiatives:

1. Ensuring that all the children of school going age must enroll in a school.
2. Ensuring that a high school education should result in college readiness.
3. Post-secondary education should result in a degree or certificate with genuine economic value.

For the betterment of the project and achievement of the educational goal, WMOPC starts a Jamaats partnership scheme. Alhamdulillah almost all Jamaats are the partner of WMOPC, and jointly struggling for the betterment of students. For the improvement of this relation, WMOPC already forms a Jamaat Coordination Committee.

Future Plan

1. To reduce number of schools
2. To shift marituriat students to better schools
3. To provide vocational training to the students who could not get education.

REPORT OF HIGHER EDUCATION SUPPORT PROGRAM

WMO started the Higher Education support program in 2004, this was the second project of WMO after the Rehabilitation project. Till the end of 2020, WMO helped more than 1600 students of Higher and Professional Education. The students who have passed out are now well-placed in their careers. The quality of life and financial status of the students has improved drastically with the positive impact being felt by the whole family. Currently, more than 60 students are enrolled with WMO and are pursuing their studies in different reputed educational institutions of Karachi.

WMO is focused to encourage the youth of the community to get higher education, but we are facing some challenges. Due to currency influence in Pakistan and COVID 19, this is very difficult to pay education fee by white-collar families. It's necessary to adopt an EDUCATION LOAN SCHEME for those students whose families do not want to get ZAKAT. This loan is paid till the end of education and starts to pay off in installment after 6 months of graduation.

On the other side, we observed, due to the current situation, many parents move their children from the education system due to the high amount of fees. WMOPC is sharing Rs. 100,000 per student per annum but nowadays, the average monthly fee is Rs. 20,000 per month which is equaling to Rs. 240,000 per annum. The other costs like conveyance, books, etc. are not included in this amount. We request WMO to increase the budget from 100,000 to 200,000 per annum.

This support has only been made possible with the active support of generous donors. Many reputed educational institutions have also become Education Partners with WMO by offering generous discounts and waivers for students sent by WMO. We are extremely grateful to our donors and education partners, without whom the WMO Higher Education Support Program would not have been successful in helping so many students of the Memon Community. We are thankful to WMO-ME for their generous support for higher education. Our ladies wing is also active and adopting some students of higher education.

We have conducted all group and one-to-one counseling sessions to morally encourage the students and show them the way forward regarding their studies and career. The Committee also strives to get them internships and jobs whenever possible.

REPORT OF REHABILITATION SCHEME

The WMO Rehabilitation Scheme has received 7225 applications in 2004. The numerous applications are themselves proof of the existence of large-scale housing issues faced by the Memon Community in Pakistan.

After long deliberation and discussion with the Ulmas, WMO started providing flats on ownership basis to the needy families after scrutinizing applications.

We have set the following categories:

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

After consulting with renowned Ulemas of the society, the WMO decided to provide flats on a partnership basis with the ownership share of 1% to 5% held by WMO and 95-99% share by the applicant to protect the property of the applicant, who is unaware about the misuse of documents. Later on, it was decided to withdraw the 1-5% share of WMO and hand over the documents of the property to the applicants after 5-10 years, as per policy.

WMO Rehabilitation Committee has processed following applications since 2004:

APPLICATION RECEIVED IN 2004	
Total applications received in 2004	7225
Unprocessed applications	3947
Applications scrutinized till 2019	3278
APPROVED APPLICATION FOR REHABILITATION	
Applications Scrutinized	3278
Applications rejected after scrutiny	1923
Total applications approved for accommodations	1355
FUND REQUIRED FOR APPROVED APPLICATION	
Total applications approved for accommodation	1355
Flats provided on Ownership	910
Flats provided Rent	44
Flats Converted from Goodwill (Pugri) to Ownership	300
Waiting for Funding	101

The committee is seeking the sufficient funds, approximately Rs. 30,000,000/-, to accommodate above mentioned 101 approved applications.

Handing Over Of Property Files To The Applicants:

As per the above commitments, the WMO Rehabilitation Committee has been handing over the original property documents from 2018 to the applicants as per **"the original file returning policy"**. Till the end of the year 2020, we had returned 444 files to applicants, who meet the criteria.

Total Flats provided on ownership	910
Files returned till the year 2020	444
Files remaining as on 31.12.2020	466

The committee is in touch with Jamaats and the returning of the files is done with the consent of concerned Jamat, as per the policy adopted and approved by RMC.

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

In the year 2020, we had a target to return maximum ownership files, but due to COVID-19, we can not achieve the target. We hope this target will achieve in this year In Sha Allah.

LADIES WING

PERFORMANCE REPORT FOR THE YEAR 2020

Ladies Wing of Pakistan Chapter is working since 2002, its activities are based on supporting deprived families. The following are the projects initiated & completed during the year 2020.

EID-UL-AZHA QURBANI : Ladies Wing of Pakistan Chapter Collected Rs. 630,000/- for 10 cows for Distribution of Qurbani Meat which was distributed in remote areas of Karachi including interior of Sindh and Baluchistan.

DISTRIBUTION OF WARM BLANKETS : Ladies Wing of Pakistan Chapter distributed Blankets, Shawls and Chocolates n Slipper to children and the deprived families of remote areas of Karachi which included 750 blankets for special children of WMOPC.

MOTORCYCLE SCHEME : Ladies Wing of Pakistan Chapter gave 4 Motorcycle in WMO Motorcycle Scheme for needy Persons enabling them to earn a decent livelihood for their families.

DISTRIBUTION OF RATION : Ladies Wing of Pakistan Chapter collected Rs. 540,000/- for distribution of Ration for poor and needy families

DISTRIBUTION OF WHEEL CHAIRS : Ladies Wing of Pakistan Chapter also provided Wheel Chairs for Special Childrens.

REPORT OF COVID-19 PANDEMIC

Formation of COVID-19 Relief Committee : During the month of March 2020, when the Coronavirus started spreading all over Pakistan suggesting that a lengthy Lockdown was inevitable, the Office Bearers of WMO Pakistan Chapter were deeply concerned about well-being of the poor Memon families who were dependent on day-to-day earnings. The Office Bearers immediately formed the WMOPC COVID-19 RELIEF PROGRAM COMMITTEE under the leadership of Mr. Altaf Habib Jangda (Acting Vice President & Regional Secretary of WMOPC).

The Appeal : A worldwide appeal for funds was circulated. The ARY Digital Network also telecasted a special program in support of WMOPC's COVID-19 Relief Program.

The WMOPC is extremely grateful to all donors for their immediate response and generous contributions for this noble project. May Almighty Allah reward each one of them with His Grace and infinite Blessings. Ameen.

WMOPC COVID-19 RELIEF PROGRAM

Break-up of Funds Distributed so far*

	Nos.	PKR	USD
Support to Field Isolation Centers & Hospitals			
Personal Protective Equipment (PPE) - to various government & private Hospitals.	2100	1,275,000	8,019
Medicines & Beds - to Field Isolation Center, Karachi Expo Center	-	1,295,035	8,239
Testing Kits (COVID-19)	5000	5,000,000	31,447
Sub Total (Medical)		7,585,000	47,705
Relief to Memon Families			
More than thousand Memon families, whose day-to-day income was affected by the lockdown, were helped through this program @Rs. 5000 per month for three consecutive months plus Rs.3000 for Rations. (Total Rs.18000/ family)		18,108,000	113,887
Distribution of Rations (To Memon fishermen families in coastal areas and islands)		1,295,03	8,145
Sub Total (Relief)		19,403,035	122,032
Grand Total		26,988,035	169,437

Support To Field Isolation Center & Other Hospitals For The War Against Coronavirus

Distribution Of Personal Protective Equipment (PPE)

The situation in hospitals is very critical due to the shortage of PPE which is endangering the lives of doctors and paramedical staff, who are exposed to so many patients and their attendants who come for treatment of common diseases but may be carriers of COVID-19. The hospitals are unable to supply sufficient quantities of PPE to their personnel.

Alhamdulillah, by the Grace of Almighty Allah, the WMO Pakistan Chapter has started donation of large quantities of Personal Protective Equipment (PPE) to designated hospitals for use by doctors and paramedical staff. WMO is continuously receiving messages of thanks and gratitude from the doctors and hospitals for the timely supply of PPE.

This is an ongoing project and more PPE will be distributed in the next few days. Insha Allah.

Distribution of Personal Protective Equipment (PPE)

- Civil Hospital
- Karachi Department of Radiosurgery, Jinnah Postgraduate Medical Center
- Al Mustafa Welfare Hospital
- Memon Medical Complex
- Bantva Anis Hospital
- Usman Memorial Hospital
- Bantva Hospital
- Halar General Hospital
- Hussaini Blood Bank
- Kutiyana Memon Hospital
- Dr. Mubina
- Sindh Government Hospital, Liaquatabad
- Turk General Hospital
- Patni General Hospital

Support To Field Isolation Center & Other Hospitals

Visit To Field Isolation Center

24th March 2020 – Mr. Shoaib Ismail Mangroria (Secretary General, WMO) and the Office Bearers of WMO Pakistan Chapter namely Mr. Altaf Habib Jangda (Acting Vice President & Regional Secretary General, WMOPC), Mr. Gul Muhammad (Regional Treasurer) and Mr. Reyaz Ahmed Dhib paid a visit to the FIELD ISOLATION CENTRE, at Karachi Expo Center for Corona Virus affected patients on Tuesday 24th March 2020.

They met with Brigadier Shahzad with his team and Dr. Nuzhat Faruqi, the Core Planner from Aga Khan University Hospital. The OBs were shown around the center and explained the crisis management plan. They also requested WMOPC DELEGATION to donate generously for purchase of medical equipment, disposables, medicines and other items. The WMO team assured them of best possible support.

29th MARCH 2020 – Meeting with Major General Aqeel at Malir, Karachi to discuss how WMO can help.

Donation of Medicines to the Field Isolation Center – 4th April 2020

A delegation from WMO Pakistan Chapter visited the Field Isolation Center for COVID-19 Patients at the Karachi Expo Center on Saturday 4th April 2020 and handed over a large quantity of Medicines to Colonel Ali Iftikhar, Dr. Nuzhat Farooqi of Aga Khan University Hospital and their team.

The delegation from WMO consisted of Mr. Shoaib Ismail Mangroria (Secretary General WMO), Mr. Altaf Habib Jangda (Acting Vice President & Regional Secretary General, WMOPC), Mr. Gul Muhammad (Regional Treasurer, WMOPC), Mr. Muhammad Reyaz Dhib (Advisor, WMOPC) and Dr. Muhammad Hanif Baig (GM Procurement, CAPEX & BME of Memon Medical Institute Hospital (MMI))

Donation Of Beds To Field Isolation Center – 13th April 2020

The WMO Pakistan Chapter appreciates the Field Isolation Center established at the Karachi Expo Center which has been specially setup to cope up with a sudden influx of COVID-19 patients.

On Monday, 13th April 2020, the WMO Pakistan Chapter donated

specially made Single Fowler Beds to the Field Isolation Center. Mr. Noman Ahmedani of the WMO Global Youth Wing handed over the beds to the concerned officials.

Covid-19 Testing Kits

OBs MEET WITH MR. SALMAN IQBAL, CEO, ARY DIGITAL NETWORK Tuesday, 28th April 2020

Mr. Shoaib Ismail Mangroria (Secretary General, WMO) and the Office Bearers of WMO Pakistan Chapter namely Mr. Altaf Habib Jangda (Acting Vice President & Regional Secretary General, WMOPC) and Mr. Gul Muhammad (Regional Treasurer, WMOPC) paid a visit to Mr. Salman Iqbal, CEO of ARY Digital Network.

The various matters discussed included COVID-19 Testing Kits for WMOPC. The ARY Digital Network will provide 5000 Testing Kits to WMO Pakistan Chapter within a short time. The WMOPC will contribute Rs.50 million for the testing kits.

Relief Work For Memons & General Public

The Office Bearers of the WMO Pakistan Chapter launched an Appeal for the Corona Relief Program. Under this program, Cash Assistance & Rations will be provided to needy Memon families while Medicines, Beds, Testing Kits & Personal Protective Equipment (PPE) will be distributed to key medical institutions.

The WMO Pakistan Chapter will provide to more than a thousand of our lessfortunate Memon brethren, who depend on daily-wages, petty shops or other micro enterprises. The cheques will be provided at their doorstep with Monthly Financial Assistance of Rs. 5000 per family, continuously for next 3 months.

A Special Committee has been formed and SOPs have been carefully formulated. Due to lockdown, the Committee meets on Conference Calls According to the SOPs, great care has been taken to ensure that only the rightfully needy Memon families get financial support. Cheques are prepared with name of beneficiary as per his or her CNIC and the CNIC number is also written on the cheque. The cheques are delivered door to door.

The ARY Digital Network held a Special Telethon to promote the cause of WMO. Special thanks to ARY Digital Network for displaying name of WMO with its Bank Account Numbers.

WMOPC Covid-19 Emergency Cash Relief Program Meeting On 4th April 2020

An in-house Meeting was held at WMO House on Saturday, 4th April 2020, to review the progress of the WMOPC COVID-19 Relief Program's and the final arrangements for distribution of Financial Assistance to Memon Families (whose daily income has been deeply affected by the continuous lockdown).

The Meeting was attend by Mr Shoaib Ismail Mangroria (Secretary General WMO), Mr. Altaf Habib Jangda (Acting Vice President & Regional Secretary General, WMOPC), Mr. Gul Muhammad (Regional Treasurer WMOPC), Project Supervisors namely Mr. Altaf Vayani, Mr. Aijaz Bakhla & Mr. Shoaib Ghaziani along with Volunteers and Office Staff.

Under this program, distribution of Cheques were started from Monday, 6th April 2020. Over 1,000 Memon families will be supported with Rs.5000 p.m. each for three consecutive months.

WMOPC Covid-19 Emergency Cash Relief Program

By the Grace of Almighty Allah, the Emergency Cash Relief Program of WMOPC has been completed. Cheques delivered door-to-door to over one thousand Memon families whose day-to-day livelihood was deeply affected by the lengthy Lockdown. Thereafter, the cash amount for rations was also disbursed. Therefore, each of the above families received a total assistance of Rs.18000/-. The salient features of this project are:

- Careful multi-level scrutiny of beneficiaries (according to SOPs) to ensure that the rightly deserving get the financial assistance.
- Our team of riders went to areas all over Karachi, wherever Memons live, despite the strict lockdown and sealing of certain areas, to deliver the cheques at the doorsteps of the beneficiaries.
- Names (as per CNIC) along with CNIC numbers were written on the cheques to ensure that the money reaches only the selected beneficiaries.

- Our Banks supported our cause by agreeing to issue payments only after properly matching CNIC Number written on cheque with original CNIC.
- A follow-up telephone call was made to the beneficiaries after a couple of days to find out if all had gone well with the encashment of cheques. Alhamdulillah, the beneficiaries have expressed their satisfaction and have thanked the people at WMO for the timely help.

WMOPC Covid-19 Lockdown Rations Relief Program

Distribution Of Rations To Memon Fishermen Families Living Along The Coastal Areas & Islands

The Office Bearers of WMO Pakistan Chapter along with the Secretary General of WMO had a meeting with Naval Commodore Rizwan Ahmed on Wednesday, 15th April 2020.

The Commodore appreciated the relief work done by WMO and also informed WMO that the Navy had distributed 45,000 ration bags along the 990 kilometers long coastal area, which consists of both Sindh and Makran Coasts. Many of the fishermen belonging to Kutch and Kathiawad.

Since the Navy plans to distribute further 10,000 bags of rations, WMOPC was requested to contribute as much as possible for this noble purpose. Therefore, WMOPC has decided to contribute significant quantity of Tea packets and Wheat Flour for the ration bags.

Obs Visit To Field Isolation Center Of Bhattai Rangers Wednesday, 29th April 2020

Mr. Shoaib Ismail Mangrora (Secretary General, WMO) and the Office Bearers of WMOPC Mr. Altaf Habib Jangda (Acting Vice President & Regional Secretary General, WMOPC) and Mr. Gul Muhammad (Regional Treasurer, WMOPC) paid a visit to Bhattai Rangers on Wednesday, 29th April 2020.

They were welcomed by Colonel Rafiq. WMOPC was requested to contribute PPE medicines and other items as much as possible.

WMOPC COVID-19 Relief Committee

Executive Members

MR. SHOAIB ISMAIL MANGRORIA Secretary General, WMO	MR. ALTAH HABIB JANGDA Acting VP & Regional Secretary General, WMOPC and Chairman, WMOPC COVID-19 Committee
MR. GUL MUHAMMAD Regional Treasurer, WMOPC	MR. MUHAMMAD REYAZ AHMED DHIB Advisor to Acting RVP, WMOPC

REPORT OF DISTRIBUTION OF QURBANI MEAT

Alhamdulillah, WMO Pakistan and North America Chapters collaborated with Khadim e Insaniyat Welfare International Trust to jointly arrange Fee Sabeelillah. Collective Qurbani in different cities of Sindh and Baluchistan including Karachi, Hyderabad, Tando Allah Yar, Nawabshah, Sukrand, Sukkur, Thatta, and Hub Chowki.

We have taken following steps for Qurbani of Cows on behalf of the Donors from Pakistan and North America:

- Cash and via online funding.
- Full cow received from Donors.
- Direct Qurbani by Donors and supply of meat at our specific locations.

Due to COVID and the Sindh Government restrictions, it was difficult task to sacrifice cow at compound near Khadim e Insaniyat office in Karachi, therefore, we decided to sacrifice 100 cows through a leading meat exporter, having an ISO certification and Shariya compliance automatic Slaughter-House in Karachi. Alhamdulillah it was a successful experience, we have learnt a lot to cater more donors in future.

This year, our team of WMO NA, WMO PC and Khadim e Insaniyat have sacrificed 185 cows in Karachi and interior of Sindh as under:

1. **Karachi:** 100 cows at Slaughter House. 9 cows at our centers,

14 cow's qurbani meat from donors to distribute at our locations. Total in Karachi 123 cows.

2. Interior Sindh and Baluchistan:

- a. Hub - 2 cows
- b. Thatta - 16 cows
- c. Hyderabad - 12 cows
- d. Sukkur - 7 cows
- e. Tando Allayar - 9 cows
- f. Sukrand/Nawabshah - 16 cows

Total Interior Sindh - 62 cows

3. Grand Total - 185 cows

4. The hygienically packed bags of sacrificial meat were distributed at following locations:

	No. of Families
In Karachi various marginalized families of slums areas of Gadap, Kathor, Baldia, Orangi, Kemari, Baba Bhit etc.	5,932
Interior Sindh and Baluchistan: Dhabaji, Gharo, Hyderabad, Sukrand, Nawabsah, Sukkur, Tando Allayar, Hub etc.	2,790
Total	8,722

We are incredibly grateful to all the donors, well-wishers, and volunteers for their support.

Special thanks to respected Bashir Akuli RVP of WMONA and Respected Altaf Habib Jangda of WMOPC for their tremendous support. We are grateful to the entire team of WMOPC and Khadim e Insaniyat for their dedicated work during all three days of Eid.

The success was not possible without the support of our team leaders Javed Mittiwala, Qasim Lawai (representing WMO NA) and Asif Qureshi and all other Volunteers.

REPORT OF MOTORCYCLE SCHEME

A Distribution Ceremony of 40 Motorcycles was held at WMO House on Monday, 10th February 2020 under the WMO ROZGAR MOTORCYCLE SCHEME in order to help needy Memon brothers to earn a decent livelihood by seeking employment in various online ride-booking and delivery service companies. The cost of one motorcycle came to Rs. 50,000/- (Total Rs. 2 million).

A MOU was also signed with BYKEA, the renowned On Demand Ride Hailing and Parcel Delivery Service, who will provide training and other benefits to the applicants of WMO.

In our third & fourth phases of Motorcycle Scheme, 62 motorcycles (along with relevant documents and insurance papers) were handed over to Representatives of various Jamats for onward distribution to respective deserving applicants in the cities of Karachi, Hyderabad, Sukkur & Thatta.

KARACHI MEMON STUDENTS' ORGANIZATION (KMSO)

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

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

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

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

REPORT OF MITI

The Year 2020 in the Perspective of the Pandemic - H. M. Shahzad, Chairman MITI

I am pleased to present here an Overview of the performance of the Memon Industrial and Technical Institute for the year 2020.

At the outset, I wish to pay tribute to the memory of the one person without whose vision Memon Industrial and Training Institute (MITI)

wouldn't have come into being. That person was none other than, Haji Abdul Razzak Yaqoob Gandhi (ARY). We must also remember the support of the then City Nazim, Mr. Mustafa Kamal. I am also grateful to all my colleagues in WMO-PC, past and present who have always been supportive of my efforts in making MITI a model vocational training center. But mainly I have been ably supported in my work by the MITI team led by Mr. Shahab Hasan, C.O.O.

The year 2020 was one of challenges for the whole global community, so much so that survival became the most important human endeavor due to the pandemic which did not spare anyone irrespective of nationality or economic conditions. Survival instincts were tested to the limits. In Pakistan also the lockdown affected all sections of society but particularly the educational institutions. This resulted in the closure of all educational activities for a period of almost 7 months. During this time some experience was gained through online teaching. But when curriculum involves 80% practical training, online activity can have very minor impact. The income generation was totally halted but in this scenario we supported our employees as best as we could. Our funding partners also shut down their activities. So we lost two complete batches of our vocational training. It was in October that we finally limped back to normalcy. Needless to say we suffered badly financially also having lost the enrollment of almost 6000 students. The funding partners have restarted their activities and the year 2021 promises to be one of restructuring renewal for the students as well as for the Institute and staff.

The challenges notwithstanding, there has been strict compliance of the WMO principles of charity, welfare and service to humanity. MITI fees are still highly subsidized for all but free for those who cannot afford even that. MITI is destined to achieve bigger goals in the future for uplifting of the lives of the less fortunate youth of society. Alhamdulillah, we have been well received by the various funding agencies and during this period, we worked as training partners with almost all national and international agencies such as NAVTTC, GIZ, BAT, UNDP, USAID and others.

I must bring to your kind notice that MITI is equipped with the latest technology equipment and highly qualified teachers but is charging very nominal fees from students including many full scholarships in line with our charter of welfare and charity. This does not even cover our expenses. I therefore appeal to you all to give your generous donations or zakat to MITI especially for its future development plans.

May Allah guide us and help us in achieving the high welfare targets which we have set for ourselves.

MITI Management Team

MITI is being run by a core management team who are all working for the upliftment of the Institute and the beneficiaries.

- H. M. Shahzad - *Chairman*
- Shahab Hasan - *Chief Operating Officer*
- Majida Khursheed - *Principal, Female Section*
- Anis Khan - *Principal, Male Section*
- Monis Ali - *Project Manager, Polytechnic*
- Furqan Aziz - *Manager, Administration*
- Qazi Arshad Siddiqui - *Chief Financial Officer*

Report about Vocational Training (Male Section)

MITI was under lockdown for most of the year like the rest of the country. However, we carried out development activities wherever possible

This current curriculum spread is as follows:

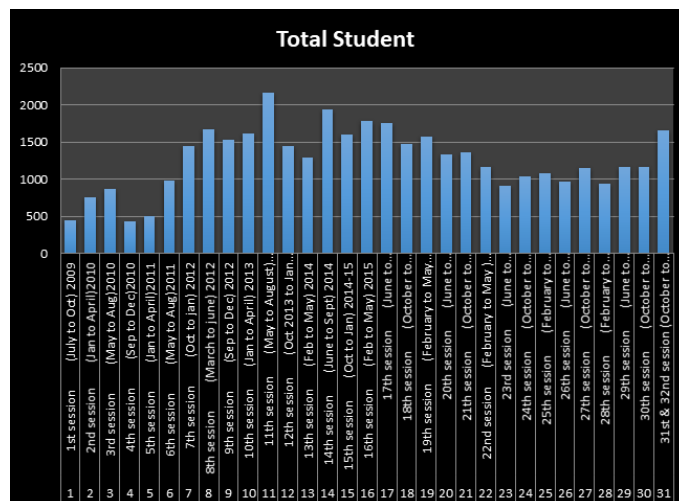
Courses for Males

01 Office Automation	15 English Language
02 Computerized Accounting	16 Industrial Electrician
03 Auto CAD	17 Lift Technician
04 Graphics Designing	18 Generator Operator Mechanic
05 HD Media Production	19 Welding
06 Web Development (E-Commerce)	20 Auto Electrician
07 Professional Photography	21 General Electrician
08 CIT (Certificate Information Technology)	22 Sewing & Cutting

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

Results

The charts below show the progress of admissions in the Boys Section in each successive session as well as in different courses.

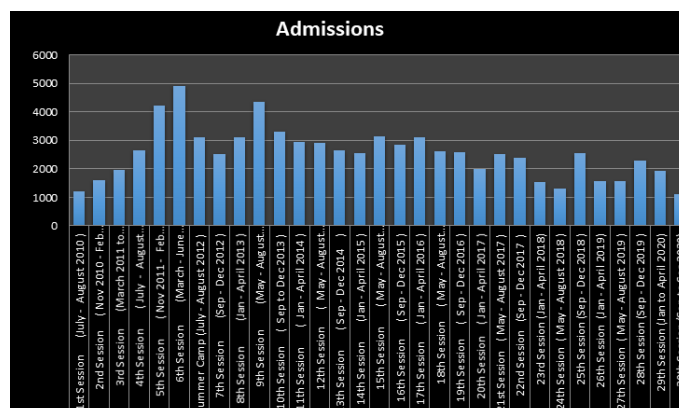


Report about Vocational Training (Female)

Training under progress in various workshops:

Courses for Females

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



Diploma of Associate Engineer DAE

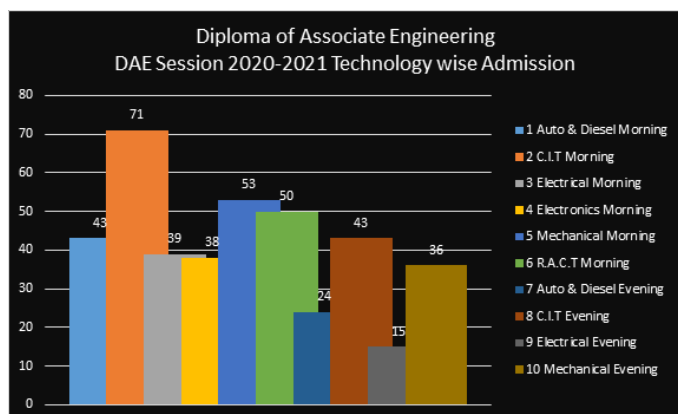
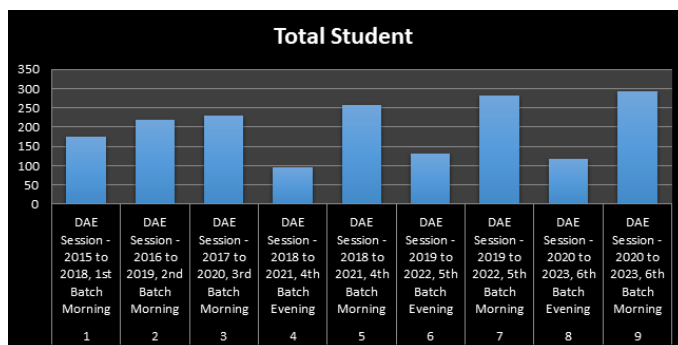
Third batch of DAE 3rd year Final exams conducted by the Sindh Board of Technical Education were taken by our students in the following technologies:

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

The results were outstanding.

Overall passing rate was 94%

Technology wise admissions and registrations is given in the table below:



Contracts & Agreements - new projects & MOUs with Industries

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

The Project, "A Ray of Hope" is supported by the TVET Sector Support Programme, which is funded by the European Union and the governments of Germany and Norway.

A Ray of Hope Project is based on cooperative vocational training strategy 5-month institute-based training and one month on job training in different industry and enterprises. 600 trainees were completed their training till December 2020 from which 300 students have done on job training and 150 students have started their career through paid and self-employment.

Prime Minister's "Skills for All"- Hunarmand Pakistan Programme under Kamyab Jawan

MITI signed MOU with NAVTTC for training of 100 students of High-Tech Courses under Kamyab Jawan Program Prime Minister's "Skills for All"- Hunarmand Pakistan.

Successfully Completed Subh-e-Kiran project from Aman Foundation and British Asian Trust

Recognition of Prior Learning (RPL)

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

- MOU was signed with Coaching & Training Pakistan Foundation (CTPF), Date: 24-12-20
- MOU was signed with Hukum Janab, Date: 8-12-20
- MOU was signed with FACT Privat Limited, Date: 24-12-20

Events & Recreational Activities

A number of initiatives were undertaken to increase awareness about MITI and to attract students. These included print and news media advertising, road shows, personal contacts, flyers, banners, web site, Face Book, etc.

- MITI female department organized students project display and exhibition Date: 26th to 28th February- 2020.
- Seminar about awareness of World Photographic Cup (WPC) for MITI Professional Photography students. Date: 23-10-2020

Visitors

- International Deligation of Memon Community visited MITI, Date: 19-1-2020
- Mr. Raja Saad Khan National Deputy and Team Leader Governance and Policy, TVET Sector Support Programme visited MITI Date: 06-11-19
- Officials of Pakistan Society of Professional Plumbing Visited MITI Date: 6-2-2020
- Mr. Waheed Punjwani President Okhai Memon Jamat with Official of Okhai Memon Jamat visited MITI 21-11-20
- Muhammad Ali Chachar Director NAVTTC visited MITI Date: 25-11-2020
- Official of GIZ TVET Sector support Programme visited MITI Date: 9-10-2020
- Officials of Sindh Board of Technical Institute (SBTE) visited MITI Date: 6-10-2020

Relationships with Partners

MITI works in close collaboration with our industrial partners who provide jobs and trainings to our students.

Some of the major partners are listed below who have assisted us in the initial setting up of our facilities and helped us technically and financially

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

Pak Suzuki Motor Co. : The new Motor Bike workshop was completely developed with all tools, equipment and machines by Pak Suzuki. In addition, trainings were arranged by them for the students of CNG, Auto Mechanic and Motor Bike at their plant.

United Mobile : Relations with United Mobile flourished and they have developed the new bigger workshop for larger number of students.

Ardent Elevators : They are active nowadays in the installation of an elevator in the Institute as part of the studies.

Christine Cosmetics : They have provided facilities for a new Beautician Clinic which will be used for conducting short courses in beauty and Cosmetology. They also provide their cosmetics for class room practice also.

Millat Fans : They have most generously provided their most popular Millat Fans for installation in MITI whenever requested.

Glamorous FACE U.S.A : They have provided provide their cosmetics for class room practice Workshops and short courses in beauty and Cosmetology are conducted.

Central Depository Company (CDC) : As a part of their CSR activities, CDC has placed MITI as a beneficiary to receive donation for its programs.

Pakistan Association of Printing and Graphic Arts Industry (PAPGAI) is our partner association for implementing printing and packaging courses and they provide on the job training and employment facilities to our students. MITI and PAPGAI also established a state-of-the-art printing and packaging institute.

The future

MITI prides itself in becoming a premier institution for vocational training in the country and the management and staff of MITI are committed in its continued growth to help the destitute people of society for upward mobility.

We are humbled by the achievements and are grateful to Allah SWT for guiding us in the right direction and giving success in our ventures.

Expansion and Renovation of Facilities

By the grace of Allah, MITI has completed 9 years of operation. In these 9 years, we have served more than 96250 students. The graduating students have been well received by the industry locally as well as internationally which is due to hard work and commitment of the management and our faculty team. To achieve these objectives, our workshops and other facilities were purpose built to satisfy the training needs of the time. To keep up with the time and the time has now come when we are faced with the reality of the following:

1. **Addition of new equipment:** Many of the equipment and facilities have become old while new ones have not been added. The present facilities are falling behind the requirements and advancements in industry.

Computer hardware is another big area which requires up gradation. Our computers are no longer compatible with the software that are now available and have become standards of the industry and which we are teaching. So far, we have been coping with these requirements by local up gradations but this has a limit. This includes all the computers in our classes as well as the servers in the I.T. room.

2. **New Courses:** To remain competitive, it is necessary to keep pace with the needs of the students and employers and introduce new courses from time to time. We have not introduced any new course in the last 2 years. We badly need to begin the following courses which are demands of the industry:

- Industrial Electronics
- Instrumentation
- Fashion Marketing & Merchandizing
- Auto body Refinishing
- Alternate Energy

3. **Expansion of Facilities:** Besides the academic needs, there are needs of building and facilities.

Our power bill is very high. The only solution is to go solar. This solution is most economical in the long run but initial investment is high. We require USD 100,000 for this project.

The fiber glass roof is leaking badly and needs to be replaced. We also need a fully functional and well equipped Auditorium.

Your valuable contribution in this cause is the dire need of MITI which can rightly be called the flagship project of the World Memon Organization.

WMO PAKISTAN CHAPTER - THE FUTURE

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

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

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

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

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

The Adopt a Child for Education is the brainchild of the WMOPC Ladies Wing. A committee will interview students and, on approval, will recommend the student for adoption/financing for the rest of his or her education in the best of educational institutions.

Regarding the Empowering through Inclusion (Special Children) Project, it is planned to detect more special children and consequently increase the number of children for treatment and therapies.

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

THANKS & ACKNOWLEDGEMENT

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

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

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

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

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

May Almighty Allah reward you all abundantly. Aameen.

Mr H M Shahzad

Regional Vice President

Mr Altaf Habib Jangda

Regional Assistant Secretary

Annual Report 2020

SOUTHERN AFRICA CHAPTER



Regional Management Committee 2020 - 2023

- | | | | |
|----|---|----|-------------------------------|
| 1 | Mr Feizul Ayob - <i>Regional Vice President</i> | 15 | Mr Sulaiman Noor (Solly Noor) |
| 2 | Dr Haroon Gutta - <i>Regional Assistant Secretary</i> | 16 | Mr Yunus Suleman |
| 3 | Mr Naeem Hassim - <i>Regional Treasurer</i> | 17 | Mr Yusuf Kamdar |
| 4 | Dr Taheera Hassim | 18 | Mr Zunaid Abbas Moti |
| 5 | Mr Omar Latha | 19 | Mr Ashraf Ali Ismail Sabdia |
| 6 | Mr A K Ismail | 20 | Mr Moosa Carrim |
| 7 | Mr Mohammed Latib | 21 | Mr Mohamed Dada |
| 8 | Dr Khudaija Suliman | 22 | Mr Razack Moosa |
| 9 | Mrs Fazila AK Ismail | 23 | Adv Farouk Moosa |
| 10 | Mr Gulaam Abdoola | 24 | Mr Aboo Tayob |
| 11 | Mr Haroon Sacranie | 25 | Mr Ridwan Mia |
| 12 | Mr Haroun Joosub | 26 | Mr Haroon Ghoor |
| 13 | Mr Abdul Sattar Dada | 27 | Mr Sulaiman (Solly) Kalla |
| 14 | Mr Sayed Hussain Mia | 28 | Mr Irfan Pardesi |

Regional Management Committee 2017 - 2020

- | | | | |
|----|---|----|--------------------------------------|
| 1 | Mr Feizul Ayob - <i>Vice President</i> | 17 | Mr Haroon Sacranie |
| 2 | Ms Taheera Hassim - <i>Regional Assistant Secretary</i> | 18 | Mr Haroun Joosub |
| 3 | Mr Ashraf Dada - <i>Regional Treasurer</i> | 19 | Mr Abdul Sattar Dada |
| 4 | Ms Khudaija Suliman | 20 | Mr Sayed Hussain Mia |
| 5 | Dr Ridwan Mia | 21 | Mr Suliman Noor Mahomed (Solly Noor) |
| 6 | Mr A.K. Ismail | 22 | Mr Yunus Suleman |
| 7 | Mr Shafique Tayob | 23 | Mr Yusuf Kamdar |
| 8 | Mr Haroon Gutta | 24 | Mr Zunaid Abbas Moti |
| 9 | Mr Shiraz Abdul Gany | 25 | Mr Ashraf Ali Ismail Sabdia |
| 10 | Mr Anver Joosub Carrim | 26 | Mr Suliman Kalla |
| 11 | Mr Solly Suleman | 27 | Mr Moosa Carrim |
| 12 | Mr Omar Latha | 28 | Mr Mohamed Dada |
| 13 | Mr Samad Essa | 29 | Mr Razack Moosa |
| 14 | Mr Haroon Kalla | 30 | Adv Farouk Moosa |
| 15 | Ms Fazila AK Ismail | 31 | Mr Aboo Tayob |
| 16 | Mr Gulaam Abdoola | 32 | Mr Irfan Pardesi |

1. WMO AFRICA CHAPTER 17TH ANNUAL GENERAL MEETING

The WMO Africa Chapter 17th AGM took place on the 26th September 2020 via ZOOM. A total of 40 attendees and seven proxies submitted. Solly Noor addressed the members and expressed his gratitude to all for their contributions especially during a year faced with many challenges and difficult times where South Africa and the rest of the world is battling pandemic. He concluded with the inspiring words, "TO AND GIVE WITH WHAT YOU HAVE AND OF YOURSELF FOR THE PLEASURE OF ALLAH SWT".

Ashraf Dada presented the AFS and thereafter, the elections took place. Haroon Gutta, the local Electoral Officer confirmed that 6 unopposed nominations were submitted ie;

- Naeem Hassim
- Omar Latha
- Taheera Hassim
- Khudaija Suliman
- Mohamed Siddique Aboo
- Ridwan Mia

The elections of the VP, ASG & Treasurer was deferred to the next meeting which took place on 21st October 2020, however a VP & ASG was not confirmed and the Treasury position was accepted by Naeem Hassim. Feizul Ayob and Taheera Hassim agreed to continue with these portfolios until the committee could identify and elect a new VP & ASG for the Africa Chapter.

2. LEGACY PROJECTS

Over the past few years WMO Africa Chapter has always intended to prioritize lifelong and sustainable projects within the South African region. We are very grateful to Trustees such as; Sayed Mia who donated us property in Claudius, Haroon Karim who donated land in Erasmia, AWQAF SA who donated land in Centurion and a beautiful piece of property donated by Sataar Dada in Durban - KZN.

- 2.1. The **Claudius property** has been sold at R3 Million Rands as an investment towards a future legacy project.
- 2.2. **Erasmia property** – future project.
- 2.3. The **Centurion property** is intended for a retirement village and we hope that soon after we have overcome the Covid19 pandemic, we will be finalizing the plans to launch this project Inshaa Allah.
- 2.4. The beautiful property in Durban with ocean views is intended for a retirement village and overseen by our very capable Sataar Dada & Partner. We should see some development in the next year as it is still in its early stages.

3. SOCIAL WELFARE

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

- 3.1. Funding of monthly groceries, rental etc
- 3.2. Funding of electricity & water bills
- 3.3. Funding of tertiary school fees
- 3.4. Funding of university – varsity fees & textbooks
- 3.5. Funding of outstanding medical bills & medication
- 3.6. Ongoing commitment to Widows & Orphans as the need arises

Estimated monthly expenses of +- **R150 000** Zakaat paid to Zakaat eligible recipients.

NOTE: Due to the impact of the lock-down, many are finding themselves unemployed and small businesses are running at a loss. We have decided to increase our contributions by R1 000 for each of our monthly recipient during the month of Ramadan with the hopes that this gesture may offer some form of relief to our Brothers and Sisters in Islam.

4. LADIES WING

4.1. JANUARY 2020:

- **Gauteng** – On the 12 January 2020, Dr Khudaija Suliman spearheaded a project at the Vision Child & Youth Care Centre sponsoring stationery worth R22 454.12, affording these children a better future and an opportunity to pursue their studies further
- **WMO KZN & Jama'atun Nisaa**
 - » Assisted a homeless Memon family from Maputo with accommodation costs of R8 700 for 14 nights
 - » Raised R35 000 towards aiding Syrian Refugees
 - » Contributed R5 000 towards a feeding scheme for school going and madressah children
 - » Sponsored an Umrah trip for a family – R10 000 cash & R8 000 [value in US & Riyals]

4.2. FEBRUARY 2020:

- **WMO KZN & Jama'atun Nisaa**
 - » Sponsored towards umrah trip for two families - R26,000
 - » Paid R1,500 zakaat towards widow's electricity arrears
 - » Donated R700 to an underprivileged child for a school uniform
 - » Donated R4,000 towards kaffans
 - » Sponsored R13,000 towards the accommodation for a family from Maputo Same case as January 2020 and paid an additional amount towards medical expenses of the husband - R20,000
 - » Sponsored 100 burgers to madressa kids in Mayville

4.3. MARCH 2020:

- WMO KZN & Jama'atun Nisaa
- R1 000 sponsored towards rental of a widow
- Donated towards the bursary of Dr Patel – R22 480
- Sponsored eighty burkhas @R80 each for Malawi = R5 100
- Sponsored one hundred and twenty Quraans @R50 each & one hundred Fazail E A'maal @R55 each to the Waterfall institute
- Sponsored the feeding of 155 students at Gitanjili School in Chatsworth
- Sponsored the feeding of 400 students at Carrington School, providing bread, peanut butter, jam and margarine
- Zakaat hampers received by Ahmed Osman from NMJ and distributed on behalf of the WMO & Jama'atun Nisaa

4.4. APRIL 2020:

- WMO Africa KNZ partnered with Jama'atun Nisaa distributed by Natal Memon Jamaat
- WMO distributions in rural areas in KZN

4.5. MAY & JUNE 2020:

- **WMO KZN & Jama'atun Nisaa - RAMADAN 2020 PROJECTS**
 - » R300,000.00 raised for 12 tons of Kajoor and distributed by Darul Ihsaan
 - » Hassim's sponsored needed disposable latex gloves to William Clark Orphanage
 - » Islamic literature distributed during lockdown and during the month of Ramadan
 - » Adult diapers donated to those in need
 - » Eid biscuits donated to local muazzins
 - » Food parcels donated to Lakehaven Orphanage
 - » Iftaar baskets donated to Abu Darda Orphanage
 - » Savouries and food items donated to recipients in Chatsworth
 - » In collaboration with Verulam Muslim Society, donated

R10,000.00 to a family whose house burnt during the month of Ramadan

- » “Warm Winter Blanket drive” – 500 blankets donated to the needy
- » Door to door deliveries of food hampers
- » Paying rental of needy families especially where breadwinners are now unemployed during the lockdown
- » Donated R10,000.00 zakaat to Penny Appeal
- » Food parcels donated to local Imams
- » Food parcels donated Malawi families living in Clare Estate.
- » Baby diapers and milk donated to mothers who are desperately trying to provide for their little babies.
- » Food hampers, chicken packs and R500 cash donated to 73 students from a madressah in Glenwood

4.6. JULY 2020:

- Halima Abdullah sponsored Check Save vouchers for groceries and electricity after assessing the cases and applications with Fazila AK Ismail
- Sponsorship of Kaffans to the value of R4 360 – co-ordinated by Appa Naeesa Motala [5 males, 5 females & 5 children]
- Sponsored 150 hot meals
- Sponsored diapers to Silverglen Institute
- Sponsored adult diapers to Cancer patients

4.7. AUGUST 2020:

- Donation of R1 000 worth zakaat vouchers to Razia Essa for needy recipients
- Youmul Arafaah, Day of Standing being the holiest day of the Islamic year was celebrated by giving back to the needy. Chicken packs and grocery hampers distributed to 82 families. Co-ordinated by Fazila Kamdar
- 100 Zakaat hampers distributed to refugees
- Donated R2 000 [zakaat] worth of groceries
- R2,000.00 zakaat paid towards a loan to purchase a flat for a widow
- Sponsored warm meals to the homeless – distributed by Cassim Malani
- Raised R27 000 [Lillah] for feeding scheme during the days of Hajj & Eidul Adha
- Waterloo & Canelands Relief Project
- FIRE DISASTER RELIEF: Sadly, the KZN region was severely affected by many fire disasters in various informal settlements affecting hundreds of families, leaving them devastated and homeless. The ladies of Jama'atun Nisaa coordinated their efforts partnered with other sister organizations and offered assistance where required. It was heartbreaking to see the flames had devoured most the residents' belongings resulting in them being without the basic daily necessities. Warm meals and blankets were sponsored and distributed to all those who were affected. After the cooking facilities were sorted, food hampers, maize meal and other basic items were donated.

In another fire at a building in central Durban, many residents were also affected and left in despair. A Relief Aid was formed under the supervision of Sr Shireen Arbee. Some of the tenants were able to seek shelter by their families, while others were left homeless. Alternative accommodation was arranged in different lodges and warm meals were provided. Temporary accommodation [rented flat] was arranged for one family and the following item were sponsored: fridge, queen & single bed, linen, pillows, blankets and sheets.

4.8. SEPTEMBER 2020:

- Sponsored 10 school patio benches to the Silverglen primary school after witnessing how students were sitting on the hot tarmac during intervals.
- Donated 200 burgers and 1deg Aknie for lunch distributed by Cassim Malani in cornubia
- Donated 200 polony rolls and 250 containers of aknie. Feeding scheme on behalf of Nasser and Imtiaz Tayob whose mother passed away, marhoom Khatija Tayob.
- Donated R2000 worth of mattresses purchased
- Donated a fridge and bed worth R11 500 to the Amla family whose house had burnt down. Funds were donated from the Kathrada Trust
- Donated R750 worth of nappies to an elderly lady
- R7500 rental paid
- Funds R12 000 deposited into Syrian Orphans zakaat account – sponsoring 2 Syrian orphans @R500 monthly

4.9. OCTOBER 2020:

- Feeding Scheme - 1deg of aknie sponsored as esalee sawaab of marhoom Feroz Ismail Akoo
- R4000 deposit paid into the Zakaat account for Kenwood Chef. Donated to ladies who had lost their belongings in a fire and now needed to ensure an income with baking and making sweetmeats.
- Abv is for miss Asmal n her mother who make biscuits n Sweetmeat.
- Donated 200 burgers for the esalee sawaab marhooma, Khatija Tayob - distribution by Cassim Malani
- Donated 1 degh of aknie for the shifaa of Waheed Cassim – distribution by Cassim Malani
- Purchased a sleeper couch for a family in need [Ref: Human Aid]
- Distributed 20 food hampers to school children
- Received R3 000 cash from Tahir for future feeding schemes
- Distributed 1 degh aknie and school sandwiches by Cassim Malani to students
- Donated R5200 towards Kaffan
- Assisted a needy family with rental of R3 000
- Paid the deposit and one month's rental for a widow
- R900 zakaat disposed to assist awidow for rental via Al Imdaad
- Re: al Imdaad case for rental
- R384.00 zakaat vouchers (vitamins & healthcare medication for Covid19 purchased & delivered
- Sponsored to widow in central Durban - R700 (zakaat vouchers (groceries) & R2000 rental (zakaat

4.10. NOVEMBER 2020:

- WMO KZN & Jama'atun Nisaa distribute hampers under the banner of the MEALSA project to families in the townships and rural areas
 - » Molweni Near Pinetown – X252
 - » High Rd Community [Foreigners] – X104
 - » St Peters Church – X200
 - » Umbumbulu – X336
 - » Lindelani Near Kwa Mashu – 504

TOTAL: X1396 hampers [Only Lillah funds]

- In addition to this X1500 zakaat hampers were distributed:
 - » Verulam
 - » Shallcross
 - » Phoenix
 - » Chatsworth
 - » Durban Central
 - » Clare Estate
 - » Kenville
 - » Ethekweni

Recipients such as; Muazzins, Educators & Grave Diggers

4.11. DECEMBER 2020:

- R2900 zakaat vouchers (groceries purchased & delivered)
- R300 water & lights
- 400 hampers distributed in Inanda
- Sponsored to widow In Phoenix
- Hampers distributed to students at Carrington School

5. YOUTH WING

As the new Office Bearers of WMO Africa Chapter commences their term from 2021 – 2023, we have managed to convince a few committed and younger members who are willing to come onboard and hope to drive the Youth Wing incentives. In previous years the Youth Wing has been a sore point for our Chapter, however we remain steadfast with the hopes that in the near future we are able to take this Wing to the next level Inshaa Allah.

6. WHEELCHAIR CAMPAIGN

The WMO Wheelchair Campaign remains an ongoing project facilitated in the KZN & Gauteng regions with the support of our sponsors such as Yusuf Kamdar, AK & Fazila Ismail & the Jama'atun Nisaa team.

7. SILICONE MENSTRUAL CUP PROJECT

Prior to the hard lockdown in South Africa, we managed to carry out at least one visit to the Itirele Zenzele Comprehensive High School on Friday the 13th of March 2020, in celebration of International Woman's Day. This project was led by Dr Taheera Hassim who personally visited 155 grade 11 learners. The young girls gathered enthusiastically to receive their long-awaited menstrual cups and one of the learners even described her difficulties and called the menstrual cycle a continuous red robot in her life. Cara (the inventor) and Brightness (the community facilitator) went to the school prior to arrange consent and approval from both the school and the parents. It was raining on the day of the presentation, but this did not stop the learners from assembling in the school courtyard to listen to every word of advice Taheera had to offer. The reproductive cycle was discussed in detail and the learners were given the opportunity to pose as many questions as they wanted to. WMO aims to make sure that these young South African women are empowered and that they do not miss a day of school as a result of lack of sanitary hygiene. This is an ongoing project and we only collect LILLAH funds towards it.

WMO educating and bringing awareness to 1000s of underprivileged South African women.

8. ADDITIONAL DONATIONS

- 8.1. R50,000.00 donated to Rizq Humanitarian Relief
- 8.2. R50,000.00 donated to the Imam Development Fund
- 8.3. R100,000.00 donated to the "Million Masks Campaign"

8.4. Halaal meals provided to Muslim prisoners

8.5. The Al Hudaar Orphanage (runs a Madressah of which there are young ladies as students who are zakat eligible. This institute depends solely on donations for their month to month running expenses and since the lockdown there has been insufficient funding to pay their staff, rates, taxes as well as the running costs. WMO AFRICA CHAPTER then proposed an "Empowerment Project", whereby the young ladies could play a vital role in generating an income for themselves as well as the institute. We offered to purchase industrial sewing machines and training, which would enable them to learn and produce garments that could be sold to bring in a sustainable income for the facility. The Welfare Committee immediately saw this as a worthwhile project and approved the purchasing of 4 sewing machines and 1 overlocker. Thank you to Mr Mohseen Moosa who has partnered with us in our endeavours to make this project a reality. He has sponsored the start-up costs of R20k heavy upholstery fabric in order for them to manufacture entry level blankets.

8.6. Abdul Kader Baba visited the Alhudaar Orphanage on the 10 October 2020 to distribute swimwear and clothes donated by WMO. An appeal was made to Dr Taheera Hassim to assist the orphans who were going to Durban on an excursion. She was given the go ahead by the committee to support this initiative and Dr Ridwan Mia generously donated all the sunscreen.

9. AFRICA RAMADAN 2020

Even though South Africans were in the midst of battling the pandemic, when the month of Ramadan dawned upon us and we had to come to terms with the very different traditions from our norm, the Muslims once again stood united and continued offering their support to those in need. Their zakaat was distributed as per their Islamic obligations and their wishes via the medium of our organization Alhumdulillah.

- 9.1. WMO facilitated a feeding scheme and donated additional groceries to the residents at an Old Age Home in Klipspruit. This Madressa [An-Noor] has been supported and uplifted by WMO for many years and the partnership formed between this organization and WMO has strengthened over the years.
- 9.2. WMO Africa Chapter contributed mattresses and cash donations were donated to a project overseen by Mr Yusuf Abramjee.
- 9.3. In partnership with FYMO - Mielie Meal & Baked Beans Drive delivered to the residents of Riverlea, Madressah Ihya Uloom as well as the community members who are unemployed of the Rasooli Centre.
- 9.4. WMO Africa Chapter, coordinated by Dr Taheera Hassim, Dr Ridwan Mia, Mr Abdul Kader Baba & Yasmin Gani visited the Al Hudaar Orphanage on Saturday, 09th May 2020. Unfortunately, due to the COVID19 outbreak their access to the orphans were very restricted and they tried to adhere to strict COVID19 protocols. They struggled with a permit and Gift of the Givers came to the rescue, whereby transporting the packs and escorting them safely to Al Hudaar Orphanage and back. WMO donated bags filled with items the children required, this included: underwear, winter socks, vests, pyjamas, gowns, slippers, pumps, beanies, hats, gloves and jackets. One of our donors, Mr Shafique Cassim generously donated windbreakers, fabric face masks and a 2nd face mask in order for hygiene to be maintained. He was so inspired and touched by this drive, he then took it upon himself to personalize each beanie with the children's individual names to make them feel special. The Islamic Medical Association of South Africa (IMASA) donated extra fabric face masks to ensure that all the children were adhering to lockdown rules and regulations should they leave their premises and go out in public. The orphanage where the children are residing had non-functioning taps. We felt it necessary to then also donate 2 kitchen mixers, 4 taps and an additional 10 oil heaters for the cold and wintery days ahead. The cupboards were broken and in a poor condition but alhumdulillah, Mr Mohseen Moosa from Momar Capital generously sponsored and delivered 30 lockers after hearing about the drive to revamp the orphanage. Each child was gifted with a toiletry

pack according to their age consisting of soap, lotion, toothbrush, toothpaste, roll on, body wash, sanitary towels, sweets, chocolates and biscuits.

- 9.5. WMO collaborated with GIFT OF THE GIVERS and raised R30 000 - donating X1000 @R30 each Fitrah parcels to those less fortunate. The contents incl; fish, baked beans, tea, stork, dates, cappuccino, vegetables and sweets for the children. Dr Taheera Hassim and Dr Ridwan Mia drove this project and made all the earnest appeals and ensured that WMO played their part in serving the community and being present to distribute. The distributions took place at Image Lifestyle Conference Centre in Fordsburg where recipients observed social distancing, collected their parcels and showed sincere appreciation and acceptance of the donation made by Gift of the Givers & WMO.
- 9.6. WMO visited Tarbiyatul Aytaam Foundation – Orphanage in Robertsham during the month of Ramadan. This facility homes 32 children of whom 10 are little infants. Each baby was provided with a full layette which included a few baby-grows, socks, vests, hats, clothing, towels and blankets. We also donated additional cots and bottles as they were short of this. The bathrooms were in a dismal condition and the taps were not functioning. An anonymous donor generously sponsored taps and a shower head for the facility. The older children were in need of winter wear, underwear, socks, jackets, school windbreakers, hat, beanies, gloves and pyjamas which were bought and personalised with their names branded by WMO. Some of the children did not even have school bags so the clothing was packed into back packs which they could now use as school bags when they returned to school again. Thank you once again to all our sponsors, such as; Shafiq Cassim and a special thank you to Muhammed Hassim and Dr Zaheera Soni who assisted us.
- 9.7. Grocery hampers provided to the people of Swaziland overseen by Samad Essa.
- 9.8. Our annual Ramadan contribution to Hadjie Lutife in Newclare – Westbury, donating 300 food parcels worth R100,000.00 to zakaat eligible families just before Eid celebrations.
- 9.9. On the 25 May 2020, under the supervision of Mr Ahmed Gani and members of World Islamic Organization [WIO], donated Ramadan hampers to the needy at Masjid Quba in Carolina, which was purchased by Hajee Sehab RA, founder member of WIO. In addition to these deliveries were made to Muslim homes at the Waburton Masjid Hadhrat Aboobaker Siddique RA centre and Masjid Shuhada Badr RA centre.
- 9.10. Islamic Relief South Africa's aid of Yemen Orphans "Food & Water" project.
- 9.11. Partnership with Lajpaal Foundation distributing warm uniforms to the needy during winter.

10. FIGHT AGAINST THE COVID19 PANDEMIC

South Africa is and continues the battle against COVID19, an infectious disease spreading rapidly amongst our people and a lockdown of five levels fluctuating as we are now seeing the second wave in the new year and have been moved back to level 3. Sadly, those less fortunate were not by the means to protect and take care of themselves. They were faced with challenges beyond our understanding and imagination and breadwinners were struggling to feed their families. In South Africa, social distancing is almost impossible in certain homes, such as shacks, a structure made up of 4 walls and up to 5-7 residents per structure. The homeless has no shelter, the abused are forced to endure further abuse and simple pleasures such as just being in the company of your loved ones has been taken away from us overnight. Yet WMO AFRICA CHAPTER refused to let these circumstances dictate our destiny as a country. We continued to push forward by trying to make a difference as Muslims and as fellow South Africans. We are playing our role by supporting those in need and providing them with the necessities to help them survive. Various activities were coordinated by the WMO KZN Team partnered with our sister organization; Jama'atun Nisaa and the WMO Gauteng Team. We would like to thank the working teams

involved and our supportive donors who were pulling together for the upliftment of those in need. WMO Africa Chapter would also like to take a moment to acknowledge Dr Taheera Hassim, working hand in hand with Gift of the Givers conducting daily COVID19 testing, Dr Ridwan Mia, Dr Khudaija Suliman, Dr Haroon Gutta [Members of the Regional Management Committee] and other members who are also in the medical field. These are the fearless human beings holding down the fort and risking their own lives as our frontline heroes. We are blessed to have such selfless and dedicated members within our organization. The extended lockdown, just over 300 days to date, our fellow South Africans are becoming anxious and fear a devastating impact on our economy. The majority of our people cannot be categorized as middle-class level and the severe conditions of unemployment and poverty does not help the situation at hand. WMO Africa Chapter is fueled by this incentive and even more driven in combating the problem of hunger.

- 10.1. SPONSOR A BAG OF MIELIE MEAL FOR ONLY R60 AND FEED MILLIONS The MealSA Project was initiated and driven by our very own members; Yunus Suleman, Moosa Carrim, Shiraz Gany, AK Ismail, Fazila AK Ismail and Yusuf Kamdar. When the appeal was made to support and fund over 1 million Mielie Meal Bags providing over 5 million meals to lower income households, WMO Africa once again stepped up to the plate. Our dedicated sisters of Jama'atun Nisa and the co-ordinating committee of the project worked tirelessly towards raising funds for MealSA, for additional food hampers and other items of need. The generous donations made were ONLY LILLAH funds ensuring that we were able to assist EVERYONE in need, despite religion, race and culture. In KZN, WMO is supported by the Natal Memon Jamaat Team who are in the frontline on the ground making a difference and ensuring that this relief aid reaches the most vulnerable far & wide. Nationally, organizations and people have united for the same goal of uplifting humanity and for the pleasure of Allah SWT. Showing acts of kindness during a time when the people of South Africa are facing a crisis and are feeling helpless. Consistent appeals and motivations are made; however, the need is so much greater than we thought and we can never say we have done enough so the fundraising will be an ongoing appeal from WMO and JAMA'ATUN NISAA as well as all the other partner organizations of MealSA.

SPECIAL THANK YOU TO all the sponsors for their generous contributions WMO President (Solly Noor) & VP of AFRICA (Feizul Ayob) for the support and encouragement.

Meal SA Co-ordinators: WMO MEMBERS; Yunus Suleman, Moosa Carrim, Shiraz Gany, Fazila AK Ismail & AK Ismail.

Sisters of of Jama'atun Nisaa: Shereen Arbee, Jameela Joosub, Halima Abdulla, Fazila Kamdar, Feroza Mohammed, Fathima Essa Hasshim, Shireen Abdulla and every member of this ladies' organization who have been supportive and offering assistance during the most challenging times of providing relief aid to those in need.

For distribution of this aid we thank all the members of the Natal Memon Jamaat [NMJ], President (Mohammed Gany), Vice President (Kim Jooma), NMJ team members; Ahmed Osman, Zaheer Tar, Mohammed Essa, Asif AK Ismail and the NMJ Exec & Committee Members.

Haabul Falaah led by Imraan Ismail who assisted with door-to-door deliveries in KZN

- Sister Shaheeda of Being Muslim

- 10.2. The demand for warm meals grows daily in Gauteng and we are currently averaging between 14-17 dhegs, ranging from R1500 – R1800 per dheg. This is cooked daily and distributed to hundreds of people, not only Muslims but non-Muslim recipients as well. Groceries are provided daily to the community members of Vrededorp Pageview and bread & food donated to the residents of Jan Hofmeyer Old Age Homes.

MESSAGE RECEIVED: We want to thank the WMO so much for helping the community with food parcels during this difficult time. On behalf of the ANC, Gandhi Mahlangu Branch, Ward 58. We really appreciate what you have done. May Allah bless you and your family. Thank you my leader.
Regards - Branch Chairperson - Zonal Chairperson - Zone 6 Sophiatown - Cde Jerry Musesi

11. RMC MEETINGS HELD IN 2020

- 18th January 2020:
- 08th February 2020 [Welfare Committee]:
- 18th April 2020: VIRTUAL MEETING
- 12th August 2020: VIRTUAL MEETING
- 21st October 2020: VIRTUAL MEETING

Feizul Ayob

Regional Vice President

Dr Haroon Gutta

Regional Assistant Secretary

Annual Report 2020

SOUTHERN INDIA CHAPTER



Regional Management Committee 2020 - 2023

- | | |
|---|----------------------|
| 1 Mr Abdul Azeez - <i>Regional Vice President</i> | 5 Mr Illyas Sait |
| 2 Mr Adil Azeez - <i>Regional Assistant Secretary</i> | 6 Mr Hamid Ahmed |
| 3 Mr Abdul Habib Sattar - <i>Regional Treasurer</i> | 7 Mr Mohammed Ashraf |
| 4 Ms Farida Azeez - <i>Lady Member</i> | |

Regional Management Committee 2017 - 2020

- | | |
|---|-------------------------------|
| 1 Mr Abdul Azeez - <i>Vice President</i> | 5 Mr Hamid Tayub |
| 2 Mr Adil Azeez - <i>Regional Assistant Secretary</i> | 6 Mr Mohammed Shabbir Bhojani |
| 3 Mr Abdul Habib Sattar - <i>Regional Treasurer</i> | 7 Mr Mohammed Abdul Gani |
| 4 Ms Farida Azeez - <i>Lady Member</i> | |

MEMBERSHIP

Trustees	01
Patrons	-
Apex	-
Life	76
Annual	24
Friends of WMO	-
Global Youth Wing	-
Total	101

LET'S SERVE

In early March 2020, when COVID-19 spread across the world, engulfing India, too, in its deadly embrace, the authorities finally acknowledged it as a scourge and a national emergency of sorts was declared. Within four hours of the declaration, 1.2 billion of its citizens were forcibly confined to their homes; in whatever state they were. The authorities, it appears in hindsight, had no plan to deal with the problem of hunger their decision would lead to. But civil society rose to the occasion, and began feeding the millions trapped in the quagmire their government's knee-jerk decision landed them in.

Verily, **"...and those in whose wealth there is a recognised right, for the needy and deprived"** (Qur'an 70:24-5)

#LET'S SERVE an initiative by WMO SIC was started to support the needy in the hour of need. With no businesses functioning many were facing the heat and hence we supported families financially as well as by distribution of food grains and pulses and other essential items. A detailed report of our work is given below:

Lockdown & Covid-19 Emergency Aid

BANGALORE: During the unprecedented times of crises WMO Bangalore immediately arranged for Ration kits for distribution in various areas & small pockets of Bangalore.

Allhamdullillah, we distributed 1200 ration kits with rice; wheat Atta; spices (5 types); types of daal; oil; sooji.

We reached out to 1200 families in and around the city who were in need and support during these times of crisis.

CHENNAI: WMO SIC Team in Chennai instantly started COVID-19 relief work in TamilNadu since the time lockdown was announced support was rendered by supply of essential food grains, pulses, ready to eat food to more than 5000 families in the state. Funds and ration were arranged by the WMO SIC RMC and our very own Memon brothers who contributed generously to support the cause.

Initially it was a daunting task to get essentials delivered to the needy, soon a plan was formulated in such a way that essentials could reach to even remote areas and small pockets of the state & City.

An emergency Ration Kit was compiled with the following contents: Rice; Atta; Daal; Oil; Sugar; Semiyana (Vermicelli)

The load of the kits were prepared and sent to various towns in Chennai, Kanchipuram & Thiruvallur districts from 10th April 2020 to 10th May, 2020.

We engaged the area mosque president to take the responsibility of receiving the bags and distributing it to the local needy people, hence leading to a wider reach of people.

With the help of various members of the Memon community the food grains, pulses and various essentials were arranged.

During the first week of lockdown in India, WMO SIC Chennai team served homemade ready to eat food and juices daily to the underprivileged in the remote areas of Chennai. A hundred packets daily were prepared and distributed.

In The Holy Month of Ramadaan WMO SIC celebrated the joy of Ramadan with Memon families from the Memon colony in Chennai City. Ration kits & financial assistance were provided to over 80 families to fulfil Ramadan & upcoming Eid needs.

Ration kits consisting of: Rice; Atta; Toor Daal; Oil; Sugar; Spices

And financial assistance- cash covers of Rs11000/ each to 80+ memon families and to memon daughters. Amount Rs. 3000 was given before Ramadan for basic necessities during the pandemic and Rs.8000/ were given with the start of Ramadan.

The ration kits & financial support was arranged with the help of our fellow Memon Brothers & Sisters.

Ulama Support

Due to the outbreak of COVID-19 as we all know masjids around the world were closed for entry, madrassas and other places of worship too remained shut, hence leading to no collection of masjid funds this had an adverse impact on Imams, Muazzins, Ulama and Madrasa students.

WMO SIC extended a helping hand to our scholars by providing essential food grains like wheat & rice and pulses Daal and all other basic food necessities.

Further cash as Hadiyaa was provided to cover all other necessities of the masjid & madrasa.

Support to Migrant Workers

One of the most telling human stories to result from the COVID-19 outbreak and the resulting nationwide lockdown was that of stranded migrant workers in India.

Labourers had been hit by both the coronavirus pandemic and the strict lockdown. Planes were sent for the rich, but the poor had to walk. Daily wage earners faced the heat with no food to feed their families and themselves.

Such a group of migrant workers were stranded at the Chennai Central station. WMO SIC rose to the situation and immediately provided Ration 20 bags of 25 kg each of - Rice, Daal, Oil to the railway authorities to serve over 350 workers stuck at the railways.

AGM & RE-ELECTION

On the 2nd of October, 2020 World Memon Organisation held its Annual General Meeting virtually. The meeting was moderated by Altaf Chachiya, with an inspiring welcome address by our VP the meeting was kick started, followed by the confirmation of the minutes of the previous meeting, passing of 2019 accounts, presentation of activity reports, followed by ANNOUNCEMENT of Returning officer nomination, nomination forms deadline & Election

Upon receipt of only 6 nomination forms for the respective positions in the RMC Governing council, 5 General Seats & 1 Ladies Wing seat had been elected unopposed to the RMC of WMO South India Chapter.

PROJECT MOHABBATEIN

HYDERABAD: As a part of the Annual Project Mohabbatein, On 30th October, during the occasion of Milad un Nabi WMO SIC Hyderabad Region arranged breakfast for 700+ Memon Brothers.

Further, Regional team also arranged & distributed ration kits to 300 families.

CHENNAI: As a part of Project Mohabbatein, WMO SIC Chennai arranged activities spread over a week. On 26th October Chennai Region undertook the Distribution of 5 KG Rice Bags to 500 Families in Pallavaram.

- On 28th October, Chennai region undertook the distribution of Ration Kits, Biscuits & sweets to 300+ families.
- On 30th October, WMO SIC Chennai Region undertook the distribution of Food packets, Pastries & Biscuits as a part of Milad un Nabi Celebration.

RICE DISTRIBUTION

As a part of the Rice Meal Project by Hajee Ebrahim HAR Trust, WMO SIC held a Rice Bag Distribution Drive on November 13th, we distributed over 350 rice bags to the Needy children & families in the Pallavaram area, Chennai.

CONCLUSION

We would like to conclude this progress report by earnestly Thanking Allah (Subhanahu-wa-tala) for choosing us to be a part of this noble cause during these unprecedented times of crisis in the year of 2020 marked in History as the Outbreak of the Covid Pandemic.

We sincerely thank our Regional Committee members under whose guidance all welfare activities were held seamlessly and maximum help was rendered to those in need.

We would like to thank our enthusiastic Youth Wing members who conducted, participated and volunteered in all the events and put in their time, devotion & hardwork to make the events a grand success.

We are also grateful to WMO International, Other Donors, Local Association/organisations and well wishers for their constant support & encouragement.

May Allah continue to bless us and grant us Hidayah to keep up our work with stronger determination, hardwork, unity and integrity for the welfare of our Memon brothers & sisters and for the betterment of the world as a whole.

Abdul Azeez

Regional Vice President

Adil Azeez

Regional Assistant Secretary

Annual Report 2020

SPECIALIST COMMITTEES



REPORT FOR THE YEAR 2020

International Ladies Wing

Assalamu Alaikum Warahmathullahi Wabarakathuhu

Committee Members:

Ms Shabana Abdul Razzak - Chairperson	
Dr Khudaija Suliman	Southern Africa
Ms Yasmeen Mozawalla	America & Canada
Ms Shamim Osman	Europe
Ms Shazia Sangani	Far East
Ms Sidrat Imran	Middle East
Ms Shahista Osman Varwani	Northern Africa
Ms Masheela Naviwala	Northern India
Ms Hamida Iqbal Bawany	Pakistan
Ms Farida Azeez	Southern India

In the year 2020 WMO witnessed a paradigm shift from the traditional fund raising to exploring creative avenues as we fought our way through the pandemic. What we witnessed this year in terms of community spirit and compassion has helped us heal emotionally as well as financially.

I congratulate the whole organisation on rising to the occasion and responding to the need of the hour with the Covid Relief Campaign. Let us be energised by the progress we have made and continue working towards our common goal of serving humanity.

Below is the summary of the activities that have been carried out across the chapters:

INTERNATIONAL LADIES WING VISION FOR 2021-2023

The International Ladies Wing aims to work towards the agenda of uplifting and empowering women from various sectors of the society, not just financially but also emotionally. Focus on enhancing the skill set of the women of our community to bring them at par with the industry requirements and hence increase their chances of being financially independent. We also understand the need to create awareness regarding the mental well-being of our women and provide a safe space for them in terms of consultation, while maintaining confidentiality.

AMERICA & CANADA

Empowering through Inclusion: From October 2019, various lab tests like MRI, CT scan, Blood, and other medical screenings of special need children were taken at Memon Medical Institute Hospital. After screening of children, the procedure of therapies was started at Liaquat National Hospital and Zubaida Hospital. But unfortunately, since March 2020 to 15th August 2020, the project is running at slow pace due to COVID 19 restrictions imposed by the government on hospitals to keep general patients away from the hospitals, but our committee is working continuously and in touch with the parents of special needs children. On the suggestions of Ms. Sumera, Speech Therapist of Liaquat National Hospital, we started online connections with the help of team of volunteers, who contact them periodically and solve their issues.

Currently, we have engaged a full time Lady Psychologist at WMO, who is in continuous contact with the parents for advice. She is also maintaining record file for every child. Till today, supported US\$ 15,000 from zakat fund and its good news that our committee is collecting funds from zakat fund from their resources from local donors as well to fulfill the balance needed for funds and not demanded any amount from WMO PC or WMO HO. The committee has already registered more than 160 Special Needs Children, majority from Memon families; many parents are contacting us for registrations. Till now we are working on ZAKAT deserving families only. Many special need children are waiting for various tools and devices including 40 to 50 hearing aids.

Bridal & Party Dresses Project: Ladies Wing of WMO NA started a project in collaboration with WMO PC for these underprivileged brides and their families. We collected gently worn bridal and other

party dresses and sent them to Pakistan to be distributed to the needy families. Project collected gently worn wedding and party dresses and new blankets from various cities of USA and shipped to Pakistan during December 2020.

WMO NA ladies Distribution Event: Great efforts by WMO NA ladies wing for distribution of hot meals and new clothing drive to many Arizona families.

WMO NA along with Arizona Memon Association and ICNA arranged Ramzan food drive also. The event had a great turnout.

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

Rental help to International Student: WMO NA helped the International students needing help with paying their rents in times of Covid-19 and due to hardships.

SOUTH AFRICA

January 2020

Gauteng - On the 12 January 2020, Dr Khudaija Suliman spearheaded a project at the Vision Child & Youth Care Centre sponsoring stationery worth R22 454.12, affording these children a better future and an opportunity to pursue their studies further

WMO KZN & Jama'atun Nisaa

- Assisted a homeless Memon family from Maputo with accommodation costs of R8 700 for 14 nights
- Raised R35 000 towards aiding Syrian Refugees
- Contributed R5 000 towards a feeding scheme for school going and madrassah children
- Sponsored an Umrah trip for a family – R10 000 cash & R8 000 [value in US & Riyals]

FEBRUARY 2020:

WMO KZN & Jama'atun Nisaa

- Sponsored towards umrah trip for two families - R26 000
- Paid R1 500 zakaat towards widow's electricity arrears
- Donated R700 to an underprivileged child for a school uniform
- Donated R4 000 towards Kaffans
- Sponsored R13 000 towards the accommodation for a family from Maputo Same case as January 2020 and paid an additional amount towards medical expenses of the husband - R20 000
- Sponsored 100 burgers to madrassa kids in Mayville

MARCH 2020:

WMO KZN & Jama'atun Nisaa

- R1 000 sponsored towards rental of a widow
- Donated towards the bursary of Dr Patel – R22 480
- Sponsored eighty burkhas @R80 each for Malawi = R5 100
- Sponsored one hundred and twenty Quraans @R50 each & one hundred Fazail E A'maal @R55 each to the Waterfall institute
- Sponsored the feeding of 155 students at Gitanjali School in Chatsworth
- Sponsored the feeding of 400 students at Carrington School, providing bread, peanut butter, jam and margarine
- Zakaat hampers received by Ahmed Osman from NMJ and distributed on behalf of the MO & Jama'atun Nisaa

April 2020

WMO Africa KZN partnered with Jama'atun Nisaa distributed by Natal Memon Jamaat distributed food rations in various rural areas

MAY & JUNE 2020: [WMO KZN & Jama'atun Nisaa - RAMADAN 2020 PROJECTS]

- R300,000.00 raised for 12 tons of Kajoor and distributed by Darul Ihsaan
- Hassim's sponsored needed disposable latex gloves to William Clark Orphanage
- Islamic literature distributed during lockdown and during the month of Ramadan
- Adult diapers donated to those in need
- Eid biscuits donated to local muazzins
- Food parcels donated to Lakehaven Orphanage
- Iftar baskets donated to Abu Darda Orphanage
- Savouries and food items donated to recipients in Chatsworth
- In collaboration with Verulam Muslim Society donated R10,000.00 to a family whose house burnt during the month of Ramadan
- "Warm Winter Blanket drive" – 500 blankets donated to the needy
- Door to door deliveries of food hampers
- Paying rental of needy families especially where breadwinners are now unemployed during the lockdown
- Donated R10,000.00 zakat to Penny Appeal
- Food parcels donated to local Imams
- Food parcels donated Malawi families living in Clare Estate.
- Baby diapers and milk donated to mothers who are desperately trying to provide for their little babies.
- Food hampers, chicken packs and R500 cash donated to 73 students from a madressah in Glenwood

JULY 2020:

- Halima Abdullah sponsored Check Save vouchers for groceries and electricity after assessing the cases and applications with Fazila AK Ismail
- Sponsorship of Kaffans to the value of R4 360 – coordinated by Appa Naeesa Motala [5 males, 5 females & 5 children]
- Sponsored 150 hot meals
- Sponsored diapers to Silverglen Institute
- Sponsored adult diapers to Cancer patients

AUGUST 2020:

- Donation of R1 000 worth zakaat vouchers to Razia Essa for needy recipients
- Youmul Arafaah, Day of Standing being the holiest day of the Islamic year was celebrated by giving back to the needy. Chicken packs and grocery hampers distributed to 82 families. Co-ordinated by Fazila Kamdar
- 100 Zakat hampers distributed to refugees
- Donated R2 000 [zakat] worth of groceries
- R2,000.00 zakat paid towards a loan to purchase a flat for a widow
- Sponsored warm meals to the homeless – distributed by Cassim Malani
- Raised R27 000 [Lillah] for feeding scheme during the days of Hajj & Eidul Adha
- Waterloo & Canelands Relief Project

FIRE DISASTER RELIEF:

Sadly, the KZN region was severely affected by many fire disasters in various informal settlements affecting hundreds of families, leaving them devastated and homeless. The ladies of Jama'atun Nisaa coordinated their efforts partnered with other sister organizations and offered assistance where required. It was heartbreaking to see the flames had devoured most the residents' belongings resulting in them being without the basic daily necessities. Warm meals and blankets

were sponsored and distributed to all those who were affected. After the cooking facilities were sorted, food hampers, maize meal and other basic items were donated.

In another fire at a building in central Durban, many residents were also affected and left in despair. A Relief Aid was formed under the supervision of Sr Shireen Arbee.

Some of the tenants were able to seek shelter by their families, while others were left homeless. Alternative accommodation was arranged in different lodges and warm meals were provided. Temporary accommodation [rented flat] was arranged for one family and the following items were sponsored; fridge, queen & single bed, linen, pillows, blankets and sheets.

SEPTEMBER 2020:

- Sponsored 10 school patio benches to the Silverglen primary school after witnessing how students were sitting on the hot tarmac during intervals.
- Donated 200 burgers and 1deg Aknie for lunch distributed by Cassim Malani in cornubia
- Donated 200 polony rolls and 250 containers of aknie. Feeding scheme on behalf of Nasser and Imtiaz Tayob whose mother passed away, marhoom Khatija Tayob.
- Donated R2000 worth of mattresses purchased
- Donated a fridge and bed worth R11 500 to the Amla family whose house had burnt down. Funds were donated from the Kathrada Trust
- Donated R750 worth of nappies to an elderly lady R7500 rental paid
- Funds R12 000 deposited into Syrian Orphans zakat account – sponsoring 2 Syrian orphans @R500 monthly

OCTOBER 2020:

- Feeding Scheme – 1deg of aknie sponsored as esalee sawaab of marhoom Feroz Ismail Akoo
- R4000 deposit paid into the Zakat account for Kenwood Chef. Donated to ladies who had lost their belongings in a fire and now needed to ensure an income with baking and making sweetmeats.
- Abv is for miss Asmal n her mother who make biscuits n Sweetmeat.
- Donated 200 burgers for the esalee sawaab marhooma, Khatija Tayob – distribution by Cassim Malani
- Donated 1 degh of aknie for the shifaa of Waheed Cassim – distribution by Cassim Malani
- Purchased a sleeper couch for a family in need [Ref: Human Aid]
- Distributed 20 food hampers to school children
- Received R3 000 cash from Tahir for future feeding schemes
- Distributed 1 degh aknie and school sandwiches by Cassim Malani to students Donated R5200 towards Kaffan
- Assisted a needy family with rental of R3 000
- Paid the deposit and one month's rental for a widow
- R900 zakat disposed to assist a widow for rental via Al Imdaad
- Re: al Imdaad case for rental
- R384.00 zakat vouchers (vitamins & healthcare medication for Covid19 purchased & delivered
- Sponsored to widow in central Durban – R700 (zakaat vouchers (groceries) & R2000 rental (zakaat

NOVEMBER 2020:

- WMO KZN & Jama'atun Nisaa distribute hampers under the banner of the MEALSA project to families in the townships and rural areas
- Molweni Near Pinetown – 252
- High Rd Community [Foreigners] – 104
- St Peters Church – 200
- Umbumbulu – 336
- Lindelani Near Kwa Mashu – 504

TOTAL: 1396 hampers [Only Lillah funds]

- In addition to this, 1500 zakat hampers were distributed:
 - › Verulam
 - › Shallcross
 - › Phoenix
 - › Chatsworth
 - › Durban Central
 - › Clare Estate
 - › Kenville
 - › Ethekweni

Recipients such as; Muazzins, Educators & Grave Diggers

DECEMBER 2020:

- R2900 zakaat vouchers (groceries purchased & delivered)
- R300 water & lights
- 400 hampers distributed in Inanda
- Sponsored to widow In Phoenix
- Hampers distributed to students at Carrington School

WMO Africa Wheelchair Campaign

The WMO Wheelchair Campaign remains an ongoing project facilitated in the KZN & Gauteng regions with the support of our sponsors such as Yusuf Kamdar, AK & Fazila Ismail & the Jama'atun Nisaa team.

WMO Africa Chapter's fight against the Covid19 Pandemic

South Africa is and continues the battle against COVID19, an infectious disease spreading rapidly amongst our people and a lockdown of five levels fluctuating as we are now seeing the second wave in the new year and have been moved back to level 3. Sadly, those less fortunate were not by the means to protect and take care of themselves. They were faced with challenges beyond our understanding and imagination and breadwinners were struggling to feed their families. In South Africa, social distancing is almost impossible in certain homes, such as shacks, a structure made up of 4 walls and up to 5-7 residents per structure. The homeless has no shelter, the abused are forced to endure further abuse and simple pleasures such as just being in the company of your loved ones has been taken away from us overnight.

Yet WMO AFRICA CHAPTER red to let these circumstances dictate our destiny as a country. We continued to push forward by trying to make a difference as Muslims and as fellow South Africans. We are playing our role by supporting those in need and providing them with the necessities to help them survive.

Various activities were coordinated by the WMO KZN Team partnered with our sister organization; Jama'atun Nisaa and the WMO Gauteng Team. We would like to thank the working teams involved and our supportive donors who were pulling together for the upliftment of those in need.

WMO Africa Chapter would also like to take a moment to acknowledge Dr Taheera Hassim, working hand in hand with Gift of the Givers conducting daily COVID19 testing, Dr Ridwan Mia, Dr Khudaija Suliman, Dr Haroon Gutta [Members of the Regional Management Committee] and other members who are also in the medical field. These are the fearless human beings holding down the fort and risking their own lives as our frontline heroes. We are blessed to have such selfless and dedicated members within our organization.

The extended lockdown, just over 300 days to date, our fellow South Africans are becoming anxious and fear a devastating impact on our economy. The majority of our people cannot be categorized as middle-class level and the severe conditions of unemployment and poverty does not help the situation at hand. WMO Africa Chapter is fueled by this incentive and even more driven in combating the problem of hunger.

SPONSOR A BAG OF MIELIE MEAL FOR ONLY R60 AND FEED MILLIONS

The MealSA Project was initiated and driven by our very own members; Yunus Suleman, Moosa Carrim, Shiraz Gany, AK Ismail, Fazila AK Ismail and Yusuf Kamdar. When the appeal was made to support and fund over 1 million Mielie Meal Bags providing over 5 million meals to lower income households, WMO Africa once again stepped up to the plate. Our dedicated sisters of Jama'atun Nisa and the co-ordinating committee of the project worked tirelessly towards raising funds for MealSA, for additional food hampers and other items of need. The generous donations made were ONLY LILLAH funds ensuring that we were able to assist EVERYONE in need, despite religion, race and culture. In KZN, WMO is supported by the Natal Memon Jamaat Team who are in the

frontline on the ground making a difference and ensuring that this relief aid reaches the most vulnerable far & wide. Nationally, organizations and people have united for the same goal of uplifting humanity and for the pleasure of Allah SWT. Showing acts of kindness during a time when the people of South Africa are facing a crisis and are feeling helpless. Consistent appeals and motivations are made; however, the need is so much greater than we thought and we can never say we have done enough so the fundraising will be an ongoing appeal from WMO and JAMA'ATUN NISAA as well as all the other partner organizations of MealSA.

WMO AFRICA LADIES WING CONTRIBUTION TO WMO GLOBAL LADIES WING ACTIVITIES

- Africa Chapter Ladies Wing pledged 10k US for future ILW PROJECTS IN 2021
- Children with Special Needs Project Annual sponsorship towards orphans of Syria
- Women Empowerment Projects: Sponsorship towards Start Up Packages for Home Industries
- Education - sponsored fees for female students
- Disaster Relief Projects
- Active involvement with the Memon Connections Project

EUROPE CHAPTER

In 2020 in spite of the pandemic, we the WMO ladies wing managed to collect £14,000 before Ramadan for Zakat. The money was sent to India for food packages and other aid, which was greatly appreciated during the local lockdowns in Mumbai and Maharashtra. Additional aid included;

- Widows help for medical support
- Upliftment of widow's families
- Water filtration plant in deprived area for a school in Biwindi

Furthermore, money was sent to the 'Road to Relief' charity located in Malawi, sending food packages during Ramadan which went to help approximately 200 families.

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

"The current climate and government declared 'state of emergency' in the UK due to the COVID-19 pandemic has posed it's challenges, however I saw this as more of a catalyst for positive change. In fact, demand and need was even greater. Once the lockdown eased, the WMO Europe Chapter Ladies Wing organised an initiative for underprivileged Syrian and Yemeni refugees spearheaded by our own Shaida Ahmed, her daughters and the support of the rest of the team. Over £2,000 was successfully raised by selling savouries and cakes from home, and was donated to the SWAN Organisation here in the UK."

"At this point I must reiterate that our strength comes from the teamwork and support of the dedicated ladies that I have the pleasure of working alongside."

Memon Connections

At present we are two Ladies from UK working on this project alongside the WMO International Ladies Wing. In the UK We have been doing four to five introductions a week and is a very demanding and time-consuming commitment. Recently at the Family Get-together Function at Memon Centre in London we managed to do few introductions and had positive responses.

Ladies Activities

There is Basketball for Girls on Monday nights and Keep-fit Class and Badminton on Friday Nights, both well attended at the Memon Centre in London.

MIDDLE EAST

M10 League Kids Carnival: The event was conceptualized and executed by the Ladies Wing Events Team and Mrs Maryam Moiz Dara of M2M Groups despite unfavourable weather conditions. Main attractions included face painting, arts and crafts, pinata, hair makeover for young girls and pom poms. Balloon bending and roaming mascots remained the highlight of the evening. Food included free flowing popcorns, juices and candyfloss along with sandwiches and pizzas sold

at subsidized rates. Baby friendly toddler area added to the complete family experience. The event was catered while keeping a total of 300 kids in mind

Ladies Monthly Gatherings: The Ladies Wing organized monthly get-togethers for its ladies members to interact and also raise funds for the cause of WMO. The tradition continued in the year 2020 with some being hosted at the residence of our generous senior members and also included a fun One-Dish Picnic at Zabeel Park.

Physical & Mental Well-Being Post Pandemic: The year 2020 marked the start of the pandemic that shook the world from its very core. LWME understood the need to adapt and continued its efforts towards the betterment of the community. Various sessions were arranged to support the physical and mental well-being of our members.

- Talk with Dr J.S. Rajkumar (Chief Laproscopic Surgeon – Medstar Dubai) on “The Hysteria of Coronavirus – Symptoms and Useful Tips
- Virtual interactive session with Razim Shah (Clinical Forensic Psychologist – Al Amal Psychiatric Hospital) on Mental Health and its impact on our current situation
- Online Yoga Session with Yasmin Kurmaly from Virtual Yoga Without Borders

International Zoom Kitty: The International Zoom Kitty is a Ladies Wing Middle East Initiative which aims at providing a platform, to all our members globally, to share, connect and cherish the values of our community.

Little ‘M’ Club: Little ‘M’ Club has actively arranged play dates for the young members of our community. Virtual Summer camp was also arranged under the same banner which included various online Arts and Crafts workshops conducted by Mrs Nayab Arsalan and also a live Yoga and Mindful Breathing session by Mrs Yasmin Kurmaly.

Social Welfare – Dubai: Ladies Wing was able to collect and contribute a sufficient amount towards the WMO Ration drive and Covid relief packages distributed across the UAE. Various private donors also contributed towards the release of prisoners from Dubai Jails.

FAR EAST

1. Senior Citizens Gathering – In January 2021, a gathering was held for the senior Memon Ladies. A fun filled morning with games, light exercises and followed by lunch.
2. Memon Mela - In March 2020, A platform provided for Lady Home Entrepreneurs to showcase their business to the Sri Lankan Community. Nearly 1000 people participated to support this cause. A mini carnival atmosphere.
3. Distribution of Dry Rations – Packs of essentials and cash was distributed to Memon Families who were affected by the Lockdown due to the pandemic.
4. Gift of Sight – Cornea surgery project which is an ongoing project in collaboration with the WMO Far East Main Body.

PAKISTAN

Ladies Wing of Pakistan Chapter is working since 2002, its activities are based on supporting deprived families. The following are the projects initiated & completed during the year 2020.

Eid-UI-Azha Qurbani: Ladies Wing of Pakistan Chapter Collected Rs. 630,000/- for 10 cows for Distribution of Qurbani Meat which was distributed in remote areas of Karachi including interior of Sindh and Baluchistan.

Distribution Of Warm Blankets: Ladies Wing of Pakistan Chapter distributed Blankets, Shawls and Chocolates n Slipper to children and the deprived families of remote areas of Karachi which included 750 blankets for special children of WMOPC.

Motorcycle Scheme: Ladies Wing of Pakistan Chapter gave 4 Motorcycle in WMO Motorcycle Scheme for needy Persons enabling them to earn a decent livelihood for their families.

Distribution Of Ration: Ladies Wing of Pakistan Chapter collected Rs. 540,000/- for distribution of Ration for poor and needy families

Distribution Of Wheel Chairs: Ladies Wing of Pakistan Chapter also provided Wheel Chairs for Special Children.

SOUTH INDIA

Education and Career Counselling: One of the largest education & career counselling drive was held on 23rd February, 2020 in Hasanath College, Bangalore. This initiative was a part of WMO SIC's Career Drive.

Career guidance is a key factor for students of age 14 years +

We engaged Prominent speakers belonging to different industries who motivated and enlightened the students on various career prospects and opportunities available. The students were provided insight into the need to develop soft skills for career growth.

Then a Q&A Session was held followed by an inspiring speech by Janab Azeez Sait followed by Facilitation of guests, vote of thanks, Lunch break and then One-on-One Counselling started

Lockdown and Covid19 Emergency Aid in Bangalore.

In early March 2020, when the COVID-19 spread across the world, engulfing India, too, in its deadly embrace, the authorities finally acknowledged it as a scourge and a national emergency of sorts was declared. With no businesses functioning many faced the heat and hence we supported families financially as well as by distribution of food grains and pulses and other essential items.

During the unprecedented times of crises WMO Ladies Wing Bangalore immediately arranged for Ration kits for distribution in various areas & small pockets of Bangalore.

Alhamdulillah, we distributed 1200 ration kits to families in and around the city who were in need and support during these times of crisis.

Women Upliftment Initiatives in Bangalore: WMO SIC Ladies Wing strongly believes in the upliftment of women across all backgrounds, as it is rightly said by Malala Yousafzai

I raise my voice— not so that I can shout but so that those without a voice can be heard... We cannot all succeed when half of us are held back!

In September, 2020 we had messages coming in from students for financial assistance to continue their education endeavors, we immediately arranged to help them.

Further we also arranged for Salwar Suit & Dresses distribution to an Orphanage with Muslim Girls in Bangalore.

Medical Assistance

A telling story of Umraz, a 10 year old girl in Bangalore who is suffering from a disability in her arms and legs that makes it difficult for her to walk and move efficiently.

But this is no stopping to her, her academic accomplishments are a proof to that, studying in Grade 2 she is the 3rd Rank holder for a year now..

We reached out to her family and have assisted them financially in getting her medical treatment done as well as providing funds for her to continue her studies and make us all proud!

We also fully arranged to treat Wasim who had a spinal cord injury, we took the responsibility to give Wasim good medical treatment and arranged his Spine Operation.

NORTH INDIA

- Mrs Razia Chasmawala received an award from Halai Memon Jamat, Jamnagar for her contribution towards the upliftment of women in the community.
- Fun & Fair Exhibition – This project was conducted on Sunday, 9th February 2020, at Maa Hoor Bai community hall, Mumbai, which provided a platform to all talented by Underprivileged women, young girls, Widows to exhibit their product and give us opportunity to market their products. Stalls were given free.
- On 25th March 2020, WMO NIC along with Maa Hoorbai Foundation conducted an awareness session about Coronavirus. Hygiene bags consisting of masks, wet tissues, hand sanitizers were also distributed.
- In Collaboration with Maa Hoorbai Foundation commenced the manufacturing of Masks which are distributed regularly along with hand sanitizers, tissues and pamphlets with information about the virus.
- On 2nd April 2020, the Ladies & Youth distributed groceries to around 500 families
- Sardi Ka Aanchal - This project was started by the Ladies Wing to provide blankets to poor people in lockdown to keep them warm. As a result, this project was conducted by every City Chairman and a lot of people benefited.
- On 16th April 2020, after the Tabligi Jamat Incident in Delhi,

Madrassa students were not allowed to stay in Madrassas resulting in most of them becoming homeless. The ladies found some accommodation for these students to board.

- 50 packs of cooked meals were distributed on a daily basis during the lockdown to laborer's and migrant workers. Packs of Black seeds were also distributed along with the meals.
- In Collaboration with Maa Hoorbai foundation, food packs were distributed during and continued after Ramadan.
- During the 2nd Lockdown Hygiene bags were distributed to people through various Jamats. These bags are manufactured by the Ladies Wing in their workshops.
- Ladies Wing is visiting various cities where WMO NIC is conducting Job fairs to form the local Ladies wing for that city.
 - » Ahmedabad Ladies Wing
- Conducted a Ladies Wing meeting in Mumbai where 2000 Hygiene pouches containing Masks & Sanitizers were distributed to all City Chairman for further distribution.
- Distributed Roti Making machine to the Roti Bank team in order to enable the ladies to increase their roti production. These Roti's are then distributed to poor patients.
- Sapno Ki Udan Project – several vocational courses are being conducted for young girls in the areas of:
 - » Fashion Designing
 - » Baking and decoration
 - » Bouquet Making
 - » Mehndi

- » Tie and Die Khatli Work
- » Computer Course
- » Sewing
- » Self Grooming

- Beauty Webinar – Beauty webinar was conducted on 6th September, 2020 by the Ladies Wing which was organized by Ms Nazia Pakizahwala where the artist taught on how to do bridal make up, hair style, gave some beauty tips and product knowledge to the girls and women who joined the webinar. The webinar was absolute free of cost and many girls and women joined the same.

Ms Shabana Abdul Razzak

Chairperson, International Ladies Wing

REPORT FOR THE YEAR 2020

AUDIT, FINANCE & ZAKAT COMMITTEE

Assalamu Alaikum Warahmathullahi Wabarakathuhu

COMMITTEE MEMBERS 2017 - 2020:

Mr Gulaam Husain Abdoola - *Chairman*

Mr Suliman Noor Mahomed

Mr Haroon Karim

Mr Yunus Suleman

Mr Farook Kassim

Mr. Bashir Sattar

On behalf of the Audit, Finance & Zakat Committee I hereby present our Annual Performance Report for year 2020.

AUDIT

Completion of Audits

We have requested the chapters to complete the Audit by April of the following year. We could notice that certain chapters have completed their Audit way in Advance and few have delayed as late as 4 months. The delays are mainly due to COVID lockdown in certain chapters and practical issues in conducting the audit review by the external auditors. Hopefully this situation will not prevail in the coming years Insha'Allah.

Chapter	Target Date	Date of Completion
South Africa		May 2021
America & Canada		August 2021
Europe		August 2021
Far East		August 2021
Middle East	April 2021	March 2021
North India		August 2021
Pakistan		July 2021
South India		August 2021

Similar to previous years there has been close communication between the Auditors of all Chapters, Regional Treasurers, WMO Treasurer and Deputy Treasurer and WMO CFO in the preparation of the Audited Accounts. Insha' Allah, going forward, we hope to improve on any further inadequacies and the Audit for 2021 will be in line with WMO group policies.

The Consolidated Audited Financial Statements, presented as part of this annual report, is prepared incorporating the Audited Accounts of Europe Chapter, Middle East Chapter, Pakistan Chapter, South Africa, America & Canada, Far East, North India and South India Chapters for adoption by members.

The Consolidated Balance Sheet stands at US\$ 8.128mn which has increased by a nominal \$109,200 from 2019, which is due to the increase in the fund account balances. Our Consolidated Statement of Financial Activities shows a surplus of \$342,965 mainly due to the retained rental funds and non-zakat specific funds.

FINANCE

WMO has a cloud-based accounting platform i.e., Sage Accounting. The chapters are required to update the system online real time with an allowance of batch processing delay of a 2 weeks. Northern India and South India, yet to complete implementing this software for the current year.

Chapter quarterly Management Accounts were required to be submitted from this Sage MIS report extracts, however, certain

chapters have not adhered to these timely submissions. The attention paid by the Regional Treasurers and the RMC towards Management Accounts was inadequate. We hope the RMC officials would consider this and monitor the Management reports in the future to maintain the status of WMO as an International Charity

The implementation of WMO Policies has to be given a relook as the chapters need to appoint qualified individuals for this position. The policy framework and Check Lists for Financial Policy & Procedure to make the monitoring of the Policies easier. This could be used as guideline and to report on their compliance or contradictions of WMO standard operating procedures.

RMC Officials continued to complain about no permanent officials in chapter levels to monitor the implementation of SOPPs. As usual, Regional Management Committee Office Bearers were requested to consider this as very important and support the implementation in a very stringent manner, most of the chapters showed limited progress during their tenures so far,

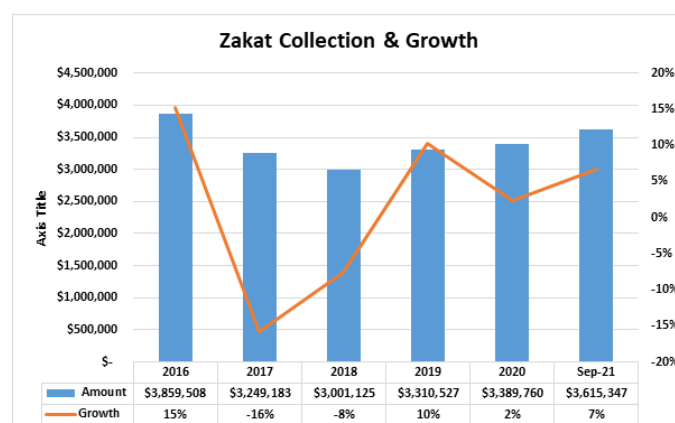
ZAKAT

The WMO Zakat Committee take this opportunity to express our gratitude to all the Zakat Contributors, for entrusting WMO to donate their Zakat. We pray Almighty Allah accept all contributions made by the donors, and to shower his blessings on them and their families.

During year 2020 and year 2021, Zakat collections remains tilted towards Ramadan. This continues to be a challenge and we should request the Chapters to get this unevenness sorted by pushing for collection throughout the year.

Zakat Policy: There was no change in Zakat Policy for the year 2020, and the change agreed in 2018 of Project based Donor discretion Zakat Commitment policy continued in 2020 as well.

Zakat Collections 2020 & 2021: Out of the total commitment of US\$ 5,260,000 a sum of US\$ 3,389,760 was collected which is only a 65% collection out of the total targeted for year 2020. The year 2021 looks promising with collection closer 70% of the target within the 9 months of year 2021.



CHAPTER ZAKAT COLLECTION SUMMARY FOR THE 2020 / 2021

Chapter	Projected	Collection	September 2021
Africa	750,000	302,800	506,694
America & Canada	50,000	49,951	142,597
Europe	460,000	268,631	184,656
Far East	350,000	669,985	839,400

North India	1,300,000	709,504	535,027
Middle East	650,000	732,312	803,588
Pakistan	1,300,000	602,527	508,145
South India	400,000	54,050	95,241
Total	5,260,000	3,389,760	3,615,347

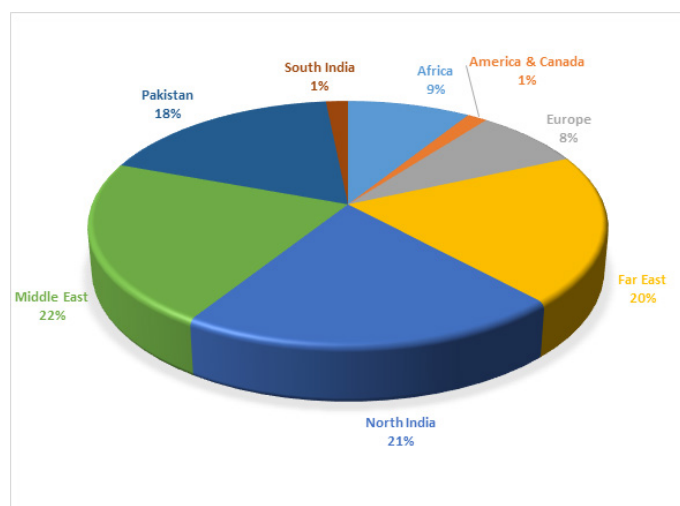
As per the financials the Zakat collections for 2021 saw a growth of 2% compared to the previous year, the main contributors were;

Middle East is the highest zakat collecting chapter during the year 2020, the collection has increased by over 70%.

- Europe chapter zakat collection improved by 80% compared to the previous year, even though the chapter has fallen short in their commitment by over 40%
- 50% increase in North India Chapter collection

It is noted that as in previous years the Zakat is collected mostly during the month of Ramadan which was observed again this year. This continues to be a challenge and we request the Chapters to get this irregularity sorted by pushing for collection throughout the year and not wait till Ramadan.

To be in line with the WMO accounting policies and best practices around the world, we have considered only the Zakat collection or distribution pertaining to the financial year 2020. The collections in 2021 of pledges/commitments pertaining to the year 2020, will be accounted for the year 2021.



ZAKAT DISBURSEMENTS

The following table shows the totals charitable spending by WMO including non-Zakat projects. Specially the COVID relief activities carried out among all the communities throughout the chapters during 2020/2021 which includes food distribution and contribution for oxygen supply shortage in the subcontinent.

Project	Zakat	Non-Zakat
Educational Assistance	1,231,392	25,124
Housing Assistance/Community Rehab	939,746	-
Other Specific Zakath Projects	294,038	-
Community Welfare / Financial Aid	198,737	174,324
Disaster & COVID Relief Aid	697,201	160,750
Total	3,361,114	360,198

The Zakat distributions of over \$3.3mn, this year mainly focused on COVID relief projects, Education schemes for Pakistan & North India and Housing in Far East & Northern India.

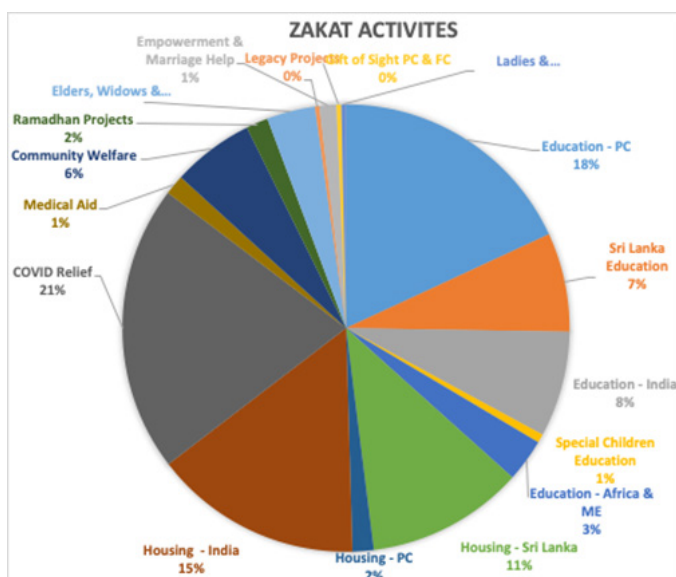
TOTAL ZAKAT ACTIVITIES THROUGH THE CHAPTERS

PROJECT	WMO Centre Dist. (US \$)	Local Contribution (US \$)	Total (US \$)
Education - PC	40,000	568,554	608,554
Sri Lanka Education	25,000	215,654	240,654

Education - India	120,000	136,750	256,750
Special Children Education	0	21,100	21,100
Education - Africa & ME	0	104,335	104,335
TOTAL FOR EDUCATION			1,231,392

Housing - Sri Lanka	0	382,245	382,245
Housing - PC	10,000	41,518	51,518
Housing - India	250,000	255,983	505,983
TOTAL FOR HOUSING			939,746

COVID Relief	162,500	534,701	697,201
Medical Aid	0	48,398	48,398
Community Welfare	15,616	183,121	198,737
Ramadan Projects	0	53,357	53,357
Elders, Widows & Orphans Help	0	117,650	117,650
Legacy Projects	10,800	0	10,800
Empowerment & Marriage Help	0	40,826	40,826
Gift of Sight PC & FC	0	12,150	12,150
Ladies Wing Projects	0	10,857	10,857
Total	633,916	2,727,198	3,361,114



WMO believes Education as the foremost important project and have utilized upto 45% of the global Zakat, out of which around 22% was for Pakistan chapter Education, supporting more than 4,500 students from Primary to Tertiary education. Housing in Sri Lanka, India and Pakistan was 32% of the total Zakat spent, this has increased from previous years due to focus on housing in Sri Lanka. Indian Legacy housing projects were also completed and handed over during the year which was from Zakat funds.

WMO has always answered the call of the unfortunate victims of a humanitarian crisis or a natural calamity in any part of the World. As most countries are under a lockdown and all businesses are shut, several WMO Chapters have provided immediate funds to the unemployed, the daily wagers and the less-fortunate. Chapters have also distributed packs containing essential food items, sanitizers, masks and other hygiene material to underprivileged families to carry them through these difficult times. On the medical front, Personal Protective Equipment's (PPE), N95 masks, testing kits, ventilators and beds have been provided to hospitals across the globe.

Cornea project also continued even during this time of pandemic which is a joint collaboration between Far East and Pakistan Chapters.

WMO has strived to distribute all Zakat Collected within one Calendar year as is required by Sharia.

ZAKAT DISBURSEMENT PROCESS

1. The Chapters requesting Zakat from the Central Fund has to send the prescribed Zakat Requisition Form to the AFZ committee detailing the project outcome, the local fund contribution and requirement from the center.
2. The chapter has to send a report on the utilization of previous Zakat received from center: a) The Zakat requisition has to be based on the Budget sent by the chapters to the MC at the beginning of the year.
3. The AFZ committee members will receive recommendation report from the GM & CFO along with the summarized details of the usage and requisition.
4. AFZ committee then resolve on the approval or rejection of the sanction of Zakat to the chapter.
5. If approved, the funds are remitted via EFT to the relevant chapter, from UK or Dubai.

ZAKAT COMMITMENTS FOR 2021

The Zakat commitments for 2021 is considered to remain at similar levels of the previous year i.e. \$5.26M. This is a result of no firm commitment being given by the chapters.

CHAPTER	COMMITMENT (US \$)
Africa	750,000
America & Canada	50,000
Europe	460,000
Far East	350,000
North India	1,300,000
Middle East	650,000
Pakistan	1,300,000
South India	400,000
Total	5,260,000

The disbursement policy will remain unchanged with contribution to be project specific as the donors wish to, provided the contribution is routed through a Chapter and not direct to any project/ 3rd party organization. Education will remain the main priority to serve the community;

Conclusion

I would like to thank members of the ExCo and all Chapter management committees for their efforts, input, and counsel of the charity work carried out by WMO.

We need to put more effort in the Zakat collection as the need is far greater than what we collect.

May Allah SWT accept our efforts and grow WMO from strength to strength.

“They ask you about what they should spend: say, “The charity you give shall go to the parents, the relatives, the orphans, the poor, and the traveling alien.” And whatever good you do, Allah is fully aware thereof.” (Sura Al-Baqarah 02:215)

Charities (Sadaqaat) shall go to the poor, the needy, the officials who collect them, the new converts, to free the slaves, to those burdened by sudden expenses, in the cause of Allah, and to the traveling alien. Such is Allah’s commandment. Allah is Omniscient, Most Wise. (Sura At-Taubah 09:60).

Gulaam Husain Abdoola

Chairman - Audit Finance & Zakat Committee

REPORT FOR THE YEAR 2020

Investment Committee

Committee Members 2017 - 2020:

Mr Suliman Noor Mahomed (Solly Noor) - <i>Chairman</i>
Mr Haroon Karim
Mr Ashraf Satar
Mr Mahmood Shaikhani
Mr Farook Kassim

It is with great pleasure that I present the Investment Committee Report for the Year 2020. I would like to place on record my sincere appreciation to my fellow Committee Members for their support and enthusiasm in carrying out this task.

Alhamdulillah! Our total funds invested stands at approx. US\$ 5.4M, a significant sum which will ensure the future success of our organization and help in realizing our moto "Serving Mankind". Our gratitude to our Trustees, Patrons, Members and Donors who made this possible.

WMO Investment can be divided into the following Investment Classes;

1. Property
2. Bank Deposits
3. Mutual Funds
4. Islamic Bonds – (Sukuks)

The source of funds for WMO Investments has been the Trustee Fees, Donations and Profit earned on these funds.

Property

This consists of the largest asset class and represents 46% of the total investment portfolio of WMO. The property portfolio is the investments in International City in Dubai, UAE in residential and commercial properties which enables us to receive monthly cash returns by way of rentals. Fair Value of the Property as at 31.12.2020 is \$ 2,490,695.

International City Dubai, UAE	Apartments	Shops
WMO has total 30 Properties in Dubai	14	16

Properties are being strictly monitored and reported on an efficient and timely manner.

- 11 registered in WMO name
- Registered in WMO Investment Ltd (an offshore company)
- 3 of the 30 Properties were donated to WMO by a Well Wisher with the income from these properties to be used as Zakat.
- The Income from the rest of the 27 Properties is used for the Expenditure of the WMO at the Central level.

Properties Invested Through Trustee Funds

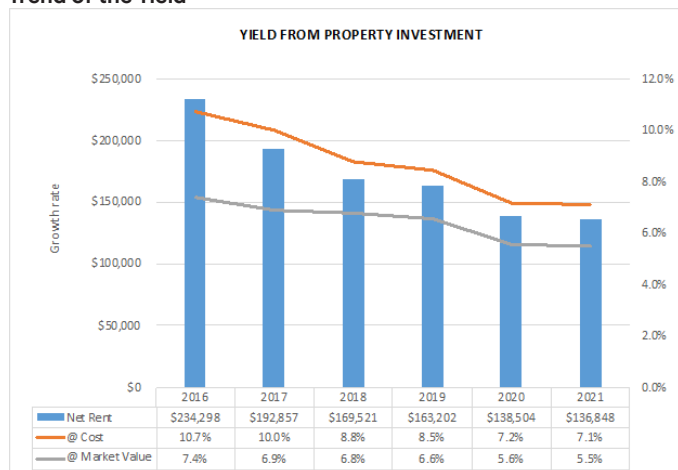
Ownership	Usage Type	APT. No.	Market Value (USD)	Rent 2019	Rent 2020	Rent Projected 2021
WMO Inv. Ltd.	Commercial	S-02,M-07	108,992	26,250	35,000	35,000
WMO Inv. Ltd.	Commercial	S-03,M-07	81,744	28,000	25,000	25,000
WMO Inv. Ltd.	Commercial	S-04,M-07	81,744	18,750	25,000	25,000
WMO Inv. Ltd.	Commercial	S-06,M-07	81,744	33,750	26,000	26,000
WMO Inv. Ltd.	Commercial	S-07,M-07	108,992	38,333	21,000	28,000
WMO Inv. Ltd.	Commercial	S-08,M-07	108,992	37,083	35,000	37,502
WMO Inv. Ltd.	Commercial	S-09,M-07	122,616	45,000	40,000	40,000
WMO Inv. Ltd.	Commercial	S-10,M-07	108,992	38,667	36,000	23,334
WMO Inv. Ltd.	Commercial	S-11,M-07	122,616	40,000	30,000	30,000
WMO Inv. Ltd.	Commercial	S-13,M-07	81,744	38,000	30,000	30,000
WMO Inv. Ltd.	Commercial	S-15,M-07	81,744	41,167	20,167	22,000
WMO Inv. Ltd.	Commercial	S-16,O-07	81,744	3,667	22,000	22,000
WMO Inv. Ltd.	Commercial	S-18,O-07	81,744	3,667	22,000	22,000
WMO Inv. Ltd.	Commercial	S-22,M-07	81,744	15,000	22,000	22,000
WMO Inv. Ltd.	Commercial	S-05,T-01	91,567	25,667	20,000	20,000
WMO Inv. Ltd.	Commercial	S-10,T-01	104,850	37,292	18,000	24,000
WMO	Residential	110,O-07	64,033	21,000	18,000	18,000
WMO	Residential	203,O-07	64,033	21,000	23,001	22,000
WMO	Residential	205,O-07	64,033	24,500	15,000	15,000
WMO	Residential	303,O-07	64,033	23,000	16,833	16,000
WMO	Residential	304,O-07	64,033	23,500	42,165	16,000
WMO	Residential	310,O-07	64,033	23,000	17,500	18,000
WMO	Residential	315,O-07	64,033	24,708	17,917	15,000
WMO	Residential	106,M-07	64,033	20,000	14,667	16,000
WMO	Residential	305,M-07	64,033	23,167	20,333	18,000
WMO	Residential	311,M-07	64,033	24,000	18,500	16,000
WMO	Residential	322,M-07	64,033	24,000	18,000	16,000
AED				722,167	649,083	617,836
US\$				2,235,926	196,776	176,862
				196,776	176,862	168,348

Properties Received as Donation

ZAKAT	WMO Inv. Ltd.	Residential	U-04,120	95,368	35,000	25,000	22,000
	WMO Inv. Ltd.	Residential	203,T-10	64,033	21,000	24,000	24,000
	WMO Inv. Ltd.	Residential	110,Y-23	95,368	12,500	25,000	25,000
AED				68,500	74,000	71,000	
US\$				254,768	18,614	20,109	19,293

The revenue from these properties as rental income has declined by 9% for 2020. There were few issues with tenants of commercial property, and the drop in the Dubai property market contributed towards this decline. Leisure Homes manages the Properties on behalf of WMO, free of charge, with the support of the Middle East Office Bearers.

Trend of the Yield



Pakistan

Property – Land & Building

WMO House – The Net book value of Land and Building as at 31st December 2020 is US\$ 369,685 (PKR 59mn).

WMO PC is operating out of this property hence there is no income generated from the property.

Pakistan Investment Properties

Property Title	Fatima Manzil	Ruby Beach Pride
Property Details	Building on a plot measuring 568 square yards, being residential flats having constructed area of 5 floors measuring 16,530 square feet situated at Liaquat Colony, Lyari Quarters, Karachi.	flat No. 406-2 on fourth floor in Block No.2, measuring 815 square feet in the building known as Ruby Beach Pride located in Block-1 K.D.A improvement Scheme No.5, Clifton, Karachi.
Ownership	WMO PC	MITI
Market/Fair Value	US \$ 13,750 (PKR 2.2mn)	US\$ 16,250 (PKR 2.6 mn)
Valuer & Date of Valuation	Iqbal A. Nanjee & Co. (Private) Limited As at December 31, 2015.	Iqbal A. Nanjee & Co. (Private) Limited As at December 31, 2015.
Current Status of the Property	Property let on rent and total rent received for year is \$155	Ruby pride is currently vacant
Chapter Plan	Chapter management is of the opinion that the said property is not in good shape and therefore it is not possible to obtain a reasonable market value.	We have received an offer for PKR 5mn but are waiting for a higher offer to dispose of this unit.
Our Suggestion	Suggest to Dispose as soon as possible.	Suggest to Dispose / Revalue early next year to reflect the exact value in the books.

Bank Deposits

A. Trustee Funds

- Sri Lanka** : Trustees' funds of \$ 750,000 from Dubai Bank Account was invested in Amana Bank Sri Lanka, as these funds were not earning any returns for the past few years in Dubai. Amana Bank gives a return of 3.8% per annum on average (this is invested in US\$) and the tenure is 12 months with a rollover option. The Total Bank profit earned through this investment up to December 2020 is US\$ 140,000 (funds have been invested for 4 years).

Far East Chapter Trustee funds as at 31st December 2020 amounting to \$ 198,500 (LKR 36.7mn) was invested in the form of Fixed Deposit at Amana Bank. This earns an average LKR profit return of 04-05% per annum. The total return for the year 2020 from this fund was \$ 9,900.

B. Education Endowment Funds

- MH OMAR Education Fund (Far East Chapter)** : MH Omar Fund opening balance during the year was \$655,275, this was invested in LKR Fixed Deposit at Muslim Commercial Bank (MCB), earning a return over 05-6% per annum. The return on this investment in 2020 was \$ 36,500/=. The return earned from these investments are utilized for education projects in Sri Lanka and the balance is placed in income earning deposits with the Islamic bank. Balance fund available at the end of year 2020 is \$ 600,750 (value dropped due to US\$ fluctuations with LKR 8%)
- Education Endowment Fund (Pakistan Chapter)** : At the beginning of 2020, the fund had an accumulated balance of \$ 199,000/- (PKR 31.84mn) and these funds were invested in the forms of TDR. The returns earned through the deposits are on average ranges from 7-10% per annum.

Education Endowment Fund - Principal Amount	\$ 198,998	PKR 31,839,608
Return / Mark up on Investments	\$ 14,452	PKR 2,312,333
Total as at 31 Dec 2020	\$ 213,450	PKR 34,151,941
The funds are placed in		
Long-Term TDR Investment (6-8%)	\$ 197,909	PKR 31,665,500
Current A/c	\$ 15,540	PKR 2,486,441

The main purpose of this fund to provide non-zakat financial assistance/ scholarship to the needy white-collared students in Pakistan. However, to date the Chapter has not commenced the scholarship scheme and the returns are reinvested in short term investments.

- North Indian – Project Fund** : North India Chapter has placed the funds available for Non-Zakat members funds in a Fixed Deposit. Currently \$ 200,000 earning a return of 3% per annum. India chapter has not much of a choice with their investment with the limited nature of Islamic instruments in the country.

Mutual Funds – Pakistan Chapter

A sum of PKR 21mn (US\$ 132,638) was invested in Meezan Islamic Fund and NAFA Funds (Mutual Funds). These Islamic mutual funds are expected to gain a price from 8-10%.

There has been a fall in value of the Mutual Fund from the year 2018, however there has been a gain in the prices of the mutual funds from last year and market value appreciation continued in the year 2020 as well. Therefore, we are hopeful that the market price would increase for us to implement our exit strategy at the suitable time.

Investments Made during the Year 2017 (Including Dividends)	\$ 132,638	PKR 21,222,000
Revaluation Loss (Mark to Market)	\$ (25,899)	PKR (4,143,891)
Carrying Amount	\$ 106,738	PKR 17,078,109
Details of Instruments		
NBP Fullerton Asset Management Limited (NAFA)		
572,861 units of NAFA Islamic Asset	\$ 58,486	PKR 9,357,758
AI-Meezan Investment Management Limited		
130,523 units of Meezan Islamic Fund	\$ 46,714	PKR 48,252

Investments In Sukuks (Islamic Bonds)

The African Chapter Sukuk (Islamic Bonds) investment amount is US\$ 573,333 (ZAR 8,6mn). Currently the rate of return for these sukuks are at the average rate of Approx. 4%. Profit earned for the year 2020 was \$25,400.

Funds Summary - December 2020

Investment Class	Value (US \$)	% of the Total
Property	2,490,645	46%
Equity	-	-
Bank Deposits (Profit Sharing)	2,229,367	42%
Project/General Funds	200,000	
Trustee Funds (WMO)	1,215,167	
Edu Endowment Funds (PC&FC)	814,200	
Mutual Funds	105,200	2%
Investment in Sukuks	573,333	11%
TOTAL¹	5,398,545	100%

¹In addition, we have non-Zakat, general/chapter funds around US\$ 860,675 in Cash and Cash equivalents.

Suliman Noor Mahomed (Solly Noor)

Chairman - Investment Committee

20th Sep 2021

REPORT FOR THE YEAR 2020

LEGAL & COMPLIANCE COMMITTEE

Committee Members 2017 - 2020:

Mr Nowsad Gani, Chairman

Mr Bashir Sattar

Assalamu Alaikum Warahmathullahi Wabarakathuhu

It is with great pleasure that I present the Legal and Compliance Committee Annual Report for 2020 and I would like to extend my sincere appreciation and thanks to my committee members for their unwavering support.

CONSTITUTION AMENDMENTS

At the AGM held in Dubai some members had put forth some suggestions for amending the Governing Documents and the Committee had reviewed the same and consulted with the office Bearers after which it was agreed that the procedures will be followed by putting forward for consideration by the Management Committee and then submit the same for adoption at the 19th AGAM.

A think tank comprising of Mr. Bashir Sattar, Mr. Shoaib Ismail Mangrora, Mr Shahid Sangani, Mr. Arif Habib, Sir Iqbal Sacranie and Dr Shiraz Suleman has been appointed to review and fix the shortcomings in the governing documents as well as proposed changes that are more relevant to WMO now.

Furthermore, As reported previously the Merger of WMO and WMO CF has been concluded in 2015, however the dissolution of WMO post-merger is still pending the transfer of WMO PC license from WMO to WMO CF with the relevant local authorities. One of the reasons for the delay in this is due to the Decision on the legal status of PC not been Finalized. i.e either PC as a Standalone Separate Entity (Not for profit Section Company) or as a liaison office. Moreover, it was also agreed at the 17th AGAM that MITI was to be established as a separate Entity. However, no progress has been made in this regard and discussions are to be held with the Chairman of MITI on how better we can move forward.

CHAPTER UPDATES

- **South Africa** – No Legal or Compliance issues
- **Europe** – Part of the Main body and no legal or Compliance issues
- **Far East** – No Legal or Compliance Issues
- **North India Chapter** – No Legal or Compliance Issues
- **Middle East** – No Legal or Compliance issues apart from banking functions restricted to local function.
- **America and Canada** – Local regulations restrict full compliance with WMO. The chapter is trying to minimize the anomalies wherever possible.
- **Pakistan Chapter** –
 - » Decision on Legal Status of PC still pending finalization. i.e a Standalone Separate Entity (Not for profit Section Company) or as a liaison office.
 - » Decision to be taken on how MITI can be better managed and grown.
- **South India** – No legal or Compliance Issues

CONSTITUTION COMPLIANCE

While compliance to the Constitution and Standing Orders is satisfactory the concerns raised in the last Legal and Compliance Committee Report of 2016 remain. Knowledge of the governing documents namely by Regional Office Bearers and Board Members and familiarity with the Provisions of the Constitution and Standing Orders is essential part of their responsibilities. The New RMC Members may have not got themselves updated with the Constitution and there is a lot of room for improvement in this regard.

One area of concern is the implementation of the Policies. These Policies were developed over 4 years with the assistance of KPMG South Africa but remain un-implemented in all chapters and this matter needs to be addressed.

My sincere appreciation to my fellow Committee Member Bashir Sattar for all his support and commitment to carry out our tasks. In conclusion, I wish to place on record the appreciation of my committee to all the Office Bearers and the Regional Management Committee Members for their support and corporation to carry out our duties

Nowsad Gani

*Chairman - Legal & Compliance Committee
31st December 2020*

REPORT FOR THE YEAR 2020

MARKETING & COMMUNICATIONS COMMITTEE

Assalamu Alaikum Warahmathullahi Wabarakathuhu

The Marketing & Communications Committee was conceptualised during the Executive Committee Meeting held in Dubai on 13th January 2015.

The committee comprises of an Editorial Board and an Editorial Committee.

Editorial Board:

Mr Suliman Noor Mahomed

Mr Nowsad Gani

Mr Gulaam Abdoola

Mr Yunus Suleman

Mr Zubair Chashmawala (Editor in Chief of The Memon Magazine)

Editorial Committee:

Ms Reeda Sheikhani (Editor)

Mr Shazly Makeen (Designer "The Memon" magazine)

The committee was entrusted with carrying out a number of activities and deliver results for the following aims:

- › Strategize, develop and design "WMO" as a Brand
- › Conceptualize a comprehensive media network
- › Promote WMO on local and global platform
- › Increase the Global footprint of WMO

The following has been achieved for the year-2020

A Donation Menu was created on the Website in the early part of 2017 and expanded upon in the year 2018, to attract Zakat and Lillah funds online. A comprehensive list of projects encompassing the broad spectrum of humanitarian services rendered by WMO across all Chapters were meticulously listed on the Website for the benefit of the donors.

With a simple click of the button, donors, around the world could now contribute to a cause closest to their hearts after comprehensively studying the details of the project online. A human story was also attached to empathise with the cause and create awareness of the hardships faced by the less fortunate.

WMO Website (wmoworld.com) : The popular WMO website keeps getting upgraded each year. The website's continual transformation has attracted greater traffic. In 2020 we had 19540 visitors to the website with 50,354 page views.

WMO Facebook (facebook.com/wmoworld) : Since January 2016, the WMO Facebook page fan base has grown from 4,532 to 15,182, generating a net growth of 10,650 Page Likes.

"The Memon" : A monthly e-magazine is published to highlight the prominent, global Memon personalities and update ongoing activities and projects across all Chapters of WMO. The Inaugural issue was launched on April 15, 2016 and till 2020, 32 Editions were published.

Distinguished Humanitarians and Doyens of Industry such as Mr. Abdul Satar Dada, Mr. Solly Noor, Mr. Haroon Karim, Mr. Iqbal Sacranie, Mr. Yunus Suleman, Mr. Ashraf Sattar, Mr. Nowsad Gani, Mr. Gulaam Abdoola, among others have shared the Cover with the Honourable Abdul Sattar Edhi.

Over the years the popularity of the Magazine has grown by leaps and bounds. The cover has become one of the most coveted spaces, with many distinguished Memon personalities aspiring to grace the Cover. We are very humbled with the response and it's our constant endeavour to make each edition better than the last.

A resolution was made at the end of the year in 2017, that henceforth causes would be highlighted rather than personalities on the cover beginning with the Rohingya crisis as the first cover of 2018.

WMO Video : This visual medium was extensively used over the years and much emphasis was given to short videos documenting the pertinent causes throughout 2018. A number of videos were made as teasers for The Memon magazine including a special one for the ladies edition. A number of live interviews were shot on Facebook during the AGM of prominent members of the organisation.

The membership video was a grand success too with an overwhelming response to membership across chapters.

The important causes of education, housing and humanitarian aid were highlighted extensively through 3 short documentaries.

WMO YouTube (<https://www.youtube.com/wmoworld>) : We have a dedicated You Tube page for our library of videos covering humanitarian endeavours and various projects of WMO in the year 2016.

WMO Instagram ([instagram.com/wmoworld](https://www.instagram.com/wmoworld)) : WMO Instagram posts received a total of 134,408 impressions during 2020.

WMO Twitter (twitter.com/wmoworld) : WMO Tweets earned a total of 34,447 impressions during 2020.

We have firmly established our mediums of communication with the WMO Website, Social Media, App and the E-Magazine. We have almost doubled our following on Facebook as well as readership of the Memon magazine in 2020.

Mr. Shazly Makeen as Designer and co creator of The Memon magazine has delivered on his promise of better content and production value for the E-Magazine in the year 2020.

Mohamed Zubair Chashmawala

Chairman - Marketing & Communications Committee

REPORT FOR THE YEAR 2020

MEMBERSHIP DEVELOPMENT COMMITTEE

Assalamu Alaikum Warahmathullahi Wabarakathuhu

It is with great pleasure I present the Membership Development Committee Annual Report for the year 2020.

The Membership Development Committee Headed by WMO President, Mr Ashraf Sattar included the following representatives from the Chapters:

Mr Feizul Ayob	VP – Africa
Mr. Bashir Akuly	VP – America & Canada
Mr Imran Panaawala	VP – Europe
Dr Haroon Admani	VP – Far East
Mr Ahmed Shaikhani	VP – Middle East
Mr Ehsan Gadawala	VP – North India
Mr. Abdul Azeez	VP – South India
Mr Altaf Jangda	RAS – Pakistan

Chapter wise Membership Growth:

Chapter	As of Dec 2019	As of Dec 2020	New Members	Chapter Growth %	As at 09/2021
Southern Africa	170	168	-2	-1%	168
America & Canada	68	58	-10	-15%	71
Europe	222	216	-6	-3%	227
Far East	213	198	-15	-7%	198
Middle East	534	536	2	0%	637
North India	242	762	520	215%	762
Pakistan	605	1422	817	135%	1617
South India	93	101	8	8%	93
	2147	3461	1313	60%	3768

The year 2020 saw the entire world going through the Covid Pandemic and during this time it was not feasible to carry out any membership drives as the focus was on providing relief to those that had been affected throughout the world. However, there was significant growth in the Global Youth Wing membership primarily because the chapters had only updated the database during the year. There have however been declines in membership across most chapters due to Annual Members not renewing their memberships.

South Africa has put forward requests with regards to the changes in the Membership Structure which is being addressed by the Office Bearers who are also working on restructuring WMO as a whole.

Membership Summary by Category 31st December 2020 (See table on last page):

The majority of the growth based on the Membership Category has been in the Global Youth Members which has increased by around 1547 with North India and Pakistan Chapter updating their membership database during the year.

Strategy – 2021 and Beyond

The below Strategies for the Membership development need to be continued during the year 2021 and beyond. The management committees appointed at the Regions and at the Center, need to make Membership Development a Priority and implement these Strategies to double the Members by end of 2021.

- 1. Convert the “Friends of WMO” into Annual or Life Members:** While this was proposed 2 years ago, the Membership Development Committees at the chapters have not been very active in converting the “Friends of WMO”. This

needs to be done if we need to increase our membership. Leaving as is could also send a negative message to these members that WMO is happy with them being just friends.

- 2. Increase in Youth participation:** Global Youth Wing under Khurram Kalia Bha is planning out comprehensive program for the engagement of Memon Youth at Chapter and Global Level and the RMC’s need to support and encourage the GYW Projects to increasing the youth participation in WMO.
- 3. With the change in the Zakat Policy from 2017:** While the Zakat Policy has given confidence to existing members, this strategy needs to be marketed and highlighted to potential members in order to draw them into the folds of WMO.
- 4. Conduct Road Shows Globally:** We have hit a road block in North Africa where the registration of the Chapter has still not completed and moreover the interim committee appointed have become inactive. The other Chapters need to spread the net wider globally, this is especially needing to be done by Africa (Malawi, Zimbabwe etc.), Europe (Spain & Scotland) and Far East (Bangladesh, Myanmar, and Malaysia). There have been commitments in the past by the respective RMCs to travel to these regions and conduct road shows, but so far no action has been taken.

The VPs of the chapters are requested to plan Membership Drives and the Office Bearers will ensure their support if required. There are many Memons out in the World and it is our responsibility to reach out to them and portray what WMO stands for and works for and this message needs to be conveyed globally, by presenting our past projects and achievements and future projects and the WMO visions to be spoken to.

The future regional coverage would be;

Africa	North Africa
	Mauritius
	Malawi
	Mozambique
	Zimbabwe

America & Canada	✓ New York
	✓ Chicago
	Los Angeles
	Toronto
	✓ Houston

Europe	✓ Portugal
	Spain
	Germany
	Dundee, Scotland

Far East	Singapore
	✓ Sri Lanka
	Bangladesh
	Myanmar
	Malaysia

Northern India	✓ Mumbai
	✓ Surat
	✓ Aurangabad
	✓ Ahmedabad

Southern India	✓ Chennai
	✓ Bangalore
	✓ Madurai
	✓ Hyderabad

Membership System

At some of the chapters the membership database is fully up to date, on a monthly basis. The other chapters need to ensure they update the database in order for us to maintain an up to date record of the members. The online membership applications are also being verified by the chapter office bearers and the inclusion to the membership is being done on a regular basis. This too certain chapter applications are not being considered or verified to accept and include the applicants to the membership.

There were few amendments done to the online database system, but yet to achieve the standard of a bespoke system. There is a proposal underway to merge the membership system and the WMO meeting application in order to better streamline the membership and also maintain communication with the members.

In conclusion I wish to thank the Management Committee, RMC and my committee for all the support and co-operation.

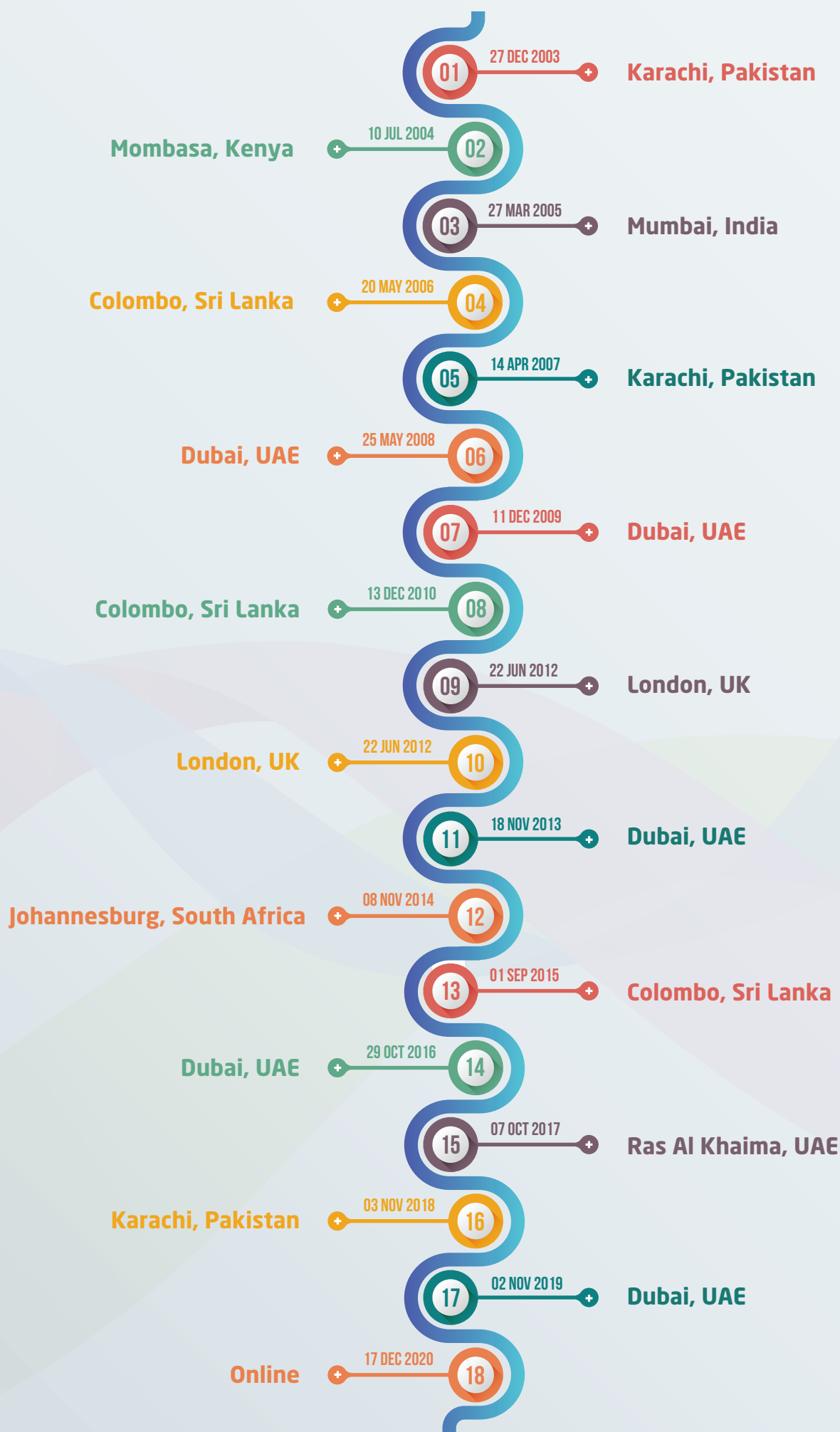
Ashraf Sattar

Chairman, Membership Development Committee

MEMBERSHIP SUMMARY BY CATEGORY - 31ST DECEMBER 2020

Chapter	Trustee		Patron		Life		Annual		Apex		GYW		Friends of WMO		TOTAL	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
Africa	11	11	10	9	143	143	3	2	0	0	0		3	3	170	168
America & Canada	2	2	1	1	23	23	20	4	0	2	7	7	15	19	68	58
Europe	5	6	4	2	70	70	5		0	0	131	131	7	7	222	216
Far East	4	4	3	2	46	46	64	50	1	1	82	82	13	13	213	198
Middle East	15	13	14	14	219	219	20		0	0	206	219	60	71	534	536
North India	3	3	23	20	209	209	5		1	1	1	529	0	0	242	762
Pakistan	7	11	28	26	195	195	214	26	3	3	0	1005	156	156	605	1422
South India	1	1	0	0	69	76	23	24	0	0	0	0	0	0	93	101
TOTAL	50	51	83	74	974	974	354	85	5	7	427	1973	254	269	2147	3461

Chronology of all AGAMs Dates & Venues



CORPORATE INFORMATION

Name of Organisation

World Memon Organisation Charitable Foundation

Legal Form

A Private Company Limited by Guarantee duly incorporated and existing in accordance with the laws of England and Wales

Registered Company Number

04984474 (England and Wales)

Registered Charity Number

1101413

Registered Office

3 Weir Road
London
England SW12 0LT

Accounting Year End

31st December

Principle Activity of the Charity

Assisting and promoting religious, technical and professional, general and further education of Memons including education concerning the cultural and religious identity, customs and language of the world wide Memon community.

Trustees

Mr Nowsad Abdul Gani
Mr Bashir Sattar
Mr Haroon Karim
Dr Esmail Harunani

Bankers

Habib Bank Zurich PLC
NatWest

Auditors for WMO Europe Chapter

KWSR & Co.
Chartered Accountants & Registered Auditors
136 Merton High Street, London SW19 1BA

Regional Chapters

America & Canada Chapter

Europe Chapter

Far East Chapter

Middle East Chapter

Northern Africa Chapter

Northern India Chapter

Pakistan Chapter

Southern Africa Chapter

Southern India Chapter

Contact

Mr Imran Farook (GM)
Telephone: (+94) 77 777 4281
E-mail: gm@wmoworld.org

Website

www.wmoworld.org

