



KHOJA (PIRHAI) SHIA ISNA ASHERI JAMAAT  
خوجہ (پیرہائی) شیعہ اثنی عشری جماعت  
ખોજા (પિરહાઈ) શીઆ ઈસ્નાઅશરી જમાત

# MINUTES OF

## ANNUAL GENERAL MEETING

### 2020-2021

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DATED: DECEMBER 26, 2021

# MINUTES OF THE ANNUAL GENERAL MEETING

HELD ON SUNDAY THE 26<sup>TH</sup> DECEMBER 2021,  
AT SHAHEED HAMID ALI BHOJANI HALL, 174, BRITTO ROAD, KARACHI.

The Annual General Meeting of the Khoja (Pirhai) Shia Isna Asheri Jamaat was held on Sunday, the 26<sup>th</sup> December 2021 at 10:30 am at Bhojani Hall, 174, Britto Road, Karachi. Quorum was completed and in all 190 male and 25 female members, total 215 members were present at the meeting.

Mr. Abul Hassan Gokal, President KPSIAJ, requested Hon. Secretary, Hujjatul Islam Agha Asghar Hussain Shaheedi to commence the proceedings of AGM.

## **1. RECITATION OF VERSES FROM THE HOLY QURAN:**

The Honorary Secretary Agha Asghar Hussain Shaheedi requested Mr. Mehdi Ali Haryani to recite verses from the Holy Quran.

The Hon. Secretary welcomed everyone to the Annual General Meeting and asked the members to recite Surah-e-Fateha for Marhoom Maraaj-e-Uzzam, Ulema-e-Karam, Quaid-e-Azam Muhammad Ali Jinnah, Marhoom Allama Haji Naji, Marhoom Rahim Ali Chagla, Shaheed Hamid Ali Bhojani, Shaheed Dr. Sibtain Dossa, Marhoom Dost Muhammad Bhojani, Marhoom Mohsin Hemani, Shohda of Millat-e-Jaffriya, all Marhoom Presidents and members of the Jamaat and departed souls of al Marhoom momineen and mominaat.

The Agenda was read by the Hon. Secretary Agha Asghar Hussain Shaheedi.

## **2. TO READ AND CONFIRM THE MINUTES OF LAST ANNUAL GENERAL MEETING HELD ON 20TH DECEMBER 2020:**

The Hon. Secretary enquired the House whether the minutes as read (as it has been circulated to members through email and WhatsApp) and is presented for approval. Brother Altaf Kikariyawala proposed to consider the minutes of last AGM as read and approved, and Mr. Muhammad Ali Jaffery seconded, thus the minutes of AGM held on 20<sup>th</sup> December, 2020 were approved and ratified by the House and adopted.

Agenda No. 4 and 5 were then taken at No.3 with the permission of members of the House.

## **3. TO CONSIDER AND ADOPT THE ANNUAL ACCOUNTS FOR THE YEAR ENDED 30TH JUNE 2021 TOGETHER WITH THE REPORT OF THE HONORARY TREASURER AND EXTERNAL AUDITOR:**

The Hon. Secretary presented the audited accounts for the year ended 30<sup>th</sup> June 2021 for approval. He further said that members may ask any question related to audited accounts before it is approved. Mr. Muhammad Ali Merchant, raised following questions.

At Page No. 4 Note No.7 - Current Portion of Long-Term Loan has jumped. On page No.13, Profit & Loss Account, membership fees increase is not showing ordinary members and there are also some differences in it, Life time membership is also not considered properly.

There is an increase in the expenses of education, transport, and other services. If COVID'19 is considered as reason, it is 200% increased.

Retirement benefits transferred to funds of 103 million, investment in funds is decreased and transferred to short term investments and retirement benefits.

Mr. Muhammad Ali Jaffery asked about the reason for 61% increase in administrative expenses, and 53% increase in promotional expenses.

Mr. Mehboob Merchant asked about Khums Ijaza is for Hospital and Education purposes, whereas, administrative expenses have also been taken from it. He said that interest transactions are not valid but Jamaat is involved in it and asked the reason behind it.

Mr. Muhammad Raza asked the reasons of decreasing education expenses in current year as compared to last year, whereas, allocation has increased. Depreciation expenses under Note No. 9 are also increased by Rs. 35 million as additions, normally accounts are being signed by the President and Hon. Secretary, and this time not signed.

Mr. Shahid Saleem asked that Rs. 26 million Endowment funds of 2019 have not been reflected in 2021 accounts, stocks are also not reflected, which are available for hospital and education sectors.

Mr. Altaf Kikariyawala suggested that no observations are given by the Auditors, and therefore questions raised by the members are not valid. Only discussions about expenditure increased and decreased with suggestions be done in the AGM.

Mr. Muhammad Ali Jaffery has given his view that as per past practice, accounts have been prepared and audited, therefore, he seconded on Mr. Altaf Kikariyawala's suggestions to adopt the accounts as they are, and to save valuable time of members of the Jamaat.

Mr. Shahid Saleem suggested that reason for holding of AGM among the members is to discuss about increase and decrease in various areas of accounts, and they are not been approved until justification is given by the Management about the questions of members and stakeholders. Auditor's responsibility is to check whether accounts made are according to International Accounting Standards and procedures, and gives his observations.

Mr. Muhammad Ali Merchant, suggested that all members of community have trusted on Management Committee, they just want to get answers of their queries about increase in expenditures etc.

Mr. Asker Ali Basrawala, answered on questions raised by various members as follows;

On Long-Term Loans of 2020, where Jamaat has availed State Bank loan facility for paying 3 month's salary of staff, so our Rs. 63 million loan was jumped to Rs. 84 million, Therefore, current portion of bank loan in 2021 accounts is Rs. 63 million. We have to repay 4 instalments and by the end of the October 2022, complete loan will be repaid.

Under education, deficit has increased by Rs. 1.25 million, it was a challenging period for the management this year to face multiple moves of Covid-19, which has affected all business sectors. We took prompt decisions, where our receipts were decreased and expenditures were increased, and it would have been increased more if we had not managed them well. We have provided welfare to parents in the payment of fees. We have considered welfare side rather than commercial side of it, where we can enhance tuition fees to meet our additional expenditures. Our operational deficits are

same as compared to last year. There is a decrease in other income, and people know about decrease in discount rate was from 13.25% in year 2020 to 7% by the end of year 2021. Due to this decrease in interest rate, our deficits have increased.

Receipts in the medical sector have increased compared to last year, owing to an increase in the number of patients as a result of COVID-19. Our fixed expenses could not have been reduced in such a short period, so they remain unchanged. As a result, expenditures increased while normal receipts remained constant, so we relied on donations in this sector. We raised funds specifically for this sector, which we did not do last year.

There are no major deficits in other activities in total Rs. 59,000, on an average of 1.96%, transport deficit is Rs.2 million, which is due to fixed expenses of salaries related to drivers and helpers etc., and value-added services provided due to COVID-19. This year COVID-19 pressure was comparatively lower as compared to last year, and we expect to ease out this deficit.

He answered on Mr. Muhammad Ali Merchant's questions that retirement benefits of employees of Jamaat is provident fund, where amount at certain percentage is being deducted from salaries and same amount is being added by Jamaat under it in the shape of funds, which is being invested by Management to accumulate profit and is being paid to members at the time of leaving the services. Investment in TDRs at 7% per annum at the end of June 2021 and subsequently, these were matured and re-invested in higher returns offered by Banks. Present rate is 10%.

Regarding Mr. Mohsin Dharsi's question, Jamaat has availed SBP Scheme of bank loan due to Covid-19 pressure at 3% special offered rate, in order to meet payroll expenditures during this period. There was an Increase in promotional expenditures though we have contacts with certain promotional media houses, which help out us on various media campaigns.

Regarding Mr. Shahid Saleem's question on other endowment funds of Rs. 24 million, he answered that we did not consume any endowment funds and you can refer them from accounts. Similarly, stocks are also showing in consumable stocks in balance sheet.

We have shown impact of SBP loan in hospital sector, which is a Management decision, and since during Covid-19 period, our funds were short in this sector, so we have decided to show it in hospital sector. It will not have any impact in overall level. We have availed this loan for the purpose of financing of our medical activities.

Mr. Ali Abbas, has asked about why we are not getting our accounts audited from Big-4 companies, do we have financial issues for it? Mr. Asker Ali Basrawala replied that we have appointed auditors which can do thorough audit of our accounts, sometimes, Big-4 companies do not pay due attention towards welfare organizations' audit.

He again replied to Mr. Mohsin Dharsi on his question of charging markup on SBP loan to hospital sector, that since it was originated from there and therefore, we have charged off it there.

As no further questions were raised, the Ho. Secretary presented the Annual Audited Accounts along with Hon. Treasurer's Report for the year ended 30<sup>th</sup> June 2021, for approval and adoption. Mr. Muhammad Ali Merchant and Mr. Muhammad Ali Jaffery, both proposed to approve the Annual Audited Accounts along with Hon. Treasurer's Report for the year ended 30<sup>th</sup> June 2021, which was seconded by Mr. Murtaza Ghabrani, Mr. Altaf Kikariyawala, Mr. Shahid Ali Khoja, Mr. Hasnain Badami,

Mr. Muzammil, Mr. Yasir Devjiani, and accounts for the year ended 30<sup>th</sup> June 2021, were approved and adopted by the House.

**4. TO APPOINT EXTERNAL AUDITORS FOR THE YEAR ENDED 30TH JUNE, 2022 AND TO FIX THEIR REMUNERATION, IF ANY:**

Mr. Altaf Kikariyawala proposed to appoint M/s. Dossani Associates as auditors of Jamaat for the financial year 2021-2022, which was seconded by Mr. Muhammad Ali Jaffery, Mr. Muhammad Ali Merchant, Mr. Murtaza Rajani, Mr. Mehboob Merchant, Mr. Asghar Ali Rajia. Thus M/s. Dossani Associates was appointed as auditors of Jamaat for the financial year 2021-2022.

**5. TO CONSIDER AND ADOPT REPORT OF MANAGING COMMITTEE FOR THE YEAR ENDED 30-06-2021:**

Mr. Agha Asghar Shaheedi requested the Forum to treat the Annual Report of Managing Committee as read (as it has been circulated to members through email and WhatsApp) and is presented for approval. Brother Altaf Kikariyawala proposed to consider the Annual Report for the year ended 30<sup>th</sup> June 2021 as read and approved. Mr. Muhammad Ali Jaffery and Mr. Murtaza Ghabrani seconded. Thus, the Annual Report of Managing Committee for the year ended 30<sup>th</sup> June 2021, was approved and ratified by the House and was adopted.

**6. TO CONSIDER ANY OTHER MATTER WITH THE PERMISSION OF THE CHAIR:**

Mr. Muhammad Ali Jaffery, questioned that why those women members, holding jamaat cards showing names and are married to Non-Khoja Husbands were asked to submit marriage papers by jamaat?

People residing in Kharadar are required to come to Soldier Bazar in order to avail all Jamaat facilities, Although the range of Kharadar also includes Lyari, Bihar Colony, and several other covered areas. Therefore, we request facilitation for members residing in Kharadar and the surrounding areas, and also propose the construction of a school in the vicinity

Mr. Ali Hussain Rajabali stated that AGM notice mentions only arrival time but not ending time. Agenda must show all topics of discussion and if possible, certain presentation must also be shown first before starting AGM. He asked about the income and fund-raising activities of Jamaat and how members can take part in fund raising for Jamaat. He appreciated Jamaat for improvements in facilities and welfare. He suggested that the members should be informed about Jamaat's future plans so that those who want to help may come forward. He also stated that, while the Jamaat has provided many facilities at Fatimiyah Hospital, heart treatment still remains a major focus and we are lacking in it. We apologize to the heart patients and advise them to seek treatment elsewhere.

He extended that FRC is doing a great job for married couples to reunite them as much as possible, and given a second chance to these struggling married couples to continue their life happily together.

He suggested that needy members of Jamaat should be given 50% discount on all services of Fatimiyah Hospital including OPD, due to their unaffordability and Jamaat has to arrange donations for it.

Mr. Ghulam Hussain Faddoo, running 5 trusts at Kharadar region, pointed out that under fateha names called at the start of this session, the names of Ghulam Hussain Chagla and Lalan were not

included. Their achievements before partition, like Chagla Musafir Khana, Ghulam Hussain Khaliqdina Trust, Ghulam Hussain Faddoo Trust and Dispensary, etc. were not mentioned.

Mr. Shahid Saleem pointed out that he has not found any details about Women University mentioned under report 2019 in Current year's Report. Secondly, Jamaat should refrain from dual voting of members who are registered at another city and giving vote in Karachi, which is not fair. Benefits can be triggered down to them, but it needs constitutional amendment.

Another point is that the Khums Ijaza was expired and on the basis of an old letter of Ijaza, it was bi-passed and obtained Ijaza from some other source, which I think it is as an un-ethical thing. His last point was about Dr. Murtaza Gowa, that he obtained 60% votes of Jamaat members, but he is not available at Hospital OPD, vaccine campaign. Also, to explain what is the difference between Governing Body and Health Board of Fatimiyah Hospital? and who is superior?

Mr. Mohsin Dharsi Commented that the per child cost in Fatimiyah Schools is Rs.5500/= which is very high in the region as compared to all other community schools. Administrative staff salary is 4 million rupees which is excluding all other sectors of health, education, transport, graveyard etc. and this has been jumped from 11 lac Rs to 40 lac Rs in a year. Also explain why 61% increase in expenses from 2019 to 2021. **He Appreciated that this time under Professional Panel, Hon. Treasurer Mr. Asker Ali is a very good choice and he is doing a great job, as he is very well educated, intelligent and is pride for our community.**

Mr. Shahid Badami congratulated Mr. Hassan Akbar to be the '**Best NAB Prosecutor**' of the year, which is indeed a pride for our Jamaat. He suggested that the minutes of AGM be circulated among members within a month. **He recommended timely circulation of AGM minutes and quick email responses for member queries. He advised that the Statistics related to Census department like number of members, Male/Female, income groups, age range etc. should also be published in the Annual Report, as it will be beneficial to all. Lastly, report must also include the sub-committees made by our Managing Committee and members working in each sub-committee should be list down.**

Mr. Hassan Akbar, Vice President, reported that our phone lines are operational 24/7, and we respond to calls or messages promptly, with all interactions being recorded. He expressed gratitude to all Jamaat members for their congratulations and wishes. He acknowledged that the respect bestowed upon him is a result of the members' prayers, which is an honor for our Jamaat.

**Mr. Rizwan suggested having independent senior members for the three major units: Education, Hospital, and Finance. The Treasurer, elected separately, would oversee financial matters. Similarly, one or two members should be elected for both Education and Health. The Election Commission should consider this for members to report issues or submit complaints to the elected representatives in case of problems.**

Furthermore, in FEN, the examination results for all education units have improved, but there's a need to streamline the admission process and focus on elevating educational standards within FEN. He highlighted the severe damage to the road leading to Hussaini Bagh No. 2 in Mewashah caused by rain, urging the Jamaat to take steps for its repair. Despite being part of the Jamaat's manifesto, the establishment of a university has not been realized since the first tenure. The commitment to organizing Samu Lagan for the marriages of needy couples, a past practice, needs to be resumed. He emphasized the importance of Career Counselling and said that now we have all experts i.e. I.T specialist, doctors, engineers, teachers etc. in our community. Stressing the need for academic qualification criteria for office bearers in the Election Commission was also underscored.

**Mr. Mustafa Hemani Thanked all elected members of the Jamaat for their time and addressed queries. Being based in Dubai, he acknowledged the Jamaat's support to international members facing critical issues abroad, citing the recent assistance in Dar as Salam, with special thanks to Mr. Abul Hassan Gokal Sahab. He highlighted the recent WF meeting at Ras Al-Khaima, where Pakistan's Jamaat activities were praised, crediting the Managing Committee of KPSIAJ. He Acknowledged the impressive results of our Education System and mentioned arrangements for a CT Scan at Fatimiyah Hospital, expressing hope for further improvements.**

**Our community, comprising over 50,000 members, requires further upliftment. With the President's and Hon-Secretary's permission, I would like to share that our Liaison Office was established after our group visits for Ashura and Arbaeen in Karbala and Najaf, reported to the Ministry of Foreign Affairs.**

**The dedication of Khoja Jamaat members and Moukibs in Iraq deserves immense appreciation. Advancing further, we're delighted to announce the Pakistan Exhibition in Baghdad, Iraq, with support from Ambassador Ahmed Amjad and Ministries of Commerce in both Iraq and Pakistan. Encouraging the President to mobilize senior business community members in Iraq, he emphasized expanding exports and international market presence, enabled by Jamaat efforts. This initiative not only boosts foreign exchange but also benefits our community. The exhibition is scheduled for March 15-17, 2023, in Baghdad and March 19-20, 2023, in Erbil. Expressing gratitude, he highlighted the pride of Jamaat as Vice President Mr. Hassan Akbar received the Best NAB Prosecutor Award, a moment celebrated not just by Karachi Jamaat but the entire global Khoja Community. He expressed the intention to present a token of appreciation from the Pakistan Business Council to Mr. Hassan Akbar at the session's conclusion, recognizing him as the Council's President.**

Regarding Internal Control Testing, Mr. Asker Ali Basrawala replied that we do establish and test our controls through internal audit division which review it on regular basis and also helps in drafting for user departments. We can also take external review at a later date for audit and consultation. For our legal and tax issues, we take advices from our community well-wishers and act accordingly on it.

Regarding expenses of Educational services, he clarified that we carry out activity about comparing our expenses of educational institutions with other educational institutions, and our fee structure is comparable with others. He appreciated previous help of Mr. Muhammad Rajpar and also thanked to him. We do deliberate attempts to reduce these expenses, so that no pressure of community be on it about pricing and fee structure. We provide fee assistance to parents of students, and does not stop any student to keep away from education because of fees payments. This is a bench mark of our education policy to provide education for all students. The flow of our expenses as compared to receipts show about our deficits at every stage. We have overcome our expenses with our revenues and have much covered our deficits. Depth review is required to go through our expenses with revenues, where our expenses are below 7 million this year. We also gave reason of increase in deficits due to treasury yields lower as compared to last year.

Due to increase in number of members of Jamaat, quorum of 45 number of members are required. This has to be enhanced, but needs constitutional amendments, which also requires not only intimation of members but also requires their suggestions. Constitution needs to be changed drastically over passage of time, it was drafted in over more than decades, and on many issues remains silent. Our Mr. Hassan Akbar, Vice President, is working on it.

Honorary Secretary, Maulana Asghar Hussain Shaheedi asked the members to come forwards with Jamaat as volunteers on different fields. It is open for all members, and show their talents voluntarily.

We will put and adjust them in our various committees according to their skills. He thanked Mr. Muhammad Ali Merchant, providing his valuation suggestions and workings since 2009 on various matters and issues of Jamaat. Mr. Muhammad Zeeshan Merchant, was very helpful in making NPO status to Jamaat. Our Ex-Honorary Treasurer, Mr. Zahid Hussain Vasnani, has a great contribution in providing valuable services to Jamaat.

Honorary Secretary, Maulana Asghar Hussain Shaheedi thanked about observations of Mr. Shahid Badami about Jamaat workings and accepted his suggestions about Khoja participations and its reflections in various fields and units of Jamaat. He also replied to a member's question about signatures on all documents published for members of Jamaat. He replied that on original related documents, signatures of concerned person are there, but for public we removed them from the published and printed documents.

Mr. Yawar Abbas Kumaili, replied about Fatimiyah Hospital's expansion, he thanked donors for providing huge amount for construction of already owned plot, and another new corner plot purchasing, total cost of project is 90 crores approximately. He thanked Mr. Mohsin Ali Nathani for his valuable support of providing funds immediately for the purchase of generator for Fatimiyah Hospital. We are planning cardiac facilities too. Regarding increase in service discount to needy and poor patients up to 50%, we have 739 cases out of 1100 cases at Fatimiyah Hospital, whose salary is below 30,000 per month. We have done full free treatment for all those cases who could not afford to pay at all. Our normal discount for all members of Jamaat is 10%, but for those who could not afford to pay even 50%, we adjust their cases from our welfare desk. We provide all possible funds from Sehm e Imam A.S. and Sehm e Sadaat funds.

Alhamdulillah, we along with our newly elected doctors, who are part of our Governing Body, are first working on Emergency and Pharmacy, and hope to have better results at the hospital.

**Mr. Hasnain Haideri requested an update on 77 FRC cases from the Honorary Secretary, which they plan to discuss later. He shared an instance where he spent 3 hours mediating a family reconciliation, addressing a demand for money in exchange for signing divorce papers (Talaq Namah). He inquired about the formation of a Commercial Dispute Committee from Mr. Hassan Akbar, pending for 6 to 7 months. Emails to Mr. President and Mr. Agha Shaheedi Saheb on international and local cases have gone unanswered for the past 2.5 months.**

**Mr. Hasnain Bhaghat reported technical issues preventing connection, promising to contact shortly. Directing his concerns to Mr. Hassan Akbar, the FRC Convener, he requested SOP copies from Agha Saheb. SOP adherence varies in cases, with 9 to 10 clauses followed in some instances, and he obtained an SOP copy from Mr. Hasnain Bhaghat. He highlighted a case from 2.5 months ago where a lady, married to a Bohra Community member going to court, had divorce arranged through a renowned community member before approaching FRC.**

**Our members are going to Ikram Tirmizi's Shariah Court for divorce and khulah, do they provide any additional relief for our members seeking divorce or khulah? Is such relief permissible in our Shariah, considering overseas cases where Rukhsati is not taken, and parents opt for Khulah? Can our Jamaat offer similar solutions? Some claim Jamaat focuses only on Haq-e-Mehar, not Jahez return. I discussed these issues with you at the AGM in order to implement reforms. If Committees are not functioning properly, they should be reviewed and reorganized**

**Secondly, it was not in my Agenda, but I noticed an advertisement seen a few days ago, topic was "Janna Zaroori Hai" which was used during the election period. Now, Jamaat, after changing its title,**



giving platform to a member named Hemani in the media committee under its subcommittee, as this title is already been used for election purposes. I discussed these issues in front of you in a constructive manner in order to make improvements. He suggested to obtain solutions of disputed matters from AGM forum so that they may be solved.

Jamaat should not only give Medical and Educational relief to its members, but is also responsible to give mental peace. Taking a long time to resolve issues create more problems to re-unite again. Jamaat should enhance the frequency of giving time to FRC cases from once or twice a week It is recommended that, in addition to the FRC application form, a copy of the Jamaat's SOP be provided to them so that they can assess whether the Jamaat is following these SOPs to solve the problem. When he and Mr. Abul Qasim Lakhani along with Mohsin bhai were members of FRC, they worked hard to re-unite the families in a short period of time, but we no longer see this. Members who go to another forum to resolve their issues are engaging in non-Shariah work, for which we are all accountable.

Mr. Muhammad Habib thanked the audience for taking the time to listen to the members' problems. He suggested that MC use some Gujrati sentences in day-to-day activities, which was not seen during the election period; this is necessary to inform our new generation that we are primarily Gujrati. Secondly, new jobs such as I.T., doctors, engineers, and so on should be created, and blue-collar jobs with high demand for hard work, such as mobile repair, electricians, and plumbers, should be included in the curriculum. He admired the sports activities carried out by Jamaat. He also praised the Sehatmand Jamaat scheme, which provides insurance assistance for medical problems; however, Fatimiyah Hospital should inform patients and visitors that if they have this insurance card, it can be used. He requested that the Managing Committee include new elected doctors Mr. Gova and Mr. Mehdi, who represent the hospital's younger blood generation. He suggested that our members should join the army and work for the country.

Mr. Muzammil Hemani, a Chartered Accountant, suggested that many NPOs are organized in communities to provide members with support and relief. However, the jamaat needs to introduce some application to centralize their member's database in order to avoid duplication. Delays, Failures and financial deficits will be reduced as a result.

Secondly is there any information available about the Jamaat's unemployed and uneducated members? If this is the case, what steps is Jamaat taking to address it? Instead of coming to us, why don't we contact them? These are two separate issues.

Finally, we have professionals like bankers, accountants, doctors, etc. However, it is not clear whether the Jamaat is actively calling upon them to provide volunteer services during elections and throughout the year. While a few volunteers are already offering their services, there should be regular announcements to encourage more members to contribute. Additionally, he suggested leveraging online lectures recorded during the COVID period, as this has been a global practice. If the Jamaat can assist students in accessing recorded lectures available on educational websites, it would enhance their educational capabilities.

Mr. Mustafa Hemani informed about international exhibitions and entrepreneurship opportunities, offering his services for assistance. However, he questioned whether the Jamaat is actively engaged in such endeavors. Drawing a parallel, he highlighted the Prime Minister's approach of allocating time for citizens to communicate grievances, urging the Jamaat President to do the same. Setting aside time for members to express concerns will help the Jamaat understand grievances and frustrations, facilitating effective solutions. He proposed arranging a system to receive member

issues through various departmental phones or a centralized UAN number. Lastly, he inquired whether the Jamaat conducts check and control testing to ensure SOP compliance in various tasks and activities across departments and units.

Mr. Ramzan Ali Abdul Hussain Devjani Badrawala mentioned that he has maintained contact with a London-based Hajj group for the past eight years. Members from London have been sending cheques to the Jamaat office as donations for Jamaat activities. He inquired about the status of these payments and expressed a desire to offer his services. Additionally, he suggested taking legal action if there is any misappropriation of Jamaat funds. As someone who has consistently worked as a social worker, he requested a report on this matter within two days. In response, Mr. Hassan Akbar assured him that the Jamaat will investigate this issue and keep him updated.

Mr. John Merchant expressed his gratitude during his first attendance at the Jamaat's AGM, acknowledging and appreciating the commendable work done by the Jamaat and its team.

Mr. Ali Raza Rajani inquired about the Jamaat's initiatives for the community's disabled children. He highlighted the global attention given to such special children and questioned whether a census has been conducted to determine their number within our community. Mr. Rajani mentioned that despite submitting applications by parents, there has been no response from the Jamaat. He shared his personal experience with his daughter, stating that with years of effort, there has been a 70% improvement in her functioning. He emphasized the importance of special education and training for these children, enabling them to lead independent lives in the future.

Agha Shaheedi inquired about Mr. Ali Raza Rajani's suggestions and the specific assistance required for the education and health of disabled children. He proposed the Jamaat providing premises for this cause. Mr. Hassan Akbar responded that they will approach Mr. Ali Raza Rajani for information, suggestions, and advice, as he has experience in dealing with this issue.

Regarding welfare services, Mr. Shahid Salim mentioned that Mr. Mohsin has established the Fabia Foundation for mentally and physically challenged children, suggesting that the Jamaat may consider sending children to them. Mr. Hassan Akbar addressed the matter of an international family seeking membership, explaining the current constitutional limitations. However, he mentioned that the Jamaat is providing all facilities and services available for all members.

Concerning a Bohra family case in the FRC, Mr. Hassan Akbar stated that they provided full support and attention to the matter, received a thank-you message, and documented it.

Regarding members seeking divorce and khulah from the court, Mr. Hassan Akbar explained that they issue a certificate whenever members approach them. However, for pending court cases, they advise against proceeding to court if the case is within the FRC. While they cannot forbid members from going to court, they will investigate and monitor the mentioned foreign FRC cases and keep Mr. Hasnain Haideri informed.

Mr. Hassan Akbar informed the quorum about the FRC's automated system, eliminating the need for committee members to be available at all times. He mentioned a team of volunteers working under the administration department, serving on a daily basis. Mr. Akbar expressed gratitude for Mr. Hasnain Haideri's suggestion about attaching SOPs to FRC forms, stating they would discuss it in their meetings.

He clarified that they work seven days a week, including Sundays, not only for the FRC but also for the Pre-Marriage Counseling Committee. He urged members interested in volunteering for the Jamaat to apply, as they are conducting interviews to select volunteers who meet their criteria.

Mr. Hassan Akbar thanked those who congratulated him on the Government of Pakistan award, attributing it to members' prayers, the Sadqa of Panjetan e Pak, and Allah's mercy. He mentioned the positive direction of the AGM, emphasizing unity among the committee members and their dedication to serving the community.

Finally, he informed about four elected members of Professional panel i.e., Mr. Murtaza Gova, Mr. Abbas Virani, Mr. Abul Qasim, and Mr. Mehdi Nayani, who work with our team. He acknowledged their support and emphasized their unified approach, stating that if you were to ask them, they would affirm being part of one team working for the Jamaat, devoid of any internal differences. Mr. Akbar echoed the sentiments expressed by Mr. Muhammad Ali Merchant, expressing genuine happiness to witness the positive direction of the Annual General Meeting (AGM). He highlighted the significance of being gathered at 3:00 pm for the AGM on behalf of the community.

On the topic of SOPs, Mr. Asker Ali Basrawala mentioned the Internal Audit Department's role in reviewing and updating SOPs regularly. He stated they would consider external reviews, and currently, external auditors and consultants are involved.

He also responded to a question about determining and comparing the expenses and fee structure of our educational units with those of other community and non-community schools. Mr. Azher Patel and Mr. Muhammad Rajpar assisted us in this endeavor. We found that our educational expenses are relatively low in many areas than those of other educational units. We make deliberate efforts to expenses at affordable levels. Even then there is a lot of pressure from parents who are unable to pay the fees and for that we provide fee assistance. It is our policy and standard that no child is barred from attending school due to nonpayment of fees. Our expenses in relation to revenues before donations are lower than last year's figures, and we have overcome the effect of COVID. It takes a thorough examination to understand our deficits, which are the result of low treasury yields and bank profit rates on our education-related funds.

The current number of AGM quorums is 45 must be increased due to an increase in our community, this necessitates a constitutional amendment. Our Constitution requires significant changes over time, as it was written in earlier times. It is silent on a wide range of topics and issues. We welcome member suggestions. For example, if any member suggests that the quorum number be 145, we will consider it. Mr. Rizwan pointed out that there must be fixed committees consisting of technocrats for health, education, welfare, and so on, or that there must be certain criteria of Managing Committee or Office Bearers, which can be done and looked after through Constitutional changes.

The Honorary Secretary invited members to join the Jamaat as volunteers in various fields. It is open to all members who wish to volunteer their talents. We will place and adjust them in our various committees based on their abilities. He thanked Mr. Muhammad Ali Merchant, who has been our mentor since 2009, providing valuation suggestions and workings in our finance on various Jamaat matters and issues, and who is always available for Jamaat, day or night. Mr. Muhammad Zeeshan Merchant was extremely helpful in obtaining Jamaat NPO status. Mr. Zahid Hussain Vasnani, our Ex-Honorary Treasurer, has made significant contributions to Jamaat by providing valuable services. It is also recommended that young people who can help the Jamaat come forward so that our seniors can benefit. A salwaat was recited on request of Hon Secretary dedicated to all volunteer services of community's lawyers and ex-treasurer's working.

Honorary Secretary thanked Mr. Shahid Badami for his observations about Jamaat operations and accepted his suggestions about obtaining Khoja participation in various fields and units of Jamaat. He also responded to a member's query about signatures on all documents published for Jamaat members. He responded that the signatures of the concerned individuals were present on the original documents, but for the sake of the public / privacy, we remove them from published and printed documents.

Mr. Yawar Abbas Kumaili informed that in a one-hour meeting of five people, he received commitment for Rs. 35 crores for the purchase of a plot of land near Fatimiyah Hospital for further expansion. Earnest money has been given and the case is pending with the court for renewal of lease. We must prioritize construction on the plot we had acquired several years ago. We need to expand our Gynae and Pediatric facilities and the construction will cost Rs.30-35 crores. I recall a few years ago when we needed to change our PMT but didn't have the funds. But now, thanks to Almighty Allah we have such people in our community, particularly Mr. Mohsin Ali Nathani, who has provided funds worth 1.5 crores immediately for the purchase of a generator for Fatimiyah Hospital.

Concerning further increase in service discounts for needy and poor patients, he promised to do further review / consideration.

According to our report, we provided a total of Rs.34,740,035/= in relief through welfare. We provided completely free treatment to all patients who could not afford to pay anything. Our standard discount for all Jamaat members is 10%, but for those who cannot afford to pay even 50%, we adjust their cases through our welfare desk. We provide all Sehm-E-Imam A.S. and Sehm-E-Sadaat funds available. Approximately 6,000 people were helped by Fatimiyah Hospital, who were unable to pay their bills and fees, with 100% relief.

Alhamdollillah, we, along with our newly elected doctors on our Governing Body, are focusing on Emergency and Pharmacy first, with the hope to see better results at the hospital. All of the misunderstandings that arose during the election process have now been resolved, and all members are working alongside seniors. Governing body of Fatimiyah Hospital is looking after all matters, we began working with the Emergency and Pharmacy departments, and after receiving feedback from members, we made improvements and will not fall behind any other hospital.

Regarding Mr. Rizwan's question about making a road for Hussaini Bagh No. 2 at Mewashah, Honorary Secretary responded that it has been discussed with Mr. Murtaza Wahab that they will begin working on this road making by the end of January 2022, after completing the approval process, and it is not only our graveyard, but there are many other graveyards whose roads are to be renovated.

Honorary Secretary Mr. Ghulam Ali Fadoo has pointed out that we have missed two important names, Late Ghulam Hussain Chagla and Shaheed Lalan, under Fateha, and he has asked the quorum to offer Fateha for both of these marhumeen, as well as all others.

Honorary Secretary confirmed Mr. Mustafa Hemani's information about having approval from Prime Minister, for opening of Council Office in Karbala and Najaf since our Khoja members are establishing Moukibs for Arbaeen. He mentioned about a meeting with Pakistan Embassy, surveys and so on. Pakistan has also been involved in Iraq's economic activities. As a result, the exhibition

in March 2023 in Iraq represents a fantastic opportunity for us. Our businessmen and entrepreneurs should work on it and take advantage of this opportunity.

Honorary Secretary, appreciated Mr. Habib's views to work on Gujrati programs and Jamaat will work on it. Mr. Hassan Akbar and Mr. Raza Noorani were previously working on it, and will continue to make further efforts.

The Jamaat had planned vocational courses, but were unable to carry them out due to COVID'19 pandemic. Jamaat has formed alliances with other foundations such as the Hunar Foundation and the Memon Foundation, among others, in order to obtain benefits such as fee waivers, through which we have arranged courses for a few members, but our numbers remain small (2-5). BYCO's CSR organization named TAF, where some courses are running for three years, for male and female sectors, is open to all community and non-community members, and where our females participated and it was a good program.

Jamaat received suggestions on a health insurance scheme that is currently expiring in January 2022, and by the end of December 2021, Insha Allah, we will have to decide whether the sum insured should be increased from 2 lacs to 3 lacs, or there should be two plans of 3 lacs and 5 lacs, with premiums also increasing. We also facilitated 1050 no's free coverage through a donor arrangement, we must assess how donors will cooperate with us in light of the increase in sum insured limit and premium.

Girls from our community who marry non-khojas can become members of Jamaat, but their husbands (non-khojas) cannot; however, they are allowed to use Jamaat facilities if he is Shia, i.e., Syed or Non-Khoja Non-Sadaat. If any married khoja girl from our community is not a member, she can join by contacting Raza Bhai or the Hon Secretary, as per policy. Altaf Bhai and Mr. Muhammad Ali Jaffery proposed providing associate memberships to husbands of our khoja lady members who married non-Shia people. The Managing Committee has allowed them to use facilities such as the sport Centre and the Khoja park, rather than hospital discounts, which we will discuss in the near future.

We have a Khoja housing scheme project under consideration but currently but Zainabia Housing project is doing a good job since many years, with some ups and downs, overall providing good services to the community. We will announce the housing scheme project after we finish our work, which is too early at this point, and whether it will be implemented this year or next year is up to the decision of the Managing Committee.

Hon Secretary reminded the quorum that AGM is not only the forum where members could present their problems and suggestions, throughout the year, but also members can come to Jamaat office and meet Managing Committee members to discuss their view and problems, like Mr. Ali Raza Rajani came many times and met the President. He informed the quorum that Mr. Hussain Kanani is still MS of Fatimiyah Hospital and we made an administrative change and we gave responsibilities to DMS also having roles segregated for both of them.

Mr. Yawar Farishta informed the quorum about pharmacy that we put two to three brands of each product formulary, so that the stock level does not get too inflated. We have list of our vendors and their SOPs, on the basis of which vendors get entry to supply medicines. We prefer community vendors and individuals to supply medicines to the hospital. They should come forward and inform the administration about their fields like disposables or pharmaceuticals etc. We purchase from vendors providing competitive discounts which are been availed by other hospitals as well. Some

medicines that are not readily available in our hospital are of a type that is also not commonly accessible in other hospitals. Our pharmacy typically provides medicines on a formulary basis as per consultants' prescriptions. We also decided to add those medicines that were requested at our pharmacy, and we will try to obtain them from the market if the customer / patient will use it on a regular basis. Alhamdulillah, we have a 35% discount on our medicines, including a 15% MRP discount. Whereas, pharmacies in the market offer maximum 15-20%. This is an ongoing exercise with many improvements that our newly elected member of the health team, Mr. Mehdi, is also working on.

Hon. Secretary informed that during the COVID Pandemic, sports were conducted via video, with sports fees reflected in our education fee vouchers. This is part of our monthly education fees, and it will not be charged during the summer vacations. We have to pay to sports instructors appointed for sports and it is part of our educational activities. If there is any case where sports fees is not mentioned, then the concerned person should contact Mr. Adeel Kapasi to discuss this matter.

Mr. Rizwan's claim that Fatimiyah School's standards are lower than those of other schools is not true. Hon Secretary's own daughter is currently in matriculation and has become a symbol of Fatimiyah School's standard in the minds of many. He compared it to other schools and found that our school's standard is higher than that of other schools. Other schools have branding, such as Habib Public School. Similarly, it is not necessary that education is good in City school or Beacon house School He agreed that some improvements were needed at Fatimiyah School, and that its standard is more than mediocre; if this were not the case, his daughter would be attending Al-Hadi or Wal Asr School instead.

He stated that members of our community do not support Samu Lagan for the marriage of their sons and daughters. We are providing marriage assistance to community brides for Rs.40,000/= per case, and Almighty Allah bless the donor who are assisting Jamaat on this subject. Although this sum is small in today's terms, it is better than nothing. In addition, some assistance is being provided by the Women Wings of Jamaat based on donations received.

The Jamaat halted the Fatimiyah International University (FIU) project last year due to issues such as COVID, financial constraints, and so on. We have given it to our experts to review its charter documents and government policies, which will take about three months, and then we will proceed.

Hon Secretary appreciated suggestion of Mr. Mehdi Charania about promotion of E-Commerce through Jamaat, and will Insha Allah be started.

Fatimiyah Community Centre offers Gusl e Mayyat services to both khojas and non-khojas people. If the people of Korangi are having problems, they will be helped if they can send dead bodies to this location. However, this service is also available at Korangi's Imam Bargah. If there are any needs at Korangi Imam Bargah, the concerned person should contact Raza Bhai, who is in charge of it.

Hon. Secretary, informed quorum that none of Khums Ijaza is cancelled, it may have expired after its validity period, which requires renewal.

Similarly, if we obtain an Ijaza through another agent, we are not required to send Khums payments to that agent. Payments can be made directly to Marjah or through one of several other available agents. He mentioned Ijaza taken by Jamaat in the past through Late Moulana Yousuf Nafsi, but payments were sent through other agents, which was correct and not objected to by the Marhum Moulana. And if some instructions regarding payments are given to some institutions, we must

follow them and cannot object. The Jamaat prioritizes no individual or institution. He explained that Jamaat did not take any Khums during that one month where it did not have valid Ijaza and was expired. He also informed that Jamaat has three Ijazas now a days, on education to cover its deficit and expenses, for hospital which is only for its welfare, and also for general subjects of Jamaat like Ghusal Khana, graveyard, etc. It is advisable to point out only Jamaat's acts but do not put allegations without knowing the whole act. There might be chances of errors and omissions as we are human beings.

Hon. Secretary stated that according to our most recent data, approximately 2960 students are currently enrolled in Fatimiyah Education Network. All elected members sit in managing committee meetings, and subjects are distributed to each elected member. Dr. Gove has not only participated in hospital activities, but he also came in Education Board meeting, similarly, Dr. Nayani is not only Chairman of Health Board, but he is also looking after procurement activities.

Hon Secretary explained Jamaat's administrative expenses, as some institutions do not combine all of their expenses in one place, for example, Teacher's Training expenses are shown separately, which is part of total expenses. We include all of our institutions, such as professional development, Montessori training, the value department, and the Quran department, in our expenses. We can meet later in the first week of January 2022 to explain and discuss this issue with Mr. Shahid Salim, in response to his inquiry.

Concerning the question of profit / interest on investments, he stated that we have been taking it since 2009, where we send 50% to Marjah as Sadqa and the remaining 50% is used by us, and there is no Sharia rule on it.

#### **CLOSURE OF MEETING**

Honorary Secretary invited the President of KPSIAJ to address the members.

The President of KPSIAJ thanked the members for attending this year's Annual General Meeting. He requested members to give suggestions and complaints or discuss any issue as Jamaat is their parent body. **The maturity expressed and learning derived in the AGM gives an aura of comforts of much better and more progressive times ahead. He emphasized on the need to reform our souls and Allah will grant us immunity from ills of the society. If our soul is not reformed then our society could not be reformed.**

**KPSIAJ shall always stand for human rights in the lights of teaching of Ahlul Bait Alahis-Salam and the Holy Quran. Constitutional amendments where required will be made with advice and discussions with the community and this will be done by Mr. Hassan Akbar. That's all about it, he requested to strengthen the bones, as our relation with the community will be better, if our relation with the Almighty Allah will be stronger. In the end he recited few sentences of poetry.**

The Hon. Secretary asked the audience to recite Surah-e-Fateha for Marhoomeen of Jamaat which have left this world till today.

After the President's speech, Dua e Imam-e-Zamana A.S. was collectively recited.

**ASGHAR HUSSAIN SHAHEEDI**  
Honorary Secretary, KPSIAJ

**ABUL HASSAN GOKAL**  
President, KPSIAJ