

# WORLD MEMON ORGANISATION

## PAKISTAN CHAPTER



# PERFORMANCE REPORT

FOR THE PERIOD FROM 1<sup>ST</sup> DECEMBER 2007 TO 10<sup>TH</sup> MAY 2008.

# REPORT OF WMO

## PAKISTAN CHAPTER

### 1. PRESENT BOARD OF MANAGEMENT (PAKISTAN CHAPTER)

The present Board of Management of WMOPC is as under:-

1. Mr. Pir Mohammed A..Kaliya	Trustee / Vice President
2. Mr. Shoaib Ismail Mangroria	Trustee /Asstt. Secretary General
3. Mr. Muhammad Yasin Saya	Trustee /Deputy Secretary General
4. Mr. Mohammad Yousuf Adil	Treasurer
5. Mr. Jan Mohammad Haji Yaqoob.	Trustee
6. Mr. A. Rauf Haji Yakoob	Trustee
7. Mr. Aqeel Karim Dhedhi	Trustee
8. Haji A. Majeed Pardesi	Trustee
9. Mr. Irfan Patel	Trustee
10. Mr. Abu Bakar Sheikhani	Trustee
11. Mr.Muhammad Aslam Pardesi	Trustee
12. Mr. Ebrahim Qasim	Trustee
13. Mr. Ashraf Machiyara	Trustee
14. Haji Muhammad Rafiq Pardesi	Trustee
15. Mr. Muhammad Ilyas Pirwani	Trustee
16. Mr. Ilyas Muhammad	Trustee
17. Mr. Peer Muhammad Diwan	Trustee
18. Haji Ghani Usman	Trustee
19. Mr. Muhammad Amin Chappal	Trustee
20. Mr. Imran Sharif	Trustee
21. Haji Kassam Khanani	Patron
22. Mr. Shabbir A. Pakta	Patron
23. Mr. Muhammad Ebrahim Hashim	Patron
24. Mr. Abdul Qadir Usman	Patron/Representative of All Pakistan Memon Federation
25. Mr. Muhammad Hashim Patel	Patron
26. Mr. Shoaib Jan Muhammad	Patron

27. Mr. Mehboob A. Rauf Gandhi	Patron
28. Mr. Noor Mohammad Hashim	Patron
29. Mrs. Aisha Anwar Gani	Patron
30. Mr. H. M Shehzad	Patron
31. Mr. Abdul Rashid Godil	Patron
32. Mr. Ahmed Jaffer Kudia	Patron
33. Mr. Muhammad Iqbal Nini	Patron
34. Mr. Muhammad Bashir Latiwala	Patron
35. Mr. Abdul Rauf Essa	Patron
36. Mr. Abdul Majeed Abdani	Patron
37. Mr. Junaid Amin	Patron
38. Mr. Yahya Polani	Patron
39. Mr. Farooq Faria	Patron
40. Mr. Qasim Lawai	Patron
41. Mr. Adam Kath	Patron
42. Haji Masood Parekh	Patron
43. Mr. Arif Punjabi	Patron
44. Mr. Abdul Aziz Memon	Patron
45. Mr. M. Younus Abdul Sattar	Patron
46. Mr. M. Yaqoob Tabani	Patron
47. Mr. Altaf Habib Jangda	Patron
48. Mr. Hanif Ishaq	Elected Member
49. Mr. Abdul Razzak Vayani	Elected Member
50. Madam Bano Katchi	Elected on Ladies Quota
51. Ms. Hawa Abdullah	Elected on Ladies Quota
52. Mr. Abdul Razzak Thaplawa	Co-Opted
53. Mr. Abdul Ghaffar Saboonwala	Representative of United Memon Jammat of Pakistan

**Note:** In view of the amendments in the Constitution, all the Patrons have now become members of the Board of Management.

1.2. The following members from Pakistan Chapter were elected as Office Bearers for the years 2006 and 2007:-

- |                                |                             |
|--------------------------------|-----------------------------|
| 1. Mr. Pir Muhammad A. Kaliya  | Vice President              |
| 2. Mr. Muhammad Yasin Saya     | Deputy Secretary General    |
| 3. Mr. Shoaib Ismail Mangroria | Assistant Secretary General |
| 4. Mr. Muhammad Yousuf Adil    | Treasurer                   |

## 2. OBITUARY :

1. During the period under review, Mr. Yousuf Tar from South Africa, passed away on 8<sup>th</sup> February 2008, Mr. Abdul Sattar Aikal from Middle East passed away on 12<sup>th</sup> February 2008, Mr. Anwer Abdullah of Al Salama Insuarnace , a senior member of WMO ( Middle East Chapter ) passed away on 27<sup>th</sup> February 2008, Wife of Mr. Razzak Chasmawala, a BOM Member of WMO India Chapter who passed away on 29<sup>th</sup> February 2008 , Janab Arif Mukaty Son-In-Law of Abdul Raheem Jaliawala of ARY on 7<sup>th</sup> April 2008, Janab Abdul Qadir Alladina Harunani on 5<sup>th</sup> May, 2008.
2. We pray to Almighty Allah that He may shower His choicest Blessings upon the departed souls and also pray that He may give courage and solace to the families of the deceased to bear the unbearable losses.

## 3. MEETINGS OF THE BOARD OF MANAGEMENT (PAKISTAN CHAPTER)

3.1 During the period under review four Meetings of the Board of Management of WMO Pakistan Chapter were held.

### 3.2 DINNER IN HONOUR OF MR. SHOAIB AMIN KOTHAWALA

On 29-2-2008, a dinner was hosted in honour of Mr. Shoaib Amin Kothawal at Karachi Club Annexe by WMO PC where leading members of the Memon Community along with the Members of the Board of Management, were invited .

After the dinner, a group meeting was held to explain, in detail, the importance of rehabilitation and education of the masses in Pakistan. The participants expressed their satisfaction on the working of WMO PC vis-à-vis the

Rehabilitation and Education Projects. Mr. Shoaib and other philanthropists present in the Meeting assured WMO PC of their fullest cooperation and financial support for the above Projects.

### 3.3 DINNER IN HONOUR OF AL-HAJ MOHAMED FAROUK SODAGAR DARVESH:

On 21<sup>st</sup> April, 2008, a dinner was hosted in honour of Al-Haj Mohamed Farouk Sodagar Darvesh at Karachi Gymkhana by Mr. Ebrahim Qassim, Trustee of WMOCF where leading members of the Memon Community along with the Members of the Board of Management, were invited .

In the said Meeting, a brief over-view of the activities of the WMO PC was presented. Mr. Farouk Darvesh, while appreciating the activities of WMO PC, informed the members that soon WMO India Chapter would get the status of a liaison office of WMO Headquarters and all the activities carried out in India would route through WMO India.

## 4. MEMBERSHIP

The total membership of WMO from Pakistan Chapter is as under:-

Trustees	16
Patrons	22
Life Members	84
Annual Members	404
Apex Bodies	02
Jamaat & Institutions	08
Total	536

Notes:

- 2) Those Members who have not cleared their dues for the year 2006 are excluded from the list of the Members.
- 3) Two members who had earlier expressed their intention to become Trustees have now opted to become Patrons.
- 4) Five members had expressed their intention to become Trustees, but they have not yet paid the first installment and therefore, they have not been included in the above referred number of Trustees.
- 5) Five members had expressed their intention to become Patrons, but they have not yet paid the first installment and therefore, they have not been included in the above referred number of Patrons.

## 5. REPORT OF THE REHABILITATION COMMITTEE

A report prepared by Mr. Muhammad Yousuf Adil, Chairman of the Rehabilitation Committee of WMOPC is reproduced below:

### WMO REHABILITATION SCHEME - PAKISTAN - AN EYE OPENER

#### **Preamble**

May I draw your kind attention to the mission statement of WMO which say “Unity, Welfare and well being of Memon community?”

Dear Brothers, may I take this opportunity to bring to your kind attention and sympathetic consideration that Memon community is not well off as we all think particular our friends at Head Quarter do not give the priority which Pakistan Memon community deserve.

I will narrate the living example of Memon community in Pakistan, they are poor illiterate, unhealthy deprived of amenities of life, don't get even what to talk of three meal even one meal a day. If you have any doubt, please visit the WMO House at Karachi and look for yourself and get confirmation. I am sure when you will leave the WMO House tears must be in your eyes and if you are sensitive like me you will not be able to sleep on that night one thing I forget to mentioned that divorce rate in the Memon community is very high. Every applicant family that we interview on every Wednesday on are average 20% of families have one or two daughters divorced and living with parents with their children in room of 12x10 which accommodates 8 to 10 people. Just think where they will be sleeping and particularly when young daughters are also with them. Some of the families have sent their daughter to orphanage house.

#### **Procedure and Process**

Let me give you the brief background of rehabilitation scheme and how we operate

##### **1. Invitation for Applications**

- Advertisements in the leading newspapers and the magazines were given inviting applications from the deserving members of the community for financial assistance for acquiring flat, against which 7,225 applications were received within the stipulated time. Basic data of each were subsequently computerized.

- Out of the total applications, 1800 have been scrutinized by several committees to ascertain the facts of applicants by visiting their present residence. The evaluation is in process and the different sub committees have submitted their report. This process is presently under way. Out of these 552 applications were approved for providing financial help for flats ranging from 4 Lac to 8 Lac, on average rejection ratio is about 60% due to tough scrutiny by dedicated volunteers.
- To avoid future complications, it was principally decided that on the applications of Widow living alone, WMO- PC will provide financial assistance for acquiring flat on rent and the rent and deposit, if any, will be paid by WMO-PC

On the basis of application received a data base was developed giving Jamat wise, and location wise details

## **2. Operational Strategy**

- To achieve the desired objective smoothly and in a transparent manner WMO-PC has formed the Rehabilitation committee which is supported by the following two independent subcommittees;
  1. Scrutinizing committee
  2. Approval Committee
- The Committee has spelled out preference criteria for the financial assistance and top preference is given to those applicants who are widows and divorcees.

## **3. Functions of the Committees**

### **Scrutinizing committee**

Scrutinizes the applications for assessing the financial position of the applicants.

Interviews the applicants and also visits the present residence of the applicant.

(During interview and personal visits to the present resident of the applicants, the members fill pre-determined forms to assess the need and the priority of the applicant.)

A separate file for each applicant is prepared and as per the recommendation of the committee the case is forwarded to the approval committee.

### **Approval Committee**

Reviews the files of all the successful applicants and assesses the merit of the case and sends the recommendations to the Rehabilitation committee. Final decision is taken by the Rehabilitation committee in a joint meeting with the Scrutinizing Committee and Approval Committee.

In case, members of the Rehabilitation Committee desire further information of a certain applicant, the matter is referred back to the scrutinizing committee for re-verification.

The rehabilitation committee also reviews the cases of the unsuccessful applicant and refers back selected cases to the Scrutinizing Committee for reconsideration.

### **After Approval;**

1. Individual Jamat of each successful applicant is approached to ascertain whether Jamat has already granted any financial assistance to the applicant for acquiring flat etc and also requested for a contribution in the specific cases. Normally we do not get positive response from Jamat for contribution and reply of our queries.
2. The successful applicant is then asked to find out a suitable flat on ownership basis within a stipulated time, which may be extended at the discretion of the Rehabilitation Committee from time to time.
3. The entire documentation work i.e. the registration of the conveyance deed is done by the advocate designated by WMO-OPC. In certain cases, the Rehabilitation Committee may decide to convey the flat in the joint names of the applicant and his/her spouse.
4. flats are purchased with 95% share of applicant paid from Zakat fund and balance 5% is paid from General Fund to keep 5% ownership with WMO, and original documents are kept in locker by WMO.

### **Housing Considerations of the rehabilitation committee**

- No separate housing project would be constructed; as providing residence in one housing project to the needy families might create

social problems as such projects are generally marked to have been built by zakat fund and;

- In view of the high prices of land and due to the strict implementation of the building rules, the cost of the one individual project becomes prohibitive.
- Though, there are certain plus points of living in an exclusive community project but minus points out weight the plus points keeping in view the past experience of various housing projects in the country

## **DISBURSEMENT FOR PROPERTIES**

To date the committee has approved 575 application for financial assistance for acquiring flat, initially we started with Rs.400,000 (Rupees Four Hundred thousands) which has been increased to Rs.800,000 (Rupees Eight Hundred Thousand only) due to rising cost.

The year wise breakup for fund collection and distribution is as under

### **2004**

**(Amt. In Rupees)**

#### **COLLECTION OF ZAKAT FUND**

PAKISTAN

26,991,463

WMO HEAD QUARTER

20,644,650

47,636,113

#### **DISBURSEMENT OF ZAKAT FUND**

23 APPLICANTS PROVIDED FLATS

7,668,500

DOCUMENTATION EXP

318,000

BROKERY EXP

29,800

8,016,300

18 APPLICANTS PROVIDED RENT FOR FLAT

162,450

7 APPLICANTS PROVIDED RENT DEPOSIT		<u>145,000</u>	8,323,750
<b>5% GENERAL FUND</b>	<b>416,500</b>		
			<u><b>39,312,363</b></u>

**2005**

**(Amt. In Rupees)**

**COLLECTION OF ZAKAT FUND**

OPENING BALANCE			39,312,363
PAKISTAN			<u>36,595,000</u>
			75,907,363

**DISBURSEMENT OF ZAKAT FUND**

95 APPLICANTS PROVIDED FLATS		36,253,250	
DOCUMENTATION EXP		2,256,275	
BROKERY EXP		282,650	
		38,792,175	
45 APPLICANTS PROVIDED RENT FOR FLAT		768,417	
16 APPLICANTS PROVIDED RENT DEPOSIT		<u>325,000</u>	39,885,592
<b>5% GENERAL FUND</b>	<b>1,892,750</b>		
	<b>Balance Carried Forward</b>		<u><b>36,021,771</b></u>

**2006**

**(Amt. In Rupees)**

**COLLECTION OF ZAKAT FUND**

OPENING BALANCE

36,021,771

PAKISTAN

34,326,000

WMO HEAD QUARTER

9,102,000

79,449,771

**DISBURSEMENT OF ZAKAT FUND**

72 APPLICANTS PROVIDED FLATS

45,241,250

DOCUMENTATION EXP

2,050,470

BROKERY EXP

346,200

47,637,920

52 APPLICANTS PROVIDED RENT FOR FLAT

989,317

48,627,237

**5% GENERAL FUND**

**2,397,750**

**Balance Carried Forward**

**30,822,534**

**2007**

**(Amt. In Rupees)**

**COLLECTION OF ZAKAT FUND**

OPENING BALANCE

30,822,534

PAKISTAN

46,285,900

WMO HEAD QUARTER

36,141,510

113,249,944

**DISBURSEMENT OF ZAKAT FUND**

91 APPLICANTS PROVIDED FLATS

66,067,500

DOCUMENTATION EXP

1,959,750

BROKERY EXP

233,250

68,260,500

56 APPLICANTS PROVIDED RENT FOR  
FLAT

1,080,200

6 APPLICANTS PROVIDED RENT  
DEPOSIT

130,000

169 FLATS CONVERTED FROM  
PUGREE TO  
OWNERSHIP

10,280,035

79,750,735

5% GENERAL  
FUND

2,425,250

Balance Carried  
Forward

33,499,209

2008

(Amt. In  
Rupees)

**COLLECTION OF ZAKAT FUND**

OPENING BALANCE

33,499,209

PAKISTAN

27,217,000

WMO HEAD QUARTER

6,277,000

66,993,209

**DISBURSEMENT OF ZAKAT FUND**

75 APPLICANTS PROVIDED FLATS	53,298,350	
DOCUMENTATION EXP	1,612,050	
BROKERY EXP	239,700	
	55,150,100	
111 APPLICANTS PROVIDED RENT FOR FLAT	530,460	
20 APPLICANTS PROVIDED RENT DEPOSIT	438,000	
92 FLATS CONVERTED FROM PUGREE TO OWNERSHIP	<u>9,591,749</u>	65,710,309
5% GENERAL FUND	1,216,250	
		<u>1,282,900</u>
<b>Balance</b>		<b><u>1,282,900</u></b>

### **SUMMARY**

As of todate the over all performance position of Rehabilitation Scheme is as under:

Application approved for Flats	575	
Application approved for Rent	151	
Conversion from pagree to ownership	<u>261</u>	
	<b>994</b>	
Flats provided on ownership	369	
Flats provided on Rent	111	
Flats converted from pagree to ownership	<u>261</u>	
	<b>741</b>	
<b>Requirement of Zakat Funds</b>		
Commitments for 206 flats	165,000,000	
Commitments for 40 flats on Rent	<u>1,440,000</u>	
		166,440,000

## **Funds available**

In hand 1.3

## **Commitments**

Ilyas Mohd.	8.6	
Aziz Kath	3.0	
Aqeel K. Dhedi	10.0	
Iqbal Ali Mohd	2.5	
Other	2.5	
WMO	31.5	594,00,000
<b>Deficit</b>		<b>107,040,000</b>

**As of today Pakistan Chapter has collected** 2,310,00,000

**Contribution of WMO** 720,00,000

**303,000,000**

The above figure shows that Pakistan Chapter collected more than three time of contribution made by WMO.

Dear brothers the above position shows a deficit of 107 million to meet the present commitment and to meet the future annual commitment of 250 flats and 200 rented apartments, we require Rs.207.2 millions who will foot this deficit. Let the leaders of the Memon Community give a serious thought to this issue.

At the last meeting held at Karachi in April 2007. I had requested the honourable members of the community to contribute rupees one billion enabling us to clear all the pending cases, but unfortunately no one listened to my humble request and we are at same place as we were in April last year.

God bless you all including the poor members of the community.

**May 10, 2008**

## **6. EDUCATION PROJECT IN PAKISTAN**

- 1. Most of the Memon students are enrolled in Private Schools. Around 50% of the students are getting education in those schools which are owned and managed by different Memon Organizations.**

2. However, it is our rough guess that around 500 Memon students might be enrolled in Government Schools who are living in far flung areas where there are no Memon schools.
3. 50% of the Memon students are enrolled in very good and renowned schools where the fees charged is exorbitant. However, since such students belong to well to do families they can afford to pay such fees.
4. The poor families of the Memon Communities have to rely on their Jamats or Associations for financing their educational needs. Fortunately, we have The Pakistan Memon Educational & Welfare Society (PME&WS) which caters for poor students but the amount of scholarship given by them is hardly 25% of the cost. Over 8500 Memon students are getting scholarships from PME&WS. The average cost of education of mediocre schools is around Rs.9000 (US \$ 150 per annum) out of which only Rs.2000 (US \$ 33) is being paid to them by PME&WS.
5. Those students who rely on their Jamats or Associations for financial help for education also get around 25% to 50% of their requirement from their respective Jamats. Some of the Jamats are financially very strong who generally pay 80 to 90% of the students requirements.
6. As far as the higher education is concerned WMO gives financial help for post-graduate and the professional education. Some of the Jamats such as Dhoraji, Bantva and Okhai finance / share their students financial requirements for higher education.
7. There are many schools which are owned and managed by the Memon Organizations. Some of these schools are above average whereas the schools managed by small Jamats which are financially not very strong, are not up-to the mark. They need our attention for financial assistance to up-grade their education standard. The students studying in the Memon schools generally get concession in fees from the schools if the students are unable to bear their education expenses.
8. A Committee was formed in WMO PC's 10<sup>th</sup> BOM Meeting held on 28-10-2007 for preparing a comprehensive strategy for educational development for the Memon community of Pakistan.
9. The Committee met on 16<sup>th</sup> December, 2007, wherein the present status of the Education of the Memon children was discussed in depth. The need to provide financial assistance to all the needy families for educating their children not only in mediocre schools but also in good standard schools was urgently felt. It was decided that in the first phase, WMO alongwith Pakistan Memon Educational & Welfare Society and All Pakistan Memon Federation should take appropriate steps to provide financial assistance to all the poor and distressed families so that their children get proper education at least up to the level of Matriculation.
10. Regarding quality education, it was also decided that in the second phase, talented students be encouraged to get admission in good standard schools for which sufficient financial help should be provided to them. Initially, the number of the students to be selected for this scheme would be less depending upon the

finances earmarked for this purpose. The number can be increased with the passage of time.

11. It was noted that there were many schools owned and managed by Memon Organizations and Associations. The detailed information of such schools vis-à-vis their standard and the number of Memon students acquiring education in such schools be obtained for ascertaining their standard and the financial assistance such schools required for enhancing their standard of education. It was felt that a sizable number of Memon schools would require finances for appointing good and experienced teachers, continued teachers training, upgrading the buildings, furniture, equipment, computers, labs, etc. Once the standard of education of such schools improves, the Memon students acquiring education in such schools would be the main beneficiaries.
12. In view of the above submissions, our strategy to improve the educational standard of the posterity of the Memon community in Pakistan should be as under :-
  - (i) First of all, we should aim to ensure “education for all” for the primary and secondary students of the Memon Community by offering scholarship to those who are either not getting any education or studying in Government Schools.

In this connection a Meeting of the representatives of World Memon Organization, Pakistan Chapter, and President of All Pakistan Memon Federation was held recently and it was decided to raise funding of Rs.20 million (US \$ 308,000) for 2008 to ensure scholarships to all those Memon students who are not being provided financial assistance from any other quarters. The modus operandi of this project will be finalized in July 2008 as the new session will start from 1<sup>st</sup> August, 2008.

WMO Pakistan Chapter has pledged funding of Rs.10 million (US \$ 154,000) ; Pakistan Memon Educational & Welfare Society has pledged Rs.7.5 million (US \$ 116,000) and All Pakistan Memon Federation Rs.2.5 million (US \$ 38,000)

- (ii) The scholarship granted to poor and needy students by Pakistan Memon Educational & Welfare Society and other Jamats is pretty low as compared to actual expenses. We should supplement their efforts by granting Rs.2,000 per student per annum.
- (iii) We should help those Memon schools which are not upto the mark by giving annual grants for employing good quality teachers, continued teachers training, upgrading the buildings, furniture, equipment, computers, labs, etc., so that their standard of education enhances.

WMO PC in collaboration with Pakistan Memon Educational & Welfare Society and All Pakistan Memon Federation have decided to establish a Centre of Quality Education to improve the quality of education of the Memon Schools by providing them financial and human support. This project would eventually benefit the students of the Memon Community

who are studying in these Schools. For this purpose, the WMO PC would require Rs.20 million (US \$ 308,000) out of General Fund.

- (iv) A vigorous campaign to encourage Memon students to get professional and higher education should be started and the costs funded. At present WMO gives scholarships to more than 70 students for higher studies amounting to US \$ 100,000. This number can be increased substantially if the finances are available. For the year 2008, we request WMO Headquarters for financial assistance to the tune of US \$ 200,000.
  - (v) Almost all Jamats with the exception of a few, do not provide educational help to the children of the female members who have got married with non-Memons. Generally, the Jamats do not consider such children for any type of help. This segment of the community is very hard hit. We should take this burden on our shoulders as otherwise they would lose their identity.
13. A preliminary rough estimate of the finances required to implement the above-mentioned strategy is as follows:

	<u>Rs.</u>	<u>US \$</u>
(1) For the project of "EDUCATION FOR ALL" (primary and secondary level)	10 million	154,000
(2) Additional scholarship for those students, who are getting around 25% of their educational needs from PME&WS and other Jamats	30 million	461,000
(3) To up-grade the Memon schools.	20 million	308,000
(4) For professional and higher education.	13 million	200,000
(5) For the children of the daughters of the Memon community who have got married to non-Memons.	<u>6 million</u>	<u>100,000</u>
Total:	<b><u>79 million</u></b>	<b><u>1,223,000</u></b>

In the next phase, we will hunt the talented students of the Memon community and would try to get them admitted in good Schools for Cambridge education. About Rs.10,000 per month per student would be required, and if we select 100 students, we would need Rs.1.2 million (US \$ 200,000). Bantva Jamat and Dhoraji Association are having such schemes. Bantva's budget per student per month is Rs.10,000 which includes fees, transportation expenses, books, dresses and stipend for the students.

We must emphasize that once we start any of the above schemes, it should be continued and the budget would increase year by year.

These are a few humble suggestions to revolutionize education in the Memon community in Pakistan and to prepare the posterity to face the future challenges .

We can discuss and fix priorities. We are grateful to Abdul Majeed Bha who has taken this initiative to provide opportunity to the children of the needy and distressed families of the Memon community in Pakistan and India. May Almighty Allah bless him and his family and shower upon him His choicest blessings.

## 7. WMO'S VOCATIONAL INDUSTRIAL TRAINING INSTITUTE, KARACHI

In April 2007, different delegates of the Memon Community from all over the world visited Pakistan to attend the 5<sup>th</sup> Annual General Assembly Meeting of the World Memon Organization (WMO). On that occasion, different meetings of the Board of Management of WMO and the Board of Trustees were held. Moreover, many dinners and get-togethers were arranged by different well-wishers of WMO in honour of the foreign delegates.

A delegation from Islamic Study Centre, Baroda, India, who are running Ebrahim Bawany Industrial Training Institute, accompanied the Indian delegation. Mr. Usmangani Memon, Chief Functionary, was one of the delegates. He got an opportunity to interact with Syed Mustafa Kamal, Nazim of Karachi, at one of the dinners. Mr. Usmangani informed the City Nazim about the Ebrahim Bawany Industrial Training Institute which was being run and managed by Islamic Study Centre at Baroda, India.

Mr. Usmangani informed the City Nazim that the Institute was considered as a model Industrial Training Institute and a center of educational excellence. It was held in high esteem by government bodies, private and public sector industrial organizations. He urged the City Nazim to allocate a suitable piece of land at Karachi to establish a vocational training center of international standard on the lines of Ebrahim Bawany Industrial Training Institute.

The Nazim of Karachi was excited by this suggestion and asked Mr. Usmangani Memon to visit his office alongwith Haji Abdul Razzak, President of WMO. On the next day, a delegation under the leadership of Haji Abdul Razzak (ARY) which included Mr. H. M. Shehzad, and Mr. Usmangani called on the City Nazim at his office. Haji Saheb expressed WMO's desire to build and establish a vocational training institute at Karachi to provide technical expertise to the youth of Karachi to enable them to get appropriate employment. He further stated that the trained youth would also get opportunities to obtain employment in other countries and would become foreign exchange earners for the country. The City Nazim assured the delegation his whole hearted support for the project and promised to provide a suitable land and building to WMO for this purpose.

On the instructions of the City Nazim, various plots were shown to the Committee consisting of local members which included Mr. Shoaib Ismail Mangroria, Mr. H. M. Shehzad and Mr. Abdul Rashid Godil. At last, the City Nazim offered Korangi Civic

Centre-III, situated on Plot No.ST-1/8, Sector 36-A, Korangi 5 1/2 , measuring 6561 sq.yds., consisting of lower ground floor, upper ground floor, first floor and second floor, having total covered area of 136,000 square feet. The site was approved by the local Chapter in its meeting of the Board of Management held on 27<sup>th</sup> January 2008.

The City District Government of Karachi (CDGK) forwarded a draft of the Memorandum of Understanding to be signed by CDGK and WMO. However, many provisions of the draft were not acceptable to WMO as those were arbitrary and giving excessive power to CDGK to take over the Vocational Institute as and when they deemed fit. After consulting legal advisors, another draft was prepared by WMO PC for the approval of CDGK. Haji Saheb was constantly following the matter with City Nazim and due to his persuasion the City Nazim gave his consent to the draft of the MOU prepared by WMO PC.

In the meeting of the Board of Management held in Mumbai in December 2007, the matter was deliberated upon and the local Chapter WMO PC was authorised to go ahead with the deal. Haji Saheb re-assured the WMO PC that the total finances required for the establishment and running of the Vocational Institute would be arranged by him. Mr. H. M. Shehzad was specially requested to use his good offices with City Nazim to expedite the matter of the execution of the Memorandum of Understanding and the taking over of the possession of the proposed site.

After a few meetings, the Memorandum of Understanding between the CDGK and the World Memon Organization was signed on 8<sup>th</sup> March, 2008. Syed Mustafa Kamal, the City Nazim, signed the Memorandum on behalf of CDGK and Mr. Pir Mohammed Kaliya, Vice President, signed on behalf of WMO. The possession of the plot of land alongwith the building thereon was handed over to WMO on 13<sup>th</sup> March, 2008.

Some of the important clauses of the Memorandum of Understanding are being reproduced as under:

- “1. This Memorandum of Understanding (MOU) is the outcome of the meeting between the representatives of World Memon Organization (WMO), incorporated in United Kingdom as a Welfare Organization, and the City Nazim, Karachi, on 16.4.2007. The representatives of the World Memon Organization have shown their desire to establish a Vocational Industrial Training Institute (hereinafter referred to as the Training Institute) on the same pattern as established in other parts of the world, with a view to impart technical education to all sections of the society, particularly the youth.
2. Karachi being the industrial and commercial hub of Pakistan, having biggest industrial zones, is very much in need of such Vocational Industrial Training Institutes where technical education could be given to the youth of the area to provide employment to them in the respective industries functioning in Industrial Zones of Karachi.
3. It is further agreed that a Joint Management Board (hereinafter referred to as JMB) shall be nominated which shall consist of seven members ; 3 members to be nominated by CDGK and 4 members to be nominated by WMO. It is

proposed that all the decisions of the JMB shall, as far as possible, be taken unanimously, so that the Training Institute may work smoothly. The Chairman of JMB shall be appointed by WMO out of its nominated representatives and the Co-Chairman shall be appointed by the City Nazim out of their nominated representatives.

4. The Training Institute would be run independently by the WMO without interference from any quarter.
5. The development of Courses, Examination structure and Recognition from the Technical Board shall be the responsibility of WMO.
6. The possession of the Korangi Civic Centre-III, earmarked for establishment of Vocational Industrial Training Institute, will be handed over to the WMO within 30 days of the signing of this MOU to enable setting up of the Project within 8 months.
7. The CDGK hereby agrees to grant access to WMO to the land marked in Annex-A free of cost for a period of 15 years, renewable for further periods by mutual consent of both the parties. The ownership of land will, however, remain with the CDGK.
8. The WMO undertakes that the land used will strictly be meant for the purpose of the Training Institute and shall, in no case, be used for commercial purposes at any time.
9. The role of the CDGK in the establishment and running of the Training Institute shall be appropriately acknowledged in any press release issued by the WMO from time to time. The CDGK will also acknowledge the WMO's investment inputs and the role it is playing for providing technical skills to the youth of the City to enable them to earn their livelihood through skills acquired from the Training Institute of WMO.
10. The CDGK and WMO may extend the period of the contractual joint venture after observing the achieved progress / productivity in the light of existing government rules and regulations.
11. After the successful operation of one year of the Training Institute, CDGK may provide land and building to WMO in other towns for the establishment of such other Training Institutes."

Haji Saheb and Mr. Taufique Amdani visited Karachi from 23<sup>rd</sup> March to 25<sup>th</sup> March, 2008. On 24<sup>th</sup> March 2008, a delegation of WMO consisting of Haji Saheb, Pir Mohammed A. Kaliya, Mr. Shoaib Ismail Mangroria and Mr. H. M. Shehzad called on Syed Mustafa Kamal, Nazim of Karachi. The delegation had a discussion with the City Nazim in connection with the establishment of the Vocational Industrial Training Institute at Korangi, Karachi. Syed Mustafa Kamal assured the delegation that he would assist the WMO in accomplishing the proposed Institute. Haji Saheb assured the City Nazim that the Vocational Industrial Training Institute would be open for all without any discrimination of caste, creed, colour or religion. Haji Saheb also assured the City Nazim that the proposed project would be started very soon.

On 25<sup>th</sup> March 2008, Haji Saheb alongwith Mr. Taufique Amdani, Mr. Shoaib Ismail and Mr. H. M. Shehzad, visited the site of the project at Korangi. Haji Saheb and Mr. Taufique Amdani were overwhelmed to see the huge building. Haji Saheb promised to remit US \$ 200,000 as the initial grant for the project.

A Committee consisting of the following members has been constituted for necessary modifications in the building required for the proposed Vocational Institute and the Committee was authorised to take all necessary steps for the establishment of the Vocational Training Institute at the earliest :-

1. Mr. H. M. Shehzad, Chairman,
2. Mr. Abdul Rashid Godil, Co-Chairman,
3. Mr. Gul Muhammad, Financial & Educational Advisor,
4. Mr. Abdul Majeed Abdani, Member,
5. Mr. Abdul Ghani Bhangda, Member,
6. Mr. Muhammad Hanif Ishaq, Member,
7. Mr. Ahmed Chinoy, Member, and
8. Mr. Abdul Qadir Usman, Member.

The Committee has started taking appropriate steps to make the building functional and suitable for the Vocational Training Institute. It was decided that around 8 technical courses will be started initially and gradually the number of courses would increase to 25. The formal inauguration of the Vocational Training Institute will be held in the first week of January 2009. The initial funding required for the Institute will be Rs.50 million (equivalent to US \$ 800,000).

The 21<sup>st</sup> century is recognized as market and knowledge driven century. There would be ample opportunities for employment of those who were trained and equipped with core competencies in cutting edge vocations and trades. Apart from employment, such trainees would also be able to start a business of their own.

Vocational training enhances employability in various sectors. Vocational training is less time consuming and comparatively economical as compared to higher education in universities. Students who do not score well at board examinations like Matric and Intermediate do not have much of a future as the requirement for admission in institution of higher learning is very high. For these categories of students and school drop outs, the best available option is vocational training.

In the present era of globalization, liberalization and privatization, the multinational and domestic industries are establishing their manufacturing and marketing facilities all over the world, particularly in the developing countries. Due to this, there is an excellent opportunity for employment for skilled personnel. To avail this opportunity, it is imperative that we invest in creating world-class industrial training facilities to cater to the needs of the present era.

The WMO gratefully acknowledges the whole-hearted support of Mr. Usangani Memon and Ebrahim Bawany Industrial Training Institute for their input and assistance. They have also assured to provide the faculties, if needed. Thanks to Mr. Taufique Amdani for his keen interest in this project.

*Special thanks to Haji Abdul Razzak (ARY) without whose leadership, his vision, initiative, perseverance and encouragement, the establishment of the Vocational Training Institute would still be a dream.*

Insha-Allah, the upcoming Vocational Training Institute would prove to be another land mark in the history of the Memon Community as well as WMO.

## 8. OUTSTANDING COMMITMENT OF WMO TOWARDS REHABILITATION AND EDUCATION

The following amounts are receivable from WMO Headquarters for Rehabilitation and Education Projects for WMO PC :

<b>Description</b>	<b>Amount in US Dollars</b>
Balance Receivable for Rehabilitation committed in 2005	350,000
Amount committed for Rehabilitation for the year 2006	800,000
Amount committed for Conversion of Pugree Flats to Ownership in 2006	350,000
Amount committed for Education for 2006	100,000
<b>Total:</b>	<b>1,600,000</b>
Less: Pakistan Chapter to Contribute as per decision in the BOM Meeting dated 20-05-2006 in Colombo	100,000
Less: Pakistan Chapter to Contribute as per decision in the BOM Meeting dated 24-12-2006 in Dubai	100,000
Less: Pakistan Chapter to Contribute as per decision in the BOM Meeting dated 15-04-2007 at Karachi	150,000
Net Amount Receivable from WMO Head Quarters	<b>1,250,000</b>
Less amount received on 01-06-2007	<b>200,000</b>
Less amount received on 23-08-2007	<b>400,000</b>
Less amount received in 06-02-08	<b>200,000</b>
Net amount receivable	<b>450,000</b>

We urge the WMO and WMOCF to please release the balance amount of US \$ 450,000 at the earliest. It would not be out of place to mention that we have already approved various applications for providing finances for houses in anticipation of the amount committed by the WMO. It may be noted that because of the paucity of the funds, the rehabilitation work is virtually held up.

## 9. FUND RAISING FOR 2008 AND REQUEST FOR GRANT

### **9.1 REHABILITATION:**

Funds required for providing flats  
on ownership to the approved applicants: US \$ 1.6 million.

Funds required for 250 families  
out of the pending applications: US \$ 3.08 million

Less amount to be raised by  
Pakistan Chapter: US \$ 1.58 million US \$ 1.50 million

Amount required for rehabilitation project: US \$ 3.10 million

**9.2 EDUCATION:** US \$ 1.22 million

**9.3 VOCATIONAL INSTITUTE:** US \$ 0.80 million

**TOTAL FUNDS REQUIRED:** US \$ 5.12 million

## 10. REPORT OF THE CENSUS COMMITTEE

### **Memon Census Team:**

The Memon Census team is lead by Mr. Shoaib Ghaziani.  
Memon Census Committee has many members from various Jamats /  
Organizations.

The Memon Census work has been accelerated, as a separate department has  
been established within WMO PC and full time employees have been employed  
for distributing Census Forms, collecting them and then recording in the  
computer software.

### **Memon Census Software:**

A comprehensive software has been designed for Memon Census work, and all  
data is being recorded in the software. This software (after minor modification)  
will be provided to all Memon Jamats of Pakistan for regular updation of  
census. This offer is valid for all Chapters of WMO.

### Availability of Forms:

Printed Census Forms are available from the offices of WMOPC, APMF and Jamats offices. Besides, the Census Form has also been put on our website ([www.wmopc.com](http://www.wmopc.com)). The members of the Memon Community can download a printable form, fill-in the details and submit it to the office. In future, by June, we will provide the option to fill-in the forms on-line.

### Forms Collection:

We have already recorded 21,882 forms (vis-à-vis the population of 101,681 persons) collected from different sources.

1129 forms are in hand for data feeding.

Over all, we have collected 23,011 forms.

According to our estimate, the census work completed is hardly 23% of the Memon Community residing in Pakistan.

The work is moving in the right direction and we hope to complete sizable part of the census by the end of 2009.

We thank those Memon Jamats who have made it compulsory to fill-in the census forms for availing any benefit from the Jamat.

### Memon Census Camps:

We arranged many Memon Census Camps at various places in Karachi, such as:

- i) Federal B. Area.
- ii) Many Schools.
- iii) Muslim Gymkhana.
- iv) Large Apartments inhabited by Memons.
- v) Clinics and Hospitals.

We contacted many schools where Memon students are studying and distributed the forms to such students. Mostly, the School's administrators cooperated with us and helped us in getting the forms filled-in by the Memon students.

### Future Plan

We intend to arrange more such camps in future at places like Karachi Gymkhana, Karachi Club, Dreamworld Resort, etc.

We are going to arrange a Mega Memon Census Event in the month of July 2008. In this event, we will target Karachi, Sukkur and Hyderabad for distribution & collection of Forms. We will get help from TV Cable Services, Mobile SMS, Banners, Hand Bills and other media. This practice will help us in creating awareness about Memon Census as well as collection of Forms.

### Special Thanks to Jamats:

Special thanks to the following Jamats for their cooperation and coordination with us:

- i. Gondal Memon Association
- ii. Halar Memon General Jamat

- iii. Jamnagar Memon Jamat
- iv. Okhai Memon Jamat
- v. Pakistan Memon Jamat
- vi. Vadal Memon Jamat
- vii. Vanthli Memon Jamat, Hyderabad
- viii. Vasavad Memon Anjuman
- ix. Veraval Patan Memon Anjuman.

## II. ACTIVITIES OF THE LADIES WING, PAKISTAN CHAPTER DECEMBER 2007 TILL MAY 2008

After having a successful get together in February 2007 at the Karachi Gymkhana for new Membership, Ladies Wing held another successful exhibition-cum-sale on 15<sup>th</sup> December, 2007, at Rangoonwala Community Centre. For the first time the ladies from different Jamaats met on one platform. There was interaction, exchange of ideas, and a rapport was created among us sisters. The Exhibition held was to promote, encourage, introduce and sell the products made by our Memon sisters. All the proceeds went to the participants. Except nominal table charges, all the expenses were borne by the WMO's Ladies Wing.

Ladies Wing had arranged a publicity campaign with banners and posters which were displayed at strategic places targeting different areas of the Memon community.

The Exhibition started around 1 p.m. The turnout was estimated to be around 1200 including children. There was no entrance fee. It was an exclusive ladies function.

Seventy five stalls were booked and Memon ladies displayed their goods including dress material, ready-made dresses, 3 piece suits, children clothing, linen bed sheets, flowers candles handicraft, jewellery, Memoni achaar, sherbet, fried onions, home-made masala, paapar, plastic goods, etc.

Separate area was provided for eatables with a variety of menu, and it did a roaring business. The profits went to our sisters for their efforts. For the children, Ladies Wing provided fun games, face painting, mehndi, etc.

Lastly, the Ladies Wing had a Lucky Draw, which proved to be a huge attraction. The tickets were sold for Rs.10 each. Expensive gifts were provided by the Working Committee of the Ladies Wing.

The Exhibition ended by 8 p.m., with lot of queries as to when another program would be held.

Insha-Allah, we are planning an Excellence Award Ceremony program in August 2008 for the Memon sisters who have excelled in their respective fields. The young volunteers of the WMO, Abida, Fauzia, Erum, Sumeera, Sumiya, their volunteers and the staff of WMO played a very important part in making this event a success.

My personal thanks to Mohtarum Vice President, Mr. Pir Mohammed A. Kaliya, Mr. Abdul Rashid Godil and the Assistant Secretary General, Mr. Shoaib Ismail Mangroria, for their guidance, help and encouragement.

Ladies Wing succeeded in collecting Rs.1,37,000/- (Rupees One Lac & Thirty-seven thousand only) in renewal fees.

Mrs. Amina Ghani became a Life Member.

Marriage Bureau is successfully run by Abida Viyani.

One Memon sister recommended by Amina Surti was granted scholarship for higher studies.

May Allah guide us in the right direction. A'men.

Sd/-  
BANO KATCHI,  
Chairperson, Ladies Wing,  
Pakistan Chapter, Karachi.

Dated: 9-5-08.

## 12. KARACHI MEMON STUDENTS ORGANIZATION

In the last Meeting of the Board of Management of the World Memon Organization, held at Mumbai in December 2007 it was decided that WMO should financially support Karachi Memon Students Organization (KMSO) so that it should be able to provide opportunities to the students to study in a peaceful and serene atmosphere. Mr. Pir Mohammed A. Kaliya was authorised to finalize the working relationship with KMSO.

There were several meetings with the representatives of the KMSO and finally it was agreed that the KMSO will call EOGM to amend the Constitution to incorporate provisions regarding appointment of two representatives of WMO in their Managing Committee. Mr. Gul Muhammad was deputed as the representative of WMO in the Managing Committee of KMSO. The report of Mr. Gul Muhammad is being reproduced below:-

I attended the meeting of the management committee of the KMSO on 20 April 2008 and the following transpired:

- 1) With the help of certain ex-members, the KMSO has been able to settle all its liabilities and has sufficient cash to carry on its activities for a certain period of time.
- 2) Currently there are 60 members and it is expected that the number will increase to 200 by the end of the current year.

- 3) The KMSO needs to make certain improvements in the infrastructure for which additional funds will be required. The KMSO is hopeful of obtaining the funds from WMO.

In the meeting the action plan set out below was agreed:

- 1) The KMSO will call an extraordinary general meeting (EGM) of the KMSO to implement the matters agreed with WMO. The matters agreed are : a) Allocation of two seats of the management committee to WMO; b) Incorporating the phrase 'Under the patronage of the World Memon Organisation' on all the signage and stationery of the KMSO; and c) A detailed improvement plan with the cost estimates for approval of WMO.

I have been advised, the EGM took place on 10 May 2008 and all the above-mentioned matters were approved in the EGM. A formal letter in this respect will be sent to me by tomorrow.

### 13. ENGLISH VERSION OF THE DOCUMENTARY FILM ON MEMONS

A documentary in Urdu regarding the philanthropic services of the Memon Community for the humanity, prepared by the Pakistan Chapter, was presented in Sri Lanka in the 4<sup>th</sup> AGAM in May 2006. Most of the members present there requested for an English version of the documentary.

An English version of the documentary under the title of "LET THERE BE LIGHT" has been prepared. The documentary depicts the services of the Memon Community in a very lucid and impressive manner. The CD of the documentary will be presented in the AGAM on 25<sup>th</sup> May, 2008, at Dubai. Research and original writing in Urdu was done for the documentary by Mr. Abdul Hameed Tayyeb Surya while he was assisted in the venture by Mr. Abdus Sattar Haji Muhammad Jhakoora. English translation of the Urdu version was done by Muhammad Farooq Ameen.

### 14. PLOT OF LAND

Our application for allotment of 500 acres of land is lying with the Chief Minister of Sindh. Mr. Ghulam Hussain Kaliya a representative of WMO is constantly following the matter.

Haji Abdul Razzak (ARY) has also requested the Chief Minister for allotment of land as approved by the President. The Chief Minister has agreed to do the needful in due course of time.

In spite of the vigorous follow up, no decision has been taken by the Chief Minister, Government of Sindh. The President of WMO, Haji Abdul Razzak is urged to use his good offices so that the matter is resolved.

Due to political uncertainty during the period under review, no progress has been made in this respect. Once the conditions are normalized, the matter will be pursued again.

## 15. REHABILITATION WORK FOR EARTHQUAKE VICTIMS

Up till now we have constructed 335 houses in the earthquake affected area out of which 130 houses have been built in Thala (Birod – situated at 7000 feet above sea level) and 120 houses have been built in Shanghreri (10,500 feet above sea level). Moreover, 35 houses have been constructed in Kala-Dacca (Tha Kot – 7500 feet above sea level).

Out of the above mentioned number of houses constructed, 50 houses have been constructed at Osiah (Birod) in NWFP. The cost of each such house was Rs.100,000/- out of which Rs.50,000/- was borne by WMO and the balance by the local residents.

The construction of the school which was completely destroyed in the earthquake affected area of Thala, Birod has been completed. A Mosque situated at Thala, Birod, which was badly damaged has been rebuilt. A small dispensary for the benefit of the local people has also been built in Thala, Birod.

## 16. MEMON RELIEF FUND

An amount of Rs.2,500,000 was disbursed to Memon Relief Fund during the period under review in accordance with the wishes of the Donors for onward distribution to deserving and distressed families. This help is being given to the needy families for medical, food and other necessary items without any distinction of caste, colour, creed or religion.

## 17. TAX CREDIT

The World Memon Organisation has been approved as a 'Non-profit Organisation' under the Income Tax Ordinance, 2001. By virtue of the said approval, the donors are entitled to tax credit according to the provisions of the Income Tax Ordinance 2001 on the amounts donated to WMO through crossed payee cheques. The validity of the said approval will remain in force unless withdrawn by the Income Tax Department. (Approval accorded vide Letter No. CIT/COS.V/2006/858 dated 27-07-2006)

## 18. WEBSITE OF WMO PAKISTAN CHAPTER

As we all know, in today's age of information technology and instant communication, it is absolutely necessary to have a website to provide information quickly and easily to the members of WMO and all concerned.

The official website of the World Memon Organisation, Pakistan Chapter, [www.wmopc.com](http://www.wmopc.com), has nearly completed two years of existence. Recently, the website has been given a face-lift. Every effort is being made to make it more informative, useful and user-friendly.

From this regularly updated website, one can read reports and view pictures of activities of WMOPC, get the latest list of Members and Board of Management of WMOPC. Application forms for Membership, Memon Population Census, Scholarship, etc. are also available for download.

## 19. THANKS & ACKNOWLEDGEMENT

The office bearers and the members of the Board of Management are grateful to the Trustees, Patrons, Apex Members i.e. All Pakistan Memon Federation and United Memon Jamat, Life Members, Annual Members, Jamaats/Institutions for the confidence they have reposed in WMO. Whatever has been done was due to the teamwork of the members of the Board of Management Pakistan Chapter and other well-wishers.

We thank the members of the different committees such as the Rehabilitation Committee, Education Committee, Census Committee and the Ladies Wing. We have to acknowledge gratefully for the devotion and hard work of the Chairman, Mr. Muhammad Yousuf Adil, Deputy Chairman, Mr. Muhammad Bashir Latiwala and other Members of the Rehabilitation Committee.

Special thanks to City Nazim, Syed Mustafa Kamal, for his generosity in allotting a plot alongwith a huge Building thereon in Korangi for the proposed Vocational Industrial Training Institute for a period of 15 years, to be renewed for further period from time to time.

In this connection, the guidance and the support of our President was remarkable. We also thank Mr. H. M. Shehzad, Mr. Abdul Rashid Godil and other members of the Committee for their selfless devotion. Our sincere thanks to Mr. Taufique Amdani for his continuous support for the above project.

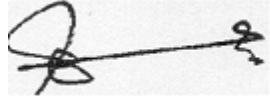
Our sincere thanks and gratitude to our President, Haji Abdul Razzak, Deputy President, Sir Iqbal Sacranie, Mr. Abba Ali Yousuf, Secretary General, and all the office bearers of WMO, without whose support we would not have been able to achieve our vision to serve the community selflessly and with dedication.

We are also grateful to WMO Headquarters, Members of the Board of Management of WMO, donors, philanthropists, Trustees and well-wishers for their constant financial support, guidance and encouragement.

We acknowledge the dedication and hard work of the skeleton staff of WMO PC under the leadership of Mr. M. Farooq Ameen, Administrator of WMO PC. Our thanks are due to Mr. Aamir Usman Ladha, Mr. Muhammad Ahsan and Mr. Muhammad Munir.

In the end, we bow our heads to Almighty Allah for His blessings and guidance to all of us for working for the welfare and well being of the Memon Community. We urge all the Members of the Memon Community to join WMO for serving the Memon Community at large.

Pir Mohammed A. Kaliya,  
Vice President.



Shoaib Ismail Mangroria,  
Asstt. Secretary General.

Karachi, dated:-May 12, 2008.