

World Memon Organisation Charitable Foundation (WMO)

THINK TANK

WORKING PAPERS

29th October 2016

Dubai

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Karachi, 21st September 2016

IN THE NAME OF ALLAH, THE MOST BENEFICIENT, THE MOST MERCIFUL

WMO MEMON THINKTANK

INTRODUCTION

The Need

Every successful community of the world has gone through a thin period and a phase of struggle. This was usually the time when some of its members put their heads together and did some brainstorming. They chalked out clear-cut plans, both short-term and long-term, to bring its members out from darkness, ignorance, illiteracy, poverty, unfavorable customs, ill-health and transform the entire community into a healthy, responsible and productive community.

We have the examples of the Aga Khan Community, the Japanese, the Israelis, the Chinese and many others who came out successful in the end.

Although many plans might have been envisioned and pursued in the past by Individuals and Organizations of the Memon Community, no significant results have been achieved till date. We, at WMO, need to have a WMO MEMON THINK TANK to chalk out clear cut short-term and long-term plans for the Memon Community and name it the GLOBAL MEMON CHARTER.

Why the time is right now?

The Memon Community has been bestowed with so much wealth and resources by Almighty Allah. Most significant is the spirit of philanthropy and the will to serve. All that is needed are clear-cut goals, the pooling of resources and channelizing of all energies to bring out a dramatic change in the community. We are lucky to be in this modern age where things are a lot easier than ever before. Travelling is quick and easy. And, we have the most modern communication tools at our disposal.

Why WMO can be a Facilitator of Positive Change

The WMO is a global umbrella organization of the Memon Community and its role is beyond being just a Zakat Collecting and Distributing Body. The role of WMO is far above the roles played by Memon Jamats, Associations, Orphanages, Hospitals, Educational Institutions and all other social welfare organizations working at the local, regional or national level. WMO is at the helm and has the capability to work across the globe without let or hindrance. It can wield more influence than any other body ever formed in the history of the Memon Community.

How can WMO do it?

Being of global nature, WMO can play a leadership role by encouraging other like-minded organizations to work together, disseminate information about the facilities available with them and pool their resources to pursue a **COMMON GLOBAL CHARTER FOR THE MEMON COMMUNITY**.

THINK TANK & ITS SCOPE OF WORK

The WMO Think Tank should consist of the OBs and any other suitable person(s) which the OBs deem appropriate. All criteria along with the number of meetings per year and the agenda should be guided by a small Governing Document.

Scope of the Work

The scope of the work of the WMO Think Tank should basically cover two aspects

1. Short-term and long-term planning for WMO and the entire Memon Community worldwide.
2. Addressing and resolving the problems faced by WMO in its proper functioning and streamlining its resources and funds to achieve a greater output for the benefit of the entire Memon Community.

COMMON GLOBAL CHARTER FOR THE MEMON COMMUNITY

“It is not enough to be compassionate, YOU MUST ACT.”

– Dalai Lama

I. THE BASIS OF THE CHARTER

1. Integration & Dissemination of Information

“If we don’t know if it is there, how will we get there?”

If the Memon People do not know if a certain facility, benefit or discount is available for them, how will they avail it?

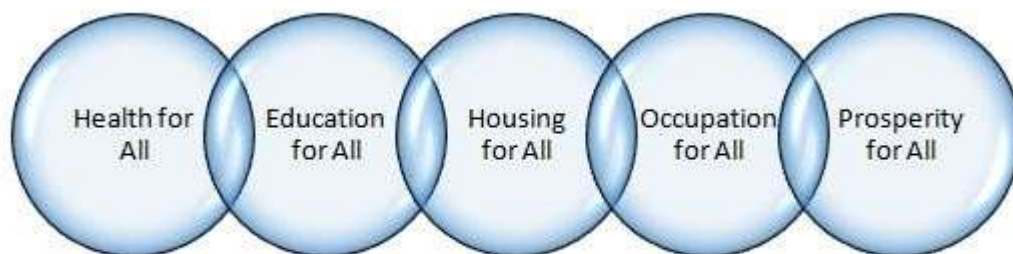
Many people are not aware of the enormous resources and facilities available to them. WMO has to create awareness of what is available to the Memon Community in any particular field such as Healthcare & Medical Assistance, Education facilities & Financial Assistance, Jobs & Business Opportunities, Loans & Microfinance, Property & Real Estate, etc. All such information should be integrated and assimilated in databases and be readily available to all concerned.

2. Coordination of Efforts

“Nobody can do everything, but everyone can do something.”

If all know which way to go, all will reach the destination one by one. As quoted above, nobody can do everything but everyone can do something. A common global charter will, Insha Allah, pave the way forward for all Memon organizations to work together as one force.

Some Goals of the Global Charter



THE FIVE PILLARS OF THE MEMON COMMUNITY

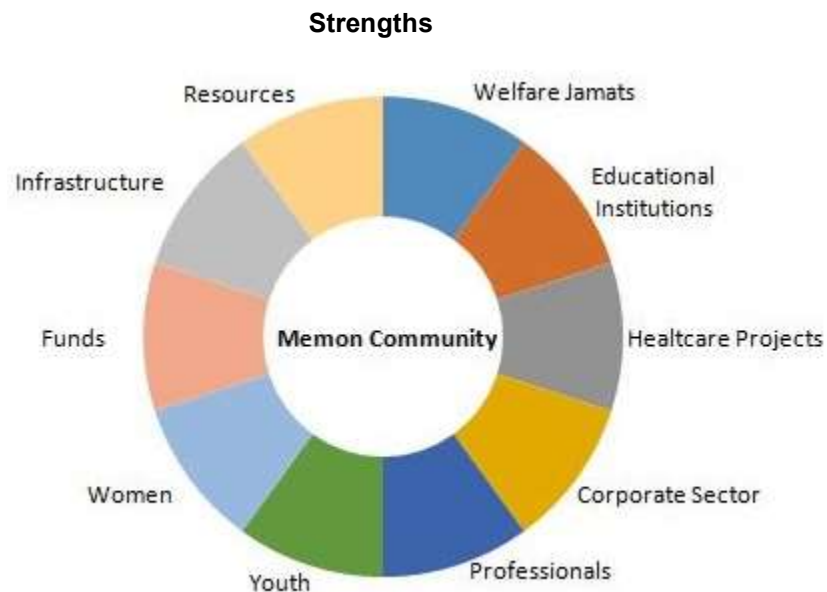
3. More efficient Pooling of Resources & Coordination of Efforts:

“Alone we can do so little, but together we can do so much.”

- Helen Keller

The Memon Community has a very large resource of funds, infrastructure and expertise. WMO has to bring on board all segments of the community which includes poor, middle class and the rich. WMO has to work together with like-minded welfare organizations and corporate bodies both at the global level and at the grass-roots level.

ROUGH SWOT ANALYSIS OF MEMON COMMUNITY SHOWS IMMENSE POTENTIAL WAITING TO BE TAPPED



STRENGTHS OF WELFARE JAMATS, EDUCATIONAL INSTITUTIONS & HEALTHCARE PROJECTS

Numerous welfare organizations such as Jamats, educational institutions and healthcare hospitals are doing an excellent job. They have the resources, infrastructure, funds and the manpower.

Although the services and facilities offered at a project run by a particular Jamat, are open to all segments of the society, the discounts and waivers are either Zakat-based or are meant only for the Members of that particular Jamat (such as Bantva or Kutiyana). The project may be the best in their neighborhood but still the Memons from other Jamats do not get the special advantage.

If there is greater cooperation, sharing of information and pooling of resources on a trans-Jamat level, then no Memon living in the same locality will be deprived of the advantage.

Weaknesses

It has been observed that some people nurture various preconceived notions about the Memon Welfare Jamats in general. An attempt is made below to highlight some of the mindsets.

1. The general impression about Memon Jamats is that they are organizations meant for the poor, where Zakat is collected and distributed.
2. Regarding participation in the activities of the Jamats, the majority believes that it is not their job and so refrains from volunteering. Such people would, at the most, give some Zakat to these Jamats but literally keep a distance.
3. The youth are also discouraged by their elders from doing voluntary work because of some politics and lack of appreciation or taking up jobs at these Jamats because the pay is low and the working-hours are long, with no retirement/medical benefits.
4. Frankly speaking, it is the type of people who run the Jamats who actually give the shaded color to their organizations. We have known the same people, who for years, have been hopping from one seat to another in the Jamats. The same groups contest the elections every time. This justifies the impression created in the minds of the people, as mentioned at Serial Numbers 2 & 3.

Note on State of the White-collared Middle Class

1. Mostly welfare institutions are Zakat-based and one growing concern is the state of the white-collared middle class who do not take Zakat. They are the ones whom nobody addresses in general terms but they are the ones who can become, in the near future, the pillars of the community or slide down into the gloom of poverty. They are generally educated to a reasonable level and occupy themselves in low-paying jobs and have to struggle to eke out a living. They have the talent and potential but nobody encourages them to solve their socio-economic problems which includes starting a small business, seeking local/overseas jobs, matrimonial help, housing, healthcare, etc. For example, many Memon hospitals offer Zakat-based help but hardly anything for the middle class category. It may be noted that these white-collared people form a major segment of the Memon Community and if encouraged and helped in their matters can in turn become an asset and be helpful to the community.

CONCLUSION

Memon Welfare Jamats are located almost in every key area in various cities of India, Pakistan and Sri Lanka - the countries with the most Memon Population. They have the assets, infrastructure, resources and the manpower. If some ways are defined to increase partnerships and collaboration, we can go beyond the barriers defined above and a very large unused resource can be utilized for greater output.

STRENGTHS OF MEMON CORPORATE SECTOR, MANPOWER RESOURCES & INFRASTRUCTURAL RESOURCES

CORPORATE SECTOR

The Memon Community is considered as one of the most dynamic mercantile community with Memons in every conceivable business field. If we consider the Corporate Sector owned by the Memons, it is enormous with countless textile industries, sugar mills, banks, financial institutions, departmental stores, construction companies, machine & tools industries, electrical & electronics industries, etc. These Memon Businesses and Corporations should be brought on board to fully implement their Social Responsibilities.

Corporate Philanthropy: Many leading Memon businesses and industries are doing their own philanthropic work and running hospitals, schools, colleges and offering other welfare services. Although their work is commendable, all these bodies are “Little Islands” which are working on their own but not contributing to the whole. They have the funds, the resources, the facilities, the equipment, the infrastructure, the expertise, the manpower and the professionals. This is a tremendous resource which needs to be channelized and the Memon Corporate Sector-based Charities must be convinced to play a more contributory role.

MANPOWER RESOURCES

Top Job Positions: A large number of Memons hold key posts in various private and government sectors such as Chambers of Commerce, Stock Exchanges, Cotton Exchanges, Bullion Markets, Automobile Sector, Construction Sector, etc. This advantage has to be tapped.

The Memon Youth and Women are a wealth with many of them ready to volunteer and serve the community. They have the energy, education, skills and knowledge.

CONCLUSION: A lot of resources and talent is out there but only a tiny fragment of the potential is currently being utilized. The reason being that each entity is a tiny island, or is like a piece of driftwood floating all alone. We need to pick up these pieces and join them together by developing fruitful partnerships to achieve the global charter.

4. Reaching out to all segments of the Memon Community

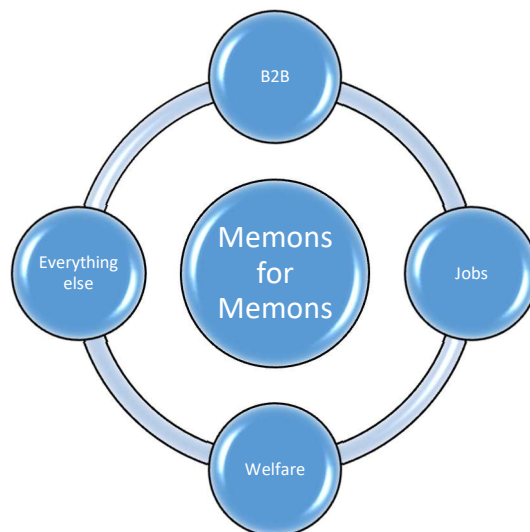
People from all walks of life should be motivated to take part in efforts of WMO to bring about a global change in the community. And a “WE FEELING” should be cultured. So far, WMO has reached out to the poor but it is high time that it reaches out to the white-collared middle class and the upper class.



A well-planned strategy should be designed to create a positive image of WMO as a Harbinger of Change and a Beacon House to show the way forward for the entire community.

5. “Memons for Memons” Policy

As a rule, Memons should encourage Memons - Memon Businesses must give priority to Memon Employees (but on merit basis only). Memon Donors must give priority to Memon Beneficiaries. Memon owned Educational Institutions should better discounts to Memon Students, Hospitals managed by Memons should give top priority to all Memon Patients regardless of their Jamats, etc. Memon-owned Stores should offer discounts to Memons. All Memons and their organizations should sign an agreement in this regard.



II. SUGGESTED TOOLS & FACILITIES FOR THE GLOBAL CHARTER

Tools

- 1) World Memon Mobile Apps / Web Portals
- 2) World Memon Smart Cards which will be based on the Global World Memon Uniform Database.

Facilities

- 1) **World Memon Outreach Centers / Memon Neighborhood Programs:** Sometimes, it might be enough to establish a small **OUTREACH CENTER** at the right place with one or two staff to achieve its goals. In other words, it is not always so expensive to do the work. Alternatively, an existing facility or office belonging to any other like-minded organization can be used as an Outreach Center.
- 2) **Help Line (Memon 911)**

Databases

- 1) **International Memon Donors' Database** – individuals, businesses, other NGOs & non-Memon donor organizations, International Donor Agencies.
- 2) **Global World Memon Uniform Database** (General Population Census) with uniform format of Membership Data for all Jamats. World Memon Smart Cards will be issued based on this database. This database will contain a lot of sub-databases such as Educational Track Record, Medical Record, History of financial Assistance (Education, Medical, Housing, Business Loans). This versatile database will be shared by all Jamats and will be able to provide data on global level, national level, city level, neighborhood level, family-level and individual level.
- 3) **International Country-wise Database of all Memon Healthcare projects** including hospitals, clinics, dispensaries, consultants, specialists, doctors, pharmacies, laboratories, etc. This will include a supporting database of all donor individuals, Jamats, welfare organizations, Memon corporate bodies and international charities which are ready to offer financial assistance to Memon Patients.
- 4) **International Country-wise Database of all Memon Educational Institutions.** This will include a supporting database of all donor individuals, Jamats, welfare organizations, Memon corporate bodies and international charities which are ready to offer financial assistance to Memon Students.
- 5) **International Database of all big and small Memon Businesses,** Industrials, Corporations, etc.

A TO Z OF THE GLOBAL CHARTER

ANNUAL ALL MEMON JAMAT CONFERENCES

Should be held at Regional, National & Global Level to discuss way forward for Education, Healthcare, Housing, Annual Awards, Annual Sports Events, Smart Cards, Global Memon Database, establishment of Neighborhood Outreach Centers and to work jointly/pool funds and resources.

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ANNUAL B2B SESSIONS, WORLD MEMON:

- The B2B Seminars are an ideal way to get people acquainted with WMO and its Objectives and also building the right image of WMO.
- Help in removal of the misconceptions nurtured by some past or prospective donors and well-wishers.
- Will bring in more professionals, executives and the white-collared as Members of WMO.

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ANNUAL AWARDS, WORLD MEMON: The proposal put forward by Mr. Shahid Sangani, COO and other brothers for the Annual Memon Awards is another excellent idea to market the image of WMO. There are so many Awards all over the world which have become a brand and identity for themselves such as the Filmfare Awards, the Grammy Awards, etc. [I request Shahid Bha to fill in the relevant information here so as to complete this Working Paper]. **ANNUAL AWARDS (REGIONAL PRELIMS):** Options of holding the Annual Awards Prelims at regional level can be debated and discussed.

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ANNUAL REGIONAL SPORTS EVENTS, CRICKET TOURNAMENTS & ANNUAL REGIONAL YOUTH CONFERENCES: Need to be discussed because they could bring in more youth and encourage their participation in WMO and Community Service.

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EDUCATION FOR ALL

- To increase scope of work with the support of Education Partners namely other Jamats, Memon Corporate Sector and Educational Institutions.
- All Memon Students will be in the Central Memon Education Database. All data about their education, financial assistance and progress will be shared by all Jamats/Educational Institutions and be available to the concerned.
- Monitor the Memon Students in the Memon Neighborhood
- Monitor the Educational Institutions and their standards in the neighborhood in connection with the education of the Memon Students.
- Establish new Educational Institutions in the area
- Take-over Sick Educational Institutions
- Encourage Tutors, Teachers and Coaching Centers.
- Run a Book Store (part of the World Memon Discount Store)
- Identify talented sportspersons and do the needful.
- Forward recommendations for Annual Students' Awards.

Education for All Projects

- a. No Memon Child should be left without Formal Education
- b. World Memon Students' Exchange Program
- c. WMO Education Endowment Fund (Non-Zakat)
- d. Education & Care of Special Children

- e. Select the Best School Policy
- f. Raising Education Standards & Improvement of facilities Policy
- g. Student Monitoring Policy
- h. Adopt a Student Policy
- i. Adopt a Sick Unit Policy
- j. College & Higher Education Policy
- k. Technical & Vocational Policy
- l. Short-term Courses Policy
- m. Seminars & Training Sessions
- n. Counseling & Career Guidance
- o. More Education Partners & Collaborations Efforts
- p. Annual All Jamat Education Conferences

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GLOBAL DATABASE, WORLD MEMON

A uniform Membership Data Format be formulated with the consultation of all Memon Jamats so that an International Database of Memons can be launched. This will run in parallel with the World Memon Smart Cards.

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GOVERNING DOCUMENTS OF WMO, REGULAR AMENDMENTS & UPDATES TO THE: The Governing Documents, Policies & Procedures, Rules & Regulations and Guidelines of WMO should be regularly revisited and timely updates must be made. As a rule, a Constitutional Amendment Committee at the Center should regularly note down what is needed to be added, subtracted or revised and propose Amendments, almost every year, to keep up with the changing times and growing demands of the organization.

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HEALTH FOR ALL: Suggested Motto would be “No Memon should be left without proper healthcare and medical treatment”. Please refer to “Possible Functions of Outreach Center” below for some more details.

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HOUSING FOR ALL: I believe that the future of the Memon Community lies in Neighborhoods and Housing Societies where all Memons, rich and poor, live together in peace and harmony and where it is easy for the community elders to monitor the population and quickly respond to its needs. In Pakistan and few other countries, most of the Memon Community is already living in housing societies and in neighborhoods which are densely populated by Memons. That is why I suggest a Pilot Project of MEMON NEIGHBORHOOD / OUTREACH CENTER. Please also refer to “Possible Functions of Outreach Center” below for some more details on Housing for All.

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INTERNATIONAL DONORS’ DATABASE, WORLD MEMON: An International Database of Memon Individuals, Welfare Organizations and Corporate Bodies be compiled. This will run in parallel with the World Memon Smart Cards. The level of privacy and confidentiality has to be defined.

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MEMON HELPLINE (MEMON 911): A centralized Community Helpline Center manned by 24/7 well-trained staff can be installed in cities and towns which have a considerable Memon Population. This Helpline Center will be able to provide information and help at the time of Medical Emergencies, and will

coordinate with ambulance services, hospitals, doctors and allied staff. Medical Helpline will be run and managed by a consortium of Memon Hospitals. WMO will play only a facilitating role.

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MEMBERSHIP CAMPAIGNS & ROAD SHOWS: The strength of WMO lies in its Membership. Looking back at the last 15 years, the number of Members of WMO has just reached a combined total of 1,000 members in all Chapters. This is nothing compared to the Memon Population of over 2 million. We have to seriously look into this and find ways to get more and more people to join WMO.

- Membership Campaigns, Road Shows and Get-Togethers have to be held regularly to encourage people to join WMO by creating awareness of WMO's vision, mission and activities and also by removing any preconceived notions.
- A target should be set that the worldwide Membership of WMO should reach 5,000 within the next five years. Each Chapter must be given a Membership Target.
- People from a variety of backgrounds should be attracted to join WMO, especially professionals and intellectuals.
- All formalities related to applying and paying for Membership should be made easy as possible.
- Non-affording Memons, especially the Youth, should be taken under 'Friends of WMO'.
- Follow-up on Membership Software Data Entry and Collection of Dues must be top priority. Regular reminders for Membership Reminders be sent and followed up by phone.

Benefits for Members

Normally, prospective members ask us what benefits they will get by joining WMO. Some plans should be chalked out to facilitate the members to benefit from the global nature of WMO.

Some suggestions are as under:

- We can provide Membership Identity Cards/ World Memon Smart Cards. We can negotiate with grocery departmental stores, hospitals, medical diagnostic centers, school bookstores, hospitals, restaurants, banks, etc belonging to the Memon Community to offer some discounts to those who produce the WMO Card, especially the less-fortunate Members.
- At some Chapters the members are in close proximity with each other whereas at some Chapters they are scattered far and wide. The use of Mobile Apps and Online Communication Tools can bridge the distances.
- We have to provide ample opportunities for WMO Members to interact with each other. Already, Annual Members' Get-Together or AGM (Annual Gathering of Members) have been implemented at all Regional Chapters. The Members can have a good time and socialize at these events which will also serve as Membership & Fundraising Campaigns.
- A uniform database of Members has already been designed for all chapters, which is shared with WMOHQ. (**NOTE:** In a few years time, we have to standardize the Membership Form format for all Jamats & Associations so that a GLOBAL MEMON UNIFORM DATABASE is developed.)
- A WMO Members' Directory and a WMO BUSINESS & TRADE DIRECTORY must be published.
- We must encourage the members to take part in various welfare activities of WMO by becoming Members of Committees, Youth Wing and Ladies Wing of WMO (whichever is applicable).

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MEMON NEIGHBORHOODS

Break-up of the Memon Community: The basic unit of a society is a Family. And, the basic unit of a Family is an Individual. A group of families form a Neighborhood. The basic administrative and welfare unit of the Memon Community should be the MEMON NEIGHBORHOOD.

A Pilot Project may be initialized in three countries namely Pakistan, India and Sri Lanka wherein a specific locality with up to one thousand Memon families be adopted by WMO to test out the proposals put forward below.

I wish to highlight the administrative structure in few far eastern countries where every locality has a Neighborhood Association (consisting of 10 to 100 families) which is headed by a Neighborhood Community Leader along with his wife (he is paid by the government). Each Neighborhood Association is part of the Community Association (usually 4 to 10 Neighborhoods).

The Neighborhood Leader keeps track of all births, deaths, marriages and other events taking place in his area while his wife interacts with the women and keeps track of vaccinations of children, maternity issues, general health, vocational training, etc. The wife serves not only as a health worker but also arranges training programs for home-based small enterprises such as stitching, embroidery, handicrafts and other vocational training so that the women can also earn their livelihood while at home.

Both of them are fully aware of the number of families (men, women & children) in their area along with socio-economic status, health and sanitary conditions and report to the Community Association Leader about who is in need of financial assistance (monthly help, rations, school fees, etc) and who is well-off to help others. They also supervise observance of cleanliness and hygiene and ensure supply of clean drinking water and other necessities and report to the Community Association Leader when these are lacking. They also suggest approaching local donors for funds for small causes. They also help in the preparation of government ID Cards, Marriage Certificates, Death Certificates, etc.

This amazing but simple administrative setup reaches out to the people at the grass-roots level.

I think this is what WMO needs and this is what WMO should initiate in its Pilot Projects. We need to select 1000 families (although they may not be in one area since Memon Community is scattered) and divide them into ten neighborhoods with ten Neighborhood Leaders who will be called **MENTORS, who will be based at an OUTREACH CENTER**. WMO may consider taking on board other Jamats and the Memon Corporate Sector in this endeavor. Many multinational NGOs are working on similar lines.

The future of the Memon Community lies in Neighborhoods and Housing Societies where all Memons, rich and poor, live together in peace and harmony and where it is easy for the community elders to monitor the population and quickly respond to its needs. In Pakistan, most of the Memon Community is already living in housing societies and in neighborhoods which are densely populated by Memons.

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MOBILE APPS, WORLD MEMON: Software Applications designed for a specific purpose which will run on all types of Mobile Phones, Tablets, Laptops and PCs. Mobile Apps in this Paper refer to:

- **Hospital Apps** (for information on hospitals, doctors, surgeons, diagnostics, fees/charges),
- **Healthcare Apps** (for general awareness & online consultation),
- **Educational Apps** (information of educational institutions, scholarships available, books, libraries, bookstores, coaching centers, notes, sample tests, past question papers & online tuitions/coaching).
- **Online Taxi/Rickshaw App:** The Memon Community has a lot of Rickshaw and Taxi Drivers, especially in cities like Karachi. Memon Families can use the online Taxi/Rickshaw App and (using GPS) any nearby Memon Driver will be sent a Text Message or an automated call on his

Special App to respond to the call. This type of service is already in use in many cities around the world to book a Cab.

- **Service Provider App:** Plumbers, Electricians, AC Technicians and other Skilled workers can be brought online.
- **Memon Neighborhood Networking Apps:** This type of Apps will allow creation of Neighborhood Networking Groups. For example, all Memons especially the Youth or Women living in a particular Memon Neighborhood can create their own group.
- **Memon Job Portal/App:** All Memon owned businesses, corporations, industries, welfare organizations, educational institutions, overseas employers and the job seekers can be linked together so that **Memons for Memons Policy** can be encouraged.

It must be remembered that besides providing some useful services to the Memon People, one more purpose of bringing all the above types of people together online is Memon Population Census. The problem is that WMO has access to only one segment of the Memon Population, i.e. the Poor Zakat-taking Population. Mobile Apps are an ideal way to get more and more people on the Census Database.

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OCCUPATION FOR ALL: Please refer to “Memons for Memons”, Job Portals/App,

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OUTREACH: “Outreach is an activity of providing services to any populations who might not otherwise have access to those services. A key component of outreach is that the groups providing it are not stationary, but mobile; in other words they are meeting those in need of outreach services at the locations where those in need are. In addition to delivering services, outreach has an educational role, raising the awareness of existing services.” - (Wikipedia)

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OUTREACH CENTER: Each Memon Neighborhood will have an Outreach/Community Center manned by Neighborhood Leader or Mentor whose basic purpose is to reach out to the Memon People at the grass-roots level.

Possible functions of the Outreach Center:

Population Census & Monitoring

- Conduct Population Census in the Neighborhood
- Monitor the births, deaths & marriages

Smart ID Cards (with support of a Memon Bank with built-in ATM/Debit Card)

- Issue World Memon Smart Cards to the Memons in the Neighborhood
- These cards can be used to pay all Electricity, Gas, Water, Internet, Mobile Phones and Landline Bills.
- These cards can be used to order and pay for Groceries and other household items from a Memon Departmental Store, through a Mobile App, for free home delivery.

Healthcare for All (with support of Memon Hospital)

- All Memons will be in the Memon Medical database.
- Run a small clinic with general physician
- Run a pharmacy (part of the World Memon Discount Store)
- Park one ambulance
- Monitor the general health of the people in the Memon Neighborhood

- Encourage a healthy diet and healthy lifestyle
- Provide counseling and arrange education sessions for general healthcare
- Provide guidance for serious illnesses and arrange further treatment with a Memon Consultant or at a Memon hospital. Also recommend for financial assistance.
- Consultancy for maternity issues
- Vaccinations and Immunization of the Children

World Memon Discount Store (run with the support of Memon Businesses)

- Run the World Memon Discount Store which will have all Groceries and Household items. It will also have a **pharmacy** and a **bookstore** with all school and colleges books available. The store can be shared and centered in between few Memon neighborhoods. Special discounts will be offered to holders of World Memon Smart Cards.
- Alternatively, arrangements can be made for Home Delivery Service through World Memon Mobile App by entering into agreement with a Memon or Non-Memon Departmental Store (Prepayment by Memon Smart Card)

Housing for All (with the support of Jamats)

- Review the Housing Condition of the Memon residents and recommend repairs or procurement of new house
- Facilitate building of Memon Housing Complexes & Societies and developing Memon Neighborhoods.

Jobs, Microfinance & SME (with the support of Memon Businesses & Memon Banks)

- Facilitate vocational and technical training for both men and women
- Assess the financial status of applicants and recommend loans
- Closely monitor the performance and progress of loan applicants and recommend further action.
- Help find jobs with the coordination of Memon Corporations through a central Memon Job Database
- Encourage Memon Taxi, Rickshaw and Delivery Van Drivers to use the Mobile App for online bookings from Memon Families.
- Encourage Plumbers, Electricians, AC Technicians and other Service Providers to use the Mobile App for online bookings from Memon Families.

Financial Assistance, Monthly Help Program & other Philanthropic Activities

- Financial Assistance, Monthly Help and Widow/Orphan Support Program will be based in a centralized database to avoid duplication of help, misuse and fraudulent activities.
- Distribution of timely financial assistance will be supervised by the Outreach Center and will be credited into the Account of the Beneficiary through the World Memon Smart Card.

Memon Local Volunteer Program (Memon LVP)

- Encourage the Memon Youth, the Women, the Men, the Professionals and others to spare their time for local Community Service. They would play their part in monitoring the population, maintaining databases, conducting vocational and technical training (men and women), tutoring and coaching, healthcare work, sports & recreation, socio-cultural activities and contribute to any other activity of the Outreach Center.

General

- Encourage cleanliness and hygiene
- Ensure that all needed facilities are in place

- Hold socio-cultural events
- Encourage and facilitate local sports and healthy recreation.
- Discourage social evils and unwanted customs.
- Encourage brotherhood a “We Feeling” among the Memon families and encourage volunteering and service to others.

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POPULATION CENSUS OF THE MEMON COMMUNITY: No reliable statistics are available about the Memon Community anywhere in the world. Other communities of similar size and nature have been able to collect data about their members and have taken appropriate steps but the Memon Community is lagging behind.

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REGISTRATION WITH INTERNATIONAL AGENCIES

- Affiliation with UN, UNESCO, etc.
- Affiliation with other Global Donor Agencies and Global Partners.
- The WMO North America be requested to follow-up our Application at the United Nations.

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SMART CARDS, WORLD MEMON

The Mentors in Neighborhoods will issue **WORLD MEMON SMART CARDS** to each and every individual (whether adult or child) and track the birth, death, marriages, education, health, socio-economic progress in his neighborhood. Obviously, the MENTOR would involve his or spouse so that both men and women can be attended to.

All welfare organizations, including WMO, have access to only one category of the population, i.e. the Poor People, who take Zakat. But the Memon Community consists of the Elite and the white-collared middle class as well, which WMO does not have easy access. They generally do not need help from WMO and WMO cannot benefit them in anyway.

A well-planned strategy should be defined to reach out to the rich and middle-class and convince them that WMO is not “another Jamat”. For ease of understanding, the Memon Community can be divided into DONORS and BENEFICIARIES (Zakat taking or Lillah Fund taking) and the Chapters of WMO can be divided into Donor Chapters and Recipient Chapters.

- I. I suggest that the **WORLD MEMON SMART CARDS** be prepared with support of Memon owned Banks. These cards are basically meant to collect Census Data and also get the white-collared and the rich involved by offering the members some attractive deals.
 - i. The **WORLD MEMON SMART CARD** would come in five different colors and categories namely **GREEN CARD** (for Zakat taking Poor), **SILVER CARD** (for Non-Zakat taking Middle Class), **GOLD CARD** (for Upper Middle /Zakat Giving Class), **PLATINUM CARD** (for Memon Elite/Donors) and **SOCIALLY RESPONSIBLE CORPORATE CARD** (for Memon Corporate Enterprises). The Green and Silver Cards belong to Beneficiaries while the other three types are Donor categories.
 - ii. The **WORLD MEMON SMART CARD** would be issued in liaison with a Memon Bank and would also serve as an ATM/DEBIT Card and could be used to pay Utility Bills, Mobile Phone Bills, School/College Fees or receive financial assistance from WMO or any other Jamat.

- iii. The Gold, Platinum and Corporate Cards (Donor Categories) will bear a premium and the amount received will be invested/utilized for the benefit of the Green and Silver Card Holders. Donors can use the CARD to donate as well. Designated Brand Ambassadors along with a marketing team would persuade the leading Memon personalities and corporations to buy these cards.
- iv. Memon-owned restaurants, travel agents, departmental stores and service providers will bear the sign "WORLD MEMON SMART CARD ACCEPTED HERE" and will offer Priority Services to these Donor Categories.
- v. The Green and Silver Card Holders will be offered discounts by the CORPORATE CARD MEMBERS which bear the above sign (Departmental Stores, Textile Showrooms, Restaurants, Schools, Colleges, Bookstores and what not).
- vi. All card holders will be given free access to Memon Expos, Exhibitions, Seminars, Youth Wing Events (they have to register online through the App prior to the event).
- vii. They may be given "Friends of WMO" Membership, if approved by the relevant Committee.

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