



29th Annual Report & Audited Accounts 2013-2014

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MANAGING COMMITTEE FOR THE TERM 2013-2014

Office Bearers

- | | |
|----------------------------------|----------------------------|
| 1. Mr. Mahmood Parekh | President |
| 2. Mr. Ashraf Ayub Mandvia | Senior Vice President |
| 3. Engr. Gulzar Ahmed Memon | Vice President |
| 4. Mr. M. Rizwan Usman | Honorary Secretary General |
| 5. Mr. Mustafa Hanif Balagamwala | Joint Secretary |
| 6. Mr. Danish Arif Patel | Treasurer |

Members of the Managing Committee

1. Mr. Mushtaq Ahmed Madraswala
2. Mr. Abdul Aziz Tayabani
3. Mrs. Rehana Aziz
4. Mr. Abdul Hameed Kath
5. Mr. Khalid A. Latif
6. Mr. Altaf Lateef
7. Mr. Farooq Kassam Basathia
8. Mr. Abdul Basit Kothari
9. Mr. Abdul Qadir M. Yousuf Sultanpurwala
10. Arch. Shareesh Danish
11. Ms. Sadia M. Iqbal Memon
12. Mr. Muhammad Shoaib
13. Mr. Waseem Raza Patel
14. Mr. Saleh Saleem Memon
15. Mr. Aftab Qutubuddin Munshi
16. Ms. Hena Irfan Ahmed
17. Ms. Gul-e-Sharmeen Majeed Marfani



Formation of the Committees

Managing Committee approved the formation of following Committees for the year 2013-2014 with names of the conveners and co-conveners for each committee are as under:

Formation of Committees for Year 2013-14

1. MARKETING MPF

Convener: Farooq Kassam Basathia
Co-Convener: Khalid Latif
Member: Mustafa Hanif Balagamwala

- 1.1 Marketing of Membership card & negotiating beneficial mileage with different outlets
- 1.2 Develop MPF benefit card
- 1.3 Branding
- 1.4 Communication-Media, Publication – Network Magazine, etc.
- 1.5 PR
- 1.6 Fund Raising

2. DIARY - 2014

Convener: Khalid Abdul Latif
Co-Convener: Abdul Hameed Kath

3. MEMBERSHIP

Convener: Abdul Aziz Tayabani
Co-Convener: Waseem Raza Patel

- 3.1 Retaining and inducting new Members

4. ENTREPRENUERSHIP CENTER

Convener: M. Mushtaq Madraswala
Co-Convener: Mohammad Shoaib Ibrahim

Member: Aftab Qutubuddin Munshi & Altaf Latif

- 4.1 Business Plan
- 4.2 Execution Strategy
- 4.3 Fund Raising



5. EVENTS / PROGRAMS

Convener of the Program & MPF Secretariat will be responsible for this

- 5.1 Convener of the program/seminar/workshop provide write-up/report of the event held within seven days for circulation
- 5.2 Professional related Seminars/ Workshops
- 5.3 Tea Meetings or Lunches or Dinners
- 5.4 Fund Raising

6. INFORMATION TECHNOLOGY

Convener: M. Rizwan Usman
Co-Convener: Abdul Basit Kothari

- 6.1 Website
- 6.2 Social Media
- 6.3 HR Portal

7. CAREER GUIDANCE

Convener: Ms. Gul-e-Sharmeen Majeed
Co-Convener: Arch. Shareesh Danish
Members: Mrs. Rehana Aziz & Sadia Iqbal Memon

8. YOUTH WING

Convener: Mustafa H. Balagamwala
Co-Convener: Abdul Hameed Kath

- 8.1 Charter
- 8.2 Transition to MPF Membership
- 8.3 Development of Future Leader
- 8.4 Fund Raising

9. FAMILY GET-TO-GATHER / EID MILAN/ PICNIC

Convener: Mrs. Rehana Aziz
Co-Convener: Danish Arif Patel/Mustafa Balagamwala

10. RESEARCH CONFERENCE

Convener: Abdul Qadir Sultan
Co-Convener: Hena I. Ahmed



11. LADIES WING

Convener: Mrs. Rehana Aziz
Co-Convener: Ms. Sadia Iqbal

12. LEGAL COMMITTEE

Convener: Ashraf Ayub Mandvia
Co-Convener: Abdul Aziz Tayabani/ Khalid Abdul Latif

12.1 Bye-Laws Registration
12.2 MPF Tax Registration

13. INTERNATIONAL CHAPTER

Convener: Danish Patel
Co-Convener: Abdul Basit Kothari

13.1 Charter
13.2 Launch

14. SPECIAL PROJECTS

Convener: Saleh Saleem Memon
Co-Convener: Engr. Gulzar Ahmed Memon

14.1 Census of Memon Professionals

An equal opportunity will be provided to each member by leveraging their core competency to take MPF to the next level possible.

Our core principle is to *treat each individual with respect and dignity.*



PAST PRESIDENT AND HONORARY SECRETARIES GENERAL

<u>S.No.</u>	<u>Year</u>	<u>Presidents</u>	<u>Honorary Secretaries General</u>
1.	1985 -1986	Late Prof. Dr Abdul Majeed Memon	Mr. Muhammad Hussain Lawai
2.	1986-1987	Late Prof. Dr Abdul Majeed Memon	Mr. Muhammad Hussain Lawai
3.	1987-1988	Late Prof. Dr Abdul Majeed Memon	Mr. Abdul Ghaffar Kodvavi
4.	1988-1989	Mr. Abdur Razzak Thaplawala	(Late) Mr. Muhammad Bashir Chamdia
5.	1989-1990	Mr. Abdur Razzak Thaplawala	Mr. Muhammad Ashraf Ayoob
6.	1990-1991	Prof. Dr. Abdul Ghaffar Billoo	Mr. Abdul Aziz Muhammad
7.	1991-1992	Mr. Ebrahim Qassim	Mr. Muhammad Iqbal Dada
8.	1992-1993	Mr. Ebrahim Qassim	Mr. Muhammad Younus Dada
9.	1993-1994	Prof. Dr. Abdul Ghaffar Billoo	Mr. Mohammed Hanif Jakhura
10.	1994-1995	Mr. Mustafa Lakhani	Mr. Abdul Wahid Tejani
11.	1995-1996	Mr. Muhammad Yousuf Adil	Mr. Mushtaq Ahmed Madraswala
12.	1996-1997	Dr. Azam Yousufani	Mr. Muhammad Siddique Khiyani
13.	1997-1998	Mr. Abdul Wahid Tejani	Mr. Abdul Aziz Tayabani
14.	1998-1999	Mr. Hanif S. Kalia	Engr. Saleem Rangoonwala
15.	1999-2000	Mr. Yakub Hashim Thara	Mr. Yasin Y. Saya
16.	2000-2001	Mr. Abdul Qadir Memon	Mr. Muhammad Hanif Sattar
17.	2001-2002	Mr. Muhammad Hanif Janoo	Engr. Naeem Ilyas Khanani
18.	2002-2003	Mr. Muhammad Younus Bandukda	Mr. Ghulam Muhammad Kasbati
19.	2003-2004	Prof. Dr. Iqbal Ahmed Memon	Engr. Pervez Abubaker
20.	2004-2005	Mr. M. Ashraf Bawany	Mr. Muhammad Zubair
21.	2005-2006	Mr. M. Saleem Rangoonwala	Mr. Muhammad Amin Patel
22.	2006-2007	Mr. Muhammad Zubair	Mr. Muhammad Junaid Ghaffar
23.	2007-2008	Engr. Muhammad Siddiq Essa	Mr. Abdul Hameed Kath
24.	2008-2009	Mr. Mohammed. Hanif Jakhura	Mr. Abdul Jabbar Rathod
25.	2009-2010	Engr. Pervez Abubaker	Mr. Mohsin Adhi
26.	2010-2011	Mr. Asif Ismail Mangroria	Mr. Faraz Younus Bandukda
27.	2011-2012	Mr. M. Haroon Qassim	Mrs. Farzana Munaf
28.	2012-2013	Mr. Rafiq Rangoonwala	Mr. Muhammad Junaid Shekha



STRATEGIC ADVISORY BOARD

The Strategic Advisory Board (SAB) of Memon Professional Forum was formed on November 22nd 2000. The purpose of formation of the board was to get benefit from the experience of the former Presidents of the Forum who act in the advisory capacity to the managing committee.

SAB is a constitutional body which consists of not more than 12 immediate past Presidents of the Forum. Members of the Board appoint Chairman and Honorary General Secretary of the Board amongst themselves except incumbent MPF President and Honorary General Secretary.

• Mr. Muhammad Yunus Bandukda	M-047	Chairman
• Engr. Pervez Abubakar	P-004	
• Mr. Asif Ismail Mangroria	A-070	
• Engr. M. Saleem Rangoonwala	M-019	
• Mr. Muhammad Hanif Jakhura	M-065	
• Engr. M. Siddiq Essa	M-246	
• Mr. Muhammad Hanif Janoo	M-082	
• Mr. Muhammad Zubair Abubakar	M-250	
• Mr. Muhammad Ashraf Bawany	M-021	
• Prof. Dr. Iqbal A. Memon	I-005	
• Mr. Haroon Qassim	H-019	
• Mr. Rafiq Rangoonwala	M-394	
• Mr. A. Wahid Tejani	A-066	
• Dr. Prof. A. Ghaffar Billoo	A-006	
• Arch. Farida Ghaffar Chamdia	F-005	
• Mr. Mahmood Parekh	M-285	
• Mr. Rizwan Usman	R-019	



1ST CO-ORDINATION COMMITTEE

MEMBERS

1. Mr. Pir Muhammad A. Kalia
2. Mr. Muhammad Yousuf Adil
3. Mr. Ebrahim Qassim
4. Mr. Abdul Qadir Mirajwala
5. Mr. Ebrahim Parekh
6. Late Prof. Dr Abdul Majeed Memon
7. Dr. Abdul Aziz Bilwani
8. Mr. Adam Memon
9. Mr. Abdul Latif Shakoor
10. Mr. Abdul Razzaq Thaplawala
11. Mr. Muhammad Hanif
12. Mr. Rafiq Dhedhi
13. Mr. Aziz Ebrahim
14. Mr. G.M. Kherati
15. Mr. A. Razzak Jangda
16. Mr. Tahir
17. Prof. A. G. Saeed
18. Mr. Ashraf Kothari
19. Mr. Rafiq Tumbi



September, 25 2014

FROM THE DESK OF PRESIDENT,

Dear office Bearers Members Managing Committee, Past Presidents and fellow Members

Assalam O Alaikum,

Thanks to you for providing me a opportunity to serve Memon Professional Forum as the 28th President.

Although I have been associated with MPF from last 20 years in different capacities but being the head was a quite new experience.

The Managing Committee being elected with me has a blend of youth and my seniors. They all are talented peoples with zeal to serve the cause of the forum. Some of them have worked with out going President Mr. Rafiq Rangoonwala and now have to work with me with new ideas and preparations and I found majority of MC members receptive to change and making my MPF job easier.

I have my own vision to introduce new trends and join hands with other Memon Organizations and this year new initiatives have been introduced.

- This year we assigned a task in our first ever meeting of the Managing Committee to each member to organize one program under the theme "Do It".
- We arranged Recognizing and Network Get Together at DHA- Country and Golf Club Defence Karachi which provides opportunity in knowing each other and immediate introduction of each other and to discuss MPF activities also. It also gave opportunity for exchange of views for the furtherance of Education, Health care awareness and leadership in Memon Community.
- This year we organized more than 15 events on different topics related to health, investments, Medical and Law and other social topics.
- Four programs have been conducted by Ladies wing under the Convener ship of Mrs. Rehana Aziz on cooking and Skin care and one special program for kids namely Kids gala.
- One joint Program was arranged which included two seminars in name "Introductory Career Counseling Session for Parents" in collaboration with WMO, APMF, APMF EB and training Partner M/s Intellect at AMPF Auditorium AND Healthy Smile in relation with World Oral Health Day being celebrated world wide in the month of March every year in collaboration with WMO, APMF, APMF EB and training Partner M/s Intellect at AMPF Auditorium.



- The MPF Delegation comprising MC members and some Past presidents had a meeting with President Islamic Republic of Pakistan Mr. Mamnoon Hussain at State Guest House and discussed the topics of mutual interest.
- The Diary project was successfully carried out as per earlier practices and Network Magazine 5th Issue that is just in your hands is also complete.
- We also introduced new MPF membership Card, and most of the members have got the same.
- The program in name of Independence Day Celebration and Family Get Together was complete on August 14, 2014 and even we have announced but due to uncertain situation in city (expected) on date, we cancelled it but I assure you to organize it with new spirit.
- Though From Financial side we remain below break even to some extent, as Entrepreneurship conference can not be organized due to some factors, far away from our reach.

I am very thankful to my office bearers especially to my Honorary Secretary General who kept close liaison with me and to my all Managing Committee members and Ladies wing members.

I am also thankful to my family members specially my wife in cooperation in the discharge of my duty. She also attended certain events too.

I am also grateful to Past Presidents, past General Secretaries and specially Chairman SAB Mr. Younus Bandukda for their continuous support in MPF matters.

Finally I am thankful to Almighty Allah for giving me strength and wisdom to complete my tenure. But being human if I made any mistake or hurt the feelings of my colleagues, for which I tender my sincere apology with request to forgive and forget.

At last I assure you all including coming President and Office bearers being elected today of my full support in all matters.

With thoughtful Regards and Prayers for Prosperity of Memon Professional Forum.

God Bless You All

Yours Sincerely,

Mahmood Parekh
President
2013-2014

FROM THE DESK OF HONORARY SECRETARY GENERAL

I on behalf of Office Bearers for the year 2013—14 and members of the Managing Committee for the year 2013-15 of Memon Professional Forum (MPF) welcome you all to this 30th Annual General Meeting, of the Forum and would also like to present before you the Annual Report and the accounts for the year ending June 2014, for your perusal and approval.

First of all I thank Almighty Allah who gave me courage and energy to complete the tenure as honorary Secretary General of the forum while carrying on all the responsibilities confirmed upon me and it is needless to mention here that it was not possible without the support and devotion shown by each and every member of the managing committee through out the year.

I would like to mention here that working for MPF was such a great responsibility and was rising task but same time the level of cooperation and attachment of each MC member with me made it easier that every time I never felt unaided as being the Secretary while working with them. I was also fortunate to have such a visionary and experienced President and other Office Bearers and dedicated and energetic team of MC members, they all were cooperative and supportive through out the year. My special thanks to Mr. Mustafa Balagamwala my joint secretary and treasurer Mr. Danish Arif Patel who always used to reach at time at every meeting and occasion and tried their best to help me out in sharing my responsibilities with great concentration and devotion .

This year by Grace of Almighty Allah we managed to organize large number of in house and out side seminars and demonstrative shows by Ladies Wing. We organized Networking Get Together at Country and Golf Club to recognize our honorable eleven members on achieving higher positions in their professional careers and to strengthen further the networking of MPF members, which was warmly attended almost by all the Past presidents Past Secretaries, Past MC (2013) members and this year MC members and arranged one joint and mega event at APMF Auditorium in collaboration with WMO, APMF, APMF EB and MPF where two seminars were held on same day.

First was Career Counseling session for parents with M/s Intellact in relation with Career counseling of Parents of students to motivate them to test their child's aptitude by MEYER BRIGGS TYPE INDICATORS (MBTI) techniques and M/s Intellact as its partner for Pakistan which identifies optimal career options for their children's.

Second session was Oral Health, being observed globally as World Oral Health Day, on March 20 every year.

The MPF routine Projects like Diary 2014, Network magazine 5th issue which is just in your hands now and one new project of issuance of MPF membership cards was started and almost 175 members have availed this facility so far.



In Ramzan this year MPF Delegation met with Mr. Mamnoon Hussain, president Islamic republic of Pakistan for discussion of matters of mutual wellbeing, attended by all MC members and some past presidents.

I am also thankful to Diary Committee members, MC members and specially Mr. Khalid Lateef for their efforts they made to collect huge amount through Diary project only to run MPF routine expenses.

Though From Financial side we remain below break even to some extent, as Entrepreneurship conference can not be organized due to some factors, far away from our reach.

I would like to thank all our sponsors especially our Gold Sponsors for their continuous support and patronage towards activities of MPF.

I also thank to Past Presidents, Past General Secretaries, distinguished members and other seniors namely Mr. Abdul Wahid Tejani, Engr. Pervez Abu Baker, Mr. Rafiq Rangoonwala, Mr. Haroon Qassim, Mr. Asif Ismail, Mr. Mustafa Iakhani, Mr. Abdul Aziz Tayabani, Mr. Mushtaq Madraswala, Mrs. Farzana Munaf and Mr. Junaid Shekha for their continuous support, guidance and encouragement.

I also thank Strategic Advisory Board (SAB) members & Chairman Mr. Younus Bandukda for appreciating the efforts of current MC.

It was MC's utmost desire to complete all the initiatives being trusted to us from past MC but despite our efforts couldn't done and again, we assure to make efforts to finish the same in next year, on behalf of the MC.

In the end I wish MPF a wonderful future ahead and be available my self for any type need of MPF.

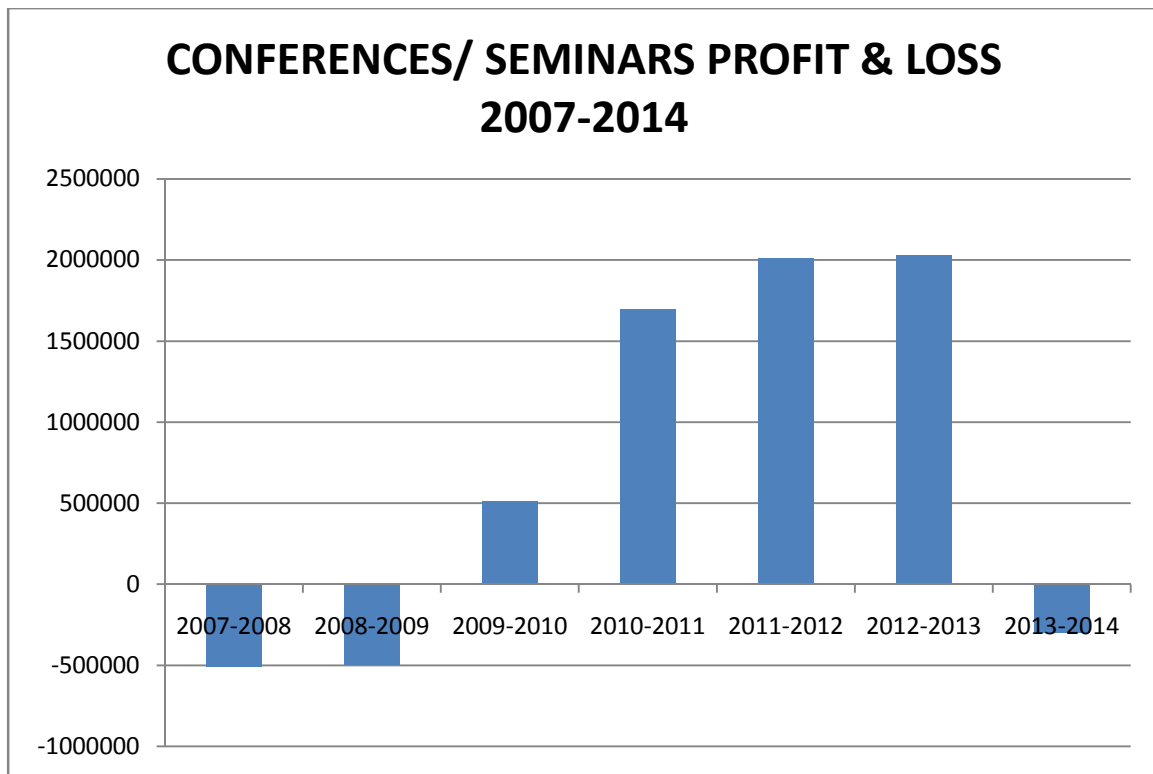
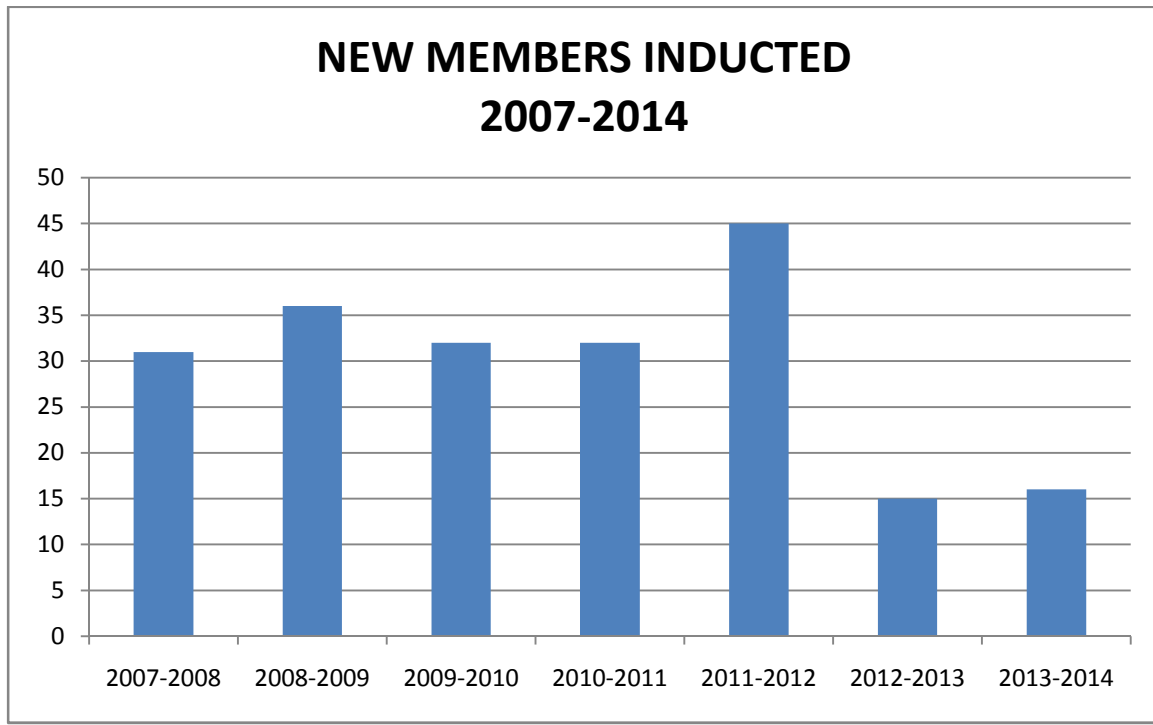
Thank you All,

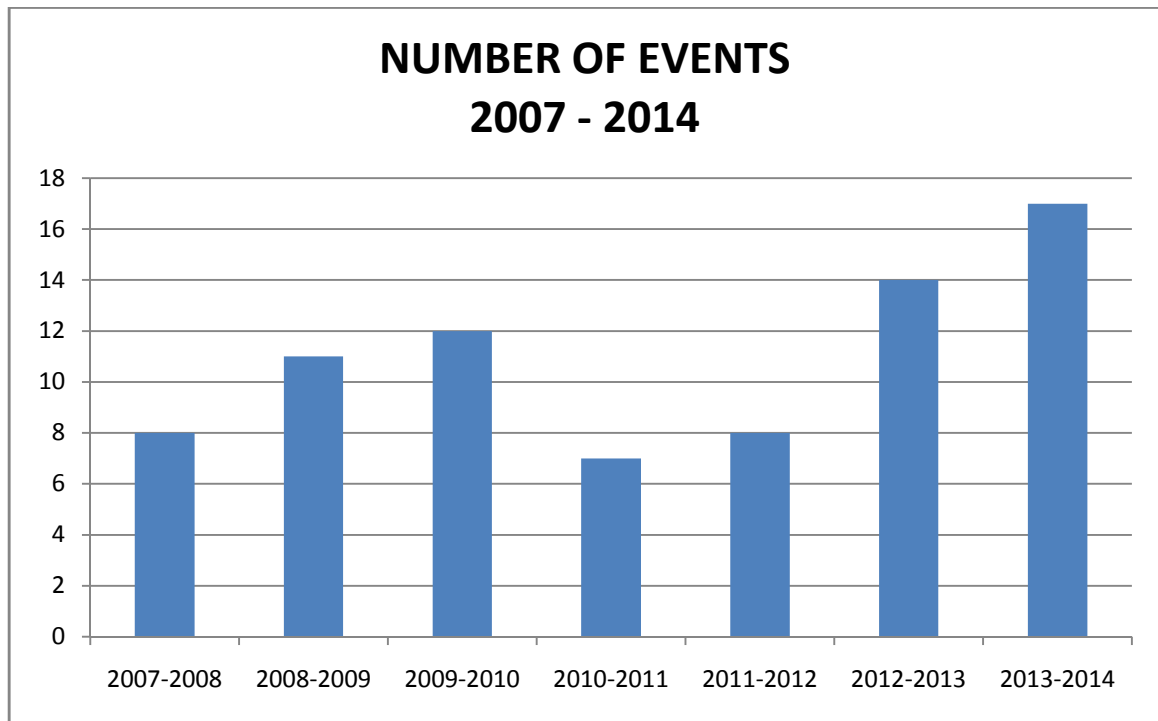
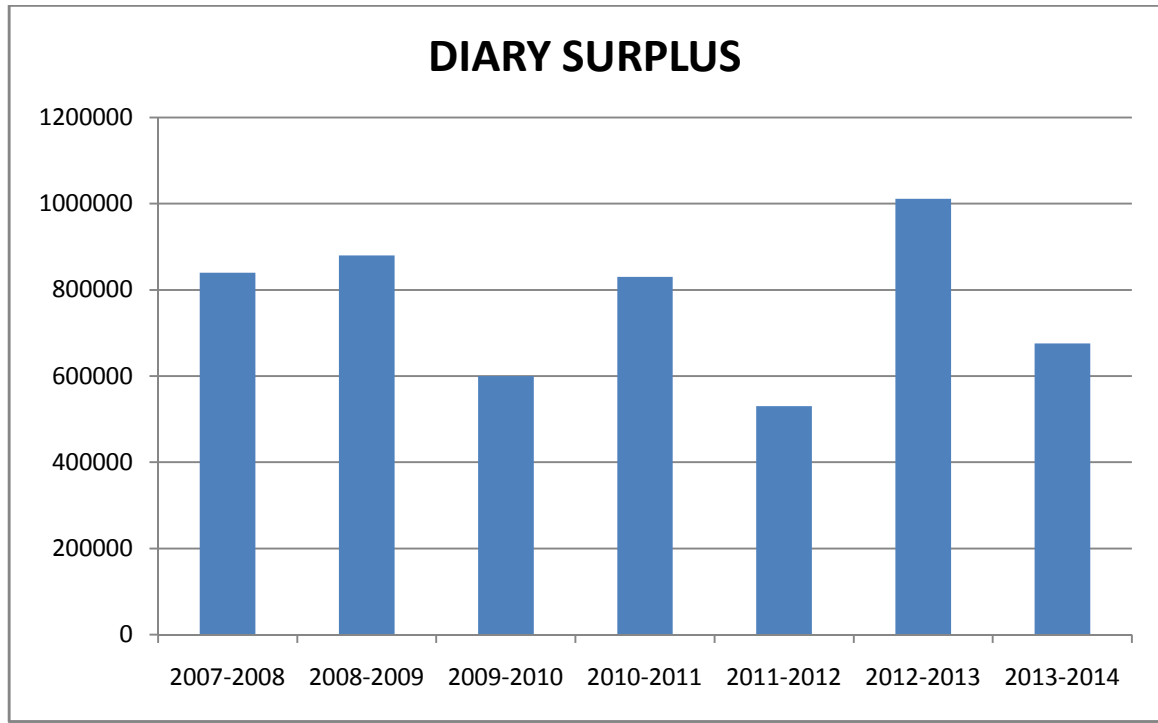
God Bless You

M. Rizwan Usman
Honorary Secretary General
2013-2014



PERFORMANCE REPORT FOR THE YEAR 2013-2014







EVENTS OCCURRED DURING 2013 – 2014

S.No	Date	Events	Estimated No. of Participant
1	29-Sep-13	29th Annual General Meeting	50
2	29-Sep-13	Networking Magazine 4th Edition	50
3	8-Nov-13	Sweet & Savory Demonstrative Program	45
4	22-Nov-13	LIFE, let make it worth remembering	40
5	6-Dec-13	Introduction to Investment in Mutual Funds	45
6	15-Dec-13	Recognition & Networking Lunch Get together	100
7	4-Jan-13	KIDS MINI GALA	50
8	16-Feb-14	Prevention is Better than Cure	40
9	23-Mar-14	Introductory Counseling Session for Parents (with Intellact)	300
10	23-Mar-14	World Oral Health Day	200
11	18-Apr-14	KSE - Investors Smart Choice	45
12	10-May-14	Skin and Hair Solutions	40
13	16-May-14	Family Law Succession Law	35
14	17-Jun-14	Ramzan Food Fiesta	30
15	19-Jun-14	Cardiac Health Awareness Session	35
16	20-Jul-14	Family Zakat Calculation	25

REPORT ON 29TH ANNUAL GENERAL MEETING

The 29th Annual General Meeting of Memon Professional Forum was held on September, 28 2013 at MPF Secretariat DHA Phase VI Karachi. 60 members attended the meeting.

The meeting was started at about 11.30 am with recitation from Holy Quran by Dr. Mohammad Anwar Adam.

The Annual Report for year ending June 30, 2013 and Network magazine was distributed to members on their arrival. Mr. Rafiq Rangoonwala outgoing President in his opening speech welcomed the members and appreciated the support and cooperation extended by MC members meeting, highlighted the activities of the MPF, taken-up during the year. He thanked the Office bearers for the support and co operation during the year. He also informed the members that he regularly issued the monthly activity report via email to members.

He especially thanked for the cooperation and support by Mr. Muhammed Hanif Jakhura for Entrepreneurship 2012 conference, Mr. Abdul Jabbar Rathod for Diary 2013 and Mr. Asif Ismail Mangroria for Net Work Magazine projects.

The body approved the minutes of Extra Ordinary General meeting held on 2nd September, 2012, as proposed by Mr. Abdul Qadir Memon and seconded by Mr. Mohammad Yakoob Kapadia.

The minutes of 28th AGM held on 16 September, 2012, were circulated earlier amongst the members and no matter was raised relating to the minutes of 28th AGM, therefore it was proposed for approval by Mr. Mohammad Zubair and seconded by Mr. Saleem Rangoonwala.

The annual report and Network magazine published by outgoing MC was appreciated by the members, and a short documentary highlighting the activities during the year was also shown through multimedia projector.

Commissioner Mr. Muhammed Yakoob Kapadia was requested to chair the House and to hold election of Member of Managing Committee. Mr. Muhammed Yakoob Kapadia announced that only 21 Nomination papers for the MC members were received out of which Mr. Abdul Jabbar Rathod has withdrawn his nomination therefore only 20 Nominations Papers were found valid and declared elected for the term 2013-15.

After that nomination of the Office Bearers were announced by the election commissioner. According to him only 6 nominations papers have been received and they are found valid. Therefore, he announced the election of the following Office bearers unopposed.



- | | | |
|----|------------------------------|----------------------------|
| 1. | Mr. Mehmood Parekh | President |
| 2. | Mr. Ashraf Ayub Mandvia | Sr. vice President |
| 3. | Engr. Gulzar Ahmed Memo | Vice President |
| 4. | Mr. Rizwan Usman - | Honorary Secretary General |
| 5. | Mr. Mustaf Hanif Balagamwala | Joint Secretary |
| 6. | Mr. Danish Arif Patel | Treasurer |

REPORT ON SWEET AND SAVORY COOKING SHOW & COMPETITION

The first program of the present Managing Committee (2013-14) was organized by the Ladies Wing of the Memon Professional Forum (MPF) which was a Cooking Demonstration and Competition Show titled as "Sweet and Savory", at the MPF Office DHA Phase VI at 4.30 p.m. on Friday November 08, 2013.

The Convener of the Ladies Wing of MPF, Mrs. Rehana Aziz gave brief introduction of MPF and its Ladies Wing. She welcomed the guests and participants and introduced the Guest Speaker and Chief Guest.

The Guest Speaker of the event, Mrs. Azra Syed is a renowned cooking expert who conducts cooking shows on ARY Zouq Network and is also conducting cooking classes since last many years for the ladies of all age groups. Mrs. Azra Syed ranks among Pakistan's oldest cooking veteran chefs. She believes in to produce some thing that is artful and traditional and yet appeals to a wider audience. She rightly said "Cooking is an art which is open to all ages".

Mrs. Hawa Abdullah is a renowned Social Worker of the Memon Community of Pakistan. Her major involvement has been the Ma Ayesha Memorial Centre (MAMC) Karachi, the centre run by her family trust which is a comprehensive Rehabilitation Centre for Neuro Muscular Disorders. She is/was also affiliated with various organizations as active member or as office bearer such as IDA RIEU Welfare Association of Karachi, All Memon Women Association, Karachi Ladies Association, Busy Bee Ladies, Floral Arts Society, Amateurs Gardening Club and Ladies Horticultural Club.

The Guest Speaker, Mrs. Azra Syed brought with her some dishes made wrapped and well decorated from her home and also demonstrated them to audience specially for mothers to give their children healthy and nutritious snacks for their school. The colorful sandwiches she made with dyed bread in different colors were very much liked and appreciated by the guests of the event.

Mrs. Saira Nasir Jamal, who is also a member of MPF, demonstrated Fruit Souffle which was also very much liked and appreciated by the guests. She also brought a cake baked by her for the tea of the guests.

In the end the shields, flowers bouquet and the gift hampers were also presented to the Guest Speaker, Mrs. Azra Syed and the Chief Guest, Mrs. Hawa Abdullah by Mrs. Rehana Aziz, the Convener of the Ladies Wing of the MPF. This lively program



of the Ladies Wing concluded with vote of thanks at around 7 p.m. Mrs. Rehana Aziz, the Convener of the Ladies Wing of the MPF thanked the wives of our former Presidents namely Dr. Hameeda Iqbal Memon, Mrs. Fehmida Qadir Memon, Mrs. Kaneez Younus Bandukda, Mrs. Ayesha Pervez and Mrs. Sarwat Zubair and the wives of the Managing Committee members namely Mrs. Rizwan Usman, Mrs. Abdul Hameed Kath, Mrs. Waseem Raza Patel and Mrs. Abdul Basit Kothari for their gracious presence in this program. She also thanked Mrs. Shareesh Danish the member of our Managing Committee for attending this program. She particularly thanked Mrs. Sarwat Zubair for her active part in making this program successful. She also thanked Dr. Saira Bano, Dr. Shaheena Akbani and Mrs. Saira Nasir Jamal for their encouragement and co-operation. She also thanked Mr. Hashim Hussain, Mr. Abdul Haseeb Vayani and Mr. Ahsan Memon of MPF Secretariat for their valuable help in organizing this program.

REPORT ON SEMINAR LIFELETS MAKE IT WORTH REMEMBERING

The seminar on the topic LIFE...Lets make it worth remembering was organized at MPF Secretariat on November 29, 2013 at about 6.00 pm. The seminar started with recitation from Holy Quran with translation thereof. Mr. Rizwan Usman Hon. Secretary General in his inaugural speech well come the guests and gave brief introduction of the MPF. The guest Speaker of the Program was Mr. Mohsin Adhi - MPF, Ex. Hon. General Secretary and visiting professor SZABIST.

Among the guests following MPF dignitaries were present.

1. Mr. Mahmood Parekh	President
2. Engr. Gulzar Ahmed Memon	Vice President
3. Mr. Rizwan Usman	Honorary Secretary General
4. Mr. Mohsin Adhi	Ex. General Secretary
5. Mr. Asif Ismail Mangrora	Ex. President
6. Mr. Abdul Jabbar Rathod	Ex. Sr. Vice President
7. Mr. Khalid A. Latif	MC Member
8. Mr. Abdul Aziz Tayabni	MC Member
9. Mr. Shoaib Ibrahim	MC Member
10. Mr. Farooq Kassam Basathia	MC Member
11. Architect Shareesh Danish	MC Member

Later Mr. Rizwan Usman invited Mr. Mohsin Adhi to present his topic to guests. Mr. Mohsin Adhi started his presentation with help of multimedia and put question to audience, what is LIFE? Is it route, destiny or journey?



Later he carried on explaining concept of LIFE relating it with Verses of Quran and sayings of Dr. Allama Iqbal. He quoted many of Poems of Dr. Allama Iqbal and explained the purpose of LIFE bestowed by the God.

He further elaborated three aspects of Life which are:

1. **L**earn to **I**nstitutionalize **F**ramework through **E**lucidation (Revelation).
2. **L**egacy that **I**nfluence **F**irmly your power of **E**nvision Prediction).
3. **L**ead **I**ntity that **F**ascinate **E**ffectively (Successfully).

All three aspects of **LIFE** were related with saying of Dr. Iqbal and its example was based on roles and responsibilities of an individual in a family and society at large. The topic concluded with a core takeaway which is 3LI (Learn to Leave Legacy that Lead to an identity).

In the end session was open to guests for their questions and answers and Mr. Mohsin Adhi explained them with suitable answers.

The seminar ended at about 8.00 after serving Hi-Tea to guests.

“REPORT ON SEMINAR “INVESTMENT IN MUTUAL FUNDS AND VOLUNTARY PENSION SCHEME”

A seminar was held at MPF Secretariat in the evening of Friday 06, December 2013 on the topic of “Introduction to Mutual Funds and Voluntary Pension Scheme”, in collaboration with Meezan Investment Management Ltd.

The seminar started at about 6.15 pm with recitation from Holy Quran.

Mr. Rizwan Usman Hon. Secretary General invited Mr. Mahmood Parekh to give his inaugural speech.

Mr. Mahmood Parekh gave brief introduction about MPF and activities after the new managing Committee came in to being and told that saving is important for growth of any economy because saving is close to investment and in deposit terminology , the term saving refers to money set aside for the purpose future use. Saving generally represents only one part of an individual asset and unlike investments, they usually have a minimum exposure to risk.

Later Mr. Rizawan Usman invited speaker of the occasion Mr. Shahid Gul Motiwala and introduced to the audience. He is working as National sales Manager in Meezan Investment Management Ltd. He is responsible for developing and implementing the sales and marketing strategies .He holds an MBA degree and has over 7 years of experience in sales and business development. Prior to joining Al-meezan investments, Mr. Shahid has worked with Gul Ahmed Group and UBL Fund Managers.



Mr. Shahid Gul with help of multimedia gave a presentation on the topic and informed the audience about mutual funds and voluntary pension scheme in detail as given below.

- **A mutual** fund is a single portfolio of investment where money is invested in pool of investments and that money have to managed by an asset management company on behalf of Its many investors allowing each investor access to a professional managed pool of funds.
- Fund manager invest these Fund's capital in profitable avenues and attempt to produce capital gains and income for the fund's investors.
- These funds are invested in (AA rated) Govt. securities, Banks, Sucks, TFC, TDR, CFS and certificate of Musharika.
- The **benefits** we receive from investing in Mutual funds are Professional Fund management
Diversification, Economy of scale, Liquidity in case of open end funds, Tax Advantage.

His second colleague Mr. Talha Anwar briefed about the **Voluntary Pension Scheme** and phrased that "A pension is a post retirement benefit generally in terms of regular income to the employees from an employer".

There are many Retirement Schemes like, Old-age benefits scheme, Social Securities, Provident fund, Gratuity Fund, Leave encashment, pension from employer life /Takaful annuity, Voluntary pension schemes and many funds which Meezan Investment Management Ltd manages like Meezan Tahfuzz Pension Fund which is based on EET (exempt, exempt, taxable) concept, Meezan Life Cycle plan, Meezan Financial Planning Fund, Meezan Takaful Protection and Meezan Sovereign Fund.

The seminar ended with vote of thanks by Honorary Secretary General to the participants, followed by Hi-Tea at about 8 pm

REPORT ON RECOGNITION AND NETWORKING GET-TOGETHER

December 15, 2013 was a memorable day for Memon Professional Forum when a Recognition and Networking Get-Together was organized, at DHA Country Golf Club Phase VIII Karachi in honor of MPF members for their achievements in their respective professional fields and Office bearers and members of Past (2013) Managing Committee.

Almost all dignitaries namely Mr. Hanif Jakhura, CEO-CDC, Mr. Asif Ismail Mangoria, CEO - Premier Cables, Mr. Abdul Jabbar Rathod, Zonal Chief Habib Metropolitan Bank, Mr. Ashraf Bawany, CEO Lindey Pakistan Ltd, Mr. Hanif Janoo, Honorary Consulate of Republic of Kenya, Mr. Mohammad Jawed Zakaria, Member/Judge Income Tax Tribunal, Mr. Mohammad Junaid Shekha, CIA CDC, Mr. Mustafa



Lakhani President Sindh High Court Bar Association and professor Dr. Iqbal Memon President Pakistan Pediatric Association were present.

The past presidents, General Secretaries with their spouses and large number of Ladies were also attended the program, they were received and welcomed by Mr. Mahmood parekh and Mr. Rizwan Usman along with Mrs. Rehana Aziz , Mrs. Hena Irfan, Miss. Gul e Sharmeen Majeed and Miss Sadia Iqbal Memon.

Among the guests were present the Office bearers and members of last Managing Committee of year 2012- 13 which includes Mr. Rafiq Rangoonwala(President 2013), Mr. Mahmood Parekh (Vice President), Mr. Abdul Jabbar Rathod (Sr. Vice President 2013), Mr. Junaid Shekha (Hon.General Secretary 2013), Mr. Rizwan Usman (joint Secretary 2013) and Mr. Noman Abdul Hameed (Treasurer 2013) and Mr. Asif Ismail Mangoria, Mr. Pervez Abu Bakar, Arch. Gul Meyari, Mr. Haroon Qassim, Dr. Mohammad Khalid Bhambha, Engr. Gulzar Ahmed Memon, Mr. Ashraf Ayooob Mandvia, Dr. Shaheena Akbani, Dr. Saira Bano, Mr. Ghulam Mohammad Kasbati, Mrs. Farzana Munaf, Mr. Mohammad Amin Patel, Mr. Saleh Saleem Memon.

The ceremony started with Tilawate e Quran by Mr. Hameed Kath with tarjuma.

The master of the ceremony was Ms. Hena Irfan.

Mr. Mahmood Parekh in his opening remarks welcomed the honorable guests, dignitary's office bearers.

He informed the audience that Memon Professional Forum has now become apex body of the all Memon Organizations. We have given the theme for this year is "Do It". My every member of Managing Committee is President and I have asked them to arrange at least one event per each member this year.

He appreciated the efforts of Last MC for arranging so many in house and outside events particularly ladies wing events.

Later the Past MC, Office bearers and members were also served with mementos, by this year Managing Committee Office bearers and members.

The event was largely participated by Male and Female members of MPF, followed by delicious lunch/brunch with the vote of thanks by Honorary Secretary General Mr. Rizwan Usman.



REPORT ON KIDS MINI GALA

January 04, 2014 was a very pleasant day for Kids having maximum age of 12 years. MPF Ladies Wing convener Mrs. Rehana Aziz has arranged an Art and Craft Show namely Kids Mini Gala at MPF Secretariat.

The Show started at about 3.00 p.m. when more than 35 kids with colorful dresses of separate theme(s) gathered with their parents to attend the show.

The Chief Guest of the occasion was Mrs. Akhtar Noorani Coordinator Nasra Schools Karachi and Guest Speaker was Mrs. Azra Syed of ARY Zouq.

The show started with Tilawate - e Quran.

The Show was attended by following MPF members and Office bearers

- | | | |
|----|-----------------------------------|----------------------------|
| 1. | Mr. Mahmood Parekh | President |
| 2. | Mr. & Mrs. Rizwan Usman | Honorary Secretary General |
| 3. | Mr. Abdul Aziz Tayabani | MC Member |
| 4. | Mr. & Mrs. Farooq Kassam Basathia | MC Member |
| 5. | Mr. & Mrs. Abdul Basit Kothari | MC Member |
| 6. | Mr. & Mrs. Shoaib Ibrahim | MC Member |
| 7. | Mr. & Mrs. Dr. Mahammad Aslam | Member |

As per format of the Program Kids first registered themselves on their arrival, their name was noted for Lucky Draw and then they have to go for beautiful face painting of their choices on their faces.

The comparing responsibility was given to Mr. Aqib Javed Vayani, who by profession is student of MBBS and do comparing in student functions as his hobby. Kids were called one by one on mike and were asked to introduce themselves with their name, class, school and future plan that what he want to be in future. Student was asked about their activities, their favorite dress, their favorite song /poem and they warmly participated in it.

Mr. Aqib kept them involved with different activities.

There was also arrangement of musician who singed national songs and entertained the kids. Mrs. Azra Syed taught them making glass cover and piece of decoration to be hanged on wall in their homes.

Mrs. Akhtar Noorani told story with help of pictures to kids. The dress show was also organized in which following kids dress and themes were liked by judges.

Mr. Mahmood Parekh, Mr. Rizwan Usman, Mr. Abdul Aziz Tayabani, Mrs. Rehana Aziz Tayabani and Dr. Mohammad Aslam also talked to kids and advise them to respect their parents and teachers and to go for their life goals as per their teaching.



The Lucky Draw was made and gifts were given to winners given by M/s Shield Corporation and M/s. Ismail industries. The shield were given to Mrs. Akhtar Noorani by President and Hon. Secretary General in presence of all the MPF dignitaries present their at occasion.

The kids were served with brownies, sandwiches and juices at the end.

PREVENTION IS BETTER THAN CURE

Seminar on the topic "Prevention is Better than Cure" was organized at MPF Secretariat on February 16, 2014 at about 11:30 a.m.

Guest Speaker of the Program was Professor Iqbal Ahmed Memon, ex President MPF, Professor and Head of department of Pediatrics Sir Syed Medical College Karachi, President Pakistan Pediatric Association and Standing Member Managing Committee of International Pediatric Association. The seminar started with Tilwate – Quran by Mr. Khalid A. Latif.

Following MPF Personalities were present in the seminar.

Mr. Mahmood Parekh	President
Mr. Rizwan Usman	Honorary Secretary General
Mr. Ashraf Bawany	Ex. President
Mr. Abdul Aziz Tayabani	MC Member
Mrs. Rehana Aziz	MC Member
Mr. Saleh Saleem Memon	MC Member
Mr. Shoaib Ibrahim	MC Member
Mr. Khalid Latif	MC Member
Miss. Gul-e-Sharmeen Majeed	MC Member
Mr. Nasir Iqbal Memon	Convener
Miss. Saadia Iqbal Memon	Co Convener

Mr. Rizwan Usman Honorary Secretary General MPF Well comes all the members and MPF dignitaries for attending the seminar on Sunday. In his inaugural speech he highlighted the importance of topic in today's environment and invited the Guest speaker to present his topic "PREVENTION IS BETTER THAN CURE".

Professor Iqbal Ahmad Memon with help of multimedia informed the participants that human being and diseases are correlated with each other, so prevention is better to avoid the disease before it happen.

Later Professor Iqbal Ahmad Memon gave update about Thalasaemia prevention in Pakistan its introduction, back ground, diagnosis methods, position with particular reference to Pakistan, reasons and prevention measures and about institutions which carry out Thalasaemia Diagnosis & treatments here in Pakistan.



The take home message to audience was “immunization Programs can be highly cost beneficial for promoting the both i.e. health and wealth of the nation”.

In his closing remarks President Mr. Mahmood Parekh thanked Professor Iqbal Ahmad Memon for giving his precious time and M/s. GSK Pakistan Ltd for sponsoring the seminar.

The shields were presented to Professor Iqbal Ahmed Memon and M/s. GSK Pakistan Ltd.

The Program ended at about 1 pm after serving Hi-Tea to audience.

REPORT ON INTRODUCTORY SESSION FOR PARENTS AND WORLD ORAL HEALTH DAY ON SUNDAY 23RD MARCH 2014 AT APMF AUDITORIUM, FEDERATION HOUSE KARACHI

A Joint session of WMO, APMF, MPF, APMF Education Board and Intellect was for the first time at All Pakistan Memon Federation House Auditorium at 5.00 pm. The session started with recitation of Holy Quran Mr. Abdul Aziz Tayabani, Member Managing Committee MPF followed by the Naat-e- Rasool Ms. Haania Rizwan

Master of ceremony Mrs. Hena Irfan Ahmed first of all thanked to Secretary General WMO Mr. Pir Mohammed Kalia, President Pakistan Chapter Mr. Shoaib Ismail Mangroria, Mr. Abdul Aziz Memon President All Pakistan Memon Federation and Mr. Mahmood Parekh President Memon Professional Forum for their presence at one plate form at memorable day of 23rd March 2014. She invited Mr. Pir Muhammad Kalia to address the Jam packed auditorium before the crowd of more than 300 audiences. He appreciated that we are all at one platform. He welcomes the presence of Mr. A. Qadir Jaffer former Ambassador of United Kingdom amongst the Guest. He informed that vigorous efforts have to be made to raise the literacy ratio of Memon Community, at present 40% Memon Community is living below poverty level; therefore joint efforts have to be made to improve the poverty level and raise the literacy ratio of the Memon community. The Next speaker was Mr. Shoaib Ismail Mangroria President WMO Pakistan Chapter. He informed that WMO has initiated the process to educate the community; huge amount is distributed every year for the education of the community. The third speaker invited was Mr. Abdul Aziz Memon President APMF. He said that All Pakistan Memon Federation Education Board is working very hard in coordination with all the Memon schools to improve the level of education and grant scholar ship for the Needy students.

Before the tea interval the training partner INTELLACT spokesmen Ms Ambreen Qureshi was invited to explain before the PARENTS and students how the MBTI identifies optimal Career options for their children's Ms. Ambreen after short introduction invited Mr. Saad Masud (certified trainer) to take the floor and explain

to the Parents and Students the MBTI Technique. (MYERS BRIGGS TYPE INDICATORS) was introduced in 1943. MBTI means identification of personality. It provides 22 ways to identify personality to adopt career. It is not about the Making smart choice for now; it is about making a smart choice for life. Mr. Saad Masud with the help of multimedia explained in detail the various option of personality identification, which is Suitable for particular career. It is based on most authenticated Personality assessment tool MBTI which is used in more than 70 countries of the world.

Mr. Rizwan Usman Honorary Secretary General MPF offered vote of thanks at the end of first session. He invited Mr. Mahmood Parekh President MPF, Mr. Pir Mohammed Kalia Secretary General WMO, Mr. Abdul Aziz Memon APMF to the stage to distribute the mementos to speakers of the career counseling Ms. Ambreen Qureshi and Mr. Saad Masud.

It was announced at the end of first session that again joint assessment session will be held on 19th April 2014 at APMF house for the students who will submit their forms for student career drive.

WORLD ORAL HEALTH DAY

The world Oral Health Day is annually observed on March 20th among the countries of the world. The day is focused on providing awareness to the people about the importance of lifelong care of oral cavity, especially teeth and gums. Sponsored by World Dental Federation, the theme of this year is celebrating "Healthy Smile".

President MPF Mr. Mahmood Parekh invited key note speaker Dr. Naveed Rahid to take the floor and explain the motive for observing the world oral day every year. Use of pan, gutka and chalia is dangerous for the Human life. During the discussion one Cancer Patient Mr. Bashir Latiwala was invited on the dais to describe himself what was his condition and how he has been saved by the Doctor from Cancer diseases. He requested the public not touch Pan, Chalia and Ghutka and save your self from the Cancer, because the use of pan, chhalia, Gutka, supari etc exacerbates the situation. Cigarettes and shisha smoking are also contributing factors.

In this regard, all these things cause oral complication like mouth tumours and cancers, tooth staining, Plaque, foul smell and such other maladies. The assistance of the oral health care professional is inevitable in this regards.

Dr. Zubair A. Abbasi Head of Dentistry & Oral Maxillofacial surgery KMDC with help of Multimedia Presented "Pre cancer & Cancer our biggest worry". He put the question to the audience



“What is Health” as defined “Health is a dynamic state of complete physical, mental, spiritual and social well-being and not merely the absence of disease or infinity”. He informed the type of oral cancer facts Oral SCC is the common cancer in SIND, FIRST common in male and second in female.

Pre-cancer conditions prevalent in Pakistan.

LEKOPLAKIA - ERYTHOPLAKIA

Prevention and early detection –enforcement and implementation of foods drug Legislation, restriction of substances causing pre cancer and cancer.

Sheesha smoking and oral disease long term effect of sheesha “passing of sheesha from one person to person is unhygienic it increase gastric, acidity, peptic ulcer Total cholesterol stunted fatal growth, carbon monoxide level.

Dr. Aizan A Khan Prof of Dow University Karachi also advised not to touch the pan. Sopari, and ghutka chivying as this produce the cancer which is not curable if ignored for long time.

Vote of thanks was offered to the Guest by Mr. Arif Haroon Panjwani of APMF and Mr. M. Rizwan Usman Hon. Secretary General MPF for their participation. Special thanks were expressed to M/s. Shield Corporation for sponsoring the event in the end Gift hamper were distributed amongst the Participants. In the end delicious dinner was served to the participant

REPORT ON SEMINAR KSE- INVESTORS SMART CHOICE

An interactive seminar on the topic KSE – Investors smart choice was organized at MPF Secretariat Khayaban-e-Rahat DHA Karachi on Friday, 18th April 2014 at about 6.30 pm.

The seminar was organized in collaboration with Al Habib Capital Markets (Pvt) Ltd.

The following MPF Dignitaries were present in the seminar.

Mr. Mahmood Parekh	President MPF
Mr. Yakoob Hashim Thara	Ex. President MPF
Mr. Rizwan Usman	Honorary Secretary General
Mr. Mushtaq Ahmed Madraswala	MC Member
Mr. Abdu Aziz Tayabani	MC Member
Mr. Waseem Raza Patel	MC Member
Mr. Farooq Kassam Basathia	MC Member



The session started with Tilawat-e-Quran and Mr. Rizwan Usman Honorary Secretary General gave his inaugural speech and introduced the guest speaker to participants.

The guest Speaker was Mr. Faisal Dhedhi Senior Manager and Head of Equities, Al Habib Capital Markets (Pvt) Ltd.

In his detailed speech Mr. Dhedhi gave basic knowledge and understanding of Capital Market, how it works, its resource mobilization and its impact on individual investor.

Capital markets are financial markets for the buying and selling of long-term debt or equity backed securities. These markets channel the wealth of savers to those who can put it to long-term productive use, such as companies or governments making long-term investments, he described.

Capital markets are further divided in Primary and Secondary markets. The Primary market deals with newly issued financial instruments/shares and claims whereas Secondary markets you can exchange financial instruments, shares and claims previously issued, or the market for seasoned issues.

The following are the guidelines to invest in stock,

- Select a broker
- Open a CDC sub-account with the broker
- Select stock trading method, Equity Trader either Online Trading System
- Subscribe to broker research service
- Study company annual reports
- Invest not Speculate

He further advised audience not to invest in one company and keep your investment portfolio diversified to minimize the chances of risk.

The shield was presented to speaker Mr. Faisal Dhedhi by all the MPF dignitaries. In his closing remarks Mr. Mahmood Parekh President MPF thanked all the dignitaries and Participants for taking their time out to attend this knowledgeable session, especially Mr. Aftab Qutubuddin Munshi-CEO-Al Habib Capital Markets Ltd and our MC member.



DEMONSTRATION ON SKIN AND HAIR SOLUTIONS

A demonstrative program on Skin and Hair Solution was held on Saturday, May 10 2014 by MPF Ladies Wing at MPF Secretariat Khayaban-e-Rahat Karachi.

The program started with recitation from Holy Quran and more than 50 participants attended the Program. Mrs. Rehana Aziz introduced the Chief Guest Mrs. Saira Ashraf, experienced beautician and hair specialist to the audience.

Mrs. Saira Ashraf, in addition to being a skin and hair specialist also specializes in treating skin problems with the use of herbal and medicated products and deals in conservative skin surgeries with galvanic machines.

She also caters to patients with complains of hair loss, baldness, dandruff and all other kinds of hair treatments by herbal and medicated treatments. She has made numerous appearances in morning shows on different TV channels like Sindh TV, Dharti TV, Health TV, and HUM TV as a skin expert.

She started her Program with demonstration on a lady participant and advised them to take out one hour of "self time" from their daily routine time. She pointed out that to look beautiful is everyone's right. She demonstrated pedicure, facial, hair protection and skin relaxing techniques to participants.

Mrs. Saira Ashraf also talked about new trends in make-up and fashion industry and today's changing patterns due to global and cultural environment with particular reference to Pakistan.

A lucky draw was also held and participants were given gifts hampers. In the end, a token of appreciation was presented to Mrs. Saira Ashraf by Ladies Wing Convener Mrs. Rehana Aziz thanked everyone for their precious time and making the event memorable.

Hi-tea was served. The program was much appreciated by participants and they enjoyed it very well.

REPORT ON SEMINAR FAMILY LAW AND SUCCESSION LAW

The seminar on the topic "Family Law and Succession Law" was held at MPF Secretariat on Friday, May 16, 2014 at about 6.30 p.m.

The guest speaker of the seminar was Advocate Mustafa Lakhani Past President MPF and Past President Sindh High Court Bar Association.



Among the participants following MPF personalities were present on the occasion.

Mr. Mahmood Parekh	President
Mr. M. Rizwan Usman	Honorary Secretary General
Mr. Abdul Aziz Tayabani	MC Member
Mr. Khalid Lateef	MC Member
Mr. Farooq Kassam Basathia	MC Member
Mr. Muhammad Hanif Janoo	Past President
Mr. Mohammad Zubair	Past President
Mr. Yakoob Kapadia	Election Commissioner

Mr. Mustafa Lakhani has above 40 years experience in legal profession and he had been Advocate of High court and Supreme Court.

The convener of the Program Mr. Abdul Aziz Tayabani and Mr. Khalid Lateef invited the speaker and introduced him to audience.

In his detailed speech Mr. Mustafa Lakhani narrated the topic as under,

That Family Law is called as "The Muslim Family Laws Ordinance, 1961 (Ordinance VIII of 1961) promulgated by Filed Martial Mohammad Ayub Khan on October 07, 1958. In his detailed speech Advocate Mr. Mustafa Lakhani highlighted the different important points of Family Law and briefed the audience about the terms and topics like

1. Registration of marriages.

For the purpose of registration of marriages under this Ordinance, the Union Council shall grant licenses to one or more persons, to be called Nikah Registrars, but in no case shall more than one Nikah Registrar be licensed for any one Ward.

Every marriage not solemnized by the Nikah Registrar shall, for the purpose of registration under this Ordinance be reported to him by the person who has solemnized such marriage.

2. Polygamy.

On conviction upon complaint be punishable with simple imprisonment which may extend to one year, or with fine which may extend to five thousand rupees, or with both.

3. Talaq.

Any man who wishes to divorce his wife shall, as soon as may be after the pronouncement of Talaq in any form whatsoever, give the Chairman a notice in writing of his having done so, and shall supply a copy thereof to the wife.



4. Dissolution of marriage otherwise than by talaq.

Where the right to divorce has been duly delegated to the wife and she wishes to exercise that right, or where any of the parties to a marriage wishes to dissolve the marriage otherwise than by talaq the provisions of section 7 shall, mutatis mutandis and so far as applicable, apply.

5. Maintenance.

If any husband fails to maintain his wife adequately, or where there are more wives than one, fails to maintain them equitably, the wife, or all or any of the wives, may in addition to seeking any other legal remedy available apply to the Chairman who shall constitute an Arbitration Council to determine the matter, and the Arbitration Council may issue a certificate specifying the amount which shall be paid as maintenance by the husband.

6. Succession Law

In the event of the death of any son or daughter of the porosities before the opening of succession, the children of such son or daughter, if any, living at the time the succession opens, shall per stripes receive a share equivalent to the share which such son or daughter, as the case may be, would have received if alive.

In the end there was a very long question answer session where in participants asked very touching questions from their life experience and guest speaker gave them proper answer with examples.

Mr. Rizwan Usman Honorary Secretary General showed the video of all the events from October 2013 to May 2014 and briefed about other projects being carried out by the MPF in their tenure.

The seminar was ended at 8.00 pm and participants were invited for HI-Tea.

REPORT ON THE EVENT "IFTAR FOOD FIESTA"

A demonstrative Program namely Iftar Food Fiesta was organized by MPF Ladies Wing at MPF Office Khayaben-e-Rahat on June 17, 2014. The purpose to arrange this Program was to facilitate House Wives with Quick and Easy Recipes to Plan a Tension Free Iftari during Ramzan.

The Program was organized by MPF Ladies Wing Convener Mrs.Rehana Aziz. The guest Speaker of the Program was Mrs. Rizwana Abdul Qadir, a Memon Food Cooking Expert.

Among the Participants were Ladies wing members and Wives of many Past Presidents.



1. Mrs. Rehana Aziz
2. Mrs. Asif Ismail
3. Mrs. Saleem Rangoonwala
4. Mrs. Zubair
5. Dr. Saira Bano

The Ladies brought with them some half made recipes of different items, Expensive Crockery and Electric and Gas Stoves for cooking.

Guest Speaker Mrs. Rizwana Abdul Qadir first briefed about the items to be made today, their ingredients, method of cooking Number of persons to be served etc then she demonstrated.

She said to have better Iftari is our tradition from years and due to fasting whole day even, ladies have to make different things daily so these easy recipes will help them a lot in making their Iftaris different daily.

Following Iftari items were made and cooked their at MPF Office in no time,

- Dahy Baday
- Kathiawari Cholay
- Kachay Keemay ke Kabab
- Aaloo or Keemay kee Paddies
- Sweet Deserts with Decoration etc

All these recipes were very much liked by the audience.

Two other Ladies Ms. Saira Patel and Ms. Wahida Ismail also shared their recipes, with participants.

The Shield was presented to Mrs. Rizwana Abdul Qadir by Ladies Wing Members. The items made were served to participants with cold drink and Tea at the end.

REPORT ON THE SEMINAR CARDIAC HEALTH AWARENESS IN COLLABORATION WITH TABBA HEART INSTITUTE KARACHI

A seminar on the topic Cardiac Health Awareness was arranged at MPF Secretariat in collaboration with Tabba Heart Institute on June 19, 2014 at 6.00 p.m.

The guest Speaker of the Seminar was Dr. Adnan Amin, Consultant Interventional Cardiologist, Tabba Heart Institute Karachi.

Following MPF Dignitaries attended the seminar.

Mr. Mahmood Parekh

Mr. Mustafa Hanif Balagawala



Mr. Abdul Aziz Tayabani
Mr. Khalid Lateef
Mr. Altaf Lateef
Mr. Farooq Kassam Basathia
Mr. Shoaib Ibrahim

The seminar started with Recitation from Holy Quran by Mr. Khalid Lateef. President Mr. Mahmood gave brief introduction of MPF to Participants and invited Ms. Hina Maryam Manager Marketing Tabba Heart to master the occasion. Ms. Hina Maryam gave brief introduction of Tabba Heart institute that how it participates in eradicating the growing numbers of patients of heart diseases and heart patients in the country.

Later she introduced the guest speaker Dr. Adnan Amin to present his lecture. Dr. Adnan Amin in his detailed speech informed the audience as under,

- That **heart** is most hard-working muscle of our body which pumps 4-5 litre of blood every minute during rest and supplies nutrients and oxygen rich blood to all body parts, including it.
- Those **Coronary Arteries** surrounds the heart keep it nourished with blood.
- That **Atherosclerosis** is over the time, a fatty deposit called plaque builds up within the artery walls and the artery becomes narrow.
So, when this occurs in coronary arteries, heart does not get sufficient blood, the condition is called Coronary heart disease or Coronary artery disease.

The symptoms of coronary heart disease are,

- No symptoms for long period.
- Angina - chest pain for short period on exertion.
- Myocardial Infarction or major heart attack – Severe Chest Pain, death of heart muscle , heart
- Failure, irregular heartbeats.
- Sudden Death.
- He further informed that this is NO: 1 killer disease worldwide and in Pakistan also which effects 12 million deaths annually.
- The situation is alarming in developing countries especially in sub continent.
- In low middle income countries its 80 % where as in developing countries its 30 %.
- We receive this disease 5 – 10 years early than other countries.
- **Reasons** behind receiving this disease as early as compared to other country is due to genetic predisposition , Poor handling of Fats and metabolic syndrome like Diabetes, Obesity, smoking, high BP, coronary artery disease, urbanization, sudden change in Life Style.



- Everyday you make choices to try to help protect yourself and your family. In fact, protecting yourself has become second nature—you just do it. But do you know what you can do to help protect yourself from this number 1 cause of death- Heart Disease?

Know your numbers

- Blood Pressure,
- Cholesterol (Lipid Profile)
- Blood Glucose levels
- Waist- to- Hip ratio and Body Mass Index (BMI).

A long question answers session also took place and Dr. Adnan Amin has answered to all the participants regarding their queries.

In the end shield was presented to Dr. Adnan Amin by MPF dignitaries available on the Occasion and session ended at about 8.30 pm with after HI-Tea.

REPORT ON THE SEMINAR FAMILY ZAKAT CALCULATION

A seminar on the topic Family Zakat Calculation was organized at MPF Secretariat on Sunday July 20, 2014 at about 2.30 p.m.

The seminar was organized in collaboration with Pakistan Accountant's Forum (PAFO). A forum of all Accounting / Commerce related Professionals.

From MPF Dignitaries President Mr. Mahmood Parekh, Honorary Secretary General Mr. Rizwan Usman, Mr. Mushtaq Ahmed Madrasswala, Mr. Abdul Aziz Tayabani, Mr. Khalid Latif Advocate, Mr. Farooq Kassam Basathia, Mr. Abdul Basit Kothari, Mr. Abdul Qadir Sultan, MC members were present in the seminar Mr. Asif Kasbati, Mr. Ali Mohammad Mahenti, Mr. Haroon Shameer Haroon Pothiwala, were the speakers of the seminar.

Starting their speech, speaker Mr. Aif Kasbati put a touching question to audience that we spend 730 (2 hours per day) hours in a year on Namaz Farz, 960 hours (40 days) for Hajj but how much hours we spend on this Zakat Farz in a year. So you please you also spend time to learn the methods for calculating Zakat too. In his detailed presentation, all the honorable speakers briefed about Zakat Calculation, which is being summarized as under,



- That Zakat means Increase/ Enhancement of your wealth and to make your wealth sacred / by paying Zakat.
- That every adult muslim men and women who is in possession of 52 and half tola silver or 7 and half tola gold (87.48 grams) or the asset of that value or more is liable to pay Zakat @ 2.5 % every year.
- For the purpose you select any Islamic months date i.e 1st Rajab or 1st Ramzan and calculate on that date every year.
- Calculate gold / silver value on all types of ornaments or in biscuits form also keep in mind gold type in Carats like 22/24 etc.
- Diamond, Hera, Moti & Nags are not Zakable assets.
- Holder of property like land/house/flat which is being purchased for the purpose of sale and his will (neyet) is still same (for sale purpose) is liable to pay zakat on sale / market price.
- Plot, Flat, Shop, Banglow which are given on Rent is not zakatable assets.
- Business premises - office and shop are not zakatable asset.
- Cash, Prize Bonds, Foreign currency, Balance in Bank, Amount kept with someone as Amanat, Receivable Amount of Loan (provided to someone), Advance paid somewhere like Advance rent and Hajj Advance like Ticket/Buss Tariff/Moallam Advance, Certificate of Islamic Investment, Sukkuk certificate (and their Halal Profit, Cash Value of Family Takaful, Principal Amount Invested in Life Insurance, Amount paid for LC Margin (Import) if shipment is not made yet, Finished Goods/Raw Material/Work in Process Goods, BC (Committee) paid Amount so far, Assets in Partnership Firm (as per your Share), Stock Shares (Value may be calculated on that date from News Papers / Broker etc on that date), **are all liable items to pay Zakat.**
- On Provident Fund, Pension Fund and Graduity Fund being deducted are not liable to Zakat and the Zakat is payable when these received by you on retirement in future years.
- If your Wealth is by all means of Halal and Haram and you can not differ both, you pay Zakat on **total** but keep in mind Haram is Haram.

Following Items are deductible from Zakat Calculations,

- Loan, Stock purchased on credit, Unpaid Meher Amount of Wife, Tax to be Paid, Loan received from provident Fund, Amount due for salaries of employees, Last year's unpaid Zakat amount. Unpaid Utility Bills, Remaining amount of Installments of BC, (Committee) after receipt.



The seminar ended after presenting shields to all speakers by MPF Dignitaries at about 5.00 Pm.

MPF DELEGATION MEETING WITH PRESIDENT ISLAMIC REPUBLIC OF PAKISTAN MR. MAMNOON HUSSAIN

Memon Professional Forum, delegation had an opportunity to meet with Mr. Mamnoon Hussain President of Pakistan on July 22, 2014 at State Guest House at 1:30 pm to discuss the topics of mutual understandings.

MPF Delegation had about 70 minutes meeting with President of Islamic Republic of Pakistan and he shared his success story that how he achieved different high level positions from Adviser to President and challenges faced by him in present situation of the country in the fields of energy, inflation and political conditions.

We provided brief introduction of MPF & we as MPFIans offered our professional services for the prosperity of Pakistan. Brought into attention a few of the city's problems. He assured problems will be resolved slowly but we are in the right direction. Projects are started with China, Turkey & Saudi Arabia will bring change. Also with the start of three highways projects like Karachi - Hyderabad Motorway, Gawadar - Karachi Highway and Gawader - Punjab highway will increase the importance of Pakistan in the region.

President asked us for our support and patience. He advised us to follow rules, continue doing good deeds & stay away from the negative people.

On behalf of MPF we presented him Diary 2014, latest issue of Network Magazine and MPF Souvenir, where as Mr. Abdul Razzak Thaplawa ex. President MPF presented a book of his autobiography.

In the end, MPF delegation had photo session with President Mr. Mamnoon Hussain. The photographs of the occasion are attached herewith for your perusal.

This meeting was held in response to MPF earlier request in August 2013 in Mr. Rafiq Rangoonwala tenure and with efforts of SAB Chairman Mr. Younus Bandukda.



REPORT ON PROJECTS

DIARY PROJECT

Like earlier years, Diary project was successfully completed also in this year. Although the Diary dispatch was started from January 13, 2014 due to some publishing issues, which were beyond our control but all the members received it by the end of January 2014. The MPF Diary was also dispatched to our dignitaries and all our sponsors. Around 130 Diaries returned undelivered.

S.No	Categories	Sponsorship Amount (Rs.)	Number of Sponsor
1.	Gold Sponsorship	300,000	0
2.	Gold Sponsorship	200,000	3
3.	Book Mark	35,000	1
4.	Monthly Divider	20,000	3
5.	Color Page	15,000	29
6.	Black and White	10,000	8

MEMBERSHIP CARD PROJECT

MPF membership Card project was launched this year and a beautiful card have been made and provided to members at the cost of Rs. 200/- The project got good response and members can still obtain the same, who have not yet applied to MPF secretariat .

NETWORK MAGAZINE PROJECT

The 5th issue of network Magazine is ready and some of you have received it also and others will receive the same before Eid InshaAllah. It covers the details about all the activities being carried out in a year 2013-14 by Managing Committee and different sub committees along with detailed reports and snaps of all the events.



MEMBERSHIP DEVELOPMENT

During the Year 2013-2014 following members were included in the Forum

S.No.	M.no	Name	Qualification
1	M-422	Mr. Muhammad Zeeshan	CA
2	N-027	Mr. Naeem Iqbal A. Sattar	ACMA, APA
3	S-065	Ms. Sadia Arif	BDS - Dentist
4	M-418	Mr. Muhammad Kashif	MBA - Finance
5	A-240	Mr. Ahsan Javaid	ACCA, ICAEW
6	M-419	M. Tariq Kasmani	MA Economics
7	R-022	Ms. Reeda Shekhani	MBA
8	S-066	Dr. Salima Arif	MBBS
9	M-421	Mr. Muhammad Faizan Motiwala	MBA - Finance
10	A-241	Abdul Rahim Abdul Karim Hassan Fatta	B.E Mechanism
11	S-067	Mr. Saad Abdul Rehman	B.D.S
12	M-423	Mr. Muhammad Anis Abdul Razzak	MBA
13	F-040	Mr. Faisal Bumbia	Bs, MBA Finance
14	M-424	Mr. Muhammad Imran	B.com L.L.B
15	G-020	Ms. Gul e Sharmeen Majeed	MBA - HRM
16	A-239	Mr. Abdul Karim Shareef	Bs(Telecom Engineering) MBA Finance



NOTICE OF THE 30TH ANNUAL GENERAL MEETING

September 08, 2014

Dear Fellow Members,

Subject: Notice of the 30th Annual General Meeting

Notice is hereby given that the 30th Annual General Meeting (AGM) of the Memon Professional Forum (MPF) will be held on Sunday 28th September 2014 at 11.00 am at the MPF Office, Plot No. 26-C, 4th Floor, Exclusive Trade Centre, Rahat Commercial Lane-3, DHA Phase VI, Karachi to transact the following business.

1. Recitation from the Holy Quran
2. To confirm the Minutes of 29th AGM held on 29th September 2013.
3. To discuss matters arising out of the minutes of 29th AGM.
4. To consider and approve Annual Report for the year ended 30th June 2014.
5. To appoint auditor for the year ending 30th June 2015.
6. Any other matter with the permission of chair.

It is also notified that if the quorum is not complete for the AGM at the scheduled time of 11.00a.m the AGM shall be adjourned for half an hour and the said adjourned AGM shall be held at 11.30a.m.

For Memon Professional Forum,

M. Rizwan Usman
Honorary Secretary General



Minutes of 29th Annual General Meeting held on 29th Sept, 2013 At MPF Office, DHA Phase VI, Karachi

Agenda No.1: Recitation of Holy Quran

The Quorum was not complete at the scheduled time as such the Meeting was adjourned for half an hour and thereafter the meeting started at 11.30 am with recitation from Holy Quran by Dr. Muhammed Anwer Adam.

Agenda No. 2: To confirm the minutes of EOGM held on 2nd Sept. 2012

Minutes of Extra Ordinary General Body Meeting was proposed for approval by Mr. Abdul Qadir Memon and seconded by Mr. Muhammed Yakoob Kapadia.

Agenda No. 3: To confirm the minutes of 28th AGM held on 16th Sept.2012

Minutes were circulated amongst the members and no matter was raised relating to the minutes of 28th AGM therefore, it was proposed for approval by Mr Mohammed Zubair and seconded by Engr. Saleem Rangoonwala.

Agenda No. 4: To Discuss the 28th Annual Report

28th Annual Report year ending 30th June 2013 published and distributed by the outgoing MC was appreciated by the members. A short documentary highlighting the activities during the year was also shown thru multimedia projector which was appreciated by the members.

Agenda No. 5: To consider and approve accounts for the year ended 30th June 2013

The house took up the review of the annual accounts for the year ending 30th June 2013 It was proposed to be approved by Mr. Muhammed Hanif Jakhura and seconded by Mr. Abdul Qadir Memon.

Agenda No. 6: To appoint external auditor for the year 2013-14

The Treasurer Mr. Noman Abdul Hameed informed the house that M/s. Sikandar & Co. Chartered Accountant have been providing their honorary services as our auditor for the Past 7-8 years on the Honorarium of Rs. 10,000/- PA to cover up the TA/DA of the staff, Therefore, if appointed they may be requested to continue. House approved the proposal Mr. Haroon Qassim proposed and Mr. Muhammad Hanif Jakhura seconded it.



Agenda No. 7: Any other matter with permission of chair

Mr. Rafiq Rangoonwala outgoing President in his opening speech welcomed the members and appreciated the support and cooperation extended by MC members meeting highlighted the activities of the MPF taken-up during the year. He thanked the Office bearers for the support and cooperation during the year. He also informed the members that he regularly issued the monthly activity report via email to members he especially thanked for the cooperation and support by Mr. Muhammed Hanif Jakhura for Entrepreneurship 2012 conference, Mr. Abdul Jabbar Rathod for Diary 2013 and Mr. Asif Ismail for Net Work Magazine projects.

Agenda No. 8: To elect Members of Managing committee for the term 2013-15

Election Commissioner Mr. Muhammed Yakoob Kapadia was requested to chair the house and to hold election of Member of Managing Committee. Mr. Muhammed Yakoob Kapadia announced that only 21 Nomination papers for the MC members were received Out of which Mr. Abdul Jabbar Rathod has withdrawn his nomination therefore only 20 Nominations Papers were found valid and declared elected for the term 2013-15.

After that nomination of the Office Bearers were announced by the election commissioner. According to him only 6 nominations papers have been received and they are found valid. Therefore, he announced the election of the following Office bearers unopposed.

1.	Mr. Mehmood Parekh	President
2.	Mr. Ashraf Ayub Mandvia	Sr. Vice President
3.	Engr. Gulzar Ahmed Memo	Vice President
4.	Mr. Rizwan Usman -	Hon.Gen.Secretary
5.	Mr. Mustaf Hanif Balagamwala	J. Secretary
6.	Mr. Danish Arif Patel	Treasurer

After the election process was over the newly elected President and his team were invited to take over the front seats. The newly elected Office bearers introduced themselves individually before the house. The newly elected President in his Welcome address emphasized to work on Branding strategy because MPF needs image building and to develop bonding with various professional bodies and on international chapter to establish MPF image.



Names of Member Attended the 29th Annual General Body Meeting

1. Mrs. Farzana Munaf
2. Mr. Muhammed Yakoob Kapadia
3. Mr. Muhammed Hanif Tabba
4. Mr. M.Rafiq Rangoonwala
5. Mr. Muhammed Juaid Shaikha
6. Mr. Abdul Basit Kothari
7. Mr. Abdul Jabbar Rathod
8. Mr. Rizwan Usman
9. Prof. A.G. Saeed
10. Mr. Noman Abdul Hameed
11. Dr. Saira Bano
12. Mr. Mushtaq Ahmed Madraswala
13. Mr. Asif Ismail Mangroria
14. Mrs. Rehana Abdul Aziz Tayabani
15. Engr. Gulzar Ahmed Memon
16. Mr. Muhammed Amin Patel
17. Mr. Ashraf Ayub Mandvia
18. Mr. Ghulam Farooq
19. Dr. M.Anwer Adam
20. Mr. M.Shoaib
21. Mr. Khalid A.Latif
22. Mr. Mehmood Parekh
23. Dr. M.Khalid Bhambha
24. Engr. Saleem Rangoonwala
25. Arch. Gul Ahmed Mayari
26. Mr. Abdul Qadir Memon
27. Mr. Danish Arif Patel
28. Mr. Farooq Kassam Basathia
29. Mr. Noor Mohammed Salat
30. Mr. Nasir Iqbal Memon
31. Ms. Sadia Iqbal Memon
32. Mr. Mustafa Hanif Balagam
33. Mr. Haroon Qassim
34. Mr. Faisal Habib
35. Mr. M. Ashraf Bawany
36. Dr. M.Saeed Shekhani
37. Mr. Mohsin Adhi
38. Mr. Abdul Hameed Kath
39. Mr. Altaf Hussain
40. Mr. Waseem Raza Patel
41. Mr. Abdul Ghaffar Habib



- 42. Mr. Soban Abubaker Badi
- 43. Arch. Sahreesh Danish
- 44. Engr. Pervez Abubaker
- 45. Mr. Abdul Aziz Tayabani
- 46. Mr. Hashim Hussain
- 47. Mr. Muhammed Hanif Jakhura

ATTENDANCE RECORD OF MC MEMBERS 2013-2014

S- No	NAME	DESIGNATION	Present	Leave/ Absent
1	Mr. Mahmood Parekh	President	10	1
2	Mr. Ashraf Ayub Mandvia	Senior Vice President	9	2
3	Engr. Gulzar Ahmed Memon	Vice President	7	4
4	Mr. M. Rizwan Usman	Hon. Secretary General	11	-
5	Mr. Mustafa Hanif Balagamwala	Joint Secretary	11	-
6	Mr. Danish Arif Patel	Treasurer	8	3
7	Mr. Mushtaq Ahmed Madraswala	MC Member	10	1
8	Mr. Abdul Aziz Tayabani	MC Member	10	1
9	Mrs. Rehana Aziz	MC Member	9	2
10	Mr. Khalid A. Latif	MC Member	11	-
11	Mr. Abdul Hameed Kath	MC Member	6	3
12	Mr. Altaf Lateef	MC Member	5	6
13	Mr. Farooq Kassam Basathia	MC Member	7	4
14	Mr. Abdul Basit Kothari	MC Member	7	4
15	Mr. Abdul Qadir Sultan	MC Member	1	3
16	Ms. Saadia Iqbal Memon	MC Member	8	3
17	Arch. Shareesh Danish	MC Member	4	7
18	Mr. Mohammad Shoaib	MC Member	9	2
19	Arch. Saleh Saleem Memon	MC Member	6	5
20	Mr. Waseem Raza Patel	MC Member	6	5
21	Mr. Aftab Qutubuddin Munshi	MC Member	5	4
22	Mrs. Hena Irfan Ahmed	MC Member	4	5
23	Ms. Gul e Sharmeen Majeed Marfani	MC Member	5	4
24	Mr. Nasir Iqbal Memon	MC Member	6	1

Co-opted in
May-14

Co-opted in
Dec-14

Co-opted in
Dec-14

Co-opted in
Dec-14

Resigned in
Mar-14