



WORLD MEMON ORGANISATION

MIDDLE EAST

ACTIVITY REPORT
2025

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ



ACTIVITY REPORT
2025

Our Vision & Mission



To create a global Memon community empowered through education, healthcare, and economic stability, fostering a world where every Memon family thrives in dignity and opportunity.

The Mission of the World Memon Organisation Charitable Foundation ("the WMO") is to act as the central Memon organisation representing the Memon community throughout the world and to promote the advancement, upliftment, unity, welfare, and well-being of all Memons in particular and all Muslims in general in the world in all aspects of life and at all times in accordance with and under the guidance of Islamic principles.

OFFICE BEARERS



Mr. Kamran Ghani
Regional President



Afzal Allah Rakha
Regional Secretary



Gulam M. Iqbal
Regional Treasurer



Dear Members,

I hope this letter finds you in good health and high spirits. On behalf of the entire team at World Memon Organisation ME Chapter, I would like to express our heartfelt gratitude for your generous donation during the previous year and glad to report that we have done welfare activities of over USD 1.4 Million. Your support has been instrumental in making a lasting impact in the lives of countless individuals and communities. This year we have also initiated new scheme of Rozgar Scheme as well.

We are thrilled to share with you a report on how your contribution has been utilized to further our mission. Your donation has been allocated to key areas such as Education, Housing, Assistance through Memon Jamats and other Welfare Activities—each of which has seen tremendous progress thanks to your kindness.

EDUCATION

Your contribution has helped provide quality education to over 2500 underprivileged children, supporting their journey toward brighter futures. We have been able to offer scholarships, build infrastructure, and ensure that educational resources are accessible to children in remote areas. The impact has been immense, with many students now pursuing higher education and excelling in their respective fields.

HOUSING

In the area of housing, your donation helped new homes for families in need, providing them with safe and stable living conditions. These homes have made a significant difference in the lives of many, fostering a sense of security and hope for the future. Additionally, we have been able to offer repairs and upgrades to existing homes, ensuring that families continue to live in safe, healthy environments.

ASSISTANCE THROUGH MEMON JAMATS

The World Memon Organisation (WMO) Middle East Chapter plays a significant role in supporting and strengthening the socio-economic development of the Memon community across Pakistan through close collaboration with various Memon Jamaats, welfare trusts, educational institutions, and community-based organizations. Operating on a unified vision of community upliftment, WMO Middle East serves as a bridge between donors, philanthropists, and grassroots welfare organizations to ensure that assistance reaches deserving beneficiaries effectively and transparently.

The organization's primary objective is to promote the welfare and well-being of the Memon community through sustainable development initiatives. To achieve this, WMO Middle East works in partnership with numerous Memon Jamaats located in Karachi, Hyderabad and other cities and towns across Pakistan. These partnerships enable the implementation of a wide range of welfare programs that address the educational, healthcare, housing, social, and economic needs of underprivileged families.

MOSQUE CONSTRUCTION INITIATIVE

The World Memon Organisation (WMO) is actively contributing to the development of communities by constructing mosques in the interior regions of Sindh. These mosques serve as places of worship, religious education, and community gatherings, helping to strengthen Islamic values and provide essential facilities to underserved areas.

ROZGAR SCHEME

This year, WMO introduced the Rozgar Scheme to support deserving and needy individuals in achieving financial independence. Under this initiative, motorcycles are provided to eligible beneficiaries, enabling them to earn a sustainable livelihood through services such as Bykea and other delivery platforms. The scheme aims to empower individuals to support themselves and provide for their families with dignity.

OTHER WELFARE ACTIVITIES

Your donation has also enabled us to conduct welfare programs aimed at improving the overall well-being of vulnerable populations. From medical camps, Prisoner Tickets, Ration Bags distribution and Financial Assistance to Individual People. These initiatives have empowered individuals to lead healthier, more independent lives.

We are deeply grateful for your continued belief in our work. Your contribution has not only provided immediate relief but has also helped create long-term change that will benefit generations to come. You have truly made a difference, and we are honored to have you as part of our mission.

As we look to the future, we are excited about the possibilities and continue to count on the support of compassionate individuals like you to carry forward our shared vision of a better world.

Once again, thank you for your incredible generosity. We look forward to keeping you updated on the progress of our initiatives and the lasting impact of your contribution. Warmest regards.

Kamran Ghani

Regional President
WMO ME

WMO ME Welfare Activity At a Glance

(Jan-Dec 2025)

S.No.	Project Name	No. of Units	Benefited Area	Amount in AED
1	Education Assistance	2,500	UAE, Pak & Ind	1,469,000
2	Financial Assistance	500	Pakistan	600,000
3	Memon Hospital Palghar	N/A	India	500,000
4	Housing	80	Pakistan	331,433
5	Ration Bags	1,000	UAE, Pak, India	62,500
6	Prisoner Tickets	270	UAE	53,725
7	Assistance- Memon Jamats	N/A	Pakistan	751,428
8	Other Welfare Work	N/A	UAE	65,226
	Total			3,833,312

Education Assistance in India & Pakistan

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

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

WMO ME through Donors have managed to support over 2,500 Needy students studying different schools in India & Pakistan as well as in UAE. Mr. Kamran Ghani our Regional President personally involved in all the processes and with his guidance ME Chapter has structured the Education Assistance mechanism which is currently in place and benefiting the community people.

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

It is our firm belief that Education is the most Powerful Weapon which you can use to change the World hence we remain indebted to our donors for supporting this pertinent cause.



Housing Assistance

The World Memon Organisation Middle East Chapter, with the generous support of its donors, continues to provide housing assistance to deserving families in Pakistan.

Under this initiative, applicants receive financial support ranging from Rs. 200,000 to Rs. 1,000,000 depending on their needs and circumstances. Each application is carefully reviewed and thoroughly scrutinized to ensure that assistance is provided to the most deserving families.

This noble effort helps families improve their living conditions, secure safer homes, and ease the financial burden of housing-related challenges. WMO Middle East Chapter remains committed to supporting vulnerable families and bringing comfort, dignity, and hope to those in need.



Financial Assistance

Mr. Farooq Ahmed and Mr. Imran Farooq have made a remarkable contribution by providing monthly financial assistance to 500 deserving families in Pakistan.

Through their generous support, each family receives Rs. 7,500 per month, with a total monthly donation of Rs. 3,750,000 approximately AED 50,000. Over the course of a year, this initiative amounts to Rs. 45,000,000 approximately AED 600,000.

This noble effort ensures that hundreds of families receive consistent support and relief, reflecting the donors' deep commitment to community welfare and humanitarian service.



Ration Food Program

In the spirit of generosity and compassion that defines the holy month of Ramadan, the WMO Middle East Chapter distributed food packs to underprivileged families within our community.

Each food pack contained several kilograms of essential items, including rice, wheat, lentils, sugar, tea, oil, and other necessary commodities, helping families prepare nourishing meals during the blessed month of fasting.

This year, Alhamdulillah, we successfully delivered over 1,000 food bags to deserving families, offering much-needed relief and support to our Muslim brothers and sisters.

We extend our heartfelt gratitude to our generous donors for their remarkable support. Your contributions enable us to make a meaningful difference in the lives of those in need and help bring hope, comfort, and sustenance to families during this blessed month of Ramadan.

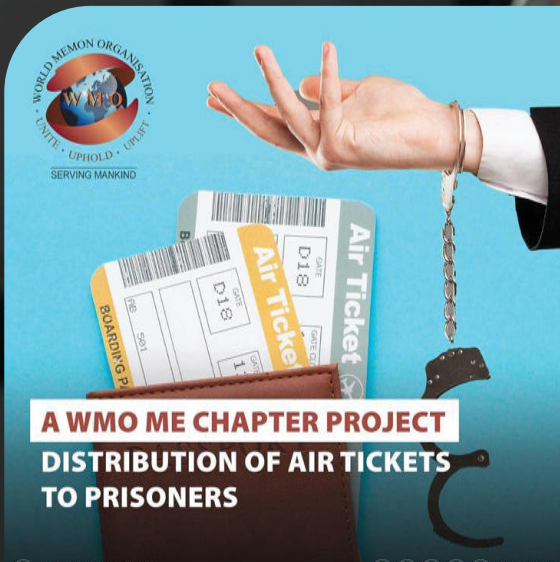


Distribution of Air Tickets to Prisoners

Under the regional leadership of the WMO Middle East Chapter, regular contributions are made towards the air travel expenses of detainees who remain in prison due to a lack of funds to return home after completing their sentences.

This noble initiative is being led by Mr. Kamran Ghani, Regional President, whose dedicated efforts continue to give strength and excellence to this humanitarian work.

WMO firmly believes that freedom is priceless. Through this meaningful endeavour, the organisation helps reunite individuals with their families, easing the pain and hardship of loved ones who have been waiting for their return.



Mosques in Interior Sindh, Pakistan

By the boundless grace of Allah (SWT) and through the unwavering generosity of our compassionate donors, we have reached a remarkable milestone.

Under the leadership of Mr. Kamran Ghani, Regional President of the World Memon Organisation Middle East Chapter, todate 109 mosques have been successfully completed each one standing as a beacon of faith, unity, community, and hope.

This achievement is not the end, but rather a blessed beginning. Another wave of mosques is already rising from the ground, brick by brick, as we continue our journey toward an extraordinary goal: the completion of 200 mosques by the end of year 2026, In Sha Allah.

To every donor who has contributed from their hard-earned wealth, and to every sincere heart that has supported this noble cause with prayers and generosity you are the backbone of this sacred mission.

May Allah (SWT) shower His endless barakah upon your wealth, health, families, and hereafter. May He accept every contribution as Sadaqah Jariyah, a continuous charity that brings ongoing reward in this life and the next.

Together, we are not merely building walls and minarets; we are reviving communities, providing sacred spaces for worshippers, and establishing houses of Allah where His remembrance will continue for generations to come.

Jazakum Allahu Khayran

for your continued support, generosity, and trust.



Rozgar Scheme

WMO Middle East Chapter proudly initiated a Rozgar Scheme aimed at empowering underprivileged individuals from Memon communities across Pakistan through sustainable employment opportunities.

The core objective of this initiative is not merely the distribution of motorbikes, but enabling deserving individuals to earn a respectable livelihood through delivery services and financial independence.

Under this project, an agreement was signed between WMO Pakistan Chapter and Foodpanda to facilitate employment opportunities for selected riders. Discussions are also underway with other delivery companies to expand the scope of the program further.

In the first phase, 100 motorbikes were distributed among deserving individuals from various Memon communities. Riders working approximately 60 hours per week are expected to earn between PKR 70,000 to 75,000 per month, enabling them to support their families with dignity and stability.

To ensure the safety and security of beneficiaries, all bikes are fully covered by premium insurance in Pakistan, including:

- **Comprehensive bike insurance**
- **GPS tracking systems**
- **Registration charges**
- **Delivery platform registration fees**

All these expenses have been covered by World Memon Organisation. This is only the beginning. InshaAllah, the next target is the distribution of 500 bikes, expanding opportunities for many more deserving families.



WMO ME EVENTS & PROGRAMS



WMO Middle East Family Picnic 2025

The WMO ME & Global Ladies Wing Middle East Chapter successfully hosted its Annual Family Picnic on Sunday, 12 January 2025, at Barsha Pond Park, Dubai, with the full support of the WMO Middle East Regional Management Committee and the WMO Youth Wing. The event brought together a large gathering of Memon families for an afternoon filled with fun, fellowship, and community engagement. Members of all ages enjoyed a variety of recreational activities, including interactive games for children and adults, entertainment sessions, and the popular Chaat Corner, which added to the festive



atmosphere. The picnic provided an excellent opportunity for families to reconnect, strengthen friendships, and build lasting community bonds in a relaxed and enjoyable setting. The day concluded with a delightful dinner, allowing participants to continue sharing memorable moments and experiences. The overwhelming participation and enthusiasm of attendees reflected the strong spirit of unity and togetherness within the Memon community.

The event successfully reinforced the chapter's commitment to promoting family values, social interaction, and meaningful community engagement. The WMO Middle East Chapter extends its heartfelt appreciation to all participants, volunteers, and supporters whose dedication and involvement contributed to making this event a resounding success. The Family Picnic served as a vibrant start to the chapter's 2025 activities and set the tone for a year of continued collaboration, growth, and community development.



Dinner in an Honor of Mr. Ahmed Gani, Regional President WMO Africa Co-hosted by Mr. Yousuf Kamdar, Trustee & Deputy Chairman BOT & Mr. Kamran Ghani, Patron & Regional President WMO ME.



On the second day of Ramadan, Mr. and Mrs. Yusuf Kamdar hosted an elegant Suhoor gathering for distinguished members of the World Memon Organisation. The event took place at the luxurious Villamoura Restaurant, nestled within the iconic Burj Gate Sofitel in Dubai's vibrant Business Bay district. The evening unfolded on Sunday, March 2nd, 2025, under the shimmering Dubai skyline, where the ambiance was a perfect blend of tradition and modern sophistication. Guests were treated to a sumptuous spread of traditional sahoor delicacies and contemporary culinary creations, all while enjoying the serene atmosphere and warm hospitality that the Kamdars are renowned for. The pre-dawn was filled with meaningful conversations, heartfelt reflections, and a shared sense of community, making it a truly memorable occasion.

Eid Milan and World Memon Day Celebration



April 12, 2025 — Park Regis Hotel in Dubai shimmered with laughter and cultural pride as the WMO Global Ladies Wing – Middle East Chapter hosted a dazzling dual celebration of Eid Milan and World Memon Day, drawing a spirited crowd of over 120 guests, including beaming children adorned in colorful attire. The event blossomed into a kaleidoscope of tradition, creativity, and community bonding, leaving attendees enchanted. The day kicked off with a burst of energy as guests dove into an array of activities highlighting women's economic empowerment. Female entrepreneurs from the community were invited to showcase their products, turning the spotlight on their business. Meanwhile, classic crowd-pleasers like Bingo, Kids' Art, and the Kids' Best Dress Competition added to the festive cheer. The spotlight then turned to Dr. Deepa's empowering parenting talk, which resonated deeply with parents, offering actionable strategies blended with heartfelt anecdotes. Later, Mrs. Shabana Abdul Razzak, Global Ladies Wing Chair, led the World Memon Day cake-cutting ceremony, emphasizing the chapter's commitment to amplifying women's roles in shaping community legacy. The timeless tradition of Eidi gifting followed, with children's eyes lighting up as they received their gifts. Guests savored an aromatic spread of Memon delicacies, with the star dish—Memon khausu—stealing the show. This celebration was a testament to the strength and spirit of our community. It was heartwarming to see generations connect, learn, and rejoice together, with women's empowerment woven into every facet of the day. The team extended heartfelt thanks to volunteers, sponsors, and attendees, whose enthusiasm turned the vision into reality. As the sun set, promises of future gatherings lingered in the air, Insha Allah.

WMO ME Chapter & NIC Meeting

The meeting was led by Mr. Kamran Ghani, Regional President of the WMO Middle East Chapter, and Mr. Ehsan Gadawala, former Regional President of the WMO North India Chapter. The discussions centered on strengthening bilateral cooperation, sharing best practices, and exploring new avenues for community development initiatives. Joining the dialogue were key members of the Middle East leadership team, including Mr. Afzal Allah Rakha (Regional Secretary), Mr. Gulam M. Iqbal (Regional Treasurer), and Mr. Aneel Ameen (WMO Manager). Their presence underscored the importance of cross-chapter collaboration in driving WMO's mission forward. During the discussions, Mr. Kamran Ghani reaffirmed the Middle East Chapter's unwavering support for the North India Chapter's ongoing and future projects, emphasizing the shared commitment to uplifting communities through education, healthcare, and economic empowerment. The meeting concluded on a highly positive note, with both chapters expressing renewed enthusiasm and a strengthened resolve to work together for the greater good. The leaders departed with a clear roadmap for enhanced cooperation, marking another milestone in WMO's global unity and impact. "When chapters unite, the community thrives" – a sentiment that resonated throughout this landmark gathering.



Strengthening Memon Unity in the Middle East: Key Discussions Between WMO and MASA Leaders



In a significant step toward fostering greater collaboration within the Memon community, Mr. Kamran Ghani, Regional President of the World Memon Organisation (WMO) Middle East Chapter, and Mr. Waseem A. Razzak, President of the Memon Association of Saudi Arabia (MASA), convened in Dubai for their second round of high-level discussions. Mr. Ahmed Shaikhani former Regional President WMO ME was part of the meeting as well. The meeting aimed to explore actionable strategies for building a more cohesive, empowered, and interconnected Memon community across the Middle East, with a particular focus on Saudi Arabia. The dialogue yielded several forward-thinking ideas, with Mr. Waseem Abdul Razzak taking the lead in proposing concrete steps to strengthen engagement. Among the key suggestions was the convening of an Annual General Meeting (AGM) in Jeddah, Saudi Arabia, which would serve as a pivotal gathering for Memon leaders, business figures, and community members. The meeting concluded with a mutual agreement to accelerate planning for the proposed AGM while working on a long-term roadmap for community development, education, and entrepreneurship support.

Jashn-e-Azadi Celebration

The WMO Global Ladies Wing - Middle East Chapter made a fantastic impression at the Jashn e Azadi Pakistan event on August 10th at Expo City! Thanks to the incredible efforts of GLW Regional Ladies Chair, Mrs. Zeenat Yasin and her team, people had the opportunity to learn about WMO and its wonderful work. It was a great way to showcase the chapter's presence and spread awareness about their initiatives.



WMO ME Annual General Meeting

We are delighted to reflect on a highly successful and productive 23rd Annual General Meeting of the World Memon Organisation – Middle East Chapter, held on September 14th, 2025. The event was graced by our esteemed members, special guests, and dedicated volunteers, whose unwavering support is the cornerstone of our community's growth and charitable endeavors. Thank you for your continued commitment to our shared mission. The meeting commenced with a warm Welcome Address by Mr. Kamran Ghani, Regional President, who set an inspiring tone for the proceedings. The audience were then presented with a comprehensive overview of the year's achievements through the Activity Report, delivered by Mr. Afzal Allah Rakha, Regional Secretary. Mr. Gulam M. Iqbal presented Audited Accounts for approval from the members. The financial transparency and health of our chapter were outlined in the Financial Report, presented by Mr. Gulam Mohamed Iqbal, Regional Treasurer. A highlight of the agenda was the impactful Ladies Wing Report, presented by Ms. Sobia Asghar, which showcased the remarkable contributions and initiatives led by our women's wing. The energy and future of our community were on full display during the Youth Wing Activity Report, presented by Mr. Yasir Gadit, GYW Regional Vice Chair – Middle East, and his dynamic team. Their passion and drive are truly commendable. A special note of thanks to the Pakistan Association Dubai on Oud Metha Road for providing the perfect venue for this gathering. This AGM was a powerful testament to our collective spirit. Here's to building on this momentum and achieving even greater heights in the year to come!



Memon Marvels 2025 – A Celebration of Young Talent!

What an incredible evening it was! On 14th September 2025, WMO Ladies Wing ME Chapter proudly hosted the Memon Kids Talent Show – an unforgettable event that brought together talent, community spirit, and pure joy. Over 40 talented Memon kids lit up the stage with their amazing performances, showcasing everything from singing, dancing and gymnastics to art and martial arts to public speaking, AI creation and AI short film. Their passion and creativity left the audience in awe! With a wonderful gathering of around 200 attendees, the event was a huge success – all thanks to the tireless efforts of Zeenat Yasin Merchant, her dedicated team, the Youth Wing, and our Main Body. Each young participant was celebrated and awarded with a medal – a small token to honor their big efforts and fearless creativity. In a beautiful gesture, parents were also awarded medals of appreciation recognizing their unwavering support in encouraging their children to step on stage and shine. It's the love and push from home that truly makes all the difference. And let's not forget the delicious food by our Title Sponsor – Emily Chilli – the flavors were simply out of this world, adding the perfect finishing touch to an already amazing evening. To everyone who came, supported, participated, or helped behind the scenes – THANK YOU for making Memon Marvels 2025 a grand success. Here's to many more moments of joy and celebration within our vibrant community!



World Memon Organization Convenes Landmark 23rd Annual General Meeting in Jeddah



A key historic moment of the AGM was the unanimous appointment of the sitting WMO President, Mr. Salman Iqbal, as the organization's first-ever Patron-in-Chief. This prestigious, inaugural title was conferred in recognition of his visionary leadership and exceptional, dedicated service to the global Memon community. Commending this decision, Deputy President Mr. Mahmood Shaikhani addressed the assembly, highlighting Mr. Iqbal's unparalleled contributions and the profound impact of his work. The agenda featured comprehensive performance reports from WMO's regional chapters, including India (North and South), Pakistan, Europe, the Middle East, South Africa, USA/Canada, and the Far East. These presentations provided valuable insights into community development, philanthropic activities, and strategic initiatives undertaken worldwide. In his welcome address, President Salman Iqbal set a forward-looking tone for the meeting. The WMO's commitment to modernization was further underscored with a presentation on its "Digital Transformation Journey," which included the launch of a newly updated website and the automation of the membership process to enhance global connectivity and efficiency. The revamped website was launched by the President, Mr. Salman Iqbal. The Global Youth Wing Chair, Mr. Khurram Kalia then demonstrated the website's features to the audience. The Deputy Secretary General of the WMO, Mr. Faizan Bakali, presented the Annual Report for 2024, detailing the organization's achievements, financial health, and strategic roadmap. The Treasurer and the Deputy Treasurer, Mr. Waseem Yousuf Adil and Mr. Iqbal Tabani, presented the Audited Financials. The AGM also served as a platform to honor and acknowledge the contributions of dedicated members and volunteers, reinforcing the spirit of community and shared purpose. And we take this opportunity to thank all our sponsors. Namely: ARY & MAZ, Aeon & Trisl, Samana Developers, Solly's Group, Saami Tradestar, The World Memon Foundation, Arif Habib Group, Ashraf Sattar, Kamdar Developments, Kit Kat,

World Memon Organization Convenes Landmark 23rd Annual General Meeting in Jeddah

Premier Cables, Dr Shiraz Suleman, Empire Developments, Motor Centre Toyota, Ganco Assets, Margalla Motors, A.R. Property Developers. As part of the AGM, a series of dinner events has been thoughtfully organized to provide our members with opportunities to connect, network, and strengthen professional and personal relationships in a welcoming setting. These special gatherings including Gala Dinner have been made possible through the generous sponsorship of our distinguished sponsors, whose invaluable support reflects their commitment to fostering collaboration and engagement within our global community. The dinner events offer a warm and memorable welcome to members travelling from around the world, creating an ideal atmosphere to exchange ideas, celebrate shared achievements, and build lasting connections. We sincerely thank our sponsors for their generosity and partnership, which have played a significant role in making these occasions possible and enhancing the overall AGM experience for all participants.



World Memon Organization Convenes Landmark 23rd Annual General Meeting in Jeddah



Global Youth Wing – Middle East Chapter

The Global Youth Wing of the World Memon Organization (WMO) Middle East Chapter continued to strengthen youth engagement throughout 2025 under the leadership of Vice Chairman Mr. Yasir Gadit with full support of the Chairman GYW Mr. Khurram Kalia organizing initiatives that promoted leadership, professional development, networking, and community participation.

During the reporting period, the Youth Wing successfully hosted several programs designed to foster collaboration and encourage active involvement among young members of the community. A key highlight was the Ramadan Cricket Tournament which brought together participants from across the Middle East in an atmosphere of sportsmanship, unity, and charitable giving. The event received an enthusiastic response and reinforced the values of teamwork, community service, and social responsibility.

To support the entrepreneurial aspirations of young professionals, the Youth Wing organized the E-Commerce Edge session, providing practical insights into digital business opportunities, online entrepreneurship, and emerging market trends. The program equipped participants with valuable knowledge to navigate the evolving digital economy.

In addition to educational initiatives, the Youth Wing continued to facilitate networking opportunities and community engagement through recreational and sporting activities, creating meaningful platforms for interaction among members while strengthening the sense of belonging within the WMO family.



Global Youth Wing – Middle East Chapter

Building on the success of previous initiatives, the Youth Wing commenced 2026 with another successful Ramadan Cricket Tournament, which witnessed strong participation and further enhanced camaraderie among youth members. Preparations were also initiated for a series of professional development programs focusing on career guidance, leadership, entrepreneurship, digital skills, financial literacy, and employment readiness, reflecting the Youth Wing's commitment to developing future community leaders.



WMO Middle East Chapter Membership Report

WMO Middle East Chapter Membership Status

Membership Type	No. Of Members
Trustee	10
Patrons	21
Life Members	335
Individuals / Friends of WMO	269
Youth	460
Total	1095

CONCLUSION:

Concluding this report with a prayer to Allah (Subhanahu-wa-ta-Aala) to help us unite in His cause to serve humanity better in order to gain His pleasure! Aameen! Al Hamdulilah by the Grace of Allah WMO ME Chapter has done a welfare work of over AED 3.8Million in the year 2025.

Mr. Kamran Ghani

Regional President – WMO ME Chapter

Mr. Afzal Allah Rakha

Regional General Secretary – WMO ME Chapter

Mr. Gulam Mohamed Iqbal

Regional Treasurer – WMO ME Chapter

