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THE MEMOR



WORLD MEMON ORGANISATION NEWSLETTER

INDIA

The grave truth of the
Mumbai Metropolitan

MALAWI

Hope Floats

RAMADAN

The importance
of Zakat

MR. HAROON KARIM
World Citizen

Divided by countries, United by Humanity

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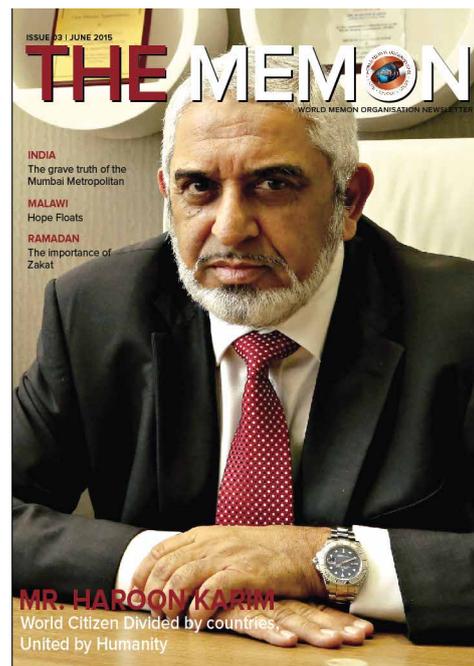
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INTRODUCTION

"In the middle of every difficulty lies opportunity. The bigger your challenges, the bigger your opportunity for growth"

That sums up the extraordinary life of Mr. Haroon Karim.

We are about to embark on a journey of the unprecedented rise of Mr. Haroon Karim from his humble beginnings in Malawi to the pinnacle of success. From a small, general store in Limbe to a million square feet of prime, real estate in London, Dubai and South Africa.



A journey where he took on every challenge, overcame every hurdle and scaled new heights of success in each venture he undertook Only to march onto the next !

Edmund Hillary's famous quote comes to mind, "While on top of Everest, I looked across the valley towards the great peak Makalu and mentally worked out a route about how it could be climbed. It showed me that even though I was standing on top of the world, it wasn't the end of everything. I was still looking beyond to other interesting challenges."

An accomplished hockey player who represented his country, an educationalist who selflessly serves the community, features in the top 100 Asian Power list UK, a magnanimous donor to several charities, was honoured by the Prince of Wales for his exceptional generosity and at the ripe age of 70 is still striving to conquer his next Everest.

Our Chairman of the WMO Board of Trustees, the remarkable Mr. Haroon Karim.

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“ The Grave Truth of the Mumbai Metropolitan ”



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

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

You have to understand the dynamics of real estate in Mumbai to gauge the gravity of the situation. One square feet in proper Mumbai can cost anywhere between USD 200 to 2000. A minimum area of a 200 square feet home costing the basic USD 200 works out to a whopping USD 40,000. A poor man in Mumbai can spend an eternity, only hoping to accumulate a fraction of that amount to buy an area which is smaller than the bedroom of a normal sized home.

Even the houses available at the outskirts of Mumbai, a good 60 or 70 kms away, cost a minimum of USD 50 a square feet hence a newly constructed unit of a basic area of 400 square feet costs USD 20,000.

The ambitious project undertaken by WMO India Chapter and Nathani Charitable Trust will provide 300 homes over the next couple of years in Mumbai to deserving Memons. A mega budget of **USD 6 million** will be allocated towards the project with sizeable contributions coming from WMO, Nathani Charitable Trust, Mr Hamid Nathani himself along with several, local, wealthy donors who share the steadfast belief in the urgency and need for this housing project for Mumbai, Memon Jamaats spread across the city and numerous other benefactors.

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

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



Malawi....Hope Floats

In the month of January, 2015 Malawi was hit by devastating floods that ravaged the southern part of the country. Hundreds lost their lives, thousands lost their homes and livelihood.

Mr Haroon Sacranie, Chairman of Lilongwe Memon Association and ASUM (Association of Sunni Madrassahs) who is also a WMO Trustee immediately started relief work by marching his troops into areas afflicted by the floods. The youngsters braved the hardships and played a pivotal role in delivering food, relief material and setting up shelters for the displaced.

An appeal was made by the World Memon Organisation and Lilongwe Memon Association to generously contribute towards the rehabilitation of the unfortunate victims of this catastrophe.

There is a very distinctive quality about the Memons who are born in Malawi. They grab opportunities with both hands. Whether it is an opportunity in the world of business or an opportunity to serve humanity. Funds started pouring in from all parts of the world and the Sons of the Soil did their Motherland proud in her time of need.

On the 23rd and 24th of May, members of the Lilongwe Memon Association travelled to Zomba, Southern Malawi with two 30 ton truck load of relief material. Each relief packet contained 10 kg rice, 5 kg maize flour, 2 kg beans, 2 kg sugar, 1 kg salt, soya pieces, blankets, buckets, cups, plates and black plastic sheets. 2100 families who were still living in makeshift camps were the main beneficiaries. Around 400 relief packages were kept aside to be distributed later. The youngsters were once again at the forefront in the systematic delivery and distribution of the relief items.

We are very grateful to all the members of the WMO (Africa Chapter) for their magnanimity in collecting a sizeable amount for this worthy cause. Combined with Mr. Haroon Sacranie's commendable efforts, it went a long way to alleviate the pain and sufferings of our fellow human beings in Malawi. May Almighty Allah SWT reward them for their noble endeavours.

Malawi is often called the Warm heart of Africa and it's the generosity and untiring efforts of exemplary leaders like Mr. Haroon Sacranie that makes it tick.



MR HAROON KARIM - WORLD CITIZEN

"Life throws at you many challenges.

There were quite a few in the early days. The uncertainties in Malawi, migrating from a small town in Africa to the United Kingdom, the initial struggles in London, the risk of losing our savings to a new business venture in an unknown city. But the greater challenges were my responsibilities towards the community. Promoting harmony, establishing trust and building bridges between all religions, races and cultures in uncertain times. It took a lot of dedication and hardwork to transform a class of just eight students into a world class educational facility for more than a thousand. It was my passion for community work which encouraged me to take the leap from empowering a small community in South London to serving humanity on the global platform of the World Memon Organisation."



Haroon Karim was born into a business family in Malawi (formerly known as Nyasaland), Central Africa on the 5th of December 1945. Little did he know that his family's business roots would provide the acumen needed for his journey as a successful businessman in the years to come.



Mr Haroon Karim with his father & five brothers

"Haji Abdul Karim Ismail who is MarshAllah 103 yrs old arrived in Malawi (formerly Nyasaland) from Bhanvad, India in 1928. During his early years in Malawi there were hardly any cars and mode of transport was either by motorbike or bicycle. After his early years of struggle, he opened his first shop in 1940's and when his elder sons joined him and expanded the business in 1970's, my father retired in 1980 and now resides in London." -

Haroon Karim

"My greatest success was not my clothing line or my foray into properties. It was the establishment of the schools. My humble efforts to provide a brighter future for children will always be my most gratifying venture. One that brought me immense joy and is closest to my heart as it makes this world a better place."

In 1963, he completed his basic education of Cambridge 'O' Levels and went on to receive a scholarship for radio technical course in Zimbabwe (then known as Southern Rhodesia)

In 1966, on completion of his scholarship, he returned to join the family business in Malawi. Armed with his recently acquired knowledge, he diversified into a radio repair and spares division. It was a very successful venture and the business expanded rapidly.

Having tasted success, He strived for more.

Due to the political upheaval in Malawi, his family wanted him to explore opportunities in other parts of the world. Haroon made the move from Malawi to London in 1973. It did not take him long to create a base for himself in the United Kingdom's capital.

In 1974, he ventured into exports, mainly to Africa. Being an astute businessman, he saw an opportunity in women clothing and went into retail. He started his first ladies wear outlet in 1976. In a span of just 3 years, he went on to open a chain of 15 retail stores across London. In 1977, he made the decision to move the rest of his family to London.

With a successful retail chain under his belt, Haroon decided to open up a manufacturing and wholesale division of the company. He equipped his factories with machinery of the latest technology, purchased high quality fabrics from sources which offered him the lowest prices and made use of the available, local work force. The ingredients for a successful business venture were all in place. Within a few years, his brands "My Lady" and "Euro Lady" became extremely popular in the United Kingdom and Europe. With his hard work and dedication, the company soon became one of the leading manufacturers of ladies garments in UK, producing between 40,000 to 50,000 garments per week and exporting to Africa, Europe and parts of the Middle East.

With an eye on expanding his business further, in the mid nineties he made the foray into property development in the United Kingdom. By 2006 he had developed and sold over 1 million square feet of residential and commercial property.



The Queen & L...

With the experience gained in the Property sector, Haroon ventured out to Dubai and South Africa where the property market was buoyant. Between 2003 and 2004, he started developing residential and commercial properties in Dubai. The booming city was fast becoming the destination of choice for tourism. The potential lay in the hospitality sector and Haroon invested in the Symphony Hotel Apartments. Operational since 2006, it has been a successful venture in the service industry for many years now.

Apart from the hotel apartment, he has ongoing housing projects at various stages in Dubai Marina, Silicon Oasis and Jumeriah Village South.

His projects in South Africa include innumerable commercial and housing ventures in the cities of Johannesburg, Pretoria and Durban.

Haroon Karim was presented an award by Prince Charles, the Prince of Wales, for his work for the community; he was awarded the Civic Award by the Mayor Wandsworth, South West London for his services to the community; he got an introduction by the Mayor to her Majesty The Queen for charitable work; he was presented with the Muslim News Award by the Home Minister for charitable work; he received a special thank you and recognition from Sir John Stevens, the Metropolitan Commissioner at the Awards Ceremony for Scotland Yard, for working closely with the Police committee.



Received Community Award from Prince Charles in Feb'11



Received Civic Award from Mayor of Wandsworth in Nov'11

"Haroon has been involved in assisting the people of Wandsworth Borough, regardless of race, color and religion. And thanks to Haroon's leadership, people of the borough are aware that a local mosque is in partnership with everyone and not just within their own community" - **Fred Ahmed MBE (Inspector MSC)**

"Haroon has served as the chair of governors in the Independent School for over 10 years and was the deputy chair for Gatton VA Primary School. He is an experienced governor and has extensive knowledge in the operation and management structures of schools.

The most outstanding aspect of Haroon's leadership quality was through assembling a strong team capable of consistently delivering high quality education with exceptional results.

He also successfully built the first purpose built primary school in the United Kingdom. This is no small achievement. This school has been visited by many high profile figures including the ex Prime Minister Mr. Gordon Brown and the former Secretary of Education Mr. A Johnson." - **Mr. M Gangat**

As a sportsman, I developed an athlete's physique. As a businessman, a sharp mind. My strength and acumen played vital roles in my ascendancy through various stages of my life. But I am most thankful to Almighty Allah SWT for blessing me with a generous heart and a kind soul. They served me best in this life and will stand in good stead for my Akhirah."

"Haroon has developed the school so that it moved from the mosque to become a very successful oversubscribed full two form entry primary state school now known as Gatton School, in Gatton Road, Tooting. In his capacity as the Chairman of the school that I worked closely with him in my previous capacity as Leader of Wandsworth Council. Without Haroon's work I don't think the school could have made the transition from a very small Mosque run school to what it is today" - **Sir Edward Lister - Chief of Staff and Deputy Mayor, Planning.**

"Mr Karim has made a huge contribution to his local community through out his life, and it is for these reasons that I support his nomination.

He is an ambassador for his community, a committed fund raiser for charities - both close to home and those working in parts of the world affected by warfare and natural disasters - and an inspirational figure to many younger members of the Wandsworth Community". - **Rt Hon Sadiq Khan MP (Member of Parliament for Tooting)**

Mr Karim has been instrumental behind the initiative of establishing the first Sports Academy in South London. He is the lead person in pursuing the goal of our Charity to establish sports academy at the site we acquired near Crystal Palace in Bromley. The site is known as Orchard Playing fields which is a 33 acre site. Its used for education, sports and general community. We have had formal discussions with both the department of education and Bromley Council

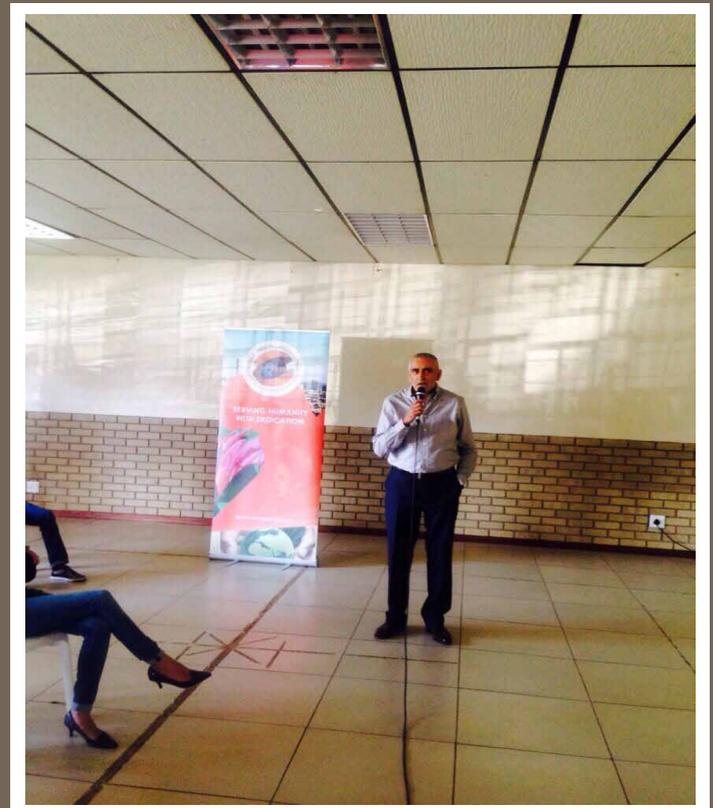
In view of the past achievements of Mr Karim's success in establishing 4 educational institutions and a community centre for youth. We have every confidence that he will once again attain success, yet again, inspiring the community to build such a unique project that will serve the community at large." - **Sir Iqbal Sacranie OBE**

WMO Africa Chapter Youth Wing Annual Braai 2015

After a very successful youth Braai in 2014, the WMO [Africa Chapter Youth Wing] decided to make the Braai an annual event on our calendars. This year's Braai on the 17th May 2015 was held in Laudium as our purpose was two-fold.

Our first aim was to raise funding for an underprivileged Madressa in Riverlee, established by four women who saw the need to bring the youth of Riverlee back to Islam, whereby teaching them the basics and providing them a meal while doing so. Our second goal was to create an awareness of the good done by WMO. Uncle Gulaam Abdoola (Trustee) gave us an inspiring background and some insight into what the WMO does and how the youth can benefit from it.

Thereafter the guests were served delicious Braai and dessert. We also used the opportunity to encourage guests with fun learning of our exciting Memoni Class which was helped along by members of the BOM and their spouses. We had an extremely successful event with over R10,000.00 raised for the Riverlee Madressa, which will be used to kick start their Ramdhaan projects Insha Allah.



11-MAY-2015

HUNDREDS ENJOY UK MEMON FESTIVAL'S FABULOUS DAY

Memon Festival organised by the Memon Youth Association cooked up a real storm as hundreds enjoyed the fantastic feast of food, fun, a bit of cricket and especially meeting people and friends at this event. The one day festival organised for the first time on 10th May blended together a delicious mix of appetising food which included the famous Memon akni which sold out! There was entertainment for the children with face painting and bouncy castle. The children pony ride was ever popular having to finish early as the pony got tired before the event was finished! The children's football tournament was a real hit with the organisers overwhelmed with participants.

Over 45 keen young footballers took part. They were split into 2 groups for under 10's and under 12's followed by a penalty shootout competition. Abu Sacranie tournament organiser said: "The delight this football event brought to our young generation is something to behold. They all enjoyed a chance to play and have some fun showing off their skills. In particular the star who was on the winning side and also won the penalty shootout was Adnan Moti. His talent was at the top level. Thank you to the volunteers who helped with the matches"

The event included two cricket matches between Leicester and London which was part of the trials for the WMO MPL 2015 team to Sri Lanka in August. In the first match, London batted first and scored 174 runs in their 20 overs with Leicester 2nd team only managing to score 151 runs from their 20 overs resulting in a win for London by 23 runs. The second match involved Leicester's 1st team taking the stage scoring 141 runs in 20 overs. The London team despite all their efforts only managed to score 102 runs allowing Leicester's 1st team to win by 39 runs finishing a wonderful day for the Leicester



WORLD MEMON ORGANISATION MIDDLE EAST CHAPTER WORKSHOP "LEADERSHIP & MOTIVATION" - 23-MAY-2015

World memon Organization Middle East Chapter & SZABIST Dubai organized a community networking event and invited the members of the World Memon Organization - Dubai, to attend a Workshop on 'Leadership and Motivation' conducted by Prof Dr. Hummayoun Naeem on Saturday, May 23, 2015 at, SZABIST auditorium Dubai.

The aim of this workshop was to bring together educationists and the community and provide a platform for future leaders to interact with each other, enhance their leadership competencies and create significant opportunities for academic and personal development.

A presentation of Szbaist was made, Dr Hummayoun was then invited on the stage to deliver the presentation, he enlightened the audience through his dynamic experience, presentation skills and corporate & an inspirational videos. There was a self-assessment tests during the session.

The session was fully energetic and kept the audience focused throughout the lecture. There was good turnout & response for the event, 38 participants attended the session with senior member Mr. Haroon Karim WMO- Middle East (Chairman Board of Trustees) present as well.

At the end certificates were distributed to the participants. The workshop created an opportunity to build the relationship between World Memon Organization & Szabist. On behalf of WMO Mr Haroon Karim received the souvenir from Dr. Brohi (Head of Campus).



IMPORTANCE OF ZAKAT IN ISLAM

Zakat is a beautiful concept that is regarded as one of the five pillars of Islam. In terms of meaning, the word Zakat is taken as “purification” and “growth”. However if one wants to look at the actual definition of Zakat in light of Islamic teachings then it is defined as an obligatory act for every wealthy Muslim in which he or she has to give a calculated amount of his/her wealth to needy people that have been described by the teachings of Holy Quran and hadith. The amount that has to be given has also been told and those who are the worthy receivers of Zakat have been pointed out too. Zakat is regarded as a means of purifying one’s belongings or wealth. According to the teachings of Holy Quran, giving of Zakat is very important, and those who don’t follow the commands of Allah Almighty related to Zakat will have to face serious consequences. The importance of Zakat can be judged by the fact that in Holy Quran at numerous locations it is mentioned that

“...and establish regular Salah and GIVE regular Zakat..”

Zakat in Islam

At 70 places in the Quran, Allah Almighty the commands that Salah and Zakat co-exist. Both Salah and Zakat are different forms of worships in Islam. The former has to be done physically while the latter has to be performed financially. Those Muslims who are alert towards this duty have been promised great outcomes, but those who show negligence towards it will have to suffer heavy losses. In the case of Zakat, clear instructions have been provided about the people upon whom the observance of this duty has been made compulsory. Below mentioned are the qualities, which if present in a Muslim, make him eligible to give Zakat.

The Muslim man or woman has to be adult, fully conscious and in his senses.

He should be free, not a slave.

He or she has to own a specified amount of wealth that has been described by the Holy Prophet PBUH. A thing that needs to be mentioned is that Zakat is not considered for items that are required for personal needs like clothes, furniture etc.

At the end of every year Zakat has to be given means the person should be possessing that specified amount or property equal to it for at least a year.

If a person has Gold 87.48 Gram or Silver 612.36Gram, then it becomes compulsory for him to pay Zakat. The next important thing is that to what kind of people Zakat should be given. This has also been explained in detail by Allah almighty. In the Quran it is mentioned that:

“Alms are for the poor and the needy, and those employed to administer (the funds); for those whose hearts have been (recently) reconciled (to truth); for those in bondage and in debt; and for the wayfarer: (Thus is it) ordained by Allah, and Allah is full of Knowledge and Wisdom.”