

Memon Professional Forum

Network

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Memon
Professional
Forum

Memon Professional Forum

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MPF Theme of the year



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Editor's Message

Greetings, dear readers and welcome to the yet another exciting edition of Memon Professional Forum newsletter!

This issue contains the highlights of the events held under the MPF banner. It is very interesting to see that the nature of the events are very diverse and cater to a wide range of people. From Kids Gala to Investment on Stocks and Health Awareness Programme, many issues were covered and I am sure it will be an interesting read for you.

All this required immense effort from the MPF team and I would specially like to thank Mr. Rizwan Usman and Mr. Mahmood Parekh for their continuous contribution and follow-up.

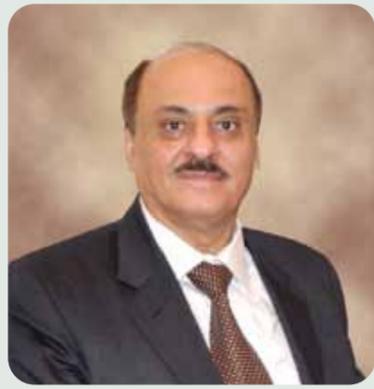
I also pay my earnest thanks to all other Office Bearers and Managing Committee members for their kind support.

My dear professionals, this newsletter is our sincere effort to make you see the positivity we have around us and also to make you realize that together we have the ability to make a difference.

I wish you good health, happiness and peace of mind.

Regards,

Asif Ismail Mangrora
Former President, MPF
MPF 2010-11



President's Message

I would begin by thanking The Almighty Allah and my Managing Committee Members for giving me the opportunity to serve this prestigious organization as President. I am particularly thankful to our dear members, who supported us through thick and thin and graced us with their ideas and moral support from the infancy period of the forum till today. Memon Professional Forum is almost now where our predecessors envisioned it to be and now stands in line with other Memon apex bodies/organizations.

For the last five years we are issuing Network Magazines that reflect our in-house activities like arranging Conferences, Seminars, Ladies Wing related activities and demonstrative shows as well as outside programs.

This year we assigned a task at our first ever meeting of the Managing Committee to each member to organize one program under the theme "Do It". So far we have organized more than 15 programs including three mega events of Networking Get Together, Career Counseling and Oral Health Awareness Program in uniformity with the World Oral Health Day to be celebrated globally in March every year, in collaboration with All Pakistan Memon Federation, World Memon Organization, All Pakistan Memon Federation - Education Board on the same day at the APMF Auditorium. Beside this, a delegation of the Managing Committee and the Past Presidents had a meeting with Mr. Mamnoon Hussain, President of Islamic Republic of Pakistan in July 2014.

The Curtain Raiser Program of this year was Recognition and Network Get Together. The purpose of organizing Networking Get Together at Country and Golf Club was to recognize our eleven dignitaries / members on achieving higher positions in their professional careers and to strengthen further the networking of MPF active members and to recognize

the members of outgoing Managing Committee of 2013 for the services they rendered in last year, for betterment of MPF. The Program was liked very much by all.

Diary-2014 project was successfully carried out like previous years and a beautiful diary was dispatched to MPF dignitaries, Memon Jamat Heads, VIPs and also to members through courier.

SAB meeting was also arranged in May 2014 under the chairmanship of Mr. Younus Bandukda and other fellow members of SAB / Past Presidents for their guidance and support towards MPF plans.

With this circulation, my term as President MPF has been completed and on this occasion, I acknowledge the services rendered by each and every one of you.

My special thanks to all the Managing Committee Members as well as to my office bearers. I am particularly thankful to Mr. Ashraf Ayub Mandvia, Engr. Gulzar Ahmed Memon, Mr. Danish Arif Patel, Mr. Mustafa Hanif Balagamwala, Mr. Abdul Aziz Tayabbani, Mr. Mushtaq Ahmed Madrasswala, Mrs. Rehana Aziz, Mr. Khalid Latif and Mr. Rizwan Usman as being Honorary Secretary General for their continuous support throughout our tenure.

In the end, I wish you all success, happiness and prosperous future in your endeavors ahead.

God Bless You All
Jazak Allah

Mahmood Parekh
President
Memon Professional Forum



General Secretary's Message

The month of August marks the end of thirty years since The Memon Professional Forum (MPF) came into existence. It gives me an enormous pride to announce that in the last three decades, MPF has gathered strength not only in terms of number of members but also in terms of broadening its horizons from just a networking platform to a full-fledged body of professionals keen on contributing to society and capable of posting the Memon Community on the map.

The tenure of the current Managing Committee was full of activities kicked off by the Annual Recognition & Networking Get together in Dec. 2013 and culminated with the MPF Delegation Meeting with Honorable Mr. Mamnoon Hussain, President of Islamic Republic of Pakistan in the month of Ramadan, July 2014.

From the word go, the objective of the President and his motivational theme "Do It" was laid out to involve all the team i.e, the office bearers, managing committee and the Ladies Wing members and I feel immense delight in stating that none disappointed in uplifting of MPF image by holding different events and programs, portraying a true reflection of the motivational theme.

In addition to this, we set our goal to provide an equal opportunity to each member by leveraging their core competency to take MPF to the next level possible. Our core principle is to treat each individual with respect and dignity.

The year rolled on with four programs from Ladies Wing in convenership of Mrs. Rehana Aziz, seven other events in different fields like Medical, Law, IT, Investments in KSE and Mutual Funds, Zakat calculations etc and three Mega events of Recognition and Networking Get together, Introductory Career Counseling Session for Parents in collaboration with WMO, APMF, APMF EB and training Partner M/s Intellact at APMF Auditorium and the meeting of MPF delegation comprising different Past Presidents and Managing Committee members with Mr. Mamnoon Hussain Honorable President of Pakistan.

The MPF Membership Card Project was also launched during the year and the Secretariat has issued membership cards to most of the members and other requests are in process. Meanwhile, our Marketing Committee is negotiating with variety of large retail outlets & service providers to allow maximum discounts to the MPF members.

Members contact data was updated through Membership online update form, shared all the information of events and programs to them via social media and our website to keep them informed & involved with MPF activities. This led to improved attendance in our events and enhanced the interest of our members.

I would like to thank all our sponsors especially our Gold Sponsors. Without their support, the activities of the Forum would have been affected.

I would also like to take this opportunity to thank the entire Managing Committee and especially our president Mr. Mahmood Parekh, Past Presidents, Past General Secretaries, distinguished members and other seniors namely Mr. Abdul Wahid Tejani, Engr. Pervez Abu Baker, Mr. Rafiq Ragoonwala, Mr. Haroon Qassim, Mr. Asif Ismail, Mr. Abdul Aziz Tayabani, Mr. Mushtaq Madraswala, Mrs. Farzana Munaf and Mr. Junaid Shekha for their continuous support, guidance and encouragement. I also thank Strategic Advisory Board (SAB) members & its Chairman Mr. Yunus Bandukda for appreciating the efforts put into by the current MC.

Last but not the least, I also acknowledge the efforts of our Past President Mr. Asif Ismail for his contribution towards this magazine and the commitment of MPF Staff in running the MPF Secretariat.

I wish all our prestigious members best of luck.

God Bless You All

M. Rizwan Usman
Honorary Secretary General

29th Annual General Meeting



The 29th Annual General Meeting of Memon Professional Forum (MPF) was held on September, 29 2014 at MPF Secretariat located in DHA Phase V, Karachi. The meeting was attended by 60 members.

The meeting started at 11.30 a.m. with recitation of the Holy Quran by Dr. Mohammad Anwar Adam.

The Annual Report for year ending June 30, 2013 along with Network magazine were distributed to members on their arrival.

Outgoing President, Mr. Rafiq Rangoonwala, welcomed the members and appreciated the support and cooperation extended by MC members of the MPF Forum.

He highlighted the activities of the MPF taken up during the year and thanked the Office Bearers for the support and co operation. He also informed the members that he regularly issued the monthly activity report via email to members.

He especially appreciated the efforts of Mr. Mohammad Hanif Jakhura for Entrepreneurship 2012 Conference, Mr. Abdul Jabbar Rathod for Diary 2013 and Mr. Asif Ismail for Network Magazine.

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



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

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

The house reviewed and approved the annual accounts after long discussion as proposed by Mr. Mohammad Hanif Jakhura and seconded by Mr. Abdul Qadir Memon.

Election Commissioner Mr. Mohammad Yakoob Kapadia was requested to chair the House and to hold election of Members of Managing Committee. Mr. Muhammed Yakoob Kapadia announced that only 21 Nomination papers for the MC members were received.

Mr. Abdul Jabbar Rathod has withdrawn his nomination therefore only 20 Nominations Papers were found valid and declared elected for the term 2013-15.



The Election Commissioner also announced the election of the following Office Bearers

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

After the election process was over the newly elected President and his team were invited to take over the front seats. The newly elected Office bearers introduced themselves individually before the house.

The newly elected President Mr. Mahmood Parekh in his welcome address emphasized to work on Branding Strategy because image building is the need of time.

He further pointed out that it is imperative that the Forum develops bonding with various professional bodies and the formation of an International Chapter to enhance MPF image.

SWEET AND SAVORY COOKING SHOW & COMPETITION

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

There were 45 registered participants and several other guests. By the grace of almighty Allah the interest in this program was overwhelming, participants were fasting on the day, and Iftar arrangements had to be made.

The Guest Speaker of the Program was a renowned cooking expert Mrs. Azra Syed and the Chief Guest was Mrs. Hawa Abdullah, the Chairperson of World Memon Organization International Ladies Wing. The judges for the Cooking Competition were Mrs. Kaneez Younus Bandukda, Mrs. Saira Nasir Jamal, the Guest Speaker and the Chief Guest of the event.

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

The Guest Speaker of the event, Mrs. Azra Syed is a

renowned cooking expert who conducts cooking shows on ARY Zouq Network and is also conducting cooking classes since last many years for the ladies of all age groups. Mrs. Azra Syed ranks among Pakistan's oldest cooking veteran chefs. She believes to produce something that is artful and traditional and yet appeals to a wider audience. She rightly said "Cooking is an art which is open to all ages". The participants were very happy to know by the Convener Mrs. Rehana Aziz that Mrs. Azra Syed is also a proud Maternal Grandmother of the Oscar Award winner for Pakistan, Mrs. Sharmeen Obaid Chinoy.

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

The Guest Speaker, Mrs. Azra Syed brought with her some dishes made wrapped and well decorated from

her home and also demonstrated them to audience specially for mothers to give their children healthy and nutritious snacks for their school. The colorful sandwiches she made with dyed bread in different colors were very much liked and appreciated by the guests of the event.

Mrs. Saira Nasir Jamal, who is also a member of MPF, demonstrated Fruit Souffle which was also very much liked and appreciated by the guests.

She also brought a cake baked by her for the tea of the guests.

As per the format of the program the participants of the Cooking Competition were required to bring their cooked and decorated dishes, either Sweet or Savory, from their homes. Total eleven ladies took part in the competition. The judges tasted all their dishes and the following competitors were announced as winners:

SWEET DISH

Prize Won	Name of Participant	Name of Dish
First Prize	Mrs. Qazzafi	Cake Souffle
Second Prize	Miss. Zoya Ismail	Cup Cake
Third Prize	Mrs. Haseeb	Shahi Tukra

SAVORY DISH

Prize Won	Name of Participant	Name of Dish
First Prize	Mrs. Rizwan	Kung Pao Chicken
Second Prize	Mrs. Sarwat Zubair	Pasta
Third Prize	Miss. Arjumand Rahim	Aaloo Chat



The prizes were given to the winners by the Guest Speaker and the Chief Guest of the event. All the said six prizes were through the courtesy of M/s Habib Oil Mills (Pvt.) Limited who had very kindly sent for the winners, for which the MPF is thankful to them. It is pertinent to note that all the non winning participants of the Competition were also awarded with the encouragement prizes, of gift hampers through the courtesy of M/s Blue Ribbon Sweet Supari, for which also the MPF is thankful to them.

In the end the shields, flowers bouquet and the gift hampers were also presented to the Guest Speaker, Mrs. Azra Syed and the Chief Guest, Mrs. Hawa Abdullah by Mrs. Rehana Aziz, the Convener of the Ladies Wing of the MPF. This lively program of the Ladies Wing concluded with vote of thanks at around 7 p.m.

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



LIFE..... Let's Make It Worth Remembering



The seminar on the topic LIFE...Let's make it worth remembering was organized at MPF Secretariat on November 29, 2013

The seminar started with recitation from Holy Quran.

Mr. Rizwan Usman, Hon. Secretary General, welcomed the guests and gave brief a introduction of MPF.

The Guest Speaker of the Program was Mr. Mohsin Adhi, former Hon. Secretary General and visiting Professor SZABIST.

Mr. Mohsin Adhi started the session with an opening question put to the audience, What is LIFE? Is it route, destiny or journey? He carried on explaining the concept of LIFE relating it with the Holy Quran and sayings of Dr. Allama Iqbal. He quoted many of poems of Dr. Allama Iqbal and explained the purpose of LIFE bestowed by God.

He further elaborated three aspects of LIFE as follows

1. Learn to Institutionalize Framework through Elucidation (Revelation).
2. Legacy that Influence Firmly your power of Envision (Prediction).
3. Lead Identity that Fascinate Effectively (Successfully).

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

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

The session was followed by a scrumptious hi-tea.





Investment in Mutual Funds and Voluntary Pension Scheme

A seminar on "Investment in Mutual Funds and Voluntary Pension Scheme" was held at MPF Secretariat on the 06th of December 2013, in collaboration with Meezan Investment Management Ltd and coordinated by Mr. Abdul Basit Kothari (Convener).

The seminar started with recitation from Holy Quran. Then Mr. Rizwan Usman, Hon. Secretary General, invited Mr. Mahmood Parekh to give his inaugural speech. He gave a brief introduction about MPF and the activities taking place under the leadership of the new Managing Committee. He laid great stress on the importance of savings.

He had a view that increase in savings contribute to economic development because saving is close to investment and it refers to money set aside for the purpose of future use. Further, he explained that savings generally represent only one part of an individual's assets and they usually have a minimum exposure to risk, unlike investments.

Next, Mr. Shahid Gul Motiwala, National Sales Manager, Meezan Investment Fund, was invited for his speech. Mr. Shahid gave a presentation and explained in detail about the mutual funds. He spoke on some basic points as follows:

- The definition of a Mutual fund
- The role of the fund manager
- The investment of these funds and
- The benefits we receive from investing in Mutual funds.

The audience were also briefed on difference between the two types of mutual funds: open ended mutual funds and closed ended mutual funds. The open ended mutual fund continually creates new units or redeems issued units on demand. The unit holders buy the units of the fund or may redeem them on a continuous basis at the prevailing, Net Asset Value (NAV) where as the closed ended mutual fund has a fixed number of shares outstanding and does not redeem when investors

want to sell; instead, the shares trade in the secondary markets (stocks market). Its market price is determined by demand and supply and is not directly tied to its net assets value.

Further, he discussed the constraints of individual investors and informed that individuals and corporate investors can invest directly, without professional oversight, in the market. However, they will face the following constraints;

- Lack of expertise to understand and forecast the market trends.
- Lack of time for an in depth analysis.
- Lengthy procedures for account opening, order placement, execution. Delivery etc.
- Inability to accurately monitor the rapidly changing market and inability to invest in multiple shares.



Later, Mr. Talha Anwar briefed the audience about the Voluntary Pension Schemes and expressed that pension is a post retirement benefit generally in terms of regular income to the employees from an employer. He also talked about the retirement schemes like, old-age benefits scheme, social security, provident fund, gratuity fund, leave encashment, Takaful annuity, voluntary pension schemes and many funds which Meezan Investment Management Ltd manages like Meezan Tahfuzz Pension Fund which is based on EET (exempt, exempt, taxable) concept, Meezan Life Cycle plan, (Meezan Financial Planning Fund, Meezan Takaful Protection and Meezan Sovereign Fund.

In the end, the audience was updated with some other services provided by Meezan Investment Management Ltd, which were as follows:

- Internet Banking Services
- Email Services
- SMS Alerts
- E-Statement online review
- ATM Facility
- Customer Services

The seminar ended with vote of thanks by Honorary Secretary General to the participants, followed by Hi-Tea.





MPF RECOGNITION & NETWORKING GET TOGETHER

Memon Professional Forum (MPF) organized a Recognition & Networking Get-together on December 15, 2013 at DHA Country & Golf Club, Karachi, to honor its members, who have achieved significant milestones in their professional fields and to appreciate the services of the outgoing Managing Committee (2012-2013).

The Honorary Secretary General MPF, Mr. M. Rizwan Usman & MC Member, Ms. Hena Ahmed were the masters of ceremony and the recitation from the Holy Quran was rendered by Mr. Abdul Hameed Kath (MC Member). The President, Mr. Mahmood Parekh mentioned in his address that the theme of the year 2013-2014 given to the newly elected MC is

“DO IT”. The MC Members have responded very well to it as from October till December, 3 events have been organized and almost 7 events are in the pipeline. He also appreciated the hard work put in by his predecessors and requested the MPF family to continue supporting him in his efforts.

Appreciation Awards were then presented by the current & past Presidents on the occasion.

Recipients of Recognition Awards were

- **Mr. M. Hanif Jakhura** (CEO – CDC)
- **Mr. Asif Ismail Mangroria** (COO - Premier Cables)
- **Mr. Abdul Jabbar Rathod** (Zonal Head - Habib Metropolitan Bank)
- **Mr. Ashraf Bawany** (CEO - Linde Pakistan Ltd)

- **Mr. Hanif Janoo** (Honorary Consul General of Republic of Kenya)
- **Mr. Mohammad Jawed Zakaria** (Member/Judge Income Tax Tribunal)
- **Mr. Mohammad Junaid Shekha** (CIA – CDC)
- **Mr. Mustafa Lakhani** (President Sindh High Court Bar Association)
- **Professor Dr. Iqbal Memon** (President - Pakistan Pediatric Association)
- **Mr. Mohammad Junaid Gaffar** (Judge Sindh High Court)
- **Mr. Mohammad Zubair** (Vice President - Pakistan Tax Bar)

All the dignitaries shared their experiences with the audience, the efforts they made for their professional achievements and the role of MPF in their success.

MPF, maintaining its old tradition, honored its outgoing Office Bearers and Members of Managing Committee (2013-2014), with



appreciation mementos, presented to Mr. M. Rafiq Rangoonwala (President), Mr. Abdul Jabbar Rathod (Sr. Vice President), Mr. Mahmood Parekh (Vice President), Mr. Junaid Shekha (Hon. General Secretary), Mr. Rizwan Usman (Joint Secretary) and Mr. Noman Abdul Hameed (Treasurer).

Mr. Asif Ismail Mangroria, Engr. Pervez Abu Baker, Engr. Saleem Rangoonwala, Arch. Gul Ahmed Mayari, Mr. M. Haroon Qassim, Dr. Mohammad Anwar Adam, Dr. Mohammad Khalid Bhambha, Engr. Gulzar Ahmed Memon, Mr. Ashraf Ayub Mandvia, Dr. Shaheena Akbani, Dr. Saira Bano, Mr. Naveed Abdul Hameed, Mr. Ghulam Mohammad Kasbati, Mrs. Farzana Munaf, Mr. Mohammad Amin Patel, Mr. Saleh Saleem Memon, Mr. Irfan Amanullah were awarded with mementos of appreciation as members of Managing Committee by the past Presidents / past Honorary Secretaries General, Office Bearers and members of this term (2013-2014) Managing Committee.

All the past Presidents were also present in the program to show support to the present committee. They were Mr. Yousuf Adil, Mr. M. Ashraf Bawany, Mr. Yakoob Hashim Thara, Mr. Hanif Janoo, Mr. Mustafa Lakhani, Prof. Dr. Iqbal Memon, Mr. Abdul Wahid Tejani, Engr. M. Siddique Essa, Mr. Mohammad Hanif Jakhura, Engr. Pervez Abu Baker, Mr. Asif Ismail Mangroria, Mr. M. Haroon Qassim and Mr. M. Rafiq Rangoonwala.

The program ended with the vote of thanks by Honorary Secretary General, Mr. M. Rizwan Usman. He mentioned this function is an event where we let our hair down and enjoy some quality time with our senior members and share their insights and wisdom. He thanked all honorable guests for taking time out of their busy schedules to attend this program and contributing towards its success.



KIDS Mini GALA

This year 4th January was a very pleasant day for children at the Kids Gala arranged by Ladies Wing Convener, Mrs. Rehana Aziz. The Kids Gala and Arts & Crafts show was held at the MPF Secretariat.

The Show started at 3:00 p.m. with more than 35 kids dressed in colorful dresses of separate theme(s) gathered with their parents to attend the show.

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

The show started with recitation of the Holy Quran.

On entry the kids registered their name for lucky Draw and proceeded to the Face painting counter where they were delighted to have their faces painted with beautiful designs.

The show anchor, Mr. Aaqib

Javed Vayani, a student of MBBS who does anchoring in student functions as his hobby kept the children interested and involved in the activities with his energetic performance. The participating children were called one by one onto stage and were asked to introduce themselves with their name, class, school and future plans as to what profession they wanted to adopt in future. All the kids spoke told about their choices and it was surprising to know that the majority wanted to be Doctors in future. Students were also asked about their activities, their favorite dress, their favorite song/poem and they warmly participated in the interactive session.

A musician was also present who sang national songs and entertained the kids.

Mrs. Azra Syed taught them the making of glass cover like a piece of decoration to be used as a wall hanging in their homes.

Mrs. Akhtar Noorani told the children a very interesting story with the aid of pictures to the kids.

The children had come dressed in costumes. The young butterfly, pirates, minister, nurse and fashion designers were applauded for their creativity and effort and added color to the whole event.



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

The Lucky Draw was made and gifts were given to winners courtesy of Shield Corporation and Ismail Industries.

The children thoroughly enjoyed the event and their joy was reflected on their faces.

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





10 TIPS TO ACHIEVE WORK-LIFE BALANCE

CREATING THE MOST NEEDED BOUNDARY BETWEEN
WORK AND HOME AND HOW TO SUSTAIN IT.

BY ASIF ISMAIL
C.O.O. & Director
Premier Cables (Pvt) Limited

Despite having a successful career, sometimes we feel that we are missing out on the important things in our life. We don't remember the last time we had an enjoyable meal with a friend or had a long refreshing drive with kids along sea side. We get stuck in a loop of work and sleep; and we can't seem to get out of it. Achieving that ideal state, called 'work-life' balance is difficult but keeping in view the following, it is attainable.

1. PRIORITIZE – YOU CAN NEVER HAVE IT ALL.

A) REALIZE – YOU WILL MISS OUT ON THINGS

This is one of the most important concepts to grasp as professionals and as an ambitious people who have achieved so much in their career, that we will never have it all. That is, we will never be able to attend the wedding of every long distant cousin while working extra hours in office and also reach home every day in time for the warm home-cooked meals.

B) LIFE IS ABOUT TRADEOFFS

Cut yourself some slack. No one can do it all. Our life is all about tradeoffs and if you think that this rule doesn't apply to you, then be prepared to disappoint yourself as well as let people down. Be true to yourself

and to others about the burdens of your job and how much time you can actually take out for your social commitments.

C) PICK AND CHOOSE

Identify what is important and when it is important. Pick and choose, it's as simple as that. Yes, you definitely want to do it all, check everything off your to-do list, but stop for a moment and think about are they really important and urgent? That's what matters.

C) QUICK EXERCISE TO RELAX YOUR MIND

Here's a quick exercise to arrange your priorities whenever you are thinking about work at home or vice versa: Jot down a list of things that comes to your mind that you should be doing right now. Then put tick or cross in front of them on the criteria that if they can be done later. Do try it and you will find that it will clear up your mind and make you focus on what you have, right now at this moment.

2. CLARIFY BOUNDARIES – SET TIME LIMIT TO WORK

A) STOP BUZZING, BUSY BEE!

In the 21st century, it's has become very easy to go on and about 24 hours day. But even a busy bee stops buzzing after evening. The system

made by God demonstrates that we all need to stop buzzing after a particular time and relax.

B) SET UP 'WORK TIME' AND 'HOME TIME'

Have you set up a time limit after which you don't take professional calls? Have you established specific hours in which you don't check and read your work emails and made this clear? If not then do it right now. Similarly spare the personal tasks when you are at work for your off time. Set up boundaries and time limits between 'work time' and 'home time'.

C) QUALITY IS MORE IMPORTANT THAN QUANTITY

Most of the time, it is the quality of the time we spend not the quantity that makes the difference. So rather than thinking about what to do next or the coming morning, focus on the present and make most of it.

Leave your work thoughts at work!

Leave your home thoughts at home!

3. MAKE YOURSELF HAPPY – ELSE NO ONE WOULD BE HAPPY

A) STOP COPYING OTHERS' LIFESTYLE

The mistake most people make is that they try to imitate someone else's lifestyle which may seem 'perfect'. But the definition of perfection varies widely from person to person. Stop conforming to someone else's definition and instead make your own.

B) FIND WHAT DRIVES YOU

Figure out what makes you happy, what drives you and what makes you get out of the bed every morning with enthusiasm. Whether it's the spending time with your children, playing Tennis or simply having coffee with your childhood buddy. Remember, IF YOU YOURSELF ARE NOT HAPPY, THEN NO ONE WILL BE HAPPY FROM YOU.

C) DON'T BE TOO BUSY TO BE HAPPY

Yes you have a lot to do but the world won't if you stop for a minute. Its time to reassess when you don't find time to be happy.

Why you might be afraid to stop:

- Fear of change
- Desire to be perfect
- Too anxious to delegate
- Unrealistic self-expectations
- Needing to be needed
- Believing that life can't be fun

4. GO FOR YOUR PASSIONS – JUST GO FOR IT!

A) WHAT'S HAPPENING THESE DAYS?

Are you one of those people from whom when it is asked that "What's happening these days?" and they answer "Eh. Nothing much." Despite having a job that they claim that they 'love', then we have a problem.

B) ANSWER SHOULD BE 'AWESOME!'

The word that you want to use when you describe your life is 'Awesome!' And that can only come from pursuing your inner passion. It can be anything from writing poems to cliff diving, from micro-blogging on Twitter to helping in the community's charity event. Anything that makes your 'NOTHING MUCH' to 'AWESOME!'

C) IF WORK IS YOUR PASSION, THEN...

If bringing your work laptop home and spending hours on your couch brainstorming, emailing and having Skype conversations with your suppliers sitting way across the world makes you happy, alive and gives you the feeling that you are making a difference in the world, then do it!

5. STAY OPEN TO CHANGE – IT WILL COME, EVENTUALLY

A) HAPPY AND CONTENT? DON'T GET USED TO IT

Once you have found the perfect balance and you think that you are happy with the things the way they are, then accept the fact that they will not stay like this forever. Yours kids will have their own families one day, you will lose money or there will be tensions between you and your best friend and you might not talk for years.

B) STAY PREPARED TO CHANGE AND ADAPT

Whatever the situation, be prepared for your schedule and beliefs to shift. And when they do, adapt.

6. ACCEPT THAT YOU WILL MAKE MISTAKES – RECOVER QUICKLY FROM THEM

A) DON'T GET MISERABLE EVERY TIME

Okay, yes you will forget your wedding anniversary because of your late sitting in office. Yes, you will forget the deadline of the presentation with your most important potential client because of your sick child. That doesn't mean that you get miserable every time something like that happens. Know and accept that you will make mistakes and there will be times that you will face extremely unexpected barriers and challengers.

B) REFOCUS. ACT. REPEAT.

Instead of feeling awful, refocus all your energies on your present. Ask yourself repeatedly 'what's next with this?', 'how can I counter it?' or 'who can help me with this?' Refocus. Act. Repeat.

7. KNOW WHAT YOU ARE DOING AND WHEN – THEN REARRANGE

A) KEEP A LOG OF YOUR ACTIVITIES

The first step into figuring all this work-life balance is to actually know what you are doing in the 24 hours and how much time exactly are you putting into everything that occupies your space and time. Keep a journal for one whole week and record everything that you do and how much time you spend on each activity (can be easily done through the calendar app on your cellphone). Document everything from watching the TV to the visit to the dentist, from browsing Facebook to having meeting with your business partner.

B) ASK YOURSELF 'WHY I WASTED TIME ON THAT?'

Go through it once you are done. Mark the ones that makes you say 'why I wasted my time on that?' and create an action plan. It will definitely help you in sticking with the activities that really matter.

8. SCHEDULE "ME" TIME – BEING A LITTLE SELF-CENTERED IS OKAY

A) YOU FORGET THAT YOU DO NEED TIME FOR YOURSELF

As you grow, the expectations of people around you also grow over the time. You forget that you need some time for yourself too. Sometimes an interesting documentary on the TV might do it, sometimes a good drive with your favorite song will.

B) 'ME' TIME WILL MAKE YOUR RELATIONSHIPS BETTER

Understand that being selfish and turn off everything would be great and without it, you can never be a good professional, friend, spouse or parent. It will cause a ripple effect and you will find that once your head is in the right place, you will manage to bring smile on everyone's faces.

9. UNPLUG FOR A WHILE – YOU WON'T MISS OUT ON ANYTHING

A) WE ALL GET OVERWHELMED BY TECHNOLOGY

Cellphones, laptops, tablets: All these gadgets were made to make our world smaller and enhance our productivity. But a time comes

when we begin to get overwhelmed by the constant buzzing of your phone and our fingers give in when a WhatsApp conversation doesn't seem to end.

B) UNPLUG! WORLD KEEPS GOING ON WITHOUT YOU

That's when you have to switch off your Wi-Fi and data connection and get rid of this technology caused unnecessary stress. Unplug simply and jump in when you are ready. You will be surprised that world is still moving and going on without you.

Nothing is ever that important that you cannot even take a second and breathe before taking action. Stop panicking and don't try to become superman or superwoman!

10. PRAY – INDEED IN THE REMEMBRANCE OF ALLAH, HEART FINDS PEACE

A) OUR CENTER, ALLAH

All our happenings, our work-life activities are centered to only one nucleus, Allah. He always empowers us and we have to make time and stand before Him five times a day in order to find that everlasting bliss, to relax our mind, to turn away negative thoughts and get motivated for our work-life balance

B) REORGANIZE – AROUND PRAYERS

Our soul will still be yearning in all this task of work-life balance if we ignore our spiritual activities.

Don't simply re-organize your life, but re-organize it around the prayers.



Demonstration on Skin and Hair Solutions



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

The program started with recitation from Holy Quran and more than 50 participants attended the Program.

Mrs. Rehana Aziz introduced the Chief Guest Mrs. Saira Ashraf, experienced beautician and hair specialist to the audience.

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

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

She started her Program with demonstration on a lady participant and advised them to take out one hour of "self time" from their daily routine time. She pointed out that t o look beautiful is everyone's right. She demonstrated pedicure, facial, hair protection and skin relaxing techniques to participants.

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



A lucky draw was also held and participants were given gifts hampers.

In the end, a token of appreciation was presented to Mrs. Saira Ashraf by Ladies Wing Convener Mrs. Rehana Aziz.

Mrs. Rehana Aziz thanked everyone for their precious time and making the event memorable. Hi-tea was served.

The program was much appreciated by the participants and they enjoyed themselves thoroughly.

MPF Delegation meeting with President of Pakistan Mr. Mamnoon Hussain



A delegation of Memon Professional Forum (MPF), led by its President Mahmood Parekh, called on President Pakistan Mamnoon Hussain at the State Guest House on July 22, 2014. The delegation comprised Chairman Strategic Advisory Board Yunus Bandukda, past presidents Asif Ismail Mangroria, Abdul Wahid Tejani, Ashraf Bawany, Abdul Razzak Thaplawala, Yakub Kapadia, Yakub Hashim Thara and all the MPF Managing Committee members.



During the meeting with MPF delegation that lasted for about 70 minutes, President Mamnoon Hussain shared his success story that how he achieved different high level positions from being an Adviser to President, and the challenges being faced by him in the present situation of the country vis-à-vis energy crisis, inflation and political environment .

Giving brief introduction of the MPF to President Mamnoon, the MPFians offered their professional services for the prosperity of Pakistan and also brought into his notice the problems of the metropolis. The President assured the delegation of resolving the problems, saying, "Although the process is slow, we are moving in right direction".

He said that various mega projects have been started with China, Turkey and Saudi Arabia, which would bring a big change in near future, adding, "Pakistan will gain more importance in this region with the completion

of Karachi-Hyderabad Motorway, Gawadar-Punjab and Gawadar-Karachi highway projects".

Mamnoon Hussain assured MPF President Mahmood Parekh and other delegation members of working jointly for the betterment of the people of Pakistan, particularly the Memon community.

On the occasion, President Mamnoon was presented with MPF Diary 2014, MPF Brochure and the latest issue of MPF Network magazine, while a book of autobiography was presented to him by Abdul RazzakThaplawala, past president MPF. Later, the delegation had a group photo with the President.

This meeting was arranged in response to MPF's earlier request in August 2013 during Mr. Rafiq Rangoonwala's tenure as well as the efforts of SAB Chairman Mr. Yunus Bandukda.

PREVENTION IS BETTER THAN CURE

Seminar on the topic "Prevention is better than Cure" was organized at MPF Secretariat on February 16, 2014.

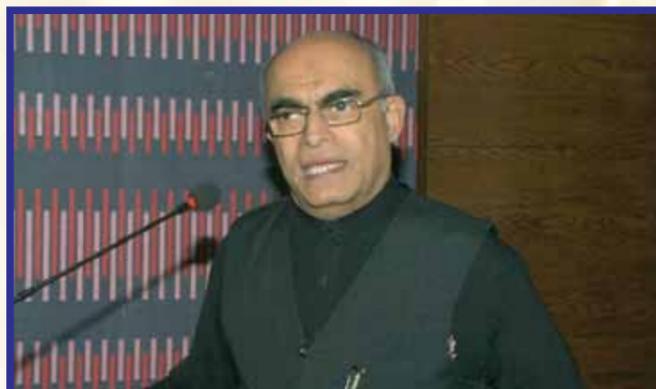
Guest Speaker of the Program Professor Iqbal Ahmed Memon, is a renowned personality and Ex President MPF, Professor and Head of Department of Pediatrics, Sir Syed Medical College Karachi, President Pakistan Pediatric Association and Standing Member Managing Committee of International Pediatric Association.

The seminar started with recitation of holy Quran by Mr. Khalid A. Latif.

Mr. Rizwan Usman, Honorary Secretary General, MPF welcomed all the participants and appreciated the members and MPF dignitaries for attending the seminar on a Sunday. In his inaugural speech he highlighted the importance of the seminar's topic in today's environment and invited the Guest Speaker to speak on "PREVENTION IS BETTER THAN CURE".

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

In his detailed presentation Professor Iqbal Ahmad Memon informed the audience that, major causes of death in children below five years of age percentage wise is as under,



Disease	Percentage
Malaria	5%
Measles	7%
Diarrhea	17%
Acute Respiratory Infection (ARI)	19%
Prenatal	18%
Others	32%

He informed that every year globally millions of children die from infectious diseases and about 40% of children below 5 years die due to these causes and approximately 60% of these deaths (all except those from malaria, HIV and tuberculosis) are preventable through immunization with existing and newly developed vaccines such as pneumococcal and rotavirus.

Globally 4.1 million deaths occurred in year 2000 due to vaccine preventable disease are rotavirus, Meningococcal, Hepatitis B, Hib, Yellow fever, Measles, pneumococcal, Diphtheria, peruses and Tetanus/NNT and 2.3 millions die still each year.



In Pakistan 445,000 children under the age of 5 years die and approximately 333,000 children below 1 year lose the battle of life.

He stressed that Vaccines can be used to prevent from following diseases like,

- Diphtheria
- Peruses
- Tetanus
- Measles
- Homophiles Influenza b [Hib]
- Pneumococcal [Conjugate / Polysaccharide] Flu

Through references of WHO figures of last 20 years, Dr. Iqbal Memon stressed that with these vaccinations tremendous decrease in cases has been reported, however children in developing countries lack access to newer vaccines that protect against Hepatitis B and Homophiles influenza type b (Hib) whereas children in the industrialized world routinely receive that protection. Supporting immunization he summarized that

- Immunization is one of the most important ways parents can protect their children against serious diseases.
- These vaccines are also combined for increased compliance with vaccinations schedules which are (i) beneficial in reduced pain (ii) reduced distress and (iii) reduced number of clinic visits.
- Vaccination is one of the most effective worldwide public health interventions, protecting individuals against infections, promoting good health and saving lives and wealth.
- Vaccines are first class investment in a way that,

He added that the values of vaccines are many

- A handsome rate of return
- Important for growth, poverty reduction and reducing global income inequality.
- Rates of return comparable with those from education
 - Primary: 19%
 - Secondary: 13%
 - Higher: 11%

Though in following conditions immunization conditions contra effects like,

Minor illnesses e.g. RTI, Diarrhea & fever <38.5, Allergy, asthma & hay fever, Prematurity & small for dates, Malnutrition, Breast fed child, Family history of convulsions, Treatment with antibiotics and low dose of steroids, Dermatitis, eczema & local skin infection, Chronic disease of lungs, heart, kidney & liver, unstable neurological conditions e.g. cerebral palsy & down syndrome, history of neonatal jaundice.

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

The take home message to audience was "Immunization Programs can be highly cost beneficial for promoting both i.e. Health and wealth of the nation".

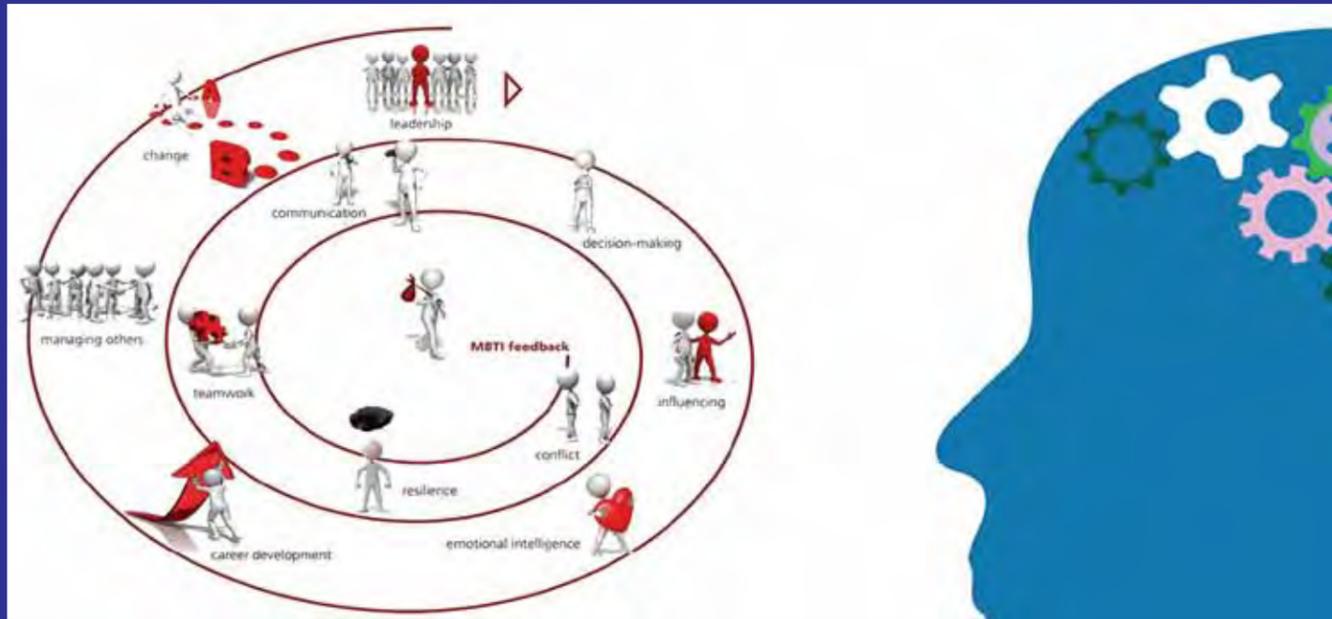
In his closing remarks President Mr. Mahmood Parekh thanked Professor Iqbal Ahmad Memon for giving his precious time and M/s GSK Pakistan Ltd for sponsoring the seminar.

Tokens of appreciation were presented to Professor Iqbal Ahmed Memon and M/s GSK Pakistan Ltd.

The Program ended at about 1 pm after serving hi-tea to the audience.



Career Counseling Session for Parents



Memon Professional Forum (MPF) organized Introductory Career Counseling Session for Parents in collaboration with World Memon Organization (WMO), All Pakistan Memon Federation (APMF) Education Board and Training Partner Intellact for the first time uniting all APEX bodies of Memon Jamats onto platform.

The program jointly observed the World Health Day which is annually observed on March 20th globally. The day focuses on creating awareness to the people about the importance of lifelong oral hygiene especially teeth and gums. It was sponsored by World Dental Federation following the theme of this year "Healthy Smile".

The event was held at All Pakistan Memon Federation House Auditorium. The session started with recitation of Holy Quran by Mr. Abdul Aziz Tayabani, Member Managing Committee MPF followed by the Naat-e-Rasool (PBUH) by Miss Haania Rizwan.

MPF members, Ms. Hena I. Ahmed MPF and Mr. M. Rizwan Usman graciously agreed to be hosts for the program. In their opening remarks they acknowledged that It was a gracious occasion to see senior members of all the forums including Secretary General WMO, Mr. Pir Mohammed Kalia, President WMO, Pakistan Chapter, Mr. Sohaib Ismail Mangroria, President All Pakistan Memon Federation, Mr. Abdul Aziz Memon and



President Memon Professional Forum, Mr. Mahmood Parekh, dignitaries, office bearers & members managing committees united on one platform for a memorable day on 23rd March 2014 and thanked everyone for their presence.

Mr. Mahmood Parekh, President Memon Professional Forum, acknowledged the crowd of more than 300 people in the fully packed auditorium. He appreciated that we are all at one platform. He especially welcomed Mr. Abdul Kader Jaffer, former Ambassador of Pakistan to United Kingdom amongst the guests. He further elaborated the purpose of conducting this program which primarily was for parents so that they can find out how they can help their children make better educational choices and to start early on a career which is better for them. He pointed out that it is necessary to motivate parents as students do not have knowledge about themselves that what inner qualities and talent they possess and what matching early career they should concentrate on. He pointed out that in our community there are lots of problems students and their parent's face, particularly female students as we still have the mindset that girls do not need to be highly educated as they eventually have to be housewives.

Then Mr. Abdul Aziz Memon, President APMF, was invited to share his thoughts. He said that All Pakistan Memon Federation Education Board is working very hard in coordination with all the Memon Schools to improve the level of education and arrange for scholarships for the needy students.

Then Secretary General WMO, Mr. Pir Mohammed Kalia, was invited to speak. He informed the audience that vigorous efforts have to be made to raise the literacy ratio of the Memon Community. He pointed out that at present 40% of the Memon Community is living below poverty level, therefore joint efforts have to be made to



improve the poverty level and raise the literacy ratio of the Community.

The next speaker was Mr. Shoaib Ismail Mangroria, President, World Memon Organization (WMO), Pakistan Chapter. He informed that WMO is also aware of the need of education for the Memon Community and it is one of the primary focuses of the organization. He assured the audience that WMO is available to support the cause at every step.

Mr. Abdul Kader Jaffer, former Ambassador of Pakistan to United Kingdom, was invited to address the house. He appreciated the collaboration of three Memon Organizations striving for raising the level of education of the community. He said we must produce Jinnah, Liaquat and Allama Iqbals to improve our community in general and our country in particular. He informed the audience that InshaAllah in August 2014 he will perform the opening ceremony of a school at Hub, District Lasbella. Narrating his story, he told everyone that his father had gifted him 240 acres of land, which he has utilized for the school and he would be happy to see everyone at the grand opening.

Training Partner INTELLACT's spokesperson, Ms. Ambreen Qureshi, was invited to explain to the audience comprising of parents and students how the



MYERS BRIGGS TYPE INDICATORS (MBTI) identifies optimal career options for their children. Ms. Ambreen accompanied by Mr. Saad Masud (Certified Trainer) explained the MBTI technique which was introduced in 1943. MBTI means identification of personality. It provides 22 ways to identify personality in conjunction with a career choice. Mr. Saad pointed out that it is not about making a smart choice for now; it is about making a smart choice for life. Mr. Saad Masud further explained in detail the various options of personality identification, which are suitable for particular careers. He also pointed out that this personality assessment tool is based on most authenticated methods used in more than 70 countries of the world.

Mr. M. Rizwan Usman closed the first session by offering a vote of thanks to the speakers. He emphasized the importance of education particularly higher education to meet the future challenges. He said that if we as a community will not keep our pace in fast paced global digital era then we will get behind as a community and as a nation at large.

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



World Oral Health Day



The second session began after the tea break for World Oral Health Day. Mr. M. Rizwan Usman invited key note speaker Dr. Naveed Rahid to take the floor and explain the motive for observing the World Oral Health Day every year. Dr Naveed pointed out that use of beetle leaf (pan), gutka and beetle nuts (chalia) is dangerous for the human life. During the discussion a Cancer Patient, Mr. Bashir Latiwala, was invited to share his experience and how he had fought with the disease. In his moving remarks he requested the public not touch Pan, Chalia and Ghutka and save themselves from Cancer, because the use of pan, chalia, Gutka & etc exacerbates the situation. Cigarettes and shisha smoking are also contributing factors.

Dr. Naveed Rahid pointed out that all these things cause oral complications like mouth tumors and cancers, tooth staining, plaque, foul smell and other maladies. The assistance of the oral health care professional is necessary for everyone as a routine.



Dr. Zubair A. Abbasi, Head of Dentistry & Oral Maxillofacial Surgery, Karachi Medical and Dental College (KMDC) presented "Pre Cancer & Cancer - our biggest worry". He put the question to the audience "What is Health" as defined "Health is a dynamic state of complete physical, mental, spiritual and social well-being and not merely the absence of disease or infinity".



He informed about the types of oral cancer prevalent in males and females in Pakistan.

He elaborated on the pre-cancer conditions prevalent in Pakistan i.e. LEKOPLAKIA – ERYTHOPLAKIA, its prevention and early detection, enforcement and implementation of foods drug Legislation, restriction of substances causing pre-cancer and cancer. He said that passing of sheesha from one person to another person is unhygienic, it increases gastric, acidity, peptic ulcer, total cholesterol stunted fatal growth, carbon monoxide level etc.

Dr. Aizan A Khan, Professor, Dow University, Karachi, also advised not to touch pan, chalia and ghutka as they produce cancer which is a fatal disease.

Vote of thanks was offered to the guests by Mr. Arif Haroon Panjwani of APMF and Mr. M. Rizwan Usman, Hon. Secretary General MPF, for their participation. Special thanks were extended to Shield Corporation for sponsoring the event. Gift hampes courtesy of Shields Corporation were distributed amongst the participants. In the end delicious dinner was served to the participants.

Karachi Stock Exchange

Investors

Smart Choice



An interactive seminar on the topic Karachi Stock Exchange (KSE) – Investors smart choice was organized at MPF Secretariat, Friday, 18th April 2014

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

The session started with recitation of the Holy Quran and Mr. Rizwan Usman Honorary Secretary General, MPF, gave his inaugural speech and introduced the guest speaker to participants. Mr. Faisal Dhedhi is a Senior Manager and Head of Equities, Al Habib Capital Markets (Pvt.) Ltd.

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

Capital markets are financial markets for the buying and selling of long-term debt or equity backed securities.



These markets channel the wealth of savers to those who can put it to long-term productive use, such as companies or governments making long-term investments, he described.

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

The following are the guidelines to invest in stock,

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

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

In his closing remarks Mr. Mahmood Parekh, President MPF, thanked all the dignitaries and Participants for taking their time out to attend this knowledgeable session, specially Mr. Aftab Qutubuddin Munshi, CEO, Al Habib Capital Markets Ltd.



Seminar on Family Law and Succession Law

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

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

President Memon Professional Forum (MPF), Mr. Mahmood Parekh welcomed the guests.

The convener of the Program Mr. Abdul Aziz Tayabani invited the speaker and introduced him to audience. Mr. Mustafa Lakhani has above 40 years experience in legal profession and has been Advocate of High Court and Supreme Court.

In his detailed speech Mr. Mustafa Lakhani explained that Family Law is called as "The Muslim Family Laws Ordinance, 1961 (Ordinance VIII of 1961) promulgated by Field Martial Mohammad Ayub Khan on October 07, 1958".

1. Short title, extent, application and commencement

- It extends to the whole of Pakistan, and applies to all Muslim citizens of Pakistan, wherever they may be.
- It shall come into force on such date as the Central Government may, by notification in the official Gazette, appoint in this behalf.

2. Registration of marriages.

- Every marriage solemnized under Muslim Law shall be registered in accordance with the provisions of this Ordinance.



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

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

3. Polygamy.

- On receipt of the application under Sub-section (3), Chairman shall ask the applicant and his existing wife or wives each to nominate a representative, and the Arbitration Council so constituted may, if satisfied that the proposed marriage is necessary and just, grant, subject to such conditions if any, as may be deemed fit, the permission applied for.

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

4. Talaq/Divorce

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

- Within thirty days of the receipt of notice under Sub-section (1), the Chairman shall constitute an Arbitration Council for the purpose of bringing about conciliation between the parties, and the Arbitration Council shall take all steps necessary to bring about such reconciliation.

- If the wife be pregnant at the time talaq is pronounced, talaq shall not be effect until the period mentioned in Sub-section (3) or the pregnancy, whichever later, ends.

- Nothing shall debar a wife whose marriage has been terminated by talaq effective under his section from remarrying the same husband, without an intervening marriage with a third person, unless such termination is for the third time so effective.

5. Dissolution of marriage otherwise than by talaq.

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

6. Maintenance.

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

- A husband or wife may, in the prescribed manner, within the prescribed period, and on payment of the prescribed fee, prefer an application for revision of the certificate, in the case of West Pakistan, to the Collector and, in the case of East Pakistan, to the Sub-Divisional Officer concerned and his decision shall be final and shall not be called in question in any Court.

Any amount payable under Sub-section (1) or, (2) if, not paid in the due time, shall be recoverable as arrears of land revenue

7. Dower.

- Where no details about the mode of payment of dower are specified in the nikah-nama or

- the marriage contract, the entire amount of the dower shall be presumed to be payable on demand.
- Succession Law was also the part of the seminar but due to shortage of time it was decided separate seminar on the succession law will be arranged soon as the topic is very much important due to today's community problems.

Succession Law

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

In the end there was a very long question answer session where in participants asked very touching questions from their life experience and guest speaker gave them proper answer with examples. He suggested that these kinds of matters should be first resolved at individual Jamat levels.

Vote of thanks was offered by Honorary Secretary General, Mr. Rizwan Usman. He mentioned relationship between husband and wife is very sensitive and Allah does not like divorce in Halal things. He offered a dua to have harmony and coordination among all husbands and wives.

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



CARDIAC HEALTH AWARENESS



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

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

The seminar started with Recitation from Holy Quran by Mr. Khalid Lateef followed by a brief introduction of MPF by President Mr. Mahmood. He invited Ms. Hina Maryam, Manager Marketing, Tabba Heart, to master the occasion.

Ms. Hina Maryam gave a brief introduction of Tabba Heart Institute and told the audience how it participates in eradicating the growing numbers of heart patients in the country. Later she introduced the guest speaker Dr. Adnan Amin to present his lecture.



Dr. Adnan Amin in his detailed speech educated the audience with different aspects of heart diseases. He stressed that this is the #1 killer disease worldwide and in Pakistan also it causes 12 million deaths annually. He said that Pakistanis are affected with Heart Disease at a younger age (approximately 5 to 10 years earlier) than the other countries is due to genetic predisposition, poor handling of fats and metabolic syndrome like diabetes, obesity, smoking, high BP, coronary artery disease, urbanization, sudden change in Life Style.

He advised the audience that every day you make choices to try to help protect yourself and your family. In fact, protecting yourself has become second nature—you just do it. He proceeded to talk to the audience about preventive measures and continued to explain them in detail.



He spoke at length about Coronary Heart Disease and explained its causes and symptoms. He informed the audience that

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



Further elaborating on the disease, he said the symptoms of coronary heart disease are,

- Angina - chest pain for short period on exertion.
- Myocardial Infarction or major heart attack – Severe Chest Pain, death of heart muscle, heart failure, irregular heartbeat.

Our Attitude towards Heart

Never had a test or retest
 Never been to a Doctor!
 I hate them
 Never take medicines!
 My BP is normal, so stopped meds!
 Miracle men and Miracle Medicines! So many of them
 I am my own doctor! No fees too.

Tips to care and prevent yourself from the heart disease.

- Eat a variety of fruits and vegetables every day. (5 servings - they are naturally low in fat and high in vitamins and minerals and anti oxidants). Eat colored vegetables and fruits.
- Maintain a level of physical activity that keeps you fit and matches the calories you eat.
- Serves several functions in preventing and treating those at high risk.
- Limit your intake of foods high in calories and low in nutrition, including foods like soft drinks, candy, junk food, Sweets-Mithai
- Limit foods high in
 - Saturated fat,
 - Trans - fat and
 - Cholesterol

- Do not use added salt.
 - 1 tea spoon contains 2400mg Sodium.
 - For mild and moderate heart failure sodium restriction: 1/4 tsp. is allowed.
 - Don't use achars, chutneys and soya sauce in large quantities.
- Decrease saturated fats i.e. Ghee, butter, margarine and translucent thick oils.
- Omit commercially cooked foods: Bakery products, Mithai, Curries, Fried products.
- Eat small amount of red meat two small pieces per day preferably cooked with vegetables.
- Omit organ meats.
- Use egg yolk only occasionally.
- With regular exercise, blood pressure in those with hypertension is reduced by as much as 20mmHg.

Know your numbers

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

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

In the end a token of appreciation was presented to Dr. Adnan Amin and his informative session was highly appreciated.





Report on the seminar Family Zakat Calculation



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

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

MPF President Mr. Mahmood Parekh, Honorary Secretary General Mr. Rizwan Usman MC members and other senior members were also present.

Mr. Asif Kasbati, Mr. Ali Mohammad Mahenti, and Mr. Haroon Shameer Pothiwala were the speakers of the seminar.

Starting the session, speaker Mr. Aif Kasbati put a touching question to audience that we spend 730 (2 hours per day) hours in a year on Farz Namaz, 960 hours (40 days) for Hajj but how much time do we spend on the Farz Zakat in a year? Therefore, he said that everyone should spend some time and learn the methods for calculating Zakat too.

In their detailed presentation, all the honorable speakers briefed about Zakat Calculation, which is summarized as under,



- That Zakat means Increase / Enhancement of your wealth and to make your wealth sacred by paying Zakat.
- That every adult muslim men and women who is in possession of 52 and half tola silver or 7 and half tola gold (87.48 grams) or the asset of that value or more is liable to pay Zakat @ 2.5 % every year.
- For this purpose you select any Islamic months date i.e 1st Rajab or 1st Ramzan and calculate on that date every year.
- Calculate gold / silver value on all types of ornaments or in biscuits form also keep in mind gold type in Carats like 22/24 etc. Diamond, Hera, Moti & Nags are not Zakable assets.
- Holder of property like land/house/flat which is being purchased for the purpose of sale and his will (neyet) is still same (for sale purpose) is liable to pay zakat on sale / market price.
- Plot, Flat, Shop, Banglow which are given on Rent is not zakatable assets.
- Business premises - office and shop are not zakatable asset.
- Cash, Prize Bonds, Foreign Currency, Balance in Bank, Amount kept with someone

- as Amanat, Receivable Amount of Loan (provided to someone), Advance paid somewhere like Advance rent and Hajj Advance like Ticket/Buss Tariff/Moallam Advance, Cetificate of Islamic Investement, Sukkuk certificate (and their Halal Profit), Cash Value of Family Takaful, Principal Amount Invested in Life Insurance, Amount paid for LC Margin (Import) if shipment is not made yet, Finsihed Goods/Raw Material/Work in Process Goods, BC (Committee) paid Amount so far, Assets in Partnership Firm (as per your Share), StockShares (Value may be calculated on that date from News Papers / Broker etc on that date), are all liable items to pay Zakat.
- On Provident Fund, Pension Fund and Graduuty Fund being deducted are not liable to Zakat and the Zakat is payable when these received by you on retirement in future years.
- If your Wealth is by all means of Halal and Haram and you can not differ both, you pay Zakat on total but keep in mind Haram is Haram.



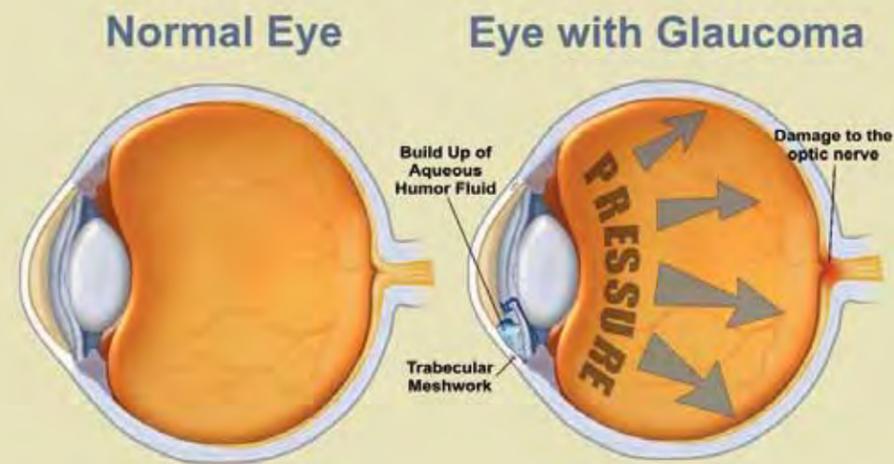
Following Items are deductible from Zakat Calculations,

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

The seminar ended after presenting token of appreciation to all speakers by MPF dignitaries at about 5:00 p.m.

GLAUCOMA KALA PANI

Dr. Khalid Bhambha



Glaucoma is the name for a group of diseases that can lead to damage of the eyes optic nerve and result in blindness. But through early detection and with proper treatment, satisfactory sight can usually be preserved indefinitely.

Your eye needs a certain amount of pressure to keep your eyeball in shape so that it can work properly. In some people, the damage is caused by raised pressure. Others may have an eye pressure within normal limits but damage occurs because there is a weakness in the optic nerve. In most cases both factors are involved but to a varying extent.

What is pressure in the eye?

Eye pressure is not to be confused with blood pressure. Certain tissues within the eye, such as the lens, are nourished by a fluid called aqueous humour. This fluid is made in the eye and circulates around the channels near or towards the front of the eye. Normal eye pressure is when the amount of fluid produced balances the amount draining away. If too much fluid is produced or the fluid cannot escape then the pressure in the eye rises.

Why can increased eye pressure be serious?

If the optic nerve comes under too much pressure then it can be injured. A really high level of pressure will damage the optic nerve immediately. A lower level of pressure can cause damage more slowly, and sight would be lost gradually if not treated.

Are there different types of Glaucoma?

There are four main types of Glaucoma.

Chronic Glaucoma - The most common, when the drainage channels become blocked slowly and there is no pain to show there is a problem.

But the field of vision gradually becomes impaired. Once damage is done it cannot be repaired. However with early diagnoses and regular check ups and treatment, damage can be kept to minimum.

Acute Glaucoma - This happens when there is a sudden and more complete blockage to the flow of the fluid to the eye. This is because the narrow angle closes to prevent fluid getting to the drainage channel. The eye becomes red, vision deteriorates. You may also experience nausea and vomiting. In the early stages you may see coloured rings around white lights. This can be very painful and will cause permanent damage if not treated promptly. In some cases Acute Glaucoma does not always cause sudden pain. You can have a series of mild attacks, often in the evening. There may be some discomfort in the eye, coloured lights around a white light, and hazy vision. If you experience either of these systems you should contact your Doctor.

Secondary Glaucoma - Two other main types of glaucoma occur when a rise in eye pressure is caused by another eye condition. This is known as secondary glaucoma. Secondary glaucoma can develop as a complication of other medical conditions.

Congnital Glaucoma (Buphthalmos) - Over 80% of cases are diagnosed in the first three months of life. Due to an abnormality of the angle of the anterior chamber, blocking drainage.

What Are The Tests?

As glaucoma becomes much more common over the age of 40 you should have a regular eye test at your eye specialist, who will then carry out further tests.

Viewing - The optic nerve can be viewed by shining a light from a special instrument into your eye.

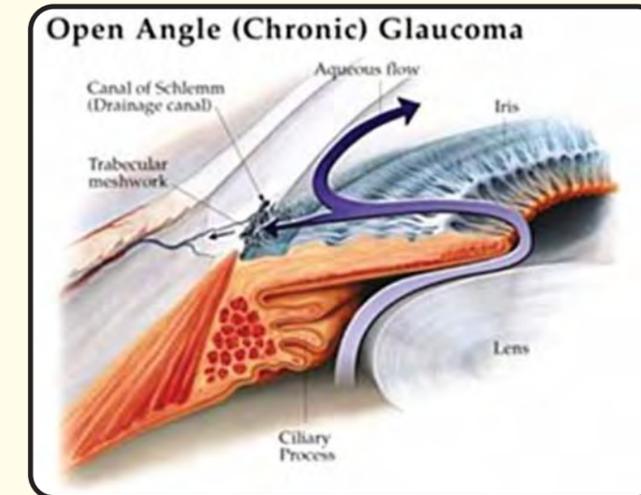
Pressure Test (Tonometry) - The eye will be numbed by drops and a small instrument is gently placed against the eye where the examiner will be able to measure the pressure.

Field Test - A sequence of spots of light are shown on a screen and you are asked to say which ones you can see.

OCT This is the most modern test and the retina is checked through a computerized machine like taking photos.

What is the treatment for Chronic Glaucoma

The treatment aims to reduce the pressure in the eye. This could be achieved either by eye drops or by surgery. Your eye specialist will decide accordingly.

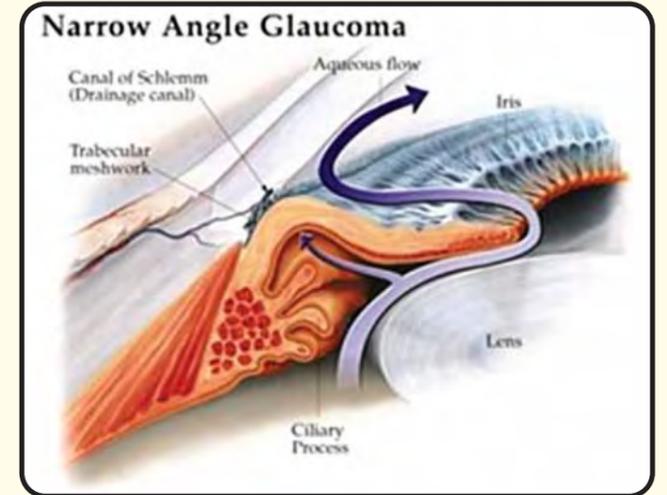


What Is The Treatment for Acute Glaucoma?

Once damage is done it cannot be repaired. However with early diagnosis and regular check ups and treatment, damage can be kept to a minimum. If you have an acute attack you need to go to hospital immediately so that the pain and pressure in the eye can be relieved. Drugs will be given to improve the drainage system in the eye and reduce the production of aqueous liquid.

If treated promptly an acute attack can usually be brought under control within a few hours, the eye will become more comfortable and your sight will start to return.

However, delay can cause loss of sight in the affected eye. Treatment may be required if the eye pressure remains a little raised and would then be treated as chronic glaucoma.



Who is at risk?

Although anyone can get glaucoma, some people are at higher risk than others.

Age - One per cent of people over the age of 40 may be affected. 5 per cent of people over the age of 65 may be affected.

Race - If you are of African origin you are more at risk of chronic glaucoma and it may come on earlier and be more serious. Ensure you have regular eye checks.

Family History - If you have a mother, father, brother or sister who has glaucoma, then you should have an eye test regularly, especially if you are over 40.

Short Sighted - People who are short sighted are more prone to glaucoma.

Diabetes - Diabetes is believed to increase the risk of developing this condition.

Would I Be Able To Drive?

If the loss of visual field is not advanced, most people can still drive. To assess damage to peripheral vision a field test will be carried out. You will be given a field test. You will be shown a sequence of spot lights on a screen and asked to say which you can see.

What Happens If My Sight Cannot Be Fully Restored?

Early detection and prompt treatment usually prevents or slows further damage by glaucoma. There are many aids and equipment to help you utilize your remaining vision.

Iftar Food Fiesta

A demonstrative Program namely Iftar Food Fiesta was organized by MPF Ladies Wing at MPF Office Khayaben-e-Rahat on June 20, 2014.

The purpose of this Program was to facilitate housewives with quick and easy recipes to plan a tension free iftari during Ramzan.

The Program was organized by MPF Ladies Wing Convenere Mrs.Rehana Aziz.

The guest speaker of the Program was Mrs. Rizwana Abdul Qadir, a Memon Food Cooking Expert.

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

The Ladies brought with them some half made recipes of different items, crockery and electric and gas stoves for cooking.

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

She said to make special arrangements for Iftari has been our tradition for years and even though fasting whole day ladies have to make different things daily so these easy recipes will help them a lot in making their Iftaris special.

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

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

All these recipes were very much liked by the audience.

Two participants Ms. Saira Patel and Ms. Wahida Ismail also shared their recipes with the audience.

A token of appreciation was presented to Mrs. Rizwana Abdul Qadir by Ladies Wing Members.

The items made were served to participants with cold drink and tea at the end.



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