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ANNUAL REPORT

2025

World Memon Organisation
Charitable Foundation



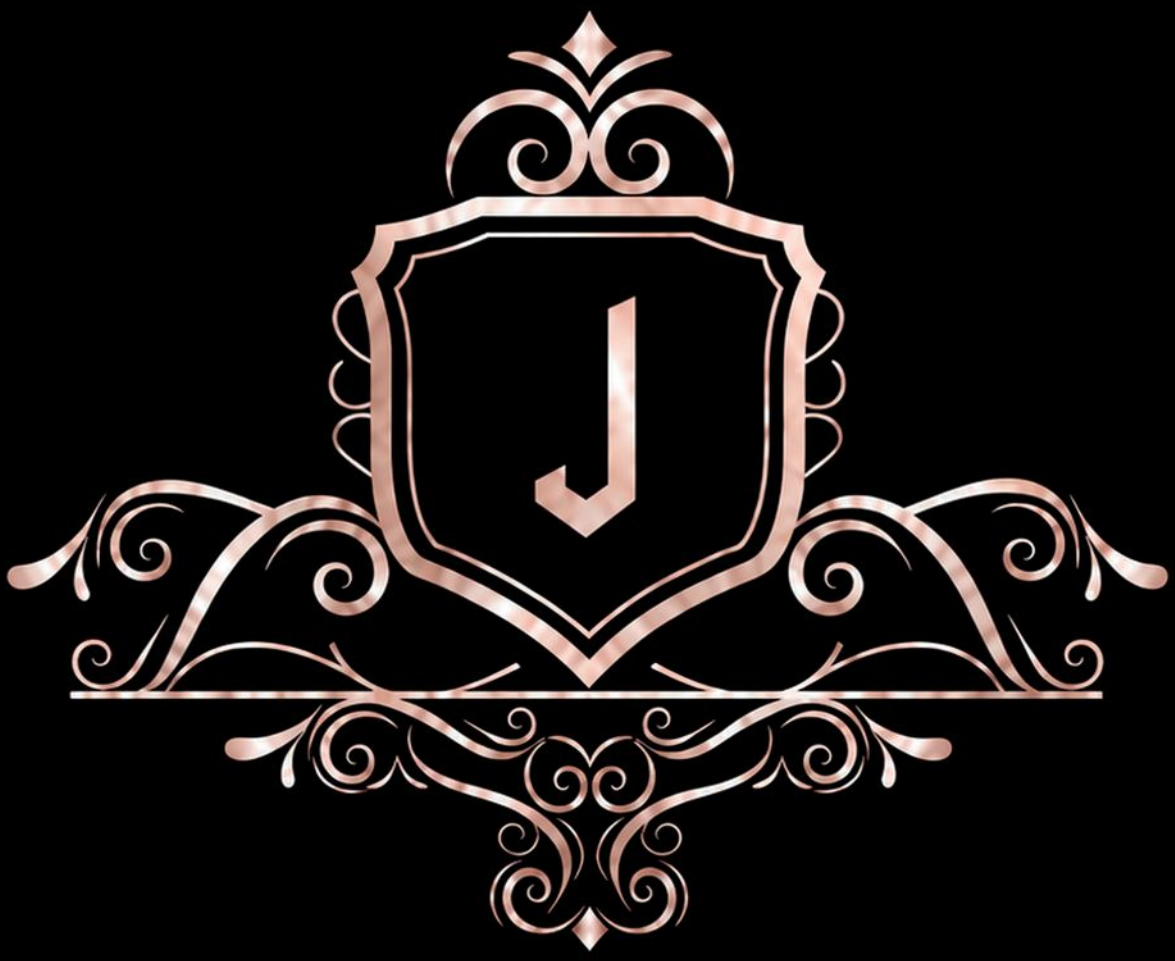


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OFFICE BEARERS 2023 - 2026

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

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

REGIONAL OFFICE BEARERS

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

GLOBAL YOUTH WING	CHAIRPERSON	Mr Khurram Kalia
	SECRETARY	Mr Saad Iqbal
	TREASURER	Mr Murtuza Jangda
	REGIONAL VICE CHAIR - SOUTHERN AFRICA	Ms Raeesa Joosab Arbee
	REGIONAL VICE CHAIR - EUROPE	Mr Nasir Iqbal
	REGIONAL VICE CHAIR - FAR EAST	Mr Aqib Ashraff
	REGIONAL VICE CHAIR - MIDDLE EAST	Mr Yasir Gadit
	REGIONAL VICE CHAIR - NORTHERN INDIA	Mr Yameen Thara
	REGIONAL VICE CHAIR - PAKISTAN	Mr Muhammad Jawad Choksi
	REGIONAL VICE CHAIR - AMERICA & CANADA	Mr Riyaz Ahmed Kasmani
GLOBAL LADIES WING	GLOBAL LADIES CHAIR	Ms Shabana Abdul Razzak
	GLOBAL LADIES DEPUTY CHAIR	Ms Razia Chasmawala
	GLOBAL LADIES SECRETARY	Ms Mariyam Bashir Awan
	GLOBAL LADIES TREASURER	Ms Rabiya Wasiq
	REGIONAL LADIES CHAIR - SOUTHERN AFRICA	Ms Halima Abdoola
	REGIONAL LADIES CHAIR - EUROPE	Ms Shamim Osman
	REGIONAL LADIES CHAIR - FAR EAST	Ms Shazia Sangani
	REGIONAL LADIES CHAIR - MIDDLE EAST	Ms Zeenat Yaseen Merchant
	REGIONAL LADIES CHAIR - NORTHERN INDIA	Ms Razia Chasmawala
	REGIONAL LADIES CHAIR - PAKISTAN	Dr Maria Hashmani
	REGIONAL LADIES CHAIR - SOUTHERN INDIA	Ms Farida Aziz
	REGIONAL LADIES CHAIR - AMERICA & CANADA	Ms Salomee A. Memon

SPECIALIST COMMITTEES

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

SALMAN IQBAL

President



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

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

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

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

Salman has received numerous accolades, including being named a Young Global Leader by the World Economic Forum and being listed among The Muslim 500, which recognizes the most influential Muslims globally. In 2023, he was awarded the Sitara-e-Imtiaz, one of Pakistan's highest civilian honors, for his contributions to promoting cricket and sports in the country. Mr. Salman Iqbal has been honored by both the House of Commons and House of Lords in the UK for his outstanding contributions to journalism and sports.

MAHMOOD SHAIKHANI

Deputy President



Mahmood Abubaker Shaikhani is the Managing Director of Shaikhani Group and a Trustee and Deputy President of the World Memon Organisation. His previous positions include Deputy Secretary General of WMO and Assistant Secretary of its Board of Trustees.

A graduate in Business Management from London Metropolitan University, he has experience across real estate development, manufacturing, trading, contracting and facilities management, with business activities in the UAE and Pakistan.

As Managing Director of Shaikhani Group, Mahmood brings experience in strategic planning, operations and property development across the UAE and Pakistan. His work includes project oversight and coordination with teams, customers and investors.

Through his leadership and service with WMO, Mahmood contributes to its mission of supporting the community and serving humanity.

Through initiatives associated with the Shaikhani Foundation and Rabia Charitable Foundation, he supports education, healthcare, housing and assistance for disadvantaged families. These initiatives have included schools and computer institutes, access to subsidised education and healthcare, and support for children with special needs.

His charitable involvement also encompasses housing and income-generating initiatives, helping disadvantaged families build greater stability and independence.

His disaster-relief work includes involvement in DARD, a joint initiative of the Shaikhani Foundation and WMO supporting flood-affected communities. These efforts combine emergency assistance with longer-term community welfare.

His community background also includes service as Vice Chairman of the Supreme Council of the All Pakistan Memon Federation. Across these activities, his focus has been on widening access to essential services and extending assistance regardless of caste, creed or religion.

His personal awards include Young CEO of the Year at the BURJ CEO Awards (2017), Young Ideator of the Year at the Construction Innovation Awards (2017), and WMO Entrepreneur of the Year (2016).

Shaikhani Group and its projects have received recognition from Forbes Middle East, the IAIR Awards and the Construction Innovation Awards, alongside finalist status at the Gulf Real Estate Awards. His media recognition includes Arabian Business's Dubai 100 Influential People report (2018) and GCC Real Estate Titans (2019). Mahmood and the Group have also featured in Gulf News, CEO Middle East and Entrepreneur Middle East.

BASHIR SATTAR

Secretary General



Bashir Sattar is a humanitarian and entrepreneur, with a background in strategic management, in a career stretching across five decades.

Originally destined for a career in Medicine at University of London, Bashir changed direction after he developed an insatiable interest in Consumer Electronics. He created a very successful retail brand before selling it on after almost 25 years of service within the Industry.

Bashir is a pragmatic and engaging entrepreneur who enjoys challenges. Apart from procuring supply contracts with major global consumer electronics manufacturers, he now also designs, sources and manufactures products from his base in China, whilst developing a premium online brand with the Amazon Corporation, to exploit the numerous opportunities in online retail marketplaces. Some of his new products about to be launched in 2027/28 will be the first ever to be seen in the marketplace.

Bashir has had a notable presence in the voluntary & charitable sector.

His endeavours have included; Trustee & President of The Memon Association UK, Trustee & President of one of the largest mosques in London, Managing Director of Peace TV where he was responsible for launching the Channel in Europe and the USA.

Bashir is a Founder Trustee, Director and the current serving Secretary General of the World Memon Organisation Charitable Foundation, having served several key posts since inception of the Charity in 2002. He was part of the select team of 2000-2003 that created the inaugural, Mission Statement, Vision, Constitution, Standing Orders and Regulations for Regional Chapters.

Amongst his many notable achievements are the creation and establishment of the Global Youth Wing 2017/18, where after he embarked on a tour of several key Chapters around the world, engaging Memon Youth at GYW launch conferences. He also established the Global Ladies Wing in 2022/24. He organised and delivered the highly successful B2B conference in Karachi in 2018. He Initiated, organised and delivered the WMO Strategic Review Conference in Abu Dhabi in 2022. He has been a key component in leading the in-depth reviews of the Constitution. He has been streamlining, organising and delivering the WMO's premier annual event the AGM with budget neutrality every year since 2021. He also initiated the Dhoraji Colony Housing project in India and has attended all the AGMs since inception.

Bashir has undoubtedly been a thoroughly dedicated and selfless member of the WMO family since inception. He believes the teams he has worked with have been fundamental to his achievements.

Bashir was recognised and awarded for his services to the community by HRH Prince of Wales in 2001. Born in London, UK, Bashir enjoys time with his family and friends and is keen on travelling, watching sports, trying new cuisines, theatre and cinema and a varied array of music genres. Bashir also takes a keen interest in world politics, economics and current affairs.

FAIZAN HANIF BAKALI

Deputy Secretary General



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

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

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

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

WASEEM YOUSUF **ADIL**

Treasurer



Mr Waseem Yousuf Adil is a Fellow member of the Association of Chartered Certified Accountants and an Associate member of the Institute of Chartered Accountants in England & Wales. He has 28 years of experience in Public Practice and Industry.

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

He emigrated to London with the family in 2003 and worked in public practice firms across various industries. In 2009 he started his own accounting and tax advisory practice where he serves as Managing Director. His firm specialises in providing comprehensive Accounting & Tax services for SMEs & individuals, Tax Planning & Compliance, Audit & Assurance, Business Advisory & Consulting and providing high net worth individuals with expert advisory services in IHT planning.

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

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

IQBAL TABANI

Deputy Treasurer



Born on 7th December 1952 in Karachi, Pakistan.

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

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

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

He is involved in business with his brothers in the field of real estate buying, selling, advising, investing, and developing in Karachi, Dubai, and Canada.

They are partnering in development of residential projects in Dubai under the brand name of "Prescott". They are better known as Tabani.

He is living in Dubai for 45 years and have been granted Investor Golden Visa. His sons and son in law are also doing business of real estate buying, selling, advising, investing, and developing in Dubai in the name of Property Network.

ASHRAF SATTAR

Chairman Board Of Trustees



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

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

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

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

YOUSUF KAMDAR

Deputy Chairman Board Of Trustees



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

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

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

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

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

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

SHOAIB ISMAIL MANGRORIA

Secretary Board Of Trustees



Mr. Shoaib Ismail Mangroria has been a guiding light and one of the true cornerstones of the World Memon Organisation (WMO) since its very inception. As a Trustee and Founding Member, his journey with WMO is marked by unwavering commitment and visionary leadership. He has served the organisation with distinction in numerous capacities, including two consecutive terms as Secretary General, as a Member of the Board of Management, Assistant Secretary General, and Vice President of the WMO Pakistan Chapter. His pioneering spirit was instrumental in launching WMO's very first Youth Wing and in driving forward several landmark projects within the Pakistan Chapter.

From an early age, Mr. Shoaib devoted himself to community service, working tirelessly across a wide spectrum of social and welfare organisations. His leadership footprints can be found in the All Pakistan Memon Federation, United Memon Jamat of Pakistan (UMJP), Okhai Memon Anjuman, Okhai Memon Jamat, Okhai Memon Youth Services, Okhai Memon Housing Foundation, Pakistan Memon Educational & Welfare Society (PMEWS), Usman Memorial Hospital, and Rotary International. His service extends further as a Trustee and Member of the Board of Governors of the Memon Medical Institute (MMI), an institution close to his heart.

Academically accomplished, Mr. Shoaib holds a degree in Science alongside advanced certifications in Polymer Sciences. Professionally, he has made his mark as the Director and CEO of Premier Cables (Private) Limited, one of Pakistan's leading manufacturers of Fiber Optic and Copper Telecom Cables. Beyond business, he is also an active voice in several national and international business forums.

At the heart of Mr. Shoaib's lifelong mission lies a simple yet profound dream: to see every child of the Memon community empowered through education. He believes that education is the greatest enabler, a force that can lift generations, instill self-reliance, and create a legacy of progress and prosperity. His vision is to nurture a community where knowledge unlocks potential, and every child has the opportunity to rise, succeed, and serve humanity.

DR. SHIRAZ SULEMAN

Assistant Secretary Board Of Trustees



Specialist Physician, Leader, and philanthropist. A medical graduate with an executive MBA from Harvard Business School.

CEO of Hasfaan Holdings and director of Reno Value Investments.

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

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

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

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

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

Educate, Educate, Educate.

KHURRAM H. KALIA

Chairman Global Youth Wing



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

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

It was due to these consistent efforts that Microsoft awarded Khurram H. Kalia the Microsoft 'Circle of Excellence Award' for his outstanding performance and leading the business with clear vision and judgment.

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

Khurram also holds a degree of Bachelors in Computer Science from FAST National University, a prestigious Computer Science University in Pakistan. He graduated summa cum laude in 1999 with a CGPA of 4.00/4.00 with Gold Medals in all 5 categories. This was an unprecedented achievement in the entire history of FAST and a record that is yet to be equaled. This achievement was recognized and highlighted when he received the "Genius of the year 2000" award from Karachi Club, which is one of the most exclusive social clubs in Pakistan.

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

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

SHABANA ABDUL RAZZAK

Chairperson Global Ladies Wing



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

Shabana did her BSc in Marketing from South Eastern University.

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

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

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

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

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



MESSAGE FROM THE PRESIDENT

Assalam AlaikumWarahmatullah Wabarkatahu

Dear Brothers and Sisters,

It is with immense pride, profound gratitude and a deep sense of responsibility that I reflect upon the remarkable journey of the World Memon Organisation (WMO), an institution that has grown beyond geographical boundaries to become a global symbol of unity, compassion, generosity and hope.

For more than two decades, WMO has carried forward the extraordinary vision of our revered founder, the Late Haji Abdul Razzak Yaqoob (ARY), whose unwavering belief in the power of collective service laid the foundation of this remarkable organisation. His legacy continues to inspire us, reminding us that true greatness lies not in what we accumulate, but in what we contribute to the lives of others.

Today, WMO stands stronger, more united and more globally connected than ever before. Our achievements represent not merely organisational progress, but the collective strength, determination and generosity of the global Memon community.

Education: Our Greatest Investment in the Future

Education has always remained the cornerstone of WMO's mission and the driving force behind our vision for a stronger, more empowered community.

I firmly believe that meaningful transformation begins at home, particularly through the education and empowerment of mothers, who shape the future of generations. It was this conviction that inspired the establishment of the Memon Education Monetary Fund (MEMF), a visionary initiative that has grown to an extraordinary PKR 10 billion.

In just eight months, this initiative has already extended educational opportunities to 10,000 students, with plans to enrol another 25,000 students this year. These are not merely statistics; they represent thousands of dreams being nurtured, families being uplifted and futures being transformed.

The Memon Industrial and Technical Institute (MITI) in Pakistan, alongside WMO-supported educational institutions in Sri Lanka, India and other regions, continues to equip young people with the knowledge, skills and confidence to build better lives.

Our vision for 2030 is both ambitious and unequivocal: no deserving child should be deprived of education because of financial hardship.

Education is not simply one of our charitable activities. It is our responsibility, our priority and perhaps the greatest legacy we can leave for future generations.

Milestones That Define a Historic Era

The year under review marks an exceptional chapter in WMO's history, characterised

by unprecedented growth, strengthened international relationships and significant humanitarian accomplishments.

We have witnessed record-breaking growth in Trustees, Patrons and Life Members, reaching the highest levels in WMO's history. This remarkable milestone reflects the growing confidence of our community in the organisation's leadership, transparency and long-term vision.

Our landmark outreach tour across the United States opened new avenues for engagement, bringing WMO closer to Memon associations, community leaders and influential supporters throughout North America.

Equally memorable was the historic gathering in South Africa, an extraordinary demonstration of community solidarity, described as the largest gathering of Memons outside Pakistan and Dubai. This achievement reaffirmed the extraordinary potential of our community when united by a common purpose.

One of our most significant accomplishments has been strengthening the bonds among Memon Jamaats across India and Memon associations throughout the United States. By building bridges between communities, encouraging collaboration and promoting shared objectives, we have advanced one of WMO's founding principles: One Community, One Vision, One Global Family.

Our humanitarian commitment was further demonstrated through the successful implementation of the Palghar Project in India, where determined leadership, coordinated fundraising and collective support transformed a meaningful vision into reality.

In Pakistan, our housing assistance initiatives continued to provide deserving families with the opportunity to secure safe and dignified accommodation, restoring hope, stability and confidence in a better tomorrow.

Together, these milestones represent far more than individual successes. They reflect WMO's emergence as an increasingly influential global organisation, capable of mobilising communities, resources and leadership across continents.

We are not simply expanding our presence around the world; we are expanding our capacity to transform lives.

Our Regional Chapters: The Strength Behind Our Success

The extraordinary progress of WMO would not have been possible without the dedication, commitment and remarkable contributions of our Regional Chapters.

I wish to particularly commend our North India Chapter, whose resilience, determination and impressive growth despite the challenges of the past year have demonstrated the true spirit of WMO.

The Middle East and South Africa Chapters have made significant strides in broadening our membership network, strengthening community engagement and extending WMO's influence across their respective regions.

I extend special appreciation to the Middle East Chapter for successfully hosting a memorable Annual General Meeting. The exceptional participation, meticulous organisation and strong sense of togetherness reflected the confidence and enthusiasm of our global membership.

Year after year, the Far East Chapter has distinguished itself as WMO's largest collection chapter, setting an outstanding example of generosity, fundraising leadership and unwavering commitment to humanitarian service.

The Pakistan Chapter deserves particular recognition for its leadership in advancing education, the very foundation of our mission. Its continued efforts are creating opportunities, empowering young people and helping build a stronger future for our community.

Every Chapter has contributed to our collective progress, proving that while we may operate across different countries and continents, we remain united by one mission and one commitment to humanity.

Leadership, Legacy and the Road Ahead

As we celebrate these achievements, we must remember that the true measure of WMO's

success is not found solely in the number of members we enrol, the funds we raise or the geographical boundaries we cross.

Our true success lies in the child who receives an education, the family that finds shelter, the individual whose dignity is restored and the community that discovers hope through our collective efforts.

These accomplishments belong to every Trustee, Patron, Life Member, Office Bearer, Management Committee member, Regional Management Committee, donor, volunteer and well-wisher who has contributed time, resources, leadership and trust to our mission.

To each of you, I express my deepest appreciation. Your generosity, commitment and belief in WMO have transformed aspirations into achievements and charitable intentions into lasting impact.

As we look towards the future, our responsibility is greater than ever. We must build upon the foundations laid by our predecessors, strengthen our institutions, nurture the next generation of leaders and ensure that WMO continues to serve as a source of inspiration, opportunity and support for Memons around the world.

Above all, I offer my heartfelt gratitude to Almighty Allah (SWT) for granting us the privilege, strength and opportunity to serve humanity through this noble organisation. May He accept our efforts, bless our unity and guide us towards even greater achievements.

Our journey is far from complete. The foundations have been laid, the vision is clear and the opportunities before us are limitless.

Let us move forward with renewed determination, stronger unity and an unshakeable commitment to our founding values.

Together, we have built a remarkable legacy. Together, Insha'Allah, we will build an even greater future.

Wassalamu Alaikum Wa Rahmatullahi Wa Barakatuh.

Salman Iqbal
President, World Memon Organisation



MESSAGE FROM THE CHAIRMAN BOT

Assalam AlaikumWarahmatullah Wabarkatahu

Esteemed Trustees, Members, Brothers, and Sisters,

It is my honor and privilege to welcome you all to the 24th Annual General Meeting of the World Memon Organisation Charitable Foundation (WMO). This year is rather special as it gives me the opportunity to host you in my hometown of Colombo, Sri Lanka. My duties as your host will be an earnest endeavor to turn your visit into a memorable experience.

This year, as we gather once again in unity and purpose, we reflect on our journey and the many blessings bestowed upon us by Almighty Allah SWT.

Over the past year, WMO has continued to grow stronger and more impactful. Through the grace of Allah and the tireless efforts of our Trustees, Members, Youth, and Ladies' Wing, we have expanded our reach, served countless communities, and advanced our mission of uplifting humanity.

We have witnessed remarkable achievements across our chapters – from humanitarian relief efforts, to empowering education initiatives, youth development programs, and women's empowerment projects. Our members globally have come together with generosity and dedication, proving that the spirit of service is alive in every corner of our community.

This year also marks the end of my term. My heartfelt gratitude to my team and fellow Trustees for offering me this invaluable opportunity to serve humanity. I remain truly indebted. I step down from my role as Chairman of the Board of Trustees, but I do not step away from the mission that has inspired and guided us all.

The true measure of an organization is not the titles its members hold, but the lives it touches, the hope it creates, and the humanity it serves. It has been my privilege to witness firsthand the extraordinary power of compassion in action—ordinary people coming together to achieve extraordinary things for the betterment of mankind.

As I hand over this responsibility, I do so with immense pride in what we have accomplished together and even greater optimism for what lies ahead. Leadership is temporary; service is eternal. Positions may change, but our duty to uplift humanity remains constant.

I leave this office with the conviction that the greatest chapter of this organization is yet to be written. The challenges before us are many, but so too is our collective capacity to make a difference. As long as there is a hand to hold, a life to improve, a child to educate,

or a family in need of hope, our work will never be complete.

While I may no longer serve as Chairman, I will remain an integral part of this journey—standing shoulder to shoulder with all those who believe that kindness is strength, generosity is power, and service to humanity is the highest calling of all.

Let us continue to dream bigger, reach farther, and serve with even greater purpose. Let us build a future where our legacy is not measured by what we achieved for ourselves, but by what we did for others.

The mantle may pass, but my commitment to Humanity endures.

For humanity. For service. For a better tomorrow.

With warm regards and duas.

Ashraf Sattar
Chairman, Board of Trustees

24TH AGM

WORLD MEMON ORGANISATION
WMO
UNITE • UPHOLD • UPLIFT

HONOURING OUR LEGACY
INSPIRING OUR FUTURE

COLOMBO • SRI LANKA • 2026

NOTICE OF THE 24th ANNUAL GENERAL MEETING

Notice is hereby given to all Members of the World Memon Organisation Charitable Foundation (WMO) that the 24th Annual General Meeting will be held on Friday, 6th November 2026 at 02:00 PM at the Shangri La Hotel, Colombo, Sri Lanka, to conduct the following Agenda:

AGENDA

1. **Recitation from the Holy Quran.**
2. **Welcome address by Mr. Ashraf Sattar, Chairman, Board of Trustees.**
3. **Address by Mr. Mahmood Shaikhani, Deputy President.**
4. **Keynote address by Mr. Salman Iqbal, President.**
5. **To receive and approve the Minutes of the 23rd Annual General Meeting held on 8th November 2025 at the InterContinental Hotel, Jeddah, KSA.**
6. **To receive the Annual Report of the WMO for 2025, to be presented by Mr. Bashir Sattar, Secretary General.**
7. **To receive and approve the Audited Accounts of the WMO for the year ended 31st December 2025, to be presented by Mr. Waseem Y. Adil, Treasurer.**
8. **To appoint the Auditor, in accordance with Article 40 of the WMO Constitution, to hold office until the conclusion of the next Annual General Meeting and to fix their remuneration.**
9. **Presentation of the year 2025 by WMO Chapters.**
10. **To receive the report of the Election Commissioner, Mr. Feizul Ayob, and ratify the election and appointment of each Regional Committee Member and those who have been nominated to be members of the Management Committee, in accordance with Article 24.2.3 of the Constitution.**
11. **Any other matter with permission of the Chair.**
12. **Vote of Thanks & Dua.**

Bashir Sattar
Secretary General, WMO
30th June 2026

MINUTES OF THE 23RD ANNUAL GENERAL MEETING HELD ON 8TH NOVEMBER 2025 AT INTERCONTINENTAL HOTEL, JEDDAH, SAUDI ARABIA

Attendees: Annexure 1

ITEM 1. Recitation from the Holy Quran

The meeting was called to order and commenced with recitation from the Holy Quran. Prayers were also offered in remembrance of members of the community who had passed away and for the wellbeing and success of the organisation.

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

Mr. Salman Iqbal, President of WMO, welcomed members and representatives attending from around the world and thanked them for their service, participation and commitment to WMO.

In his address, the President emphasised the need for WMO to continue developing as a modern, global organisation while remaining focused on service to the community. His remarks highlighted:

- Education as a major priority for WMO and its chapters.
- The importance of technology, innovation and new ideas in taking the organisation forward.
- Greater involvement of younger generations in WMO programmes and leadership.
- The importance of wider participation by women within the organisation.
- Service with humility, hope, faith, kindness and unity.

The President concluded his address with prayers for WMO, its members and all those who serve the community.

ITEM 3. To Receive and Approve the Minutes of the 22nd Annual General Meeting

The Minutes of the 22nd Annual General Meeting held on 5 October 2024 at the Renaissance London Heathrow, London, United Kingdom, were placed before the meeting.

Members were invited to raise any corrections or matters arising. The Chair requested a proposer and seconder from members who had attended the previous AGM.

Decision: The Minutes of the 22nd Annual General Meeting were proposed, seconded and accepted as the record of the meeting. Mrs. Fazila A.K. Ismail Proposed and seconded by Mr. Sharif Memon.

ITEM 4. To Receive the Annual Report of WMO for 2024

The Annual Report for 2024 was presented under the Secretary General agenda item. The report had been circulated to members in advance and members were given time during the meeting to review the document and raise questions.

The presentation highlighted the work and achievements of WMO and its chapters during the year, including regional and chapter activities, welfare and education initiatives, organisational development and the contribution of volunteers and office bearers.

Special appreciation was expressed to Regional Presidents, Regional Boards, Office Bearers, chapter teams and volunteers whose work made the reported achievements possible.

Further organisational updates were also discussed, including management transitions and progress in strengthening collaboration and charitable activity in the United States and other regions.

ITEM 5. To Receive and Approve the Audited Accounts for the Year Ended 31st December 2024

The audited financial position of WMO for the year ended 31 December 2024 was presented under the Treasurer agenda item. The presentation covered the consolidated financial performance of WMO and its chapters, together with the principal areas of charitable expenditure, assets and income-generating properties.

The financial presentation included the following headline figures:

- Total income of approximately USD 5.37 million.
- Total expenditure of approximately USD 4.34 million.
- A reported surplus of approximately USD 1.0 million for the year.
- Net assets reported at approximately USD 9.3 million.

Education remained one of the largest areas of charitable expenditure. Housing assistance, welfare, medical support and other community projects were also reviewed. The Treasurer also discussed WMO investment properties and rental income, including properties in Dubai and South Africa.

Members raised questions regarding expenditure, chapter-level costs, property values, audit fees and other financial matters. Explanations were provided during the session, and the importance of transparency, responsible financial management and sustainable income was reiterated. Mr. Haroon Mohamed proposed and Mr. Gulam Mohamed seconded the motion.

ITEM 6. Appointment of Auditor(s) in Accordance with Article 40 of the WMO Constitution

The agenda provided for the appointment of auditor(s), to hold office until the conclusion of the next Annual General Meeting, and for their remuneration to be fixed in accordance with Article 40 of the WMO Constitution.

Audit arrangements and audit fees were discussed during the financial session, including concerns and questions raised by members regarding the level of audit costs. Mr. Altaf Jangda Proposed and seconded by Mr. Jawad Choksi.

ITEM 7. Any Other Matters with the Permission of the Chair

With the permission of the Chair, a number of presentations, organisational updates and strategic matters were discussed. The principal matters are summarised below.

Regional and Chapter Presentations

A more interactive presentation format was introduced for regional and chapter updates. Representatives reported on education, welfare, healthcare, housing, membership development, fundraising, community assistance and other projects. The meeting encouraged stronger collaboration between chapters and better sharing of successful initiatives.

Recognition and Resolution

A resolution, duly signed by more than 75 members present at the Annual General Meeting, was endorsed in recognition of the valuable services, outstanding contributions, and dedicated

leadership of the current President, Mr. Mohammad Salman Iqbal, towards the progress and development of the World Memon Organisation (WMO).

The signed resolution, bearing over 75 signatures confirming the unanimous support of the members present, was formally handed over to the Secretary General, Mr. Bashir Sattar, by the Deputy President, Mr. Mahmood Shaikhani.

Through this resolution, Mr. Muhammad Salman Iqbal was conferred the honorary title of Patron-in-Chief for Life, in recognition of his dedicated service, leadership, and continued commitment to the objectives, values, and growth of WMO and the global Memon community.

The Secretary General formally acknowledged and read the resolution. Following this announcement, Mr. Muhammad Salman Iqbal expressed his sincere gratitude to the members for bestowing upon him this distinguished honour. He conveyed his appreciation for the trust and confidence placed in him and reaffirmed his commitment to continuing to serve WMO and the global Memon community with dedication, sincerity, and a strong sense of responsibility in his new honorary capacity.

Digital Transformation and Membership Platform

WMO presented its new digital platform and website, together with an automated membership process. The system was described as live and designed to streamline applications, payments, chapter review, approval and membership administration.

Future digital development discussed included a single integrated platform for WMO services, improved visibility of donations and projects, project progress reporting and greater use of mobile and online tools.

Education, Healthcare and Family Empowerment

Education was repeatedly identified as one of WMO's most important global priorities. Members also discussed healthcare support and the need to move from isolated assistance towards longer-term family empowerment models covering education, healthcare, food, employment and sustainable self-reliance.

Youth, Women and Next-Generation Leadership

The meeting highlighted the need to involve younger members in the present work and future leadership of WMO. Youth programmes discussed included education, professional development, networking, sports, entrepreneurship, environmental initiatives and community service. Greater participation by women and younger professionals was also encouraged.

Employment and Entrepreneurship

Employment-support and entrepreneurship initiatives were presented, including the development of platforms intended to connect jobseekers with employers and to support community businesses and entrepreneurs. Members emphasised the value of economic empowerment and job creation alongside charitable assistance.

Green Plantation and Environmental Initiative

The Global Green Plantation Initiative was presented as part of WMO's wider sustainability programme. The initiative is intended to demonstrate environmental responsibility while engaging members and younger generations in practical community projects.

Communications, Sports and Global Collaboration

Members encouraged more coordinated use of digital media and communications to document WMO activities and share achievements internationally. Sports and other engagement programmes were also discussed as ways to connect younger members and strengthen links between chapters.

The overall discussion under Any Other Matters reinforced the importance of unity, collaboration, innovation, education and sustainable community development across WMO.

ITEM 8. Dua and Conclusion of the Meeting

The leadership thanked the Trustees, Office Bearers, chapter and regional representatives, Global Wings, volunteers, donors, supporters and members for their participation and contribution to the AGM and to WMO's work throughout the year.

The meeting concluded with prayers for the continued unity, growth and success of WMO and for all those serving the community.

Bashir Sattar
Secretary General WMO

2025 ATTENDEES LIST

Aamir Sangani	Abdool Satar Joosub Mahomed	Abdoola Dawson	Abdul Azeez	Abdul Basit
Abdul Hamid Nathani	Abdul Kayum	Abdul Latef	Abdul Samad	Abdul Samad Abubaker
Abdul Satar Dada	Abdullah Gadit	Abdulrahman khimani	Abu Huraira	Adnan Memon
Afrose Memon	Aftab Motiwala	Afzal Allah Rakha	Afzal Nathani	Ahmed A. Karim Gadit
Ahmed AlMemoni	Ahmed Gani	Ahmed Kamal Macki	Ahmed Kasmani	Ahmed Raza
Ahmed Shekhani	Aisha Panaawala	AK Ismail	Almas Haroon (Baba)	Altaf Jangda
Ameena Ganny Ganny	Amena Memon	Amir Farooq Bakali	Aneel Ameen	Areeb Mohammed Younus
Arif Habib	Arif Mundiya	Arsalan Ahmed	Arsalan Arif Nara	Ashraf Sattar
Asim Bawani	Asiya Mohammad Younus	Aslam Kalla	Asma khimani	Ayesha Dastagir
Ayesha Jhaveri/Dada	Ayesha Panawala	Ayesha Suleman	Azmina Carrim	Azrah Haroon
Bashir Sattar	Bilquis Ahmed Gadit	Dania Hanif	Danyal Gadit	Dilshadbahen Memon
Dr Muhammad Siddiq Khandwani	Dr Sufian	Dr. Muhammad Iqbal Memon Memon	Ehsan Haji Amin Gadawala	Fahim Chapra
Faisal Motiwala	Faisal Naviwala	Faisal Qasim	Faizan Hanif Bakali	Falak imran
Farida Mahomed	Farook Kassim	Faruq Suria	Farzana Arif	Farzana Bano
Fatima Gani	Fawad Chapra	Fazila AK Ismail	Fazila Ismail Dawson	Feizul Ayob
Firuza Sitikova	Gulam Mohamed Iqbal	Gulbanoo Macki	Gulshan Ashraf	Hajira Abdul Sattar
Hamida Iqbal Bawany	Hamza Gany	Hanif Ishaq	Hanif Osman	Haroon Karim
Haroon Muhammad	Haroun Ebrahim Joosub	Haseen Aghadi	Haseena Abdul Aziz Makani	Hassan Younus
Hina Khalid Sikandar	Huda Irfan Kolsawala	Huma Sair Chapra	Hunzala Abu baker	Imrahn Abdul Aziz
Imran Aziz	Imran Hameed	Imran Panaawala	Imtiyaz Motorwala	Iqbal Memon Officer
Irfan Haji Ahmed Kolsawala	Ismail Mahomed	Jahangeer Khan	Juned Roghatiya	Kabeer memon
Kalim Ahmed Jetpurwala	Khalid Sikandar	Khateeb Ahmed	Khurram Allah Rakha	M Iqbal Gaba M. Yousuf
M Saeed Sheikhani	Madiha Furqan	Mahmood Abubaker Shaikhani	Maimoona Ameen Bhaila	Mannal Younus
Maqsood Nathani	Maqsud Naviwala	Mariam Ganny	Mariyam	Mariyam Bashir Sattar
Marvi Mehmood Sheikhani	Masheela Naviwala	Mehak Iqbal	Mehvish Arif Mithani	Meman Abdulrajjak
Meman Yasminbanu Abdulrajjak	Memon Abdul kader Sait	Memon Gulamnabi	Mohamed Ameen Bhaila	Mohamed Max Joosub
Mohamed Siraj	Mohammed Junaid Bhojani	Mohammed Salim Bandhukia	Mohammed Younus	Mohdsharif Memon
Mohmed Sharif Memon	Mohsin Esa	Moiz Ashraf	Moosa Carrim	Dr (Mrs) Sufian
Mrs. Humaira Munir	Mrs. Nasir Kamdar	Mrs. Shenila Yousuf	Mrs. Zainub Farhan	Muhammad Abubakar
Muhammad Adeel	Muhammad Ahmed	Muhammad Aijaz Bakhla	Muhammad Anas	Muhammad Arif Abdul Majeed Bakali
Muhammad Ashraf	Muhammad Farhan	Muhammad Hammad	Muhammad Imran	Muhammad Iqbal
Muhammad Iqbal Khamisani	Muhammad Iqbal Tabani	Muhammad Jawad Choksi	Muhammad Jawaid Kherani	Muhammad Reyaz
Muhammad Saleem Anwar Dana	Muhammad Shahid	Muhammad Shoaib Abdul Aziz	Muhammad Siddiqe Khatri	Muhammad Siraj

2025 ATTENDEES LIST (CONT...)

Muhammad Tariq Bilwani	Muhammad Taufiq Jaliawala	Muhammad Yasin	Munira Bawany	Musaab Mansoor
Mustafa Taloo	Najma Iqbal	Najma Jamal	Naseerah Joosub	Nasir Iqbal
Nasir Kamdar	Nasreen Faisal	Nisar Bawany	Owais Muhammad Altaf	Quratulain
Rafik Memon	Rafique Nathani	Razia Chasmawala	Razia Desai	Razia Saleem
Rehan Gazi	Ridwan Ahmed Gany	Riffat Gulam	Riyaz Mohamed Sangani	Rozina Tariq Bilwani
Saad Iqbal	Sabin Salman	Sadaf Shahzad	Sadia Yousuf	Sadik Sorathiya
Safia Abdul Razzak	Safia Muhammad	Sahiba Sorathiya	Sair Rafiq Chapra	Saleem Dawood
Salman Ahmad Salar	Salman Iqbal	Salomee Ahmed Memon	Samar Kamran	Samia Adil
Samina Farooq	Samina Rawda	Sara Wasim	Saud Farooq	Seema
Shabana Abdul Razzak	Shadab Fazlani	Shaeeda Sacoor	Shaheeda Muhammad	Shahida Deewan
Shahida Noor Mohammad	Shahin Suria	Shahnaz Aslam	Shahzad Iqbal	Shaista
Shakeel Batliwala	Shakir Batliwala	Shamim Osman	Sharmeen Muhammad Shoaib	Shehnaz Jawaid Kherani
Sherbanu Ayob	Shiraz Suleman	Shoaib Altaf	Shoaib Ismail	Sikander
Siraj A Ghani	Siraj Adamjee	Sufiyan Usman Luswala	Suhail Memon	Sumayyah Chapra
Taha Shehzad	Tahera Haseena Gani	Umer Edhi	Uzair Abubakar	Vardah Amir
Waseem Adil	Yameen Thara	Yasir Gadit	Yousuf Pakizala	Yousuf Kamdar
Zarina Fazal Makani Makani	Zeenat Yaseen	Zubair Rawda		

SECRETARY GENERAL'S REPORT FOR THE YEAR 2025 - 2026

The World Memon Organisation Charitable Foundation



2020-2026 Secretary General Haji Bashir Sattar addressing the WMO General Assembly.

Foreword from the Secretary General – Mr. Haji Bashir Sattar

I warmly welcome all our members to this year's World Memon Organisation Annual General Meeting, being held from 6th to 8th November 2026 in Colombo.

Our last AGM in Jeddah in November 2025 was a tremendous success. It was very well attended by delegates from around the globe and it was an opportunity to refresh our ideas, strategy and plans for the year ahead. As always, it was wonderful to meet so many of our members from the various chapters.

This year my report will summarise the chapters performances as I normally do. However, as it's my final year of tenure as Secretary General, I thought it appropriate to highlight the achievements of this remarkable organisation since this administration took office in 2020.

It is also my final year in any official position within the WMO. Whilst I shall remain as a Founder Trustee, I step down from official posts after over 25 years of service to the community in the WMO. It is a journey I never imagined or envisaged when I attended the very first meeting, having been invited by our esteemed Haji Abdul Razak Yaqoob in March 2000.

As a 37-year-old man, I never imagined my time in office would stretch to when I am well over 60 years of age, having enjoyed my time with so many brothers and sisters who have not only inspired me but also added to my motivation to keep striving to improve our community through our organisation by collaborating with different talents and views and steering a path trying to enhance our unity and bond through the service to each other and our fellow man.

It is an emotional time for me as I reflect on all the time we've spent on meetings, deliberations and even arguing at times for the common good. I am indebted to all the Presidents I have served with and colleagues with whom I have bonded in brotherhood, with mutual respect and affection. We have made everlasting relations with so many I could never have imagined. But what gives me the most satisfaction is the work the WMO has produced throughout its 25-year history and the lives we have managed to uplift and the values we have managed to uphold whilst uniting behind the causes for the common good.

Six years, one pandemic, and the strongest period in the WMO's history. When the Office Bearers Council took office in November 2020, the world was shut. When we hand over in November 2026, the WMO has more than doubled its membership, delivered record Zakat collections, and grown its combined net assets to over US$10.3 million.

The journey began long before that. In 2000, a small team of us started preparing for the birth of a global body that would unite Memons from every corner of the world. I was privileged to help write the governing documents that painstakingly took place over many hours, days and two years of meetings and deliberations with many into the small hours of the night until Fajr, to establish how the WMO would be governed, managed and run. At regular stages we would share our work and progress to a wider team headed by our late beloved founder Haji Abdul Razak Yaqoob.

Since the WMO's inception I have served with every one of our Presidents: Marhoom Haji Abdul Razak Yaqoob Bha, Haji Abdul Sattar Dada Bha, Haji Solly Noor Bha and now Mohammad Salman Iqbal Bha.

I was elected unopposed as Secretary General in December 2020, alongside President Salman Iqbal and Deputy President Mahmood Shaikhani. Our first two AGMs had to be held online. Our first meeting in person was not until Dubai in October 2022. What follows is the record of what this team, our chapters, our donors and our volunteers achieved from that difficult starting point.

Six-Year Headline	2020/21 Starting Point	2025/26 Position	Change
Total members	2,187 (2021)	5,504 (2026)	**+152%**
Annual Zakat collected	US$3.38m (2020)	US$4.925m (2026 projected)	**+46%**
Zakat mobilised over the tenure	US$4.28m in year one (2021)	US$26.3m (2021 to 2026 projected)	**Record**
Combined total income	US$4.84m (2020)	US$6.36m (2025)	**+31%**
Combined net assets	US$8.13m (2020)	US$10.32m (2025)	**+27%**
Trustees	48 (2021)	59 (2026)	**+23%**

About the WMO

The World Memon Organisation Charitable Foundation is a company limited by guarantee registered at Companies House in England and Wales (No. 04984474, incorporated 3 December 2003) and a charity registered with the Charity Commission for England and Wales (No. 1101413). Its registered office is 3 Weir Road, Balham, London SW12 0LT.

Under Article 6 of its Constitution, the WMO exists worldwide to advance the education of Memons, to relieve poverty, sickness and distress of anyone in need irrespective of race, caste, nationality or creed, and to provide recreational facilities that improve conditions of life. It currently works through eight Regional Chapters: Southern Africa, Europe, Far East, Middle East, North India, Pakistan, South India and USA & Canada. Underpinning these chapters growth strategies are the two specific wings of the Global Youth Wing and the Global Ladies Wing, which I was privileged to research, write up and produce the legal framework for the Constitution and governing documents for approval by the General Assembly.

Our governing documents were renewed in 2024

During this tenure the governing framework was comprehensively modernised. Amendments approved unanimously at three General Assemblies were consolidated into a new set of governing documents, certified and lodged with Companies House and the Charity Commission.

Document	Date	What it does
Articles & Constitution	17 June 2024	Sets the WMO's objects, powers, governance, membership classes and the roles of the General Assembly, Board of Trustees and Management Committee
Special Resolution of the Directors	17 June 2024	Replaced in full the Articles filed on 23 January 2018 with the amended Constitution, giving effect to the resolutions of the 19th, 20th and 21st General Assemblies
Standing Orders	July 2024	Sets the detailed rules for accreditation, the General Assembly, the Management Committee and the appointment of Ladies and Youth Wing members
Regulations for Regional Chapters	July 2024	Sets the nine Regional Constituencies and the rules for chapter membership, Regional Management Committee elections, meetings and finances

The amendments behind these documents were approved at the 19th General Assembly held via Zoom on 20 November 2021, the 20th at the Meydan Hotel, Dubai on 2 October 2022, and the 21st at the Metropolitan Hotel, Dubai on 11 November 2023. They followed a Constitution Review Committee that met 18 times after the 2022 AGM, the first deep review of the Constitution since

its adoption. I was honoured to lead the team which included amongst others, Mr. Arif Habib, Mr. Mohammad Salman Iqbal, Sir Iqbal Sacranie, Mr. Nowsad Gani, Mr. Asif Rangoonwala & Mr. Mahmood Shaikhani.

Leading through Covid-19

This team took office at the height of the pandemic, and every gain in this report was made from that starting point. In 2020 lockdowns closed businesses and offices and stopped travel almost entirely. As I wrote in my first report, humanity faced its biggest challenge since the Second World War. For a charity that depends wholly on voluntary giving, the outlook was deeply uncertain.

The pandemic hit the WMO in concrete ways:

- **No live AGMs in 2020 or 2021.** Both General Assemblies were held online. The first in-person meeting of this administration was in Dubai in October 2022.
- **Reserves under pressure.** Total funds fell by US$374,742 in 2020 as emergency oxygen equipment and ration distributions were funded.
- **Governance visits halted.** Internal chapter reviews by the WMO Centre were suspended by travel restrictions and could only resume in 2025.
- **Flagship programs disrupted.** MITI, our technical institute in Pakistan, lost the enrolment of almost 6,000 students, and several medical projects were paused.

Yet the WMO did not retreat; it stepped forward. Chapters moved meetings to Zoom and Teams and used local contacts to get aid where it was needed most:

Chapter	Covid response
Middle East	10,000 testing kits procured with ARY Group; ration bags reaching more than 25,000 family members; Iftar meal boxes for over 20,000 people
North India	Covid centers, oxygen clinics, an ambulance with oxygen cylinders, ventilators donated to hospitals and medical bills paid
Pakistan	PPE, medicines, vaccines, testing kits, beds and equipment for hospitals, plus cash and rations for families
Europe	A £70,000 food program for thousands of families across England and a Muslim Burial Fund supporting 65 families
Far East	Covid aid to 3,272 beneficiaries in India and Sri Lanka, including non-Muslim communities

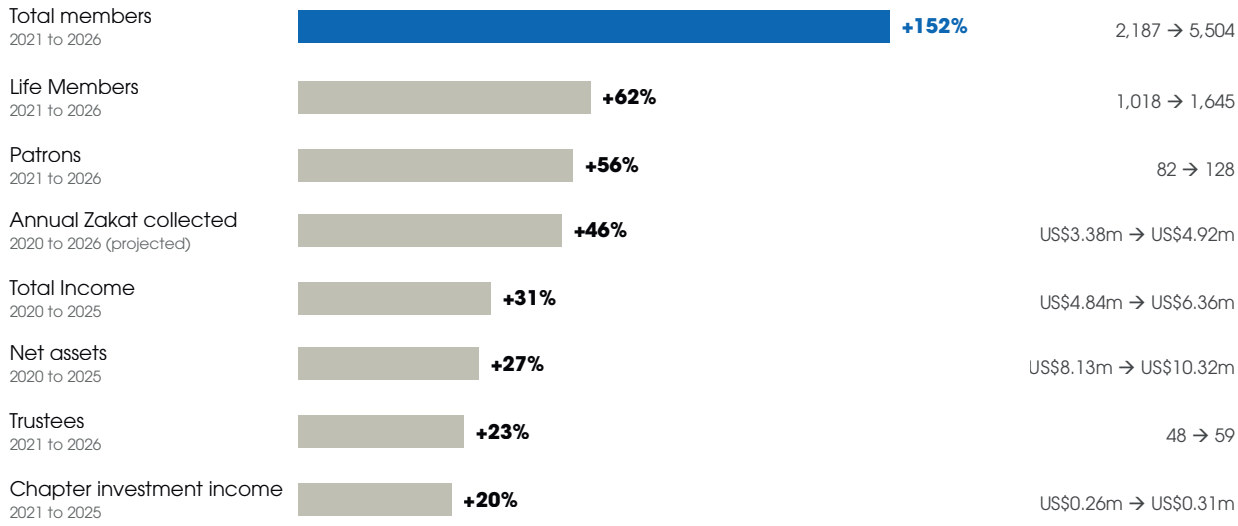
Across 2021 and 2022 alone, the WMO directed more than US$960,000 of Zakat to disaster and Covid relief. Against this backdrop, the growth recorded in the rest of this report is all the more remarkable: Zakat in 2021, the first full year of this tenure and still a pandemic year, rose by about 26% on 2020.

Progress at a glance

Every headline measure of the WMO's health is higher today than when this team took office, and several have grown by half or more. Membership has more than doubled, Zakat has reached record levels, and both income and net assets have grown by over a quarter, all achieved through and after a global pandemic.

Every headline measure grew; membership led the way

Change from the start of the tenure to the latest figure



WMO Members 2021-2026.xlsx; Zakat Summary Table 2021-2026.xlsx; Annual Reports 2020-2024; Combined Financial Statements 2025

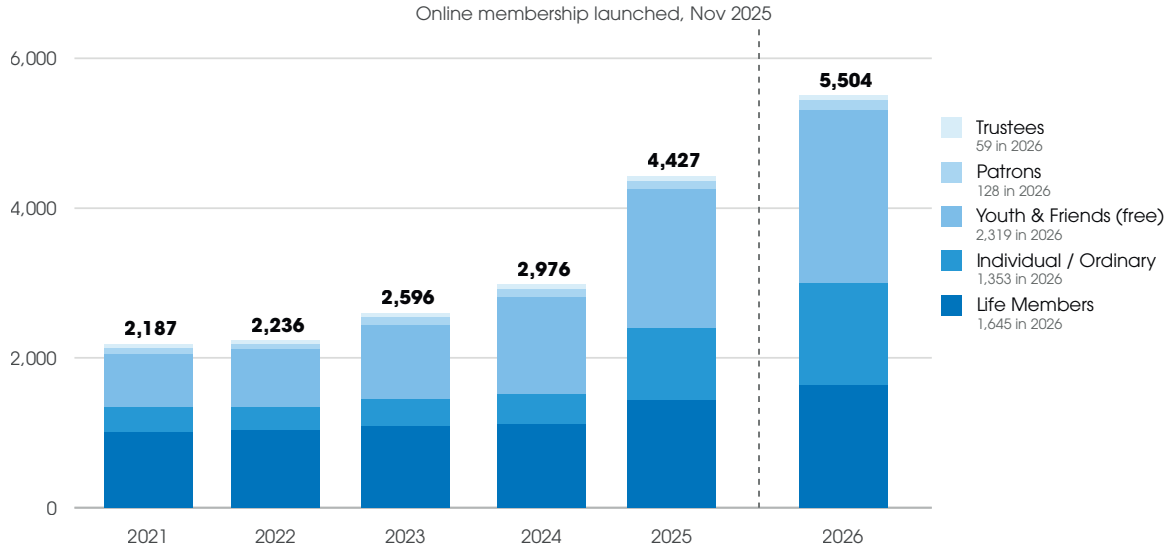
The starting point for each measure is the earliest comparable figure in the WMO's records: 2020 for financial measures, and 2021 for membership, when the current membership register begins.

Membership and global reach

The WMO now counts 5,504 members, up from 2,187 in 2021: an increase of 3,317 members, or 152%, the highest membership growth since the WMO was founded. Growth came in every category and in every chapter.

Membership more than doubled during the tenure

Total members by category, 2021 to 2026: 2,187 to 5,504 (+152%)



WMO Membership Register: 2021 and 2022 Individual figures include Annual Members

The surge accelerated in 2025 and 2026, driven by membership drives ahead of chapter and global elections, the rebuilt USA & Canada chapter, and the automated online membership process launched at the Jeddah AGM. Life Members rose by 627 (62%), Patrons by 46 (56%) and Trustees by 11 (23%).

Chapter	2021	2026	Growth
North India	239	844	+253%
Pakistan	602	2,110	+250%
USA & Canada	88	248	+182%
South India	93	228	+145%
Africa	170	346	+104%
Europe	160	320	+100%
Middle East	658	1,132	+72%
Far East	177	276	+56%
All chapters	**2,187**	**5,504**	**+152%**

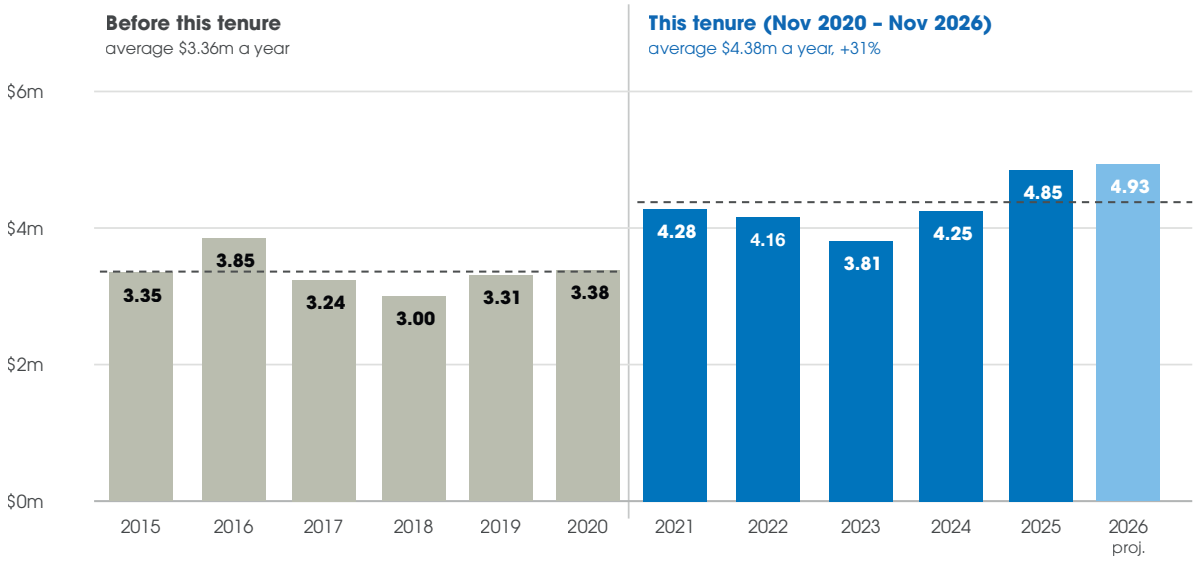
Every one of our eight chapters at least doubled except the Middle East and Far East, which were already well established and still grew by 72% and 56%. Pakistan alone, with 2,110 members, is now almost the size of the entire WMO in 2021.

Zakat and charitable impact

Over the six years of this tenure the WMO is set to mobilise about US$26.3 million in Zakat, with 2025 (US$4.85 million) the highest year in its history and 2026 projected higher still at about US$4.93 million. By September 2026, US$3.52 million had already been collected.

Average annual Zakat rose by almost a third in this tenure

Zakat collected per year, US$ millions, $26.28m mobilised 2021-2026 (2026 projected)



Zakat Committee Summary; Zakat Committee Report 2025
(2015–2020 figures from its historical chart, rounded)

This growth was broad-based. In 2025 the Far East (US$1.04m) and North India (US$1.02m) each passed the US$1 million mark, Europe more than doubled its 2024 collection, and the rebuilt USA & Canada chapter rose from US$69,740 in 2024 to US$276,857 in 2025. Europe is projected to more than triple again in 2026, to about US$541,000, although this does include donations coming in from other chapters too.

Where the Zakat went

From 2021 to September 2026 the WMO distributed almost US$23 million in Zakat, balancing long-term investment in education and housing with immediate relief.

Area of support	2021 to Sept 2026	Share
Educational assistance	US$7.40m	32%
Housing and community rehabilitation	US$5.32m	23%
Other specific Zakat projects (health, livelihoods)	US$4.94m	22%
Community welfare and financial aid	US$3.44m	15%
Disaster, flood and Covid relief	US$1.87m	8%
Total	**US$22.97m**	**100%**

Lives changed

- **Homes after the floods.** After the 2022 Sindh floods, the Pakistan Chapter completed more than 1,000 permanent houses at a cost of PKR 280 million.

- **Education at scale.** Pakistan supported 8,042 students in schooling and 464 in higher education in 2024; MITI recorded more than 10,000 enrolments with over 90% pass rate.
- **A hospital for Palghar.** North India launched the 117-bed multi-specialty Memon Hospital, alongside WMO Aashiyana housing in Dhoraji and Jamnagar.
- **Dignity in Sri Lanka.** The Far East Chapter disbursed about US$1.13 million to 850 recipients, issued 250 interest-free microfinance loans, and handed 16 newly built houses to families in Colombo.
- **Healthcare security.** A Health Card scheme in Pakistan now gives families cover of PKR 500,000, and the Middle East Chapter funded 3,000 health cards and education for 1,500 students.
- **Relief where disaster struck.** WMO teams from South Africa and India were on the ground after the Turkey earthquake, and the Far East supported flood relief after Cyclone Ditwah.

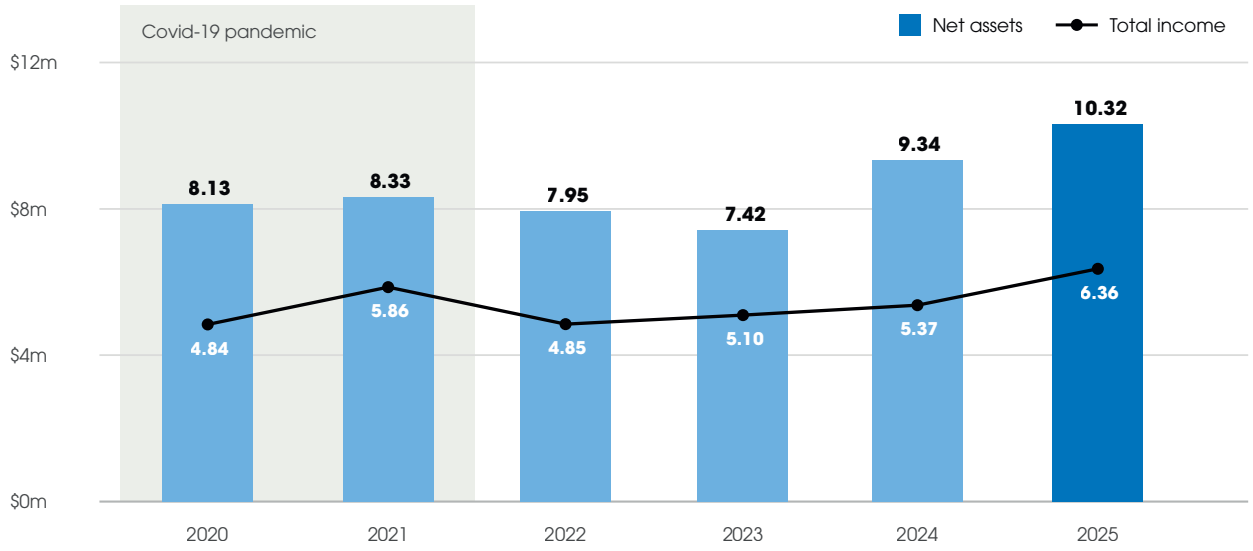
Since its founding, the WMO reports more than 325,000 students educated, 60,000 healthcare beneficiaries, 7,000 families housed and 600,000 people reached with humanitarian aid (wmoworld.org).

Finance, governance and compliance

The WMO ends this tenure financially stronger than at any point in its history, with combined net assets of US$10.32 million at 31 December 2025. That is US$2.19 million (27%) more than the US$8.13 million inherited at the end of 2020, and US$2.9 million (39%) above the post-pandemic low of US$7.42 million in 2023.

Net assets reached a record US$10.32m in 2025

Combined net assets (bars) and total income (line), US$ millions. Net assets +27% and income +31% since 2020.



Combined financial statements in the Annual Reports 2020–2024 and Combined Financial Statements 2025; 2023 as restated

Measure	2024	2025	Change
Total income	US$5.37m	US$6.36m	**+18%**
Charitable activities spend	US$3.30m	US$3.87m	**+18%**
Income from investments	US$1.10m	US$1.55m	**+41%**
Governance cost	US$443,861	US$162,855	**–63%**
Cash at bank	US$2.71m	US$3.33m	**+23%**
Total charity funds	US$9.34m	US$10.32m	**+11%**

Shariah-compliant investment has become a dependable second engine of funding. Investment income across the chapters totaled more than US$1.64 million over the six years, rising from US$262,828 in 2021 to US$314,396 in 2025. Sources include Islamic deposits in Europe, investment property and Sukuk in Africa, rental property in Dubai, an education endowment in the Far East, and term deposits in Pakistan.

Stronger governance

- **Independent assurance.** The 2025 combined statements were reviewed by Sidikies Chartered Accountants, London, with no matters of concern raised. Chapter accounts are audited locally, including by Deloitte Associates (Far East) and BDO Ebrahim & Co. (Pakistan).
- **One accounting system.** All chapter's report on a single cloud platform (Sage), with quarterly management accounts.
- **Unpaid Trustees.** Trustees received no remuneration; every dollar of their service is voluntary.
- **Professional leadership.** Following the 2022 Strategic Review, a global search for the WMO's first Chief Executive drew more than 100 applications, from which 19 were interviewed and 7 reached the final round. The appointment was unanimous.
- **USA & Canada rebuilt on sound foundations.** When the former North America Chapter entity refused to align with WMO rules, the WMO established a new charity. Its 501(c)(3) status was granted, its Regional Management Committee launched on 8 September 2024, and a six-city roadshow in October 2025 united members across Dallas, Houston, Chicago, Toronto, New York and New Jersey.
- **Budget-neutral AGMs.** The costs of our premier annual event are now covered entirely by sponsors.

Conventions, events and partnerships

From two AGMs on Zoom to the WMO's General Assembly AGM in London for over a decade and the first in the Kingdom of Saudi Arabia, our annual gathering has been rebuilt and been taken to new places.

The 2023 AGM In Dubai, the 2024 AGM in London, the 2025 AGM in Jeddah and now the 2026 AGM in Colombo have all been fully funded by sponsors and advertising revenue. The organising of the annual showpiece event has been taken on by the Secretary General's Office and streamlined the decision making into experienced and knowledgeable hands and coordinated with a small, handpicked team on the ground from the selected region to produce admirable outcomes and highly successful AGM events.

AGM	Date	Venue	Highlight
24th	6–8 Nov 2026	Colombo, Sri Lanka	Closing AGM of this tenure
23rd	8 Nov 2025	InterContinental, Jeddah	First WMO AGM in Saudi Arabia; theme "Education"; new website and automated membership launched; President Salman Iqbal named the WMO's first Patron-in-Chief
22nd	Oct 2024	London, UK	Address by Baroness Sayeeda Warsi; delegates hosted by the Memon Association of Leicester; new CEO introduced
21st	11 Nov 2023	Metropolitan Hotel, Dubai	Further constitutional amendments approved
20th	2 Oct 2022	Meydan Hotel, Dubai	First in-person AGM of the tenure; Global Ladies Wing formally approved
19th	20 Nov 2021	Online (Zoom)	Constitutional amendments approved during the pandemic
18th	Dec 2020	Online	New Office Bearers take office



A record of the tenure: the WMO Annual Reports for 2020 (19th AGM), 2021 (20th AGM), 2022 (21st AGM), 2023 (22nd AGM, London) and 2024 (23rd AGM, Jeddah).

Beyond the AGMs, the tenure brought:

- **A 2022 Strategic Review,** The Secretary General's office initiated, produced and organized a magnificent three-day conference of senior members from all around the globe that set the course for professional management and stronger chapter alignment.
- **The Global Ladies Wing,** moved from a sub-committee to a constitutionally established Wing.
- **A revitalised Global Youth Wing,** from the M10 cricket league in Sharjah to the SPARK leadership conference in Pakistan and a host of other key initiatives launched.
- **Cross-chapter partnerships,** such as Gift of Sight (corneas from Sri Lanka for transplant in Pakistan) and Far East's US$250,000 commitment to North India projects.
- **Public voice,** from the Secretary General's appearance on Islam Channel to the Europe Chapter's Palestine fundraiser, which raised over £100,000.

Looking ahead and closing words

We hand over an Organisation that is larger, richer, better governed and more digitally connected than the one we inherited in the depths of the pandemic.

In 2020 the Board set an ambition of 5,000 paid members; in 2026 the WMO counts 5,504 members. In 2020 the world was in lockdown; in 2026 our chapters are raising and distributing close to US$5 million of Zakat a year.

For the next administration, I commend the following priorities:

1. **Consolidate the membership surge.** Turn the thousands who joined through the online portal into active donors, volunteers and future leaders.
2. **Smoothen and even out the giving year.** Zakat still arrives mostly in Ramadan; year-round campaigns will let assistance flow more evenly.
3. **Deepen professional finance ops in every chapter.** Permanent finance staff and timely audits will protect the donor confidence we have earned.
4. **Grow the investment base.** Finalise the investment base in the UK with its Trustees funds and extend Shariah-compliant investment to South India and USA & Canada, so that more of our charitable work is funded by recurring income.
5. **UN NGO Status.** Start the process of registering the Charity with the UN. This process commences every year in June so now is the time to start the planning as the application process is significant.
6. **Continue to raise the standards.** The Regional Chapters need to continue the efforts of raising standards of our professionalism, performance, communications to members and central office, marketing the WMO, finance and record keeping and reporting.
7. **Feedback to Donors.** Our humanitarian project financing and reporting must improve, with back up videos and images showing donors how their funds have been spent and made a difference.

I'm pleased to report that our chapters have been performing well since the last AGM and a summary of their endeavours is set out as part of my report below. On behalf of the WMO I would like to thank all the Regional Presidents and their respective teams for carrying out the work in line with the vision and ethos of the WMO.

The work that has been conducted in the Global Ladies Wing and the Global Youth Wing form the inspiration for us all going forwards. You will see in here at this AGM the amazing work being done by both these vital platforms of the WMO.

Under the respective leaderships of Shabana Razak and Khurram Kalia the work is evolving in an exciting and dynamic manner. We wish them and their respective teams the very best of success.

As you will know, we now completing our administration's term, we will need to ensure that the WMO remains under the management of a dedicated talented and committed group of officers who can really elevate the status of the WMO going forwards as the only credible representative body of Memon's on our planet.

The following summarized reports collectively illustrate a global organization deeply committed to its pillars of **Education, Healthcare, Welfare, and Community Empowerment**, while also fostering a strong sense of identity and unity through socio-cultural activities. Each chapter tailors its approach to the specific needs and opportunities within its region.

1. Africa Chapter

Overview: The Africa Chapter entered its 2026 election year reflecting on strong membership growth since 2023 and the maturing of its Ladies and Youth Wings into independent, high-output engines of activity. The Chapter balanced its flagship legacy projects (a new burial center, a planned retirement village) with sustained welfare disbursement and honest acknowledgement of delivery challenges on longer-term projects.

Key Achievements & Standouts:

- **22nd AGM & Legacy Milestone:** Held its 22nd AGM on 5 October 2025 in Pretoria and celebrated the launch of the Pretoria Muslim Trust Ghusal Khana (burial center), its first "cradle-to-grave" legacy project.
- **Empower a Family Project:** Evolved welfare cases into a structured medical-aid model, spending over R2.07 million in 2025 across ~40 active recipients, including Discovery Medical Aid and SAMIA insurance contributions.
- **Zakaat Disbursement:** Distributed R2.55 million in Zakaat across 26 initiatives spanning feeding schemes, family hampers, education, medical care, and major institutional grants.
- **Ladies & Youth Wings:** KZN and Gauteng Ladies Wings ran extensive Ramadan/Eid programs (9,000 food items to ~3,000 people), a 1,000-elder appreciation event, and women's health screenings; the Youth Wing hosted a Virtual Career Conference reaching 215 young professionals.
- **Sibaya Housing Project:** Completed transfer of all 6 rental houses, generating R531,000 in rental income for the Chapter's welfare programs.
- **Membership Growth:** Welcomed score of new members (Trustees, Life, Individual and Youth) between 2025 and 2026.

2. Europe Chapter

Overview: The Europe Chapter focused on regional engagement, humanitarian partnerships, and strengthening its Youth and Ladies Wings, marking its 10th Annual General Meeting and deepening ties with the Portuguese Memon community.

Key Achievements & Standouts:

- **Portugal Delegation:** A January 2025 visit to Lisbon recruited five new Global Youth Wing executives and honoured Founding Trustee Dr Abdool Magid Vakil, expanding the Chapter's footprint in Portugal.
- **Islamic Relief Partnership:** The Iftar and Taraweeh event 'The Haven' at Hilton Paddington raised £300,000 for the Gaza Maternal Health Project.

- **10th Annual General Meeting:** Reflected on the year's regional programs and reaffirmed the Chapter's commitment to unity, transparency and inclusive progress.
- **Youth & Culture Initiatives:** The Global Youth Wing's 'Gaal Memoni Mein' language-preservation program and the first-ever Memon Premier League football tournament strengthened youth engagement across Europe.
- **Ladies Wing Humanitarian Work:** Delivered Ramadan Care Packs to women in safe houses, over 100 Winter Blessing Bags, and raised £11,000 for the Malawi Widows Support Fund.

3. Far East Chapter (Sri Lanka)

Overview: The Far East Chapter combined disciplined Zakaat governance with a landmark housing completion, reporting one of its most productive years for both charitable disbursement and non-Zakaat education investment.

Key Achievements & Standouts:

- **Zakat Collection & Disbursement:** Secured LKR 363.14 million (USD 1.21 million) in pledges, collected LKR 325.9 million, and disbursed LKR 220.49 million to 850 recipients across education, medical, housing, self-employment and disaster relief.
- **Housing Colony Project Completed:** Finished construction of 16 modern two-storey homes in Wellampitiya (LKR 200 million / USD 600,000), scheduled for handover to beneficiary families in March 2026.
- **Micro Finance Scheme (Phase VIII):** Disbursed LKR 14 million in interest-free loans during 2025, bringing total lifetime disbursement to LKR 22 million across 250 loans to 175 beneficiaries, 30 of whom achieved full financial independence.
- **Gift of Sight Project:** Sent 345 of 355 donated corneas to Pakistan for free transplant surgery, in partnership with the Sri Lankan Eye Bank Society and WMO Pakistan Chapter.
- **Education Investment:** Invested over LKR 10.47 million in non-Zakaat funds across six schools (including Darussalam College's 1,225 students) and distributed 750 packs of schoolbooks to rural children.
- **Ladies & Youth Wings:** Hosted an Eid Milan Lunch and a Memon Ladies Badminton Tournament (54 participants), while the Youth Wing ran an Orphanage Iftar Program and an 08 Ball Pool Tournament (30 teams).

4. Middle East Chapter

Overview: The Middle East Chapter concentrated on large-scale welfare disbursement in Pakistan and India funded by Gulf-based donors, crossing AED 3.8 million in total welfare spend for 2025 and launching a new livelihood-focused Rozgar Scheme.

Key Achievements & Standouts:

- **Welfare Spend at a Glance:** Total 2025 welfare activity reached AED 3.83 million, spanning education, financial assistance, hospital support, housing, ration bags, prisoner tickets and Memon Jamat assistance.

- **Education Assistance:** Supported over 2,500 underprivileged students across the UAE, Pakistan and India with AED 1.47 million in scholarships and infrastructure support.
- **Rozgar Scheme Launch:** Introduced a new livelihood program distributing 100 fully-insured motorbikes (via a Food Panda partnership) to riders able to earn PKR 70,000–75,000/month, with a target of 500 bikes going forward.
- **Mosque Construction:** Completed 109 mosques in interior Sindh to date, working toward a target of 200 by end of 2026.
- **Financial Assistance:** Provided ongoing monthly support of Rs. 7,500 to 500 deserving families in Pakistan, totaling approximately AED 600,000 for the year.
- **Housing & Ration:** Delivered AED 331,433 in housing assistance to 80 families and over 1,000 Ramadan ration bags across the UAE, Pakistan and India.
- **Global Youth Wing:** Ran the Ramadan Cricket Tournament and an E-Commerce Edge entrepreneurship session, growing membership to 460 youth members (1,095 total members across all categories).

5. North India Chapter

Overview: The North India Chapter (NIC) pursued an ambitious, multi-pronged agenda spanning legacy housing colonies, new educational institutions, and extensive women's vocational training, anchored by strong city-chairman leadership across Mumbai and Gujarat regions.

Key Achievements & Standouts:

- **WMO Aashiyana Housing:** Handed over keys to 86 completed houses in Jamnagar (7 December 2025) and laid the foundation stone for a 24-family housing colony in Karanja.
- **WMO Knowledge City – Malegaon:** Laid the foundation stone (31 August 2025) for a new Nursery-to-12th-Standard school with hostel facilities, with interim premises leased to start operations early.
- **Project Mohabbat:** A global humanitarian initiative marking the 1500th Eid-e-Milad-un-Nabi, reaching over 150 locations worldwide and 250+ towns/cities in India through medical camps, food distribution, and a 100-couple mass marriage ceremony.
- **Women's Empowerment & Skilling:** Trained 300+ women at the Ambojwadi vocational center and 1,500+ boys, girls and women at the Hunar Centre; launched a Nursing Diploma/Lab Technician program with Maa Hoorbai Foundation.
- **Ramadan & Ration Relief:** Distributed 3,000+ ration kits across slum and tribal areas and provided 500+ Suhoor/Iftar meals during Ramadan.
- **MITIS Skill Development Centre:** Inaugurated in Aurangabad (19 October 2025), enrolling 600+ students in vocational courses since inception.

6. Pakistan Chapter

Overview: The Pakistan Chapter (WMOPC) anchored its year around Education and Healthcare as its two core pillars, operationalizing a new Memon Education Monetary Fund and significantly expanding its Health Card initiative, while sustaining large-scale welfare and skill-development programs.

Key Achievements & Standouts:

- **Education for All & Higher Education:** Disbursed approximately Rs. 195 million supporting 8,042 students under Education for All, plus Rs. 32 million to 464 students under the Higher Education Support Program, with per-student grants raised from Rs. 150,000 to Rs. 200,000.
- **Memon Education Monetary Fund (MEMF):** Completed the policy framework for this new sustainable fund, creating a long-term mechanism for community-wide investment in education.
- **Health Card Initiative:** Distributed nearly 4,000 Health Cards by year-end, extending financial relief for medical treatment alongside continued support for critical surgeries and therapies for special-needs children.
- **Memon Industrial & Technical Institute (MITI):** Expanded vocational and technical training, signing an MOU with NAVTTC to train 300 students across 9 industrial trades and running an AI/Big Data course culminating in an international Microsoft exam.
- **Rehabilitation & Flood Relief:** Spent Rs. 12.5 million on the Rehabilitation Program and approximately Rs. 50 million supporting flood-affected families.
- **Ramadan & Qurbani Programs:** Distributed 220 gift cards (Rs. 5,000 each) and 1,000+ ration bags during Ramadan and sacrificed 15 cows for Qurbani meat distribution to deserving families.
- **Financial Governance:** Collected approximately Rs. 320 million in Zakat and Rs. 10 million in non-zakat funds, with total program expenditure of Rs. 305.8 million reported transparently to 614 members.

7. South India Chapter

Overview: The South India Chapter delivered a broad welfare and education program across Tamil Nadu, Karnataka, Andhra Pradesh and Telangana, funded entirely by members' own contributions, and closed the year by adopting an ambitious five-pillar strategic blueprint for 2026–2027.

Key Achievements & Standouts:

- **Statewide Welfare Reach:** Reached 15,500+ people through clothing distribution and saree/chudidar distribution across Tamil Nadu and distributed 15,000 one-kg Ganji rice bags across 1,200+ locations.
- **Ramadan Program:** Provided daily Iftar at 15 masjids, Eid hampers to 95 Memon families, and Eid dresses/gifts to 1,650+ students across government-aided schools.

- **Weekly Langar:** Served 450+ people every week with 40 kg of freshly prepared vegetable biryani.
- **Education & Faith Institutions:** Supported 1,350+ students at HEBA Matriculation School, 32 Hafiz at the newly founded Hifzul Qur'an College (Pallavaram, May 2025), and 53 students at Masjid-e-Ibrahim/Darul Uloom.
- **Self-Funded, Privacy-First Model:** Explicitly funded all initiatives through members' personal contributions without external donors, and intentionally withheld beneficiary photos/videos to protect family privacy.
- **Strategic Blueprint 2026–2027:** Adopted a five-pillar plan (membership growth, activity calendar, monthly business networking, community project funding, and uniting business leaders) with a membership target of 125 by August 2027.

8. USA & Canada Chapter

Overview: The USA & Canada Chapter delivered a landmark six-city North America Roadshow and achieved standout membership growth, while establishing new inaugural programs for Zakat fundraising, Ramadan outreach, and youth engagement.

Key Achievements & Standouts:

- **Six-Cities Roadshow:** President Salman Iqbal personally visited Dallas, Houston, Chicago, Toronto, New York and New Jersey, growing membership by nearly 138% and welcoming new Trustees, Patrons and Life Members, including a pledge of 100 MANT Life Members in Dallas.
- **Zakat Fundraising:** The December 2025 Zakat Fundraiser in Lakewood, California secured $325,000 in commitments for Ramadan distributions to WMO Pakistan and North India Chapters.
- **Inaugural Ramadan Fundraiser:** Held in Anaheim, California, with over 20 host families coordinating a successful first-time event attended by Pakistan's Consul General in Los Angeles.
- **Inaugural Youth Wing Iftar:** Welcomed 80+ young Memons in Long Beach, California, establishing a foundation for future Youth Wing leadership and engagement programs.
- **Texas Chapter Initiatives:** The Dallas Chapter ran the Shifa Pillow Project (recovery pillows for breast cancer patients), a Bridal & Party Wear donation project, and the SANGAM matrimonial platform with the Memon Association of North Texas.

None of this would have been possible without our President, Mr Salman Iqbal, whose leadership was honoured by the General Assembly naming him the WMO's first Patron-in-Chief.

My sincere thanks go to our Deputy President Mahmood Shaikhani, Deputy Secretary General Faizan Bakali, our Treasurer Waseem Adil and Deputy Treasurer Iqbal Tabani, Chairman Board of Trustees Ashraf Sattar, Deputy Chairman Board of Trustees Yousuf Kamdar, Secretary Board of Trustees Shoaib Ismail and Assistant Secretary Dr Shiraz Suleman, our Chairlady of the Global Ladies Wing my sister Shabana Razak and the Chairman of my vision for the future of the WMO, our Global Youth Wing, Khurram Kalia, our Regional Presidents and their teams, and our staff.

I would like to extend our sincere thanks on behalf of the Office Bearer's Council and Management Committee to our staff in all regions with a special acknowledgment to the efforts of our General Manager Mr. Aneel Ameen & Chief Financial Officer Mr. Anas Mowshook for their consistent hard work and dedication in conducting their roles for the WMO. I also would like to thank my dear brother and colleague Shazly Makeen who runs all our website ops, social media productions and much more and finally Imran Farook who stepped down 2024.

Above all, I thank our donors and volunteers. If our donors are the blood of this Organisation, our volunteers are the vessels that carry it to every corner of the globe.

As I mentioned at the outset, I am standing down from all official posts within the WMO. I thank Allah SWT for having given me the opportunity to serve you all and our vibrant community and I pray that our beloved WMO will move to produce even better results going forwards. I ask for forgiveness if I may have inadvertently hurt anyone in any manner whatsoever. I am a passionate man and have always been heavily motivated to do and produce what I feel was just and right regardless of with whom my views differed.

I pray that Allah SWT accepts all our efforts and guides the WMO to greater heights. Aameen.

Bashir Sattar
Secretary General
World Memon Organisation Charitable Foundation

November 2026

Sources

- WMO Annual Reports 2020, 2021, 2022, 2023 and 2024 (the 2024 edition presented at the 23rd AGM, November 2025)
- WMO Combined Financial Statements for the year ended 31 December 2025, reviewed by Sidikies Chartered Accountants
- Zakat Committee Report 2025, covering the six-year tenure to September 2026, and Zakat Summary Table 2021–2026
- WMO Members 2021–2026 register summary
- Honoring Six Years of Visionary Leadership, WMO commemorative edition
- WMO Articles & Constitution and Special Resolution (17 June 2024); Standing Orders and Regulations for Regional Chapters (July 2024)
- wmoworld.org; WMO Convenes Landmark 23rd AGM in Jeddah; Mr Salman Iqbal Honored as Inaugural Patron-in-Chief of WMO

Assalamu Alaikum Warahmathullahi Wabarakathuhu

We are pleased to present the Combined Financial Statements of the World Memon Organisation Charitable Foundation (WMO) for the financial year ended 31st December 2025.

The 2025 combined financial statements bring together the financial results of WMOCF and its affiliated chapters in Africa, Europe, Far East, Middle East, India, Pakistan and the USA. The results of these independent local charitable entities have been combined on a line-by-line basis.

The combined financial statements have been prepared on a going concern basis and are presented in United States Dollars. For 2025, the combined financial statements were subject to an independent accountants' review under International Standard on Review Engagements (ISRE) 2400 (Revised). The reviewers concluded that nothing had come to their attention to indicate that the statements were not prepared so as to give a true and fair view of the Charity's affairs as at 31st December 2025.

COMPLETION OF AUDITS

Chapters were requested to complete their audits by April 2026. The following table summarizes the timeline for completion across the respective regions:

Chapter	Target Date	Date of Completion
Africa	April 2026	June 2026
Europe		August 2026
Far East		August 2026
Middle East		February 2026
North India		September 2026
Pakistan		June 2026
South India		September 2026
USA		July 2026

As in previous years, there has been close coordination among the auditors and independent reviewers of the respective Chapters, Regional Treasurers, the WMO Treasurer and Deputy Treasurer, and the WMO CFO in the preparation and finalisation of the combined financial statements. We remain committed to further strengthening this collaborative process, with particular emphasis on timely financial reporting, consistency in accounting practices, compliance with WMO Group policies, and the completion of Chapter-level financial statements within the established reporting timelines.

FINANCIAL OVERVIEW

WMO closed 2025 with net assets of US$10.32 million, compared with US$9.34 million at the end of 2024, an increase of approximately US$0.98 million or 10.5%. The Statement of Financial Activities records total income and endowments of US$6.36 million against total expenditure of US$4.77 million, resulting in net income of US$1.59 million before fund transfers and adjustments.

Year	Net Assets	Total Income	Total Ex-penditure	Net Income
2025	$10,318,430	$6,355,278	$4,766,245	$1,589,033
2024	$9,337,975	$5,370,241	$4,344,870	$1,025,371

Total income increased by approximately US$985,000, or 18.3%, during the year. Donations and legacies increased to US$4.26 million, while investment income rose substantially to US$1.55 million. The increase in investment income included US$560,031 from term deposits/bank profits, US$104,534 from investment properties, US$300,556 from property donations and US$586,529 classified as other restricted investment income.

Total expenditure increased by approximately US$421,000 to US$4.77 million, mainly reflecting the higher level of charitable activity during the year. Charitable activities amounted to US$3.87 million, compared with US$3.30 million in 2024.

BALANCE SHEET, LIQUIDITY & INVESTMENTS

The Charity maintained a strong balance sheet and liquidity position at year-end. Current assets stood at US$6.95 million, including

US$3.33 million in cash at bank and in hand and US$3.13 million in short-term deposits. Net current assets were US$6.80 million.

Cash and cash equivalents increased by US$617,043 during 2025, from US$2.71 million to US$3.33 million. Operating activities generated a positive cash flow of US$449,565, compared with a negative operating cash flow of US$245,459 in 2024. Net cash inflow from investing activities was US$776,080.

Balance Sheet Item	2025	2024
Tangible fixed assets	$3,156,754	$2,813,186
Fixed asset investments	$377,079	$389,842
Short-term investments	$3,134,468	$3,133,426
Cash at bank and in hand	$3,331,874	$2,714,831
Net assets	$10,318,430	$9,337,974

Tangible fixed assets increased to US$3.16 million. The year-end carrying value included investment properties of US$1.68 million and land, buildings and improvements of US$1.42 million.

ACCOUNTING & FINANCE

WMO continues to focus on consistent financial reporting, governance and accountability across its international structure. The combined financial statements reflect the financial results of the affiliated entities on a common reporting basis, while each affiliate remains an independently registered local charitable entity.

The accounting framework distinguishes unrestricted, restricted and endowment funds. Restricted funds are applied in accordance with donor-imposed restrictions or the specific purposes for which they were raised, while endowment funds represent assets required to be held permanently. This fund-based approach remains important to maintaining transparency and proper stewardship of donor resources.

At 31st December 2025, total charity funds comprised US$4.81 million of endowment funds, US$2.68 million of restricted funds, US$2.59 million of unrestricted funds and US$0.25 million of revaluation/fair value reserves.

ZAKAT COLLECTION & DISBURSEMENTS

During 2025, WMO achieved total Zakat collections of US$4.85 million across its global Chapters, compared with US$4.25 million in 2024, representing an increase of approximately US$607,000 or 14.3%. This growth reflects the continued generosity of our donors and their confidence in WMO's Zakat programmes and charitable activities worldwide. We use fund-based accounting approach for this collections.

Chapter	2025	2024
Africa	$587,247	$346,314
Europe	$168,095	$70,588
Far East	$1,036,467	$1,080,553
Middle East	$913,236	$830,199
North India	$1,015,507	$965,811
Pakistan	$820,903	$867,977
South India	$35,000	$15,000
USA	$276,857	$69,740
TOTAL	**$4,853,312**	**$4,246,181**

Far East and North India each exceeded US$1 million in Zakat collections during 2025, with Far East collecting US$1.06 million and North India US$1.02 million. Middle East also recorded a strong collection of US$913,236, while Pakistan contributed US$820,903.

Particularly encouraging growth was recorded in Africa, Europe and the USA. Africa increased from US$346,314 to US$587,247, while Europe increased from US$70,588 to US$168,095. The USA Chapter also recorded significant growth, increasing from US$69,740 in 2024 to US$276,857 in 2025. Far East and Pakistan recorded moderate reductions compared with the previous year, while continuing to remain among WMO's major Zakat-contributing Chapters.

ZAKAT DISTRIBUTION

Zakat continues to represent a major component of WMO's charitable activities. The 2025 financial statements recognised US$2.79 million in the Zakat General Fund, US$309,976 in the Zakat Education Fund and US$663,892 in Specific Zakat Funds. These figures represent the classifications recognised

in the combined financial statements and should not be interpreted as a chapter-by-chapter operational collection schedule.

Charitable expenditure remained strongly focused on education, housing, community financial assistance, specific Zakat projects and disaster relief. Total charitable activities increased to US$3.87 million from US$3.30 million in 2024.

Charitable Activity	2025	2024
Educational Assistance	$1,245,182	$1,479,137
Housing Assistance / Community Rehab	$826,212	$401,832
Other Specific Zakat Projects	$481,255	$543,370
Community Financial Aid	$1,229,369	$606,007
Disaster & Flood Relief	$91,257	$265,680
TOTAL	**$3,873,275**	**$3,296,026**

Community Financial Aid recorded the most significant increase, rising to US$1.23 million from US$606,007. Housing Assistance and Community Rehabilitation also more than doubled to US$826,212. Educational Assistance remained the largest individual programme category at US$1.25 million, although expenditure was lower than in 2024. Disaster and Flood Relief reduced to US$91,257 from US$265,680, reflecting the nature and timing of emergency relief requirements during the respective years.

PROJECTS & OTHER ACTIVITIES

Expenditure on projects and other activities amounted to approximately US$730,000, compared with US$605,000 in 2024. This included US$355,110 for MITI programme expenses, US$194,976 for MITI operating and other expenses, US$153,476 for charitable programmes and events, and US$26,554 for Youth Wing programmes.

Governance costs decreased significantly to US$162,855 in 2025, compared with US$443,861 in 2024. This reduction was primarily attributable to a foreign exchange gain of approximately US$210,000 recognised during the year, which reduced the net governance costs reported in the financial statements. Accordingly, the year-on-year reduction should be viewed in the context of this favourable foreign exchange movement, in addition to changes in the underlying administrative and governance expenditure.

TRUSTEE FUNDS & INVESTMENTS

WMO continues to manage its Trustee Funds and other investments prudently, with a focus on capital preservation, Shariah compliance and sustainable income generation. As at 31st December 2025, the global investment portfolio stood at approximately US$5.85 million. A significant portion of the Trustee Funds is invested with HBZ Sirat in the United Kingdom, amounting to approximately US$2.60 million, while other Trustee Funds are maintained in profit-sharing deposits across WMO Chapters.

Trustee Funds have also been invested in WMO's Dubai properties, which currently have an estimated market value of approximately US$800,000 and generate annual rental income of approximately US$70,000. WMO also holds an investment property in Southern Africa valued at approximately US$916,000, received as a donation, which generates annual rental income of approximately US$40,000.

The investment portfolio also includes Education Endowment Funds and investments in Islamic financial instruments, providing further diversification and recurring returns. The mutual fund investments previously held by WMO were sold during 2025. WMO will continue to review its investment portfolio to ensure an appropriate balance between returns, liquidity, capital preservation and the long-term charitable objectives of the Organisation.

CONCLUSION

Overall, WMO strengthened its financial position during 2025 while continuing to deploy substantial resources towards charitable programmes across its global network. The growth in net assets, improved operating cash flow, strong liquidity and higher charitable expenditure demonstrate both financial resilience and continued commitment to the Charity's objectives.

Going forward, continued emphasis should be placed on timely and consistent financial reporting across all chapters, disciplined fund management, compliance with WMO's financial policies and procedures, and effective oversight of restricted and endowment funds. These measures will remain

essential to safeguarding donor confidence and strengthening transparency and accountability throughout the organisation.

In Sha Allah, with the continued support of our Trustees, donors, members, Regional Treasurers, office bearers, management teams and volunteers, WMO will continue to strengthen its financial foundations and expand the positive impact of its charitable work worldwide.

Waseem Yousuf Adil
Treasurer

Iqbal Tabani
Deputy Treasurer

Combined Financial Statements

For the Year Ended
31st December 2025

World Memon Organisation
Charitable Foundation

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Independent Accountants' Review Report to the Members of World Memon Organisation Charitable Foundation

We have reviewed the combined financial statements of the World Memon Organisation Charitable Foundation (the "charitable company") for the year ended 31 December 2025, which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash flows and notes to the financial statements, including a summary of significant accounting policies.

Trustees' Responsibility

Trustees are responsible for the preparation of combined financial statements and for being satisfied that they give a true and fair view.

Accountants' Responsibility

Our responsibility is to express a conclusion on the combined financial statements. We conducted our review in accordance with International Standard on Review Engagements (ISRE) 2400 (Revised), Engagements to review historical financial statements. ISRE 2400 (Revised) requires us to conclude whether anything has come to our attention that causes us to believe that the combined financial statements, taken as a whole, are not prepared, in all material respects, in accordance with the applicable financial reporting framework. The standard also require us to comply with relevant ethical requirements.

Scope of the Assurance Review

A review of combined financial statements in accordance with ISRE 2400 (Revised) is a limited assurance engagement. We have performed procedures, primarily consisting of making enquiries of management and others within the entity, as appropriate, applying analytical procedures, and evaluating the evidence obtained. The procedures performed in a review are substantially less than those performed in an audit conducted in accordance with International Standards on Auditing (UK). Accordingly, we do not express an audit opinion on these combined financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the combined financial statements have not been prepared so as to give a true and fair view of the state of the charitable company's affairs as at 31 December 2025, and of its incoming resources and application of resources, including its income and expenditure for the year then ended.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with the terms of our engagement letter. Our review work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in a reviewer's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our review work, for this report, or for the conclusions we have formed.



Amir Siddiqi FCCA FCA
For and on behalf of Sidikies
Chartered Accountants
1 Sun Street, Finsbury Square
London, EC2A 2EP

Date: 30 September 2026

STATEMENT OF FINANCIAL ACTIVITIES

Combined Financial Statements for the year ended 31 December 2025

		2025				2024
		Unrestricted funds	Restricted funds	Endowment funds	Total	
Income and endowments from:	**Note**	**US $**	**US $**	**US $**	**US $**	**US $**
Donations and legacies	02	808,844	3,453,506	-	4,262,350	3,698,504
Other activities	03	426,327	114,951	-	541,278	571,765
Investments	04	965,121	586,529	-	1,551,650	1,099,972
Total income and endowments		**2,200,292**	**4,154,986**	**-**	**6,355,278**	**5,370,241**
Expenditure on:						
Projects	05	514,051	216,064	-	730,115	604,983
Charitable activities	06	415,105	3,458,170	-	3,873,275	3,296,026
Governance Cost	07	162,855	-	-	162,855	443,861
Total expenditure		**1,092,010**	**3,674,234**	**-**	**4,766,245**	**4,344,870**
Net income / (expenditure)		**1,108,281**	**480,752**	**-**	**1,589,033**	**1,025,371**
Transfers between funds		(662,733)	497,120	165,613	-	-
Trustee Funds Adjusted		78,914	(586,528)	(100,988)	(608,602)	824,010
Total Transfers / Adjustments		(583,819)	(89,408)	64,625	(608,602)	824,010
Net movement in funds		**524,462**	**391,344**	**64,625**	**980,431**	**1,849,381**
Reconciliation of funds:						
Total funds brought forward		**2,064,198**	**2,285,984**	**4,741,302**	**9,091,484**	**7,242,103**
Net movements in funds		**524,462**	**391,344**	**64,625**	**980,431**	**1,849,381**
Total funds carried forward		**2,588,660**	**2,677,328**	**4,805,927**	**10,071,915**	**9,091,484**

Balance Sheet

Combined Financial Position as at 31 December 2025

		2025	2024
Fixed Assets	**Note**	**US $**	**US $**
Intangible Assets		-	-
Tangible Assets	08	3,156,754	2,813,186
Investments	09	377,079	389,842
		3,533,833	**3,203,028**
Current Assets			
Debtors	10	486,615	414,257
Investments	11	3,134,468	3,133,426
Cash at Bank and in Hand	12	3,331,874	2,714,831
		6,952,957	**6,262,514**
CREDITORS: Amounts falling due within one year	13	153,888	112,585
Net Current Assets / (Liabilities)		**6,799,069**	**6,149,929**
Total Assets Less Current Liabilities		**10,332,902**	**9,352,957**
CREDITORS: Amounts falling due after more than one year	14	14,472	14,983
Net Assets / (Liabilities)		**10,318,430**	**9,337,974**
Charity Funds			
Endowment funds	15	4,805,927	4,741,302
Restricted Funds	15	2,677,328	2,285,984
Unrestricted Funds	15	2,588,660	2,064,198
Revaluation Reserve/Unrealised (Loss)	15	246,515	246,490
Total Charity Funds		**10,318,430**	**9,337,974**

Approved by the Board of Trustees on 30 September 2026 and signed on their behalf by:

Bashir Sattar
Trustee

Mahmood Shaikhani
Trustee

Statement of Cash Flows

Combined Financial Statements for the year ended 31 December 2025

	Note	2025 US $	2024 US $
Cash flow from operating activities	**16**	**449,565**	**(245,459)**
Bank Profit paid		-	-
Net cash flow from operating activities		**449,565**	**(245,459)**
Cash flow from investing activities			
Eliminated on tangible fixed assets value conversion		(35,866)	3,842
Payments to acquire tangible fixed assets		(64,305)	(692,245)
Unrealized gain/(loss) on Forex for Tangible asset valuation		199,964	48,734
Long-term Investments (Made) / Redeemed		12,763	(564,442)
Short-term Investments (Made) / Redeemed		(1,041)	131,114
Bank Profit received		560,031	423,902
Disposal of Investment Property			-
Rents received from investment properties		104,534	93,176
Net cash flow from investing activities		**776,080**	**(555,919)**
Cash flow from financing activities			
Receipts from issue of new long term loans		-	-
Utilisation of B/F Zakat & Trustee Funds		(608,602)	1,606,785
Repayment of finance lease liabilities		-	-
Bank Profit paid			
Net cash flow from financing activities		**(608,602)**	**1,606,785**
Net increase / (decrease) in cash and cash equivalents		**617,043**	**805,407**
Cash and cash equivalents at 1 January		**2,714,831**	**1,909,424**
Cash and cash equivalents at 31 December		**3,331,874**	**2,714,831**

Notes to the Combined Financial Statements

Summary of significant accounting policies

(a) General information and basis of preparation

World Memon Organisation Charitable Foundation (WMOCF) is incorporated in the United Kingdom (company number: 04984474) and is a registered charity in England and Wales and is a public benefit entity. WMOCF unqualified audited financial statements have already been filed with the Companies House and the Charity Commission.

The combined financial statements includes the financial statements of WMOCF and its affiliates, independent local registered charitable entities. The results of the affiliates are combined on a line-by-line basis.

List of affiliates	Country of incorporation	Auditor/Independent reviewer
WMO African Chapter NPC	South Africa	Independent reviewer's report issued by Wazar and Associates Chartered Accounants inc
WMO Europe Chapter	United Kingdom	Unqualified Audit Report issued by Sidikies
World Memon Organization Far East Chapter	Sri Lanka	Unqualified Audit Report issued by Deloittes Associates
WMO Middle East Chapter	UAE	Zaidi Chartered Accountants
World Memon Organization	India	Unqualified Audit Report issued by Suresh Hegde And Co.
World Memon Organization - Pakistan Chapter	Pakistan	Unqualified Audit Report issued by BDO Ebrahim & Co.
World Memon Organization USA Inc.	United States	Internally authorised Financials Statement (Signed By Office Bearers)

WMOCF does not exercise control over any of its affiliates; therefore, it is not required to prepare consolidated financial statements under the Companies Act 2006 or the Charities Act 2011. However, combined financial statement is prepared solely for the internal use of the Charity.

The combined financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The combined financials 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 combined 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 combined 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 combined 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.

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the combined 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 combined financial statements until they are sold. This income is recognised within 'Income from other trading activities'.

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

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

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

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

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

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

(d) Expenditure recognition

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

- Costs of raising funds includes 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.

(e) 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

(f) 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.

(g) 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. There was no change in value of the investment properties in the current year.

(h) 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.

(i) 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.

(j) 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.

(k) Concessionary loans

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

(l) 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.

(m) 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.

(n) 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.

(o) 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.

(p) 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.

(q) Going concern

The combined financial statements has 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 combined 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.

(r) Shariah and Zakat donations

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

02) Donation & Legacies

	Unrestricted funds	Restricted funds	Endowment funds	2025	2024
	US $	US $	US $	US $	US $
Donation / Lillah	274,412	83,177	-	357,589	513,029
Zakat General fund	-	2,792,788	-	2,792,788	2,137,464
Zakat Education fund	-	309,976	-	309,976	781,540
Specific Zakat Fund	426,327	237,565	-	663,892	133,042
Fees and Subscription from Members	108,105	30,000	-	138,105	133,429
	808,844	**3,453,506**	**-**	**4,262,350**	**3,698,504**

03) Income from other Activities

	Unrestricted funds	Restricted funds	Endowment funds	2025	2024
	US $	US $	US $	US $	US $
Donations for MITI	75,377	26,326	-	101,703	72,219
Grant for Tuition Fee	-	88,624	-	88,624	134,393
Tuition and other fee	302,618	-	-	302,618	294,304
Youth Wing Fund	-	-	-	-	2,000
Other	48,333	-	-	48,333	68,849
	426,328	**114,950**	**-**	**541,278**	**571,765**

04) Income from Investments

	Unrestricted funds	Restricted funds	Endowment funds	2025	2024
	US $	US $	US $	US $	US $
Income from Investment properties	104,534	-	-	104,534	93,175
Property Donation Received	300,556	-	-	300,556	582,895
Term-Deposit Receipts/Bank Profits	560,031	-	-	560,031	423,902
Other	-	586,529	-	586,529	
	965,121	**586,529**	**-**	**1,551,650**	**1,099,972**

5) Projects & Other Activities

	Unrestricted funds	Restricted funds	Endowment funds	2025	2024
	US $	US $	US $	US $	US $
MITI Program expenses	240,160	114,950	-	355,110	351,810
MITI Operating & Other Expenses	194,976	-	-	194,976	178,134
Charitable Programs & Events	78,915	74,560	-	153,475	72,289
Youth Wing Programs	-	26,554	-	26,554	2,750
	514,051	**216,064**	**-**	**730,115**	**604,983**

6) Charitable activities

	Unrestricted funds	Restricted funds	Endowment funds	2025	2024
	US $	US $	US $	US $	US $
Educational Assistance	30,400	1,214,782	-	1,245,182	1,479,137
Housing Assistance/Community Rehab	-	826,212	-	826,212	401,832
Other Specific Zakat Projects	-	481,255	-	481,255	543,370
Community Financial Aid	373,875	855,494	-	1,229,369	606,007
Disaster & Flood Relief	10,830	80,427	-	91,257	265,680
	415,105	**3,458,170**	**-**	**3,873,275**	**3,296,026**

07) Governance Cost	Unrestricted funds	Restricted funds	Endowment funds	2025	2024
	US $	US $	US $	US $	US $
Repairs & Maintenance	17,961	-	-	17,961	15,798
IT & Communication	4,475	-	-	4,475	2,588
Human resources	162,195	-	-	162,195	219,039
Depreciation & Amortisation	4,142	-	-	4,142	5,861
Legal, Consultancy & Professional	30,939	-	-	30,939	81,403
Office costs (incl. rental)	5,230	-	-	5,230	10,856
Transportation & Other	1,446	-	-	1,446	1,486
Auditors Remuneration	7,329	-	-	7,329	22,701
Finance	900	-	-	900	1,485
Other	(71,762)	-	-	(71,762)	82,644
	162,855	**-**	**-**	**162,855**	**443,861**

07.1) Staff Costs and Numbers	Support Staff	Projects	Office and Admin	2025	2024
	US $	US $	US $	US $	US $
Wages, Salaries & Other benefits	28,195	18,000	116,000	162,195	219,039

The average number of full-time equivalent staff during the year was:	48	48
The number of employees earning between £60,000 - £70,000 were:	0	0

07.2) Trustees' and key management personnel remuneration and expenses

The trustees neither received nor waived any remuneration during the year (2025: $Nil) & (2024: $Nil)

08) Tangible Fixed Assets	Investment properties	Land, buildings & improvements	Plant and machinery	Fixtures and fittings	Motor vehicles	Total
Cost or valuation:	US $	US $	US $	US $	US $	US $
At 1 January 2025	1,351,702	1,519,576	122,901	8,275	14,765	3,301,957
Additions	332,941	49,180	15,125	-	-	112,508
Disposals	-	-	-	-	-	-
Eliminated on FX conversion	-	(37,192)	1,350	(24)	-	(35,866)
At 31 December 2025	**1,684,643**	**1,531,564**	**139,376**	**8,251**	**14,765**	**3,378,599**
Depreciation:						
At 1 January 2025	-	110,702	81,107	2,262	9,963	204,034
Charge for the year	-	2,063	13,087	370	960	16,480
Impairment	-	-	-	-	-	-
Revaluation	-	-	-	-	-	-
Eliminated on FX conversion	-	-	1,322	9	-	1,331
At 31 December 2025	-	112,765	95,516	2,641	10,923	221,845
Net book value:						
31 December 2025	**1,684,643**	**1,418,799**	**43,860**	**5,610**	**3,842**	**3,156,754**
31 December 2024	**1,351,702**	**1,408,875**	**41,794**	**6,012**	**4,802**	**2,813,186**

09) Fixed Asset Investments	Mutual Funds	Term Deposits	Other Investments	Total
	US $	US $	US $	US $
As at 1 Jan 2025	106	373,729	16,007	389,842
Additions / (Disposals)	(106)	(12,253)	(404)	(12,763)
As at 31 Dec 2025	**0**	**361,476**	**15,603**	**377,079**

10) Debtors

	Total 2025	Total 2024
	US $	US $
Micro Finance loans receivable	-	35,755
Grants receivable	26,504	35,317
Prepayments and accrued income	460,111	22,298
Other receivables	-	320,887
	486,615	**414,257**

11) Current asset investments

	Total 2025	Total 2024
	US $	US $
Islamic Bonds	-	-
Short term deposits	3,134,468	3,133,426
	3,134,468	**3,133,426**

12) Cash at Bank and in Hand

	Total 2025	Total 2024
	US $	US $
Cash in Hand	483	842
Current Accounts	3,323,141	2,705,785
Savings Accounts	8,250	8,204
	3,331,874	**2,714,831**

13) Creditors: amounts falling due within one year

	Total 2025	Total 2024
	US $	US $
Accruals for grants payable	-	-
Accruals and deferred income	28,845	25,338
Specific Funds	125,043	87,247
Other Payables	-	
	153,888	**112,585**

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

	Total 2025	Total 2024
	US $	US $
Long-term Deposits (Parekh Foundation)	14,472	14,983
Deferred Income	-	-
	14,472	**14,983**

15) Fund Reconciliation	Balance as at 01/01/2025	Income	Expenditure	Transfers / Adj	Balance as at 31/12/2025
Unrestricted funds	US $	US $	US $	US $	US $
General Fund	1,414,297	1,773,965	(577,960)	(791,793)	1,818,508
MITI General Funds	394,571	426,328	(435,137)	403	386,165
Other Funds	255,330	-	-	128,657	383,987
	2,064,198	**2,200,293**	**(1,013,097)**	**(662,733)**	**2,588,660**
Restricted Funds					
Zakat Fund	2,037,707	3,568,456	(3,674,234)	329,685	2,261,615
Micro Finance Fund	254,067	-	-	61,688	315,755
Other Funds	(5,790)	-	-	105,747	99,958
	2,285,984	**3,568,456**	**(3,674,234)**	**497,120**	**2,677,328**
Endowment Funds					
Education Endowment Fund	484,766	26,577	(49,951)	1,754	463,145
Trustee Funds	4,256,536	30,000	-	56,246	4,342,782
	4,741,302	**56,577**	**(49,951)**	**58,000**	**4,805,927**
Revaluation Surplus on PPE	226,638	-	-	-	226,638
Fair Value Reserve on Investments	19,852	-	-	25	19,877
Total	**9,337,974**	**5,825,326**	**(4,737,282)**	**(107,588)**	**10,318,430**

16) Reconciliation of net income / (expenditure) to net cash flow from operating activities	2025	2024
	US $	US $
Net income / (expenditure) for the year	1,589,033	1,025,371
Dividends received	-	-
Rents received from investment properties	(104,534)	(93,176)
Investment Property donation income	(460,328)	(582,895)
Depreciation and impairment of tangible fixed assets	16,480	5,861
Amortisation and impairment of intangible fixed assets	-	-
(Gains) / losses on investments	(560,031)	(423,902)
Revalue / Fair Value adjustments	-	-
(Profit) / loss on disposal of fixed asset investments	-	-
(Increase) / decrease in debtors	(72,358)	(202,291)
Increase / (decrease) in creditors	41,303	25,573
Net cash flow from operating activities	**449,565**	**(245,459)**

17) Events after the end of the period

No material events occurred after the balance sheet date.

18) Off-balance sheet arrangements

No off balance sheet arrangements made for this charity.

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Annual Report

2025

Europe Chapter

Regional Management Committee 2023 - 2026

1. Mr Shahzad Iqbal - Regional President
2. Mr Farhan Farooq - Regional Secretary
3. Mr Nisar Bawany - Regional Treasurer
4. Mr Mahmood Shaikhani - WMO Deputy President
5. Mr Bashir Sattar - WMO Secretary General
6. Mr Waseem Yousuf Adil - WMO Treasurer
7. Sir Iqbal Sacranie
8. Mr Nowsad Gani
9. Mr Haroon Karim
10. Dr Abdool Magid Vakil
11. Dr Esmail Harunani
12. Mr Asif Rangoonwala
13. Mr Ridwan Mia
14. Mr Imran Panaawala
15. Mr Waqas Dada
16. Mr Mahomed Ikbal Dakla
17. Mr Shabir Wali Mohammed
18. Ms Shamim Osman
19. Mr Sikandar Sattar
20. Mr Imran Hameed
21. Mr Nasir Iqbal - GYW RYVC
22. Mr Ahmed Mehmood Patel
23. Ms Mashal Mahmood Shaikhani

REGIONAL PRESIDENT'S MESSAGE

Bismillahir Rahmanir Rahim

Alhamdulillah, 2025 has been a remarkable year of growth, progress and collaboration for the World Memon Organisation Europe Chapter. Throughout the year, we have continued to strengthen our presence across Europe, bring our community closer together and create greater opportunities for our members, particularly through our Youth and Ladies Wings.

One of the highlights of the year was our visit to Portugal, which was a truly memorable and productive occasion. It provided an opportunity to strengthen our relationship with the local Memon community and further expand the WMO Europe Chapter. The formation of the Portugal Ladies Wing and the addition of five new executives to the Global Youth Wing were important milestones and reflect our continued commitment to building a stronger and more inclusive organisation across Europe.

Our Global Youth Wing has continued to make excellent progress, introducing new initiatives while also focusing on projects that preserve and promote our heritage and identity. Initiatives such as Gaal Memoni Mein have demonstrated the creativity, energy and commitment of our younger generation, while other youth and sporting activities have provided opportunities to bring our community together. I am confident that the Youth Wing will continue to build on this momentum in the years ahead.

The Global Ladies Wing has also made a valuable contribution throughout the year, with a range of initiatives supporting families, the wider community and humanitarian causes. Their dedication and contribution have been an important part of the Chapter's overall progress.

2025 has also been a year of greater collaboration, engagement and participation. The continued efforts of our Trustees, Patrons, Regional Management Committee, Global Youth Wing, Global Ladies Wing, volunteers, donors and members have played an important role in making this progress possible.

As we look towards the coming year, our aim is to continue building on this strong foundation, expand our reach across Europe, strengthen collaboration between our different wings and encourage even greater participation from our community. Together, we can create more opportunities for our youth, empower our ladies, support those in need and preserve our Memon heritage for future generations.

I sincerely thank everyone who has contributed to the success of WMO Europe Chapter during 2025. It has been a fantastic year, and I look forward to continuing this journey together with renewed energy, unity and purpose.

May Allah (SWT) accept our efforts and continue to guide us in serving our community and humanity.

REGIONAL SECRETARY'S MESSAGE

It gives me great pleasure to present the World Memon Organisation Europe Chapter Performance Report 2025.

The past year reflected the strength of teamwork and the commitment of our members to WMO's mission of Unite, Uphold and Uplift. Working closely with the Regional President, Treasurer, RMC

members, Trustees, Patrons, Global Youth Wing and Global Ladies Wing, the Chapter delivered a wide range of community, humanitarian and social initiatives throughout the year.

Regional engagement remained an important priority. The Europe Chapter delegation to Portugal strengthened relationships with members and community leaders, while the 6th Regional Management Committee Meeting and 10th Annual General Meeting provided important opportunities to review progress, governance and future direction.

Our humanitarian work continued through the Global Ladies Wing, while the Global Youth Wing expanded participation through initiatives including the Memon Premier League and Gaal Memoni Main. Membership development also remained a key focus through the East London Membership Drive and wider engagement across the region.

I would like to thank every member, volunteer, donor and supporter who contributed their time, expertise and resources during 2025. In 2026, we look forward to building on this progress through stronger membership engagement, increased youth and ladies' participation, greater regional collaboration and further humanitarian and community initiatives.

REGIONAL TREASURER'S MESSAGE

It is my pleasure to present the Treasurer's message for the World Memon Organisation Europe Chapter Annual Performance Report 2025.

Throughout 2025, the Europe Chapter supported a broad programme of humanitarian, community, youth and ladies' initiatives. Sound financial management remained essential to ensuring that the Chapter could deliver these programmes responsibly while maintaining transparency and accountability to members.

The year included charitable activity led by the Global Ladies Wing, including Winter Blessing Bags, Ramadan Care Packs for women affected by domestic abuse, support for Gaza maternity initiatives and the Malawi Widows Support Fund. The Chapter also committed resources to youth engagement, membership development, regional meetings and community events.

I acknowledge the generosity of our donors, sponsors and members whose contributions made many of these initiatives possible. Their continued trust enables the Europe Chapter to respond to humanitarian needs while strengthening the Memon community across the region.

As Regional Treasurer, I remain committed to proper financial oversight, clear record keeping and responsible use of Chapter funds. Looking ahead, our focus will remain on sustainable planning, effective budgeting and directing resources towards initiatives that provide meaningful benefit to our members and the wider community.

CHAPTER ACTIVITIES

Visit to Portugal

A WMO Europe Chapter delegation visited Lisbon from 24 to 26 January 2025 to strengthen relations with the Portuguese Memon community and encourage greater youth and women's participation. The delegation met community leaders, members and young people to present WMO's mission and discuss membership development, fundraising and forthcoming Zakat initiatives.

The visit resulted in the recruitment of five Global Youth Wing executives from Portugal, establishing a foundation for future youth activities and local representation. Community members were recognized for their service, including a posthumous award for the late WMO Life Member Mr Liyakat Hameed. The delegation also honoured Founding Trustee Dr Abdool Magid Vakil for his exceptional contribution. Overall, the visit increased local engagement and created new opportunities for collaboration in Portugal.

Islamic Relief Programme – The Haven

On 8 March 2025, the WMO Europe Chapter partnered with Islamic Relief UK to host an Iftar and Taraweeh event at Hilton Paddington in London. The full-house gathering combined worship, community engagement and charitable giving, with attendees breaking their fast together before Taraweeh prayers led by Shaykh Saad.

The event raised an outstanding £300,000 for the Gaza Maternal Health Project, which supports pregnant women by improving access to essential maternity care and safer deliveries. The strong attendance and significant funds raised demonstrated the community's generosity and the impact of WMO's partnership with Islamic

Relief UK in supporting vulnerable mothers and children affected by the humanitarian crisis in Gaza.

Office Bearers Meeting

On 11 May 2025, the WMO Europe Chapter's office bearers met to plan forthcoming programmes, with particular focus on the Memon Eid Gala—a post-Eid-ul-Adha gathering expected to welcome more than 500 attendees. The event was being developed in partnership with the Memon Association Leicester and the Memon Association UK.

Current and former regional office bearers, WMO Treasurer Mr Waseem Yousuf Adil and Global Youth Wing representative Mr Nasir Iqbal attended the meeting. Discussions clarified responsibilities, event logistics, partnership arrangements and strategies for encouraging strong community participation. The meeting established a coordinated foundation for delivering a large and engaging community programme.

Family Eid Get Together

On 8 June 2025, the WMO Europe Chapter hosted its Family Eid "One Dish" Party at Hyde Park in London. More than 100 members attended, with families sharing homemade dishes in a warm and welcoming atmosphere.

The gathering gave members of all ages an opportunity to celebrate Eid together, build friendships and strengthen relationships within the community. The strong attendance demonstrated the value of inclusive family events and encouraged the Chapter to organise similar reunions in the future. The celebration created lasting memories while promoting WMO's spirit of unity, happiness and togetherness.

Dinner with WMO Southern Africa Chapter President

On 4 July 2025, the WMO Europe Chapter hosted a dinner at the Royal China Restaurant in London in honour of Mr Ahmed Gani, Regional President of the WMO Southern Africa Chapter, and his wife. Distinguished guests gathered to recognise Mr Gani's leadership and contributions to the WMO community.

The evening encouraged meaningful discussion, networking and the exchange of ideas between members from different regions. By bringing the Europe and Southern Africa Chapters closer together, the gathering strengthened cross-regional relationships and created opportunities for greater cooperation in support of WMO's shared goals.

Global Officers Get Together

On 30 June 2025, the WMO Europe Chapter welcomed Mr Iqbal Memon Officer, President of the All India Memon Jamat Federation, to a special gathering in London. Mr Iqbal presented his vision for establishing a Memon College in India to expand access to quality education and empower future generations.

WMO Europe Regional President Mr Shahzad Iqbal shared updates on the Chapter's work, while Global Youth Wing Regional Vice Chair Mr Nasir Iqbal outlined youth initiatives being delivered across Europe. The discussions created an opportunity to explore future collaboration between AIMJF Youth and the WMO Global Youth Wing Europe, strengthening connections and establishing a shared focus on education, youth development and community progress.

Dinner in Honor of Mr Feizul Ayub

On 2 September 2025, the WMO Europe Chapter hosted a special dinner at Queen of Shiba in London in honour of Mr Feizul Ayob, Founder Trustee and former Regional President of the Africa Chapter. Founders, trustees, their spouses and distinguished guests gathered to recognise his lifelong dedication to WMO and the global Memon community.

The evening celebrated Mr Ayob's important role in shaping and strengthening the organisation through his leadership, vision and commitment to service. It also enabled members to exchange ideas, strengthen relationships and encourage closer cooperation across WMO. The gathering reflected the organisation's appreciation for his lasting contribution and created a renewed sense of fellowship among attendees.

Meeting with Asif Rangoonwala

The WMO Europe Chapter held a constructive meeting with WMO Trustee Mr Asif Rangoonwala to discuss organisational priorities, community development and opportunities for future collaboration. Regional representatives shared updates on the Chapter's activities and considered how stronger partnerships could support WMO's charitable, educational and

membership objectives.

Mr Rangoonwala's extensive experience in business and philanthropy provided valuable context for the discussion. The meeting reaffirmed the importance of cooperation between WMO's trustees and regional leadership in developing sustainable initiatives that benefit the Memon community in Europe and internationally.

10th Annual General Meeting

The WMO Europe Chapter held its 10th Annual General Meeting, bringing together members of the organisation to reflect on the Chapter's work and progress. The meeting provided an opportunity to review the previous year's activities, including regional programmes, membership development, charitable work and community initiatives.

Members also discussed the Chapter's administration, development and future priorities. Particular attention was given to strengthening coordination, expanding membership and encouraging greater community participation. The meeting concluded with a renewed commitment to unity, transparency and inclusive progress, in keeping with WMO's mission to unite, uphold and uplift the community.

Meetings of Regional Management Committee (RMC)

MEETING	DATE
6th RMC Meeting	21 January 2025
7th RMC Meeting	7 February 2026
8th RMC Meeting	7 May 2026

East London Membership Drive

The WMO Europe Chapter organised a membership drive in East London to introduce community members to WMO's history, mission and regional activities. Attendees received information about the organisation's humanitarian programmes, community events, Global Youth Wing, Global Ladies Wing and opportunities to participate as members or volunteers.

The meeting encouraged closer engagement with East London's Memon community and provided attendees with an opportunity to speak directly with Chapter representatives. The initiative formed part of the Europe Chapter's wider effort to expand its membership base, strengthen local participation and develop the next generation of community leaders.

GLOBAL YOUTH WING

Quran Tafseer Classes

The World Memon Organisation organised online Quran Tafseer classes to introduce community members to the deeper meanings, historical context, and spiritual wisdom of the Holy Quran. Attendees received profound insights into Quranic verses, guidance on daily Islamic practices, and opportunities to engage in virtual spiritual learning from the comfort of their homes.

The interactive sessions encouraged closer spiritual connection within the global community and provided participants with an opportunity to ask questions and learn directly from esteemed scholars. The initiative formed part of the organisation's wider effort to promote religious education, enrich faith during the holy month, and strengthen spiritual bonds across the worldwide Memon community.

Youth Advisory Service

The Youth Advisory Service continued to provide guidance and support to young members of the Memon community throughout 2025. The initiative offers practical advice on university applications, career planning, CV writing, accommodation, employment opportunities, and professional development. By connecting young Memons with experienced professionals and useful resources, the programme continues to empower the next generation to achieve their personal and professional goals. As a long term initiative of the Youth Wing, the service will continue to expand in the years ahead.

New Members

The WMO Europe Chapter continued to welcome new members through community events, membership meetings and regional engagement across London, Leicester and Portugal. Each new member brings valuable experience, energy and ideas to the organisation and contributes to the continued development of its charitable and community programmes.

The Chapter extends a warm welcome to all new members and looks forward to their active participation in WMO's mission to Unite, Uphold and Uplift the Memon community.

Gaal Memoni Main

"Gaal Memoni Mein" became one of the WMO Europe Chapter's most successful youth initiatives, encouraging young people to speak Memoni and reconnect with their language and cultural heritage. Through engaging and accessible content, the programme made language learning relevant to younger generations and helped bridge the gap between youth and elders.

The initiative strengthened cultural pride, confidence and a sense of belonging among young participants. Its popularity also increased awareness of the Europe Chapter's work and supported wider membership engagement. Building on this success, the Chapter plans to expand the programme and connect future activities with charitable initiatives, further combining cultural preservation, youth participation and community service.

Memon Premier League

On 26 May 2025, the WMO Europe Chapter launched the first-ever Memon Premier League, bringing teams from across Europe together through football, teamwork and friendly competition. Players demonstrated skill and sportsmanship, while enthusiastic supporters created an energetic community atmosphere.

Westside Wizards secured a dramatic 8–7 victory over North London FC in an exciting final. Beyond the result, the tournament provided young people with an opportunity to participate connect and represent their communities. Its success strengthened community relationships and established a strong foundation for the Memon Premier League to develop into a regular youth and sporting initiative.

GLOBAL LADIES WING

Islamic Relief Gala Charity Dinner in Support of Ghana

In January 2026, members of the WMO Europe Ladies Wing attended an Islamic Relief charity dinner in support of the Ghana Appeal. Their participation helped raise awareness of humanitarian needs in Ghana and strengthened cooperation between the Ladies Wing and Islamic Relief.

The event provided an opportunity to support an international charitable cause, build stronger partnerships and demonstrate the Ladies Wing's commitment to helping vulnerable communities beyond Europe. This collaboration also created a foundation for continued involvement in future humanitarian initiatives.

Global Ladies Wing Coffee Morning

Women from the WMO Global Ladies Wing gathered in Central London for a special Eid afternoon high tea. Attendees of different ages and backgrounds enjoyed a specially prepared halal menu while connecting through conversation, laughter and shared celebration.

The gathering created an inclusive space where women could build friendships, exchange experiences and support one another. Beyond celebrating Eid, the event strengthened sisterhood and encouraged greater connection and participation within the Ladies Wing, highlighting the value of organising welcoming social activities for women across the community.

Ramadan Care Packs for Women Affected by Domestic Abuse

On 21 February 2025, the WMO Global Ladies Wing Europe Chapter prepared and distributed Ramadan food hampers to women living in safe houses across London. The initiative provided practical and compassionate support to women experiencing domestic hardship during the blessed month of Ramadan.

Each hamper contained food and essential toiletries, together with handmade Ramadan cards created by children. These personal messages added warmth and reassurance to the packages and represented the community's solidarity with the recipients. The project reflected WMO's commitment to protecting dignity and supporting vulnerable women.

Winter Blessing Bags

In January 2025, the WMO Global Ladies Wing Europe Chapter launched its first LaunchGood fundraising campaign in support of vulnerable residents and refugees in London. The campaign exceeded its fundraising target and enabled the team to prepare and distribute more than 100 Winter Blessing Bags.

Each bag contained practical winter essentials, including warm clothing, hygiene products and food. In addition to providing immediate assistance during the colder months, the initiative

created new community partnerships and increased awareness of WMO's humanitarian mission. The campaign demonstrated the Chapter's commitment to serving local communities with compassion, dignity and care.

Widows Support Fund

During March 2025, the WMO Global Ladies Wing Europe Chapter raised £11,000 through the Malawi Widows Support Fund. The programme was designed to help widows facing financial hardship develop greater stability, dignity and independence.

The initiative formed part of the Chapter's wider Ramadan humanitarian programme and demonstrated the continued generosity of its donors and supporters. By directing assistance towards sustainable support, the project aimed not only to address immediate needs but also to help beneficiaries work towards improved long-term financial security.

THE FUTURE

Building on the progress achieved during 2025, the Europe Chapter will continue to focus on sustainable membership growth, stronger regional engagement and increased participation by young people and women. Priorities include expanding humanitarian and welfare initiatives, strengthening collaboration with Memon organisations across Europe, developing the Memon Premier League and other youth programmes, supporting the continued growth of the Global Ladies Wing, and creating more opportunities for families and members to connect.

The Chapter will also continue to strengthen governance, communication and cooperation with WMO Trustees, Global Office Bearers and other Regional Chapters. Through these priorities, WMO Europe aims to build a stronger, more connected and more active community while remaining faithful to the organisation's mission of Unite, Uphold and Uplift.

THANKS & ACKNOWLEDGMENT

The World Memon Organisation Europe Chapter extends its sincere appreciation to all Trustees, Patrons, Regional Management Committee members, office bearers, Global Youth Wing and Global Ladies Wing representatives, donors, sponsors, volunteers, partner organisations and members who contributed to the Chapter's work throughout 2025.

Every event, programme and humanitarian initiative was made possible through collective effort, generosity and a shared commitment to community service. The Chapter is grateful for this continued support and looks forward to working together in the years ahead.

Shahzad Iqbal
Regional President

Farhan Farooq
Regional Secretary



Ashraf Sattar

Chairman, WMO Board of Trustees

We are proud to join as a Gold sponsor of the World Memon Organisation's 24th AGM 2026

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Annual Report

2025

Far East Chapter

Regional Management Committee 2023 - 2026

1. Mr Ameen Bhaila - Regional President
2. Mr Hassan Siddique - Regional Secretary
3. Mr Abdul Razzak Osman Hingora - Regional Treasurer
4. Mr Ashraf Sattar Sayani - Chairman, BoT
5. Mr. Eliyas Abdul Kareem
6. Mr. Farook Kassim
7. Mr. Aslam Omar
8. Mr. Mukthar Haji Anver Ahmed
9. Mr. Afthab Bhadelia (Japanwala)
10. Mr. Iqbal Sathar
11. Mr. A C Mahmud
12. Mr Ismail Gadit
13. Ms Shazia Sangani - GLW Regional Chair
14. Ms Anila Altaf - GLW Regional Secretary
15. Ms Gulshan Ashraf - GLW Regional Treasurer
16. Mr Aqib Ashraf - GYW RYVC

The Far East Chapter had a total membership of 240 as at 31-12-2025.

Membership Category	Number of Members
Trustees	4
Patrons	2
Apex	1
Individual Life	100
Individual	62
Global Youth Wing	68
Young Memon	1
Friends of WMO	2

Our membership numbers have grown with the increase of Life members and Individual Membership category. Youth member numbers also continuing to grow as they are the future of WMO.

Details of Members Activities of Far East Chapter during the year ended 31 December 2025;

- 4 RMC Meetings
- 1 Anuual General Meeting

PERMANENT ZAKAT COMMITTEE

The Permanent Zakat Committee, established through the collaboration between the World Memon Organisation (WMO) Far East Chapter and the Memon Association of Sri Lanka (MASL), continued to play a pivotal role in strengthening the collection, assessment, and distribution of Zakat during 2025. The Committee remains one of the Chapter's greatest strengths, ensuring that Zakat funds are administered with fairness, diligence, and complete transparency.

TRUSTEES OF THE ZAKAT COMMITTEE

Janab Haji Eliyas Abdul Kareem	Janab Haji Abdul Gaffar Abdul Latiff Sayani
Janab Aslam Omar	Janab Haji Anis Abdul Sattar Sayani
Janab Haji Ismail Abdul Latiff Admani	Janab Haji Dr. Haroon Aboobucker Admani
Janab Haji Abdul Cader Mahmud Hadfa	Janab Mohamed Ameen Haji Ahamed Bhaila
Janab Haji Ismail Abdul Latiff Admani	

ZAKAT WORKING COMMITTEE MEMBERS

Name	Designation
Mr. Jafar Abdul Sattar Katliya	Chairman
Mr. Abdul Razzak Abdul Sattar Katliya	President – MASL
Mr. Abdul Gani Ahamed Fathani	Secretary
Mr. Mohamed Yaseen Ahamed Bhaila	Treasurer / Medical – Team Leader
Mr. Mohamed Iqbal Sattar Khiyani	Housing / Self Employment – Team Leader
Mr. Abdul Razzak Osman Hingora	Education – Team Leader
Mr. Anis Abdul Sattar Sayani	
Mr. Abdul Cader Mahmud Hadfa	
Mr. Mohamed Azeem Ismail	
Mr. Mohamed Hassan Haji Siddique	
Mr. Ismail Sattar Gadit	

Meeting on a fortnightly basis at the MASL office, the Committee devotes several hours during each session to reviewing applications, conducting detailed interviews with prospective beneficiaries, assessing individual circumstances, and making informed decisions on the allocation of assistance. This structured approach ensures that every application is evaluated consistently and that Zakat reaches those who are genuinely eligible and most in need.

A distinguishing feature of the Committee is that all its members serve entirely in a voluntary capacity, contributing their time, expertise,

and experience without any remuneration. Furthermore, the members are themselves valued contributors to the WMO Zakat Fund, reflecting their deep personal commitment to the objectives of the programme. Their unique perspective as both donors and custodians of the fund promotes a culture of integrity, accountability, and responsible stewardship.

The Regional Management Committee of the WMO Far East Chapter records its sincere appreciation to every member of the Permanent Zakat Committee for their unwavering dedication, professionalism, and countless hours of voluntary service throughout the year. Their collective efforts continue to ensure that every Zakat contribution entrusted to the Chapter is utilised effectively, responsibly, and in accordance with the true spirit and principles of Zakat.

ZAKAT COLLECTION & DISBURSEMENTS

The details of Zakat Commitment, Collection and utilization for 2025 as given below;

	Pledges /Commit	Collection	Utilisation
LKR	363,140,000	325,900,000	220,489,000
USD	1,210,000	1,086,500	0

Utilisation of Zakat – Year 2025

Zakat Disbursed	LKR	USD	No. of Recipients
Education Aid	63,845,557	212,819	425
Medical Aid	20,603,475	68,678	112
Housing Aid Rent & Own	49,210,803	164,036	72
Housing - Construction	60,000,000	200,000	16
Self - Employment	1,429,219	4,764	5
Ditwah Disaster Relief	25,400,000	84,667	220
Total Zakat Disbursed	**220,489,054**	**734,964**	**850**

Zakat Collection and Distribution

The WMO Far East Chapter continued its unwavering commitment to serving the less fortunate through the effective collection and responsible distribution of Zakat funds during 2025. Despite the prevailing economic challenges, the generosity and trust of our donors enabled the Chapter to make a meaningful impact on the lives of hundreds of deserving beneficiaries across Sri Lanka.

During the year, the Chapter secured Zakat commitments amounting to LKR 363.14 million (USD 1.21 million) and successfully collected LKR 325.90 million (USD 1.087 million), during the financial year 2025, and the balance were collected before Ramadan. This remarkable achievement was made possible through the continued support of approximately 80 generous Zakat donors, whose confidence in the Chapter's transparency and accountability remains the foundation of our humanitarian efforts.

A total of LKR 220.49 million (USD 734,964) was disbursed during the year, with all distributions directed towards carefully identified beneficiaries in accordance with the principles of Zakat. The remaining balance has been earmarked for approved projects and beneficiary assistance to be implemented in the subsequent financial year.

Education remained the Chapter's highest priority, with LKR 63.85 million allocated to support the education of 425 students, reaffirming our long-term commitment to breaking the cycle of poverty through access to quality education. Housing continued to be another key focus area, with LKR 60 million invested in the construction of 16 permanent homes under our Housing Colony Project, in addition to LKR 49.21 million provided as housing assistance, repairs and rental support benefiting 72 families.

Recognising the importance of healthcare for vulnerable communities, the Chapter disbursed LKR 20.60 million towards medical assistance, providing life-changing support to 112 beneficiaries. Financial assistance for self-employment initiatives amounting to LKR 1.43 million enabled several deserving individuals to establish sustainable livelihoods and work towards long-term financial independence.

The Chapter also responded promptly to humanitarian emergencies by allocating LKR 25.40 million towards disaster relief efforts, extending assistance to 220 affected individuals and families. This timely intervention demonstrated the Chapter's readiness to support communities during times of crisis while upholding the core values of compassion and service.

Overall, the Zakat programme directly benefited 850 recipients during 2025, reflecting the Chapter's continued dedication to ensuring that every contribution reaches those most deserving. The diversity of programmes supported—ranging from education, healthcare and housing to livelihood development and disaster relief—demonstrates a balanced and

impactful approach to Zakat utilization, creating lasting improvements in the lives of beneficiaries.

The WMO Far East Chapter expresses its heartfelt appreciation to every donor whose generosity has made these initiatives possible. We remain committed to maintaining the highest standards of governance, transparency and accountability in the management of Zakat funds and pray that Allah (SWT) accepts the contributions of all our donors and volunteers, granting them abundant rewards in this life and the Hereafter.

Housing Colony Project

One of the most significant milestones achieved by the WMO Far East Chapter during 2025 was the successful completion of our flagship Housing Colony Project, reaffirming our commitment to providing safe, dignified, and permanent housing for underprivileged families.

Alhamdulillah, the Chapter successfully completed the construction of 16 modern two-story housing units on a 68-perch parcel of land situated in Wellampitiya, Greater Colombo, Western Province. Each house has been thoughtfully designed with a floor area of approximately 1,100 square feet, providing families with comfortable living spaces that promote security, stability, and a better quality of life.

The project was completed at a total cost of approximately LKR 200 million (USD 600,000), funded entirely through the generous Zakat contributions received from our donors. This landmark initiative reflects the trust placed in the WMO Far East Chapter to utilise Zakat funds effectively in creating long-term, sustainable benefits for deserving families.

Following a comprehensive beneficiary selection process conducted by the Chapter's Zakat Committee, the completed houses are scheduled to be officially handed over to the selected beneficiaries in March 2026.

The joy and gratitude expressed by the recipient families upon seeing their new homes have been truly heartwarming. For many, this marks the beginning of a new chapter in life—one with greater dignity, security, and hope for the future. This project stands as a testament to the unwavering dedication of our Zakat Committee, Housing Project Team, volunteers, donors, and well-wishers whose collective efforts transformed a vision into reality.

We pray that Allah (SWT) accepts this humble endeavour as Sadaqah Jariyah for all those who contributed towards its success and grants immense barakah to every family that will call these houses their home.

NON – ZAKAT PROJECTS AND CHAPTER ACTIVITIES

1. Micro Financing

The Micro Finance Loan Scheme continues to be one of the WMO Far East Chapter's flagship community empowerment initiatives, providing interest-free financial assistance to aspiring entrepreneurs and small business owners. Now in Phase VIII, the scheme continues to promote self-employment, financial independence, and sustainable economic growth within the community.

2025 Highlights

- 175 beneficiaries have been assisted since the inception of the scheme.
- 250 interest-free loans have been disbursed, with 65 beneficiaries receiving repeat assistance to expand their businesses.
- LKR 14 million has been advanced under the current phase.
- 30 beneficiaries have successfully achieved financial independence, demonstrating the long-term impact of the programme.

Overall Programme Statistics

- Total Phases Completed: **08**
- Total Fund Disbursed: **LKR 22 million**
- Maximum Loan Amount: **LKR 1 million**
- Total Loans Granted: **250**
- Total Beneficiaries: **175**

The continued success of the Micro Finance Loan Scheme reflects the Chapter's commitment to empowering individuals through sustainable livelihood opportunities rather than short-term financial assistance. By enabling beneficiaries to establish and expand their businesses, the programme continues to strengthen families, create economic resilience, and contribute to the long-term well-being of the community.

2. Gift of Sight Project

The Gift of Sight Project is a unique humanitarian initiative undertaken by the WMO Far East

Chapter in partnership with the Sri Lankan Eye Bank Society and the WMO Pakistan Chapter.

Through this collaboration, healthy donated corneas are provided at cost by the Sri Lankan Eye Bank Society and sent to Pakistan, where they are transplanted free of charge into financially disadvantaged patients through leading eye hospitals.

Funded through Zakat, this project restores vision and transforms lives by enabling beneficiaries to regain their independence and improve their quality of life.

PROJECT SNAPSHOT
Project Period: **2020 – 2025**
Projected Corneas to be Donated: **500**
Cost per Cornea: **USD 450**
Donations Received (up to 2025): **355 corneas**
Corneas Sent to Pakistan: **345 corneas**

The WMO Far East Chapter remains grateful to all donors, volunteers, and partner organisations whose continued support has made this life-changing initiative possible, bringing the priceless gift of sight to hundreds of deserving individuals.

3. EDUCATION PROJECTS

WMO Far East Chapter's Strategic Investment of Non-Zakat Funds

The World Memon Organisation – Far East Chapter (WMO FC) continues to invest its Non- Zakat Funds in sustainable community development, with education remaining one of its highest priorities. Through these long-term investments, the Chapter aims to enhance educational opportunities, improve learning environments, and empower future generations to become productive members of society.

a. Darussalam College (DC) Project

As part of its ongoing commitment to educational development, WMO FC continues to support Darussalam College, a century-old institution serving more than 1,225 students, the majority of whom come from underprivileged backgrounds. The Chapter's assistance focuses on enhancing educational standards, improving student facilities, and supporting the overall development of the school. Annual Project Cost: Approximately LKR 3 million.

Key Support Areas:

- Extra classes for students preparing for major exams
- Sports development (equipment, practice sessions, coach salaries)
- Full-time WMO coordinator based at the school

b. Al Hijra Muslim Vidyalaya

One of Colombo's oldest Muslim schools with only 385 students. WMO provides salaries for volunteer English and IT teachers.

c. Al Hidaya Muslim Vidyalaya

Al Hidaya is a Muslim girls' school in Colombo10, with 900 students. WMO assists this school by providing, an English and IT teacher.

d. Alighar Muslim School, Kalleliya

We have identify this deserving school as an high-performing Muslim schools in the Muslim village of Kalleliya and with the aim to improve university entrance rates. We provide extra classes materials and resource person, in order to increase the pass rates of this school.

e. Fathima Muslim Ladies College, Colombo 1

We support Fathima Muslim Ladies College with the aim to produce more professionals – doctors, accountants, lawyers – by providing targeted academic support and resources.

f. Hamza College

Hamza college is assisted by WMO with provision of 2 volunteer teachers (English & IT).

Donation of School Books

As an annual program, WMO continued to distribute 750 packs of exercise books worth approximately LKR 2.5 million to needy children in rural Sri Lanka, mainly covering the North and East provinces. Beneficiaries included all communities in Colombo, Gampaha Mannar, Nawalapitiya, and Trincomalee areas.

Summary of Education Projects

School	Funded for	Amount (LKR)
Darussalam College	Education & EC Activities	2,884,900
	Coordinator Salary	852,000
Fathima Muslim Ladies College	Education	540,000
Alighar Muslim College	Education	1,237,300
Al Hijra – Kuppiyawatte	Volunteer Teachers	1,020,000
Hamza College - Mutwal	Volunteer Teachers	720,000
Presidents College - Kotte	Islam Teacher	240,000
Al Hidaya Muslim Vidyala	Volunteer Teachers	480,000
School Kits Distribution	Rural Schools	2,500,000
Total for WMOFC Education project		**10,474,200**

LADIES WING ACTIVITIES

The year 2025 was a remarkable period for the Ladies Wing of the World Memon Organisation (WMO) Far East Chapter, characterized by events that strengthened community bonds, promoted women's empowerment, and encouraged healthy, active lifestyles. The Ladies Wing successfully executed two major events during the year.

1. Eid Milan Lunch

To celebrate the festive spirit of Eid, the Ladies Wing hosted an elegant Eid Milan Lunch, providing a wonderful platform for the women of our community to reconnect, network, and celebrate together. The event saw an enthusiastic turnout, with more than 30 ladies participating. It proved to be a highly enjoyable and memorable gathering, fostering a strong sense of unity and sisterhood within the chapter.

Date: Wednesday, 9th April 2025
Venue: Taj Samudra Hotel, Colombo

2. Memon Ladies Badminton Tournament

In alignment with our ongoing commitment to women's empowerment, health, and wellness, the Ladies Wing organized the highly anticipated Memon Ladies Badminton Tournament 2025. This sports initiative aimed to give women and young girls a dedicated space to showcase their athletic talents, build team spirit, and embrace physical fitness. The tournament was structured across four distinct age categories to ensure inclusive participation.

The response from the community was overwhelming, drawing a total of 54 vibrant participants competing across 27 teams. The tournament was a resounding success, marked by intense, high-spirited matches and immense support from spectators. To honor the dedication and hard work of our players, beautiful custom trophies were awarded to the outstanding achievers of the day.

Theme: "Smash Your Way to Victory"
Date: Saturday, 30th August 2025
Time: 8:00 AM onwards
Venue: Mercantile Badminton Association

Conclusion

The Ladies Wing extends its deepest gratitude to the WMO Far East Chapter management, our generous sponsors, volunteers, and the community members whose continuous support made the events of 2025 a grand success. We look forward to reaching greater heights and launching more impactful initiatives in the years to come, Insha Allah.

YOUTH WING ACTIVITIES

1. Iftar Program

On 25th March 2025, during the blessed month of Ramadan, the Youth Wing arranged its annual Orphanage Iftar Program at an orphanage in Aluthgama. The event was attended by nearly a seventy children, who were provided with a warm meal and shared in the blessings of breaking fast with the community. This program has

become a meaningful tradition, reinforcing our commitment to social service and compassion for the less fortunate.

2. **08 Ball Pool Tournament**
   The WMO Far East Chapter Youth Wing (GYW) successfully organized the 08 Ball Pool Tournament, bringing together youth from across the community in a spirit of healthy competition, friendship, and camaraderie. The tournament attracted 30 participating teams, all competing for the championship trophies, and was well supported by an enthusiastic gathering of spectators.

   The event provided an excellent platform for fostering interaction among young members while promoting sportsmanship and strengthening community ties. The Chapter extends its sincere appreciation to the Recreational Management Committee (RMC) and all our generous sponsors whose support was instrumental in the success of this event.

Throughout 2025, the WMO Far East Chapter Youth Wing continued to organize a diverse range of sporting, social, and community engagement initiatives. These activities played a significant role in promoting youth participation, leadership, and volunteerism, while further strengthening the unity and cohesion of the Memon community in Sri Lanka.

Conclusion

Alhamdulillah, as we reflect on the achievements of 2025, we are filled with gratitude to Allah (SWT) for His countless blessings and guidance throughout the year. The accomplishments highlighted in this Annual Report are a testament to the collective dedication of our members, donors, volunteers, office bearers, and well-wishers, whose unwavering support has enabled the WMO Far East Chapter to make a meaningful and lasting impact on the lives of those we serve.

From strengthening our Zakat initiatives and expanding educational support to delivering sustainable housing projects, humanitarian assistance, and youth development programmes, every milestone has been achieved through the spirit of unity, compassion, and selfless service that defines our organisation.

As we look ahead, we remain committed to upholding the highest standards of transparency, accountability, and excellence while continuing to serve our community with sincerity and purpose. We pray that Allah (SWT) accepts our humble efforts, blesses all those who have contributed to these noble causes, and grants us the strength and wisdom to accomplish even greater service in the years to come.

May Allah (SWT) continue to unite us in service, strengthen our community, and make our efforts a source of lasting benefit for generations to come. Ameen.

Ameen Bhaila
Regional President

Hassan Siddique
Regional Secretary

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Annual Report

2025

Middle East Chapter

Regional Management Committee 2023 - 2026

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

REGIONAL PRESIDENT'S MESSAGE

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 under served 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.

Welfare Activity at a glance (January - December 2025)

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

EDUCATION ASSISTANCE

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 worshipers, and establishing houses of Allah where His remembrance will continue for generations to come.

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.

EVENTS & PROGRAMS

1. **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.

2. **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. Yousuf 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.

3. 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 khausa—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.

4. 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 (General 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.

5. 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.

6. 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.

7. 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!

8. Memon Marvels 2025

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!

9. World Memon Organization - 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, 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 traveling 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.

GLOBAL LADIES WING

The Global Ladies Wing Middle East Chapter works toward where women wellbeing & Its focus areas are education, religious knowledge, health and well-being, and support for housewives and home-based entrepreneurs.

The chapter held a varied programme of family and educational events in 2025. It began with a family picnic at Barsha Pond Park on 12 January, with games, a magic show, a puppet performance, bingo, a henna corner and free dental checkups. During Ramadan it ran an online Ramadan Challenge for youngsters and teenagers, with daily insights and tips on faith and good character. On 12 April, over 120 guests celebrated Eid Milan with Memon Day at Park Regis Hotel, with a parenting talk by Dr. Deepa, entrepreneur showcases, kids' activities and Eidi.

From 7 July to 15 August, the chapter partnered with Pakistan Association Dubai (PAD) to offer a discounted four-week summer camp for Memon children. On 10 August it represented WMO at the Jashn e Azadi Pakistan event at Expo City. The Memon Kids Talent Show followed on 14 September at PAD, where over 40 children performed before about 200 attendees. All the children received medals, and their parents were recognised too.

Two online sessions rounded off the year: a Seerat-un-Nabi webinar on 25 September with Bilal Ahmed Madani Sahab (30+ families), and a "Food and Disease" doctors' webinar on 29 November with Dr. Syed Faisal Jeelani (about 32 families).

The Chapter thanks Chairperson Zeenat Yasin Merchant, Secretary Sobia Asghar, Treasurer Madiha Furqan, Committee Members Riffat Ghulam and Farhat Gadit.

GLOBAL YOUTH WING

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.

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.

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.

Kamran Ghani
Regional President

Afzal Allah Rakha
Regional Secretary

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Annual Report

2025

North India Chapter

Regional Management Committee 2023 - 2026

1. Mr. Haseen Aghadi - Regional President
2. Mr. Sharif Memon - Regional Secretary
3. Mr. Shabbir Ahmed Patca - Regional Treasurer
4. Ms. Razia Chasmawala - Global Ladies Deputy Chair
5. Adv Yameen Thara - GYW RYVC
6. Mr. Ehsan Haji Amin Gadawala
7. Ms. Masheela Maqsood Naviwala
8. Mr. Bilal Latifbhai Memon (Tinwala)
9. Mr. Mansur Abubaker Mehta
10. Mr. Elyas Alias Samir Ahmed Hingora
11. Mr. Ismail Hasan Nathani
12. Ms. Tehmida Toufik Lakhani
13. Mr. Suhail Mohamed Yacoob Khandwani
14. Dr. Zahid Abdul Majid Noorani
15. Mr. Gani Abdul Majid Memon
16. Mr. Riyaz Wahid Teli
17. Mr. Faisal Ebrahim Supediwala
18. Mr. Mohammed Asif Furniturewala
19. Mr. Mohammed Afzal Abdul Gaffar Sopariwala
20. Mr. Abdul Razzak Haji Sopariwala
21. Mr. Irfan Abdul Latif Bhamla
22. Mr. Mohamed Amin Mohammad Nathani
23. Mr. Irfan Bhai Majidbhai Khimani
24. Mr. Abdul Razak Sulemanbhai Memon
25. Mr. Ilyas Kapadiya
26. Mr. Mohamd Rafiq Haji Hasam Memon
27. Mr. Wasim Khandwani
28. Mr. Zubair Halari
29. Mr. Ikram Ikbal Memon
30. Mr. Mohammed Farid Ali Mohammed Zariwala
31. Mr. Shiraj Patanwala
32. Mr. Abdul Vahab Amdani
33. Mr. Abdul Razak Lakadiya
34. Mr. Maksud Haji Shakur Godil
35. Mr. Imran Jamal Ravani
36. Mr. Batliwala Sakir Umer
37. Mr. Afzal Mohd Ashraf Padela
38. Mr. Abdulmajid Abdulrazak Memon
39. Mr. Mohammed Asif Ali Mohammed Sharif
40. Mr. Yusuf Gaffar Pakizawala
41. Mr. Haroon Rashid Mohammed Gani
42. Mr. Imtiyaz Motorwala
43. Mr. Kadir Memon
44. Mr. Asif Motlani
45. Mr. Bilal Thekiya
46. Mr. Farukh Chandiwala
47. Mr. Faisal Naviwala
48. Mr. Umardaraz Chasmawala
49. Mrs. Nasreen Batliwala
50. Mrs. Nazia Pakizawala

REGIONAL PRESIDENT'S MESSAGE

In the Name of Allah, the Most Compassionate, the Most Merciful

All praise and thanks are due to Allah (SWT), the Lord of the Worlds.

Alhamdulillah! By the infinite Grace and Mercy of Allah (SWT), whatever WMO North India Chapter has accomplished is a reflection of our shared vision, unity, dedication, and the sincere efforts of every individual associated with this noble mission.

We believe that education is the foundation of lasting change. Through educational assistance, scholarships, vocational training, skill development centres, and institutions such as WMO Knowledge City and the MITIS Skill Development Centre, we are committed to making quality education and lifelong learning accessible to deserving students and empowering future generations.

Our Ladies Wing continues to play a transformative role by empowering women through education, vocational training, healthcare initiatives, entrepreneurship development, financial assistance, and livelihood opportunities. By equipping women with skills and confidence, we are helping them become self-reliant and financially independent.

Our Youth Wing serves as a dynamic platform for engaging young leaders through community service, sports, leadership development, educational initiatives, and social welfare activities. By nurturing talent, encouraging volunteerism, and promoting teamwork, we are preparing the next generation to lead with integrity, compassion, and purpose.

At WMO, we remain committed to our guiding motto: UNITE • UPHOLD • UPLIFT

Together, we strive to build stronger communities, create sustainable opportunities, and transform lives through compassion, unity, and service.

May Allah (SWT) continue to bless our efforts, strengthen our unity, and guide us in serving humanity—especially the Memon Community and the wider Muslim Ummah—with sincerity, compassion, and excellence.

REGIONAL SECRETARY'S MESSAGE

In the Name of Allah, the Most Compassionate, the Most Merciful.

"All praise and thanks are due to Allah, the Lord of the worlds."

The Prophet Muhammad (SAW) said:

"A kind word is also a form of charity." (Sahih al-Bukhari)

Charity is not limited to financial assistance—it is reflected in every act of kindness, compassion, and service extended to those in need. True charity is offered with sincerity, humility, and without expecting anything in return.

It is with immense gratitude to Allah (SWT) that I present this Annual Report of the World Memon Organization – North India Chapter (WMO NIC). This report reflects our collective journey of service, dedication, and commitment towards empowering our community and humanity at large.

Alhamdulillah, under the visionary leadership of Dr. Haseen Haji Yunus Aghadi, Regional President, and with the unwavering support of our Trustees, Governing Council Members, Regional Managment Committee, City Chairmen, Ladies Wing, Youth Wing, Office Bearers, Staff, Volunteers, and generous donors, WMO NIC has continued to grow into a vibrant and impactful humanitarian organization.

Throughout the year, WMO NIC has successfully expanded its work across multiple areas including education, healthcare, housing, women empowerment, youth development, humanitarian relief, livelihood support, skill development, financial assistance, and community welfare.

One of our proudest achievements continues to be The Legacy – WMO Aashiyana Housing Projects, through which deserving families are being provided with safe, affordable, and dignified homes. With completed housing colonies across several regions and new projects progressing in Jasdan, Karanja, Dhoraji, Palghar, and other locations, we remain committed to ensuring that every deserving family has the opportunity to live with dignity and security.

Education remains one of our highest priorities. Through scholarships, educational assistance, school book distribution, WMO Knowledge City – Malegaon, MITIS Skill Development Centre – Aurangabad, vocational training centres, and various women empowerment initiatives, we continue to invest in the future of our youth by creating opportunities that transform lives through knowledge and skills.

Our commitment extends beyond education. Through Project Farishtey, Project Mohabbat, Project Langar, Ramadan relief initiatives, medical camps, medical equipment donations, financial assistance, mass marriage support, and numerous welfare activities, WMO NIC has continued to stand beside deserving families during their times of need with compassion, dignity, and respect. We also remain committed to promoting self-reliance through Microfinance and livelihood initiatives, enabling individuals to establish small businesses, become financially independent, and gradually reduce dependence on charitable assistance.

These achievements have only been possible because of the trust and support extended by WMO International, our Trustees, donors, members, volunteers, partner organizations, and well-wishers across India and around the world. Your generosity and confidence inspire us to serve with greater sincerity and dedication.

I extend my heartfelt appreciation to every Committee Member, City Chairman, Ladies Wing Member, Youth Wing Member, Staff Member, Volunteer, and supporter who has worked tirelessly throughout the year. Your commitment, teamwork, and selfless service remain the foundation of WMO NIC's continued success.

As we move forward, let us continue working together with renewed determination to strengthen our community through the ideals of "Unite • Uphold • Uplift." May our collective efforts continue to create lasting opportunities, uplift deserving families, and leave behind a legacy of compassion, service, and excellence for future generations.

May Allah (SWT) accept our humble efforts, forgive our shortcomings, bless our donors and volunteers abundantly, and grant us the strength, wisdom, and sincerity to continue serving humanity—especially the Memon Community and the wider Muslim Ummah—with unity, compassion, and excellence.

REGIONAL TREASURERS MESSAGE

In the Name of Allah, the Most Compassionate, the Most Merciful

All praise and thanks are due to Allah (SWT), the Lord of the Worlds.

Alhamdulillah! By the infinite Grace and Mercy of Allah (SWT), whatever WMO North India Chapter has accomplished is a reflection of our shared vision, unity, dedication, and the sincere efforts of every individual associated with this noble mission.

It is my privilege to present this message as the Regional Treasurer of the World Memon Organization – North India Chapter (WMO NIC). I sincerely thank Allah (SWT) for granting us the opportunity to serve humanity and contribute towards the welfare of the Memon community through various humanitarian and development initiatives.

Under the visionary leadership of Dr. Haseen Haji Yunus Aghadi, Regional President, and the continued guidance of Mr. Ehsan Haji Amin Gadawala, Former Regional President, WMO NIC has witnessed remarkable growth and successfully expanded its impact across education, healthcare, housing, women empowerment, youth development, livelihood support, and humanitarian relief.

During the year, WMO NIC achieved several significant milestones, including the continued progress of The Legacy – WMO Aashiyana Housing Projects, the development of WMO Knowledge City – Malegaon, the expansion of MITIS Skill Development Centre – Aurangabad, the advancement of the Palghar Hospital Project, educational assistance programs, Project Mohabbat, Project Farishtey, medical camps, food distribution, financial assistance, and numerous other welfare initiatives that have positively impacted thousands of deserving beneficiaries.

As Treasurer, I firmly believe that transparency, accountability, and responsible financial management are fundamental to sustaining the trust of our donors and ensuring that every contribution is utilized effectively for the welfare of society. We remain committed to maintaining the highest standards of financial governance while maximizing the impact of every donation entrusted to WMO NIC.

Having previously served the organization as Regional Secretary for two consecutive terms, I have witnessed the remarkable dedication of our members and volunteers. Today, as Regional Treasurer, I remain committed to strengthening our financial systems and supporting the continued growth of WMO's humanitarian mission.

I extend my heartfelt gratitude to our Trustees, Regional Managment Committee, Governing Council Members, City Chairmen, Office Bearers, Ladies Wing, Youth Wing, Staff Members, Volunteers, generous donors, partner organizations, and well-wishers. Your trust, commitment, and unwavering support have been the foundation of every achievement highlighted in this Annual Report.

As we look towards the future, I humbly request your continued support and participation. Together, we can expand our reach, empower more families, create greater opportunities, and continue building a stronger, more compassionate, and self-reliant community.

May Allah (SWT) accept our humble efforts, bless our donors and supporters abundantly, grant Barakah in their wealth and lives, and continue to guide us in serving humanity with sincerity, integrity, and excellence.

EDUCATION HELP

World Memon Organization remains steadfast in its commitment to education, recognizing it as one of the most powerful tools for transforming lives and uplifting communities. Education extends beyond the transfer of knowledge—it builds character, strengthens confidence, encourages critical thinking, and nurtures a sense of responsibility, empowering individuals to lead meaningful and dignified lives.

With this vision, WMO India has played a significant role in bringing together leading social organizations across India under one umbrella to strengthen educational support initiatives. This collaborative approach has helped reduce duplication of efforts, optimize available resources, and ensure that assistance reaches a greater number of deserving students. Through a deeper understanding of the challenges faced by students and their families, the organization has worked towards creating a more coordinated and impactful educational support system.

WMO India has adopted a systematic, transparent, and professional approach to educational assistance, ensuring that financial limitations never become a barrier to learning and personal growth. The organization firmly believes that investing in education is an

investment in the future of society, creating opportunities, empowering generations, and building stronger communities for years to come.

Through the infinite Grace and Mercy of Allah (SWT), WMO North India Chapter has, this year alone, successfully extended educational assistance to more than 2000+ deserving students across various fields of study. This support has empowered countless young minds to continue their academic journeys with hope, confidence, and dignity. WMO India remains dedicated to building a brighter future by nurturing talent, encouraging academic excellence, and creating opportunities for the next generation to become responsible, capable, and compassionate contributors to community.

In addition, bringing other organizations under one umbrella have made a positive sign for WMO. As the prevention of duplication and lead WMO in to new legacy projects in the education field such as opening schools and campuses.

WMO KNOWLEDGE CITY - MALEGOAN

The World Memon Organization (WMO) proudly conducted the Foundation Stone Laying Ceremony of WMO Knowledge City in Malegaon on 31 August 2025, marking a significant milestone in its ongoing mission to promote education, empowerment, and community development.

This landmark project is envisioned as a comprehensive educational institution offering quality education from Nursery to 12th Standard (Junior College), along with modern hostel facilities. WMO Knowledge City aims to become a centre of excellence and a beacon of hope and progress for students and families across the region.

The foundation stone was laid by the auspicious hands of Sayyed Aminul Qadri and Dr. Haseen Aghadi, Regional President of North India Chapter, in the presence of distinguished dignitaries, community leaders, and office bearers of WMO.

The ceremony was graced by the presence of Mr. Ehsan Gadawala, Mr. Sharif Memon, Mr. Imtiyaz Motorwala, Mr. Asif Motlani, Mr. Abdul Kadir Memon, and Ms. Naziya Pakizawala. Also present were Mr. Suhail Sawani, Ms. Razia Chasmawala, Ms. Yasmin Sharif Memon, Mr. Riyaz Teli, Mr. Riyaz Sopariwala, Mr. Mudassar Patel, Mr. Javed Parekh, Mr. Shakil Batliwala, Mr. Yaseen Memon, Mr. Ahmed Isani, Mr. Asif Zakeria, Mr. Salim Bandhukia, along with members of the Malegaon delegation.

This event represents another proud achievement for WMO in its commitment to uplifting communities through education and creating opportunities for future generations.

A special note of appreciation is extended to Mr. Asif Motlani and Mr. Riyaz Sopariwala, whose dedication and tireless efforts played a pivotal role in making the event a grand success. WMO also acknowledges the visionary behind this proposal, whose commitment and perseverance transformed the concept of WMO Knowledge City into a reality.

As the main campus is currently under construction, WMO has proactively leased suitable premises to commence operations for the lower standards of the school. This strategic initiative will help establish early academic activity, build student enrollment, and create a strong foundation for the long-term success of the project before the completion of the permanent campus.

WMO Knowledge City stands as a testament to the organization's vision of investing in education as a catalyst for social progress, empowerment, and sustainable community development.

RATION HELP

During the blessed month of Ramadan, the World Memon Organization – North India Chapter (WMO NIC) continued its mission of compassion, service, and community welfare by reaching thousands of underprivileged and deserving families through its Ramadan Relief Program.

Essential ration kits, food supplies, and daily necessities were distributed across various cities and low-income communities, providing timely relief and ensuring that families could observe the holy month with dignity. These humanitarian efforts were successfully carried out through the collective dedication of our Board Members, City Chairmen, Youth Wing, Ladies Wing, Volunteers, Partner NGOs, and WMO Staff, all of whom worked tirelessly on the ground to ensure that assistance reached the most deserving beneficiaries.

Alhamdulillah, every year Mr. Haji Mudassar Patel, WMO NIC City Chairman – Mumbai Western Region, achieves the highest outreach under the Ramadan Relief Initiative. Through his outstanding leadership, dedication, and relentless efforts, thousands of ration kits were

distributed to deserving families across low-income, slum, and underserved areas, ensuring that help reached those who needed it the most. His commitment to identifying genuine beneficiaries and personally overseeing the distribution reflects the true spirit of humanitarian service and social responsibility.

WMO NIC extends its heartfelt gratitude to all local Memon Jamats, welfare institutions, generous donors, volunteers, partner organizations, and well-wishers whose trust and unwavering support made these relief efforts possible.

Guided by the values of compassion, humanity, and social responsibility, WMO NIC remains committed to serving society without distinction of caste, creed, community, or religion. Through the Grace and Mercy of Allah (SWT), we continue transforming compassion into meaningful action, bringing hope, dignity, and relief to countless families during the blessed month of Ramadan.

Serving with Compassion • Reaching Every Home • Spreading Hope and ensure No One Sleeps Hungry.

FINANCIAL HELP

The World Memon Organization (WMO) remains steadfast in its commitment to supporting economically vulnerable individuals and families through its ongoing financial assistance and community welfare initiatives. The primary objective of this program is to provide timely financial support to deserving and underprivileged individuals facing hardship, regardless of their location across India.

Guided by the values of compassion, solidarity, and social responsibility, WMO India has been able to extend meaningful assistance to numerous families and individuals in need. As part of this initiative, the organization currently provides quarterly financial aid to more than 48 widows and destitute individuals, helping them meet their essential living expenses and maintain a life of dignity, stability, and self-respect.

Beyond this regular support, WMO India continues to assist many other deserving individuals and families confronting financial challenges, medical emergencies, educational needs, and unforeseen hardships. Through these efforts, the organization seeks to alleviate distress, restore hope, and empower beneficiaries to navigate difficult circumstances with confidence and resilience.

This initiative reflects WMO's unwavering dedication to humanitarian service, community welfare, and social upliftment. By standing alongside those in need during their most challenging times, WMO continues to strengthen the bonds of compassion and collective responsibility within the community.

Through the Grace and Mercy of Allah (SWT), WMO North India Chapter remains committed to bringing hope, relief, and empowerment to those who need it most, transforming lives through care, support, and meaningful action.

BOYS HOSTEL CONSTRUCTION

World Memon Organization (WMO), in collaboration with Markaz Knowledge City, is pleased to launch a dedicated boys' hostel in Wayanad, Kerala, for students enrolled in the Social Leadership Programme with Law at Markaz Knowledge City.

This initiative has been undertaken to address the ongoing challenges faced by students in securing suitable accommodation and access to essential facilities during their academic journey.

Named "WMO's Al-Amin Hostel," the hostel will provide a safe, supportive, and conducive living environment designed to help students focus on their education, leadership development, and personal growth.

Currently under construction and steadily taking shape, WMO's Al-Amin Hostel is being built with a vision to create opportunities, empower young minds, and build a stronger future for generations to come.

Through this initiative, WMO reaffirms its commitment to expanding access to quality education and creating meaningful opportunities for future leaders through practical, on-the-ground support.

Together, WMO and Markaz Knowledge City continue to invest in education, leadership, and community development—building today for the leaders of tomorrow.

PROJECT FARISHTEY

Every child is unique, and children born with disabilities possess extraordinary strength, resilience, and potential. Supporting their growth and development requires empathy, understanding, patience, and a personalized

approach that recognizes their individual abilities and aspirations.

At the World Memon Organization (WMO), we are privileged to support these remarkable individuals through Project Farishtey—a dedicated initiative committed to empowering specially-abled children and individuals through education, care, welfare, and holistic development. Guided by the belief that every individual deserves equal opportunities to learn, grow, and achieve their aspirations, the project strives to create meaningful and lasting impact.

Through Project Farishtey, WMO provides tailored educational and developmental support to specially-abled children, helping them overcome challenges and unlock their full potential. By creating access to learning opportunities, essential resources, and a nurturing environment, the initiative aims to build confidence, independence, social inclusion, and long-term personal growth.

Recognizing that empowerment extends beyond education, WMO also supports specially-abled individuals and their families through business and livelihood assistance, helping individuals establish small businesses and sustainable income opportunities that encourage financial independence and self-reliance.

In addition, Project Farishtey extends housing support to deserving families, contributing towards safe, secure, and dignified living conditions—an essential foundation for stability, wellbeing, and overall quality of life.

Project Farishtey reflects WMO's enduring commitment to building an inclusive and compassionate society where every individual is valued, respected, and empowered to reach their full potential. Through investment in education, livelihood opportunities, and housing support, WMO continues to create pathways of dignity, opportunity, and hope.

Through the Grace and Mercy of Allah (SWT), WMO remains committed to transforming lives, empowering families, and ensuring that no individual is left behind.

WMO AASHIYANA – KARANJA – STONE LAYING CEREMONY

The foundation stone laying ceremony was held at Karanja for the upcoming housing colony, WMO Aashiyana – Karanja, at the auspicious hands of Mr. Bilal Thekiya, Governing Council Member of WMO, in the presence of other delegates and governing body of Karanja Memon Jamat. This upcoming housing colony will provide accommodation for 24 underprivileged families, creating an important opportunity for secure and dignified living.

Recognizing the growing challenge of affordable housing—especially in metropolitan cities where homeownership has become increasingly difficult—the World Memon Organization (WMO) has remained committed to helping deserving families secure one of life's most fundamental necessities: a safe, secure, and dignified home. Driven by the generosity and vision of philanthropic members of the Memon community, WMO has undertaken several housing projects aimed at improving the quality of life for families and strengthening communities.

WMO Aashiyana – Karanja stands as another meaningful step towards fulfilling this vision and supporting families in building a better future.

PROJECT MOHABBAT

On the blessed occasion of the 1500th Eid-e-Milad-un-Nabi, commemorating the birth of our beloved Prophet Muhammad (SAW), the World Memon Organization (WMO) proudly launched Project Mohabbat, a global humanitarian initiative inspired by the Prophet's timeless teachings of love, mercy, compassion, and service to humanity.

Conceived as a tribute to the boundless affection and care that Prophet Muhammad (SAW) demonstrated towards his Ummah and all of mankind, Project Mohabbat transformed devotion into action by encouraging meaningful acts of kindness, social service, and community engagement. Through this initiative, WMO sought to reflect the true spirit of Eid-e-Milad-un-Nabi (SAW) by spreading hope, compassion, and unity among people from all walks of life.

Project Mohabbat was successfully organized across more than 150 locations worldwide and reached communities in over 250 towns and cities across India, making it one of WMO's most extensive humanitarian and social outreach initiatives. The project brought together members of the global Memon community in a shared commitment to service, brotherhood, and remembrance of the noble character of Prophet Muhammad (SAW).

A remarkable feature of the initiative was the enthusiastic participation of WMO Office Bearers, Governing Council Members, Life Members, City Chairmen, Youth Wing Members, WMO Ladies Wing, local Jamat associates, and well-wishers, whose dedication and collective efforts ensured the success of the project at every level.

As part of Project Mohabbat, a wide range of humanitarian, educational, healthcare, and community welfare activities were carried out across the country and around the world, including:

- Distribution of fresh fruits, snacks, and refreshments to patients and their families in hospitals, bringing comfort and encouragement during difficult times.
- Establishment of sharbat stalls along Eid-e-Milad-un-Nabi (SAW) processions, serving thousands of participants and passersby.
- Food distribution drives in underprivileged localities and slum areas, ensuring that needy families could share in the blessings of the occasion.
- Distribution of nutritious meals and food packets at orphanages, old-age homes, and healthcare centres.
- Organization of free medical camps and healthcare awareness programs for underserved communities.
- Distribution of free medicines to individuals unable to afford basic medical treatment.
- Blood donation camps encouraging life-saving contributions, particularly among the youth.
- Distribution of school kits and educational materials to underprivileged children to support their academic journey.
- Special community welfare initiatives, including assistance to deserving families and social support programs at the local level.

To further commemorate the occasion, Durood Mehfils, religious gatherings, and spiritual programs were organized across various cities, creating an atmosphere of remembrance, reflection, and collective prayer. The day concluded with heartfelt dua gatherings, where prayers were offered for unity, peace, prosperity, and the wellbeing of the entire Ummah.

Project Mohabbat stands as a shining testament to WMO's unwavering commitment to Khidmat (service), compassion, unity, and community development. More than a series of charitable activities, it represents a movement inspired by the noble teachings of Prophet Muhammad (SAW) transforming love into action, strengthening bonds of brotherhood, and bringing hope and relief to those in need.

Through the Grace and Mercy of Allah (SWT), WMO remains dedicated to carrying forward the message of Rahmatal-lil-Alameen, serving humanity with sincerity, dignity, and compassion while striving to create a more caring, inclusive, and empowered society.

May Allah (SWT) accept these humble efforts and grant us the strength and guidance to continue serving humanity in the true spirit of the teachings of Prophet Muhammad (SAW).

MEGA MEDICAL CAMPS

The successful implementation of these medical camps was made possible through the dedicated efforts of our City Chairmen. Mr. Javed Parekh, WMO NIC City Chairman – Mumbai Central Region, played a vital role in organizing the medical camps in Mumbai. Likewise, for Dhoraji Mr. Imtiyaz Pothiyawala, WMO NIC City Chairman – Dhoraji, successfully coordinated the healthcare initiative in Dhoraji, while for Palghar Mr. Hanif Dhanani, WMO NIC City Chairman – Palghar, led the medical camp activities in Palghar. Their commitment, along with the guidance of Dr. Haseen Haji Yunus Aghadi, Regional President – WMO NIC, ensured the successful delivery of these healthcare initiatives.

As part of its continued commitment to humanitarian service and community welfare, the World Memon Organization – North India Chapter (WMO NIC) organized Mega Medical Camps across various locations to provide quality healthcare services to underserved and economically challenged communities. These initiatives focused on promoting preventive healthcare while ensuring access to essential medical consultations, health screenings, and treatment.

Free medical examinations, including diabetes screening, heart check-ups, and general health consultations, were conducted by qualified medical professionals at locations including Mumbai, Palghar, Anand, and Dhoraji. Free

medicines were also distributed to deserving patients, ensuring that financial limitations did not become a barrier to healthcare.

Through these medical camps, WMO NIC continues to promote accessible healthcare, early disease detection, and community well-being, reaffirming its commitment to serving humanity with compassion, dignity, and care.

MASS MARRIAGE HELP

One of the most significant highlights of Project Mohabbat was the Mega Mass Marriage Ceremony, through which the marriages of 100 couples were solemnized. This noble initiative brought joy and relief to numerous families by easing the financial burden associated with wedding expenses, while also promoting social harmony, dignity, and community welfare.

At the World Memon Organization (WMO), we firmly believe that a family thrives on moral values, shared responsibilities, and mutual respect. However, for many underprivileged families, the cost of a wedding can become a heavy financial burden. Guided by compassion and social responsibility, WMO ensures that financial constraints never stand in the way of dignity, happiness, and new beginnings.

Through its Mass Marriage program, WMO supports deserving couples by providing all essential arrangements and covering legitimate wedding-related expenses. From basic household necessities to ceremonial requirements, every couple is treated with equal care, dignity, and respect—allowing them to begin their marital journey with stability, love, and confidence.

This initiative reflects WMO's unwavering commitment to uplifting families, strengthening social unity, and promoting equality through compassion and shared values. It stands as a powerful example of how collective efforts can transform lives and bring lasting happiness to communities.

As part of its wider outreach, WMO has successfully organized mass marriage programs across multiple locations including Jamnagar, Dhoraji, Himmatnagar, and Modasa, collectively supporting 300+ couples under this noble initiative.

Through the Grace and Mercy of Allah (SWT), WMO continues to turn compassion into action—building stronger families and a more dignified society.

WMO AASHIYANA – JAMNAGAR – KEY HANDOVER CEREMONY

On 7th December 2025, the World Memon Organization (WMO NIC) successfully handed over the keys of 86 houses at the WMO Aashiyana Housing Project in Jamnagar, marking a proud milestone in its ongoing commitment to community welfare and sustainable housing development.

WMO Aashiyana, Jamnagar is a thoughtfully planned residential project designed to accommodate 86 deserving families. The project was developed to provide safe, secure, and dignified housing, ensuring long-term stability and improved quality of life for beneficiaries.

The key handover ceremony was graced by Mr. Haseen Aghadi, Mr. Ehsan Gadawala, Mr. Sharif Memon, along with WMO members and distinguished guests present on the occasion. The event was marked by joy, gratitude, and a shared sense of achievement among all stakeholders.

With the successful completion and handover of these homes, WMO has taken another significant step toward addressing the housing needs of the community and strengthening social wellbeing.

This project stands as a testament to WMO's continued dedication to community development, social upliftment, and the creation of sustainable housing solutions that empower families and transform lives.

MEDICAL EQUIPMENTS HELP

World Memon Organization (WMO) has proudly extended major healthcare support to Gareeb Nawaz Hospital, Malegaon — a 50-bed multi-specialty hospital serving the needy with essential medical facilities. Under this noble initiative, WMO donated 4 Dialysis Machines, strengthening life-saving treatment for kidney patients, especially those who cannot afford regular dialysis.

This contribution will directly benefit countless underprivileged families by ensuring timely and affordable critical care within the city.

In addition, WMO further supported the hospital by donating 50 Oxygen Cylinders, 2 BiPAP Machines, and a 125 KV Genset (Fine

Tune) to ensure uninterrupted medical services during emergencies and power failures. These donations enhance the hospital's capacity in respiratory care, ICU support, and emergency preparedness — making Gareeb Nawaz Hospital even more capable of saving lives and serving society with dignity and compassion.

SCHOOL BOOK DISTRIBUTION

For many underprivileged families, purchasing school books and essential educational materials remains a major financial challenge. Recognizing that education is the foundation of a better future, the World Memon Organization – North India Chapter (WMO NIC) continues to support deserving students by providing school books and learning materials, ensuring that no child is deprived of education due to financial hardship.

The distribution drive helped remove barriers to education by equipping students with the resources they need to continue their studies with confidence and dignity. By investing in education today, WMO NIC is empowering young minds, promoting equal learning opportunities, and contributing towards building a brighter, more educated, and self-reliant community.

WMO FOOD BANK

Despite remarkable economic growth over the past decade, hunger continues to remain a challenge for many communities across India. Countless individuals and families still struggle to access regular, nutritious meals due to financial hardship.

Recognizing this pressing need, the World Memon Organization (WMO) launched Project Langar — a heartfelt humanitarian initiative dedicated to serving freshly prepared meals to people in need, irrespective of caste, creed, or background. Rooted in the values of compassion, dignity, and community service, the project reflects WMO's commitment to creating meaningful social impact.

Under the visionary guidance of Dr. Haseen Aghadi, Regional President – North India, and the dedicated leadership of Mr. Javed Parekh, WMO City Chairman – Mumbai (Central Region) and Mr. Sajid Vindhani, WMO City Chairman – Nanded, this initiative has continued to grow and touch countless lives across regions.

For more than three years, WMO has consistently served freshly cooked meals to thousands of beneficiaries across Mumbai and Nanded, helping reduce food insecurity and bringing comfort, dignity, and support to underprivileged communities. The Langar initiative in Nanded, under the leadership of Mr. Sajid Vindhani, has played an important role in expanding the reach of this humanitarian effort and strengthening community service at the local level.

Project Langar is more than a meal distribution initiative—it is a symbol of unity, kindness, and collective responsibility. Every meal served carries a message of hope and reinforces the belief that small acts of service can create lasting change.

It is truly inspiring to witness how Project Langar continues to nourish lives, strengthen communities, and spread compassion— one meal at a time.

MEMON EID MELA 2025

The World Memon Organization (WMO) proudly hosted the spectacular Memon Eid Mela – Season I on 16th April 2025 at Islam Gymkhana, Mumbai — a vibrant celebration created by the Memons, for the Memons.

This memorable event was held under the inspiring leadership of Dr. Haseen Aghadi, President – WMO; Mrs. Raziabai Chasmawala, Patron – WMO; Mr. Shakil Batliwala, Chairman – Sports Committee; and Ms. Nazia Mistry, Chairman – Maa Hoorbai Foundation.

The seamless execution and success of the Mela was made possible through the dedicated efforts of Mr. Salim Bandhukia, WMO Office Secretary; Ms. Shifa Mistry from Maa Hoorbai Foundation; and Mr. Fahim Khamisa, WMO Well-Wisher, along with the support of volunteers and contributors who worked tirelessly behind the scenes.

With over 200+ stalls, a footfall of more than 6,000 visitors, and 70+ stalls completely sold out, the event emerged as a remarkable celebration of community, culture, entrepreneurship, and togetherness.

What truly made this Eid Mela extraordinary was its inspiring vision — every stall was managed and booked by Memon girls and women, with many stepping into the world of business and entrepreneurship for the very first time. Their enthusiasm, confidence, and determination transformed the event into more than a marketplace; it became a platform for opportunity, growth, and empowerment.

The Memon Eid Mela stood as a proud reflection of the community's commitment to encouraging women-led initiatives and creating avenues for economic independence and self-belief.

Insha'Allah, this successful beginning will inspire many more women to dream bigger, build stronger, and become the next generation of Memon entrepreneurs.

ANNUAL CITY CHAIRMAN MEET 2025

To ensure efficient coordination and smooth execution of WMO NIC activities and the Zakat collection drive.

The Annual City Chairman Meet 2025 of the World Memon Organization (WMO) was successfully held on 9th February 2025 at Haj House, Mumbai, bringing together 125 distinguished members, including Office Bearers, Trustees, Governing Council Members, City Chairmen, Life Members, and invited guests.

The program commenced with the recitation of verses from the Holy Qur'an by Mr. Shabbir Patca, followed by the collection of Sadaqah. The event proceedings were efficiently coordinated by Mr. Salim Bandhukia, Office Secretary – WMO NIC, whose dedicated planning and seamless management ensured the smooth execution of the entire program. The session was gracefully compered by Adv. Yameen.

As a mark of respect and patriotism, the gathering stood together for the National Anthem.

The attendees were warmly welcomed by Mr. Sharif Memon, who greeted all members and emphasized the importance of unity, collective responsibility, and continuous progress for the betterment of the community. Mr. Yameen Thara presented an overview of WMO's ongoing activities and future initiatives.

The meeting featured comprehensive reports reflecting the organization's growth and achievements:

- WMO Activity Report – Presented by Dr. Haseen Aghadi, highlighting key projects, achievements, and organizational progress.
- Ladies Wing Activity Report – Presented by Mrs. Raziabai Chasmawala, showcasing impactful women-led initiatives and empowerment efforts.
- Youth Activity Report – Presented by Mr. Yameen Thara, focusing on youth engagement, leadership development, and future opportunities.

A key highlight of the meeting was the interactive session led by Dr. Haseen Aghadi, President, who held one-to-one discussions with existing City Chairmen. Each City Chairman shared reports of projects undertaken, exchanged ideas, offered constructive suggestions for organizational growth, and committed to expanding WMO membership in their respective regions.

Adv. Huriya Patel appreciated the remarkable work undertaken by WMO and reaffirmed her continued support and readiness to serve the community and humanity whenever required.

Addressing the gathering, Mr. Sharif Memon encouraged members to actively mobilize Zakat contributions, emphasizing their vital role in strengthening WMO's ability to expand community support initiatives.

Mr. Abdul Kadir Memon urged members to enhance membership participation to further strengthen WMO's reach, impact, and future activities.

The meeting concluded at 3:00 PM with Dua-e-Khair led by Mr. Shabbir Memon, followed by lunch and fellowship among attendees.

The Annual City Chairman Meet 2025 concluded on a highly positive and inspiring note, reaffirming WMO's collective commitment to service, unity, and sustainable community development. The gathering reflected the strength of collaboration and shared vision among members, leaving participants motivated to work with renewed dedication toward expanding WMO's mission and creating a lasting impact across communities.

The event stood as a meaningful reminder that through unity, compassion, and active participation, greater milestones can be achieved together, Insha'Allah.

ANNUAL GENERAL MEETING AGM 2025 OF WORLD MEMON ORGANIZATION NORTH INDIA CHAPTER

The Annual General Meeting, 2025 (AGM) of the World Memon Organization – North India Chapter (WMO NIC) was held on Sunday, 28th September 2025, at 11:00 AM at the Banquet Hall, Hotel Regal Palace. The meeting was attended by approximately 200+ members, including Office Bearers, Regional Management

Committee (RMC) Members, Patron Members, Life Members, and special invitees.

The session commenced with the recitation of verses from the Holy Qur'an by Mr. Shabbir Patca, followed by the collection of Sadaqah. The program was gracefully compered by Mr. Gani Memon, Patron – WMO NIC, and coordinated by Mr. Salim Bandhukia, Office Secretary – WMO NIC, ensuring the smooth flow and successful conduct of the proceedings.

A heartfelt tribute was offered to the dearly departed and respected life members of WMO NIC, including Marhoom Taufique Kudia, Mr. Farooq Malkani, and Mrs. Asam Gulam Mustufa Sakarwala, whose contributions, dedication, and memories continue to inspire the organization's service-driven mission.

Key Highlights of the Meeting

- The Annual Report was presented by Mr. Haseen Aghadi, Regional President – WMO NIC, in coordination with Mr. Salim Bandhukia, Office Secretary – WMO NIC.
- The Audited Financial Report was presented by Mr. Sharif Memon, Regional Secretary – WMO NIC, in coordination with Mr. Salim Bandhukia, Office Secretary – WMO NIC.

The meeting reflected strong organizational transparency, accountability, and collective commitment toward community development. Members highly appreciated the outstanding work carried out by WMO and expressed continued support for its initiatives and future vision.

SPORTS ACTIVITIES

- **Memon Football Premier League (MFPL) – Season III - 2025**

  The World Memon Organization proudly organized the Memon Football Premier League (MFPL) Season III – 2025 on Saturday, 26th July 2025, at St. Andrews Turf Park, Bandra West, Mumbai. The event was successfully conducted under the guidance and leadership of Dr. Haseen Aghadi, President – WMO, with the support of Mr. Shakil Batliwala, Chairman – Sports Committee, and was efficiently managed by Mr. Moin Aghadi – WMO Youth and Mr. Salim Bandhukia – WMO Office Secretary.

  The tournament witnessed tremendous enthusiasm and participation, bringing together 12 Youth Teams and 4 Under-14 (U/14) Teams from across the Memon community. The league created a vibrant sporting atmosphere and provided young participants with an opportunity to showcase their talent, teamwork, and competitive spirit.

  Following a series of exciting and closely contested matches, Knightriders FC emerged as the Champions in the Youth Category, while Assetify Titans FC secured the Runners-up position. In the U/14 Category, Super Strikers were crowned Champions, and A.F.C. finished as Runners up.

  Individual excellence was also recognized through special awards. The Golden Boot Awards were presented to Muhammad Mojawala (Knightriders FC) in the Youth

  Category and Zakaria Motiwala (Super Strikers) in the U/14 Category. The Golden Gloves Awards were awarded to Mohammed Ahmed (Knightriders FC) in the Youth Category and Muhammad Humaid (Super Strikers) in the U/14 Category.

  All participating players were honored with certificates and medals in recognition of their performance, dedication, discipline, and sportsmanship.

  MFPL Season III was more than a football tournament—it was a celebration of youth engagement, unity, leadership, sportsmanship, and community bonding, reinforcing WMO's commitment to encouraging healthy participation and creating meaningful opportunities for the younger generation.

- **The World Memon Organization (WMO) Proudly Organized The Memon Pickle Padel League – Season I (2025)**

  The World Memon Organization (WMO) proudly organized the Memon Pickle Padel League – Season I (2025) on 2nd October 2025 at VPadel, Wadala, Mumbai. The tournament was successfully conducted under the visionary leadership of Dr. Haseen Aghadi, President – WMO, with the support of Mr. Imtiyaz Motorwala, RMC – WMO NIC, Mr. Shakil Batliwala, Chairman – Sports Committee, and was efficiently managed by Mr. Moin Aghadi – WMO Youth and Mr. Salim Bandhukia – WMO Office Secretary.

The event witnessed enthusiastic participation from players and an overwhelming response from the Memon community. Boys, girls, families, and sports enthusiasts came together to enjoy an exciting day filled with thrilling matches, friendly competition, and great sportsmanship. The vibrant atmosphere, enthusiastic cheering from the spectators, and the spirit of unity made the tournament a memorable celebration of fitness, friendship, and community bonding.

The Memon Pickle Padel League – Season I successfully promoted a healthy lifestyle, encouraged youth participation in sports, and further strengthened the bonds of unity and togetherness within the Memon community.

- **WMO Memon Turf League – The WMO Champion Cup – Khamgaon**

  The WMO Champion Cup – Khamgaon was successfully organized on 6th April 2025 as part of the WMO Memon Turf League, under the chairmanship of Shakil Batliwala and the guidance of Dr. Haseen Aghadi. The tournament brought together teams from Amravati, Nanded, Akola, Khamgaon, Malkapur, Shegaon, and Jalgaon, creating a vibrant atmosphere of sportsmanship, teamwork, and community spirit.

  All seven teams competed in league-stage matches, after which the top four teams secured their places in the semifinals. The semi-final line-up included Nanded, Akola, Amravati, and Khamgaon. In the first semi-final, Akola faced Amravati, while the second semi-final featured Nanded against Khamgaon. Following exciting matches, Nanded and Akola advanced to the final.

  The grand finale saw an energetic contest between Nanded and Akola, with Nanded emerging as the Champion of the WMO Champion Cup – Khamgaon 2025 WMO Memon Turf League.

  The tournament also celebrated exceptional individual performances. Aadil Tinmaswala delivered an outstanding all-round performance and was honored with Best Batsman, Best Bowler, and Most Valuable Player (MVP) awards, making him one of the standout performers of the tournament.

  The event reflected WMO's continued commitment to promoting sports, encouraging youth participation, and strengthening community bonds through healthy competition and teamwork.

LADIES WING ACTIVITIES

- **Fun & Fair**

  Under the inspiring guidance of Dr. Haseen Aghadi, Regional President – WMO NIC, and through the kind gesture and support of Ms. Razia Chasmawala, Deputy Chair – WMO Global Ladies Wing, this special initiative was organized with the vision of encouraging and empowering the hidden jewels of our community—talented women who have been trained at our own centre.

  This exhibition was created as a platform for these skilled ladies to showcase and sell their products, transforming their talents into opportunities. Our vision is that every participant returns home not only with confidence and recognition, but as a Businesswoman – InshaAllah.

  "We must all dare to dream." Inspired by this vision, we are striving to fulfill our dream of making every woman in our community financially independent through meaningful empowerment projects. Empowering women is truly "Empowering the Nation." It is the endeavour of WMO that not a single person in our community should remain without opportunities to work and grow. Exhibitions such as these are powerful tools in our mission to fight poverty and create sustainable livelihoods.

  This initiative provides women with a dedicated platform to exhibit their products while we support them through promotion and marketing—turning this effort into a meaningful Start-Up Project where housewives become entrepreneurs and aspirations become achievements.

  This is a platform where Zakat Takers become Zakat Givers—a transformation that reflects dignity, self reliance, and sustainable empowerment.

  There is no greater force than a woman determined to rise. Through this initiative, we encourage our ladies to break barriers, achieve their potential, and reach new heights while fulfilling the WMO motto: "UNITE • UPHOLD • UPLIFT."

We express our heartfelt gratitude to Dr. Haseen Aghadi, Regional President – WMO NIC, Ms. Yasmeen Mozawala, Chairperson – USA/Canada WMO Global Ladies Wing, all dignitaries, and especially the ladies who attended in full strength, supported the exhibitors, and contributed to the overwhelming success of the event—resulting in almost every stall proudly displaying the board: "SOLD OUT."

Alhamdulillah, this success inspires us to continue creating opportunities and building a future of empowered and financially independent women.

- **Felicitation of Students at Hunar**

Driven by the vision of creating opportunities for women and nurturing their potential, WMO NIC, under the leadership of Dr. Haseen Aghadi, Regional President – WMO NIC, and with the valuable support and encouragement of Ms. Razia Chasmawala, Deputy Chair – WMO Global Ladies Wing, initiated this meaningful project to identify and uplift the hidden talents within our community.

Through structured training and skill development at our center, women are being empowered to build confidence, achieve financial independence, and create a brighter future for themselves and their families. We are proud to celebrate the successful completion of one year of our dream initiative — the Training and Industrial Unit at Ambojwadi, Malvani, Malad (Mumbai).

Alhamdulillah, over the past year, this centre has empowered more than 300 underprivileged girls and women by providing access to various income-generating vocational training courses. Through skill development and practical learning, many participants have become financially independent and gained the confidence to support themselves and their families with dignity.

To honour their dedication and achievements a Certificate Distribution and Appreciation Ceremony was held, where all graduating students were recognized for their hard work and commitment. The event reflected not only celebration and achievement but also hope for a brighter and more self reliant future.

This meaningful milestone was commemorated through the auspicious hands of Dr. Haseen Aghadi, Regional President – WMO North India Chapter (NIC), and Ms. Yasmeen Mozawala, Chairperson – USA/Canada WMO Global Ladies Wing.

MashAllah, this one-year journey stands as a powerful testament to how education, vocational training, and skill development can transform lives and create lasting social impact.

Together, we continue building opportunities, empowering women, and shaping a stronger future for our community.

- **Ms. Yasmin Mozawalla's Visit To Our Women Empowerment Centre.**

We were honoured to welcome Yasmeen Bai Mozawalla from North America on her visit to Maa Hoor Bai Foundation Centre, which has been successfully running in collaboration with WMO NIC for many years with a vision of empowering women through education, skill development, and holistic growth with Kind gesture of Ms. Naziya Mistry, Chairman, Maa Hoor Bai Foundation Centre.

Her visit was truly inspiring as she spent quality time interacting with the students and understanding the various initiatives being carried out at the centre. She showed special interest in our Deeniyat classes, engaging warmly with the students and appreciating the importance of combining spiritual values with education and personal development. MashAllah, her encouragement and thoughtful interaction brought great motivation and happiness to all present.

During her visit, she also explored our full-fledged Gym classes, as these programs are designed to promote health, confidence, discipline, and overall well-being among women and girls. She witnessed firsthand how these initiatives are helping participants become stronger, more independent, and empowered in every aspect of life.

Her encouraging words and genuine appreciation of the efforts of Maa Hoor Bai Foundation and WMO NIC further strengthened our commitment to continue creating opportunities and transforming lives through education, values, and empowerment.

We sincerely thank Yasmeen Bai for taking the time to visit, connect with our students, and support this meaningful journey. May such interactions continue to inspire and encourage our community to dream bigger and achieve more, InshaAllah.

- **Ration Distribution in Slum & Tribal Areas**

  As part of a dedicated humanitarian effort to support needy and underprivileged families, more than 3,000 ration kits were distributed across several vulnerable communities, including the slum and tribal regions of Nallasopara West, Bilal Pada, Virar, and Palghar. This initiative was undertaken to address food insecurity and ensure that families facing economic hardship received access to essential household supplies.

  Each ration kit included basic necessities such as rice, wheat, pulses, cooking oil, and other essential groceries to help sustain families and ease their daily challenges.

  The distribution drive brought timely relief to thousands of beneficiaries living in areas where regular access to food and essential supplies remains a constant struggle. By reaching deep into underserved communities, this initiative not only provided nourishment but also reinforced dignity, hope, and a sense of care among those in need.

  This meaningful outreach reflects the power of compassion, collective responsibility, and community action in creating a lasting impact and supporting vulnerable families during difficult times.

- **Ramzaan Suhoor & Iftaar**

  With a shared commitment towards service, compassion, and community welfare, WMO NIC, under the leadership of Dr. Haseen Aghadi, Regional President – WMO NIC, and with the encouragement and support of Ms. Razia Chasmawala, Deputy Chair – WMO Global Ladies Wing, continued its mission of humanitarian outreach through meaningful initiatives that create a positive impact in society.

  The Ladies Wing of the World Memon Organization (WMO) organized a Ramzaan Suhoor & Iftaar Distribution Drive in Mumbai, with the objective of supporting underprivileged families during the holy month of Ramzaan by ensuring access to nourishing meals for both Suhoor and Iftaar.

  Through this meaningful initiative, more than 500 Suhoor and Iftaar meals were distributed with dignity, care, and compassion, helping families observe the blessed month with comfort and ease.

  The distribution drive was conducted thoughtfully to ensure that assistance reached the most deserving households. Dedicated volunteers and members of the WMO Ladies Wing actively participated in organizing and carrying out the initiative in a smooth and respectful manner.

  This heartfelt effort reflected the true spirit of Ramzaan generosity, compassion, and community support while reinforcing WMO Ladies Wing's continued commitment to social welfare and humanitarian service. The initiative received heartfelt appreciation from beneficiaries and stood as a powerful reminder of how collective efforts can positively impact and uplift communities.

- **Nursing Diploma Course with Lab Technician – Women Empowerment**

  Committed to creating sustainable opportunities for women and transforming skills into livelihoods, WMO NIC Global Ladies Wing, under the leadership of Dr. Haseen Aghadi, Regional President – WMO NIC, and with the support and dedication of Ms. Razia Chasmawala, Deputy Chair – WMO Global Ladies Wing, in collaboration with Maa Hoor Bai Foundation, proudly introduced this impactful initiative aimed at empowering women through professional healthcare education.

  The WMO NIC Global Ladies Wing, in collaboration with Maa Hoor Bai Foundation, is proud to launch the Nursing and Midwifery Project, with an upcoming initiative in Medical Lab Technology (MLT).

  This Women Empowerment Project has been a dream initiative of Ms. Razia Chasmawala, Deputy Chair – WMO Global Ladies Wing, along with her colleague Ms. Nazia Mistry. The project represents an important step towards empowering women by equipping them with valuable professional skills that can lead to financial independence within a relatively short period of time.

Alhamdulillah, the response and demand for this diploma course have been overwhelming. It is encouraging to see that trainees are already receiving appointment opportunities, reflecting both the relevance of the program and the growing need for skilled professionals in these sectors.

This initiative stands as a meaningful contribution towards strengthening our community through education, skill development, and sustainable women empowerment.

- **"Memon Day"—Ration Distribution in Lowline Areas**

  Under the leadership of Dr. Haseen Aghadi, Regional President – WMO NIC, whose vision and dedicated efforts played a significant role in securing representation and recognition for MEMON DAY at the WMO International and Global level, and through the successful execution of the MEMON DAY Ration Distribution Project by Ms. Razia Chasmawala, Deputy Chair – WMO Global Ladies Wing, this meaningful humanitarian initiative was carried out with the objective of serving humanity and strengthening community welfare.

  The initiative reflected the true spirit of MEMON DAY by bringing communities together through compassion, unity, and acts of service for those in need.

  In a true spirit of Global Unity, Memon Representative Bodies worldwide have joined hands to celebrate "MEMON DAY"—a day observed through acts of humanitarian service and community welfare. This meaningful initiative is dedicated to uplifting not only the Memon community but humanity as a whole, transcending all religions and social barriers.

  As part of this noble occasion, MASHALLAH, through its humanitarian efforts, distributed ration kits to families in low-income areas across Mumbai, Virar, and Nallasopara, extending support to those in need and spreading the values of compassion, unity, and service.

  Such initiatives reflect the true essence of MEMON DAY—coming together to create a positive impact, strengthen communities, and inspire collective responsibility towards society.

- **Certification on Completion of Nursing Diploma Course**

  With a strong commitment towards women empowerment and creating opportunities through education, WMO NIC, under the guidance of Dr. Haseen Aghadi, Regional President – WMO NIC, and with the encouragement and support of Ms. Razia Chasmawala, Deputy Chair – WMO Global Ladies Wing, introduced this impactful initiative to equip women with professional skills and enable them to build independent and successful futures.

  WMO NIC, in collaboration with Maa Hoorbai Foundation, proudly celebrates the successful completion of the first batch of the Nursing Diploma Course along with Lab Technician Training under its Women Empowerment Initiative.

  This milestone marks the realization of a meaningful vision to empower women through skill-based education and create pathways towards financial independence and professional growth.

  Alhamdulillah, the response and demand for this diploma course have been overwhelming, reflecting the growing need for trained healthcare professionals within society. It is especially encouraging to witness that trainees from the very first batch are already receiving appointment opportunities, demonstrating the practical impact and success of the program.

  The initiative has not only equipped women with valuable healthcare skills but has also opened doors to sustainable livelihoods and brighter futures for many families.

  WMO NIC and Maa Hoorbai Foundation remain committed to continuing such transformative projects and expanding opportunities through future initiatives, creating lasting change through education, empowerment, and community development.

  May this achievement inspire many more women to pursue professional excellence and become financially independent contributors to society.

- **Moharram Majlises**

  Moharram Majlises At Maa Hoorbai Centre in Collaboration with WMO NIC under the guidance of Ms. Razia Chasmawala, Deputy Chair – WMO Global Ladies Wing ad kind Support of Mrs. Nazia Mistry, Chairman Maa Hoorbai Centre.

  Alhamdulillah, the Moharram Majlises were successfully organized at our Maa Hoorbai Centre in collaboration with WMO NIC, bringing together women in an atmosphere of faith, learning, and spiritual reflection.

  For ten consecutive days, approximately 700 to 800 ladies attended daily to listen to inspiring Islamic Hadiths, religious teachings, and guidance delivered by respected Aalimas. The gatherings provided an opportunity for participants to deepen their understanding of Islamic values and strengthen their spiritual connection.

  Each day concluded with heartfelt duas, creating a meaningful and uplifting experience for all attendees. The overwhelming participation reflected the community's dedication towards gaining Islamic knowledge and coming together in remembrance, reflection, and prayer.

  MashAllah, these Majlises served as a beautiful platform for spiritual enrichment, unity, and the promotion of Islamic teachings among women in our community.

- **Felicitation of Students at Hunar Center**

  We are proud to celebrate the successful completion of vocational training courses at the Training and Industrial Unit at Ambojwadi, Malvani, Malad (Mumbai)—a meaningful initiative dedicated to creating opportunities and empowering lives through skill development.

  Alhamdulillah, over the past year, more than 1,500 underprivileged boys, girls, and women have successfully completed various income-generating vocational training courses through this centre. Through practical learning and hands-on training, many participants have become financially independent, gaining the confidence and capability to support themselves and their families with dignity.

  To honour their dedication and achievements, Certificates of Appreciation were awarded to all graduating students during a heartfelt felicitation ceremony. The event celebrated not only educational and vocational accomplishments but also the determination, perseverance, and aspirations of every participant.

  MashaAllah, this milestone stands as a powerful testament to how education, vocational training, and skill development can transform lives, create opportunities, and build stronger communities.

  Together, we continue our journey of empowering individuals, nurturing talent, and shaping a brighter, stronger, and more self-reliant future for society.

- **Certification Ceremony on Completion of Aalima Course**

  With a commitment to promoting Islamic education and nurturing women through knowledge and values, WMO NIC, under the guidance of Dr. Haseen Aghadi, Regional President – WMO NIC, and with the continued encouragement and support of Ms. Razia Chasmawala, Deputy Chair – WMO Global Ladies Wing, celebrated this meaningful occasion to recognize and honour the dedication and achievements of women who successfully completed their Aalima studies.

  This certification ceremony marked not only the completion of an educational milestone but also the beginning of a greater responsibility—to spread knowledge, strengthen values, and inspire future generations through faith and learning. Alhamdulillah, the successful completion of the Aalima Course reflects perseverance, discipline, and a sincere commitment towards acquiring Islamic knowledge. Each graduate has demonstrated determination and devotion in this noble pursuit of education.

  Certificates were presented to acknowledge their hard work and dedication, celebrating an achievement that carries both personal and social significance. This occasion stood as a reminder that education rooted in values creates enlightened individuals and stronger communities.

  MashaAllah, may this accomplishment

become a source of guidance, wisdom, and continued service to society. May these graduates continue to illuminate lives through knowledge, compassion, and the teachings they carry forward.

- **Blanket Distribution Drive – "Sardi Ka Aanchal"**

  With a commitment towards humanitarian service and extending support to those in need, WMO NIC, under the leadership of Dr. Haseen Aghadi, Regional President – WMO NIC, and with the valuable support and encouragement of Ms. Razia Chasmawala, Deputy Chair – WMO Global Ladies Wing, organized the Blanket Distribution Drive – "Sardi Thi Aanchal" with the objective of providing warmth and comfort during the winter season.

  This meaningful initiative was undertaken to support underprivileged families and individuals facing harsh weather conditions, ensuring that essential winter protection reached those who needed it most. Through collective efforts and community participation, blankets were distributed with dignity, compassion, and care.

  Alhamdulillah, the drive received an encouraging response and reflected the true spirit of humanitarian service and social responsibility. Volunteers and members came together wholeheartedly to make this initiative impactful and meaningful.

  More than a distribution campaign, "Sardi Thi Aanchal" became a symbol of kindness and solidarity—reminding us that small acts of compassion can bring warmth, comfort, and hope into many lives.

  This initiative stands as another step towards WMO's continued mission of serving humanity and strengthening communities through care, empathy, and meaningful action.

- **MITIS Skill Development Centre – Aurangabad**

  The MITIS Skill Development Centre, established under Project Hunner of the World Memon Organization (WMO), was inaugurated on 19th October 2025 in Aurangabad through the initiative of Mrs. Masheela Maqsood Naviwala, Trustee, WMO NIC, and Mr. Maqsood Naviwala, City Chairman, WMO NIC, under the guidance of Dr. Haseen Aghadi, Regional President, WMO NIC.

  The centre provides practical, employment-oriented training in Fashion Designing, Computer Skills, English Speaking, Beauty & Makeup, Sewing & Tailoring, Mehndi, Resin Art & Craft, Personality Development, and other vocational courses.

  Since its inception, the centre has enrolled 600+ students, with 500+ successfully completing their training and 100+ currently pursuing various skill development programs. The initiative has received an overwhelming response from the local community and continues to empower women and youth by enhancing employability, encouraging entrepreneurship, and promoting financial independence. Building Skills • Creating Opportunities • Empowering Communities.

- **Ramadan Ration Kit Distribution Drive – Akola**

  The Ladies Wing of the World Memon Organisation (WMO) organised a Ramadan Ration Kit Distribution Drive in Akola, aimed at supporting underprivileged families during the holy month of Ramadan by providing them with essential food supplies.

  A total of 500 ration kits were distributed, each containing basic food items such as rice, flour, lentils, oil, sugar, and spices—enough to help families prepare their Suhoor and Iftar meals with dignity and comfort.

  The drive was carried out with compassion and care, ensuring that the aid reached the most deserving households in the area. Local volunteers and members of the Ladies Wing played an active role in the smooth and respectful distribution process.

  This thoughtful initiative reflected the spirit of giving during Ramadan and reinforced WMO Ladies Wing's commitment to community service and social welfare.

  The event was met with heartfelt gratitude from the beneficiaries and served as a powerful reminder of the impact that collective efforts can make in uplifting communities.

- **Iftaar Distribution in Akola**

  The Ladies Wing of the World Memon Organization (WMO) organized an Iftari

Distribution Drive in Akola to provide Iftar meals and refreshments to those in need during the holy month of Ramadan. This initiative reflected WMO's commitment to compassion, community service, and ensuring that fasting individuals could break their fast with dignity and ease.

The distribution was carried out with the dedicated efforts of the Ladies Wing volunteers, who served the community with sincerity and care. Through this initiative, WMO sought to promote the values of generosity, unity, and brotherhood that Ramadan inspires, while extending support and kindness to deserving individuals and families.

THANKS & ACKNOWLEDGMENT

All praise and gratitude belong to Allah (SWT), whose infinite Mercy, Blessings, and Guidance have enabled the World Memon Organization – North India Chapter (WMO NIC) to successfully undertake and expand numerous humanitarians, educational, healthcare, housing, women empowerment, youth development, and community welfare initiatives during the year.

These achievements would not have been possible without the visionary leadership of Dr. Haseen Haji Yunus Aghadi, Regional President, WMO NIC, and the unwavering support of Mr. Ehsan Haji Amin Gadawala, Trustee, WMO NIC, together with the dedicated efforts of our Regional Managment Committee, Trustees, Governing Council Members, City Chairmen, Ladies Wing, Youth Wing, Office Bearers, Staff Members, Volunteers, Partner Organizations, and every individual who contributed selflessly towards this noble mission.

We extend our heartfelt appreciation to our generous donors, life members, patrons, local Memon Jamats, NGOs, well-wishers, and supporters whose trust, generosity, and continued encouragement have empowered WMO NIC to transform countless lives through education, healthcare, housing, livelihood support, women empowerment, youth development, disaster relief, food distribution, medical assistance, and various community welfare projects.

Our sincere gratitude also goes to every project coordinator, committee member, trainer, teacher, healthcare professional, volunteer, and community leader who worked tirelessly behind the scenes. Your dedication, professionalism, and commitment have been the true strength behind the success of every initiative undertaken by WMO NIC.

We are equally grateful to WMO International, our Global Leadership, and all National and International Chapters for their continuous guidance, encouragement, cooperation, and shared vision of strengthening the global Memon community through unity, compassion, and service.

As we reflect on another year of meaningful service, we remain inspired by the collective spirit of "Unite • Uphold • Uplift." Every milestone achieved is a testament to what can be accomplished when dedicated individuals come together with sincerity, compassion, and a shared purpose. May Allah (SWT) abundantly bless all our donors, members, volunteers, office bearers, staff, well-wishers, and every individual associated with this noble mission. May He accept our humble efforts, forgive our shortcomings, grant us sincerity in our intentions, wisdom in our decisions, and strength to continue serving humanity with compassion, integrity, and excellence.

Haseen Aghadi
Regional President

Sharif Memon
Regional Secretary

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Annual Report

2025

Pakistan Chapter

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3. Mr Musaab Mansoor - Regional Treasurer
4. Mr Shoaib Ismail Mangroria - Secretary, BoT
5. Dr Maria Hashmani - GLW Regional Chair
6. Mr Jawad Choksy - GYW RYVC
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38. Mrs. Shamim Tahir Bawany
39. Mr. Muhammad Aslam Pardesi
40. Mr. Ebrahim Qasim
41. Haji Muhammad Rafiq Pardesi
42. Mr. Muhammad Ilyas Pariyani
43. Mr. Mohammad Haroon Qassim
44. Mr. Hanif Motlani
45. Mr. Abdul Aziz Memon (King)
46. Mr. Khubaib Farooq
47. Mr. Mulassum Younus Lakhpati
48. Mr. Irfan Patel

REGIONAL PRESIDENT'S MESSAGE

Bismillahir Rahmanir Rahim.

Alhamdulillah, by the infinite Mercy and Grace of Allah (SWT), the year 2025 has been another year of growth, resilience, & meaningful service for the World Memon Organization – Pakistan Chapter (WMOPC).

As I reflect upon the accomplishments of the past year, I am filled with immense gratitude. First and foremost, I thank Almighty Allah for granting us the opportunity and strength to serve our community. I also extend my heartfelt appreciation to our generous donors, supporters, well-wishers, and every member of the Memon community whose trust and unwavering commitment have made our work possible. My sincere gratitude also goes to the Executive Committee, Regional Management Committees, Youth and Ladies Wings, volunteers, and our dedicated Secretariat, whose passion and tireless efforts transformed our collective vision into meaningful action.

The year 2025 presented its share of challenges, but it also reaffirmed our belief that every challenge carries an opportunity to serve with greater purpose. Guided by our mission, we continued to strengthen our focus on the two pillars that have the greatest power to transform communities-**Education** and **Healthcare**-while ensuring that our welfare initiatives continued to reach those who needed them most.

During the year, we successfully expanded our **Education Sponsorship Program**, enabling thousands of deserving students across Pakistan to continue their academic journey. A major milestone was the operationalization of the **Memon Education Monetary Fund (MEMF)**, creating a sustainable platform through which our community can collectively invest in the education of future generations.

Healthcare remained another key priority. Our **Health Card Initiative** continued to expand, providing much-needed financial relief to families seeking quality medical care. Alongside this, we supported critical surgeries, specialized medical treatments, and therapies for deserving patients and children with special needs, reaffirming

our commitment that every life deserves care, compassion, & dignity.

Our community welfare programs-including **Mahana Madad, Ramadan Ration Distribution**, emergency assistance, and year-round ration support-continued to provide relief to vulnerable families across the country. These initiatives embody the values of compassion and solidarity that have long defined the Memon community.

We also remained committed to empowering our youth through the Memon Industrial & Technical Institute (MITI). By expanding vocational and technical training opportunities, MITI continues to equip young men and women with practical skills that lead to sustainable employment, entrepreneurship, and financial independence.

I am particularly proud of the remarkable contributions made by our Youth Wing and Ladies Wing during the year. Through numerous educational, social, leadership, and community service initiatives, they demonstrated that empowering young people and women is essential to building a stronger, more progressive community. Their enthusiasm, innovation, and commitment have become a valuable source of strength for our organization.

None of these achievements would have been possible without the collective spirit of generosity, unity, and selfless service that distinguishes the Memon community. Every contribution—whether financial, voluntary, or through sincere prayers—has played an important role in helping us fulfill our mission.

As we enter 2026, we do so with renewed determination and optimism. Our foremost priority will continue to be Education, ensuring that no deserving child is deprived of the opportunity to learn and succeed. At the same time, we will further strengthen our healthcare initiatives, expand our welfare programs, and introduce sustainable development projects that empower individuals, strengthen families, and uplift our community as a whole.

I humbly appeal to all our brothers, sisters, donors, and well-wishers to continue supporting this noble mission. Together, with faith in Allah (SWT), unity of purpose, and an unwavering commitment to service, we can build a future where every member of our community has access to education, healthcare, opportunity, and hope.

May Allah (SWT) accept our humble efforts, bless all those who support this mission, grant us wisdom and sincerity in our service, and enable us to continue working for the betterment of humanity.

Together, let us continue to serve with compassion, lead with integrity, and inspire hope for generations to come.

REGIONAL SECRETARY'S MESSAGE

It gives me immense pleasure to present the Annual Report of the World Memon Organization – Pakistan Chapter (WMOPC) for the year 2025.

The past year has been a testament to what can be achieved when a community unites with a shared vision of service, compassion, and responsibility. Guided by our mission of empowering lives and uplifting our community, the Secretariat worked closely with our Regional Management Committees (RMCs), donors, volunteers, and partners to deliver impactful programs with transparency, accountability, and efficiency.

Every initiative undertaken during the year reflected our commitment not only to addressing immediate needs but also to creating sustainable opportunities that strengthen the future of our community.

Education – Empowering the Next Generation

Education remained the cornerstone of our efforts. Recognizing that education is the most powerful investment in our future, we substantially increased our allocation towards educational assistance, enabling a greater number of deserving students to pursue both higher and secondary education without financial hardship.

A significant milestone during the year was the completion of the policy framework for the Memon Education Monetary Fund (MEMF). This landmark initiative will establish a sustainable mechanism through which our community can collectively contribute towards ensuring quality education for generations to come.

Healthcare – Extending the Gift of Well-being

Healthcare continued to receive special attention as we expanded our efforts to ease the financial burden of medical treatment on our community members.

The Health Card initiative, launched previously, gained remarkable momentum during 2025,

with nearly 4,000 Health Cards distributed by year-end. This initiative has enabled countless families to access quality healthcare with greater financial security.

Beyond preventive healthcare, WMOPC continued to support critical surgeries, specialized treatments, and therapies for children with special needs, reaffirming our commitment that no deserving member of our community should be deprived of essential medical care.

Community Welfare – Standing Beside Every Family

Serving humanity remains the essence of our organization. Throughout the year, our welfare programs continued to provide hope and relief to deserving families across Pakistan.

Regular initiatives such as Mahana Madad, Ramadan Ration Distribution, emergency financial assistance, and year-round ration support ensured that vulnerable families received timely assistance during their moments of greatest need.

These programs continue to uphold the values of dignity, compassion, and collective responsibility that have always defined the Memon community.

Skill Development through MITI

Economic empowerment remains one of the most effective tools for sustainable development.

The Memon Industrial & Technical Institute (MITI) continued to strengthen its role in developing skilled professionals by introducing new technical and vocational courses while enhancing collaboration with industry partners. These initiatives are equipping young individuals with practical skills that improve employability, encourage entrepreneurship, and contribute to the nation's economic growth.

Qurbani Project

The annual Qurbani Project once again reflected the generosity and unity of our community.

Through the generous contributions of our donors, sacrificial animals were arranged on behalf of contributors, and fresh meat was distributed among deserving families across different regions of Pakistan. Beyond providing food, this initiative allowed thousands of families to share in the blessings and happiness of Eid-ul-Adha with dignity.

Looking Towards 2026

While we take pride in our achievements, we recognize that much remains to be done.

In the coming year, our focus will be on further strengthening education, expanding healthcare coverage, enhancing welfare services, and developing sustainable initiatives that empower individuals rather than creating dependency. We remain committed to embracing innovation, improving governance, and expanding partnerships that will maximize the impact of every contribution entrusted to us.

Acknowledgment

The accomplishments of 2025 are not those of individuals but of an entire community united by a common purpose.

I extend my heartfelt gratitude to our President, Executive Committee, Regional Management Committees, donors, volunteers, staff members, and every individual who supported our mission throughout the year. Your trust, generosity, and unwavering commitment continue to inspire us to serve with integrity and excellence.

As we move forward together, let us continue to strengthen the bonds that unite us and reaffirm our commitment to building a more educated, healthier, empowered, and compassionate Memon community.

Together, we are not merely serving our community—we are shaping its future.

REGIONAL TREASURER'S MESSAGE

In the name of Allah, the Most Gracious, the Most Merciful

At the core of WMOPC's mission is an unyielding commitment to breaking down educational barriers and unlocking economic potential for the Memon community, both at home and across the globe. Recognizing the vast, global footprint of our community, we firmly believe in the transformative power of connectivity-cultivating meaningful networks that bridge talent, resources, and opportunities to elevate us all.

Strategic Milestones & Legacy Initiatives

Throughout the past year, WMOPC successfully spearheaded and sustained a diverse portfolio of impactful initiatives. Alongside our enduring legacy projects, these efforts were meticulously designed to uplift our community members while driving positive change in broader society.

Key pillars of our focus included:

- **Comprehensive Education:** Securing primary academic access and funding higher education dreams.
- **Housing Stability & Rehabilitation:** Providing vital housing solutions, rent support, and community rebuilding.
- **Healthcare & Specialized Welfare:** Delivering essential medical assistance and critical care for special children.
- **Social Safety Nets:** Providing recurring monthly support and targeted Zakat distribution to empower families.

Financial Stewardship & Allocations

Our financial distribution underscores our deep commitment to institutional transparency and the responsible management of every donor contribution.

During this fiscal period, the strategic deployment of resources across our core pillars is detailed below:

Strategic Initiative / Program	Fund Allocation (PKR)	Impact Share (%)
Education for All	194,866,596	63.72%
Higher Education Support	31,614,307	63.72%
House Purchase Program	25,655,500	8.39%
Monthly Financial Support	25,470,000	8.33%
Zakat Specific Allocations	11,541,439	3.77%
Special Children Welfare	10,140,665	3.32%
Family Upliftment	2,487,000	0.81%
Rehabilitation Work in Sindh	1,968,612	0.64%
Rent Expense Support	1,092,600	0.36%
Gift of Sight (Vision Care)	999,000	0.33%
Total Program Expenditures	**305,835,719**	**100.00%**

Note: These carefully planned allocations represent our core values in motion-championing education as our highest priority, preserving human dignity through shelter, and stepping up swiftly for vulnerable segments of our society.

The Vision Ahead

Moving forward, I am deeply inspired to work hand-in-hand with our esteemed members, trustees, and global stakeholders to pioneer a unified digital ecosystem. This platform will serve as a shared, borderless space for Memons worldwide-streamlining our organizational workflows, accelerating service delivery, and fostering a truly inclusive community network.

In closing, I want to express my profound gratitude to our trustees, donors, members, and well-wishers for your unwavering trust and partnership. I humbly pray to Almighty Allah to grant us the wisdom, strength, and integrity required to serve this noble organization with absolute dedication and a unified spirit.

MEETINGS OF THE REGIONAL MANAGEMENT COMMITTEE (RMC) IN 2025

Meeting No	Date	Venue	Attendance
6th	Tuesday, 13 May 2025	WMO HOUSE	20
7th	Monday, 08 September 2025	WMO HOUSE	17
8th	Saturday, 22 November 2025	WMO HOUSE	19

ANNUAL MEMBERS MEETING

The Annual Members Meeting (AMM) of the World Memon Organisation Pakistan Chapter (WMOPC) was held on Saturday, 27th September 2025 at 6:30 p.m. at Karachi Club Annexe, Karachi. The meeting was attended by 65 participants, including Office Bearers, Trustees, Patrons, Life Members, Youth & Ladies Wing representatives, Apex Bodies, Guests, & Observers.

The meeting commenced with the recitation from the Holy Qur'an followed by the National Anthem. During the session, the Annual Performance Report and Audited Accounts for the year ended 31st December 2024 were presented to the members. The Minutes of the previous Annual Members Meeting were unanimously approved. Mr. Musaab Mansoor, Regional Treasurer, presented the audited accounts, which were subsequently approved by the house. The members also authorized the Office Bearers to appoint auditors for the year ending 31st December 2025.

During 2024, WMOPC continued its commitment to education, rehabilitation, welfare, &

community development through the following major initiatives:

- Education: Disbursed approximately Rs. 210 million under the Education for All Program & Rs. 25 million for Higher Education, supporting thousands of deserving students across Pakistan.
- Rehabilitation: Spent Rs. 12.5 million under the Rehabilitation Program & successfully completed 97 housing assistance cases. The Housing Project was also revived with the support of the WMO Middle East Chapter.
- Flood Relief: Successfully concluded the Flood Relief Project with expenditures exceeding Rs. 50 million, providing continued support to flood-affected families.
- Family Upliftment: Provided financial assistance and livelihood support to deserving families through the Family Upliftment Program.
- Membership Development: Enrolled 38 new Life Members, further strengthening the membership base of WMOPC.
- Youth Wing: Successfully organized various leadership, community service, & youth engagement initiatives while expanding participation among young members.
- Ladies Wing: Continued its active role in welfare, education, and community development projects, making a significant contribution towards WMOPC's social impact.
- Financial Performance: Collected approximately Rs. 320 million in Zakat Funds & Rs. 10 million in Non-Zakat Funds, ensuring transparent and effective utilization of resources through independently audited accounts.

The meeting concluded with appreciation for the efforts of all volunteers, committee members, donors, sponsors, Youth Wing, Ladies Wing, and staff members who contributed towards the success of WMOPC programs and activities throughout the year.

MEMBERSHIP COMMITTEE

The total Membership of WMO from Pakistan Chapter as 31-December 2025 is as under:

Trustees	9
Patrons	22
Life Members	307
Apex Bodies	2
Individuals	274
Total	614

EMPOWERING THROUGH INCLUSION A - CHANGE-OF-LIFE INITIATIVE FOR CHILDREN WITH SPECIAL NEEDS

The Challenge

Children with special needs (SNCs) require individualized care, rehabilitation, & family support. In Pakistan, many children do not receive timely diagnosis or intervention because parents lack awareness, mothers struggle with acceptance, referrals are delayed, treatment costs are high, assistive devices are limited or poor in quality, and conditions such as muscular weakness are sometimes misdiagnosed even though timely therapy can significantly improve outcomes.

Our Response

To bridge these gaps, the project "Empowering Through Inclusion" was launched in 2019 as a life-changing support program for children with special needs and their families.

Services Provide

- Specialist consultations: Neurology, Audiology, ENT, Cardiology, & other consultations through Liaquat National Hospital, MMI, Jamal Noor Hospital, and partner hospitals.
- Diagnostic tests: MRI, CT scans, BERA, X-rays, and other screenings through MMI.
- Assistive technology: Provision of wheelchairs, hearing aids, knee mobilizers, & other supportive devices.
- Home-based therapies: Occupational and physiotherapy services provided through IHRI.
- Rehabilitation and education: Speech therapy, behavioural therapy, special

education, & related services through rehabilitation canters.

- Caregiver training: Education and hands-on training for parents and caregivers.
- Family support: Ramadan ration, sacrificial meat distribution, Eid gifts, blankets, ladies' suits, and comfort support for families in need.

Impact so far

- 270 registered children by the end of 2025.
- Faster access to specialist care, including five weekly appointments with paediatric neurologist Dr. Raman Kumar with only two days' notice.
- Support from a strong consultant panel, including Prof. Dr. Mukhtar Singapori (ENT), Dr. Kamran Younus (Paediatric Cardiology), and Mr. Aamir-ur-Rehman (Audiology).
- Visible improvements in children's daily functioning & reduced burden on mothers & caregivers.

Research initiative: "Understanding – Special Needs Children"

In 2024, a research-based extension of the project was launched. Community Health Workers (CHWs) receive eight days of intensive training and then conduct at least two home visits per month for one year. They train caregivers in handling SNCs and provide basic support and monitoring at home.

Early intervention priorities

- Neonatal hearing screening

  Hearing loss in newborns can often be identified between the 5th day after birth and 3 months of age. Early screening is a cost-effective intervention that improves speech, language, and developmental outcomes. The project seeks to acquire a screening device costing approximately Rs. 2.5 million to offer free newborn hearing screening services through trained audiologists.

- Prediction of cerebral palsy

  Early identification of cerebral palsy can improve referral and intervention outcomes. The project has started training doctors and paramedics in:

  » Hammersmith Infant Neurological Examination (HINE)

  » APGAR assessment (Appearance, Pulse, Grimace, Activity, Respiration)

  The training program is being led by Dr. Raman Kumar, Senior Paediatric Neurologist at Liaquat National Hospital, Karachi.

Important Note:

Since 2022, the new education is stopped by the Office bearers, now it's a need to reopen new registration, hundreds of parents of special needs children are waiting for registration.

Vision

The project aims to build a comprehensive, community-based support system where children with special needs receive early diagnosis, timely rehabilitation, appropriate assistive technology, and family-centered care regardless of financial status.

EDUCATION FOR ALL

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

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

To accomplish this ambitious goal, WMO PC is actively collaborating with Memon Jamaats, leveraging their support and resources as strategic partners. Almost all Jamaats registered with APMF are enthusiastic about joining

this mission. This collective effort allows the implementation of comprehensive programs that enhance educational outcomes for students. Additionally, WMO PC has formed a Jamaat Coordination Committee to address and resolve any issues children may face at school. This committee plays a crucial role in ensuring a supportive and nurturing educational environment, which is vital for students' overall development.

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

By uniting all Jamaats under a common goal, WMO PC is well-positioned to achieve its objectives. Currently, WMO PC supports 8,042 students, with a budget allocation of Rs. 30,000 per school-going child and Rs. 60,000 per college student. The previous team made significant progress by developing a sophisticated software system aimed at making the entire process paperless. This initiative has greatly enhanced transparency and accountability within the organization, which is crucial for the success and integrity of any welfare initiative.

An educated community is the **golden dream** of WMO. To turn this dream into reality, WMO is committed to taking all necessary measures to make the community a beacon of aspiration and success. Through continuous support, dedication, and collaborative efforts, WMO aims to transform the educational landscape for Memon families, empowering children and building a brighter, more prosperous future for all.

HIGHER EDUCATION

Empowering Futures Through Education

Higher education is one of the most effective tools for social and economic transformation. It empowers individuals, strengthens families, and contributes significantly to the development of communities and nations. Recognizing the vital role of education, the World Memon Organisation (WMO) – Pakistan Chapter has remained steadfast in its commitment to supporting deserving students through its Higher Education Support Program.

Since its inception in 2004, the program has positively impacted the lives of more than 2,000 students, enabling them to pursue higher education in diverse professional disciplines. Through financial assistance and continuous encouragement, these students have successfully completed their academic journeys and gone on to establish rewarding careers in medicine, finance, law, business, information technology, engineering, and other emerging fields. Many of these graduates are now contributing meaningfully to society while supporting their families and communities.

Annual Performance Highlights – 2025

During the year under review, the Higher Education Committee continued its mission of facilitating access to quality education for talented & deserving students facing financial constraints.

Student Support

A total of 464 students received educational assistance through the WMO Higher Education Support Program across various universities and professional institutions.

Academic Disciplines Supported

Students were enrolled in a wide range of undergraduate, graduate, and professional programs, including:

- Chartered Accountancy (CA)
- ACCA
- ICMA
- MBA
- MBBS
- Doctor of Pharmacy (Pharm-D)
- Doctor of Physical Therapy (DPT)
- Bachelor of Laws (LLB)
- BS Artificial Intelligence (BS-AI)
- BS Accounting & Finance (BS-AF)
- Digital Marketing
- Fashion Designing
- MPhil and other specialized disciplines
- Bachelor of Business Administration (BBA)
- Bachelor of Science (BS) Programs

Financial Assistance

In response to the increasing cost of higher education, the annual grant allocated per student was enhanced during the year:

Particulars	Amount
Previous Annual Grant per Student	Rs. 150,000
Revised Annual Grant per Student	Rs. 200,000
Estimated Actual Annual Educational Need per Student*	Rs. 300,000+

*Excluding transportation, books, study materials, accommodation, and other related expenses.

The increase in financial support reflects WMO's commitment to ensuring that deserving students can continue their education despite rising academic costs and economic challenges.

Looking Ahead

While significant progress has been achieved, the widening gap between educational expenses and available financial assistance remains a challenge. To sustain and expand the impact of this program, greater support from community members, philanthropists, corporate sponsors, and well-wishers is essential.

The Higher Education Committee appeals to all stakeholders to join hands with WMO in strengthening this noble initiative and helping increase educational funding so that no deserving student is deprived of higher education due to financial limitations.

Together, we can continue transforming lives, creating opportunities, and building a stronger future for generations to come.

Our Commitment

"Educate One, Empower Generations."

MEMON INDUSTRIAL & TECHNICAL INSTITUTE

Chairman's Review

YEAR 2025 – CONTINUING PROGRESS

It is my privilege and honor to share the key highlights & reflections on the performance of Memon Industrial & Technical Institute (MITI) for the year 2025.

At the very outset, as always, I remember the people who were the visionaries behind the creation of MITI, notably Haji Abdul Razzaq Yaqoob Gandhi (ARY). Their vision has benefited more than hundred thousand students transforming lives through skills development and vocational training. Our thanks and prayers go out to all of them. May Allah SWT reward them with His highest Mercy and Blessings. My heartfelt appreciation also goes to the dynamic MITI team, ably led by our COO, Mr. Shahab Hasan, for their tireless efforts & unwavering commitment.

We are also deeply grateful for the unwavering support of my colleagues at WMO–PC, past and present, whose dedication continues to drive our shared mission forward.

Key milestones include the successful Graduation Ceremony of DAE students, new afternoon shift of DAE started, a vibrant Sports Festival, the completion of new classroom block for new courses and the initiation of the Takamul Skill Verification Program in collaboration with Government of KSA and NAVTTC. We successfully launched and completed the "PMYSDP" of NAVTTC.

An MoU was signed with Pakistan Machine Tool Factory for collaboration in technical training. Together with K Electric, a Tree Plantation Drive was organized. In the Ladies Section, events like the Fashion Designing Exhibition and Annual MITI Family Carnival were organized.

Moreover, MITI introduced Software Technology as a new area of instruction to meet market demand. Our dedication to academic excellence was reflected in a 92% passing rate in the DAE final exams. In 2025 alone, student enrollment reached over 10,000 students — a figure that affirms our community's trust and our expanding reach.

Despite these achievements, the economic challenges, particularly inflation exceeding 30%, continue to strain the communities we serve. Our subsidized fee structure and full scholarships for the deserving remain in place in line with our welfare mission, but it is increasingly difficult to sustain this without additional support.

MITI remains deeply committed to the values of WMO — charity, welfare, and service to humanity. To continue equipping our students with modern skills and relevant training, we must invest in advanced technology and expert instructors. However, the cost of running such a wide-scale operation continues to rise.

Therefore, **I humbly appeal to all our friends, donors, and well-wishers to extend their generous support and zakat to MITI as in the past. Your contribution today helps shape a brighter, more empowered tomorrow for thousands of young men and women.**

May Allah (SWT) continue to bless our collective efforts and guide us in fulfilling this noble mission. Aameen.

MITI MANAGEMENT TEAM

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

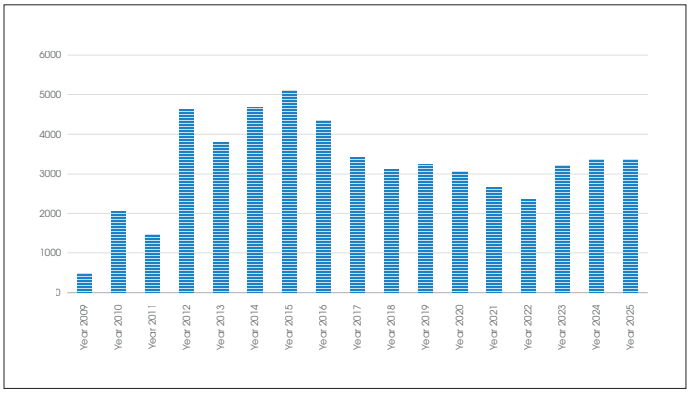
H. M. Shahzad	Chairman
Shahab Hasan	Chief Operating Officer
Furqan Aziz	Head of Administration, Projects & Grants
Qazi Arshad Siddiqui	Chief Financial Officer
Zareen Salman	Principal, Female Section
Anis Khan	Principal, Male Section
Monis Ali	Project Manager, Polytechnic
Salman Moinuddin	Manager Human Resources
Saad Ali	Manager Marketing
Asif Ali	Manager IT

REPORT ABOUT VOCATIONAL TRAINING (MALE SECTION)

The current vocational course offerings are as follows:

Office Automation	English Language
Computerized Accounting	Industrial Electrician
AutoCAD	Motor Cycle Mechanic
Graphics Designing	Plumbing
HD Media Production	Welding
Web Development (E-Commerce)	General Electrician
Professional Photography	Industrial Stitching
CIT (Certificate Information Technology)	Sewing & cutting
DIT (Diploma in Information Technology)	Auto Mechanic
Mobile Phone Repairing	Electronic Fuel Injection
Assistant Offset Printing Machine Operator	Generator Mechanic
Professional Chef	Digital Marketing & SEO
Artificial Intelligence (ML&DL)	Big Data Analytics Techniques
Data Analytics with Ai	

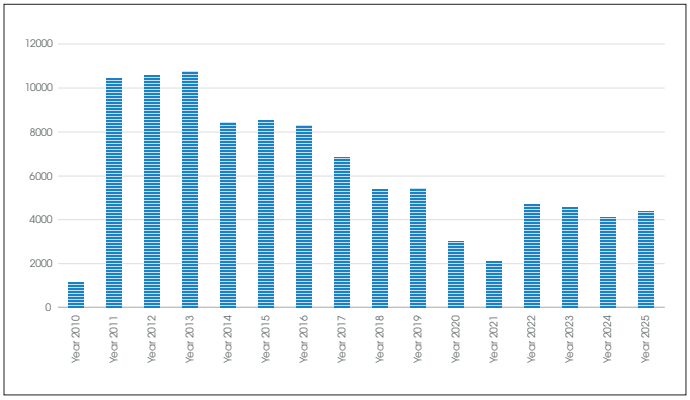
The charts below show the progress of admissions/ enrollment in the Boys Section in successive session in different courses.



REPORT ABOUT VOCATIONAL TRAINING (FEMALE)

Training under progress in various workshops:

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

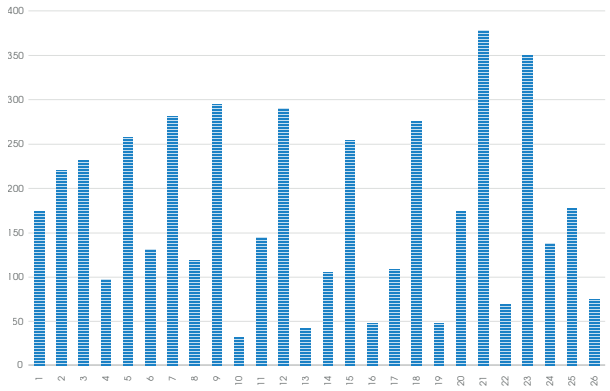


DIPLOMA OF ASSOCIATE ENGINEER DAE

Fourth batch of DAE 3rd year Final exams conducted by the Sindh Board of Technical Education were taken by our students in 8 technologies given below. The results were outstanding. Overall passing rate was 92%.

1. Electronics Technology
2. Auto & Diesel Technical Technology
3. Electrical Technology
4. Mechanical Technology
5. Refrigeration & Air Conditioning Technology
6. Computer Information Technology
7. Fashion Designing & Marketing
8. Software Technology Morning

Technology wise admission and registrations is given in the chart below:



PROGRESS ON CONTRACTS & AGREEMENTS, NEW PROJECTS & MOUs WITH INDUSTRIES

Prime Minister's Youth Skill Development Program Batch-3

MITI singed MOU with NAVTTC for training of 300 students 9 industrial demand driven courses under Prime Minister's Youth Skill Development Program.

Hospitality & Tourism Batch II

Under the Prime Minister's Youth Skill Development Program (PMYSDP), the NAVTTC launched the Hospitality and Tourism Sector Program to equip Pakistani youth with industry-relevant skills for both local and international employment opportunities. In this regard, MITI signed a MoU with NAVTTC to provide training to 125 trainees in high-demand hospitality trades, including Bakery and Patisserie, Culinary Arts, and Professional Cook. The program aimed to enhance employability, develop a skilled workforce aligned with industry requirements, and create sustainable career pathways for youth in the rapidly growing hospitality and tourism sector.

ABAD Industry-Led Training Program

Under the PMYSDP Industry-Led Training Program, funded by the NAVTTC in collaboration with the Association of Builders and Developers of Pakistan (ABAD), MITI implemented a demand-driven skills development initiative to address the workforce needs of Pakistan's construction sector. Through this program, 75 trainees received competency-based training in Building Electrician and Plumber/Pipe Fitter trades. The initiative aimed to develop a skilled workforce aligned with industry requirements, enhance employability opportunities for youth, and provide qualified manpower to support the growth and sustainability of the construction industry.

Saudi Arabia TAKAMOL Skill Verification Program

Memon Industrial & Technical Institute (MITI) is an officially recognized testing center for the Saudi Arabia TAKAMOL Skill Verification Program (SVP) through the National Vocational and Technical Training Commission (NAVTTC). The Skill Verification Program, initiated by the Kingdom of Saudi Arabia, aims to regulate its labor market by assessing and certifying the competencies of skilled workers, ensuring they possess the required knowledge and practical skills to perform their jobs effectively. The internationally recognized certification issued under the program is mandatory for obtaining skilled worker visas for employment in Saudi Arabia.

MITI is authorized to conduct skill assessment tests in various trades, including HVACR, Welding, Auto Mechanic, Electrician, and Plumbing. In 2025, the scope of the program was further expanded with the addition of new trades, including Chef, Barber, Tailor, and Automotive Mechanic. Through its role as a TAKAMOL Testing Center, MITI continues to facilitate international employment opportunities for skilled Pakistani workers by providing accessible, industry-recognized skill verification services.

Summer of Code Programme Batch-2

Memon Industrial & Technical Institute (MITI) has signed a Memorandum of Understanding (MoU) with the National Vocational & Technical Training Commission (NAVTTC) to train 30 professional students in Artificial Intelligence (ML&DL) and Big Data Analytics Techniques Courses. This

initiative is part of the Prime Minister's Youth Skill Development Program, aimed at equipping young professionals with high-demand digital skills. Upon successful completion of the training, all students appeared for an international Microsoft examination.

International Accreditation with City & Guilds UK

In 2025, Memon Industrial & Technical Institute (MITI), a project of the World Memon Organization (WMO), achieved a significant milestone by obtaining International Accreditation from City & Guilds with the support of National Vocational & Technical Training Commission (NAVTTC) and GEMS Middle East. To commemorate this achievement, an Accreditation Awarding Ceremony was held at MITI in the presence of the Honorable Chief Guest, Ms. Gulmina Bilal, Chairperson NAVTTC, Government of Pakistan. This prestigious accreditation recognizes MITI's commitment to delivering high-quality technical and vocational education aligned with international standards. The accreditation enhances opportunities for Pakistani youth to acquire globally recognized qualifications and improves their employability in local and international job markets, particularly in GCC and European countries.

MoU with Savaira Foundation for Youth Empowerment through Skills Development

On 18 February 2025, Memon Industrial & Technical Institute (MITI) signed a Memorandum of Understanding (MoU) with the Savaira Foundation to promote skills development and empower underprivileged youth through market-oriented vocational training programs. As part of this collaboration, Dr. Yasmeen Khan, President of Savaira Foundation, and Ms. Nasreen Tariq, Welfare Manager, visited MITI and formally signed the MoU. The partnership aims to enhance access to quality technical and vocational education, improve employability, and create sustainable livelihood opportunities for deserving youth from underserved communities.

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.

A function was arranged under the auspices of the NAVTTC Sindh to engage with the students at MITI. Rana Mashhood Ahmed Khan (Chairman – Prime Minister's Youth Programme - PMYP) was the Chief Guest. Besides Dr. Fida Bazai (Director General - NAVTTC Sindh), Mr. Aziz Ullah Chandio (Director – NAVTTC Sindh), Mr. Fahad Shafeeq (Coordinator - PMYP Sindh) also attended the event. Memon Industrial & Technical Institute (MITI), a project of the World Memon Organization (WMO) had the honour to host the function.

The Convocation Ceremony & Project Exhibition 2025 of "Diploma of Associate Engineer - DAE for Batch - VIII" was held at Memon Industrial & Technical Institute - MITI (A project of the World Memon Organization - WMO) on 24th-Dec-2025.

Mr. Muhammad Ashraf Machiyara (President World Memon Organization - Pakistan Chapter) was the Chief Guest, while Dr. Fida Baza (Director General - NAVTTC Sindh), Prof. Musharaf Ali Rajput (Chairman SBTE), Mr. Abdul Jamil Khan(Chairman Landhi Town) and Mr. Najam Mirza (MPA PS-94) were the Guest of Honor.

Mr. Iqbal Dawood (Board of the Trustees WMO from the Middle East), Mr. Shoaib Ismail Mangroria (Secretary board of the Trustees WMO), Mr. Arsalan Nara (Secretary WMO PC) and Ms. Hameeda Bawani (Ex. Chairman WMO Ladies Wing) were the special guests and enlightened the ceremony with their presence.

Mr. HM Shahzad (Ex-President of WMO – Pakistan Chapter & Chairman of MITI) welcomed all of the honorable guests.

In addition to the main proceedings, DAE students showcased project exhibitions representing their respective trades. The honorable guests highly appreciated the student's technical skills, creativity, and dedication, and extended their encouragement and best wishes for their future professional endeavors.

VISITORS

- Mr. Ko Nukui, Country Manager, Jin Technologies Private Limited Japan; Mr. Ai Kosuke from Gusto Development Japan; Mr. Javed Hayat, Chief Communication Officer, Jin Technologies Private Limited, Mr. Sameer Beg, Manager Business Development, Jin Technologies Private Limited, along with Mr. Zubair Surmalwala visited the Memon Industrial & Technical Institute (MITI) a project of the World Memon Organization (WMO) on 27th November 2025.

- Haji Muhammad Iqbal Chairman ARY Group visit MITI, Date: 28/6/2025
- Mr. Masood Bhuttu Deputy Commissioner Korqangi and Syed Aoun Abbas Assistant Commissioner Korangi visited MITI, Date 29-4-2025
- Mr. Ashfaq Ahmed Memon (Ex-Secretary - Government of Sindh and Senior Vice President - United Memon Jamaat) and Mr. Tufail Mamon visited MITI, Date: 25-2-2025
- Officials of Orange Tree Foundation visited MITI, Date: 27-10-2025
- Brig. Muhammad Sajid Khokhar, SI (M), Retd, Chairperson Punjab TEVTA visited MITI, Date 28-6-25
- Prof. Dr. Rasool Bux Mahar (Vice Chancellor - The Benazir Bhutto Shaheed University of Technology and Skill Development, Khairpur Mirs), Mr Ashfaq Ahmed Memon (Ex-Secretary - Government of Sindh and Senior Vice President - United Memon Jamaat) and Mr. Tufail Memon visited MITI, Date: 15-4-2025

RELATIONSHIPS WITH PARTNERS

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

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 16 years of operation. In these 16 years, we have served more than 140,000 students. The graduating students have been well received by the industry locally as well as internationally which is due to hard work and commitment of the management and our faculty team. To achieve these objectives, our workshops and other facilities were purpose built to satisfy the training needs of the time.

The time has now come when we are faced with the necessity of the following:

1. Addition of new equipments:

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

Computer hardware is one big area which requires up gradation. Our computers are no longer compatible with the software that are now available and have become standards of the industry and which we are teaching. So far, we have been coping with these requirements by ad hoc up gradations but this has a limit. PKR 25,000,000 are required for upgrading all the computers in our classes.

2. New Courses

To remain competitive, it is necessary to keep pace with the needs of the students and employers and introduce new courses from time to time. We have fallen behind in this important feature and introduce new courses very soon. We badly need to begin the following courses which are demands of the industry:

- Industrial Electronics
- Instrumentation
- Fashion Marketing & Merchandising
- Auto body Refinishing
- Renewable Energy

3. Expansion of Facilities:

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

New class rooms/labs are required for the DAE section. PKR 10,000,000 are required.

Our power bill is very high. The answer is in going for solar. This solution is most economical in the long run but initial investment is high. We have already installed solar generation of 50 KW but now require to increase to 100 KW. PKR 14,000,000 are required for this project

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

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

Rehabilitation

The Rehabilitation Scheme, launched in 2004, remains one of the flagship welfare initiatives of the World Memon Organisation Pakistan Chapter (WMOPC). The scheme is dedicated to providing secure housing and restoring dignity to deserving Memon families through ownership flats, rental assistance, and rehabilitation support.

Achievements (2004–2025)

- Total Flats Provided: 910
- Property Files Returned: 666
- Files Remaining (as on 31 December 2025): 244

Key Highlights – 2025

- Continued the return of original property files to beneficiaries through a transparent legal and verification process.
- Assisted 46 families with housing purchase shortfall support, enabling them to secure permanent homes.
- Extended monthly rental assistance to 32 families facing financial hardship.
- Prioritized support for widows, large families, and households with special needs in view of the prevailing economic challenges.

Chairman's Report

I was entrusted with the responsibility of overseeing matters related to **Fatima Manzil and Hydri Manzil**, two important properties under the Rehabilitation Scheme.

By the grace of Almighty Allah, I am pleased to report that **Hydri Manzil was successfully sold at a favorable value**, ensuring maximum benefit for the scheme and its beneficiaries. This achievement reflects our commitment to safeguarding and enhancing community assets through prudent management and transparent decision-making.

I am also pleased to share that the demolition of **Fatima Manzil has been successfully completed**, paving the way for future development and more effective utilization of the property for the benefit of the community.

These milestones represent significant progress in strengthening the Rehabilitation Scheme and enhancing its long-term sustainability. I extend my sincere gratitude to the WMOPC leadership, committee members, donors, and well-wishers for their trust, support, and cooperation in achieving these important objectives.

Impact of the Scheme

The Rehabilitation Scheme has transformed the lives of hundreds of deserving families by:

- Converting rental and goodwill flats into ownership opportunities.
- Providing housing support to widows and underprivileged families.
- Reducing financial stress through housing shortfall and rental assistance.
- Enhancing the quality of life and social stability of families within the Memon community.

Appeal for Support

WMOPC humbly appeals to donors, philanthropists, and well-wishers to continue supporting this noble cause. With rising housing costs and increasing demand for assistance, your generosity will help us fulfill our commitment:

"Shelter for Every Deserving Family"

Together, we can continue to provide hope, dignity, and a secure future to deserving members of our community.

GLOBAL YOUTH WING- PAKISTAN CHAPTER

Following the promise made by Jawad Choksi, Global Youth Wing (GYW) Chair - Pakistan Chapter (PC), during the closing of 'The First Blast' of more impactful youth-centric events ahead, including the much-anticipated return of SPARK 4.0, the chapter's flagship program, the GYW PC went above and beyond to deliver the same.

This couldn't have been possible without the unwavering commitment of our team members.

SPARK 4.0: The Journey

After nearly a decade-long hiatus, the Global Youth Wing (GYW) – Pakistan Chapter, despite numerous setbacks, doubts & hurdles, pulled off one of its most impactful & beloved initiatives: SPARK 4.0.

Event Details:

- Venue: Beach Luxury Hotel, Karachi
- Dates: 8-10th August, 2025
- Age Group: 11–16 Years
- Format: Residential, All-Inclusive Conference

The three-day residential conference aimed to nurture the next generation of leaders by equipping children aged 11 - 16 with the tools they need to lead with confidence, empathy, & vision.

SPARK 4.0 wasn't just a conference-it was a journey of learning that integrated fun, reflection, and growth.

We set out with a theme defined for each day, namely;

- The Journey Within
- The Journey Ahead
- The Journey Beyond

With the theme in mind, the participants were guided on this transformative journey through a series of carefully designed sessions, workshops, & experiential learning modules, focusing on:

- Confidence & Leadership Development
- Teamwork, Communication & Collaboration
- Creative Thinking & Problem-Solving
- Emotional Intelligence, Empathy & Ethical Values
- Financial Literacy, Tech Exposure & Digital Readiness
- Innovation, Entrepreneurship & Social Responsibility

This edition brought together a dynamic mix of Pakistan's leading speakers, trainers, and facilitators-each known for their unique ability to connect with young minds and spark meaningful change. Among them were Qaiser Abbas, Umair Jaliawala, Saman Mazhar, Zohair Allibhoy, M. Sadeed Mirza, Haider Kaiser Satti, Abdullah Seja, Faizan Arafat, Buraq Shabbir, Salman Parekh, Ali Haider, Zammad Shahab, Ahmed Ali, Hassan Bin Nasir & our very own Abu Hurraira Dhanani. With Saad Saleem Umer as the Lead Facilitator & Salman Gaba as the Day Champ, a rare combination of nostalgia and energy was witnessed.

We crafted a space where young individuals could challenge themselves, explore their potential, and discover the leader within. SPARK 4.0 proved to be about more than just learning-it awakened purpose.

SPARK 4.0 not only provided intellectually stimulating content but also created an environment where lifelong friendships were formed, values were instilled, and a sense of community was built. Participants lived together, ate together, and grew together-experiencing a mini society built on respect, collaboration, and self-expression.

SPARK 4.0 provided our participants a space where they could truly connect-with themselves, with mentors, and with each other. It was an all inclusive conference, where memons and non-memons, and children from diverse socioeconomic backgrounds were enrolled as financial aid was provided to deserving students.

Sohail Zindani graced the closing of SPARK 4.0, with the parents, the participants, the organizers, sponsors, facilitators and the team, we were able to tie the whole event into a neat little bow.

Since the months leading up to SPARK 4.0, and the event itself, had consumed the entire team and called for something to lay off the steam, one of our gracious sponsors came to the rescue and we made a day out of it with padel followed by recognition of the contributions of our facilitators and youth executives by presenting them with mementos by Mr. Arsalan Arif Nara (Regional Secretary) together with Mr. Musaab Vindhani (Regional Treasurer) Mr. Murtaza Jhangda (GYW Treasurer) and Mr. Jawad Choksi (Regional Youth Chair) and a celebratory lunch.

SPARK 4.0 couldn't have been possible without the support of our speakers, sponsors, training & supporting partners and we're grateful to each and every one of them especially to our title sponsor, **Machiyara Group**.

Cleanup Drive:

The World Memon Organization Global Youth Wing - Pakistan Chapter in collaboration with Let's Do It World and Sindh Solid Waste Management Board (SSWMB), organized a successful cleanup drive on 21st September 2025, at Frere Hall, to mark World Cleanup Day 2025.

In addition to over 100 volunteers, notable attendees included Mr. Abdul Haque Banglani (Country Head, Let's Do It World, Pakistan), Mr. Tariq Ali Nizamani (MD, SSWMB), Mr. Zia Zuberi (CEO, Expert Hazard and Waste Management

Solutions), and Mr. Arsalan Nara (Regional Secretary, WMO PC) along with enthusiastic faculty and students from Karachi University and Iqra University.

Together, volunteers, industry experts, and academic institutions worked hand-in-hand to clear litter, promote recycling, and raise awareness on sustainable waste management, proving that collective action can drive lasting environmental change.

The event not only met with success, but also with recognition and encouragement from authorities and media alike.

Plantation Drive:

Plantation plays a vital role in sustaining life on Earth, and youth have a powerful part to play in driving this mission forward.

Trees are not just a source of oxygen—they purify the air, prevent soil erosion, support biodiversity, and help combat climate change by absorbing carbon dioxide. In a world facing rising pollution levels and environmental degradation, plantation is one of the simplest yet most impactful actions we can take to protect the planet.

Youth, being the most dynamic and energetic segment of society, hold the potential to lead change. When young people actively engage in plantation efforts, they not only contribute to a healthier environment but also develop a deeper sense of responsibility, environmental awareness, and civic duty. It empowers them to be part of the solution and cultivates habits of sustainability and care for future generations.

By planting trees today, youth are quite literally planting the foundation for a greener, cleaner, and more hopeful tomorrow.

With that in mind, on 31st October, 2025, we successfully concluded WMO^2 Plantation Drive in Collaboration with the WMO Global Youth Wing and IHRI – Plant a Million, Pakistan. IBA joined hands for the WMO^2 Plantation Drive, led by the WMO GYW Pakistan Chapter. The event marked a collective effort towards environmental stewardship and a sustainable tomorrow.

IBA graciously provided their premises for the plantation activity, and with the help of our sponsors we were able to plant quite a few native trees which are being tended to under IBA's supervision.

In the end, with a commitment to upholding what the GYW stands for, we would also like to acknowledge and thank the following WMO leadership, as without their unwavering support and autonomy, we could not have achieved or delivered any of these events.

- Regional President – Ashraf Machiyara
- Regional Secretary – Arsalan Arif Nara
- Regional Treasurer – Mussab Vindhani
- Global Youth Chair (GYW) – Khurram Hanif Kalia
- Global Youth Secretary (GYW) – Saad Iqbal
- Global Youth Treasurer (GYW) – Murtaza Jhangda

GLOBAL LADIES WING

Noor E Ramazan Gift Card Distribution

As the blessed month of Ramazan arrived once again, the Ladies Wing – Pakistan Chapter is honored to continue the Noor-e-Ramazan Gift Cards initiative-this year, again, successfully distributing 220 gift cards of PKR 5,000 each to deserving families, spending 1.1 million PKR for this project.

Moving beyond traditional ration distribution, this initiative empowers families with the freedom to choose what they need most, enabling them to prepare for Ramazan with dignity, comfort, and peace of mind.

These gift cards are more than assistance; they represent respect, choice, & compassion-allowing each family to meet their unique needs in their own way.

This milestone would not have been possible without the unwavering support of our generous donors. Their kindness has lit up homes, eased hardships, and brought hope to hundreds of families this Ramazan.

Visit to Rahat Kada Hospice - The Medical Aid Foundation

Two chapters. One cause. Countless lives touched.

The Ladies Wing of WMO Pakistan Chapter visited Rahat Kada Hospice - a sanctuary of dignity and care for terminally ill patients - and left in absolute awe of the incredible work being done there.

This visit marked a beautiful moment of global collaboration within the WMO family:

Dr. Maria Hashmani, Chairperson of the Ladies Wing Pakistan Chapter, presented a cheque for essential medicines on behalf of the Ladies Wing.

The **WMO USA & Canada Chapter** contributed essential supplies for patients - delivered on the very same day.

Together, these two chapters showed what it means to truly show up for the most vulnerable.

Present for this noble cause were:

- Dr. Maria Hashmani – Chairperson, Ladies Wing
- Dr. Mehvish Mithani — Secretary, Ladies Wing
- Mrs. Abida Dada — Executive Member
- Madam Amina Ganny — Executive Member

Special Initiative: Bridal Project

In a meaningful expression of cross-border solidarity, the WMO USA/Canada Chapter generously contributed a collection of beautiful bridal Jora's to the Ladies Wing Pakistan Chapter under a dedicated Bridal Project initiative.

These bridal ensembles are being distributed to deserving young women who, in the face of rising inflation, are unable to afford appropriate wedding attire. Beyond in-kind support, the Ladies Wing Pakistan Chapter is also extending direct financial assistance to brides in need. With an allocated budget of approximately PKR 1 million for this initiative, ensuring that no deserving family is left without support during one of life's most significant milestones.

Application Process

Eligible applicants are invited to submit a written application along with a wedding invitation card (Wedding card) for review and consideration by the Ladies Wing.

Meetings & Distribution Planning

The Ladies Wing convened on two separate occasions to manage the initiative with diligence and attention to detail. During both sessions, the donated bridal Jora's were carefully sorted by design, size, and individual requirements — ensuring every bride receives attire suited to her needs. The second meeting on focused on finalizing the sorting of the latest collection in preparation for distribution.

This methodical, hands-on approach reflects the Ladies Wing's deep commitment to dignified, thoughtful giving.

First Meeting — Members Present

- Dr. Maria Hashmani — Chairperson, Ladies Wing Pakistan Chapter
- Dr. Mehvish Arif Mithani — Secretary, Ladies Wing Pakistan Chapter
- Mrs. Abida Dada — Executive Wing Member
- Mrs. Bilquis Rafiq Tabani — Executive Wing Member

Second Meeting — Members Present

- Dr. Maria Hashmani — Chairperson, Ladies Wing Pakistan Chapter
- Dr. Mehvish Arif Mithani — Secretary, Ladies Wing Pakistan Chapter
- Shahida Noor — Treasurer, Ladies Wing Pakistan Chapter
- Yasmeen Hashmani — Executive Ladies Wing Member

Empowering Futures Through Education

Education is one of the most powerful tools for transforming lives, uplifting communities, and creating lasting change. At the WMO Ladies Wing Pakistan Chapter, we strongly believe that every child and woman deserves the opportunity to learn, grow, and build a brighter future with dignity and confidence.

During the year, the WMO Ladies Wing Pakistan Chapter proudly adopted and supported approximately 50 children in their educational journey, (40 girls for the year 2026-2027) with a contribution of nearly PKR 2.1 million dedicated towards educational assistance and development initiatives.

This support extended not only to children in need, including girls from the Memon community, but also to women striving to rebuild their lives through skill development and education. Through our Early Childhood Education course initiative, women were empowered with professional training that enabled them to regain confidence, become financially independent, & earn a respectable livelihood for themselves and their families.

We remain committed to nurturing hope through education and creating opportunities that inspire self-reliance, empowerment, and sustainable growth within our communities. Every child educated and every woman empowered is a step toward a stronger and more compassionate society.

Together, we continue to invest in futures that matter.

A Note Of Gratitude (ARY Digital Network)

The **WMO Pakistan Chapter** extends its heartfelt gratitude to **ARY Digital Network** for the gracious invitation to participate in the esteemed Ramadan transmission, **SHAN-E-Ramzan**. It was a privilege to be part of such a meaningful platform and to have the opportunity to present the mission, achievements, and ongoing humanitarian initiatives of **WMO Pakistan Chapter** and the **WMO Global Youth Wing (GYW)**.

Representing the Pakistan Chapter were **Mr. Arsalan Arif Nara**, Regional Secretary; **Mr. Musaab Mansoor**, Regional Treasurer; and **Mr. Muhammad Jawad Choksi**, GYW Regional Vice Chair for Pakistan. They shared the Chapter's vision and highlighted its commitment to community service, youth empowerment, & charitable projects that continue to make a positive impact across Pakistan.

We sincerely appreciate ARY Digital Network for dedicating valuable airtime to promote humanitarian efforts and inspire viewers to support initiatives that strengthen communities, particularly during the blessed month of Ramadan. Such collaborations between media & charitable organizations play a vital role in raising awareness and encouraging a spirit of generosity & service.

As we continue our journey of serving humanity, we hope to build stronger partnerships that amplify the message of compassion, generosity, and community service. Together, we can inspire countless individuals to become agents of positive change and contribute towards a brighter future for those in need.

Monthly Support to the Deserving Families

The World Memon Organization – Pakistan Chapter (WMOPC) remains steadfast in its commitment to supporting vulnerable families through its flagship Monthly Financial Support Programme. This impactful initiative continues to provide consistent financial assistance to deserving households, helping them meet their basic needs with dignity and stability.

The programme is made possible through the extraordinary generosity of Mr. Mohammad Farooq Ahmed Samana and Mr. Imran Farooq Samana, whose unwavering commitment to humanitarian service has transformed the lives of hundreds of families across Sindh. Their continued support stands as a shining example of compassion, social responsibility, and service to the community.

Since its inception in 2021, the programme has grown into one of WMOPC's most significant welfare initiatives. Throughout 2025, financial assistance was provided to 500 deserving families, with each beneficiary receiving PKR 5,000 per month to help meet essential household expenses.

Key Developments in 2025

- The Monthly Financial Support Programme continued to be implemented with a strong emphasis on transparency, accountability, and efficiency.
- Financial assistance was disbursed through formal banking channels in close coordination with local Jamaats, ensuring that support reached the intended beneficiaries in a timely and secure manner.
- The programme served widows, divorced women, senior citizens, persons with disabilities, and financially vulnerable families across Karachi, Hyderabad, Sukkur, and Thatta. More than 47 Jamaats actively participated in identifying deserving beneficiaries, verifying eligibility, and monitoring the distribution process to ensure fairness and integrity.
- Until October 2025, monthly crossed cheques were issued in the name of each beneficiary, with their CNIC number clearly mentioned to ensure proper identification and complete transparency.
- In a major step towards modernization and financial inclusion, from November 2025 onwards, WMOPC initiated the opening of individual bank accounts for all beneficiaries. This transition enables monthly financial assistance to be transferred directly into beneficiaries' accounts, enhancing operational efficiency, strengthening accountability, and empowering recipients through access to formal banking services.
- Recognizing the increasing cost of living and the growing needs of vulnerable families, WMOPC is pleased to announce that, through the continued generosity of Mr. Mohammad Farooq Ahmed Samana & Mr. Imran Farooq Samana, the monthly financial assistance has been increased from PKR 5,000 to PKR

7,500 per family, effective January 2026. This enhancement reflects their enduring commitment to improving the quality of life of deserving families & providing meaningful financial relief during challenging economic times.

- Through continuous monitoring, regular evaluation, and close collaboration with partner Jamaats, WMOPC remains committed to strengthening this flagship programme and expanding its reach to support even more deserving families in the years ahead.
- The World Memon Organization – Pakistan Chapter extends its heartfelt gratitude to Mr. Mohammad Farooq Ahmed Samana and Mr. Imran Farooq Samana for their remarkable generosity, trust, and unwavering dedication to serving humanity. Their noble contributions continue to bring hope, dignity, and financial security to hundreds of families, reflecting the true spirit of compassion and community service.

May Almighty Allah (SWT) accept their generosity, bless them with abundant rewards, and continue to make this initiative a source of comfort and hope for those in need

List of Jamaats Benefited in 2025

Karachi	
Vadal Memon Anjuman	Pakistan Gujrati Memon Jamat
Karachi Tharadi Gujrati Memon Jamat	Bombay Halai Memon Jamat
Kathiyawar Nasarpur Memon Jamat	Manavadar Sardargadh Memon Jamat
Saurashtra Memon Jamat	Una Mahal Memon Jamat
Tarsai Memon Jamat	Vasavad Memon Anjuman
Bhanvad Memon Jamat	United Memon Jamat of Pakistan
Kodinar Memon Jamat	Gondal Memon Association
Amreli Memon Jamat	Jamnagar Wehvaria Memon Jamat
The Jetpur Memon Association	Bhavnagar Memon Jamat
Ranavav Memon Association	Jamnagar Memon Jamat
Upleta Memon Association	Bantva Memon Jamat
Junagadh Memon Jamat	Veraval Patan Memon Anjuman
Pakistan Memon Jamat	Porbander Suriawad Memon Jam
Morbi Tankara Memon Association	All Baldia Memon Jamat
Cutchi Memon Markazi Jamat	Mangrol Memon Jamat
The Okhai Memon Youth Services	WMOPC

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

Sukkur	
The Sorath Memon Jamat	Sukkur Memon Anjuman
Halar Memon Jamat	

Thatta	
Thatta Memon General Jamat	

Distribution of Ramadan Ration

During the blessed month of Ramadan 2025, the World Memon Organization – Pakistan Chapter (WMOPC), with the generous support of the WMO Middle East Chapter and the Global Ladies Wing – Pakistan Chapter, successfully implemented its annual Ramadan Ration Distribution Program to support deserving and underprivileged families across Pakistan.

As part of this humanitarian initiative, approximately 1,500 Ramadan Ration Bags and Imtiaz Gift Cards were distributed, enabling vulnerable families to observe the holy month with dignity and peace of mind. The program was executed with transparency, accountability,

and a steadfast commitment to ensuring that assistance reached those most in need.

More than 1,000 Ramadan Ration Bags were distributed through selected local Jamaats and community organizations. These partner Jamaats identified deserving beneficiaries within their respective communities and submitted their details to WMOPC, ensuring a transparent selection process, proper documentation, and efficient distribution.

The remaining ration bags and gift cards were distributed directly by the WMOPC team in various low-income and underserved communities. Priority was given to widows, senior citizens, persons with disabilities, daily wage earners, and families experiencing severe financial hardship. This direct outreach enabled the organization to support deserving individuals who were not connected to any organized community network, ensuring that no deserving family was overlooked.

Each Ramadan Ration Bag contained essential food items required by an average household during the holy month, helping ease the financial burden on families and allowing them to observe Ramadan with greater comfort and dignity.

The Ramadan Ration Distribution Program 2025 was a true reflection of the values of compassion, generosity, & unity that define the Memon community. Through the collective efforts of the WMO Middle East Chapter, the Ladies Wing–Pakistan Chapter, our partner Jamaats, volunteers, & supporters, hundreds of families received timely assistance during one of the most sacred months of the Islamic calendar.

The World Memon Organization – Pakistan Chapter extends its sincere appreciation to all donors, partner organizations, Jamaats, volunteers, and well-wishers whose generosity and unwavering support made this initiative possible. Their continued trust enables WMOPC to fulfill its mission of serving humanity, alleviating hardship, and bringing hope to vulnerable communities.

May Almighty Allah (SWT) accept the contributions of all our donors and volunteers, bless them with abundant rewards, & continue to guide us in serving humanity with compassion, sincerity, and excellence. Ameen.

Distribution of Qurbani Meat

On the blessed occasion of Eid-ul-Adha 2025, the World Memon Organization – Pakistan Chapter (WMOPC) successfully carried out its annual Qurbani Meat Distribution Program with the generous support of its valued donors and well-wishers. This initiative reflected the true essence of sacrifice, compassion, and community service by ensuring that deserving families could also share in the blessings of Eid.

Cows were sacrificed on behalf of our donors at a modern, hygienically managed slaughterhouse under the supervision of the WMOPC team. The entire process was carried out in accordance with Islamic principles while adhering to the highest standards of hygiene, food safety, and quality control.

The processing of the meat followed a systematic and well-organized procedure. After the Qurbani, each animal was carefully processed using an overhead conveyor system. The hide and head were removed, followed by the hygienic removal of internal organs. The carcasses were then thoroughly cleaned with pressurized water before being divided into manageable portions.

Each portion was weighed using computerized digital scales, accurately tagged with the respective donor's details, and transferred to temperature-controlled cold storage to preserve freshness and maintain quality. The meat was subsequently cut into consumer-sized portions and packed in food-grade plastic bags containing approximately 2 to 2.5 kilograms each. These packs were stored in freezers until distribution and later transported in refrigerated vehicles to ensure the cold chain remained intact throughout the delivery process.

The packaged meat was distributed through various local Jamaats to deserving and underprivileged families across different regions. This coordinated distribution ensured that the blessings of Eid-ul-Adha reached those who were unable to afford meat due to financial hardship, allowing them to celebrate the occasion with dignity and joy.

WMOPC extends its heartfelt appreciation to all our generous donors, dedicated volunteers, Jamaat representatives, and everyone who contributed to the successful execution of this noble initiative. Their unwavering support and commitment exemplify the values of generosity, unity, and service that define our community.

May Almighty Allah (SWT) accept the Qurbani of all our donors, bless them with abundant rewards, and grant His countless blessings to everyone who participated in this humanitarian effort. Ameen.

THE FUTURE

The year 2025 marks another significant milestone in the journey of the World Memon Organization – Pakistan Chapter (WMOPC). The progress we have achieved together has strengthened our resolve to build a more compassionate, empowered, and self-reliant community. As we look towards the future, our commitment remains firmly rooted in sustainable development, innovation, and expanding the reach and impact of our humanitarian initiatives.

Our vision is to strengthen partnerships with WMO Chapters around the world, educational institutions, healthcare providers, corporate organizations, community associations, and philanthropic partners. By fostering collaboration and sharing resources, we aim to maximize our collective impact and create lasting opportunities for those who need them most.

Education – Investing in Tomorrow

Education will continue to be the cornerstone of our mission. In the coming years, we intend to expand our scholarship and sponsorship programmes, promote digital learning, strengthen higher education support, and introduce new vocational and professional development initiatives that prepare our youth for the evolving demands of the modern world.

Our aspiration is to ensure that no deserving student is deprived of education due to financial constraints. Through the continued growth of the Memon Education Monetary Fund (MEMF) and other educational initiatives, we aim to reach every eligible student within our community who dreams of building a brighter future.

Healthcare – Building a Healthier Community

Healthcare will remain a strategic priority. We are committed to expanding our medical assistance programmes, enhancing the Health Card initiative, organizing additional medical camps, and improving access to quality healthcare services for deserving members of the Memon community.

Our objective is not only to reduce the financial burden of healthcare but also to promote preventive care, timely treatment, and improved quality of life for our community members.

Youth Empowerment and Employment

The future of every community lies in the hands of its youth. WMOPC will continue investing in programmes that promote employment, entrepreneurship, leadership development, career counselling, mentorship, and financial independence.

A key focus for the coming year will be the expansion of our Rozgar Initiative. Through strategic partnerships with delivery service companies and other employment-focused organizations, we aim to create sustainable livelihood opportunities by equipping deserving individuals with the resources and support they need to earn a respectable and stable income for their families.

Empowering Through Inclusion

Our commitment to children with special needs will continue to grow through the Empowering Through Inclusion project. We plan to identify and support more children by providing access to early intervention programmes, education, therapies, rehabilitation services, and family counselling.

Our vision is to create an inclusive community where every child, regardless of ability, is given the opportunity to live with dignity, confidence, and purpose.

Women Empowerment and Development

In the coming years, the Ladies Wing will broaden its outreach through programmes focused on women's health and well-being, family counselling, educational support, vocational and entrepreneurship training, financial literacy, and community engagement. These initiatives will equip women with the knowledge, confidence, and opportunities needed to become active contributors to both their families and society.

Strengthening Global Collaboration

WMOPC will continue working closely with the WMO Middle East Chapter, under the leadership of Regional President Mr. Kamran Ghani, as well as with other WMO Chapters across the globe. These partnerships will further strengthen collaborative initiatives in education, healthcare, disaster relief, rehabilitation, youth development, and community welfare, enabling us to serve more people with greater efficiency and impact.

Embracing Innovation

As our organization grows, technology will play an increasingly important role in improving the way we serve our community. We plan to introduce enhanced digital platforms that improve member engagement, strengthen transparency, simplify programme management, and enable faster, more efficient delivery of welfare services.

Innovation, accountability, and good governance will remain central to every initiative we undertake.

Strengthening Our Capacity to Serve

The success and sustainability of every humanitarian programme depend upon the generosity and continued support of our community. As we expand our services and introduce new initiatives, strengthening our resource mobilization and fundraising efforts will be essential.

We therefore encourage our members, donors, corporate partners, and well-wishers to actively support WMOPC's mission. Every contribution, regardless of its size, enables us to educate a child, support a family, provide medical care, create employment opportunities, and bring hope to those facing hardship. Together, we can build a stronger foundation that allows our programmes to grow and reach even more deserving beneficiaries.

Looking Ahead

With the continued trust of our members, the generosity of our donors, the guidance of our leadership, and the dedication of our volunteers, we are confident that the World Memon Organization – Pakistan Chapter will continue to evolve as a leading humanitarian organization committed to serving humanity with integrity, compassion, innovation, and excellence.

Together, we will continue transforming lives, empowering communities, and creating opportunities that leave a lasting legacy for future generations.

May Almighty Allah (SWT) bless our efforts, unite us in the service of humanity, strengthen our bonds of brotherhood, and grant us the wisdom, sincerity, and perseverance to fulfil this noble mission for generations to come. Ameen.

APPEAL FOR ZAKAT & DONATION FOR THE YEAR 2026

The WMO Pakistan Chapter, being the largest and most active of the nine chapters, has also launched many welfare projects in Pakistan to address the various social issues faced by the large memon population settled in Karachi & interior Sindh. Over 25,000 individual are benefiting annually from WMO Pakistan Chapter's Welfare schemes:

- **Education for All Scheme:**

Under this scheme, we provide financial assistance for school fees to needy students of the Memon Community up to intermediate Level, enabling them to continue their education and become supportive members of their families and the community as a whole. We also extend school fee and van fee assistance to special children, ensuring inclusive access to education. The Maximum annual assistance provided under this scheme is PKR 36,000 (USD 130) per annum for students up to Matriculation, PKR 72,000 (USD 260) per annum for intermediate students, PKR 120,000 (USD 430) per annum for special children.

- **Higher Education Scheme:**

Under this scheme, we provide financial assistance to students of the Memon Community to pursue higher & professional education and other recognized disciplines. Approximately 2150 students from the Memon Community are currently benefiting from this scheme. Financial support of up to PKR 200,000 (USD 720) per annum per student is provided to help them continue their academic and professional journey.

- **Empowering through inclusion by providing Special Children:**

Empowering through inclusion, this initiative is dedicated to supporting special children by providing comprehensive medical examinations, regular therapies, specialized treatments, essential medicines, & assistive devices such as wheelchairs,hearing aids, & other supportive equipment. Our mission is to ensure that every child receives the care, dignity, & opportunities they truly deserve. To date, we have successfully supported 200 students, including both Memon and non-Memon beneficiaries, promoting equal access to healthcare & inclusive community support. The average annual cost per child is PKR 280,000 (USD 1,000), covering medical care,

therapies, & essential assistive support required for their development & well-being.

- **Rehabilitation:**

Under this initiative, we are committed to the rehabilitation of poor and deserving families within the Memon community by helping them secure safe, stable, and dignified shelter. With more than 50% of the Memon population living below the poverty line and struggling to meet even basic household expenses, the need for housing support has become increasingly urgent. Through this program, we provide financial assistance to eligible families for the purchase of homes, enabling them to move from rented accommodations to owning a secure roof over their heads. At present, the minimum cost of a modest flat is approximately PKR 5 million (USD 17,800), highlighting the magnitude of support required to permanently transform a family's living condition.

- **Rozgar Scheme:**

Under this initiative, we provide support to poor and needy families of the Memon community by enabling them to earn an honorable livelihood. Assistance is offered for small businesses, as well as for acquiring sewing machines, auto rickshaws, and motorcycles, helping families become self-reliant and improve their socio-economic status. WMO has previously provided short business loans, auto rickshaws, & motorcycles under this scheme. This year, the plan is to support Memon youth who wish to work by providing them motorcycles, enabling them to earn a living through platforms such as Bykea & Foodpanda & support their families.

- **Health Card Project:**

This initiative is a sincere effort to protect deserving Memon families from the heavy burden of medical expenses. Through this Health Coverage Project, each selected family will receive medical coverage of PKR 500,000 per member, ensuring access to quality treatment, hospital care, and emergency support when they need it most. With a contribution starting from just PKR 14,000 (USD 50) per family, you can help secure the health, dignity,& peace of mind of a struggling family.

- **Memon Industrial and Technical Institute:**

MITI is a vocational and Training center for the youth, offering a wide variety of technical, IT, multimedia & home economic courses. MITI has always been the flag bearer of the Humanitarian work done by the WMO & offers scholarships to 12,000 of deserving students include female 7000 & male 5000 each year. Over 100,000 graduates of MITI have secured employment or are self-employed. All the welfare activities of WMO Pakistan Chapter have been made possible only due to the continuous financial support of generous donors such as you kind selves. We thank you for your continuous support & encouragement over the years.

The projects highlighted above represent only a selection of our key initiatives presented to illustrate the breadth and impact of our work. In addition, several other development and welfare programs are being actively implemented under the World Memon Organisation Pakistan Chapter (WMOPC). Each of these initiatives can be shared and presented individually for your kind consideration and support.

We hope that you will extend your fullest support to WMOPC this year by contributing your Zakat & Donation.

For PKR

Account Title: World Memon Organisation
Account No. 01023920311714108833
IBAN: PK09SUMB0239027140108833
Bank Name: Bank Makramah Ltd
Address: Jamshed Quarter Branch, Karachi

Account title: World Memon Organisation
Account No. 078 0857717001
IBAN: PK89DUIB0000000857717001
Bank Name: Dubai Islamic Bank
Address: Defence phase 1 Branch Karachi

For USD

Account Title: World Memon Organisation
Account No. 01023920314333108781
IBAN: PK82SUMB0239033330108781
Bank Name: Bank Makramah Ltd.
Address: Jamshed Quarter Branch, Karachi

Account title: World Memon Organisation
Account No. 078 0857717002
IBAN: PK62DUIB0000000857717002
Bank Name: Dubai Islamic Bank
Address: Defence phase 1 Branch, Karachi

Earn your reward and purify your wealth.

THANKS AND ACKNOWLEDGMENT

All praise and gratitude belong to Almighty Allah (SWT), whose infinite mercy, guidance, and countless blessings have enabled the World Memon Organization – Pakistan Chapter (WMOPC) to continue its mission of serving humanity with dedication, integrity, & compassion throughout 2025. Every achievement highlighted in this Annual Performance Report is a reflection of His blessings and the collective efforts of those committed to this noble cause.

We extend our heartfelt appreciation to the Global Leadership of the World Memon Organization for their visionary leadership, unwavering trust, & continuous encouragement. We sincerely acknowledge the invaluable guidance and support of Mr. Salman Iqbal (President), Mr. Mahmood Shaikhani (Deputy President), Mr. Bashir Sattar (Secretary General), Mr. Faizan Bakali (Deputy Secretary General), Mr. Waseem Yoosuf Adil (Treasurer), Mr. Muhammad Iqbal M. Younus (Deputy Treasurer), Ms. Shabana Razzak (Chairperson – Global Ladies Wing), and Mr. Khurram Kalia (Chairman – Global Youth Wing). Their leadership and commitment have been instrumental in guiding WMOPC towards achieving its goals and expanding its impact.

We are equally grateful to the Board of Trustees, under the leadership of Mr. Ashraf Sattar Sayani (Chairman), Mr. Mohammad Yousuf Kamdar (Deputy Chairman), Mr. Shoaib Ismail Mangroria (Secretary), and Dr. Shiraz Suleman (Assistant Secretary), for their invaluable counsel, confidence, and steadfast support throughout the year.

Our sincere appreciation is also extended to Mr. Aneel Ameen (General Manager, WMO) and Mr. Anas Mowshook (Chief Financial Officer, WMO) for their professionalism, dedication, and continuous cooperation in strengthening the operational excellence of the Organization.

We gratefully acknowledge the remarkable support extended by the Europe, Middle East, Far East, and USA & Canada Chapters. Their partnership, generosity, and commitment have significantly contributed to the successful implementation of numerous educational, healthcare, welfare, and community development initiatives across Pakistan.

Our heartfelt thanks are due to the Regional Management Committee (RMC), the Chairpersons and Members of all Standing & Special Committees, the WMOPC Ladies Wing, the Global Youth Wing– Pakistan Chapter, our dedicated volunteers, & every individual who generously contributed their time, expertise, and unwavering commitment towards the success of our programmes and activities during the year.

We also express our sincere appreciation to the dedicated WMOPC Secretariat and Office Staff, whose professionalism, efficiency, and hard work have ensured the smooth functioning of the Chapter and the successful execution of its day-to-day operations. Their dedication behind the scenes has been fundamental to the effective delivery of our services.

We extend our deepest gratitude to all Members of the World Memon Organization – Pakistan Chapter, our generous Donors and Well-Wishers, the ARY Family, the Arif Habib Family, the Machiyara family, the Jangda family, our Apex Bodies, Partner Jamaats, Corporate Sponsors, Advertisers, and every supporter whose trust, generosity, and continued encouragement have enabled WMOPC to create a meaningful and lasting impact in the lives of thousands of deserving individuals and families.

Finally, we acknowledge with profound appreciation every volunteer, partner, and silent contributor whose selfless service, sincere prayers, and unwavering belief in our mission continue to inspire us.

Together, we reaffirm our commitment to serving humanity with integrity, excellence, and compassion, striving to build a stronger, healthier, better educated, and more empowered community for generations to come.

May Almighty Allah (SWT) accept our collective efforts, bless all our donors, supporters, volunteers, partners, and members with abundant rewards, good health, prosperity, and continued success, and grant us the strength and sincerity to continue serving humanity for His pleasure. Ameen.

Ashraf Machiyara
Regional President

Arsalan Arif Nara
Regional Secretary

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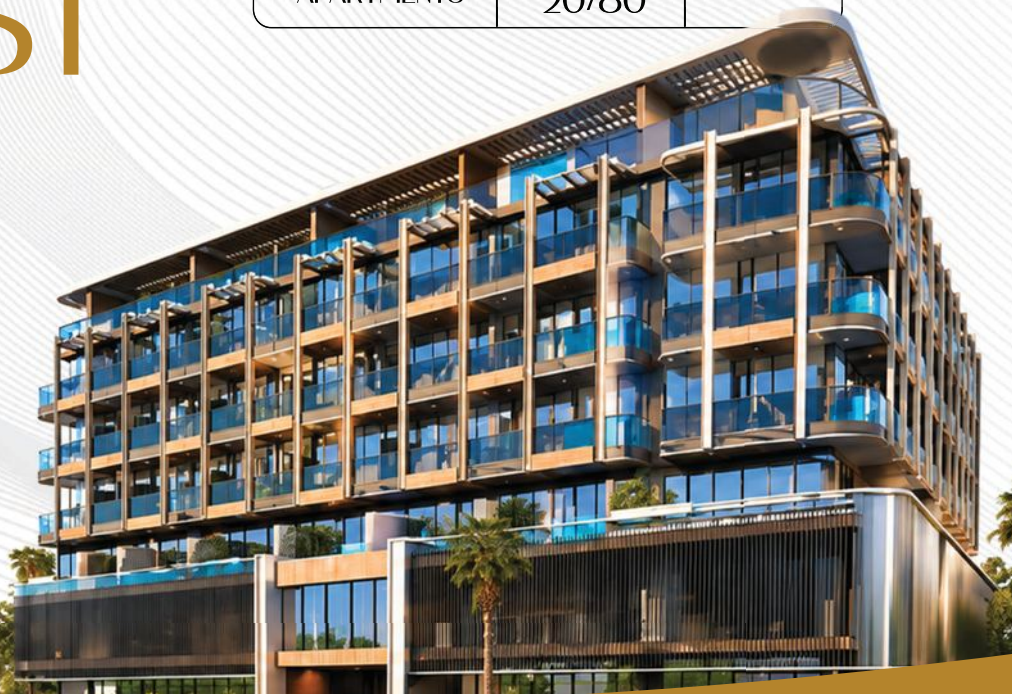
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KAMDAR DEVELOPMENTS
105 RESIDENCES
REDEFINING LIVING STANDARDS

STARTING FROM
AED 755,000

STUDIOS	PAYMENT PLAN	HANDOVER
1 & 2 BEDROOM APARTMENTS	50/50 20/80	2027

4% DLD WAIVER
LIMITED TIME OFFER



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Annual Report

2025

Southern Africa Chapter

Regional Management Committee 2023 - 2026

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

MESSAGE FROM THE BOARD OF MANAGEMENT

A Year of Elections, Reflection and Renewal

2026 is an election year for the WMO Africa Chapter, and the Board of Management enters this new term with gratitude for the trust placed in us and a clear sense of the work still ahead. The 22nd Annual General Meeting on 5 October 2025 is more than a formal handover of office — it was a moment to take stock of what the Chapter has built and to recommit ourselves to the cradle-to-grave vision that has guided WMO since its founding.

What We Feel Has Been the Outcome

We are proud of the growth in membership since 2023, and prouder still that this growth has translated into real capacity on the ground — from the PMT Burial Centre and Ghusal Khana, to the Empower a Family Project's evolution into structured medical-aid support, to the thousands of hampers, meals and sanitary products distributed across Gauteng, KZN and other regions. The Ladies Wing and Youth Wing in particular have matured into engines of their own, running career conferences, empowerment days and outreach programmes with real independence and impact.

The Challenges We Are Honest About

An election year also invites honest reflection. We recognise that some legacy projects, including the Retirement Village, have faced delays that test the patience of our members and the communities depending on us. Resourcing remains stretched across an ever-widening footprint, and coordinating consistently between our Gauteng, KZN and other structures — each with their own strong momentum — takes deliberate effort. We do not want this report to gloss over that; naming it is the first step to fixing it.

The Way Forward

Under the new term, our priorities are to see the Retirement Village project through to groundbreaking, to strengthen financial reporting and transparency around Lillah and Zakat disbursements, and to deepen collaboration between our regional structures so that good ideas in one province reach members in another.

We are encouraged by the calibre of new members and volunteers who have joined this year, and we remain confident that, InshaAllah, the spirit of unity captured at this year's AGM will carry the Chapter forward.

2025 ACTIVITIES

1. Chapter Annual General Meeting

The WMO Africa Chapter convened its 22nd Annual General Meeting on 5 October 2025, bringing together long-standing members and newcomers alike in a celebration of community, compassion and collective progress. The program opened with a recitation of the Holy Qur'an by Haafidh Taahir

Kalla, followed by a video presentation on the work of the Ladies Wing and the sisters of Jama'atun Nisaa. Sr Raeesa Joosab shared an update on the Youth Wing's activities and the anticipated Falcon Bridge project via video message.

Milestones and Legacy

Regional President Mr Ahmed Gani highlighted the Chapter's donation toward its first legacy project, the PMT Burial Centre — a facility symbolising the community's commitment to caring for its members from cradle to grave. Secretary Mr Aslam Kalla presented the 2024 activities report, while Treasurer Mr Naeem Hassim provided the financial overview, including the evolution of monthly welfare cases into the structured "Empower a Family Project", which now places beneficiaries on medical aid schemes as part of a more sustainable welfare model.

Looking Forward

Mr Riaz Arbee presented the Falcon Bridge project, which drew strong interest from Mr Ahmed Gani around the potential for local replication. Ms Fazila AK Ismail thanked Sr Halima Abdoola (Chair, WMO Africa Ladies Wing) and acknowledged the growth of the Gauteng Ladies Wing under Ms Farida Mahomed. Fazila motivated the ladies to play a more active role in supporting all WMO projects InshaaAllah. Mr Feizul Ayob and Mr Haroon Gutta gave an update on the AWQAFSA Retirement Village project, noting outstanding issues but expressing optimism under Mr Haroon Kalla's supervision.

Membership Growth and Appreciation

Mr Ahmed Gani noted the steady influx of new members since 2023 and welcomed new life members and Trustee Mr Mohamed Max Joosub. The event was made possible by sponsors including Kit Kat Cash & Carry, Choprop International, Sulfam Holdings, Amka Products, Kamdar Group, Army Stores, Arbee & Osman Chartered Accountants, Petrocam, City Medical Wholesalers and Easy Build, and hosted at Velmore Hotel & Spa.

2. Legacy Projects & Major Donations

a. Pretoria Muslim Trust Ghusal Khana (Burial Centre)

The Chapter participated in the launch of the Pretoria Muslim Trust's new Ghusal Khana, a burial preparation facility funded by WMO but designed as a universal service for all of humanity. Regional President Ahmed Gani delivered the keynote address, and the ceremony brought together religious scholars, PMT board members and community supporters.

This is an embodiment of our belief that serving humanity is the highest form of worship. — Mr Ahmed Gani, Regional President.

b. WMO AFRICA CHAPTER - AWQAFSA Retirement Village

Mr Feizul Ayob and Dr Haroon Gutta briefed the AGM on the Chapter's next flagship legacy project — a retirement village in collaboration with AWAQAF SA — under the supervision of Mr Haroon Kalla.

A groundbreaking ceremony is scheduled for 5 September 2026 at The Glass Venue, Raslouw, marking the next milestone in the Chapter's cradle-to-grave vision.

A working committee has been formed and driving the activities leading up to the ceremony. Site visits and meetings are conducted regularly ensuring that progress is being made timeously.

3. Sibaya Housing Project 2025

- 4 House transferred March 2024
- Rental R17,000 per month per house
- Remaining 2 houses transferred recently

Income

- Rental Income: R531,000

Expenses:

- Repairs & Maintenance: R30,745
- Levies: R222,714
- Municipal Charges: R171,227

4. WMO "Empower A Family" Project

Total 2025 spend: R 2,073,295

Breakdown by programme:

- Ongoing individual/organisation welfare cases (rental, utilities, groceries,

medication, debt relief, school fees, etc.): R 1,579,807 — by far the largest share, roughly 40 active recipients across the year
- Discovery Medical Aid contributions (5 beneficiaries on various plans): R 218,208
- SAMIA Medical Insurance – Ulema & Appas (20 beneficiaries): R 105,000
- Potchefstroom Ladies Forum grocery support (~27 individuals, monthly): R 48,000 Education support (bursaries/ school fees for individuals + a R100,000 Memon Association contribution): R122,280

Geographic spread: Majority of cases Gauteng-based, with smaller pockets in Rustenburg, Potchefstroom, Western Cape, and KwaZulu-Natal.

Top need categories: utilities/groceries and rental support are the most common, followed by medication, education/school fees, and debt relief.

Monthly trend: Spend jumped sharply in February (R298,959, likely a once-off spike from a large education grant) and otherwise held fairly steady in the R130,000–R180,000/ month range for the rest of the year.

5. Community Empowerment & Donations

- In collaboration with Moosa Carrim & Family – sponsorship of hearing aids to Kyle Herold, a student with hearing disabilities.
- In collaboration with Moosa Carrim & Family – Weekly Fridays after Jumuah. Meals are distributed to the needy in the Mayfair and Fordsburg areas.

6. WMO Food Bank Project

Coordinated by Mr Cassim Malani, the WMO Food Bank has operated without interruption throughout the year, distributing thousands of meals daily to those who fast and to the needy — a consistency the Chapter regards as one of its most vital lifelines.

- 4.5. Million feedings since inception of project during Covid
- 500 000 meals in 2025
- Displaced Malawi Foreigners Relief: 2000 meals per day

7. Ramadan 2025/1446 Projects

- ***Zakat and Lillah Collections*** during the month of Ramadan — an annual call made to members, supporters and donors to purify wealth, foster compassion and earn reward through charitable giving.
- ***Lotus Gardens Shoebox Project*** — in partnership with Purposeful Giving, RSA Football Academy and The Ramadan Shoebox Project, 200 shoeboxes of toiletries, stationery and gifts were distributed to children, with dinner sets gifted to teachers.
- ***Westbury/Newclare Hampers*** — continuing the late Hadjie Lutfie's legacy through his son Ilham and family, providing Ramadan and Eid grocery hampers to hundreds of families, overseen by Mr Moosa Carrim and Dr Haroon Gutta.
- ***Global Ladies Wing Clothing Drive (Gauteng)*** — clothing donations for needy Muslim communities, coordinated by Sr Farida Mahomed, Sr Tahera Gani and Sr Mumtaz Essa.
- ***Winterveldt Hamper Distribution*** — 1,000 grocery hampers distributed to needy families in collaboration with Essential Charities.
- ***Al-Hudaar Orphanage Eid Gifting*** — the Youth Wing's 16-year tradition of Eid gift bags for the children of Al-Hudaar Orphanage in Lenasia, led by Yasmin Gani with youth members Azhar Rauf, Nabeela Gani, Ayesha Ebrahim, Aalia Tayob, Rumaanah Moosa and Ahmed Gutta, supported by Gani's (Newlands) and Astron Edenvale.

8. Kwazulu-Natal Global Ladies Wing Activities

a. Women Driving Change, Year After Year

The Africa Global Ladies Wing remains the driving force of the Africa Chapter consistent, compassionate, and committed. Under the leadership of Chairperson Halima Abdoola, with Trustee Fazila AK Ismail and the dedicated Jama'atun Nisaa team, we drive impactful projects across KZN all year. With the dynamic leadership of Regional President Ahmed Gani and hands on support from Aslam Kalla and Khashiefa Martin, the

Ladies Wing has achieved even greater goals.

The recent demise of our key member Feroza Mohammed was a huge loss to the women's wing. Her memory shall live on with the projects still being carried forward by Jameela Joosub, Shireen Abdoola, and Fatima Mohammed, whose resilience and dedication keep the momentum alive at every event and inspire more women across KZN to serve.

With the guidance of Past Chair Shireen Arbee and supported by Fazila Kamdar, we continue to set the example of women uplifting women.

Strong Partnerships, Stronger Impact

The full support of Natal Memon Jamat under Kim Jooma and his committee together with AC Cassim and Farhaad Arbee, has resulted in meaningful projects being undertaken in making an impactful difference to humanitarian aid. Our sincere appreciation to Trustee Yousuf Kamdar, Deputy Chairman of the Board of Trustees, and AK Ismail for their continued encouragement and support of all Women's Wing initiatives.

Our partnership with other organization like Human Aid under Ahmed Osman together with Mohammed Essa and SA HUDA have expanded our reach and deepened our community impact.

WMO KZN ladies wing has also given full support to the Gauteng Ladies Wing*who under the leadership of Farida Mohamed together with team member Taheera Gani have faced new challenges with passion and dedication.

Acknowledgment of appreciation is given to Fatima Gani who encourages and supports all the Gauteng ladies wing initiatives "Together We Impact Lives. Building Community."

b. Kwazulu-Natal Ramadan, Eid And Other Activities

The WMO Africa Global Ladies Wing (KZN), together with Jama'atun Nisaa, NMJ and partner organisations, ran an extensive Ramadan and Eid programme:

- Kajoor distributions to various masaajied and hosting daily iftaar meals to Musallees.
- Taraweeh refreshments after evening prayers.
- Eid Hampers for Adult Students in Verulam — with Human Aid SA and the Verulam Young Muslim Society.
- Ramadan/Eid Food Distribution — 9,000 food items sponsored by Gold Keys, supporting roughly 3,000 individuals, with logistics led by Fazila AK Ismail, Halima Abdoola and a large volunteer team.
- Phoenix (Durban) Hot Meals and Hampers — with Human Aid SA.
- Eid Shopping and Luncheons for Orphans, Eid Gifting for Vulnerable Children and Elders.
- Ashura Feeding Programmes.
- Collaboration with Mr Cassim Malanie in the WMO Foodbank Projects

c. Additional WMO KNZ Ladies Wing Activities

- Friends of the Elderly Annual Event (29 January 2026) — 17 organisations collaborating on a ten-course meal for 1,000 elders and volunteers, sponsored by Capital Air, hosted at NMJ.
- Mandela Day: 100 chairs sponsored by Checkrite for a shelter for the homeless.
- Farming Project: sponsored by Checkers Hypercheck and Checkstar, with 100% of profit going to youth farmers to build food security and self-sufficiency.
- Annual Winter Warmth Project: distribution of warm blankets to the needy.
- Support of Care for Cancer Project.
- Memon Day celebrations.
- Sr Fazila AK Ismail was Invited by Altaf Jangda of WMO Pakistan Chapter and Memon Day Ambassador to do a live streaming interview to discuss the concept of Memon Day and to celebrate the Memon Day Cake Cutting Ceremony.
- Appas salaries: Cash Sponsorship for maktab teachers.
- Madressah and school fees Stationery Sponsorship: Provision of school supplies.
- Student Orphan Support: Offered to students requiring comprehensive support.

- Student Equipment: Provision of study equipment for university students.
- Gas Purchase Support: Cooking fuel for vulnerable families.
- Ongoing Orphan Housing Support: Rental assistance.
- Utilities Funding Assistance to widows.
- Referral Welfare Support to National WMO Welfare Committee.
- Pre-Ramadan Empowerment: Evaluation of Zakat eligible recipients and empowerment options develop a self-sufficient and sustainable community.
- Care Giver Sponsors: Wage and transport support offered

9. Global Ladies Wing - Gauteng — Meet & Greet (16 September 2025)

Mrs Farida Mahomed and Ms Tahera Haseena Gani hosted a Meet & Greet with influential women from the community at Bay Leaf Restaurant, introducing the WMO Africa Ladies Wing and inviting collaboration on services for the underprivileged — a stepping stone toward a stronger network of women in the Gauteng region.

10. Women's Day Outreach — Ennerdale

In collaboration with Dr Taheera Hassim (Gynaecologist and WMO member), the Chapter partnered with the Winnie Mabaso Foundation to offer pap smears, HIV testing and sexual health screening in a safe space, and donated 2,640 sanitary pads — made possible with transport sponsored by KitKat Cash and Carry. Being on the ground, hearing these stories, and witnessing both the pain and the incredible resilience of these women reminds me exactly why I do this work. — Dr Taheera Hassim.

11. Youth Wing Activities

a. Virtual Career Conference (9–10 August 2025)

A two-day virtual conference connecting 215 aspiring young professionals with 11 established leaders across the humanitarian, business and development sectors, moderated by Mohamed Ayaaz Carim on the business panel, and supported by Platinum sponsors Kamdar Group, WMO Africa Chapter, IMA, Incorporate Online Store, Silent Sewing Academy and AMWASA.

b. Community and Awareness Events

- Andrea's Gift Foundation Lupus Awareness Event (17 May 2025, Durban) — supporting patient education, hospital visits and family counselling.
- Memon Association of Cape Town Family Picnic (21 June 2025, Green Point Park) — sponsored refreshments and Easter eggs donated by Raeesa Joosab Arbee of Incorporate Digital Solutions.
- Mandela Day Virtual Fundraiser (18 July 2025) — ZAR3,170 raised in a 67-minute window, with AMWASA contributing a share of book sales.
- Women Empowerment Career Day, Iterileng (18 October 2025) — 52 students attended despite wet weather; led by Dr Fatima Bibi Aboo and Dayyanah Carrim, with hampers sponsored by Girls Outreach NPO and an entrepreneurship talk by Aunty Farida Chaya

12. Collaborations

World Sight Day — Laudium Care Services for the Aged (9 October 2025)

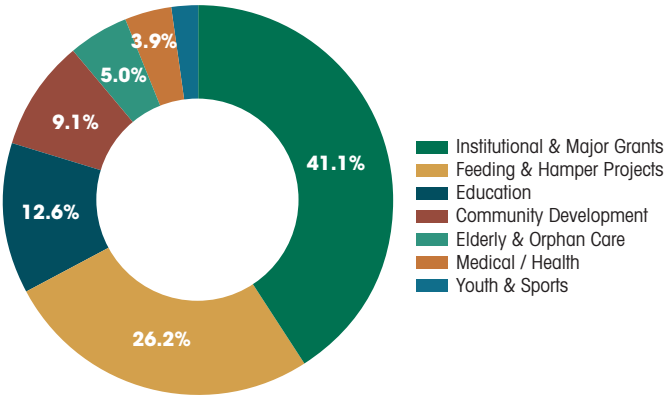
In partnership with the Islamic Medical Association of South Africa (IMASA), Vision4Life – Al Imdaad Foundation SA, Laudium Care Services for the Aged and National Medical Supplies, the Chapter supported eye, dental and biokinetics screening for over 80 elders, with hygiene packs and thermometers gifted by Al Imdaad Foundation SA and lunch sponsored by WMO.

13. FINANCIAL OVERVIEW

Zakat disbursements spanned 26 separate initiatives, from feeding schemes and family hampers to education, medical care and major institutional grants (including Gift of the Givers and Darul Uloom Pretoria). Grouped by category:

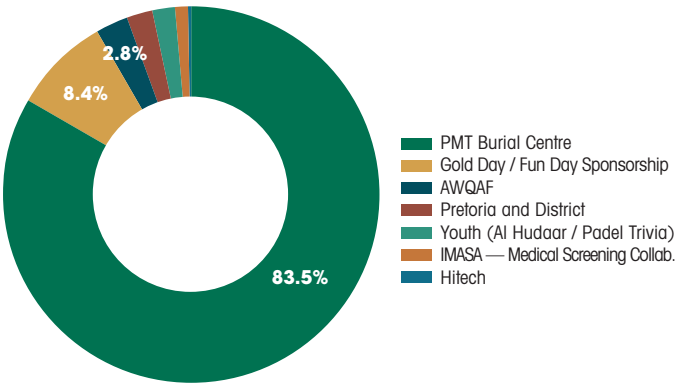
Zakat Expenses 2025

Category	Amount (R)
Institutional & Major Grants (Crescent International, Gift of the Givers, Imam Development Project)	1,050,000.00
Feeding & Hamper Projects (Durban Feeding, Hajee Lutfi, Ladies Wing, Welfare Cases, Purposeful Giving)	669,362.10
Education (Darul Uloom PTA, M A Suliman Education)	322,749.76
Community Development (Mercy Mission IDP, Winterveldt Madressa, Potch Muslim Women's Forum, Life Survival, Ashraful Aid, Halid Sewing Machine)	231,502.50
Elderly & Orphan Care (The Garden Old Age Home, Oceans of Mercy Orphanage)	127,280.26
Medical / Health (Z Essack Medical Eye)	100,000.00
Youth & Sports (Youth Al Hudaar, Erasmia Sports Association)	53,450.00
TOTAL	**2,554,344.62**



Lillah Expenses 2025

Category	Amount (R)
AWQAF	25,000
PMT Burial Centre	750,000
Hitech	1,900
Mustafa Gallant Golf Sponsor	50,000
Collaboration with IMASA — Medical Screening	9,000
PMT Fun Day Sponsor	25,000
Pretoria and District	20,000
Youth — Al Hudaar	15,000
Youth — Gayle Padel Youth Trivia Night	2,000
TOTAL	**897,900**



14. MEMBERSHIP GROWTH

The Chapter welcomed 20 new members in 2025 until mid 2026, spanning Trustees, Life Members, Individual Members and Youth Members — a reflection of the growing appeal of WMO's welfare and community programmes.

New Membership 2025

Name	Category
Mr Mohamed Max Joosub	Trustee
Mr Hunzala Abubaker	Life Member
Dr Shabbir Tar	Life Member
Ms Tahera Hasina Gani	Life Member
Mr Mohamed Nasser Suliman Ahmed	Life Member
Mr Muqhtar Dosani	Life Member
Ms Hawama Essack	Life Member
Mr Bashir Carim	Life Member
Mr Imtiaz Mohamed	Life Member
Ziyaad Carrim	Individual
Abdul Qaudir Arbee	Individual
Adeela Gadar	Individual
Azeezah Gani	Individual
Ismail Osman	Individual
Sameer Jooma	Individual
Husain Mahomed	Individual
Hafeezullah Amod	Individual
Ms Imaan Suliman	Youth
Ayesha Mahomed	Youth
Muhammad Uwais Valli Mahomed	Youth

Ahmad Gani
Regional President

Aslam Kalla
Regional Secretary

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South India Chapter

Regional Management Committee 2023 - 2026

1. Mr Adil Azeez - Regional President
2. Mr Mohamed Hanif Osman - Regional Secretary
3. Mr Hamid Tayub - Regional Treasurer
4. Mr. Abdul Azeez
5. Mr Sadik Ibrahim
6. Ms Farida Azeez - GLW Regional Chair
7. Ms Ameena Azeez - GLW Regional Secretary
8. Ms Farida Majid - GLW Regional Treasurer
9. Prof. Hajee Sajjad

COVERING STATEMENT

WMO – South India Chapter is pleased to share an overview of the welfare, charitable and community-development initiatives undertaken by our members across South India. Our activities have supported families, students, youth and community members through welfare support, educational assistance, community service, youth engagement and humanitarian interventions.

We intentionally do not publish photographs, videos or identifiable information of beneficiary families where privacy, government requirements or sensitive circumstances make public documentation inappropriate.

Our initiatives have been funded through the personal contributions and resources of our own members, without dependence on external donors or outside funding for these programs.

We seek to work more closely with WMO Headquarters and other Chapters, sharing experience and strengthening coordinated community development for a stronger global WMO.

Accountability Without Compromising Beneficiary Privacy

The absence of beneficiary images should not be interpreted as an absence of documentation or transparency. Where appropriate, the Chapter can provide non-identifying activity summaries, financial information and other reasonable supporting documentation for institutional review. We respectfully request that our work be assessed on its intent, impact, continuity, member contribution and responsible records — not solely on photographs or videos.

"Serving our community with sincerity, protecting the dignity of those we serve, and building a stronger and more united WMO for future generations."

IMPACT AT A GLANCE

A year of service, measured by reach.

From direct welfare to education and community engagement, our members continued to turn commitment into practical support.

- 15,500+ — People reached through clothing distribution across Tamil Nadu
- 1,350+ — Students supported (education & institutional support)
- 450+ — People served weekly (Thursday Langar)
- 15,000 — 1-kg Ganji rice bags across 1,200+ locations
- 15 — Masjids with daily Iftaar during Ramadan
- 32 — Hafiz supported (Hifzul Qur'an College)

COMMUNITY WELFARE & INCLUSION

COMMUNITY FIRST — Support designed around dignity, connection and practical need.

March & April 2025 – Memon ladies & kids

A fun-filled evening brought together women and children through games, food stalls, business/product stalls and shared celebration. Chaand raat celebrations – night before Eid Ul Fitr.

July 2025 – Community leadership

A meet & greet created space for members to hear perspectives on leadership, community progress and collaboration.

The emphasis remained on participation, empowerment and strengthening bonds within the community.

August 2025 – Kids & ladies workshop

Art & craft, deen-based learning, fun stalls, treats and a magic show for children; nutrition, deen and makeup sessions for ladies.

RAMADAN: DIGNITY THROUGH GIVING

- 95 — Memon families: Eid hampers with household and clothing essentials
- 900+ — Girl students: Eid dresses distributed through school support
- 750 — Students: Eid gifts distributed across Govt. Aided schools
- 15,500+ — Needy individuals: Saree & chudidar distribution across Tamil Nadu

A broad Ramadan programme combining family support, school outreach and statewide distribution.

WELFARE

Food & essential provision support

- Ramadan Iftaar — 15 masjids: Daily iftaar with Ganji, fruits, snacks and drinks during Ramadan
- Ganji Rice — 15,000 1-kg bags: Distributed across 1,200+ mosques and local areas
- Weekly Langar — 450+ people/week: 40 kg of freshly prepared vegetable biryani every Thursday

Sustained service remained a defining part of the Chapter's welfare activity.

EDUCATION

Education, faith & youth development

Education Is An Investment — Building knowledge, confidence and opportunity for the next generation.

- 1,350+ students — HEBA Matriculation Hr. Sec. School: Quality education for children from economically weaker sections.
- 32 Hafiz — Hifzul Qur'an College: Founded in Pallavaram in May 2025, affiliated to Markaz.
- 53 students — Masjid-e-Ibrahim / Darul Uloom: Religious education alongside English, computer literacy and mathematics.
- 600 fellows — Spark Connect Fellows Meet: Youth gathering focused on knowledge, aspiration and service.

COLLABORATION

Partnerships that extend impact

WMO South India > MHMA > Markaz Institutions > Hajee Ebrahim HAR Trust

- Community: Ladies, kids and member engagement programmes
- Education: Schools, madrassa, Qur'an education and youth development
- Humanitarian: Ramadan giving, food support and emergency assistance

The Chapter's work is strengthened through collaboration with community organisations and institutions.

WMO SOUTH INDIA CHAPTER - STRATEGIC BLUEPRINT

Future Plans: Five Pillars, One Year
September 2026 – August 2027

Geographic Footprint: Tamil Nadu, Karnataka, Andhra Pradesh, Telangana

1. Drive Membership — Grow verified membership across South India
2. Activity Calendar — A 12-month plan of concrete, scheduled activities
3. Business Networking — Monthly meetings connecting members and opportunities
4. Community Projects Funding — Support local jamaat projects across four states
5. Unite Business Leaders — Connect South India members with Global WMO business leaders

PILLAR 1 — Drive Membership

Growing across all WMO membership categories, city by city

Focus for Year 1: Individual, Individual Life, Youth, and Young Memon — the categories that build grassroots strength fastest.

Membership Growth Target:

- Sep 2026: 25
- Dec 2026: 45
- Apr 2027: 75
- Aug 2027: 125

PILLAR 2 — Action Plan: Activity Calendar

September 2026 – August 2027 — including the Global WMO 24th AGM in Colombo

- Sep 2026: Chapter relaunch + Membership drive + Meeting #1
- Oct 2026: City chapters activated (TN/KA/AP/TS) + Jamaat funding call opens
- Nov 2026: WMO 24th AGM — Colombo (6–8 Nov) — delegation attends

- Dec 2026: Q1 review & activities
- Jan 2027: State-wise membership push + Youth Wing role filled
- Feb 2027: Sector business councils formed
- Mar 2027: Unite Business Leaders Summit — South India (flagship)
- Apr 2027: Post-summit follow-ups tracked
- May 2027: Jamaat funding cycle
- Jun 2027: Mid-year KPI & budget review
- Jul 2027: Sector business council deep-dives
- Aug 2027: Annual Impact Report + Chapter AGM

Business Networking Meetings (Pillar 3) run every month throughout the year, in addition to the milestones shown above.

PILLAR 3 — Business Networking Monthly Meetings

A predictable monthly cadence for members to connect, pitch, and collaborate

- Frequency: One meeting per month, every month, September 2026 – August 2027 (12 meetings)
- Format: Rotating host city across Tamil Nadu, Karnataka, Andhra Pradesh, and Telangana
- Structure: Member spotlight + open networking + one guest speaker or Global WMO business update
- Purpose: Turn membership connections into real referrals, deals, and partnerships over time
- Ownership: Regional Secretary coordinates agenda; City Chapters host and organize logistics

PILLAR 4 — Community Projects Funding

Supporting local jamaat projects across four South Indian states

A dedicated fund channels WMO South India resources directly to local jamaat-led projects — education, welfare, infrastructure, or relief — in each of the four states covered by the chapter: Tamil Nadu, Karnataka, Andhra Pradesh, Telangana

- Funding cycles: Every quarter — first call opens Oct 2026, second cycle Jan 2027
- Eligible projects: Local jamaat-nominated education, welfare, health, or infrastructure projects
- Selection process: Local jamaat submits proposal; Regional Treasurer and leadership review and approve
- Transparency: Every approved project publicly reported with amount funded and outcome achieved

PILLAR 5 — Unite Business Leaders with South India Members

Real opportunities already on the calendar this year

- Nov 2026: WMO 24th AGM, Colombo (6–8 Nov). Global business leaders and Trustees/Patrons attend — South India sends a delegation to network and represent the chapter.
- Mar 2027: Unite Business Leaders Summit — South India (flagship, locally hosted). Global WMO entrepreneurs invited to meet South India's Business Council Leads.
- Ongoing: Pillar 3's monthly meetings feed a running pipeline of introductions, so the March summit isn't a cold start — it converts relationships already built.
- Outcome: Signed collaborations, mentorship pairings, and a tracked pipeline reviewed at the Jun 2027 mid-year review (Pillar 2).

One Year, Five Pillars, Real Progress
September 2026 – August 2027

1. Drive Membership — active members
2. Activity Calendar — 12/12 monthly milestones
3. Business Networking — 12 monthly meetings
4. Community Funding — funding cycles, 4 states covered
5. Unite Business Leaders — AGM delegation + 1 summit + collaborations

Immediate Next Steps (First 30 Days):

1. Core Leadership Group reviews and adopts this blueprint
2. Strategic Consultant sets up monthly tracking against all 5 pillars
3. Membership drive and Meeting #1 launched (September 2026)
4. Registration confirmed for the WMO 24th AGM delegation (Colombo, Nov 2026)

Adil Azeez
Regional President

Mohamed Hanif Osman
Regional Secretary

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USA & Canada Chapter

Regional Management Committee 2024 - 2026

1. Mr Anees Bakali - Regional President
2. Mr Altaf Godil - Regional Secretary
3. Mr Zubair Rawda - Regional Treasurer
4. Mr Faizan Hanif Bakali - WMO Deputy Secretary General
5. Dr Shiraz Suleman - Assistant Secretary, BoT
6. Mr Salim Adaya
7. Mr Saad Bakali
8. Mr Zein Dawood
9. Mr Khalid Halari
10. Mr Shoaio Kothawala
11. Ms Rukhsana Omar
12. Mr Shakir Rehmautllah
13. Mr Nabeel Shekhani
14. Ms Mehnaz Bawany
15. Ms Zeenat Jangda
16. Mr Sameer Moosani
17. Ms Zahida T. Ahmed
18. Mr Abdul Samad Lodhia
19. Mr Saleem Moosani
20. Ms Razina Tar
21. Ms Salomee A. Memon - GLW Regional Chair
22. Mr Riyaz A .Kasmani - GYW RYVC
23. Mr Asif Choksi

REGIONAL PRESIDENTS MESSAGE

Assalamu Alaikum,

Alhamdulillah, this has been another successful year for the WMO USA & Canada Chapter. Over the past year, we expanded our activities, successfully completed our North America Roadshow, and achieved nearly 138% membership growth.

The six-city North America Roadshow was a wonderful opportunity to connect with Memons across the USA and Canada. Meeting our members, families, and local leaders in person was truly special and a reminder of the strong bonds we share. We are deeply grateful to everyone who welcomed us and made each visit so memorable.

To strengthen our local presence and better serve our members, we appointed eight City Chairs:

- Zahida Taufiq Ahmed – Dallas
- Tufail Ahmed – Arizona
- Dr. Muhammad Hamza – Houston
- Abdul Samad Lodhia – Austin
- Faisal Motiwala – Toronto
- Sameer Moosani – Los Angeles
- Asma Salat – San Diego
- Kadar Sodagar – Chicago

As we look ahead to 2026–2027, we look forward to building on this momentum, strengthening relationships across North America, and creating more opportunities to connect and serve. We remain committed to supporting charitable initiatives locally while extending assistance to those in need around the world.

WMO USA & CANADA ROADSHOW

The WMO USA & Canada Chapter concluded a successful six-city Roadshow across Dallas, Houston, Chicago, Toronto, New York, and New Jersey, bringing together members, community leaders, and partner organizations from across North America. Led by WMO President Mr. Salman Iqbal, **who personally visited each of the six cities**, the initiative strengthened regional engagement while communicating WMO's strategic priorities and long-term vision.

Throughout the Roadshow, Mr. Salman Iqbal emphasized the transformative role of education in community development, particularly the importance of investing in women's education and supporting families through educational opportunities. He also shared the progress of the Memon Education Monetary Fund (MEMF), which has grown to PKR 10 billion and is providing educational assistance to thousands of students.

The Roadshow exceeded its initial membership objectives, welcoming new Trustees, Patrons, Individual Life Members, and members across the participating cities. Local Memon associations, chapter leadership, trustees, volunteers, and community partners played an integral role in the success of each event, while the Global Ladies Wing further strengthened community participation through its ongoing initiatives.

By personally engaging with members and community leaders in each of the six cities, Mr. Salman Iqbal reinforced WMO's commitment to strengthening relationships across North America while inspiring greater participation in the organization's mission and long-term vision. The Roadshow strengthened partnerships with local organizations and advanced the chapter's

priorities of education, service, and sustainable membership growth.

Dallas, Texas

The Roadshow officially launched in Dallas, where the community responded with overwhelming support. The event welcomed **50+ new members, 4 Patron Members**, and a landmark pledge of **100 MANT Life Members** to join WMO.

The Dallas Roadshow was proudly supported by MAAS World Inc. (USA).

Houston, Texas

Houston reinforced WMO's commitment to education and community development while welcoming **2 new Trustees** and **120 new Life Members**, reflecting the community's strong support for the organization's mission.

Chicago, Illinois

The Roadshow continued in Chicago, bringing together local members and community leaders to strengthen connections and expand awareness of WMO's global initiatives.

Toronto, Ontario

Toronto welcomed distinguished guests and community leaders, including **Member of Parliament Shafqat Ali**, and celebrated the addition of **two new Patron Members** while recognizing outstanding community service.

New York, New York

The New York gathering celebrated community achievements with the presentation of the **MPL 2025 Championship Trophy** and continued to strengthen partnerships with the local Memon community.

New Jersey

The Roadshow concluded in New Jersey with a spotlight on WMO's educational initiatives, highlighting the continued growth of the **Memon Education Monetary Fund (MEMF)** and its impact on thousands of students.

INAUGURAL RAMADAN FUNDRAISER - ANAHEIM, CALIFORNIA

Expanding charitable outreach remained a strategic priority for the WMO USA & Canada Chapter throughout the year, culminating in the launch of its inaugural Ramadan Fundraiser in Anaheim, California. Members, supporters, and community leaders from across the United States and Canada participated in the event, demonstrating broad support for WMO's humanitarian and community development programs.

The fundraiser marked an important milestone for the chapter, generating significant support for charitable projects coordinated through WMO. Regional President Mr. Anees Bakali recognized the generosity of donors, volunteers, and attendees, acknowledging the collective efforts that made the initiative possible.

Among the distinguished guests was Mr. Asim Ali Khan, Consul General of Pakistan in Los Angeles. Regional Secretary Mr. Altaf Godil presented an overview of WMO's charitable programs in Pakistan and India. Regional Treasurer Mr. Zubair Rawda outlined the organization's governance framework and stewardship of charitable funds supporting approved projects.

The success of the fundraiser was made possible through the collective efforts of members, families, and volunteers from across the WMO USA & Canada Chapter, with local planning and coordination led by more than 20 host families in Southern California. Their dedication and hospitality were instrumental in delivering a successful inaugural fundraiser.

Inaugural Youth Wing Iftar - Long Beach, California

Investing in the next generation of community leaders remained an important focus for the WMO USA Global Youth Wing. This commitment was reflected in its inaugural Iftar held in Long Beach, California, which welcomed more than 80 young members of the Memon community during the month of Ramadan.

The gathering encouraged participants to develop new connections, strengthen existing relationships, and become more actively involved in Youth Wing initiatives. It also introduced attendees to WMO's mission and highlighted the important role young members play in shaping the organization's future.

As the Youth Wing's first Iftar program, the event established a strong foundation for future initiatives focused on leadership development, member participation, and long-term engagement within the Memon community.

Dallas Chapter Community Service Initiatives

The Dallas Chapter continued to advance a range of community service initiatives that strengthen families, assist individuals facing hardship, and promote the well-being of the Memon community. Guided by WMO's values of compassion, service, and social responsibility, these volunteer-led programs addressed meaningful humanitarian and community needs throughout the year.

Among its signature initiatives, the Shifa Pillow Project distributed specially designed recovery pillows to individuals undergoing breast cancer treatment, providing comfort and support during the healing process. The Bridal & Party Wear Project provided formal attire to individuals and families experiencing financial hardship , enabling them to participate in important life celebrations with dignity and confidence.

The chapter also facilitated SANGAM, WMO's matrimonial platform, in collaboration with the Memon Association of North Texas (MANT). Managed by Ms. Zahida Toufiq Ahmed, the voluntary initiative provides a trusted community resource that helps connect families seeking suitable matrimonial introductions while fostering stronger relationships within the Memon community.

In addition, the Dallas Chapter extended financial assistance to families in need through community-supported initiatives, further reinforcing WMO's commitment to compassion and service. Collectively, these initiatives demonstrate the Dallas Chapter's ongoing commitment to strengthening families, supporting those in need, and enhancing the well-being of the communities it serves.

Anees Bakali
Regional President

Altaf Godil
Regional Secretary

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Other Reports

Global Youth Wing

AFRICA CHAPTER

Chapter Executive Summary & Introduction

The World Memon Organisation (WMO) Youth Wing Africa Chapter dedicated 2025 to community upliftment, educational empowerment, healthcare advocacy, and youth development across South Africa. Operating across key centers including Lenasia, Durban, Cape Town, Erasmia, and Iterileng, the chapter mobilized volunteers, strategic partners, and donors to deliver high-impact interventions. The year's initiatives prioritized long-term community growth, intergenerational connection, and direct assistance to vulnerable populations.

2025 Key Activities & Initiatives

Activity 1: Ramadan Campaign 2025

- **Date & Venue:** 23 March 2025 (Ramadan 1446) at Al-Hudaar Orphanage, Lenasia.
- **Overview & Impact:** Marking its 16th consecutive year, this outreach provided Eid gift packs containing traditional clothing (abayas, kurtas), shoes, underwear, sanitary items, and sweet treats to 18 resident children (5 boys, 13 girls).
- **Leadership & Sponsors:** Led by Yasmin Gani with youth volunteers (Azhar Rauf, Nabeela Gani, Ayesha Ebrahim, Aalia Tayob, Rumaanah Moosa, Ahmed Gutta). Sponsored by Astron Edenvale, Gani's (Newlands), and WMO Africa Chapter.

Activity 2: Andrea's Gift Foundation Lupus Awareness Event

- **Date & Venue:** 17 May 2025 at Hilton Garden Inn, Umhlanga, Durban.
- **Overview & Impact:** The KZN Youth Team supported a patient-centered non-profit organization raising awareness for lupus through medical keynote sessions, guidance on managing lupus with medical aid, and practical care tips from healthcare professionals.
- **Representation & Sponsors:** Represented by Raees Mohamed, Raeesa Abdulla, Moulana Ismail Dawood, and Raeesa Joosab Arbee. Sponsored by Mc Crown Cosmetic and the Salim Arbee Foundation.

Activity 3: Cape Town Family Picnic Collaboration

- **Date & Venue:** 21 June 2025 at Green Point Park, Cape Town.
- **Overview & Impact:** Collaborative community picnic hosted with the Memon Association of Cape Town promoting intergenerational bonding, community networking, and youth membership recruitment. The Youth Wing sponsored refreshments, bakery items, and treats (sponsored by Raeesa Joosab Arbee on behalf of Incorporate Digital Solutions).

Activity 4: Mandela Day Virtual Fundraiser

- **Date & Impact:** 18 July 2025. Virtual 67-minute fundraiser raising ZAR 3,170.00 in direct pledges for youth projects, supported by book sale contributions from AMWASA.

Activity 5: Virtual Career Conference

- **Date & Platform:** 9–10 August 2025 via Zoom.
- **Overview & Impact:** Two-day virtual conference connecting 215 young professionals with 11 distinguished speakers across humanitarian, business, and social enterprise sectors. Moderated by Mohamed Ayaaz Carim, with key contributions from Ahmed Gani and Khurram Kalia.
- **Sponsors:** Platinum Sponsors included Kamdar Group, WMO Africa Chapter, IMA, Incorporate Online Store, Silent Sewing Academy, and AMWASA.

Activity 6: WMO Africa Chapter 22nd Annual General Meeting - Global Youth Wing Participation.

- **Date & Venue:** 5 October 2025 at Velmore Hotel & Spa, Erasmia.
- **Overview & Impact:** Annual gathering showcasing Youth Wing achievements via

video presentation by Sr. Raeesa Joosab, highlighting the Falcon Bridge project.

Activity 7: Women Empowerment Career Day – Iterileng

- **Date & Venue:** 18 October 2025 at Dawah Centre Madressa, Iterileng.
- **Overview & Impact:** First-ever career-focused empowerment day for 52 young women attending weekly literacy and tuition classes. Spearheaded by Dr. Fatima Bibi Aboo (ICU Doctor) and Dayyanah Carrim (Economics Student), featuring learning tracks in Accounting, Economics, Finance, Health Sciences, Teaching, Law, and Entrepreneurship.

Conclusion, Key Takeaways & Future Objectives

- **Conclusion:** The Africa Youth Wing successfully integrated charity, health advocacy, virtual education, and grassroots female empowerment across South Africa throughout 2025.
- **Key Takeaways:** Strategic alliances with local NPOs, Jama'ats, and corporate sponsors maximize operational reach and volunteer impact.
- **Future Objectives:** Our future projects are youth empowerment, heritage awareness, legacy building, and community impact with a strong focus on career education.

EUROPE CHAPTER

Chapter Executive Summary & Introduction

The WMO Global Youth Wing Europe Chapter operates across the United Kingdom and continental Europe to engage, inspire, and empower young Memons through education, faith-based learning, cultural preservation, and professional advisory services. Led by Vice Chairman Nasir Iqbal and a 14-member Youth Executive Committee, 2025 was marked by significant milestones in linguistic digital media, international delegation visits, and continuous student advisory services.

2025 Key Activities & Initiatives

Activity 1: Portugal Chapter Visit

- **Date & Location:** January 2025 in Portugal.
- **Overview & Impact:** Strategic delegation visit to strengthen ties with the Portuguese Chapter, promote European youth collaboration, induct new youth executives, and hold meetings on cultural heritage preservation.

Activity 2: Youth Advisory Service

- **Period & Platform:** Active throughout 2025 via www.wmogyweurope.blogspot.com.
- **Overview & Impact:** Continuous online advisory service providing guidance on university applications, CV writing, career planning, accommodation, and personal finance (e.g., "Investing Is Not for Everyone. Or Is It?" Published July 31, 2025).

Activity 3: QTV Tutor Partnership – Ramadan Tafseer Series

- **Period & Platform:** Ramadan 2025 via QTV & Digital Classrooms.
- **Overview & Impact:** Expanded educational partnership delivering weekly live 45-minute virtual Quran Tafseer sessions titled "Blessings of Ramadan" taught by Instructor Muhammad Azhar, broadcasted internationally on QTV.

Activity 4: "Gaal Memoni Mein" – Season One & Official Anthem

- **Period & Platform:** Throughout 2025 across YouTube, Instagram, Facebook, and TikTok.
- **Overview & Impact:** Flagship cultural preservation initiative using digital comedy, drama, and storytelling to teach Memoni to younger generations. Completed Season One, launched the official GMM Anthem, and featured prominent actors and content creators including Jawed Sheikh, Ayaz Khan, Khalid Anum, and host Afreen Arif Makda.
- **Sponsors:** Title Sponsor: Smart Home Surveyors (Nasir Iqbal). Gold Sponsors: MyChoice (Bashir Sattar), Ganco Assets (Nowsad Gani), Argus Properties (Shahzad Iqbal), ASK Accountants (Waseem Adil).

Conclusion, Key Takeaways & Future Objectives

- **Conclusion:** In 2025, the Europe Chapter proved that digital media and modern

technology can effectively safeguard language, faith, and cultural identity for diaspora youth.

- **Key Takeaways:** Digital entertainment formats combined with structured advisory platforms create deep engagement across geographical boundaries.
- **Future Objectives:** Expand educational and sporting initiatives (including WMO England XI Cricket and WMO England Football) and roll out the "Ramadan with Purpose" global humanitarian platform.

FAR EAST CHAPTER

Chapter Executive Summary & Introduction

The 2025 term was a period of rebuilding, strengthening member engagement, and reinforcing service and unity within the WMO Youth Wing Far East Chapter (operating primarily in Sri Lanka). The chapter focused on creating fellowship through organized sporting events while deploying rapid humanitarian relief during regional natural disasters.

2025 Key Activities & Initiatives

Activity 1: Annual Pool Tournament 2025

- **Date & Overview:** 28 September 2025. Flagship sporting event bringing together youth members for friendly competition, sportsmanship, networking, and community building.

Activity 2: Cyclone Dithwa Flood Relief Programme

- **Date & Location:** December 2025 across affected flood regions in Sri Lanka.
- **Overview & Impact:** Emergency humanitarian disaster response following severe flooding caused by Cyclone Dithwa. Youth members collected and distributed dry food rations, clean drinking water, clothing, and essential household items to affected families.

Conclusion, Key Takeaways & Future Objectives

- **Conclusion:** The Far East Chapter successfully maintained fellowship and responded to pressing community welfare needs despite transitional operational challenges in 2025.
- **Key Takeaways:** Swift mobilization during natural disasters strengthens community trust and reinforces the core values of youth service.
- **Future Objectives:** Organize the Annual Badminton Tournament 2026, launch Pool Tournament Season 2, and field a competitive team for WMO MCL Season 4 Cricket.

NORTH INDIA CHAPTER

Chapter Executive Summary & Introduction

Led by Adv. Yameen Thara (GYW Vice Chair), the WMO Global Youth Wing North India Chapter executed a high-impact, nationwide service agenda in 2025 under the guidance of Global Youth Chair Khurram Kalia and WMO North India Regional President Haseen Aghadi. Spanning education, healthcare, seasonal relief, women empowerment, and youth development, the chapter built strong partnerships with local Jamats and volunteers.

2025 Key Activities & Initiatives

Education & Student Development

Activity Name	Date & Location	Key Deliverables & Impact
School & College Books Distribution	• 28 June 2025 • Memon Hall, Nanded	Organized with Nanded Samast Memon Jamat & Memon Community Trust. Direct textbook distribution to deserving learners.
Educational Book Fair & Distribution	• 10 April 2025 • Jamnagar	World Memon Day (Panjho Dih) initiative providing structured study kits and reference materials.
Academic Encouragement & Recognition	• Full Year 2025 • Ahmedabad & Vadodara	Honored Aalima Graduation Class of 2025 (WMO Mohabbatein) and sponsored "Kaun Banega Genius" Quiz
Nanded Youth Girls Wing Initiatives	• Full Year 2025 • Nanded	Led by Mrs. Falak Naaz Vindhani. Conducted orphan visits, Tajweed courses, Women Rights Seminars (20 June 2025), and Meena Bazaar.

Healthcare, Community Welfare & Relief

- **Ayushman Card Support Camp (Jamnagar):** 10 April 2025 at Halai Memon

Jamat Hall. Assisted citizens with Aadhaar, ration cards, and income documentation for national health insurance.

- **Hijama Camp & Lab Support:** Free Sunnah Hijama therapy in Anand by Syed Muhammad Bapu Qadri. Life Line Laboratory discount campaign in Dhoraji offering 40% off diagnostic bills.
- **Humanitarian Relief Drives:** Chiplun Youth Wing distributed blankets ("Khushiyon Ka Sandook") and food packets in slum settlements. Ramadan ration kit distribution in Dhoraji and Valsad.
- **Festive Outreach:** Distributed Eid clothes to orphans at Sultan Ahmed Yateemkhana (Ahmedabad) and 100 needy children in Jamnagar. Distributed 1,500 Sweet Niyaz packages in Chiplun.

Youth Development & Career Initiatives

- **Bharuch Career Session & Mega Job Fair:** Career guidance session on 11 May 2025 in Bharuch with SDI Ummeed. Mega Job Fair in Nanded on 11 January 2025 at SSBES ITM connecting job seekers with corporate employers.
- **WMO Conclave & Youth Sports:** WMO Conclave & Memon Youth Connect held 8–12 January 2025 in Nanded ("Memon Olympic 2025"). Hosted Memon Football Premier League (MFPL Season III) on 26 July 2025 in Bandra, Mumbai.
- **Memon Matrimonial Get-Together:** 12 April 2025 in Ratnagiri (Gadawala Event) facilitating family interaction in a dignified setting.

Conclusion, Key Takeaways & Future Objectives

- **Conclusion:** The India Chapter demonstrated nationwide organizational maturity, delivering tangible educational, healthcare, and livelihood support in 2025.
- **Key Takeaways:** Grassroots collaboration with local Jamats and city chairmen maximizes community participation and resource mobilization.
- **Future Roadmap:** Launch annual structured scholarship schemes, expand healthcare check-up camps, scale women livelihood programs, and build youth leadership academies.

Middle East Chapter

Chapter Executive Summary & Introduction

The WMO Global Youth Wing Middle East Chapter serves as a crucial hub connecting young Memon expats, professionals, and entrepreneurs across the United Arab Emirates and the broader Gulf region. Operating in one of the most vibrant chapters of the World Memon Organisation, the Middle East Youth Wing is led by Regional Youth Vice Chairman Mr. Yasir Gadit, working alongside Regional President Mr. Kamran Ghani, Regional Secretary Mr. Afzal Allah Rakha, and Regional Treasurer Mr. Gulam Mohamed Iqbal. In 2025, the chapter focused on strengthening cross-border institutional ties, empowering young professionals through career and startup guidance, fostering linguistic and cultural heritage among diaspora families, and driving substantial financial and logistical support for global WMO humanitarian causes.

2025 Key Activities & Initiatives

Activity 1: Annual Regional Leadership Summit & AGM Presentation

- **Date & Venue:** 2025 Annual General Meeting & Regional Sessions at Pakistan Association Dubai (Oud Metha Road) and Park Regis Hotel, Business Bay, Dubai.
- **Overview & Impact:** The Middle East Youth Wing delivered a landmark performance report showcasing operational milestones, structural expansion, and future youth engagement models. GYW Regional Vice Chair Mr. Yasir Gadit presented the Youth Wing vision to global patrons, highlighting professional networking, leadership incubation, and sports development.

Activity 2: APMF – WMO Strategic Collaboration Summit

- **Date & Location:** 20 February 2025 in Dubai, UAE.
- **Overview & Impact:** High-level delegation meeting hosted by the Middle East Chapter welcoming leaders from the All Pakistan Memon Federation (APMF), led by APMF President Mr. Shabbir Haroon and Supreme Council Chairman Saleem Bikya. Formulated a joint strategic roadmap focusing on youth empowerment, higher education mentorship, cross-border entrepreneurship, and talent exchanges.

Activity 3: Youth Advisory & Career Advancement Network

- **Period & Hub:** Active throughout 2025 in Dubai & Online.
- **Overview & Impact:** Tailored mentorship program connecting young Memon graduates and expatriate job seekers with senior executives and entrepreneurs in the UAE. Provided resume reviews, UAE labor law orientation, corporate networking sessions, and startup licensing guidance.

Activity 4: Diaspora Cultural Heritage & Youth Engagement Drives

- Period & Venues: 2025 Community Gatherings across Dubai & Sharjah.
- Overview & Impact: Community events preserving cultural roots among diaspora youth living in the Middle East. Supported language preservation drives (aligned with the "Gaal Memoni Mein" campaign), youth sports tournaments, and traditional community gatherings.

Activity 5: Global Humanitarian & Education Fund Drives

- **Period & Reach:** Ongoing throughout 2025.
- **Overview & Impact:** Mobilized resources from Gulf-based entrepreneurs and philanthropists to fund WMO education, housing, and healthcare projects globally, including higher education scholarship funds and medical relief in Pakistan and India.

Conclusion, Key Takeaways & Future Objectives

- **Conclusion:** The Middle East Global Youth Wing solidified its position as a strategic gateway for diaspora youth empowerment, seamlessly blending corporate networking with high-impact community service.
- **Key Takeaways:** Strategic positioning in Dubai enables the chapter to serve as a bridge connecting youth leadership across Asia, Europe, and Africa.
- **Future Objectives:** Launch the Gulf Memon Youth Business Incubator (GMYBI), establish the Dubai Youth Sports Cup, and expand structured corporate internship placements for global Memon students.

PAKISTAN CHAPTER

Chapter Executive Summary & Introduction

The Global Youth Wing Pakistan Chapter, under the leadership of Regional Youth Chair Jawad Choksi and supported by the regional executive committee, focused 2025 on youth leadership development, civic engagement, and environmental action. Overcoming operational challenges, the chapter successfully executed its flagship residential youth conference alongside major ecological interventions in Karachi.

2025 Key Activities & Initiatives

Activity 1: SPARK 4.0 Residential Youth Conference

- **Dates & Venue:** 8–10 August 2025 at Beach Luxury Hotel, Karachi (Target Audience: 11–16 years).
- **Overview & Impact:** After a nearly decade-long hiatus, the flagship residential youth leadership program was revived to train young adolescents in confidence, teamwork, financial literacy, and ethics.
- **Curriculum Structure:** Day 1 (The Journey Within: Ethics & Emotional Intelligence), Day 2 (The Journey Ahead: Teamwork & Financial Literacy), Day 3 (The Journey Beyond: Social Innovation & Leadership).
- **Speakers & Sponsors:** Saad Saleem Umer (Lead Facilitator), Salman Gaba (Day Champ), Sohail Zindani (Closing Keynote), Qaiser Abbas, Umair Jaliawala, Saman Mazhar, Zohair Allibhoy, M. Sadeed Mirza, Haider Kaiser Satti, Abdullah Seja, and Buraq Shabbir. Title Sponsor: Machiyara Group.

Activity 2: World Cleanup Day 2025 Drive

- **Date & Location:** 21 September 2025 at Frere Hall, Karachi.
- **Overview & Impact:** Environmental restoration drive in collaboration with Let's Do It World and Sindh Solid Waste Management Board (SSWMB). Mobilized 100+ youth volunteers and university students from Karachi University and Iqra University to clear waste and promote recycling.

Activity 3: WMO2 Plantation Drive

- **Date & Location:** 31 October 2025 at IBA Campus, Karachi.

- **Overview & Impact:** Environmental sustainability drive executed with IHRI "Plant a Million, Pakistan" and IBA Karachi, planting native tree saplings across the campus under ongoing maintenance supervision.

Conclusion, Key Takeaways & Future Objectives

- Conclusion: The Pakistan Chapter's 2025 output successfully re-established SPARK as a premier youth development platform while demonstrating visible civic responsibility.
- Key Takeaways: Immersive residential learning combined with civic action empowers youth to become active contributors to society.
- Future Objectives: Expand SPARK into regional workshops across Pakistan, continue urban afforestation drives, and establish structured alumni mentorship networks.

GLOBAL CHAPTER PERFORMANCE MATRIX 2025

Chapter	Primary Focus Areas	Flagship 2025 Milestone	Strategic Regional Vision
Africa Chapter	Community Relief, Women Empowerment, Virtual Career Guidance	Women Empowerment Career Day (Iterileng) & Virtual Career Conference	Expand academic tuition and launch Falcon Bridge project.
Europe Chapter	Linguistic Heritage, Youth Advisory, Faith Learning	"Gaal Memoni Mein" Season 1 & QTV Ramadan Series	Establish WMO England XI & launch "Ramadan with Purpose".
Far East Chapter	Sports Integration, Emergency Disaster Relief	Cyclone Dithwa Flood Relief & Annual Pool Tournament	Scale regional sports leagues and field MCL Season 4 team.
North India Chapter	Education, Healthcare Insurance, Job Fairs, Youth Conclaves	Nanded Mega Job Fair & Ayushman Card Health Camps	Institutionalize scholarships and scale women skill centers.
Middle East Chapter	Diaspora Networking, APMF Collaboration, Global Welfare Funding	APMF Summit & Regional Youth Vision at 2025 AGM (Dubai)	Establish Gulf Business Incubator and UAE corporate internships.
Pakistan Chapter	Adolescent Leadership, Civic Clean-up, Afforestation	SPARK 4.0 Residential Conference & Frere Hall Cleanup Drive	Expand SPARK nationally and institutionalize urban afforestation

Khurram Kalia
GYW Chairperson

Saad Iqbal
GYW General Secretary

Global Ladies Wing

CHAIRPERSON MESSAGE

Dear Members, Well-Wishers and Friends,

As we gather for the World Memon Organisation Annual General Meeting, I do so with a profound sense of gratitude as we bring the 2024–2026 term of the WMO Global Ladies Wing to a close

The past two years have been a truly meaningful journey — one of service, growth, collaboration and, above all, sisterhood. Across our global chapters, women have continued to come together with a shared purpose: to serve our communities, empower women and strengthen the bonds that unite us as a global Memon family.

It has been a privilege to witness the dedication and commitment of our members across Africa, the Far East, India, Pakistan, the Middle East, Europe and USA & Canada. From humanitarian and charitable initiatives to education, health awareness, women's empowerment, youth engagement and community events, every contribution has played a part in creating a positive and lasting impact.

This term has also seen us explore new ways of connecting and giving women a platform to share their voices. Fearless Females has been one such initiative, providing a space to celebrate inspiring women, share their stories and encourage meaningful conversations that can empower women and girls across generations.

I would like to express my heartfelt appreciation to my dedicated Global Executive Team — Mrs. Razia Chasmawala, Deputy Chairperson; Mrs. Mariyam Bashir Awan, Secretary; and Mrs. Rabiya Wasiq, Treasurer. Your support, commitment and teamwork have been invaluable throughout this term, and I am deeply grateful for everything we have accomplished together.

My sincere thanks also go to every Regional Chairperson, Secretary, Treasurer, committee member and volunteer who has given their time and energy to the work of GLW. To our donors, contributors and supporters, thank you for believing in our mission and enabling us to turn ideas into meaningful action.

As this term comes to an end and a new team is elected at this AGM, I am reminded that leadership is a responsibility that is entrusted to us for a period of time, but the spirit of service continues beyond any one team. I have every confidence that the incoming leadership will build upon the foundations we have established, bring fresh ideas and take the Global Ladies Wing forward with renewed energy and vision.

It has been an honour to serve as Chairperson of the WMO Global Ladies Wing. I leave this term with immense gratitude, cherished memories and great pride in the women who have walked alongside me throughout this journey.

May Allah bless the work of the WMO Global Ladies Wing, accept the efforts of every woman who has contributed to its mission, and guide the incoming team towards continued success, unity and meaningful service.

GLOBAL OVERVIEW

A Term of Service, Empowerment and Sisterhood

The 2024–2026 term of the WMO Global Ladies Wing has been a period of meaningful growth, dedicated service and stronger connections between women across the globe. Under the leadership of Global Ladies Chairperson Mrs. Shabana Abdul Razzak, and with the support of the Global Executive Team, GLW continued to strengthen its presence across its chapters while remaining rooted in the values of unity, compassion, service and empowerment.

Throughout the term, our chapters across Africa, the Far East, India, Pakistan, the Middle East, Europe and USA & Canada demonstrated remarkable commitment to their communities. Their work encompassed humanitarian assistance, education, healthcare awareness, women's empowerment, youth engagement, cultural activities and community initiatives.

Serving Communities

Humanitarian and charitable service remained at the heart of GLW's work throughout the

term. Across our global chapters, women responded to the needs of vulnerable families and communities through food and ration distributions, Ramadan initiatives, emergency relief, education support, healthcare projects, welfare assistance and other forms of practical support.

Each initiative, whether large or small, reflected the same fundamental purpose — to serve with compassion, dignity and sincerity.

Empowering Women and Girls

Women's empowerment continued to be an important part of the Global Ladies Wing's work. Across different regions, women and girls were supported through educational opportunities, vocational training, entrepreneurship initiatives, health awareness programmes and activities designed to build confidence, skills and independence.

These efforts reflect GLW's belief that empowering women creates stronger families, stronger communities and a stronger future.

Strengthening Sisterhood Across Chapters

One of the most valuable achievements of this term has been the continued strengthening of relationships between our global chapters.

Through shared initiatives, visits, collaborations and communication, women from different parts of the world have had greater opportunities to connect, support one another and share ideas. This sense of global sisterhood has helped GLW become more connected while allowing each chapter to contribute its own unique strengths and experiences.

Giving Women a Voice — Fearless Females

The 2024–2026 term also saw the development of Fearless Females, a platform created to celebrate inspiring women and provide a space for honest, meaningful conversations.

Through the stories and experiences of women from different backgrounds, Fearless Females seeks to encourage, inspire and empower women and girls while highlighting the challenges, achievements and journeys that shape their lives.

The initiative represents an important part of GLW's evolving approach to women's empowerment — creating not only opportunities to serve, but also opportunities to listen, learn and give women a voice.

Engaging Families and the Next Generation

Across the chapters, community engagement extended beyond charitable work. Family gatherings, cultural celebrations, sports activities, youth programmes, talent events and educational initiatives created opportunities for women, children and families to come together

These activities helped strengthen community bonds while encouraging younger generations to remain connected to their heritage, values and wider Memon community.

A Term of Collective Achievement

The achievements of the 2024–2026 term are the result of collective effort. They belong not to one individual or one chapter, but to every woman who contributed her time, ideas, skills, resources and compassion.

Our Regional Chairpersons and their teams, volunteers, donors, supporters and members have each played an important role in moving the Global Ladies Wing forward.

As we close this chapter, we look back with gratitude at what has been achieved and at the many lives touched through the work of GLW.

Looking Ahead

This AGM marks the conclusion of the 2024–2026 leadership term and the beginning of a new chapter for the WMO Global Ladies Wing.

As a new team takes on the responsibility of leading GLW, we hope they will carry forward the spirit of service and sisterhood while bringing fresh ideas, new opportunities and renewed energy to the organisation.

The leadership may change, but the purpose remains the same: to Unite, Uphold and Uplift. The 2024–2026 term closes with gratitude for the journey behind us and optimism for the journey ahead.

SOUTH AFRICA CHAPTER

The WMO Africa Ladies Wing, under the capable leadership of Mrs. Halima Abdoola, continued to demonstrate compassion and service across South Africa throughout 2024–2025. Each initiative reflected the spirit of unity, empowerment, and

sustainability — uplifting countless lives through collaborative action.

1. **Elderly Pamper Day Luncheon**

   January 2025 – Durban: An annual luncheon was hosted to honour 1000 senior citizens, offering a day of care, gifts, and entertainment. The event brought smiles to the elderly, reinforcing WMO's deep respect for its senior community.

2. **Ramadan Relief Projects**

   February–March 2025 – National Campaign: The Chapter led multiple Ramadan initiatives in collaboration with NMJ, Tiny Steps, Phoenix Foundation, Human Aid, and Whammy Foundation:

   - Bulk Hamper Distribution: Essential Ramadan hampers were distributed to hundreds of low-income families.
   - Shopping: Adopt an Orphan - In partnership with Human Aid, 40 orphans were adopted for Eid shopping, each receiving gifts valued at R1,200.
   - Iftaars for Maktabs: Daily Iftaars sponsored for local Maktabs.
   - Eid Sponsorships: Abayas and Kurthas distributed with Whammy Foundation, along with Eid Boxes for the elderly containing towels and goodies.
   - Bread Sponsorships: Bread provided daily for Iftaar.
   - Children's Eid Packs: Over 200 Eid gift packs distributed to children.
   - Orphans' Eid Project: 100 jerseys and gift hampers provided to orphans at La Mercy – Baitul Aman.

3. **Bursary Sponsorships**

   March 2025 – Durban: Two deserving Memon students (one tertiary and one secondary) received full bursaries, ensuring access to quality education and a brighter future

4. **Memon Day Community Lunch**

   April 2025 – Durban: A large-scale community lunch was hosted to commemorate World Memon Day, feeding hundreds of individuals in need and celebrating the spirit of brotherhood.

5. **Sponsor a Diaper Project**

   April 2025 – Durban: Recognising the needs of infants and elderly patients, the Chapter initiated a Sponsor a Diaper drive, delivering hygiene support to families and healthcare institutions.

6. **Mandela Day Project**

   July 2025 – Durban: In celebration of Nelson Mandela Day, 100 chairs were donated to a local women's shelter, alongside one year's worth of stationery for an empowerment project.

7. **Ashura Feeding with Huda SA**

   July 2025 – Durban: Hot meals were distributed to hundreds of people on Ashura Day in collaboration with Huda SA, demonstrating compassion through shared service.

8. **Winter Warm Blanket Campaign**

   July 2025 – Nationwide: The Chapter's annual Winter Warmth Drive provided blankets and warm clothing to vulnerable communities across South Africa, ensuring comfort during the harsh winter months.

9. **Women's Month Empowerment Project**

   August 2025 – Durban: In celebration of Women's Month, the Chapter began establishing a Sewing Centre for 200 Revert Women, in partnership with Whammy Foundation.

   Four sewing machines were purchased and training sessions initiated. The initiative aims to equip women with self-sustaining vocational skills.

10. **Hygiene Packs for Cancer Patients**

    August 2025 – Durban Hospitals: Essential hygiene care packs were distributed to female cancer patients undergoing treatment, bringing comfort and dignity to those battling illness.

11. **Support to Muslims for Humanity**

    August 2025 – Durban: The Chapter sponsored two food trolleys for Muslims for Humanity, supporting their weekly hospital food distribution initiative.

12. Orphans' Luncheon

September 2025 – Durban: A special luncheon was organised for 250 orphans, offering not only food but also joy and a sense of inclusion.

13. School Transport and Rental Assistance

September 2025 – KwaZulu-Natal: To ease the financial burdens on families, the Chapter sponsored school transport fees for underprivileged children, provided monthly rental assistance for orphans, and funded the salary of a caregiver supporting a critically ill widow living alone.

14. Ongoing Projects

Throughout the year, the South Africa Chapter sustained multiple long-term programmes:

- Wheelchair Distribution: Providing mobility support for the differently abled.
- Kaffan Donations: Ensuring dignified burials for the underprivileged.
- Bread Distribution: Daily bread delivery to hospitals and needy communities.
- Rental & Medical Aid: Regular financial support to struggling families.

Impact Summary

With unwavering commitment, the South Africa Chapter of the WMO Global Ladies Wing touched the lives of over 5,000 individuals across the region during 2024–2025. Each initiative reflected faith, dignity, and service — a true embodiment of the WMO spirit: Unite, Uphold, and Uplift.

EUROPE CHAPTER

The WMO Ladies Wing – Europe Chapter, under the able leadership of Mrs. Sajida Daud, experienced a year of dynamic activity and heartfelt service between October 2024 and September 2025. With an unwavering focus on compassion, unity, and empowerment, the Chapter carried out impactful initiatives across the United Kingdom and extended its support globally through international collaborations

1. WMO AGM & Ladies Event – London

Marriott Hotel, Heathrow: The Europe Chapter began its year with the prestigious WMO Annual General Meeting in London, attended by international delegates from across the world.

A special Ladies Event was hosted by the Europe Chapter team, spearheaded by Shabana Gadit, Sajida Daud, and Shamim Osman, in collaboration with Shabana Abdul Razzak and Mariyam Awan from the GLW Executive Committee.

The team also travelled to Leicester with global representatives to promote WMO membership awareness and celebrate the Chapter's continued growth.

2. Team Dinner and Planning Meet

Steakhouse, London: A relaxed yet productive dinner meeting was held to bring together core members of the Europe Chapter. The gathering provided an opportunity to review achievements, discuss new initiatives, and plan the upcoming year's community projects.

3. Winter Blessing Bags Campaign

January 2025 – London: The Chapter launched its first LaunchGood fundraising page, raising funds for Winter Blessing Bags aimed at supporting vulnerable local residents and refugees.

Over 100 Blessing Bags containing warm clothing, hygiene products, and food were distributed across London. The campaign exceeded its fundraising target, creating new community partnerships and raising awareness about WMO's humanitarian mission.

4. Islamic Relief Dinner – Gaza Maternity Unit

7 February 2025 – Hyatt Regency, London: Ten members of the WMO Ladies Wing Europe attended the Women in Philanthropy Gala Dinner, hosted by Islamic Relief UK to raise funds for the Gaza Maternity Unit.

The inspiring evening featured guest speaker Shaykha Iesha Prime, who highlighted the legacy of Sayyida Khadija (RA) in philanthropy and the role of women in humanitarian service.

The Europe Chapter contributed £7,000 to the cause, supporting mothers and children affected by the ongoing crisis in Palestine.

5. Ramadan Food Hampers for Safe Houses

21 February 2025 – London: The Chapter distributed Ramadan food hampers to women residing in London's safe houses. Each hamper included food, toiletries, and handmade Ramadan cards created by children — a heartfelt gesture symbolising compassion and solidarity with survivors of domestic hardship.

6. Charity Mission to Jordan

February 2025 – Amman, Jordan: a dedicated Europe Chapter member, travelled to Jordan with the World Care Foundation to distribute humanitarian aid to Syrian and Palestinian refugees.

Collectively, the mission raised £11,000 through WMO GLW support, contributing to a total of £66,000 used to distribute food packs, hygiene kits, Eid clothing, and Zakat donations.

The team also organised Eid clothes shopping trips and special activity days for orphaned children.

7. Ramadan Project – Malawi "Road to Charity"

March 2025 – Malawi: The Chapter contributed £4,000 towards the annual Iftar Pack Initiative for families in Malawi. Each £20 donation supported a family for the entire month of Ramadan, ensuring access to essential food and nourishment.

8. Widows Support Fund – Malawi

March 2025 – Malawi: Through the Malawi Widows Support Fund, the Chapter raised £11,000 to help widows establish financial stability and independence.

9. Post-Eid Ladies Hi-Tea

26 April 2025 – Andaaz Hotel, London: A warm and joyous Eid Hi-Tea brought together 30 members for an afternoon of reflection, laughter, and sisterhood. Women of all ages connected over meaningful conversations and delicious halal cuisine, celebrating unity and shared purpose.

10. Eid al-Fitr Picnic – Hyde Park

8 June 2025 – London: The Chapter hosted a lively Family Eid Get-Together at Hyde Park, where nearly 100 members attended a "One Dish" potluck celebration. Activities included badminton, frisbee, and group games, promoting family bonding and joy.

11. Clothing & Toy Drive – Karachi Street Children

June 2025 – Karachi, Pakistan: In collaboration with WMO Global, the Chapter collected 120 kg of clothing and toys for underprivileged children in Karachi. These items will be distributed to street children through local partners, spreading kindness and comfort across.

Impact Summary

The WMO Ladies Wing Europe Chapter continues to expand its outreach through local and international partnerships. Over the 2024–2025 year, the Chapter directly impacted more than 3,000 beneficiaries across the UK, Malawi, Jordan, and Pakistan. Its blend of community engagement, humanitarian service, and women's empowerment reflects the Chapter's commitment to the WMO's global mission — Unite, Uphold, and Uplift.

FAR EAST CHAPTER

Under the energetic leadership of Mrs. Shazia Sangani, the Far East Chapter of the WMO Global Ladies Wing continued to empower, engage, and celebrate women across Sri Lanka throughout 2024–2025. The Chapter's projects reflected creativity, collaboration, and compassion — strengthening the bonds of community and advancing the WMO mission through cultural, educational, and social initiatives.

1. Memon Mela – Women Entrepreneurs' Expo

A hallmark event of the Far East Chapter, the Annual Memon Mela provided a vibrant platform for women entrepreneurs to showcase their products, skills, and talents.

More than 60 lady entrepreneurs participated, each managing a stall featuring handmade crafts, clothing, and authentic Memoni cuisine. The event drew over 1,500 visitors,

becoming a significant networking and community occasion.

2. Ladies Cricket

The Far East Chapter hosted Sri Lanka's first-ever all-female cricket tournament, conducted in a fully enclosed venue where only women were permitted as players, umpires, scorers, and spectators.

A total of 16 teams (8 players each) — approximately 180 participants — competed in an atmosphere of excitement, camaraderie, and empowerment. The event encouraged fitness, teamwork, and the breaking of traditional barriers.

3. Ladies Badminton Tournament

January 2025 – Colombo: An energetic sports event that promoted fitness and healthy competition among women. The tournament featured 30 teams with 60 participants, divided into three categories: Under 16, 16–30 years, and Above 30 years. Supported through GLW funds and sponsorships, the event saw enthusiastic participation and community engagement.

4. Eid Milan Celebration

April 2025 – Taj Samudra Hotel, Colombo: A joyful and elegant Eid Milan was organised at the Taj Samudra Hotel, celebrating unity and gratitude. Members shared laughter, games, and fellowship over lunch, marking the end of Ramadan with renewed spirit and togetherness.

5. Flood Relief Project – Batticaloa District

May 2025 – Eastern Province, Sri Lanka: In response to devastating floods that displaced 118 families in the Batticaloa District, the Far East Chapter extended emergency assistance worth LKR 500,000. Essential food items, hygiene kits, and medical supplies were distributed to affected families sheltered at government relief camps.

6. Senior Ladies Get-Together

June 2025 – Colombo: A morning of joy and fellowship for senior Memon ladies, featuring games, gentle exercises, and a shared lunch. The event aimed to bring happiness, connection, and recognition to the senior members of the community.

7. Women Empowerment Projects

Ongoing: Using surplus funds from earlier events, the Chapter invested in vocational and professional training programmes designed to equip Memon women with employable skills. Courses focused on entrepreneurship, tailoring, and digital literacy. These projects aimed to build financial independence and self-confidence.

8. Ongoing Community Support Projects

Throughout the Year – Colombo and Kandy: The Chapter maintained its regular outreach programmes, which included:

- Hospital Support: Donation of consumables and furniture to the Lady Ridgeway Hospital for Children and the Ladies Ward at the National Hospital.
- Tree Planting Campaign ("Making the City Green"): Hundreds of saplings were distributed to the public and planted in schools and parks, reinforcing environmental awareness.

Impact Summary

Through its diverse events and outreach, the Far East Chapter of the WMO Global Ladies Wing impacted over 2,500 individuals across Sri Lanka. Each initiative — from flood relief to skill development — strengthened community ties and reflected the Chapter's enduring motto: Empower. Engage. Elevate.

NORTH INDIA CHAPTER

Under the dedicated leadership of Mrs. Razia Bai Chasmawala, the North India Chapter of the WMO Global Ladies Wing continued to champion empowerment, education, and humanitarian service throughout November 2024 to October 2025. The Chapter's year was marked by extraordinary activity — from relief operations to innovative empowerment projects — all carried out with compassion, excellence, and unity.

1. Lunch Boxes and Snacks Distribution

More than 1,000 lunch boxes with snacks were distributed to underprivileged children

in Nallasopara's slum areas. This initiative aimed to provide nutrition and care to the city's most vulnerable communities.

2. Ration Distribution for Needy Families

Essential ration kits were delivered across slum and tribal regions, benefitting hundreds of families in need. This project reinforced WMO's ongoing commitment to eradicating hunger and supporting low-income households.

3. Designer Dresses and Accessories Distribution

Over 1,000 designer outfits and accessories were distributed to underprivileged women and children in slum and tribal communities, helping to restore dignity and joy through small acts of generosity.

4. Ambujwadi Training & Industrial Centre Convocation

Celebrating one year of operations at the Training and Industrial Unit in Ambujwadi, Malwani, 300 students — boys, girls, and women — completed skill-based courses. Certificates were awarded in the presence of dignitaries, including Mr. Salim Bandhukia (WMO NIC CEO) and Mr. Altaf Holy (AIMJF CEO).

5. Recognition by Times of India

National Coverage: The Times of India and other major publications acknowledged Mrs. Razia Bai Chasmawala for her outstanding social service and commitment to women's empowerment — a proud milestone for the North India Chapter.

6. Food Bank Van Initiative

A pioneering Food Bank Van Project was launched to provide daily food packet distribution across Nallasopara's slum areas. Supported by local dignitaries and media, this initiative serves thousands of residents every month.

7. Flood Relief – Dinner Sets and Food Distribution

Dinner sets and cooked food were distributed to families who lost their homes during floods, providing immediate assistance to those affected.

8. Eye Check-up Camp and Free Spectacles

January 2025 – Nallasopara: A comprehensive Eye Care Camp provided free eye examinations and spectacles to 300+ individuals, helping improve vision and awareness about ocular health.

9. Educational and Entertainment Project

January 2025 – Mumbai: A creative educational event combined learning with entertainment, including Islamic quizzes, drawing competitions, and a magic show. The project promoted equality by bringing together students from elite, middle-class, and orphanage backgrounds.

10. Empower Women Exhibition Project

January 2025 – Mumbai: This hallmark project showcased products created by women trained at WMO's empowerment centres. Through this exhibition, housewives transitioned into selfsufficient entrepreneurs — turning Zakat takers into Zakat givers.

11. Visit of Ms. Yasmeen Mozawala

February 2025 – Maa Hoorbai Foundation, Mumbai: Ms. Yasmeen Mozawala, Chair of WMO USA & Canada Ladies Wing, visited the Maa Hoorbai Foundation Centre to observe Deeniyat, Yoga, and Zumba classes. Her visit reinforced global collaboration and shared inspiration.

12. Ramadan Ration Distribution

February 2025 – Nallasopara, Virar, Palghar, Vasai: Over 3,000 ration kits were distributed throughout the holy month of Ramadan to needy families. Door-to-door surveys ensured aid reached the most deserving women beneficiaries.

13. Sehri and Iftaar Arrangements

March 2025 – Mumbai: The Chapter arranged daily Sehri and Iftaar meals for underprivileged communities, continuing its dedication to providing relief throughout Ramadan.

14. Launch of Nursing, MLT & Digital Marketing Courses

March 2025 – Mumbai: In collaboration with Maa Hoorbai Foundation, new diploma courses in Nursing & Midwifery, Medical Lab Technology, and Digital Marketing were launched to provide employable skills for women. The courses received overwhelming enrolment.

15. Memon Day Celebrations

April 2025 – Mumbai: To mark World Memon Day, the Chapter celebrated unity through humanitarian service — distributing designer dresses and eco-friendly shopping bags to thousands of families across Mumbai.

16. Eid Mela

April 2025 – Mumbai: The Memon Eid Mela, organised in partnership with AIMJF and Maa Hoorbai Foundation, featured stalls, cultural displays, and community fellowship. The event embodied the WMO motto: Unite, Uphold, and Uplift.

17. Art & Craft Competition

May 2025 – Malad, Malwani (Ambujwadi): To encourage creativity among children supported through the daily Langar programme, an art and craft competition was held in celebration of International Science Day.

18. Nursing Diploma Completion Ceremony

June 2025 – Mumbai: The first batch of the Nursing & Lab Technician Course successfully completed training, marking a milestone in women's vocational education.

19. Muharram Majlises

July 2025 – Maa Hoorbai Centre, Mumbai: For ten days, 700–800 women attended daily Majlises, learning from Aalimas about Islamic teachings and spirituality.

20. Mass Marriage Ceremony

August 2025 – Malegaon, Maharashtra: A momentous event where 100 couples were joined in Sunnah Nikah, co-organised with Sunni Dawat-e-Islami. The initiative promoted simplicity and dignity in marriage.

21. Ration Distribution – Project Mohabbatein

September 2025 – Mahim, Mumbai: Continuing its humanitarian work, the Chapter distributed essential ration kits to underprivileged families under Project Mohabbatein.

Round-the-Year Projects

The Chapter also implemented multiple long-term initiatives, including:

- Education Support – Books, stationery, and school supplies for deserving students.
- Tree Plantation Drive – Promoting environmental awareness.
- Plastic Recycling Project – Over 1,000 kg of plastic collected by schoolchildren for reuse.
- Legal Eagle Seminars – Free workshops on inheritance and wealth distribution, conducted by Advocate Huriya Patel.
- Global Care Foundation Collaboration – Legal aid for women and rehabilitation for undertrial prisoners.
- African Bird Breeding Project – A unique women's empowerment programme teaching income generation through bird breeding.
- Recreation Centre for Elderly Women (65+) – A safe and social space for senior members.
- Matrimonial Support & Counselling – Helping families find suitable matches within the community.

Impact Summary

The WMO North India Chapter Ladies Wing, under Mrs. Razia Bai Chasmawala's visionary leadership, implemented over 25 projects touching the lives of thousands of families across Maharashtra and Gujarat. From skill-building and education to humanitarian aid, every initiative reflected the Chapter's unshakeable faith in empowering women to lead, serve, and uplift.

SOUTH INDIA CHAPTER

Under the inspiring leadership of Mrs. Farida Azeez, the South India Chapter of the WMO Ladies Wing continued its remarkable work in advancing education, empowerment, and inclusivity across Karnataka throughout 2024–2025. Each project reflected dedication to community upliftment and women's leadership in action.

1. **Kulliyatul Banath Madrasa for Girls – Graduation Day**

   2025 – Yolee Grand Convention Centre, Bengaluru: A landmark celebration marking the graduation of students from Kulliyatul Banath Madrasa for Girls, highlighting their academic excellence, creativity, and spiritual growth.

   Under Mrs. Farida Azeez's guidance, students from the Aalima and academic courses demonstrated outstanding confidence, presenting Qur'anic recitations, creative displays, and handmade crafts. Certificates of achievement were awarded in recognition of their dedication and performance.

   Creative Skills Exhibition:
   The ceremony also featured a Creative Skills Exhibition, where students showcased hand-stitched embroidery, miniature garments, and decorative artwork, reflecting the madrasa's strong focus on skill-based learning and empowerment through creativity.

2. **Ramadhan Groceries Distribution**

   April 2025 – Bengaluru: During the blessed month of Ramadhan, the Chapter distributed essential grocery hampers to underprivileged families in and around Bengaluru. This annual initiative, led by the Women's Wing, promotes generosity and compassion, ensuring that families can observe Ramadan with dignity and ease.

3. **Madrasa-e-Noor for the Blind – Accessibility Project**

   October – Rabita Welfare Group Trust, Bengaluru: In a pioneering move towards inclusive education, the South India Chapter provided foldable laptop tables to visually impaired students at Madrasa-e-Noor for the Blind.

   These tables make Braille Qur'an study more comfortable and accessible, symbolising WMO's deep commitment to dignity, equal opportunity, and the empowerment of students with special needs.

4. **Women's Leadership and Community Engagement**

   The Chapter continues to thrive under a dynamic team of volunteers and leaders who dedicate their time and energy to social, educational, and welfare causes across Karnataka.

   Special appreciation goes to Mrs. Farida Azeez and her dedicated team for their consistent efforts, compassion, and unity in serving the community through all their initiatives.

Impact Summary

Through education, empowerment, and inclusive development, the South India Chapter transformed the lives of hundreds of students and families in 2024–2025. From the classrooms of Kulliyatul Banath to the halls of Madrasa-e-Noor, every initiative reinforced the spirit of compassion and purpose that defines WMO's mission.

PAKISTAN CHAPTER

Under the dynamic leadership of Dr. Maria Hashmani, the Pakistan Chapter of the WMO Global Ladies Wing demonstrated remarkable growth and compassion throughout 2024–2025. Through an impressive calendar of community initiatives, social events, and humanitarian projects, the Chapter reaffirmed its dedication to service, empowerment, and unity.

1. **Meet & Greet – WMO Ladies Gathering**

   A high-profile "Meet & Greet" brought together existing and new Life Members of the Ladies Wing to introduce the WMO Vision 2024–2026 and the newly appointed executive team. The event featured a delightful high tea and was graced by Ms. Shabana Abdul Razzak (Global Ladies Chair), Ms. Fazila A.K. Ismail (Africa Chapter Trustee), Ms. Shaheena Sher Ali (Minister for Education), and media personality Ms. Nida Yasir.

2. **HerTalks Series – Women's Health Webinars**

   The Chapter launched its flagship digital initiative, HerTalks, a webinar series promoting health awareness and female empowerment. The inaugural session, "Cycles of Life – Menopause to Early Puberty," featured two experienced gynaecological consultants (FCPS), engaging an audience of over 60 participants in an interactive session on women's health and well-being.

3. **Lunch with Ms. Shazia Sangani – Far East Chapter Chairperson**

A special luncheon hosted by Dr. Maria Hashmani honoured Ms. Shazia Sangani, Chairperson of the Far East Chapter, strengthening collaboration between the two regions.

4. **Annual Winter Drive**

The Pakistan Chapter conducted a large-scale Winter Blanket & Shawl Drive, distributing over 600 items to communities in need. Beneficiaries included residents of Machar Colony, Thar, Bint-e-Fatima Old Age Home, WMO Monthly Ration Families, and other underprivileged households.

5. **Thank You Donors Party**

4 January 2025, Ramada Creek: To recognise the generosity of contributors, Dr. Maria Hashmani organised a donor appreciation event following the successful winter campaign. Thank-you letters on official WMO letterheads were presented to all donors, and upcoming projects were showcased over a warm high tea.

6. **White Elephant Sale & Pre-Ramadan Gala**

16 February 2025, Hussain Ibrahim Sports Complex: A vibrant White Elephant Sale was held to promote sustainable reuse and support women-led enterprises. The event drew immense participation, selling out within two hours of opening. The Chapter also hosted a Pre-Ramadan Festival, combining community spirit with social impact.

7. **Noor-e-Ramazan Gift Card Distribution**

March 2025: The Chapter distributed 220 gift cards worth Rs. 5,000 each, enabling beneficiaries to purchase what they most needed during Ramadan. This initiative replaced traditional ration packs, giving families dignity and flexibility in choosing essentials. One recipient expressed heartfelt gratitude, sharing how the card allowed her to buy life-saving medicine for her elderly mother.

8. **World Memon Day & Eid Celebrations**

13 April 2025, Al Salama Hospital (Baldia Town): In collaboration with the Special Needs Children Project (IHRI, RIS & Al Salama), the Chapter celebrated World Memon Day and Eid with special needs children. Highlights included the introduction of Botox treatments for nine patients — a first-time achievement — and the inauguration of a children's play area and Bridal Suits Project.

9. **Bridal Suits Project**

May–August 2025: In partnership with the WMO North America Chapter, the Pakistan Chapter received 18 boxes of bridal wear for distribution to deserving brides. This cross-chapter collaboration symbolises the spirit of global sisterhood within the Ladies Wing.

10. **Marriage Support Initiative**

January 2025: Financial assistance of Rs. 100,000 was provided to a deserving family to ease the costs associated with wedding arrangements, reflecting the Chapter's continuing dedication to uplifting underprivileged households.

11. **Educational Support – Child Sponsorship Programme**

June 2025: The Chapter adopted multiple students under its education sponsorship initiative, ensuring continued schooling and progress tracking for each child. This sustained support approach represents a long-term investment in community upliftment.

12. **Meals on Wheels – Karachi Slums Project**

Ongoing Initiative: Members of the executive team visited Karachi's underprivileged settlements to support the Meals on Wheels initiative, providing affordable cooked meals at just Rs. 30 per day. Plans are underway to expand the service by introducing 8–10 new food carts across different city areas.

13. **Meeting with Global Ladies Wing Chairperson**

5 May 2025, WMO House: The Pakistan Chapter hosted Ms. Shabana Abdul Razzak, Global Chairperson, for a luncheon meeting to discuss strategic goals, upcoming initiatives, and chapter performance milestones.

Impact Summary

Through consistent teamwork, the WMO Ladies Wing Pakistan Chapter delivered tangible impact across education, healthcare, social welfare, and women's empowerment. More than 1,500 individuals and families benefited directly from these initiatives. Under Dr. Maria Hashmani's leadership, the Chapter has set a strong foundation for 2025–2026, rooted in service, sustainability, and sisterhood.

MIDDLE EAST CHAPTER

The Middle East Chapter, under the inspiring leadership of Mrs. Zeenat Yasin Merchant, successfully conducted a series of events and initiatives throughout 2024–2025, promoting sisterhood, health awareness, spirituality, and family engagement within the Memon community in the UAE.

1. **Fun-tastic Family Fiesta**

   An evening filled with joy, laughter, and unity where families came together for outdoor fun, games, and delicious food. The event fostered strong bonds among members and encouraged wider community participation.

2. **Importance of Dhul-Hajj (Zoom)**

   An enlightening online session attended by over 30 women, highlighting the virtues of Dhul-Hajj and its spiritual lessons. The interactive Q&A inspired many to prepare for the sacred month with greater understanding. Speaker: Mrs. Gulnaz Khan.

3. **Seerat-un-Nabi (SAW) Talk (Zoom)**

   A deeply moving discussion on the noble character of the Prophet (SAW). Members reflected on practical ways to incorporate his teachings into daily life, strengthening their faith and unity. Speaker: Sheikh Bilal Ahmed Madani.

4. **Pink Saturday Brunch**

   A Breast Cancer Awareness event led by Dr. Sumera Haque, attended by over 60 ladies. Members discussed women's health issues openly, learning about early detection and lifestyle changes in a relaxed, supportive setting.

5. **Sports Day**

   A high-energy day dedicated to promoting fitness, teamwork, and fun. Members participated enthusiastically in badminton, padel, and group games, reinforcing the importance of a healthy lifestyle.

6. **Family Picnic**

   12 January 2025, Barsha Pond Park: A vibrant family outing featuring a chaat corner, games, magic and puppet shows, a henna booth, and free dental check-ups. The picnic provided quality family time while encouraging community interaction across generations.

7. **Ramadan Challenge – Ramadan 2025 (Online)**

   Organised by Mehak, this creative online challenge kept youth engaged with daily Islamic activities and reflections throughout the holy month. The initiative promoted discipline, gratitude, and stronger spiritual connection among children and teens.

8. **Eid Milan & Memon Day Celebration**

   12 April 2025, Park Regis Hotel: A festive event attended by over 120 guests celebrating togetherness and culture. Highlights included bingo, art displays, best-dressed contests, a parenting talk by Dr. Deepa, and a cake-cutting with Mrs. Shabana Abdul Razzak. It celebrated the spirit of community and continuity.

9. **PAD × WMO Summer Camp**

   7 July to 15 August 2025, Pakistan Association Dubai: A four-week discounted summer programme for Memon children featuring sports, creative arts, and learning sessions. It encouraged fitness, creativity, and teamwork in a safe, structured environment.

10. **Walk with WMO – Jashn-e-Azadi Pakistan**

    10 August 2025, Expo City Dubai: The Middle East team proudly represented WMO at the Pakistan Independence Day celebration at Expo City, Dubai. Members walked under the WMO banner, spreading awareness of the organisation's global vision.

11. Memon Marvels 2025

14 September 2025, Pakistan Association Dubai: A spectacular talent show featuring over 40 young performers showcasing singing, gymnastics, public speaking, art, and technology skills. Each participant and parent received a medal of appreciation, encouraging talent and confidence in the next generation.

Impact Summary

The Middle East Chapter demonstrated exceptional unity and purpose throughout the year.

Through its diverse blend of educational, social, and faith-based events, the chapter:

- Engaged hundreds of families in meaningful community activities.
- Empowered women with health awareness and practical knowledge.
- Nurtured youth confidence and creativity through sports and talent events.
- Strengthened the WMO identity across the Gulf region through consistent visibility and collaboration.

The chapter's compassionate approach, balanced with professionalism and faith-driven service, continues to set a benchmark for global chapters under the dynamic leadership of Mrs. Zeenat Yasin Merchant.

USA & CANADA CHAPTER

The USA & Canada Ladies Wing has continued to strengthen its presence across North America through vibrant community gatherings, youth engagement initiatives, and matrimonial networking events. Under the visionary guidance of Late Mrs. Yasmeen Mozawalla, the Chapter fostered unity, compassion, and cultural pride among the Memon diaspora.

Her legacy of leadership and community service remains a guiding light for all members, inspiring continued collaboration and purposeful work in the region.

1. Dallas MPL Event – Texas

The Memon Premier League (MPL) event in Dallas marked a major community highlight for the USA Chapter. Families from across North America gathered for a day filled with sportsmanship, laughter, and shared heritage. The cricket tournament served as a joyful platform for members to connect across generations — with men competing enthusiastically while women and children enjoyed vibrant entertainment and cultural activities.

Sponsored in part by the World Memon Organisation, the MPL showcased unity and pride within the Memon community, strengthening family bonds and promoting health and fellowship.

2. MarryMuslimsUSA Matrimonial Event – New York

In partnership with MarryMuslimsUSA and MANA, the USA & Canada Chapter hosted a successful matrimonial event on 15 December 2024 in New York. The guest speaker, Amaney Kazlek, founder of Sacred Soulmates, led an engaging workshop on relationships, marriage compatibility, and Islamic principles of partnership.

Over 50–60 young professional singles attended the event, which featured icebreaker games, interactive Q&A sessions, and guided activities designed to help participants connect meaningfully.

The initiative reflected the Chapter's focus on addressing modern community needs while preserving traditional Memon values.

ACKNOWLEDGEMENTS

The World Memon Organisation – Global Ladies Wing extends heartfelt gratitude to Mr. Salman Iqbal, President of the World Memon Organisation, and his esteemed team for their unwavering encouragement and steadfast support of the Ladies Wing's mission and initiatives. Their belief in women's leadership and empowerment has been instrumental in the success and expansion of our activities across the globe.

Our sincere appreciation goes to our Global Ladies Chairperson, Mrs. Shabana Abdul Razzak, for her visionary leadership and dedication, and to GLW Deputy Chair Mrs. Razia Chasmawala, Secretary Mrs. Mariyam Bashir Awan, and Treasurer Mrs. Rabiya Wasiq for their commitment, coordination, and teamwork in steering the global programmes of the Ladies Wing.

We extend our warm thanks to all Chapter

Chairpersons and Committees across Africa, the Far East, India, Pakistan, the Middle East, Europe, and USA & Canada, whose passion and perseverance have strengthened the bonds of sisterhood and service worldwide.

A heartfelt thank you to our volunteers, donors, and supporters for their generosity of time, spirit, and resources. Every initiative, event, and outreach effort this year has been a collective achievement built upon shared values of compassion, service, and unity.

Together, we celebrate another year of progress and purpose — a reflection of what can be achieved when women come together to inspire, empower, and serve.

Shabana Abdul Razzak
Chairperson, Global Ladies Wing

Mariyam Bashir Awan
Global Ladies Secretary

Annual Report

2025

Specialist Committees

Zakat Committee

Assalamu Alaikum Warahmathullahi Wabarakathuhu

Committee Members (2023-2026):

Mr Salman Iqbal
Mr Shoaib Ismail
Mr Abdul Sattar Dada
Mr Iqbal Dawood
Mr Shoaib Kothawala
Mr Haroon Karim
Mr Ashraf Machiyara

INTRODUCTION

On behalf of the WMO Zakat Committee, I am pleased to present the Annual Performance Report for the year 2025. This report is particularly significant as it coincides with the conclusion of the current Management Committee Office Bearers' six-year tenure. Accordingly, in addition to reporting the performance for 2025, the report presents a consolidated review of Zakat performance over the six-year tenure from November 2020 to October 2026. As the tenure commenced in October 2020, the 2020 financial year has not been included as one of the six annual performance periods; instead, the review uses the completed years 2021 to 2025 together with the 2026 position up to September.

The Committee extends its heartfelt gratitude to all Zakat contributors for the trust placed in the World Memon Organisation to administer and distribute their Zakat. We pray that Almighty Allah accepts every contribution, rewards the donors abundantly, and blesses them and their families.

"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)"

ZAKAT POLICY AND COLLECTION APPROACH

The project-based donor discretion Zakat Commitment policy introduced in 2018 continued to be followed throughout the period under review. As noted consistently in earlier Committee reports, Zakat receipts remain heavily concentrated around Ramadan. While Ramadan continues to be the principal period of giving, Chapters have been encouraged to promote Zakat contributions throughout the year so that assistance to beneficiaries can be sustained more evenly.

ZAKAT COLLECTION - 2025

Zakat collections for 2025 reached US$4,853,312. The Far East and North India Chapters each collected more than US$1 million, while the Middle East and Pakistan Chapters also made substantial contributions. The 2025 performance represented a strong increase over the US$4.25 million collected in 2024.

Chapter	2025 Collection (US$)
Africa	587,247
Europe	168,095
Far East	1,036,467
Middle East	913,236
North India	1,015,507
Pakistan	820,903
South India	35,000
USA	276,857
TOTAL	**4,853,312**

PROJECTED 2026 YEAR COLLECTION

Based on the collection trends and projections provided by the respective Chapters, the projected Zakat collection for the full year 2026 is approximately US$4,924,753.

Chapter	Proj. Yr 2026
Africa	528,502
Europe	541,400
Far East	993,765
Middle East	835,333
North India	819,713
Pakistan	881,175
South India	72,639
USA	252,227
TOTAL	**4,924,753**

The Far East Chapter is projected to record the highest collection for the year at approximately US$993,765, followed by Pakistan at US$881,175, Middle East at US$835,333, and North India at US$819,713. Europe and Africa are projected

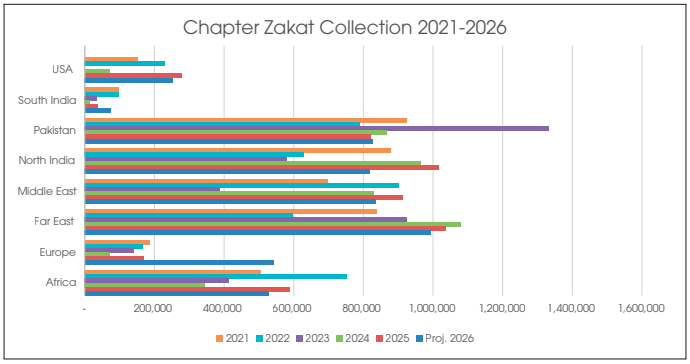
to achieve approximately US$541,400 and US$528,502, respectively, while the USA and South India are projected at approximately US$252,227 and US$72,639.

Based on these projections, WMO is expected to close 2026 with Zakat collections approaching US$5 million, reflecting the continued generosity and confidence of donors across its global Chapters and providing a strong conclusion to the six-year tenure of the current Office Bearers.

SIX-YEAR TENURE ZAKAT COLLECTION PERFORMANCE: OCTOBER 2020 - SEPTEMBER 2026

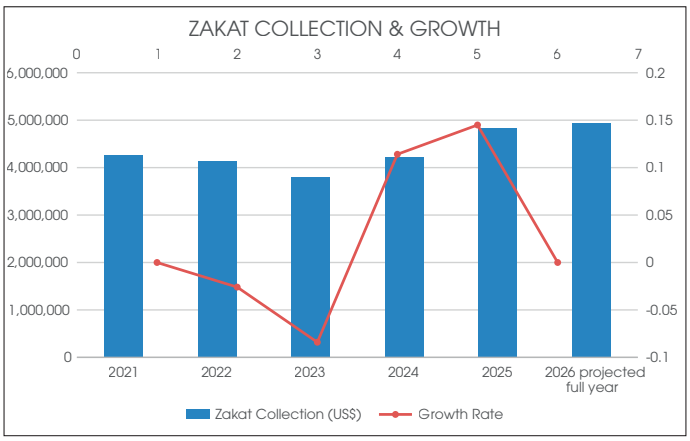
During the six-year tenure review period, WMO Chapters recorded Zakat collections of approximately US$24.87 million, comprising the completed financial years 2021 to 2025 and collections of US$3.515 million up to September 2026. The completed five financial years 2021-2025 contributed approximately US$21.36 million. For 2026, the projected full-year Zakat collection is US$4.925 million

	Proj. 26	2025	2024	2023	2022	2021
Africa	528,502	587,247	346,314	413,283	752,042	506,694
Europe	541,400	168,095	70,588	139,020	164,909	184,656
Far East	993,765	1,036,467	1,080,553	924,656	597,633	839,400
Middle East	835,333	913,236	830,199	387,966	901,445	698,640
North India	819,713	1,015,507	965,811	580,055	628,801	878,588
Pakistan	881,175	820,903	867,977	1,335,477	791,426	924,345
South India	72,639	35,000	15,000	34,520	96,500	95,241
USA	252,227	276,857	69,740	-	230,124	151,056
TOTAL	**4,924,753**	**4,853,312**	**4,246,181**	**3,814,977**	**4,162,880**	**4,278,619**



SUMMARY COLLECTION FOR 6 YEAR TENURE

Period	Zakat Collection	Growth
2021	4,278,619	0
2022	4,162,880	-3%
2023	3,814,977	-8%
2024	4,246,181	11%
2025	4,853,312	14%
2026 projected full year	4,925,000	2%



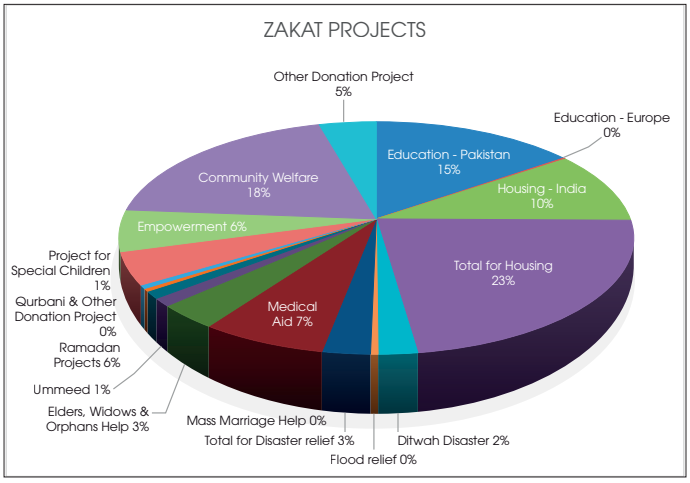
ZAKAT DISBURSEMENTS – 2025

During 2025, total Zakat-related charitable utilisation amounted to US$3,873,275. Assistance continued to be directed towards education, housing and community rehabilitation, community financial aid, designated Zakat projects and disaster and flood relief. Educational Assistance and Community Financial Aid together accounted for the largest share of the year's utilisation.

Project / Assistance Category	2025 Utilisation (US$)
Educational Assistance	1,245,182
Housing Assistance / Community Rehab	826,212
Other Specific Zakat Projects	481,255
Community Welfare / Financial Aid	1,229,369
Disaster / Flood / COVID Relief	91,257
TOTAL	**3,873,275**

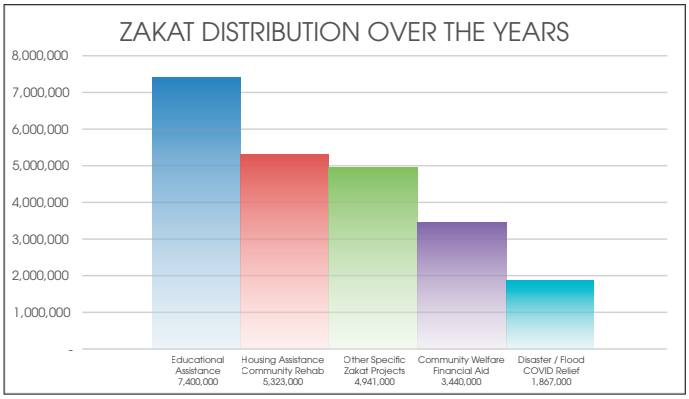
2025 Projects	WMO Centre Distribution (UK & Dubai)	Local Contribution	Total (USD)
Education			
Pakistan	154,760	388,761	543,521
Sri Lanka		219,584	219,584
India	236,430	112,340	348,770
Africa & Middle East		128,766	128,766
Europe		4,541	4,541
Total for Education			**1,245,182**
Housing			
Sri Lanka		126,827	126,827
Pakistan	91,205	248,793	339,998
India		359,387	359,387
Total for Housing			**826,212**
Ditwah Disaster		84.667	84,667
Other relief		6,590	6,590
Total for Disaster Relief			**91,257**

Medical Aid		246,743	246,743
Elders, Widows & Orphans Help		122,166	122,166
Ummeed		41,320	41,320
Project for Special Children		38,404	38,404
Qurbani & Other Donation Project	15,100		15,100
Mass Marriage Help		17,523	17,523
Total for - other specific Zakat			**481,256**
Ramadhan Projects		203,344	203,344
Empowerment		211,604	211,604
Community Welfare		637,378	637,378
Other Donation Project		177,043	177,043
Total for Community Welfare/Fin Aid			**1,229,369**
Total			**3,873,275**



ZAKAT UTILISATION DURING THE SIX-YEAR TENURE

For the tenure review, the utilisation analysis covers the completed financial years 2021 to 2025 together with the 2026 utilisation position up to September 2026. This provides a consistent view of Zakat utilisation across the six-year tenure period.



	Educational Assistance	Housing Assistance / Rehab	Other Specific Zakat Projects	Community Welfare / Financial Aid	Disaster / Flood / COVID Relief	TOTAL
2021	1.434	0.913	1.011	0.298	0.234	**3.890**
2022	1.031	0.493	1.082	0.556	0.727	**3.889**
2023	1.333	0.760	0.806	0.541	0.632	**4.073**
2024	1.325	1.230	0.904	0.501	0.143	**4.103**
2025	1.245	0.826	0.481	1.229	0.091	**3.873**
Sept 2026	1.032	1.101	0.657	0.315	0.040	**3.145**
Tenure Total*	**7.400**	**5.323**	**4.941**	**3.440**	**1.867**	**22.973**

* Tenure total comprises full-year utilisation for 2021-2025 plus utilisation up to September 2026. Comparative figures use the latest reported/restated prior-year amounts.

** Figues are in million

SIX-YEAR TENURE IMPACT AND KEY AREAS OF SUPPORT

Educational assistance remained a central priority throughout the tenure, with recorded utilisation of approximately US$7.40 million for 2021 to September 2026. Housing and community rehabilitation accounted for approximately US$5.32 million on the same basis, supporting shelter and rehabilitation needs across the Chapters.

The period also included significant responses to extraordinary humanitarian circumstances. Earlier years included COVID-related assistance, while subsequent reports recorded support for flood, earthquake and conflict-related relief. At the same time, WMO continued its regular programmes for community welfare, financial assistance and other specific Zakat initiatives.

The latest available 2026 utilisation schedule reviewed for this report is to September 2026. It records total disbursements of US$3,145,179, comprising Educational Assistance of US$1,032,300; Housing and Community Rehabilitation of US$1,100,650; Other Specific Projects of US$656,800; Community Welfare and Financial Aid of US$315,429; and Disaster/Other Relief of US$40,000.

CONCLUSION

As the current Management Committee Office Bearers complete their six-year tenure from November 2020 to October 2026, the cumulative results demonstrate the scale of the responsibility entrusted to WMO by its donors and the breadth of assistance delivered through its Chapters. On

the tenure reporting basis used in this report, Zakat collections for 2021-2026 including the projected full-year Zakat collection for 2026 is US$4.925 million, which will bring up the 6 year total to over US$26.28mn.

These achievements were made possible through the generosity of our donors, the commitment of Regional Management Committees, Zakat Committees, trustees, volunteers, staff and all those involved in identifying beneficiaries and implementing projects. The Committee records its sincere appreciation to everyone who contributed to this collective effort and prays that Almighty Allah accepts these endeavours as a means of benefit to the community and as Sadaqah Jariyah for all those who supported them.

As WMO moves into the next term, the priority remains to strengthen donor confidence, improve the consistency of collections throughout the year, maintain transparent reporting and ensure that Zakat continues to reach eligible beneficiaries in an effective, responsible and dignified manner.

Salman Iqbal
Chairman - Zakat Committee

Investment Committee

Assalamu Alaikum Warahmathullahi Wabarakathuhu

Committee Members (2023 - 2026):

Mr Salman Iqbal
Mr Bashir Sattar
Mr Ashraf Sattar
Mr Mahmood Shaikhani
Mr Faizan Bakali
Mr Ahmed Gani
Mr Kamran Ghani
Mr Nowsad Gani
Mr Waseem Yousuf Adil

It is with great pleasure that I present the Investment Committee Report for the year 2025. I would like to place on record my sincere appreciation to my fellow Committee Members, the Trustees, Regional Office Bearers, Treasurers and management teams for their support in the prudent stewardship of WMO's investment resources.

Alhamdulillah, WMO continued to manage its investments during 2025 with emphasis on capital preservation, Shariah-compliant investment opportunities, liquidity and sustainable recurring income. As at 31 December 2025, the global investment portfolio stood at approximately US$5.98 million.

WMO's investments continue to be held across property, profit-sharing and term deposits, Education Endowment Funds and Islamic financial instruments. The source of funds for WMO Investments has been the Trustee Fees, Gifts/Donations and Profit earned on these funds.

1. PROPERTY

1. 1. Dubai

Details of Property Investments – (Trustee Funds)

a. WMO has invested a portion of its Trustee Funds in 11 residential investment properties located in the Persia Cluster of Dubai International City.

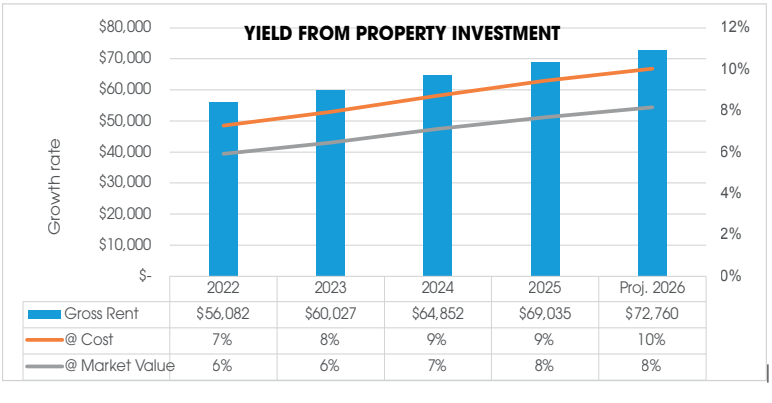
b. Dubai International City is an established residential community offering relatively affordable accommodation and attracting a diverse tenant base, particularly expatriates seeking conveniently located and cost-effective housing.

c. The properties provide WMO with a recurring rental income stream while also offering potential for long-term capital appreciation in line with developments in Dubai's property market.

Details of the Properties held in Dubai.			
Ownership	**Location**	**Residential Apartments**	**Market Value**
WMO	International City Dubai, UAE	11	Approx. $ 800,000

APT.NO	Avg. Mkt. Value 2024	Cost 2009	Rent 2023	Rent 2024	Rent 2025	Rent 2026	Cost
110,O-07	287,500	210,000	20,700	22,770	22,770	22,770	54,500
203,O-07	287,500	210,000	21,000	23,100	23,100	23,100	54,500
205,O-07	287,500	210,000	19,200	21,120	23,100	23,100	54,500
303-O-07	287,500	210,000	20,700	21,120	23,100	28,000	54,500
304,O-07	287,500	210,000	21,000	23,100	23,100	23,100	55,000
310- O-07	287,500	210,000	19,200	21,120	23,100	23,100	54,500
315,O-07	287,500	210,000	21,000	22,000	22,100	22,100	54,500
106-M-07	287,500	210,000	19,200	21,200	23,205	23,205	54,500
305,M-07	287,500	210,000	19,200	20,700	28,000	28,000	54,500
311,M-07	287,500	210,000	17,200	19,780	23,100	23,100	54,500
322,M-07	287,500	210,000	20,700	20,700	26,000	26,000	54,500
AED	**3,162,500**	**2,310,000**	**219,100**	**236,710**	**260,675**	**265,575**	**2,202,000**
USD	**866,437**	**632,877**	**60,027**	**64,852**	**69,035**	**72,760**	**600,00**

Trend of the Yield



Rental income from the investment properties has demonstrated consistent growth over the period, increasing from US$56,082 in 2022 to US$69,035 in 2025, with a further increase to approximately US$72,760 projected for 2026. This represents an overall increase of approximately 30% over the period. Correspondingly, the rental yield on the original cost of the properties has improved from approximately 7% in 2022 to a projected 10% in 2026, while the yield based on current market value has increased from approximately 6% to 8%. Although rental demand in Dubai remains strong, increases on existing tenancies are subject to the applicable rental regulations. Accordingly, rental income is expected to continue growing progressively as leases are renewed and rental rates are adjusted in line with prevailing market conditions and the applicable regulatory framework.

1. 2. Pakistan

Property – Land & Building

WMO House – The Net book value of Land and Building as at 31st December 2025 is US$ 257,000 (PKR 72mn).

WMO PC is operating out of this property hence there is no income generated from the property.

Pakistan Investment Properties

Property Title	Fatima Manzil
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
Ownership	WMO PC
Market/Fair Value	US $ 35,700 (PKR 10mn)
Valuation	Fair values of investment property are based on assumptions considered to be level 2 in the fair value hierarchy due to significant observable inputs used in the valuation
Current Status of the property	Demolition has been successfully completed
Chapter plan	To develop and utilise the property more effectively for the benefit of the community

1. 3. South Africa – (Donated)

Investment Property – Sibaya Node 6 (06 residential units)

In addition to the four residential units donated in 2024, a further two units were donated by the same donor during 2025, bringing the total portfolio to six residential units. As at 31 December 2025, these properties had an estimated aggregate market value of approximately US$1.0 million. The units are held as income-generating properties and earned total rental income of approximately US$32,000 during 2025. Rental income is projected to increase to approximately US$50,000 in 2026, reflecting the full-year income potential of the expanded property portfolio.

Property Details	Current Status	Year donated	Market Value US$
Sibaya Node 6 - Section 678	Generating - rental income	2024	164,000
Sibaya Node 6 - Section 679	Generating - rental income	2024	164,000
Sibaya Node 6 - Section 681	Generating - rental income	2024	164,000
Sibaya Node 6 - Section 722	Generating - rental income	2024	180,000
Sibaya Node 6 – 995Capri Village	Generating - rental income	2025	164,000
Sibaya Node 6 - 995Capri Village	Generating - rental income	2025	164,000
		Total Value	**1,000,000**

1. 4. North India – (Trustee Funds)

The Trustee funds of North India Chapter and contributions from other chapters Trustees assisted in purchasing the following investment property for North India chapter, at Burj Qadri in Mumbai.

Property Type	Value INR	Value US$
Office No. 07	14,464,570	164,370
Shop No. 04	8,935,430	101,530
	Total	**265,900**

2. BANK DEPOSITS

A. Trustee Funds

i. Sri Lanka

As at 31 December 2025, the Far East Chapter's Trustee Funds amounting to approximately US$122,000 (LKR 37 million) were invested in a fixed deposit with Amana Bank. The investment generated an average profit return of approximately 7% per annum, providing a stable and recurring source of income for the Fund. Total profit earned from this investment during 2025 amounted to approximately US$8,500.

ii. Pakistan

During 2025, a portion of the Trustee Funds held by the Pakistan Chapter was adjusted against amounts due in respect of Centre Zakat Funds, as part of the process of transferring the Trustee Funds to the Centre for investment purposes. Following these adjustments and transfers, the balance of Trustee Funds remaining with the Pakistan Chapter as at 31 December 2025 amounted to approximately US$29,900.

B. Education Endowment Funds

i. MH OMAR Education Fund – Far East Chapter

The M. H. Omar Fund had an opening balance of approximately US$283,000 in 2025, which was invested in an LKR-denominated fixed deposit with Muslim Commercial Bank (MCB). The investment generated an average return of approximately 8% per annum, with total investment income of approximately US$24,500 earned during 2025. In accordance with the purpose of the Fund, the income generated from these investments is utilized to support education projects in Sri Lanka.

ii. Education Endowment Fund - Pakistan Chapter

As at 31 December 2025, the Fund had an accumulated balance of approximately US$169,000 (PKR 47.5 million). These funds were invested in Term Deposit Receipts (TDRs), generating average returns ranging from approximately 9% to 11% per annum.

Description	PKR	US$
Education Endowment Fund - Principal Amount	47,517,436	169,700
Return / Mark up on Investments	4,230,000	
Investment returns utilized during 2025	(4,230,000)	
Total as at 31 Dec 2025	47,517,436	169,700
Placed in Long-Term TDR Investment (9-11%)	**47,500,000**	**169,700**

The primary objective of the Fund is to provide non-Zakat financial assistance and scholarships to deserving students from financially constrained families in Pakistan. However, the Chapter has not yet commenced the scholarship programme. Accordingly, the Chapter plans to reinvest the investment returns generated by the fund in short-term investments, to preserve and grow the fund until the scholarship programme is implemented.

C. North Indian – Members Funds

North India Chapter has placed the funds available for Non-Zakath members funds of US$ 17,000 in a Fixed Deposit.

3. INVESTMENTS IN ISLAMIC INSTRUMENTS (SUKUKS / WAKALA)

African Chapter

Africa chapters' general funds are placed on Islamic Instruments, the amount invested is US$ 673,500 (ZAR 11.1mn). Currently the rate of return earned from these Islamic instruments are at the average rate of Approx. 7.5%. Profit earned for the year 2025 was $50,340.

Europe Chapter

We have re-invested GBP 2,000,000 (US$ 2.6mn) on a Islamic Term Deposit (Wakala) for a period of 06 months from Mar 2026 to Sept 2026 at the rate of 3.5% profit per annum. Following are the details of the investment returns since Jan 2025&26;

Investment Returns from HBZ Sirat (Trustee Fund Investments)

Tenure	Investment (GBP)	Rate of Return p.a.	Profit Share	
			GBP	USD
Sept 24 – June 25	2,000,000	4.25%	42,150.68	55,217.40
June 25 - Dec 25	2,000,000	3.5%	35,287.67	46,579.72
Jan 26 – Mar 26	2,000,000	3%	15,123.19	19,660.00
Mar 26 - Sept 26	2,000,000	3.5%	34,712.23	45,125.00

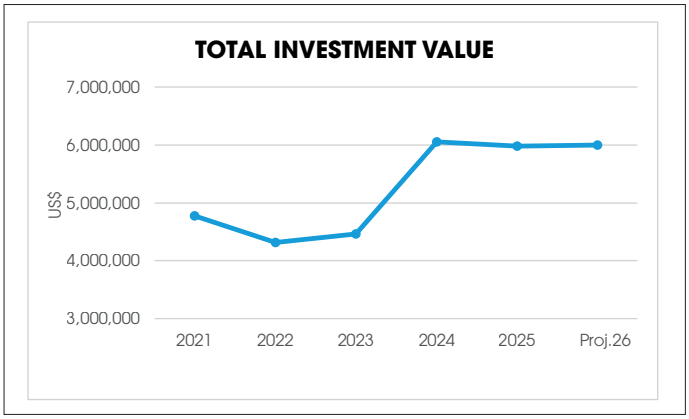
So far we have made the above returns from this short-term temporary investment with the HBZ Islamic instrument until we find a long-term investment plan for the GBP 2mn or more with the collection of the trustee funds available with other chapters.

Investment Funds Summary – December 2025				
Investment Class	**Rate of return**	**Value as at 31 Dec 2025**	**Value As at 30 Sep 2026**	**% of the Total**
Property (Including Donations)	8%	2,101,600	2,100,000	35%
Bank Deposits (Profit Sharing)		3,204,600	3,223,700	54%
Trustee Funds (WMO) FC & PC	8-12%	151,900	141,000	
Trustee Funds - Investment in HBZ Sirat	4%	2,600,000	2,650,000	
Edu Endowment Funds (PC & FC)	8-11%	452,700	432,700	
Investment in Islamic Instruments	7%	673,500	673,500	11%
Total*		**5,979,700**	**5,997,200**	**100%**
Increase in Market value cum currency appreciation			17,500	

SIX-YEAR INVESTMENT PERFORMANCE REVIEW: 2021-2026

1. Investment Portfolio

Year	Reported Portfolio Value (US$)
2021	4,791,277
2022	4,315,978
2023	4,468,751
2024	6,054,540
2025	5,979,000
2026 Proj.	5,997,000



The reported portfolio moved from approximately US$4.79 million at the end of 2021 to approximately US$5.98 million at the end of 2025, an increase of about US$1.06 million or 22%. The movement is not simply investment appreciation: the composition changed materially through property disposals, reinvestment of proceeds, donations of investment property, currency movements and changes in the mix of deposits and Islamic instruments.

2. Major Portfolio Developments During the Tenure

Dubai property rationalisation: The 2021 report records substantial disposal activity from the original Dubai portfolio. Proceeds from disposals were remitted to WMO's UK banking arrangements. By 2024-2025, the retained Dubai portfolio comprised 11 investment properties with an estimated market value of approximately US$800,000.

Reinvestment through HBZ Sirat: Trustee Funds were progressively redeployed into Islamic term deposits with HBZ Sirat in the United Kingdom. The placement was US$2.5 million (GBP 2illion) in 2023 and the current value is US$2.6 million due to forex rate gains. This investment providing recurring profit share to support central expenses.

Southern Africa donated properties: 06 residential units donated in Southern Africa materially expanded the property portfolio. As at Dec 25, these units at approximately US$1,000,000 at that and annual rental income of approximately US$50,000.

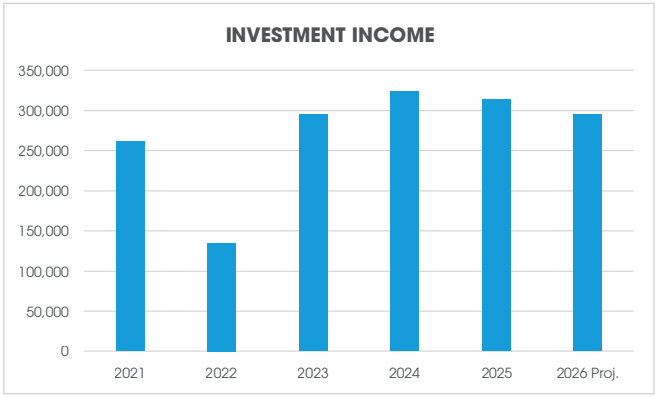
Islamic instruments: The African Chapter continued to hold Sukuk investments during the tenure. The historical reports show the investment moving from approximately US$537,570 in 2021 to approximately US$673,500 YTD.

Mutual funds: Pakistan Chapter's Islamic mutual funds were disposed during the year 2025.

Education Endowment Funds: Education Endowment Funds in Far East and Pakistan continued to be invested in income-generating deposits, with returns supporting education and scholarship objectives in accordance with the purposes of those funds.

3. Six-Year Recurring Investment Income

Period	Investment Income
2021	262,828
2022	135,230
2023	295,006
2024	324,531
2025	314,396
2026 Proj	295,074
Six-Year Total	**1,627,065**



With the projected year 2026 produces an indicative figure of approximately US$295,074 and an indicative six-year total of approximately US$1,627,065.

2026 Cumulative position

Chapter / Region	Investment Base / Asset	Latest Source Position
Africa	Investment property + Sukuk	• Property approx. US$1mn; • Sukuk approx. US$673.5k
Europe	HBZ Sirat Islamic deposits	• Trustee Funds approx. US$2.60m
Far East	Trustee + Education Endowment deposits	• Approx. US$112k Trustee Funds + • US$261k Education Endowment Funds
Middle East	Dubai investment properties	• Property base approx. US$800k in six-year schedule
North India	Bank deposit + rental property	• Conventional bank income excluded from the recurring Islamic investment-income comparison
Pakistan	TDRs + investment funds	• Approx. US$169k TDRs + US$29k investment funds in the six-year schedule
South India / USA	Funds available for investment	• No Islamic/non-interest-bearing instruments in these Chapters at the reporting point

We are concluding with a note to reflect;

Over the six-year period, the Investment Committee has overseen a significant transition in WMO's investment structure. The portfolio moved away from a larger concentration in Dubai property towards a broader mix of retained income-generating properties, Islamic deposits, Sukuk and endowment investments. At the same time, donated investment property strengthened the asset base and recurring income streams.

The tenure also demonstrates the importance of maintaining a clear distinction between restricted, Trustee and Endowment Funds, while ensuring that investment returns are applied in accordance with the purposes for which the underlying funds are held. In Sha Allah, WMO will continue to manage these resources prudently so that they remain a sustainable financial foundation for the Organisation's charitable work and its motto, "Serving Mankind".

Salman Iqbal
Chairman - Investment Committee

Legal & Compliance Committee

WMO NA – Proposed Dissolution

The Legal & Compliance Committee has been requested to consider the proposal concerning the proposed dissolution of WMO North America.

The Committee notes that discussions concerning this matter have taken place among representatives of WMO NA and the WMO leadership. It has also been represented that the matter had been discussed prior to the AGM held in Jeddah, with an understanding that the necessary steps would subsequently be taken to formalise the arrangement.

WMO NA has requested that the following principle be considered for adoption by the WMO Charitable Foundation:

> **"No Chapter or Board shall be dismissed or dissolved by WMO Charitable Foundation without due cause, including circumstances where actions seriously affect the proper functioning or reputation of the WMO Charitable Foundation as a world body. Any such action shall be subject to due process in accordance with the governing documents of WMO."**

From a governance perspective, the Legal & Compliance Department considers it important that any decision concerning the establishment, dissolution, suspension, merger or consolidation should be undertaken strictly in accordance with the WMO Constitution, Articles of Association, applicable Standing Orders and any applicable local legal requirements.

Inheritance of Patronship and Trusteeship

The Legal & Compliance Committee also reviewed the provisions of the WMO governing documents relating to the continuation or inheritance of Patronship and Trusteeship following the demise of a Patron or Trustee.

The existing provisions provide, subject to the relevant Articles of Association and applicable constitutional requirements, that a Patron or Trustee who has fulfilled the prescribed Life Subscription requirements may nominate a representative from his or her family.

The Committee has considered the practical application of these provisions, including matters relating to nomination, eligibility of the nominated family representative, continuation of the relevant status following the demise of the original Patron or Trustee, and the applicable generational limitations.

The Department considers it important that these provisions be interpreted and applied consistently throughout WMO and that any uncertainty concerning the procedure, eligibility or duration of inherited Patronship or Trusteeship be addressed through appropriate clarification of the governing documents.

The Department further recommends that cases arising from the demise of a Patron or Trustee be dealt with strictly in accordance with the governing documents in force at the relevant time and that appropriate documentary evidence of nomination and succession be maintained in WMO records.

Connected matters requiring further consideration

1. Once a Trustee or a Patron hand down their Patronship or Trusteeship should the original Patron or Trustee remain as a regular life member as defined in the Constitution for that category of membership?

2. Should a Trustee who has more than one wife be allocated a life membership?

3. If a female Trustee or Patron (who has only paid 50% of the fees for their respective life membership as a Patron or Trustee) should pass on her membership to a male inheritor, the male inheritor will need to pay the remaining 50% which will become due. These dues can be paid in the 5 yearly installment plan that prevails for all new Trustees or Patrons. Failing to pay the dues in one payment or on the payment plan will mean that the clauses in the Constitution applicable to such failure to pay will apply in full.

4. If a male Patron or Trustee passes their membership to a Female inheritor there shall be no refund of fees on account of a female membership being 50%.

5. If in the case of a Trustee life membership the original Trustee was a male with the full membership fee of $100,000 being paid, then a transfer to a female inheritor and then to a male inheritor shall not attract the additional 50% as in (3) above as the original full fee was paid.

Review of Existing Constitutional Provisions

The Legal & Compliance Committee has, from time to time, participated in discussions of the Management Committee concerning various provisions of the WMO Constitution, Articles of Association, Standing Orders and Regional Chapter Regulations.

The Committee's review has identified certain provisions where clarification, harmonisation or amendment may be beneficial in order to reflect the present structure and functioning of WMO and to avoid ambiguity in their practical application.

The Committee has therefore worked on and considered various proposed amendments, taking into account:

- Matters raised during Management Committee meetings.
- Practical issues encountered by Regional Chapters.
- Governance and administrative requirements.
- Observations received from members.
- Legal and compliance considerations.
- The need for consistency between the Constitution, Articles of Association, Standing Orders and Regional Chapter Regulations.

Nowsad Gani
Chairman - Legal & Compliance Committee

Bashir Sattar
Deputy Chairman - Legal & Compliance Committee

Chronology of WMO AGM Venues

Karachi, Pakistan Dec 2003 **2003**	**Mombasa, Kenya** Jul 2004 **2004**	**Mumbai, India** Mar 2005 **2005**	**Colombo, Sri Lanka** May 2006 **2006**
Karachi, Pakistan Apr 2007 **2007**	**Dubai, UAE** May 2008 **2008**	**Dubai, UAE** Dec 2009 **2009**	**Colombo, Sri Lanka** Dec 2010 **2010**
London, UK Jun 2012 **2011 & 2012**	**Dubai, UAE** Nov 2013 **2013**	**Johannesburg South Africa** Nov 2014 **2014**	**Colombo, Sri Lanka** Sep 2015 **2015**
Dubai, UAE Oct 2016 **2016**	**Ras Al Khaimah, UAE** Oct 2017 **2017**	**Karachi, Pakistan** Nov 2018 **2018**	**Dubai, UAE** Nov 2019 **2019**
Online Dec 2020 **2020**	**Online** Nov 2021 **2021**	**Dubai, UAE** Oct 2022 **2022**	**Dubai, UAE** Nov 2023 **2023**
London, UK Oct 2024 **2024**	**Jeddah, KSA** Nov 2025 **2025**	**Colombo, Sri Lanka** Nov 2026 **2026**	

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

Principal 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 Mohammad Salman Iqbal	Mr Bashir Sattar
Mr Ashraf Abdul Sattar	Mr Muhammad Shoaib Ismail
Mr Mahmood Shaikhani	Mr Nowsad Abdul Gani

Bankers
Habib Bank Zurich PLC

Auditors for WMO Europe Chapter
Sidikies
Chartered Accountants & Statutory Auditor
1 Sun Street, Finsbury Square, London, EC2A 2EP

Regional Chapters

Europe Chapter	Pakistan Chapter
Far East Chapter	Southern Africa Chapter
Middle East Chapter	Southern India Chapter
Northern India Chapter	USA & Canada Chapter

Contact
Mr Aneel Ameen, General Manager
E-mail: gm@wmoworld.org

Website
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We are proud to join as a Platinum sponsor of the World Memon Organisation's 24th AGM 2026


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