

FEDERATION Samachar

SEPTEMBER 2023
EDITION

WOMEN

FROM RECIPES TO
SUPER INFLUENCERS
BEHIND CHOPIT

FOODIES

THE PERFECT MOSQUE BIRYANI
AND HOW TO MAKE IT
KHOJA RECIPES

MOVING MOUNTAINS

FROM KSIJ DAR TO MOMBASA
WHAT'S NEW
KSIJ SAMACHAR

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From the team

Coming Together:
A New Voyage with Federation Samachar

Salaam Alaikum!

We're thrilled to welcome you to the revamped Federation Samachar, where our journey takes on a fresh, vibrant hue. This isn't just a magazine; it's a mirror reflecting the spirit, stories, and treasures of our Khoja Shia family.

As we sail into this new chapter, we do so with a shared heartbeat, one that beats stronger within our Khoja community. This magazine is more than just ink on paper; it's a testament to our collective essence, a celebration of our distinctive identity.

Our heritage, a tapestry woven with threads of culture and faith, is the compass guiding our way. We, the editorial team, are your fellow travelers, blending our talents to craft a magazine that's true to us. In every page, you'll find echoes of our values, our aspirations, and our shared journey.

This isn't just an overhaul; it's a transformation into something that speaks to your everyday. The focus now turns to what matters most: your stories, your interests, and your experiences. With new sections catering to Jamaat news, mouthwatering recipes, lifestyle insights, and a dedicated corner for our young ones, this is about all of us, united on these pages.

We stand tall on the shoulders of our past, rooted in the legacy of our Khoja community. With deep gratitude, we embrace the responsibility of serving you through these pages. Our words are meant to connect, inspire, and uplift – no pretense, just sincerity.

Federation Samachar is more than a magazine; it's a bridge that links us all. Every article, every picture, every word is a testament to the richness of our shared journey.

With heartfelt appreciation,

The Federation Samachar Team




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Amine Goulamaly Nassor

Profession: French Barrister in Law

Date of Birth: 13th August 1967

Marital Status: Married with two children

Place of Residence: Reunion Island, French department in Indian Ocean Island between the Islands of Madagascar and Mauritius.

Language: Gujarati, Urdu, French and English with middle practice.

Interests: Travelling, Swimming, Walking and Reading

What has your journey been like when you started as a lawyer in Reunion?

My journey from childhood to becoming a lawyer began in Majunga, Madagascar where I was born and completed my primary and secondary education there. At the age of 15, I moved to Reunion. Thereafter, I moved to Lyon, France where I undertook my Bachelor of Law. I then pursued my Masters of Law in Reunion for two years and moved on to spend a year in Paris where I embarked on the challenging journey to becoming a barrister at the French Bar School of Paris. Upon returning to Reunion, I was a Professor and Lecturer of law. In 2009, I was admitted to the Bar and have been practicing as a Barrister since, specializing in Civil Law, Commercial Law, and in certain cases, Criminal Law. I currently run a successful legal practice of my own in Reunion and have the privilege of practicing law in both Reunion and France.

When did you first start serving the community and who inspired you to do so?

From a young age, I had a dream of serving the community but the focus was always to prioritize education. However, the passion to serve reignited when I moved to Reunion for my legal studies. I started by joining the local Madrasah as a Gujarati teacher as I hold the language very dear to me and advocate for its importance. In 1992, I became the Honorary Joint Secretary of the Jamaat and in the year 2000, a board was established to manage the Madrasah which I then joined as a member. However, I used to always extend my professional services and share my expertise with all Jamaat Presidents in Reunion on legal and constitutional matters. Various community elders and Jamaat Presidents including my late father have inspired me to serve the community. However, Marhum Mulla Asgarali M Jaffer has been a significant inspiration. Marhum Mulla Asgarali was a great orator and leader who had a vision of uniting and structuring the community. His speeches and leadership left a lasting impact on the community, even years after his passing.

How did you first assume leadership authority?

In 2005, it was suggested that an association to unite all four Jamaats in Reunion under one should be formed to create a more effective and coordinated

structure between the Jamaats. Having actively participated in CROI Assembly sessions and showing a keen interest in community affairs, I believed this to be the best way forward for the community in Reunion. Thus, on 31st July 2005, an assembly of all Reunion Jamaats was held and a federation was formed which was named Union des Associations Khojas Shia Isnashri de la Réunion (UAKSIR) of which I had the honor and privilege of drafting the constitution of the newly formed Federation and have been instrumental in initiating and proposing subsequent amendments.

Then in 2009, my father, Marhum Alihousen Goulamaly Nassor, served as the President of the Saint-Denis Jamaat for a term of two years, and in 2011, I was elected as the President of UAKSIR and in 2013, under my leadership, UAKSIR joined the Africa Federation and by virtue of my position, I assumed the role of the Vice Chairman of Africa Federation and thereafter I was elected as the Chairman of Africa Federation in 2022.



What have you done as the Africa Federation Chairman in your first year?

As the Chairman of the Africa Federation, my focus in the past year has been to spearhead the organization to a higher level. I have been actively visiting various Jamaats around Africa, irrespective of their size, to strengthen unity and coordination between the Federation and the Jamaats and also learn of the diverse challenges as each Jamaat has its own challenges.

Apart from improving our coordination with the Jamaats, I have continuously emphasized the importance of upholding Marja'eeayat (religious leadership) and Aqidah (belief) as the foundation of the Africa Federation. I believe that strong spiritual and religious principles are essential for the community's educational, social, and economic upliftment. I had the honor of visiting our grand Marja, Ayatollah al Udhma Sayyid Ali Al Husseini al-Sistani (May Almighty grant him a long and healthy life) whose wisdom, guidance, and blessings are key to our institution's success and regards our institution very highly for being very well structured and organized.

Apart from the spiritual sphere, education has been a key area of focus, with increased loan amounts from USD 8000 to USD 10000 a year and we have worked hard to procure more funding and have significant pledges received from donors and philanthropists like the Jaffer Family Foundation and Razaaly bhai Hirdjee.

We also conducted a successful housing survey and are now actively working towards the vision of having every community member own a house and are also in the final stages of getting a life insurance plan for our members. We intend to have this as part of our broadened vision of creating a culture of our members having investments as a means of supplementary income.

We are also working closely with all stakeholders and better communication within the institution to enable a more progressive approach.



What are the most important skills for a leader to have?

In terms of leadership skills, a leader needs to be strong both mentally and spiritually. In times of adversity, and living in a world where everyone has diverse opinions and needs, a leader must be able to maintain tolerance, and a calm demeanor to uphold unity. Leaders should be aware of their responsibilities and the high expectations the community has of them and must act in accordance with the community's benefit and not their own.



How do you motivate your team?

My main means of motivation is to focus on the abilities of my team and remind them of our objective and what we are here to do as servants of the Imam of our time. I advise them not to be influenced by rumors on social media and stress the importance of focusing on the community's betterment.

How do you handle conflict in a team?

Handling conflicts on a team requires fairness and patience. Leaders should avoid favoritism and consider the constitution and the weight of their statements when addressing conflicts. Words matter most when resolving a conflict and once said cannot be retracted. A just and thoughtful approach is essential.

How do you delegate tasks?

Delegating tasks involves placing trust in various boards and individuals within the organization. While tasks are delegated, as Office Bearers we must maintain an oversight to ensure efficiency. Personal communication and support are also important to keep board chairs motivated.



How do you respond to feedback?

Our community members have different opinions. Leaders should listen to feedback and make necessary changes when needed to meet the community's needs. Sometimes, the work done is not realized and appreciated at that point in time, but in the future, this may be beneficial to the community.

Tell us about a time you had a significant impact on a team or project.

A significant impact I had on a project was the establishment of a community school in Reunion. Despite the challenge of competing with high-standard public schools in a place like Reunion, we successfully founded the school, which provides education while allowing girls to maintain their hijab. Over the years, the school has grown, and it currently serves both primary and secondary education with 120 students. Furthermore, as a Barrister, I helped our members of Madagascar "Association les Oubliés de la décolonisation" on a pro bono basis to obtain French citizenship through the appropriate legal channels in Paris, France.

How do you set priorities as a leader?

Setting priorities as a leader involves considering the community's evolving needs in all aspects and maintaining a balance between professional, personal, and community time.

I truly acknowledge and appreciate the strong support and encouragement I have received from

my family, especially my parents, my brother and my wife, Nazia in pursuing my leadership roles. My family's blessing and encouragement have played a crucial role in my decision to run for the position of Africa Federation Chairman.



Concluding remarks

In the year 2013, my team and I met with the then Africa Federation Office Bearers under the Chairmanship of Alhaj Anwarali Dharamsi, Alhaj Shabir Najafi as the Vice Chairman, Alhaj Aunali Khalfan as the Hon. Secretary and Alhaj Kumail Manji as the Asst. Hon Secretary as well as Alhaj Asghar Moledina the then President of the World Federation and a natural bond was created between us and this was further manifested when we, UAKSIR joined the Africa Federation and not forgetting Alhaj Mojiz Bhai Khamis who was the Vice President of CROI.

A sincere appreciation to Alhaj Shabir Najafi and Alhaj Aunali Khalfan who have always had confidence in me and I must thank my entire team of Office Bearers, boards, and staff without whom I am incomplete.



Secretariat News

THE AFRICA FEDERATION 28TH ORDINARY CONFERENCE & 84TH SUPREME COUNCIL SESSION AWARDS AND AFED TEAM 2022 - 2025



Left to Right: Alhaj Mohamedraza Dewji (President Dar-es-Salaam Jamaat, Sheikh Haniphe Akbaraly (President – Conseil Regional (CROI) and Alhaj Safdar Jaffer – President – World Federation

The 28th Triennial Conference and the 84th Supreme Council Session of the Federation of KSI Jamaats of Africa was successfully hosted by KSI Jamaat Dar es Salaam from 14th to 17th July 2022.

The Ceremonial Opening Ceremony of the Conference was held on Thursday 14th July 2022 night and commenced with the recitation and reflection of verses from the Holy Qur'an by Br. Abbasaley Abbas.

The President of Dar-es-Salaam Jamaat Alhaj Mohamedraza Dewji addressed the gathering followed by addresses by the Chairman of Conseil Regional, Alhaj Haniphe Akbarally, Secretary General of the Council of European Jamaats (COEJ), Sister Sabira Lakha and the World Federation President Alhaj Safdar Jaffer



Sister Sabira Lakha Secretary General of the Council of European Jamaats (COEJ)



Alhaj Shabir Najafi in his farewell address as the Chairman of Africa Federation for the terms 2016 – 2019 and 2019 – 2022 presented a brief of the achievements during his tenure and spoke on the challenges faced one amongst which is the misuse of social media, he called upon the Community members to establish a line of communication with the leadership instead of using the social media to share their views which in many instances is not the correct information.

He thanked the Community for the support and co-operation extended to him and his team and congratulated the Chairman elect who he said has a vast experience having served the Community in Reunion and served as the Africa Federation Vice Chairman from Reunion since 2013.

The Electoral Commissioner conducted the induction of the Chairman Elect Alhaj Amine Nassor who was elected for the position for the term 2022 – 2025 following the elections held all over the Jamaats in Africa on 29th May 2022.

CHANGE OF GUARD

The outgoing Chairman Alhaj Shabir Najafi handing over a symbolic Key to the incoming Chairman Alhaj Amine Nassor to signify the commencement of his term as AFED Chairman





AFED Jamaats Leadership, WF President and the AFED Leadership following the induction of AFED Chairman 2022 - 2025



The newly inducted Chairman addressed the gathering and thanked all those who had travelled from far and near to attend this Conference and spoke on the importance of unity within the Community and advised members to remain steadfast on our faith.

He recognized the support of the donors without whom the Federation would not be able to make the progress it has. He emphasized that all Jamaats are equal and the only difference between Jamaats is the population and assured them, that their pleas which were shared with him during his campaign time will be looked into.

He recognized the presence of four youth delegates at this Conference and assured that all Jamaats will be requested to send youth representatives henceforth to attend the AFED meetings.

PRESENTATIONS AND AWARDS:

Alhaj Amine Nassor the Incoming AFED Chairman presented a Hyderi Medal, the top most Medal in the Institution to Alhaj Shabir Najafi in recognition of his dedicated honorary Services to the Community

The outgoing Chairman, Alhaj Shabir Najafi bestowed Hussein, Abbasi and Fatemi Medals to eight prominent members of the Community in recognition of their honorary selfless services to the community and humanity at large. Citations for each of the recipients were read out giving a brief chronicle of their outstanding achievements and significant contributions; they are:

- 1. Mrs. Gulbanu A. Bharwani**
Dar-es-Salaam - Fatemi Medal
- 2. Alhaj Aunali Khalfan**
Dar-es-Salaam - Hussein Medal
- 3. Alhaj Sibtain Panjwani**
U.K. - Hussein Medal
- 4. Alhaj Akil Hirji**
Dar-es-Salaam - Hussein Medal
- 5. Alhaj Razahussein Dhalla**
Lindi - Abbasi Medal
- 6. Alhaj Yusuf Jiwa**
Mombasa - Abbasi Medal

An Appreciation Award was presented to Dar-es-Salaam Jamaat for hosting the 28th Triennial Conference and 84th Supreme Council Session.



Extract from the Citation of Alhaj Shabir Hussein Najafi

A leader is one who knows the way, goes the way, and shows the way - John C. Maxwell

Your foresight, determination and courage to take up challenges in your services to the Community stands out amongst your qualities and radiates positivity to those around you. Your passion towards the development and advancement of the Community sets you as an example for others in the Community to emulate.

You have been involved with Africa Federation since 2002 when you were elected as a Councillor for your Jamaat and held the post until 2010 when you were elected as the Vice Chairman of the Federation a position you served for two terms 2010 - 2013 and 2013 – 2016. During your Vice Presidency you played an important role in bringing back Conseil Régional Des KSI Jamates de L'océan Indien (CROI) as a member of Africa Federation in 2011. In 2016, you were unanimously elected as the Chairman of the Federation for the term 2016- 2019 and reelected for the second term 2019 – 2022. At the World Federation you were a Nominated Councillor from 2007 – 2009 and were then elected as an Executive Councillor of the World Federation in 2009.



Extract from the Citation of Mrs. Gulbanu Asgar Bharwani

Is there any Reward for Good - other than Good? - (Surah I-Rahmān Verse 55:60)

Your simplicity, your congenial nature and your passion in assisting members of the Community and Society in general are some of the qualities you possess. You are always forthcoming to serve and assist women to become self-sufficient.

You were the pillar behind the success of your late husband Alhaj Asgar bhai Bharwani be it in his business world or Community services. Your support and encouragement played a vital role in his life following the Uganda Exodus in 1972 which led to migration and settling in a new domicile. He was known to attribute his success in various major projects during his tenure as Dar-es-Salaam Jamaat President to you for your moral and spiritual support. You have been a dedicated Community worker and have served in various capacities in the Ladies Managing Community of the Jamaat and remain a member of the KSIJ Welfare Committee to-date.



Extract from the Citation of Alhaj Aunali Kassamali Khalfan

You have contributed what was most precious; your time and your talent, in your dedication and services to the Community for over half a century

Born in Zanzibar on 26th April 1950, Alhaj Aunali Kassamali Khalfan, your passion and zeal in serving the Community goes down as a legacy in the family. As one example, when your grandfather, Alhaj Abdulrasul Ali Mohamed Khalfan died while in the position of the President of Hujjatul Islam Jamaat in Zanzibar at the age of 58 in 1944 both the Jamaats announced closure of business of the community on the day of his funeral. Such a veneration remains unprecedented in the history of the community in Zanzibar.

In Africa Federation, you were the Chairman of Central Health Board (CHB) for 15 years and played a pivotal role in introducing the India route for medical treatment abroad for our Community members and arranged several medical camps, consultations visits by medical specialists to the Jamaats in mainland and Madagascar. Then in 2010, you were appointed Honorary Secretary of Africa Federation under the Chairmanship of Alhaj Anwarali Dharamsi for two terms till 2016. You were then elected during my tenure as Vice Chairman of Africa Federation from mainland Africa from 2016 – 2022. You played an important role in the leadership of Africa Federation in its objectives to become self-sufficient for posterity, the exercise which still continues. You were also nominated as an Executive Councillor of the World Federation from 2010 to-date.



Extract from the Citation of Alhaj Dr. Sibtain Akberali Panjwani

The most complete gift of God is a life based on Knowledge.” - Imam Ali (‘a)

In the field of publications, you authored and published papers and a book on Islamic bioethics, dental negligence and also on community affairs including the latest one titled Khoja Shia Ithna-Asheries of East Africa: - Their quest for socio-religious identity (1860-1960) which is being launched at the Triennial Conference of Africa Federation in July 2022 in Dar es Salaam.

Dr. Sibtain Panwani, to crown on all your achievements, you founded an Awakening Project for the Khoja Shia Ithna-Asheri Community in 2011 -- the first of its kind -- and presently you are its director. It is a worldwide grassroots-orientated project that seeks participation of those interested in meeting and overcoming current and future social, spiritual, ethical and cultural challenges. You travelled to many parts of the World for research and meeting community elders in your endeavors to obtain information and records for your Project. The Awakening Project which focuses on the reformation of three fundamental institutions of global Khoja Shia Ithna-Asheri Community, namely, Madressah, Mimber and Family status is your brainchild and an educative Project which will remain historically cherished.



Extract from the Citation of Alhaj Akil Gulamhusein Hirji

Some people dream of success, while other people get up every morning and make it happen - Wayne Huizenga

Your passion and determination towards any project that you undertake stands as a testimony of your dedication in delivering the best for the Community.

From 2004 to 2008 you were a Managing Committee member of the Jamaat and the Chairman of the Projects and Development Construction Committee during which time you spear headed major Jamaats project which include the extension of the Gents and Ladies Imambara, the Mehfil-e-Abbas Building and Musafarkhana. During this tenure you initiated the Media Room of KSI Jamaat of Dar-es-Salaam which has since grown up to become a fully-fledged media section of the Jamaat. Your association with Africa Federation started in 2004 when you were elected as a councillor and delegate from your Jamaat a position you continue to hold to-date. You were appointed by Alhaj Anwarali Dharamsi in 2014 as the Chairman of the Africa Federation Housing Board, you were then appointed by Alhaj Shabir Najafi in 2016 as the Chairman of the Economic & Housing Development Board and reappointed in 2019 to continue in the same position.



Extract from the Citation of Alhaj Raza Sherali Dhalla - Lindi

Only a Life lived for others is worth living – Albert Einstein

Your service to the Community in Lindi has been vast and you were the Chairman of the Jamaat for the term 1980 -1983 and continue being a Trustee of the Jamaat until now. Whilst the membership of Lindi kept diminishing you and your family continued to reside there and took care of the affairs of the Jamaat which is commendable.

Your aura and personality earned you a lot of respect from the residents of Lindi and earned you a badge of a Senior Member of the ruling party which was bestowed to you by the then President of the United Republic of Tanzania His Excellency Mr. Benjamin William Mkapa.

Your zeal and passion in serving the community and other institutions spanning for over four decades is not a small or easy feat and you have instilled the same enthusiasm to your son who continues to serve the Community in Lindi with dedication.

The Citation and Medal of Alhaj Raza S. Dhalla was received by his son Alhaj Mahmood Dhalla, as Raza bhai could not attend due to health reasons.



Extract from the Citation of Alhaj Yusuf Jeraj Jiwa

You give but little when you give of your possessions. It is when you give of yourself that you truly give.” — Kahlil Gibran

Love for the Community and consistency of service for humanity is an attribute that you possess and this has made you a dedicated social worker that this community is proud of.

You began serving the Community in Nairobi in 1990 as the Hon Secretary of Hussein Madrasah and were part of the Lavington Development Committee of Nairobi Jamaat. On your migration to Mombasa, you joined the Jaffery Sports Club as the Hon Secretary and also served as a member of the Higher Education Loans Board, after which you were appointed the Assistant Secretary of Mombasa Jamaat by Marhum Rajabali bhai Bandali and continued serving in this position under the Chairmanship of three other Chairmen.

You were appointed as the Hon Secretary of Mombasa Jamaat by Alhaj Dr. Mohamed Jaffer in 2015 and continue to hold this position to-date. Your constant presence in the Managing Committee of Mombasa Jamaat is testimony of your dedication and devotion towards the betterment of the Community. You are actively involved in representing the Community in several associations of the Muslim sects of Kenya as well as the Ethics and Anti-Corruption Commission of Kenya. You have been a lead for the various interfaith, food relief drives and medical camps organized by the Jamaat for the general public of Mombasa.



Presentation of Appreciation Award to KSI Jamaat of Dar-es-Salaam for hosting the 28th Ordinary Conference and 84th Supreme Council Session.

AFED TEAM 2022 - 2025

The following were elected /appointed for the term

OFFICE BEARERS:

Vice Chairman	Aunali Khalfan
Hon Treasurer	Zainul Chandoo
Hon Secretary	Zuhair Jaffer

TRUSTEES

Anwarali Dharamsi	Tanzania
Mehboob Versi	Tanzania
Sajjad Rasid	Kenya
Mohamed Bandali	Kenya
Shabbir Najafi	Uganda
Akif Alimamod	Madagascar
Razaly Asgaraly	Reunion

Electoral Commissioner	Gulamabbas Khaku
Internal Auditor	Aliabbas Nasser
External Auditor	Assad Associates



Standing Left to Right: Zainul Chandoo (Hon Treasurer), Zuhair Jaffer (Hon Secretary)

Sitting Left to Right: Sheikh Haniphe (AFED Vice Chairman – CROI), Aunali Khalfan (Vice Chairman – Secretariat), Amine Nassor (AFED Chairman) and Shabir Najafi (AFED Immediate Past Chairman)

We pray to Allah (SWT) with His infinite Grace and Blessings to grant us the tawfiqat to serve for His pleasure – Ameen.

Secretariat

“Those who (in charity) spend of their goods by night and by day, in secret and in public, have their reward with their Lord: on them shall be no fear, nor shall they grieve.” – Surah Baqarah, Ayah 274

AFED RECEIVES BEQUESTS FROM ANVERALI RAJPAR & MURTAZA SOMJI FAMILIES



During the momentous inauguration ceremony of the AFED Tower Building held on 17th March 2022, Alhaj Anverali Rajpar announced donation of a villa, graciously bequeathed by his wife Mrs. Munawer Sultana Rajpar to Africa Federation. In 2021, the family of Alhaj Murtaza Somji donated a building in Tanga to Africa Federation, the income from this property shall be used for various humanitarian and social activities by Africa Federation.

The contributions from these families underlines the important factor, which is to provide the institution with perpetual income to support in the development and other services to our community. Both the families have served this community in several spheres for the past many decades, be it in East Africa or beyond the borders of Africa.

On 16th May 2022, the Chairman of Shia Asna Asheri Jamaat (SAAJ) of Nairobi Alhaj Zaheerabbas Khimji hosted the delegation from Africa Federation who were present to officially receive the donation from Alhaj Anverali Rajpar and his wife as well as to recognize Alhaj Murtaza Somji and his family for the donation of a property in Tanga to Africa Federation. The delegation included AFED Chairman, Alhaj Shabir Najafi, Hon. Secretary Alhaj Zuhair Jaffer and Housing Board Chairman Alhaj Akil Hirji.

The Chairman of Africa Federation welcomed the donation and expressed his appreciation to the Somji family for their support and donation, emphasizing the importance of entrusting

institutions such as the Federation who can create better impact to a larger number of community members and safeguard the bequests given.

Murtaza Bhai has served SAAJ in the leadership positions and also in several sectors of the Jamaat, including Education sector of the Jamaat by promoting newer technology and methods of teaching enticing students to excel in education and setting new landmarks in our schools in Nairobi, Kenya.



In his address, Alhaj Anverali Rajpar delivered the message from his wife, Mrs. Munawer Sultana Rajpar who donated the property in Nairobi, Kenya. Mrs Rajpar in her letter mentioned that she is donating this property to Africa Federation for all worthy causes in memory of her late parents, brother, sister and the marhumeen of her family. Alhaj Anverali Rajpar then mentioned Mrs Rajpar's persistence and determination during her career to be one of the first women to get a housing loan from the bank she was employed with, and was successful. Alhaj Anverali Rajpar also handed over gold jewelry from the family of Bashir Shaikh to the Federation for helping the needy families in the community. The property documents were handed over to Alhaj Shabir Najafi and the jewellery was handed over to Mrs. Aliyah Zaheerabbas Khimji by Mrs. Rajpar which was then handed over to Africa Federation.

In closing, Alhaj Shabir Najafi, appreciated the donations/bequests which were made to the Federation and assured the donors for fulfilment of their wishes. He added, these two families have contributed wholeheartedly to the community and it is a noble lesson of philanthropy to emulate. He also mentioned Alhaj Anverali Rajpar's contribution to the Pakistan Khoja Shia Ithna-Asheri community of facilitating 2300 housing units and his services to Mehfil Murtaza in Karachi for many years. We pray to Allah (SWT) to increase in the tawfiqat and blessings to these families and may He grant mercy to the

marhumeens of these families for their maghferat, Ameen.

We also pray that Allah (SWT) gives everyone in the community an inspiration and opportunity to donate and bequeath to our institution to help the community to prosper and develop with better infrastructure.



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AFED DELEGATION VISITS MARJA-E-TAQLEED IN NAJAF, IRAQ AUGUST 2022

A delegation of the Federation of KSI Jamaats of Africa (AFED) led by the newly elected Chairman Alhaj Amine Goulamaly Nassor visited Najaf e Ashraf and met our Marja-e-Taqleed, **Grand Ayatollah al Uzma al Seyyid Ali Husseini al Sistani** on Sunday, 28th August 2022.

The delegation comprised of AFED immediate past Chairman Alhaj Shabir Najafi, AFED Vice Chairman from mainland Africa, Alhaj Aunali Khalfan, AFED Vice Chairman from Madagascar, Alhaj Sheikh Haniphe Akbaraly who is also the Chairman of Conseil Regional of Madagascar (CROI) and AFED Nominated Councillor from Madagascar, Alhaj Navazaly Molou.

The visit was organized by the AFED Secretariat to seek an audience with the Marja and introduce the newly elected Chairman of AFED. It was an opportunity also to update the Marja on the various activities of Africa Federation and seeking his Eminence's guidance on some important matters pertaining to the activities of AFED.

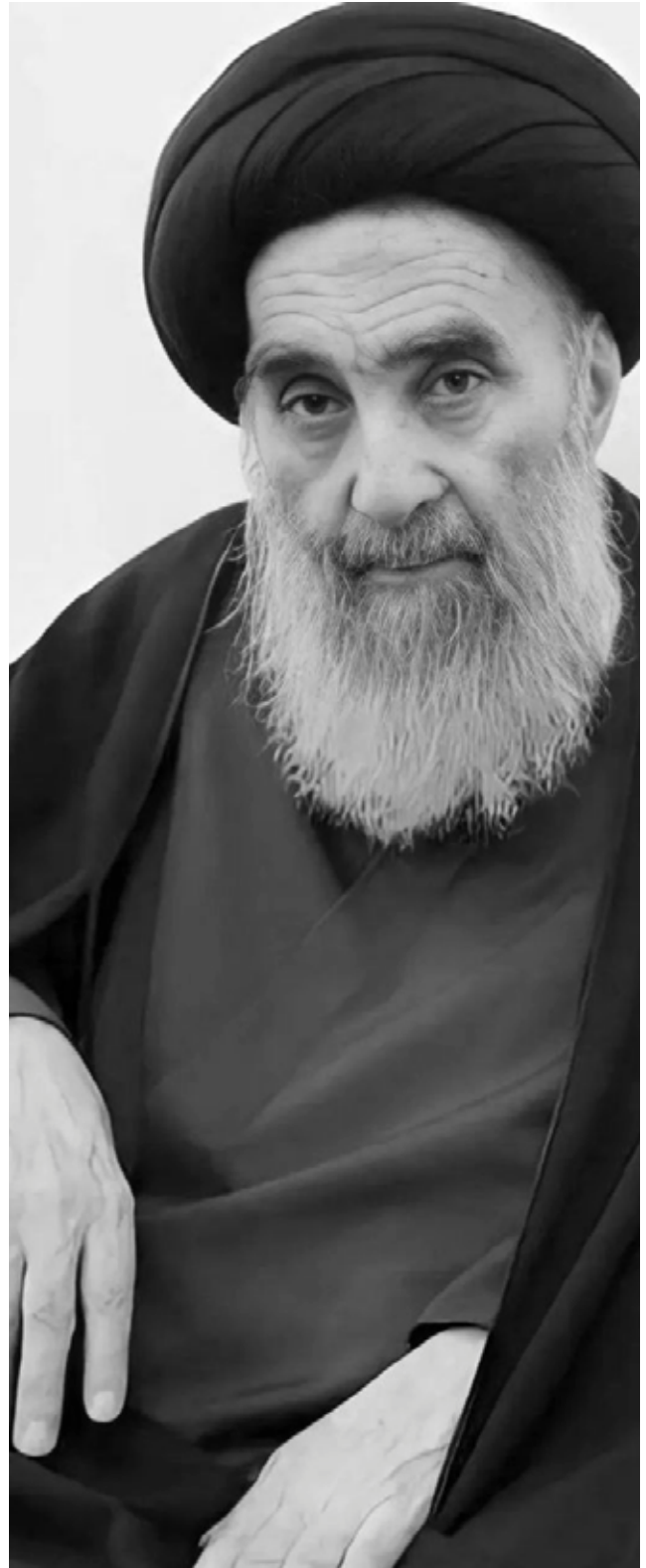
The discussion with his Eminence were profound and filled with wisdom and foresight, they shall be embedded and preserved with the highest of regard which will serve as guidance for the present and future leadership of Africa Federation.

May Allah (SWT) prolong Agha's life, grant him good health and protect him from all calamities, Ameen.

MESSAGE TO SHABIR BHAI NAJAFI

Shabir bhai thanked Agha for granting him the Ijaza and expressed deepest regard for the opportunity to serve as Chairman of AFED, he stated that he was cautious in his duties and he sought forgiveness of any unintended mistakes he may have committed in his two terms while in office.

Agha addressing Shabir bhai said; "May Allah (SWT) accept the services you have rendered to the community during your tenure as Chairman. Much as you have completed your term, you should provide support and help your incumbent in his mission and also continue to serve the community;" and prayed to Allah (SWT) to accept all the good deeds, and for forgiveness of unintended mistakes and the safety of his family.



MESSAGE TO AMINE BHAI NASSOR

Amine bhai, the successor of Shabir bhai was introduced by Sheikh Haniphe Akbaraly giving a brief profile of his services to the community.

Agha began by invoking and praising Allah (SWT) with Dua for Amine bhai and mentioned that it was a privilege to serve the Community however with such a position comes big responsibilities, and he should exercise diligence with good care and to be passionate with those who are desperate for help. He said to Amine bhai “Allah (SWT) will help you to follow the right path, and I pray for the acceptance of your good deeds and services”.

Agha repeatedly emphasized on the importance of preserving unity which he stressed is paramount and, also, the needy in the community should not be neglected.

MESSAGE TO AUNALI BHAI KHALFAN

Aunali bhai was introduced as the long serving office bearer having served as Hon Secretary and Vice Chairman for six years in each position respectively, and holds the position of Vice Chairman for mainland Africa currently in Amine bhai’s tenure.

Ayatollah Sayyid al Sistani addressing Aunali bhai said “May Allah (SWT) accept your commendable services, and that you may continue with more

strength and tawfeeqat” Agha made Dua for Aunali bhai’s good health and continuous success in rendering services which pleases Allah (SWT).

The Marja requested the delegation to convey his salaams to all members of the Khoja Shia Ithna-Asheri Community and made special prayers for the sick and the oppressed people.

The AFED delegation also met with Agha’s son Sayyid Mohamadraza al Sistani during which several administrative matters were discussed. Alhamdulillah, the visit to Agha’s office was heartwarming and fruitful. Alhamdulillah, Agha is in good health.

The AFED Secretariat wishes to record special thanks to Sheikh Haniphe Akbaraly, the Vice Chairman of AFED and Chairman of Conseil Regional of Madagascar (CROI) for coordinating the meeting with Agha’s Office.

From Left: Alhaj Shk. Haniphe Akbaraly, Alhaj Shabir Najafi, Alhaj Amine Nassor, Alhaj Navazaly Molou and Alhaj Aunali Khalfan.

PICTURE TAKEN OUTSIDE THE HOLY SHRINE OF IMAM ALI (A.S.) AND NEAR THE OFFICES OF THE GRAND MARJA IN NAJAF





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MOHAMED JAWAD KHAKI VISITS AFRICA FEDERATION HEAD OFFICE IN DAR ES SALAAM



Mohamed Jawad Khaki – the name which is synonymous with charities and humanitarian services in several parts of Tanzania and beyond.

Africa Federation Secretariat were pleased to once again welcome Alhaj Mohamed Jawad Khaki of Khaki Foundation to our Africa Federation offices at AFED Tower in Dar es Salaam recently. He was received by the Vice Chairman of Africa Federation, Alhaj Aunali Khalfan and the Administrative Secretary of the Education Board, Mrs. Sajida Master. A meeting was held with Alhaj Aunali Khalfan and Administrative staff on various matters of common interest between the two institutions, in particular on education sector.

Alhaj Mohamed Jawad Khaki established the Khaki Foundation in December 2003 to aid the most vulnerable members of society with essential needs and through educational endeavors to alleviate poverty and suffering.

This was the first time Mohamed Jawad bhai visited the new AFED Offices in AFED Tower, which is located in the city centre of Dar es Salaam. The staff had the benefit of meeting him and sharing his thoughts on various matters pertaining to education, moral & ethical values, importance of the holy Qur'an and economic development schemes, he emphasized in creating new opportunities looking outside the box.

Khaki Foundation is one of the Africa Federation's donor in Higher Education Loan Scheme established in July 2000 to assist Tanzanian students to pursue undergraduate degree program abroad. The Khaki Foundation provided US\$112,000 to AFED in support of the Higher Education Loan Scheme, which is revolving.

Out of the students that have benefitted from this scheme, 6 students have successfully completed

their degrees and have commenced repayment of the loans. The repayments from these students is then used for other new applicants.



The need for financial support in the field of education is increasing each year; Education Board is constantly looking for avenues for the support. Organizations such as Khaki Foundation is of good support in supplementing AFED's Higher Education Loan Scheme Program. The Vice Chairman of the Africa Federation, Alhaj Aunali Khalfan expressed appreciation to the Khaki Foundation for the support, also in taking keen interest in the development and taking time out to meet with AFED Officials. Aunali Bhai Khalfan explained that the needs for education funding, including the Tabligh & Economic Upliftment is huge and therefore the East African diaspora like Mohamed Jawad and others can make a big difference. He requested Mohamed Jawad bhai to assist further, especially in Higher Education funding and scholarships.

We pray to Allah (SWT) to reward Mohamed Jawad amply for his noble work and grant him more tawfeeqat to continue in his endeavors to serve humanity at large, Aameen.

AFED DELEGATION MEETS SAYED SISTANI IN NAJAF, IRAQ – MARCH 2023



Picture taken on the maintain street outside the office of Ayatullah Sayyid Al-Sistani in Najaf-e-Ashraf, the Holy Shrine of Imam Ali (A.S.) is seen in the background. From Left: Alhaj Shk. Haniphe Akbaraly, Alhaj Feride Ismael, Alhaj Amine Nassor, Alhaj Raza Aly Asgharaly

A delegation of the Federation of KSI Jamaats of Africa (AFED) led by Chairman Alhaj Amine Goulamaly Nassor visited Najaf-e-Ashraf and met our Marja-e-Taqleed, **Grand Ayatollah al Uzma al Seyyid Ali Husayni al Sistani** on Sunday, 12th March 2023.

The AFED's Chairman's delegation comprised of Alhaj Shaykh Haniphe Akbaraly, the immediate past Chairman of Association Khoja Shia Ithna Asheri de Madagascar (AKSIAM), the newly elected Chairman of AKSIAM, Alhaj Feride Ismael from Madagascar and Reunion Association (UAKSIR) Chairman, Alhaj Raza Aly Asgharaly from Reunion.

This visit was organized by the Secretariat of Africa Federation through the immediate past Chairman of AKSIAM, Shaykh Haniphe Akbaraly, the purpose of this visit was to introduce to His Eminence, Ayatullah Al-Sayyid Al-Sistani the two newly elected Chairmen of AKSIAM and UAKSIR as has been the tradition with Africa Federation.

Alhaj Feride Ismael was elected recently as Chairman of AKSIAM (Madagascar Territorial Council) so was Alhaj Raza Aly Asgharaly as Chairman of UAKSIR (Reunion Territorial Council) for a three-year term, 2023-2026.

Normally, when there is a change of leadership in the Territorial Councils of Madagascar or Reunion, the Africa Federation Chairman presents a request for an Ijaza to be granted to the newly elected Chairman. Ijaza is issued to the person by virtue of his position he is holding in the institution. Upon recommendation by the Chairman of Africa Federation, both Alhaj Feride Ismael and Alhaj Raza Aly Asgharaly were granted with the Ijazas for their term to collect Hukook (Khums) in Madagascar and in Reunion respectively.

In 2019, UAKSIR under the Chairman of Alhaj Amine Nassor was granted the first Ijaza from Najaf to collect Hukook from members of Reunion Jamaats. This was upon the recommendation from Africa Federation whose delegation was led by the then AFED Chairman, Alhaj Shabir Najafi accompanied by

AFED Vice Chairman, Alhaj Aunali Khalfan, Chairman of UAKSIR, Alhaj Amine Nassor, Chairman of CROI, Alhaj Shaykh Haniphe Akbaraly, AFED Trustee, Alhaj Anwarali Dharamsi and AFED Nominated Councilor, Alhaj Navazaly Molou.

Alhaj Amine Nassor is currently the holder of Ijaza granted to him last year by Ayatullah Al-Sistani in his official capacity of the Chairman of Africa Federation.

At the meeting with Al-Sayyid Al-Sistani who began by invoking and praising Allah (SWT). He was pleased to meet the delegation from Africa Federation. In this brief meeting, he underpinned the importance for everyone to perform their duties with great care, responsibly and diligently to safeguard the sanctity of Islam and the Madh'ab of Ahlulbayt ('A), he said; "Allah (SWT) will help and guide those who are aware, and who follow the right path".

Through Shaykh Ansari, a close person to Agha's office, he was asked by His Eminence to relay the following message to the Africa Federation Chairman and his delegation;

- Maintain unwavering love and affection towards Ahlulbayt ('A), this has a very high station, it is with their love that will bring us closer to Allah (SWT), and take us through the right path.

- Teach children good manners (Akhlaq) and good behaviors (Tarbiyah), it is through decent upbringing of children especially on the Wajiba't (obligatory requirements) and the devoted love towards Ahlulbayt ('A).

- Where we live in different parts of the World; especially in Europe, we must maintain good relationships with other faiths and communities to maintain good reflection of our religion and faith. We must keep good relationships with other Muslims in Islamic countries and in other countries to maintain harmony and unity amongst the people of the Nations.

Agha conveyed his salaams to all members of the Khoja Shia Ithna-Asheri Community, he remembers us all in his prayers. May Allah (SWT) grant Agha with good health, longevity of life and protect him from all calamities, Ameen.

The AFED Secretariat wishes to record special thanks to Shaykh Haniphe Akbaraly for organizing and coordinating the visit and the meeting with Agha's office.

We are approaching the end of the holy month of Ramadhan, let us all pray to the Almighty for all our community members wherever they are for their good health, long life, safety and prosperity. Let us all pray to Allah (SWT) to give us all the Tawfeeqat to help and support each other in our community and build strong bonds of relationship and unity, Ameen.

JAFFER FAMILY FOUNDATION (JFF) OF USA DONATES AN AMBULANCE TO G1 SECURITY COMPANY



A meeting was held between Africa Federation and Jaffer Family Foundation (JFF) officials on Wednesday 22nd November 2022. JFF is a charitable organization based in the United States of America and are currently involved with 35 different humanitarian projects globally.

The meeting was attended by the Directors and Trustees of the Foundation Alhaj Sadique Jaffer, Alhaj Mohamedtaki Jaffer, Alhaj Hasnain Walji and Alhaj Ali Asad Hemani. Africa Federation Chairman Alhaj Amine Nassor, AFED Hon. Secretary, Alhaj Zuhair Jaffer and the immediate past Chairman of AFED, Alhaj Shabir Najafi who is also the AFED Trustee from Uganda attended the meeting.

The AFED Central Health Board (CHB) Chairman, Alhaj Aliraza Bandali, the Director of G1 Security Company, Alhaj Bashir Bandali and other officials from G1 Security Company later joined the meeting. The handover ceremony was held at AFED Tower Conference Room, in the presence of the Jaffer Family Foundation officials, Africa Federation officials and G1 Security Company officials. The Ambulance will be imported from Dubai, U.A.E. and is expected to arrive in Dar es Salaam in the next 6 to 8 weeks' time. G1 Company provides free emergency and humanitarian services to people from all walks of life, in Dar es Salaam, and elsewhere in Tanzania.

Appreciating the donation of the Ambulance, Mr. Bandali, said – “This donation could not have come at a better time than this when we are facing numerous challenges of lack of well-equipped Ambulances to take care of emergencies, especially the sick and critical condition patients and accident victims, the Company is very grateful to the Jaffer Family Foundation for this timely donation. We wish to assure the donors of utmost care and good

maintenance of the Ambulance for efficiency in services, thank you very much.”

The Africa Federation Secretariat on behalf of G1 Security Company and on its own behalf wishes to record their profound appreciation to the Jaffer Family Foundation (JFF) for their kind donation of Ambulance and pray to the Almighty to grant the Directors, Trustees and Officials of JFF long and healthy life with more tawfeeqat to continue with such noble work. May the Almighty grant the late parents of Alhaj Mohamed Taki and Alhaj Sadique Jaffer with maghferat and rest the departed souls amongst His chosen servants where they receive continuous blessings from Allah (SWT), Aameen.



Standing: Left to Right: Mohamed Moledina (Housing Board Project Coordinator), Mohamedabbas Bandali (Dsm Jamaat Councillor and G1 Team), Bashir Bandali (Dsm Jamaat Councillor and G1 Director), Mustafa Jacksi (Dsm Jamaat Councillor), Abbasali Bashir Bandali (G1 Team), Ali Asad Hemani (JFF Team), Shaheed Rattansi (Dsm Jamaat Councillor), Akil Hirji (Dsm Jamaat Councillor & Housing Board Chairman), Aliraza Bandali (Dsm Jamaat Councillor & CHB Chairman), Zuhair Jaffer (AFED Hon Secretary).

EDUCATION SCHOLARSHIPS BY JAFFER FAMILY FOUNDATION

The Africa Federation Office Bearers held a meeting on Wednesday 23rd November 2022 with the officials of Jaffer Family Foundation (JFF) of New York and its international arm, United Global Initiative (UGI) to discuss the various programs and initiatives of the Federation and how the two institutions would work together.

The meeting was attended by Chairman of JFF Alhaj Mohamed Taki Jaffer along with JFF Trustee Alhaj Sadique Jaffer, JFF Pakistan Lead Alhaj Asad Hemani, UGI Executive Director Dr Hasnain Walji, Africa Federation Chairman Alhaj Amine Nassor, AFED Hon. Treasurer Alhaj Zainul Chandoo, AFED Hon Secretary Alhaj Zuhair Jaffer and the immediate past Chairman of AFED, Alhaj Shabir Najafi who is also the AFED Trustee from Uganda.

The Foundation has pledged to award seven scholarships to female students as follows:

- Five Scholarships of US\$5,000 per annum for female students from Tanzania for five years per student to study medicine locally in Tanzania.
- Two Scholarships of US\$25,000 per annum for female students from Africa for a three-year science degree course in the USA.

The officials from the JFF held talks with the Central Health Board (CHB) Chairman Alhaj Aliraza Bandali and shared information on medical facilities available in Pakistan especially for cancer patients. JFF offered to host patients and accompanying family members at a flat that the JFF has in Karachi and also connect the Board with the hospitals in Pakistan.



Sitting – L to R: Hasnain Walji (UGI Director), Mohamedtaki Jaffer (JFF Director), Amine Nassor (AFED Chairman), Sadique Jaffer (JFF Director), Shabir Najafi (AFED Immediate Past Chairman and Trustee - Uganda)

Standing: L to R: Ali Asad Hemani (JFF Pakistan Lead), Mohamed Moledina (Housing Development Board Project Coordinator), Akil Hirji (AFED Housing Development Board Chairman), Shaheed Rattansi (CHB Hon Secretary), Aliraza Bandali (CHB Chairman), Zuhair Jaffer (AFED Hon Secretary)

The Africa Federation Office Bearers wish to record their sincere appreciation to the Jaffer Family Foundation and pray to the Almighty to grant them long healthy life with prosperity and to grant their Marhumeen maghferat and rest them amongst the chosen ones.

Let us remember the Marhumeen of the Jaffer family and all the Marhumeen with Surah-e-Fateha.

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HISTORIC MOMENT AS MWANZA LAYS FOUNDATION FOR BILAL MOSQUE

A delegation comprising the Africa Federation Chairman Alhaj Amine Nassor who was the Guest of Honour, Vice Chairman Alhaj Aunali Khalfan, Hon Secretary Alhaj Zuhair Jaffer, AFTAB Board Chairman Alhaj Sajjad Walji, CBB Chairman Alhaj Mohamed Hemani, Bilal Muslim Mission of Tanzania Chairman, Alhaj Hussein Karim, attended the Foundation Stone Laying Ceremony of the Bilal Mosque in Mwanza on Friday 28th October 2022. They were joined by the host – Bilal Muslim Mission Lake Zone Chairman, Alhaj Sibtain Meghjee, the Chairman of KSI Jamaat Mwanza, Alhaj Arshad Jetha, community members from KSI Jamaat Mwanza and Bilal Muslim Mission Mwanza and from neighboring towns and villages. The Foundation Stone Laying – first of its type Shia Ithna-Asheri Bilal Mosque in Mwanza was also attended by members from other Muslim communities and local government officials. A magnanimous development which will benefit many people and the children in the area.

The Mosque complex is being built on a plot measuring 2.3 acres in Nyamhogoro area which is about 8 kilometers from Mwanza town. The mosque and the centre will be one of the biggest Bilal Centre outside of Dar es Salaam and will comprise of a Mosque, Madressah, Nursery School, Husainiyya, Dorm building and Administration offices. The main objective and purpose of putting up this Complex is to promote the religion of Islam and the Madh'ab of Ahlulbayt ('a) amongst the local Shia community, including new converts. The project which was in the plan for several years, it is heartening to see the project is taking shape.

The Foundation Stone Laying Ceremony began with the Recitation of verses from the Holy Qur'an followed by addresses from the Bilal Muslim Mission Lake Zone Chairman, Bilal Muslim Mission of Tanzania Chairman, the Africa Federation Chairman and Guest of Honour, the Vice Chairman of Africa Federation, the local village official and the Hon. Secretary of KSI Jamaat Mwanza also spoke at the function. The full program was recorded live, those wishing to watch this program can contact the Bilal Muslim Mission head office in Dar es Salaam.

The Secretariat is thankful to Alhaj Sibtain Meghjee, Lake Zone Chairman of Bilal Muslim Mission and his team for the arrangements to receive the delegation in Mwanza and for the program of the Foundation Stone Laying which was organized wonderfully.

We are also thankful to the Bilal Muslim Mission of Tanzania head office for providing the support and cooperation in the overall organization. Appreciation is due to Alhaj Amine Nassor, Chairman of Africa Federation for accepting an invitation to be the Guest of Honour of the program, by travelling from Reunion to Mwanza via Moroni and Dar es Salaam.

We pray for the successful completion of this Project which will be a landmark of Bilal Muslim Mission in Mwanza.





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KSIIJ MOMBASA SHOWCASES WARM HOSPITALITY IN WELCOMING AFED CHAIRMAN AND DELEGATION



The Africa Federation delegation to Mombasa was led by the Chairman Alhaj Amine Nassor, accompanied by the Vice Chairman Alhaj Aunali Khalfan, the Hon. Secretary Alhaj Zuhair Jaffer, Bilal Muslim Mission of Tanzania Chairman, Alhaj Hussein Karim and AFED Nominated Councillor from Madagascar Alhaj Ashik Nassor. The three days visit was from Friday 6th January to Monday 9th January 2023.

While in Mombasa, the delegation was joined by the Chairman of Central Bilal Board, Alhaj Mohamed Hemani, Chairman of AFTAB Board, Alhaj Sajjad Walji, Chairman of AFED Youth Board (AYN) Br. Ali Khalfan, AFED Nominated Councillor from Mombasa, Alhaj Amir Merali and AFED Electoral Commissioner Alhaj Gulamabbas Khaku. Bilal Muslim Mission of Kenya was represented by Alhaj Murtaza Hassan Jaffer.

On Friday night on the occasion of the Nikkah ceremony of Br. Maisam Dinani to sister Zahra Nisar Khalfan of Mombasa, Murrabbi Alhaj Dr. Mohamed Jaffer welcomed AFED Chairman Alhaj Amine Nassor to address the community members of Mombasa Jamaat.

Alhaj Amine bhai began by congratulating Mombasa Jamaat Chairman and his managing committee on the wonderful infrastructure and management of Jaffery Islamic Complex. AFED Chairman was pleased to witness the good progress made by Mombasa Jamaat on the sports ground and the new sports pavilion.

Alhaj Amine bhai gave a brief overview of the various activities being undertaken by the Federation and its various Boards.

He spoke on the wonderful work being carried out by the Tabligh Board under Alhaj Sajjad Walji in bringing up the levels of religious education in our Madressahs. He encouraged community members to use platforms like VSS (Virtual Safe Space) to ask questions and get answers from specialists, scholars, doctors and other professionals in different fields. He also mentioned that the Central Bilal Board under Mohamed bhai Hemani is planning on expanding the external Tabligh to other regions like Malawi, Mozambique and Rwanda.

He pointed out that Higher Education loan amount has been increased as stated in AFED Vision for 2022-2025. He however encouraged students to study locally for the first degree as it is more affordable and may pursue second degree in overseas universities, should this be necessary. He appreciated the Jaffer Family Foundation of USA for providing scholarships to female science students in Africa.

Alhaj Amine bhai also mentioned that the Central Health Board under Br. Aliraza Bandali are working on Medical and Life Insurance Schemes and is also looking into reviving the annual community health screening program in collaboration with the member Jamaats.

He mentioned that the Youth Board was also working at bringing more youth related content for the benefit of the community youth fraternity. Also, Sports Council is working on having a grand sports festival before end of 2023.

Alhaj Amine bhai pointed out that housing is still an issue in many Jamaats. The Housing Development Board has shared a survey and requested all the community members to complete the survey. The data gathered from the survey will form basis of a structured plan for future planning of projects in out constituent Jamaats.

Alhaj Amine bhai stressed regarding Mosques being place of worship and our heritage and therefore we should always aim to maintain them. Many mosques in small towns like Lindi, Mwanza, Lamu etc. need renovations and the AFED Housing Board has taken the responsibility to do the needful.

He further mentioned that our forefathers worked hard to build mosques and acquire properties, and now we should take care of these properties. Lamu is one such property that has depilated and in need of restoration. AFED has appointed Alhaj Amir bhai Merali to head this restoration project. Alhaj Amine bhai appealed to every community member to contribute any amount for the Lamu project and earn sawaab-e-jaariyah.

He urged all the community members to join the AFED mailing list to keep abreast with the activities of the Africa Federation. He also requested the Jamaats to circulate electronically the AFED News Bulletins, Circulars, etc. Amine bhai emphasized the importance of unity among ourselves and building bridges of cooperation with other faiths and communities in towns and cities we live.

On Sunday, the AFED Delegation paid a courtesy visit to the MCE training session for the Madressah teachers which was being held at the Jaffery Islamic Centre Complex. Thereafter, the Delegation visited Bilal Kenya Mtongwe Centre to witness the various the activities including Water Distillation Plant at Mtongwe.

AFED DELEGATION APPRECIATES EFFORTS WITH VISITS TO BMM KENYA AND MTONGWE CENTRE



The AFED delegation consisting of AFED Chairman Alhaj Amine Bhai Nassor, Vice Chairman Alhaj Aunali Khalfan, Hon Secretary Alhaj Zuher Jaffer visited the BMM Kenya Imam Radha (A) Centre in Mtongwe on Sunday 8th January 2023.

They were accompanied during the visit to Mtongwe by the CBB Chairman Alhaj Mohamed Hemani, Bilal Tanzania Chairman Alhaj Hussein Karim, AFTAB Chairman Alhaj Sajjad Walji, AFED Nominated Councillor Alhaj Amir Merali, AFED Electoral Commissioner Alhaj Gulam Khaku, BMMK members who joined the visit were Alhaj Shamsheer Mawji, Alhaj Akberali Kassamali, Alhaj Murtaza Jaffer and Alhaj Mukhtar Yusuf Dattoo.

The Centre in Mtongwe comprises of a Mosque, Madrassah, Classes where religious classes are offered and various training programs for ladies are held like tailoring, computer and microfinance projects.

On Monday 9th January 2023 a meeting between the AFED Delegation and Bilal Muslim Mission Managing Committee was held at the BMMK Head Office, the joint meeting provided an opportunity to both sides to present their views, discuss on future plans including the need to review the BMMK Constitution, restructuring of the management and operating systems, establishing a pre-Hawza classes at Mtongwe to enhance knowledge and skills of Bilal Shuyukh, also enhance cooperation between regional Bilals, i. e. Bilal Kenya, Uganda and Tanzania and other Bilals in our region.

The Secretariat records its appreciation to the Management of Bilal Muslim Mission of Kenya for their hospitality and all the arrangements made for the travel to Mtongwe.



Left to Right: Murtaza Jaffer (BMM K COO), Mukhtar Yusuf Dattoo, Shamsheer Mawji (BMM K Member), Abbas Nasser (BMM K Member), Gulamabbas Khaku (BMM K Trustee), Amine Nassor (AFED Chairman), Aunali Khalfan (AFED Vice Chairman), Mohamed Hemani (CBB Chairman), Hussein Karim (BMM T Chairman), Akberali Kassamali (BMM K Member)

KSIJ MOMBASA HOST AFED DELEGATION FOR LUNCH

A joint meeting was held over lunch on Monday 9th January with the Office Bearers, Managing Committee members and Trustees of KSI Jamaat of Mombasa kindly hosted by Alhaj Dr. Mohamed Jaffer at his office.

During the meeting, several pertinent issues concerning Jamaat and the situation of our Community and Institutions were discussed. Greater emphases were directed towards Tabligh, Secular Education and Economic Development of our Community members. It was noted that there are some core issues which are predominantly experienced in several Jamaats.

Both the AFED Chairman and Mombasa Jamaat Chairman stressed on newer avenues of opportunities to uplift our community economically and in building stronger infrastructure and improve relationships with other institutions to learn from each other. Alhaj Mohamed Jaffer bhai underscored the importance of insurance coverage which our members should be enticed to sign up.

We are thankful to the Chairman of Mombasa Jamaat, Alhaj Dr. Mohamed H. A. Jaffer, the Managing Committee and Trustees of Mombasa Jamaat for the warm reception and kind hospitality extended to the AFED delegation.

We also wish to express our appreciation to Alhaj Mohamed bhai Hemani, Alhaj Sajjad bhai Walji, Alhaj Hussein bhai Karim, Alhaj Amir bhai Merali and Alhaj Gulamabbas bhai Khaku for their support and for accompanying the AFED officials. Our thanks to BMMK Managing Committee for a fruitful meeting and a visit to Mtongwe Centre, named Imam Radha ('A).

We pray to Allah (SWT) to grant the leaders, volunteers and members of our community more inspiration, courage and strength to continue with the noble work they do for the pleasure of Allah (SWT) and to ascend to greater heights of success in their endeavors – Ameen.



Left to Right: Mohamed Hemani (CBB Chairman), Hussein Karim (BMM T Chairman), Zuhair Jaffer (AFED Hon. Secretary), Yusuf Jiwa (Mombasa Jamaat Hon. Secretary), Amir Merali (AFED Nominated Councillor), Murtaza Jaffer (BMM K COO), Dr. Mohamed Jaffer (Mombasa Jamaat Chairman), Amine Nassor (AFED Chairman), Gulamabbas Khaku (AFED Electoral Commissioner), Sajjad Walji (AFTAB Chairman), Hasnain Alidina (Mombasa Jamaat Committee Member) and Aunali Khalfan (AFED Vice Chairman).

Answering the call of Humanity

The Lalji Foundation is established by the Lalji family in Tanzania, as part of its pledge to give back to the community and improve lives.

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AFRICA FEDERATION DELEGATION VISITS KAMPALA JAMAAT

The Africa Federation Chairman, Alhaj Amine Nassor accompanied by the AFED Vice Chairman, Alhaj Aunali Khalfan, AFED Hon. Secretary Alhaj Zuhair Jaffer and AFED Economic Development Board Chairman, Alhaj Murtaza Somji travelled to Kampala for an official visit to Kampala Jamaat from 6th to 8th March 2023.

This was the first visit to Kampala Jamaat by AFED Chairman following his election and investiture to the office in July 2022.

During the visit the AFED delegation held a consultative meeting with the Kampala Jamaat Managing Committee and Trustees of the Jamaat at which several issues pertaining to the Federation, Jamaat, Properties and Economic Development were discussed. A meeting was also held with Bilal Uganda officials at their head office after a visit to the sites.

Alhamdulillah, the population of our community members in Kampala is about 600 heads presently, this includes women and children. Also, more families and the number of job seekers from India and Pakistan who are keen to develop their future are growing. Prior to 1972, the population of our community in Uganda was about 4000 heads, once a thriving and affluent KSI community in East Africa whose support to Africa Federation was enormous, both in leadership as well as financial contributions. We are pleased to record that a number of families have returned to Uganda starting from 1990, and the Jamaat membership is steadily growing with the arrival of families from Indian Sub-Continent and other countries.

There are good business opportunities in Uganda for our community members who are willing to invest and take part in the economic growth of the country, whilst the population of Uganda is 48.5 million growing at about 3.1% annually. The GDP per capita at current prices (US\$) is 1,042. Following are statistics from the Uganda Bureau of Statistics, interest members can visit the website: [Uganda profile - Uganda Bureau of Statistics \(ubos.org\)](http://Uganda profile - Uganda Bureau of Statistics (ubos.org))



The delegation also made a visit to see the Jamaat's properties. They also saw "The Mall" on Wilson Road

which belongs to the Jamaat and The Arcade which the AFED and Kampala Jamaat jointly invested in this property since 2004 for the purpose of income generating to support the activities of the two Institutions.



A meeting was held with Bilal Muslim Organization of Uganda (BMOU) at Bilal H.Q. office. In the last few years, BMOU have made great strides in external Tabligh and have expanded their activities beyond the city of Kampala. Various subjects regarding Tabligh activities, future developments and the current challenges were discussed.



The Delegation joined members of Kampala Jamaat in the celebration of the birth of the Imam of our Time, Al Hujjah Al Mahdi (ATFS) at the KSI Kampala Imambargha on the eve of 15th Shab'an (Tuesday 7th March 2023) during which the Chairman Amine bhai Nassor addressed community members.



Alhaj Amine bhai Nassor joined community members at the Kabrastan after the program at Imambargha.



Amine bhai started with extending facilitations to all members on the birth of Imam Mahdi (ATFS). He commended all for being a vibrant and dynamic Jamaat. He informed the members about the fruitful discussions held with Jamaat and extended the Federation's support towards Kampala Jamaat's development projects.

He explained briefly the roles of the boards of Africa Federation and reiterated support towards Kampala Jamaat in various fields like economic, housing, youth, education, etc. Click here to listen to the complete speech: <https://www.youtube.com/watch?v=s7eqTEu8N8M>

AFED Secretariat wishes to express its sincere appreciation for the warm welcome and for the wonderful reception of AFED delegation by Kampala Jamaat. We also wish to thank the Chairman of Bilal Muslim Mission of Uganda and his team for their hospitality.

We pray to Allah (SWT) by His infinite grace and mercy to grant the Jamaat leadership and all those who have assisted towards the success of this visit with good health, long life and success in their endeavors. We pray to Allah (SWT) to shower His choicest blessings and give more inspiration to them to continue with the noble work they do for His pleasure – Ameen.

ANTANANARIVO HOSTS THE 1ST AKSIAM ORDINARY GENERAL ASSEMBLY FROM 28TH & 29TH APRIL 2023

The KSI Jamaat of Antananarivo had the honour to host the 1st AKSIAM Ordinary General Assembly on 28th and 29th April 2023 at KSIJ Imambargha in Antananarivo, Madagascar. The Triennial Assembly witnessed a happy occasion of investiture of Alhaj Feride Ismail who was elected unopposed Chairman of AKSIAM for the term 2023 – 2026.

Africa Federation Chairman Alhaj Amine Nassor and the Vice Chairman Alhaj Aunali Khalfan attended the General Assembly for the two days.



On Friday, 28th April 2023, the program was preceded with a dinner followed by an official opening of the General Assembly. Several dignitaries from different institutions and scholars (Ulemas) in Madagascar were invited during the opening ceremony, which commenced with recitation of the verses from the Holy Qur'an followed by National Anthem of the Republic of Madagascar. A moving welcome speech was delivered in Gujarati by outgoing CROI Chairman, Sheikh Haniphe Akbaraly thanking the dignitaries for their attendance and being part of this important occasion. During his address, he expressed his deep concern on the ongoing difficult economic situation around the world. He prayed for peace, safety and tranquility for all the people worldwide and for the people of Madagascar.

The General Assembly brings together Presidents and delegates from 15 Jamaats of Madagascar and the invitees once every three years. During this occasion, the AKSIAM Executive Committee and its various boards present their reports/accounts for discussion and adoption by the delegates from these Jamaats. The 2 days meeting also involves consultations and discussions between the Presidents of the Jamaats and AKSIAM Executive Management.

During the Assembly, the Hon. Secretary, Alhaj Irfane Badouraly presented the Secretariat report for the term and the Treasurer, Alhaj Abid Sivjee provided financial report of the year ending 2022 giving detailed account of the funds utilizations in various

sectors of CROI and Jamaats which was followed by questions from the floor.

The Education, Health, Welfare, Tabligh, Construction Development, Musafirkhana Board's Chairmen and Women's Board Chairlady presented their reports and also answered questions from the delegates.

General Assembly in Session:





When addressing the Assembly, Alhaj Amine bhai Nassor emphasized the importance of unity and building bridges with other communities and faiths. He also spoke about the importance of developing youth, providing them with skills training, talent management and leadership development programs, and the role of women in the community. He also discussed the importance of women's participation in the community and the role they play in the development and social services.

Alhaj Amine Nassor also spoke about the changing geopolitical and economic environment globally which also affects the region hence the community must gear itself to face these challenges, he emphasized on education for all our children, he pointed out that students should not stop upon completion of secondary education but must pursue higher education and degree courses for betterment of their careers and their future.

OPENING OF AL MADINAH APARTMENTS

The inauguration ceremony for Al Madinah Apartments took place on Sunday, April 30th, 2023. This undertaking represents a collaborative effort between the Africa Federation, AKSIAM, and Antananarivo Jamaat. Nestled in the heart of a prestigious residential district, this property was acquired jointly by AKSIAM and Antananarivo Jamaat.

The primary goal of this initiative was to introduce an affordable housing program tailored for first-time homebuyers, granting them access to high-quality, reasonably priced apartments in the vibrant city of Antananarivo.

Al Madinah Apartments comprises both 3-BHK and 2-BHK units.



Furthermore, a ground-floor parking facility has been thoughtfully integrated to accommodate vehicles.

APPRECIATION

The AFED Secretariat wishes to express its sincere appreciation to AKSIAM Chairman, Alhaj Feride bhai Ismael, the Office Bearers and Managing Committee Members for the warm reception and for the wonderful hospitality accorded to the AFED delegation led by the Chairman, Alhaj Amine Nassor. Our sincere appreciation to the Host Jamaat – KSI Jamaat of Tananarive President, Alhaj Irfane Badouraly, Managing Committee Members and Volunteers for being a wonderful host throughout the period of the stay in Antananarivo. There were many individuals who were so kind and hospitable throughout the delegation stay in Antananarivo. We say Thank You to them all, May Allah (SWT) reward them all with good health, long life, happiness and prosperity – Ameen.

We pray to Allah (SWT) by His infinite grace and mercy to grant maghferat to all the past leaders, volunteers and social workers who are no longer with us in the world, let us recite Sura-e-Fateha for the maghferat of the departed souls.

3 DAY INTERNATIONAL CONFERENCE HELD IN DAR ES SALAAM, TANZANIA

The International Islamic Conference titled 'Intellect and Revelation' – 'Relations and Ijtihadi Implications' was held from the 10th to 12th of March 2023. The Conference was organized by The Islamic Education Department of the World Federation in collaboration with the Africa Federation through its Tabligh Board (AFTAB), and hosted by KSI Jamaat of Dar Es Salaam. The Conference aimed to bring together Islamic scholars, intellectuals, and experts to discuss the relationship between intellect and revelation, and its implications for ijtiḥād.

The Conference was attended by a large number of participants from different parts of the world. The keynote speakers included renowned Islamic scholars and intellectuals who presented their research on various topics related to the Conference theme.



The event was well-attended by Resident Aalims of Africa Federation constituent Jamaats, Sheikhs from Bilal Muslim Mission from Kenya, Tanzania and other institutions from various African countries. The presence of a large number of invitees added to the success of the Conference.

The Conference provided a platform for scholars to share their research and engage in meaningful discussions with attendees. The Q&A sessions allowed for further clarification and discussion of the presented topics. The panel discussions and workshops provided opportunities for attendees to engage in collaborative learning and exchange of ideas.

It was an immense privilege to have the esteemed presence of the Chairman of Africa Federation, Alhaj Amine Nassor, Vice Chairman Alhaj Aunali Khalfan, Hon. Secretary Alhaj Zuhair Jaffer, Chairman of AFTAB Alhaj Sajjad Walji, the President of World Federation Alhaj Safdar Jaffer, and the President of Dar Es Salaam Alhaj Mohammed Raza Dewji in our midst.

DAR ES SALAAM CONFERENCE PROVIDES NEW INSIGHTS AS SCHOLARS NETWORK AND DISCUSS CRITICAL ISSUES

A welcome address was delivered by the President of KSI Jamaat of Dar es Salaam, Alhaj Mohamedraza Dewji who spoke on the importance of maintaining good relationships with National Muslim Council of Tanzania and also with the local communities which the Jamaat have been striving for several years, he mentioned that the Hon. Mufti of Tanzania, Sheikh Abubakar Dr. Zubeir Bin Ally was invited for the opening of the Conference as Chief Guest, unfortunately he was unable to attend due to ill health.

Alhaj Amine Bhai delivered a brief address, expressing his appreciation for the opportunity to participate in this conference. His words were filled with the utmost respect and admiration for the importance of this conference, stating that it is filled with the light of Islamic knowledge and the luminaries of our organizations worldwide.

The President of World Federation Alhaj Safder Jaffer addressing the gathering at the Opening Ceremony.



The President of Dar es Salaam Jamaat Alhaj Mohamedraza Dewji addressing the gathering at the Opening Ceremony.

The Chairman of Africa Federation Alhaj Amine Nasser addressing the gathering at the Opening Ceremony flanked by Hon Secretary Alhaj Zuhair Jaffer



Mulla Sajjad Walji also spoke briefly and shared his thoughts on the significance of this Conference. He highlighted the fact that just being in the presence of Ulema is an act of worship and that we are fortunate to have such scholars across the globe.



Alhaj Sajjad Walji Chairman of AFTAB addressing during the Opening Ceremony

During the Islamic Conference, a number of publications were released. The first of these was Tafsir Tadabbur Quran, a book that provides reflective commentary on the Holy Quran. This book was the result of the hard work of a few scholars who were supervised by Shaykh Ghorbanpour and Shaykh Tahir Raza Jaffer. The second publication, Al-Qalm Journal, was written by Sheikh Ali Al Hakeem. The third publication, The Islamic Laws 4th Edition, which was translated and annotated by Sheikh Mohammed Ali Ismail was also released during the Conference. Lastly, Anecdotes for Reflection by Sayyid Ali Akbar Sadaqaat was also presented. It is worth noting that all of these publications were released with the utmost care and attention to detail.

At the Conference, attendees were privileged to receive a special address from Ayatollah Sayyid Ahmed Madadi. The keynote speakers, Sayyid Muneer Al Khabbaz and Shaykh Dr Murtadha Alidina, delivered insightful presentations on their respective topics. Additionally, a number of scholars presented on a range of subjects related to Intellect and Revelations.



Shaykh Dr Murtadha Alidina addressing the gathering during the Opening Ceremony.

The quality of discussions and interactive sessions at the Conference was exceptional, with attendees engaging in thoughtful and stimulating conversations. The opportunity to network with other Islamic leaders was invaluable, allowing attendees to forge new connections and strengthen existing relationships.

The Africa Federation Tabligh Board records its appreciation to the World Federation for availing them an opportunity to have this important Conference in Africa and to the Dar-es-Salaam Jamaat for successfully hosting the Conference. Our deepest appreciation goes the Dar Es Salaam Jamaat Organizing Committee for the Conference, they worked tirelessly and spending sleepless nights to ensure seamless organization of the Conference and various related facilitations, like the meeting hall setting, equipment hiring, catering, transport and other services throughout the 3 days Conference. We are proud of their dedication and commitment to serve Islam and the Community, May Allah (SWT) grant them more Tawfeeqat.

We also wish to thank the AFED Secretariat staff and the AFTAB (Board) members for their dedication and

efforts in planning, preparations and support they provided throughout for the successful culmination of the Conference.





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ALHAJ RAZA ALY HIRIDJEE TO SUPPORT STUDENTS FROM AFRICA FEDERATION



Murabbi Alhaj Raza Aly Hiridjee

Africa Federation is pleased to receive the support from Murabbi Alhaj Raza Aly Hiridjee for Higher Education Loan Scheme for students of the constituent Jamaats under Africa Federation. The importance of Higher Education cannot be emphasized enough, among several advantages, it provides opportunity for students to step-out into new avenues of learning and gaining knowledge for their future well-being and development.

The Hiridjee family from Madagascar are renowned for their philanthropic approach towards education and other social services in our community globally and the society in general. The family have played significant roles in the community in different spheres, including religious and secular education, social services, including development of human resources and infrastructure.

At a recent meeting in Harefield, London between Alhaj Raza Aly Hiridjee and Alhaj Aunali Khalfan, the Vice Chairman of Africa Federation, the subject of Higher Education for students from Africa Federation was discussed in depth. Alhaj Raza Ali Bhai who has always maintained great empathy in supporting Africa Federation's initiatives in the field of education of our community's younger generation was keen to understand the needs.

At this meeting, the two leaders saw great potential and need to further enhance Higher Education in Africa and agreed to pursue their vision in offering opportunities to our children for better future through the loan scheme. Alhaj Aunali Bhai expressed his delight on the outcome of the meeting and appreciated Alhaj Raza Aly Bhai's kind gesture to supplement Africa Federation's current loan scheme (HELP).

The Hiridjee Loan comes at a pivotal time for the Higher Education, offering financial support to two male and two female students annually, each receiving USD \$10,000 per annum for a maximum duration of four (4) years starting from this year (2023-2024). The fund is dedicated to assisting students pursuing a bachelor's degree in any renowned universities, in Africa or Overseas.

The current application conditions and processes for the loan will apply to all eligible students; minimum requirement is completion of 'A' levels education with good grades.

The Chairman, Alhaj Amine Nassor, Office Bearers and the Education Board of Africa Federation wishes to record their sincere appreciation to the Hiridjee family for their timely support.

We pray to the Almighty to grant the Hiridjee family members long and healthy life with prosperity. We pray also for the Marhumeen of Hiridjee family for their maghferat and may He rest their souls in the proximity of Ahlulbayt (A.S.), Ameen.

A request for Sura-e-Fatiha for the Marhumeen of Hiridjee family and all the Marhumeen.

Zuhair Jaffer
Hon. Secretary

SHERE KUTCH BIDS FAREWELL TO THIS TEMPORARY WORLD **ALHAJ AUNALI YUSUFALI SALEHMOHAMED – OBITUARY**



1939 - 2023

The Africa Federation Secretariat is deeply saddened to receive the news of the demise of Alhaj Aunali Yusufali Salehmohamed, which occurred in Ahmedabad on Thursday 20th April 2023 (28th Mahe Ramadhan 1444 A.H.) and he was buried the same night in Bag-e-Sukun Kabrastan.

Born in Zanzibar in 1939, he undertook his primary and secondary education there. He started his social services at a very young age as a volunteer of Hujjatul Islam Jamaat (Nai Misid). He was involved in community sports activities and served as a treasurer of Ithna Asheri Gymkhana and was also a Troop Leader of Ithna Asheri Boy Scouts in Zanzibar.

He was a cricket enthusiast and was an official scorer of the Zanzibar Ithna-Asheri Cricket Team for many years. He was always in the forefront and vocal to protest whenever he realized a player was unjustly victimized on the cricket ground, he was a great supporter of the Community Cricket Team in Zanzibar.

He moved to Dar es Salaam in 1966, same year he joined the Hussein Society (KSI Jamaat Madressah) as a teacher and later as the Secretary and as Chairman of Hussein Society from 1970 to 1974. He was also the Captain of the Husaini Volunteer Corps of Dar es Salaam Jamaat for 6 years; Secretary of Union Nursery School and Liaison Officer of the Ladies Section.

He migrated to Dubai in 1974 and during his short stay there, at the time the Shia Ithna Asheri Jamaat in Deira, Dubai was formed and he was elected as a

Committee Member where he also served as volunteer in the Jamaat.

Aunali bhai spent four years in Karachi, Pakistan and served as Captain of the Volunteers of Mehfil-e-Murtaza and was in charge of Hussaini Madressa.

In 1980, he migrated to India and settled in Surat, Gujarat where he was involved in Tabligh work, and served in many community activities, mainly helping the needy and old people.

He was a regular visitor to Kutch where he carried out several projects as well as took part in numerous social and welfare works. He was instrumental along with other members in uniting all Kutch Jamaats to form the Kutch Federation in 1988. His love and affection in extending social services for the poor people in the region earned him the title of Shere Kutch.

Aunali bhai, worked closely with the World Federation Secretariat in many projects throughout Gujarat; in the fields of housing for the needy families and in the education sector. As a liaison officer of the World Federation from 1988 – 2003 and under the leadership of the then World Federation President Late Mulla Asghar Ali M.M. Jaffer as his representative in India, he espoused the cause of Housing, Education, Medical and other welfare activities in many parts of India and by his tireless efforts have brought about much needed results of community advancement and progress.

The works he did for the development of Masjids, Imambarghas and religious activities in different parts of India will always remain in the memory of the community he served.

Among his multi-faceted efforts, notably is the educational field for which he did a commendable work through the Zainabiya Child Sponsorship Scheme (ZCSS) of World Federation whose Liaison Officer he was from 1987 to 2010.



Marhum Aunali bhai Salehmohamed with Marhum Mulla Asghar M.M. Jaffer in Nagarpur India in early 2000



Aunali Bhai was always available to accompany leaders and officials from the World Federation, Africa Federation, other organizations and donors from different parts of the world on the inspection of their projects in India which included visiting to some remote villages in India.

As an Executive Councilor of the World Federation, many organizations sought his guidance. He volunteered to monitor projects in India by the World Federation, NASIMCO, Africa Federation and generous donors, which is not an easy task to carry out in remote parts of India.

Aunali bhai was always at service for the Africa Federation Central Health Board (CHB) during its initial years of establishing contacts in India for patients from Africa. His guidance and services to our patients was invaluable.

He was honored jointly by all the six Jamaats of Kutch in 1986 and again by Kutch Federation in January 2000 in presence of Marhum Mulla Saheb at Kera. He was also honored by the Council of Gujarat in January 2000.

es Salaam honored him a Memento during their 50 years celebrations. Central Health Board (CHB) of Africa Federation has also given him Certificate in 2010 for his cooperation and services to the patients in Ahmedabad.

In the last few years, due to advance age, Aunali Bhai retired from active engagements, however he kept himself well-informed on the community affairs, especially the Africa Federation and the World Federation developments.

MESSAGE FROM THE VICE CHAIRMAN OF AFED, ALHAJ AUNALI KHALFAN:

“A loss of a dear friend and a caring social worker” – Alhaj Aunali Salehmohamed – We became close friends since we migrated from Zanzibar to Dar es Salaam in the later part of 1960s. Aunali bhai loved this community and left no stone unturned in defending it whenever a need arose, he was diligent and unwavering in matters of principles, he would not hesitate to speak out; his fluency in Gujarati and Kutchi languages made positive impact on his audiences and students alike.

The last time I met him in person was in January 2023 at his residence in Ahmedabad, he was full of hope and faith in Allah (s.w.t.). He spoke encouraging words for this life, and the hereafter. He remembered many of his visits in India with the past Presidents of the World Federation, Africa Federation, other Institutions, and friends that he had accompanied them and the projects he was involved with in India. He was thankful to Allah (s.w.t.) for the opportunities he got to serve for His pleasure.

Marhum Aunali bhai was always forthcoming and willing to assist the community in whatever way possible. One thing I admired him for was his adeptness in keeping abreast of the various activities, developments and the current news of the community globally, and more particularly so of the Africa Federation and the World Federation.

He would not miss a single issue of the Federation Samachar, I always took a copy for him on my visits



Above: A Group Photograph with AFED Office Bearers, Kampala Jamaat Office Bearers and Invitees at the 55th Supreme Council Session held at the Imambargha in Kampala, Uganda in March 1997. (Aunali bhai is standing 2nd from left)

He was honored by the World Federation in 2002 and was awarded The Late Mulla Asghar Ali M.M. Jaffer Memorial Award for the services to Gujarat and Kutch at the time of the earthquake of 2001.

In 2006, the Husseini Madressah of KSI Jamaat of Dar

to India. Recently he mentioned to me that he wanted to visit Dar es Salaam for Muharram this year, alas! on Thursday, the 28th of Mahe Ramadhan 1444 A.H., he was recalled by his Lord for a permanent abode. Marhum was a beacon of hope for many, his zeal and drive towards the alleviation of poverty in several parts of Gujarat will be cherished for many years to come.

Sad as it is to lose a friend and a dedicated community worker – Insha'allah his legacy will live on.

On behalf of Africa Federation office bearers, I extend our heartfelt condolences to his family and friends.

With Duas to Allah's (s.w.t.) for His grace and mercy for the Marhum – Al Fatiha”

We convey our sympathies and heartfelt condolences to his wife Rubab bai children Shabnam bai Dhalla, Fatima bai Virani and Sadiq bhai Salehmohamed, the grandchildren and all members of the family.

We pray to Allah (SWT) to grant Marhum maghferat and place his soul amongst the blessed ones in the vicinity of Chaharada Masumeen (A.S.), and who continuously receive mercy and grace of Allah (S.W.T.).

We request for a Surah-Al-Fatiha for Marhum Aunali Salehmohamed and all the Marhumeen.



Above: Photograph taken at the residence of Marhum Aunali Salehmohamed on 27th June 2018. From left: Alhaj Rajabali Hasham (Kutch Federation), Marhum Aunali Salehmohamed, Alhaj Aunali Khalifa.

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REMEMBERING ALHAJ ROSHANALI ABDULLAH FAZEL - OBITUARY



The Africa Federation (AFED) Secretariat received with deep sorrow and sadness the news of the death of Alhaj Roshanali Abdullah Fazal which occurred at his home in Dar-es-Salaam on Thursday 18th August 2022, he was buried in Dar es Salaam the following day after Jumaah prayers.

Marhum was a dedicated community member and served his home Jamaat Bukoba for many years before moving to Dar-es-Salaam where he served in various sections which include Tabligh and Medical.

Roshan Bhai served as Chairman of the then Setwel Board of Africa Federation and played a major part in resettling the displaced members of our community from Somalia in various parts of the world.

Marhum also served Dar es Salaam Jamaat in Medical Board, he also served in Bilal Muslim Mission

of Tanzania in 1985/1986 during the period of the establishment of Bilal Dispensary at Temeke.

Marhum played major role in the establishment of the AFED Archives sub-section which was formed in 2007, he was the head of the sub-section of Archives until his retirement in 2014. He was instrumental in procuring some equipment like scanners and printers to enable the Archives documents in the possession of the AFED Secretariat to be scanned and saved digitally.

His passion in the Community services was immense and he continued to share his collection of documents and photographs with the Archive section for several years after retirement.

On behalf of the Africa Federation Chairman, Alhaj Amine Nassor, Office Bearers, Trustees and the Secretariat staff, we convey our heartfelt condolences to Marhum's son, daughter, grandchildren and all family members.



Marhum Roshan bhai explaining AFED Officials on the Set up of the Archives Office in AFED Secretariat along Bibi Titi Mohamed Road during its Opening Ceremony held on Friday 2nd April 2010 in Dar-es-Salaam

We pray to Allah (SWT) to grant Marhum maghferat and place his soul amongst the blessed ones in the vicinity of the Chahardah Ma'sumeen (AS) and who continuously receive the mercy and grace of Allah (SWT), Ameen.

Sura-Al-Fateha is requested for Marhum Roshan bhai and all the Marhumeen.

COMMUNITY BIDS FAREWELL TO LEGEND ALHAJ MOHAMED HUSSEIN ALI NATHOO - OBITUARY



It is with immense sorrow and grief that the Africa Federation Secretariat received the sad news of the sudden demise of Murrabi Alhaj Mohamed Hussein Ali Nathoo, who passed away in Dar-es-Salaam on Thursday 17th August 2023 and was buried the same night.

Born in Zanzibar 11th February 1946 he was amongst the nine children blessed to his parents Hussein and Rukiya Nathoo. He obtained his primary and secondary education in Zanzibar.

He was the grandson of Murabbi Hajji Ali Nathoo, a selfless, devoted leader of the community and a philanthropist who played major role in the construction of the Zanzibar Kuwwatul Islam Jamaat Mosque, famously known as Junni Masjid in Kiponda area, the first Mosque of the Khoja Shia Ithna-Asheries in the world built in 1881 in Zanzibar. Hajji Ali Nathoo served as the President of Khoja Shia Ithna-Asheri Kuwwatul Islam Jamaat Zanzibar for 28 years, he passed away in 1957 at the age of 86.

Mohamed Bhai's sporting career started in the narrow streets of Zanzibar with volleyball and cricket as his favorite games, he represented his primary and secondary schools in both these games and played for the Ithna-Asheri Gymkhana 'A' division in cricket and Zanzibar Combine in volleyball at the young age of 16.

On his migration to Dar-es-Salaam in 1967 he joined the Ithna-Asheri Union Sports Club (Union Sports Club) and played for its volleyball and cricket team until 1995. He was a proud part of the cricket

championship that the club enjoyed for 18 years out of 20 years (1973 - 1992) and 4 years in volleyball 3 a side Championship (1968 - 1972) until the traditional volleyball style was abolished in Tanzania in 1972.

His consistency and flamboyant style in the in the game of cricket provided him the opportunity to play for the Tanzania National Cricket team for 15 years from 1972 to 1986 and had the privilege to lead the side for 4 years. During his captainship in 1984, Tanzania won the championship of East and Central Africa after a lapse of 16 years; for which he was honored with the Tanzania National Award in 1984.



Alhaj Mohamed Nathoo receiving the Robert Menzies Trophy East and Central Cricket Championship from Minister of Sports of the United Republic of Tanzania, Hon. Fatuma Ally in 1984 in Dar es Salaam.

He was declared the Sportsman of the Year and awarded the prestigious Abul Fazal Trophy by the Africa Federation in 1975 and was bestowed the Abbasi Medal in 2008 by the then Chairman of Africa Federation, Alhaj Ramzan Nanji.



Alhaj Mohamed Nathoo, a veteran cricketer being bestowed with the Abbasi Medal by Africa Federation at the Amani Sports Festival in Nairobi in 2008

On his retirement from active sports, he decided to serve Union Sport Club in leadership position and was its Chairman, from 1996 to 2000 before he took up the Chairmanship of Ithna-Asheri Union from 2000 to 2004.

He was elected as the Vice Chairman of the Dar-es-Salaam Jamaat in 2004 and continued to hold the position for three consecutive terms under the Chairmanship of Alhaj Anwarali Rajabali Dharamsi. In February 2010 he took over from Alhaj Anwarali Dharamsi who became Chairman of Africa Federation, Mohamed Bhai completed the remainder of the term as President of Dar es Salaam Jamaat up till July 2010.

At the Federation he served as the Chairman of the Sports Council for the term 1998 - 2001 and was also a nominated Councillor for nine years. He remained available to the AFED Office Bearers whenever required. He was also a member of the Constitution Review Committee (CRC) of Africa Federation from 2007 to 2010.

Marhum Mohamed Bhai was an ardent supporter of Ithna-Asheri Union and Union Sports Club during his entire tenure in Dar es Salaam, he would leave no stone unturned to defend Ithna-Asheri Union and Unions Sports Club during its thick and thin. Being one of the stalwarts of Union Sports Club he was highly respected by the sports officials and sportsmen from different clubs within and outside the country.

AFED Chairman, Alhaj Amine Nassor had conveyed the following message on the sad demise of Alhaj Mohamed Nathoo:

"It is with a heavy heart that I convey this message of condolences to the family of Marhum Mohamed Bhai Nathoo. Mohamed Bhai played a crucial role in the sports arena of the community in Zanzibar and Dar es Salaam. Equally, he was dedicated and a committed member of our community having served in various capacities both in the Jamaat and in Africa Federation, his sudden death is saddening and has deprived the community of a kind hearted and devoted member, may Allah (SWT) grant him maghferat and grant solace to the bereaved family members, Ameen"



Photographs of late Alhaj Mohamed Nathoo visiting Africa Federation Secretariat Sub-Office at Zahra Tower on 25th July 2020.



We convey our heartfelt condolences to his daughter Nasreen bai, his son in law Murtaza bhai Versi, grandson Aliraza Versi and all family members.

We pray to Allah (SWT) to grant Marhum maghferat and place his soul amongst the blessed ones in the vicinity of Chaharada Masumeen (AS) and who continuously receive mercy and grace of Allah (SWT).

Sura-Al-Fateha is requested for Alhaj Mohamed bhai Nathoo and all the Marhumeen.

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Saqlain Raza	Vice Chairman
Muhammad Kazim	Hon. Secretary
Ali Mohammed Somji	Hon. Treasurer
Mazahir Mehboob Merali	Committee Member



Kinshasa (Democratic Republic of Congo) Managing Committee

Dilavarhushen Khwaja	President
Sabir Poonawala	Honorary Secretary
Zamirabbas M Mistry	Honorary Treasurer
Shabbir Bharvani	Committee Member
Nadim Vazir	Committee Member
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Sohail Virani	Committee Member



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Riaz Amiraly	Member
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Songea

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Sadiq Meghji	Treasurer
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Murtaza Abbas Jaffer	
Mohamed Abbas Jaffer	Caretaker
Trustees	
Kausar T. H. Rajani	
Sadiq Meghji	
Mohamed Abbas Jaffer	



The Association Khoja Shia Ithna Asheri of Madagascar (AKSIAM)

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Alhaj Azim Dharmy Ladha	Vice-president
Alhaj Shaik Alimamod	General Secretary
Alhaj Zahir Asgaraly Dinmamod	Treasurer
Alhaj Akif Alimamod	Deputy Treasurer
Alhaj Sheikh Haniphe Akbaraly	Advisor
Alhaj Mohamed Mourad Abdirassoul	Advisor
Alhaj Navazaly Rossanaly Molou	Advisor
Alhaj Richad Tahora	Advisor



**The Jafri Muslim Association
Lilongwe, Malawi Managing Committee**

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Zain Variala
Taqi Somani
Ali Imran Jamani
Danial Devjiani
Abbas Nayani

Chairman
Vice Chairman,
General Secretary
Treasurer
Committee Member,
Committee Member



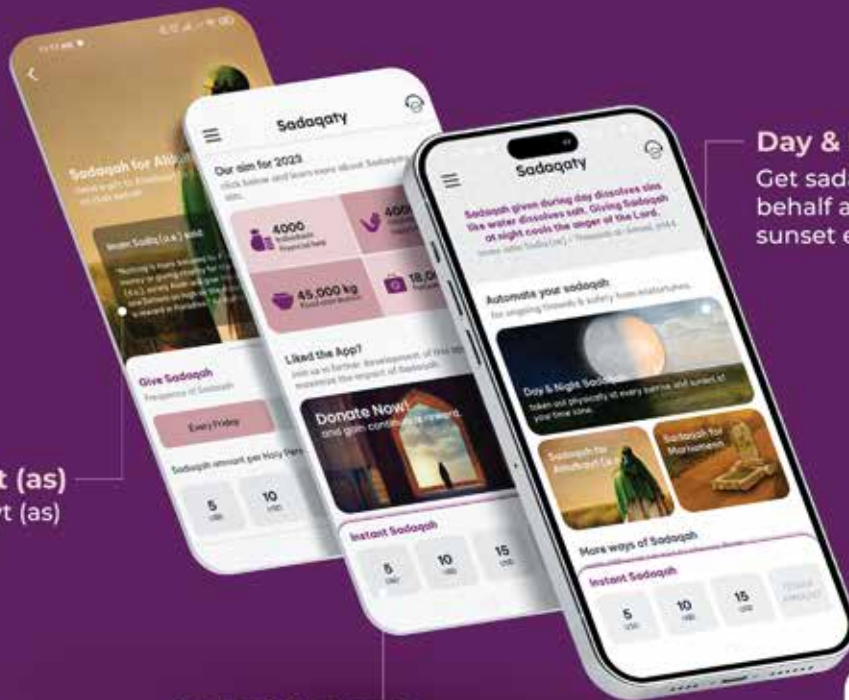
Tanga Jamat Managing Committee

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KHOJA SHIA ITHNA-ASHERI JAMAATS



Africa Federation Tabligh Board (AFTAB)

5 MADRIS AND MORE TAKE UP THE MCE CURRICULUM.

The Africa Federation Tabligh Board (AFTAB) is pleased to announce that the MCE – Tarbiyyah Curriculum Training was implemented in 5 Madris across Africa, which include; Husayni Madrasah - DSM, Hussaini Madrasah - Mwanza, Al-Masoomeen Madrasah - Lubumbashi, Haidery Madrasah - Bujumbura, and Jafri Muslim Association - Lilongwe.

Up until 2022, 8 Madris across Africa had taken up the curriculum. These Madaris include Yadgaare Murtazawi Madrasah- Arusha, Haydari Madrasah-Nairobi, Husayni Madrasah Mombasa, Madressa Ahlulbayt - Mauritius and 4 Madris in Reunion. Tarbiyyah – a curriculum under MCE, whose vision is to nurture piety by enabling a learning environment that instills the values of the Quran and Ahlul Bayt as.

The Tarbiyyah curriculum is a spiral curriculum whereby all traditional Madrasah subjects i.e. Fiqh, Aqaid, Tarikh and Akhlaq are interlinked to give the students a better understanding of the religion without compartmentalizing it.



AFED Office Bearers, AFTAB Chairman, Husayni Madrasah Mombasa, Haydari Madrasah Nairobi and Yadgaare Murtazawi Arusha Madrasah Teachers Team at Mombasa MCE Training.



MASUMIN WORKBOOKS SERIES

AFTAB, in collaboration with the Academy for Learning Islam (A.L.I.) of Canada, has generously provided a complete set of 14 "Knowing the Masumin (a)" Workbooks to young Madris students aged 8-12 in East and Central Africa. These educational tools are thoughtfully designed to introduce children to the profound greatness of the Fourteen Masumin (a). Each workbook contains comprehensive biographical information, teachings, contributions, and exemplary stories of a Masumin and their companions. English-speaking Madaris, such as Hussaini Madrasah – Mwanza, Husseini Madressa – Bukoba, Zainabiya Madrasah – Moshi, and others

ISLAMIC CONFERENCE

AFTAB in collaboration with the World Federation and KSIJ Dar es Salaam Successfully organized the Islamic conference.

The conference aimed to unite Islamic scholars, intellectuals, and experts for meaningful discussions on the interplay between intellect and revelation, and its implications for ijtihad.

Distinguished keynote speakers, renowned Islamic scholars, and intellectuals from around the world presented their research on diverse topics related to the conference's theme. The event attracted a large number of participants, fostering insightful conversations.



TEACHERS SKILLS PROGRAM

AFTAB conducted a two-day Teachers Skills Program at the Golden Tulip Hotel in Zanzibar, focusing on enhancing the skills and attitudes of teachers. The program, skillfully facilitated by Hameed Bhai Sheriff, Brother Nishathussein Karim, and Zeinab Bai Lalji – AFTAB's local trainers, welcomed twenty-one educators from Madaris in Arusha, DSM, Morogoro, and Zanzibar. The aim was to empower teachers to better support their students' learning journeys.



THE PRE-UNIVERSITY PREP COURSE

A collaboration between Africa Federation Tabligh Board (AFTAB), Africa Youth Network (AYN), and the Education Board (EB) resulted in the successful organization of a Pre-University Prep Course for youths aged 16-20 in Dar es Salaam. The course, held from July 1st to 9th, 2023, united participants from diverse Jamaats, including Dar es Salaam, Arusha, Zanzibar, and beyond. Its primary objective was to equip youth with essential tools and skills for a successful transition into higher education, encompassing spiritual sessions, insights into university life, team-building activities, discussion circles, sports, and recreational events.



TRAIN THE TRAINERS (TTT) FOR TARBIYYAH CURRICULUM (MCE)

AFTAB's Train the Trainers (TTT) initiative aims to equip Madrasah teachers with the skills and knowledge required to serve as effective facilitators across Africa, further enriching the educational experience.

SPIRITUAL DEVELOPMENT PROGRAM (SDP)

Spiritual Development Program (SDP) harmoniously blends interactive teaching methods with classical Islamic knowledge. This unique approach empowers Madrasah teachers with practical guidance to enhance their spirituality and positively impact the students they teach. The course incorporates practical tips, relatable examples, inspirational stories from the lives of pious individuals, and thoughtful deliberations on carefully selected Quranic verses and traditions.

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Telegram : +98 905 408 6925



@AMAKTOURS

THE 16th AFED ANNUAL QUR'AN COMPETITION DAR ES SALAAM

"Verily We have revealed the book to you in truth to instruct mankind. One who receives guidance benefits his own soul, but one who strays injures his own soul". (Sura Zumar Verse 41).



The Africa Federation 16th Annual Qur'an Competition (QC16) organized by the Tabligh Board (AFTAB) was hosted by the KSI Jamaat of Dar es Salaam from 21st to 24th July 2022 and was held at the Khoja Shia Ithna-asheri Mosque Complex.

The Qur'an Competition which is organized annually to inspire and motivate the participants to recite, ponder and reflect on the verses of the Holy Qur'an was organized after a break of two years due to the Covid 19 Pandemic.

This year's Qur'an Competition was held in memory of Marhum Sayed Hassan Naqvi who was the

Chairman of the Board and passed away in February 2021. A total of 262 Participants including the first-time participants from Kinshasa, the Democratic Republic of Congo attended. Participants were accompanied by Parents, Teachers and Guardians, to motivate and applaud their achievements.

This year's Ma'arifah category was based on the Ma'arifah of the Infallibles.

The opening ceremony was held on Thursday 21st July after the Wafaat of the sons of Hazrat Muslim ('a). Amongst those who were present were the Ulamas, Dar-es-Salaam Jamaat Hon Secretary, Aftab Chairman, Representatives of the participating Jamaats/Madrasahs, participants with their parents/guardians and Community Members.

A welcome speech was delivered by the host Jamaat Hon. Secretary, Alhaj Husseinali Datoos on behalf of the President Alhaj Mohamedraza Dewji who spoke about the rewards of Qur'an recitation and to always keep the teachings of the Quran and the Ahlulbayt close to heart so as not to deviate from the straight path. Br Jaffer Ali, Member of the Convening Team of Dar-es-Salaam Jamaat welcomed all the participants and offered assistance with anything they may need. The judges also addressed the gathering and spoke on the methodology of markings and answered questions from the participants and /or their representatives.

Below are the Jamaats that participated in this year's Competition

No	Jamaat	No. of Boys	No. of Girls	Total Per Jamaat
1	Arusha	16	21	37
2	Dar-es-Salaam	32	34	66
3	Dodoma	0	1	1
4	Dubai	12	13	25
5	Kampala	0	4	4
6	Kinshasa	4	8	12
7	Mombasa	25	20	45
8	Morogoro	1	1	2
9	Moshi	2	3	5
10	Mwanza	8	11	19
11	Nairobi	19	27	46
		119	143	262

Trophies received by Participants from different Jamaats were:

No	Trophies Received	Qur'an Recitation	Qur'an Hifdh	Quiz	Ma'arifah	Total	Total Participation
1	Arusha	2	4	4	1	11	37
2	Dar-es-Salaam	7	13	12	5	37	66
3	Dodoma	-	-	-	-	-	1
4	Dubai	2	6	2	3	13	25
5	Kampala	-	-	2	-	2	4
6	Kinshasa	-	2	1	-	3	12
7	Mombasa	7	5	9	4	25	45
8	Morogoro	-	-	-	-	-	2
9	Moshi	-	-	-	-	-	5
10	Mwanza	9	8	3	1	21	19
11	Nairobi	3	6	9	-	18	46

The Closing Ceremony was held at the Mosque Complex on Sunday 24th July 2022, and was attended by the AFED Office Bearers, Ulama, community members, Madrasah Teachers, students, participants and invited guests.

The Head of the convening team, Dr. Mohamed Shabbir, shared best practices to promote Qur'an recitation used by the Dar-es-Salaam Jamaat that can be implemented in all Jamaats.

AFED Chairman, Alhaji Amine Nassor, congratulated all the winners and the organizing team for arranging such a grand program. He prayed to Allah to reward the past AFED Chairman Marhum Zulfikar Khimji for initiating the competition and Marhum Syed Hasan Naqvi for taking it to the next level. He requested AFTAB to put in more efforts and take it to even higher levels. He said it was a pleasure for him to attend such an amazing Qur'an Competition which was full of love for the Holy Qur'an.

The AFTAB Chairman Sajjad bhai Walji presented a token of Appreciation to Fatim bai Somji, the Head of the Quran Competition and Br. Fadhil Alishan, the Head of the Marketing team of AFED, for their dedication towards the Competition. Fatim bai Somji has been heading the past eight

competitions, which has grown in number of participants and also has motivated Jamaats to uphold their own competitions.

AFTAB Chairman thanked the Dar es Salaam Jamaat and the convening team for hosting an amazing event. He also recognized the efforts put in by the Teachers, Volunteers, Moderators, Logistics, and Media Team for being part of this huge event.

He said AFTAB will create a Qur'an Team that will hold different small events throughout the year and the future Qur'an Competitions will fall under that team.

He ended with sincere appreciation to all the donors who contributed towards the Competition and prayed to Allah (SWT) to bless the Marhumeen of the Sponsors with highest position in Jannah for allowing our children to be part of this journey and to lighten the hearts of all the children with the love for the Qur'an and the Ahlul Bayt ('A).



Below are the results of the Competition

OPEN QUR'AN

BOYS			GIRLS		
Age Categories	Name	Jamaat	Age Categories	Name	Jamaat
8-10 years					
Winner	Hussein Bandali	Mwanza	Winner	Fizza Rizwan Sheriff	Dar-es-Salaam
1st Runner Up	Abbasali Hasnain Sherali	Mwanza	1st Runner Up	Masuma M. Sadak	Mombasa
2nd Runner Up	Kumail Mohamedhussein	Dar-es-Salaam	2nd Runner Up	Fatema Dattoo	Nairobi
10-12 years					
Winner	Hussein Panjwani	Mwanza	Winner	Muhaddisa Shabbir Lalji	Dar-es-Salaam
1st Runner Up	Aliasgher Rajabali	Mwanza	1st Runner Up	Zahra Rashid	Nairobi
2nd Runner Up	Mohamed Fadhil Tharadara	Dubai	1st Runner Up	Fatema Mohsin Kanji	Mombasa
			2nd Runner Up	Fatema Hirji	Mwanza
12-15 years					
Winner	Mohamedhassan Panjwani	Arusha	Winner	Haaniya Burmawala	Dubai
1st Runner Up	Najeeb Mistry	Mwanza	1st Runner Up	Hadiya Manji	Mwanza
1st Runner Up	Zain Mohsin Raza	Dar-es-Salaam	2nd Runner Up	Malika Okera	Dar-es-Salaam
2nd Runner Up	Zainul Hassan Dattoo	Nairobi			
15-18 years					
Winner	MohamedabbasMohamed	Dar-es-Salaam	Winner	Sarah Okera	Dar-es-Salaam
1st Runner Up	Faizan Rashid	Arusha	1st Runner Up	Alina Shazeed Shroff	Dar-es-Salaam
2nd Runner Up	Mujaba Hassanali	Mombasa	2nd Runner Up	Sabah Panjwani	Mwanza
2nd Runner Up	Hussein Dhalla	Mwanza			
18-40 years					
Winner	Haider Mawji	Mwanza	Winner	Anjuman Shivji	Nairobi
1st Runner Up	Gulamali Alibhai	Mombasa	1st Runner Up	Fehmida Mehboob Dhanji	Arusha
2nd Runner Up	Mukarram Rashid	Arusha	1st Runner Up	Zahra Nagri	Dar-es-Salam
			2nd Runner Up	Sadiya Panjwani	Mwanza
41+ years					
Winner	Muslim Sheriff	Arusha	Winner	Zohra Virani	Dubai
1st Runner Up	Mohamed Morad Khane	Nairobi	1st Runner Up	Nelly Mistry	Mwanza
2nd Runner Up	Mohamedraza Nanji	Nairobi	2nd Runner Up	Zohra Khaku	Mombasa
2nd Runner Up	Muslim Khatau	Mombasa	2nd Runner Up	Mubina Virji	Mombasa

HIFDH

	BOYS			GIRLS	
Age Categories	Name	Jamaat	Age Categories	Name	Jamaat
8-10 years					
Winner	Ali Mahdi Shakir	Arusha	Winner	Fizza Rizwan Sheriff	Dar-es-Salaam
1st Runner Up	Abbasali Hasnain Sherali	Mwanza	1st Runner Up	Tatheer Khoja	Kinshasa
2nd Runner Up	Hussein Virani	Dubai	1st Runner Up	Zahra Ahmed I Hassanali	Dar-es-Salaam
2nd Runner Up	Ali Manji	Dubai	1st Runner Up	Fiza Khoja	Kinshasa
2nd Runner Up	Imran Roshan Okera	Dar-es-Salaam	2nd Runner Up	Zahra Mohsin Kanji	Mombasa
10-12 years					
Winner	Hussein Panjwani	Mwanza	Winner	Saniya Ahmed Okera	Dar-es-Salaam
1st Runner Up	Aliasgher Rajabali	Mwanza	1st Runner Up	Zahra Hasnain Raza	Dar-es-Salaam
1st Runner Up	Mohamedabbas K. Khaku	Mombasa	2nd Runner Up	Fatema Mohsin Kanji	Mombasa
2nd Runner Up	Alijawad Datoo	Nairobi			
12-15 years					
Winner	Mohamedhussein Karim	Arusha	Winner	Haniya Burmawala	Dubai
Winner	Najeeb Mistry	Mwanza	1st Runner Up	Fatema Abbas Mohamed	Dar-es-Salaam
1st Runner Up	Zainul Hassan Datoo	Nairobi	2nd Runner Up	Hadiya Manji	Mwanza
2nd Runner Up	Aliabbas Zaheer Karim	Dubai	2nd Runner Up	Fatema Zahra Premji	Nairobi
15-18 years					
Winner	Maisam Manji	Mwanza	Winner	Maryam Dhalla	Dar-es-Salaam
1st Runner Up	Ali Sameer Mohamed	Dar-es-Salaam	1st Runner Up	Sanaa Mahmood Punja	Arusha
1st Runner Up	Abbasali Meghji	Dar-es-Salaam	2nd Runner Up	Sakina Jaffer Raza	Dar-es-Salaam
2nd Runner Up	Murtaza Hassanali	Mombasa			
18-40 years					
Winner	Baqir Hassan Virani	Dar-es-Salaam	Winner	Farwa Zahra Virani	Dar-es-Salaam
1st Runner Up	Jibran Remtulla	Arusha	1st Runner Up	Fatema Zahra Ebrahim	Nairobi
2nd Runner Up	Jamal Habib	Mombasa	2nd Runner Up	Sanaa Mistry	Mwanza
2nd Runner Up	Mohamed Jaffer	Nairobi			
41+ years					
Winner	Hassan Dewji	Dar-es-Salaam	Winner	Nelly Mistry	Mwanza
1st Runner Up	Kassim Dhirani	Dar-es-Salaam	1st Runner Up	Zohra Virani	Dubai
			2nd Runner Up	Sajida Ebrahim	Nairobi

QUIZ

	BOYS			GIRLS	
Age Categories	Name	Jamaat	Age Categories	Name	Jamaat
10-12 years					
Winner	Abbasali Shabbir Esmail	Dar-es-Salaam	Winner	Sarah Shivji	Nairobi
Winner	Ali Jawaad Dato	Nairobi	Winner	Zahra Hassanali	Mombasa
1st Runner Up	Ali Hasin Shakur	Dar-es-Salaam	1st Runner Up	Zahra Devjani	Dubai
2nd Runner Up	Mohamedabbas K, Khaku	Mombasa	2nd Runner Up	Fatema Mohsin Kanji	Mombasa
12-15 years					
Winner	A. Abdulhussein Hasham	Dar-es-Salaam	Winner	Hadiya Manji	Mwanza
1st Runner Up	Asim Rashid	Arusha	Winner	Alina Fazal	Mombasa
2nd Runner Up	Aliraza Gulamhussein	Mombasa	Winner	Ala Morad Khani	Nairobi
2nd Runner Up	Mohamedraza Mussa Muraj	Dar-es-Salaam	1st Runner Up	Madiha Fatema Manji	Dar-es-Salaam
2nd Runner Up	Syed Izhar Medhi	Nairobi	1st Runner Up	Zahra Manji	Dubai
			2nd Runner Up	Sakina Fatima W. Abbas Zahed	Kampala
			2nd Runner Up	Zahra Virjee	Mombasa
			2nd Runner Up	Zahra Hussein Versi	Nairobi
			2nd Runner Up	Zahra Gulamabbas Dato	Dar-es-Salaam
15-18 years					
Winner	Maisam Manji	Mwanza	Winner	Amina Merali	Dar-es-Salaam
1st Runner Up	Mujtaba Hassanali	Mombasa	Winner	Sanaa Shakir Gulamhussein	Arusha
1st Runner Up	Azahar Lalji	Arusha	1st Runner Up	Fatema Gulamabbas Dato	Dar-es-Salaam
2nd Runner Up	Mohamed Aisham Mawji	Nairobi	1st Runner Up	Sabah Panjwani	Mwanza
			2nd Runner Up	Sabiha Karim	Mombasa
			2nd Runner Up	Suhaila Fazal	Mombasa
18-40 years					
Winner	Mohamed Jaffer	Nairobi	Winner	Zahra Asadali Hirji	Dar-es-Salaam
1st Runner Up	Waris Raza Kanani	Kinshasa	1st Runner Up	Fatema Mukhtar	Dar-es-Salaam
2nd Runner Up	Mukaram Rashid	Arusha	2nd Runner Up	Hasina Versi	Nairobi
41+ years					
Winner	Mohamedraza A. Panjwani	Dar-es-Salaam	Winner	Ateka Shabbir Kassamali	Kampala
1st Runner Up	Shabbir Fidahussein Esmail	Dar-es-Salaam	1st Runner Up	Zainab Hasnain Khimji	Nairobi
			2nd Runner Up	Sajida Zuher Master	Dar-es-Salaam

MA'ARIFAH

	BOYS			GIRLS	
Age Categories	Name	Jamaat	Age Categories	Name	Jamaat
15-18 years					
Winner	Ali Abbas Zaheer Abbas Karim	Dubai	Winner	Alina Shazeed Shroff	Dar-es-Salaam
1st Runner Up	Muhammad A. Muhammad	Dar-es-Salaam	1st Runner Up	Narjis Khatoon Kassam	Dubai
2nd Runner Up	Maisam A. Manji	Mwanza	2nd Runner Up	Sakina Kassamali	Mombasa
			2nd Runner Up	Sameera S. Sikiladha	Dar es Salaam
18+ years					
Winner	Mohamedabbas Virani	Dubai	Winner	Malika Mukhtar	Dar-es-Salaam
1st Runner Up	Kassim Dhirani	Dar-es-Salaam	1st Runner Up	Fehmida Mehboob Dhanji	Arusha
2nd Runner Up	Altaf Bhimani	Mombasa	2nd Runner Up	Fatemasugra Kassamali	Mombasa
2nd Runner Up	Alihussein Kassam	Mombasa			

A FEW GLIMPSES OF THE COMPETITION



The Board wishes to once again thank Dar-es-Salaam Jamaat for hosting the Competition and the Organizing Committee for their dedication and services.

SPIRITUAL DEVELOPMENT PROGRAM (SDP) 5TH TO 13TH AUGUST 2023, DAR ES SALAAM.



First Batch Group Photograph of Teachers including Alhaj Aunali Bhai Khalfan (AFED Vice Chairman), Sheikh Mohammed Ali Ismail (MCE Facilitator), Sheikh Kamran (DSM Madrasah Principal).

The Spiritual Development Program (SDP), a transformative initiative aimed at nurturing spiritual growth and enlightenment, recently concluded its in-person session from 5th to 13th August 2023. The event witnessed a participation of 90 Madrasah Teachers, who were divided into three batches of 30 each for an intensive journey of self-discovery and spiritual enlightenment.

The SDP's structured curriculum included a series of engaging sessions conducted over two full days. It offered practical advice for Madrasah teachers on enhancing their spirituality, guidance on fostering a more positive impact on the children under their tutelage, promotion of spirituality within the classroom environment and provides support for Madrasah teachers in becoming influential role models to their students. The program's innovative approach was designed to provide teachers with the tools to deepen their spiritual understanding and connection.

Noteworthy moments during the event included the presence of distinguished guests. For the first batch, Aunali Bhai Khalfan graced the closing ceremony as a representative of the AFED. In his address, he emphasized AFED's steadfast commitment to supporting such events and initiatives that contribute to individual and communal spiritual growth.

The second batch of participants had the honor of receiving certificates from Zainul Bhai Chandoo, adding a sense of accomplishment to their journey of enlightenment. Meanwhile, the third batch witnessed a heartfelt expression of gratitude from

Fatema Bai Kermalli, who extended her sincere thanks to the dedicated teachers for their invaluable time and commitment to enhancing the spiritual knowledge of all attendees.



AFED Hon Treasurer Zainul Bhai Chandoo addressing the second batch of the SDP.



Dsm Jamaat President Alhaj Mohamedraza Bhai Dewji addressing the third batch of the SDP.



Second Batch Group Photograph of Teachers with Alhaj Zainul Chandoo (AFED Hon Treasurer), Sheikh Mohammed Ali Ismail (MCE Facilitator) and Sheikh Kamran (DSM Madrasah Principal).

Alhaj Hameed Sheriff, Head of AFTAB Madrasah, extended his gratitude to Sheikh Mohammed Ali Ismail for his pivotal role in the program's success. This on-site SDP marked a significant milestone, being the first time, the program took place in person within Africa. Previously, the sessions were held virtually on Zoom, with participants joining from Arusha, Nairobi, and Mombasa, particularly during the challenging times of the Covid-19 pandemic.



AFTAB expresses its deep gratitude to AFED Office Bearers for their continuous support backing, and also extends appreciation to the AFED Administration for their invaluable assistance in ensuring the smooth execution of the program.

Special recognition goes to the AFTAB Board, with a heartfelt acknowledgment to the AFTAB Chairman and Hon Secretary whose virtual presence and spiritual guidance proved to be a source of strength despite the geographical distance.

AFTAB also records its heartfelt gratitude to the Dar-es-Salaam Madrasah Team for their participation.



(LEFT TO RIGHT) Brother Mohamedamir Hamza (AFED Asst. Hon Secretary), Sheikh Kamran (DSM Madrasah Principal), Alhaj Mohamedraza Dewji (DSM Jamaat President), Sheikh Muradha Alidina, Sheikh Mohammed Ali Ismail (MCE Facilitator), Alhaj Zainul Bhai Chandoo (AFED Hon Treasurer), Alhaj Kazim Bhai Dhalla.

The SDP event concluded on a high note, leaving participants inspired, enlightened, and equipped with spiritual insights that are bound to positively impact their personal and communal journeys

VSS - Virtual Safe Space

WHAT IS VSS?

The Aftab societal wellbeing committee is proud to present Virtual Safe space or VSS for short. VSS is a web application designed to connect youth from our communities around the world with verified speakers and professionals in one centralized space, whilst allowing them the option of staying anonymous.

These speakers may range from counsellors to speech specialists, to popular alims and are called "Trusted friends" on the app.

VSS aims to provide you that and much more, a safe haven, a safe space where community members may be able to take advantage of consulting and meeting scholars, Patrons and specialist's who may be able to cater for their needs while ensuring complete privacy and secrecy wherever they may be in the world. With VSS you can send your Alim, marriage counsellor or specialist a booking whenever you are near a laptop, tablet, or smartphone.

As seen in our first promotional poster, the easy to use design of the platform and the anonymity feature will enable users to easily navigate the platform.

WHY VSS?

With life taking its toll on all of us, everyone needs a guide, a place where they can share their problems and find solutions to them, somewhere to clarify our emotions or just to better understand ourselves.

Despite the well-established structure of governing bodies such as Jammats, Africa Federation and World Federation, our communities lack easy access to resources these governing bodies have established. With people's busy schedules it can be difficult to find time for your next marriage counselling appointment or because of your geographical location it can be difficult to meet our spiritual leaders. VSS bridges the gap that our communities have suffered from for too long. In a time where technology has become an ever constant in our lives, it is up to us to use it for the betterment of our communities.

In this fast moving world, we often forget the little things. Depression & Deep Sadness is slowly taking over the youths, take a step forward & get trusted friends to help you. Virtual Safe Space is a platform that ensures you're HEARD and that your thoughts are not just merely dismissible. We are here to let you know that you MATTER, so take a step and give our therapists an opportunity to prove it to you that no one – not the dying, not the outcast, not the mighty

– transcends the need for human contact. Do not hesitate to seek help and assistance from this great platform that has been made by the community, for the community.

So often we find that during the darkest times in our lives that it is at that moment when everything looks broken, sad and completely empty.

Also at the same time we are in a jungle of thoughts, desires and temptations: a total mess...confusion and an overwhelming darkness. We are totally lost and having no sense of direction.

When such a situation occurs, we simply should remember Prophet Yunus When he was trapped in the belly of the whale, he had only one way out: turning completely to Allah, realizing Allah's oneness and his own human frailty. And that is when his famous dua gives us light of hope and sense of guidance, His du`a' encapsulates this truth in such a profound way: "There is no God but You, glory be to You, indeed I was of the wrongdoers." (Qur'an, 21:87)

Many of us are also trapped inside the belly of the whale of our own desires and objects of worship leading us to social vices. It is our own selves which we become enslaved to.

And so AFTAB board brings to you VSS which shall help us be in touch with scholars, psychologists and specialties of various fields anonymously where we can easily share our problems and get help on how to break the prison of social vices.



Steps to sign up.

1. Find a specialist of your preference. Each have their own expertise
2. Choose a specialist and book an appointment.
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Archives Section

INAUGURATION OF THE AFRICA FEDERATION ARCHIVES GALLERY

The Africa Federation Archives Section inaugurated its Archives Gallery on November 22, 2022, located on the third floor of AFED Tower. The event was graced and inaugurated by Dr. Hasnain Walji from Houston, USA, who has been associated with Community services for the past 40 years serving the World Federation as Secretary-General, Vice-President and then as President. He is also a founding Director and the current President of the Mulla Asgher Memorial Library and Resource Center (MARC) in Toronto and heads the Khoja Heritage Department. Furthermore, he is leading a team collaborating with AFED Secretariat in authoring a book on the History of Africa Federation since its establishment in 1946.

Also present were various dignitaries including Alhaj Aunali Khalfan, who emphasized the event's significance in recording and preserving history. Alhaj Aunali bhai extended his acknowledgment to Marhum Roshan Fazel, who held the inaugural role of Sectional Secretary upon the formation of the Archives sub-section in 2007.

Aunali bhai also recognized the contributions of Marhum Murtaza Jivraj (Kerbala). It was his vision and dream to establish a library and gallery at AFED Towers and had presented a plan at the 82nd Supreme Council Session held in December 2020.

Dr. Abbasaley Abbas, the Sectional Secretary, highlighted the inauguration's importance as a milestone for the Archives Section.



Cutting Ceremony by Alhaj Hasnain Walji, Alhaj Mohamedraza Dewji and Alhaj Aunali Khalfan



CHALO JANGBAR 2022 - THE ZANZIBAR HISTORICAL EXPEDITION

The Africa Federation's Archives Section organized the inaugural Zanzibar Historical Expedition, "Chalo Jangbar 2022," held from December 8th to 11th, 2022. The event was open to youth aged 16-20 from member Jamaats under the Africa Federation. With the aim of fostering interest in Khoja history, the expedition brought together 25 youth from Arusha, Dar es Salaam, Mombasa and Morogoro who were accompanied by 7 Mentors. Set in Zanzibar in the picturesque Tamani Villas, participants delved into the history of the Khoja community's migration to the island, its struggles, and development in religious, cultural, and social spheres.

During the expedition, the group visited Matam Bahrani and Kuwwatul Islam and Hujjatul Islam Mosques and learned their history. They explored sites like the Princess Salme Museum, historical places, met locals, and immersed in Zanzibar's culture.



The group also visited Professor Abdul Sheriff at the famous "Bustani" – (Garden) where they learnt the history of the challenges and dangers faced by the pioneers – The Dewji Jamal Family of Zanzibar during migration from India to East Africa. They also visited Mwanakwerekwe Cemetery to remember the past leaders, volunteers and members of the community who are buried there and Tamani Schools to understand the Foundation's role in education.

Alongside historical visits, workshops, and sightseeing, the group enjoyed FIFA matches, beach activities, and an interactive youth session facilitated by Br. Shabbirhussein Khalfan. The Archives Team had them create a 5-year community vision plan, leading to insightful presentations. The Chalo Jangbar Expedition's success promises future ventures.



ARCHIVES HOST COEJ SENIORS IN DAR ES SALAAM

The Africa Federation Archives Section was graced with the visit by the COEJ Senior Citizens at its Archives Gallery on 13th March 2023. They were accompanied by Alhaj Jaffer Nathoo, Alhaj Nazir Haji, Sister Munira Mawji and Sister Yasmin Damji whereby they had a chance to look at the historical books, The Federation Samachars, albums and the newswires that the Archives team have accumulated so far and continue to do so. They also got to see the antique pieces and artifacts, a means through which information on our history is conveyed visually to the community members.



The seniors were then guided to the AFED Training Centre which is on the 10th Floor at AFED Towers where a short program was held for the visiting guests. They were addressed by the Vice Chairman of Africa Federation Alhaj Aunali Khalfan who expressed how honored the Africa Federation Secretariat was to have the Senior citizens and briefed them about the activities that Africa Federation does, and the future plans of the institute.

Lastly the seniors were served with some refreshments and a small welcome gift from the Africa Federation.



INTERNATIONAL CONFERENCE SCHOLARS PAY COURTESY VISIT TO ARCHIVES AT AFED TOWER

On 10th March 2023, The Archives Section of Africa Federation were privileged to receive high ranking delegation of The International Islamic Conference held in Dar es Salaam titled "Intellect and Revelation: Relations and Ijtihadi Implications" which was organized by The Islamic Education Department of The World Federation, in collaboration with Africa Federation Tabligh Board (AFTAB), and hosted by KSI Jamaat of Dar es Salaam from 10th to 12th March 2023.

The delegation comprised of Shaykh Dr. Mohammed Reza Dodhiya, Shaykh Dr. Mohammed Ali Ismail, Dr. Saeid Sobhani, Shaykh Mohammad Ja'far Danesh, Dr. Amina Inloes, Dr. Mohammad Ghorbanpour Delavar, Sheikh Zahir Aly Mohmed Abasse, Sheikh Ali Bahadouraly, Dr. Alexander Khalili, Sheikh Shafiq H. Bader, Sheikh Mohamed M. S. Also present was Alhaj Zeeshan Mohamedrafiq Somji of Dar es Salaam Jamaat Tabligh Board, Mulla Sajjad Walji, AFTAB Chairman and AFED Chairman and Office Bearers. The scholars had the opportunity to visit the Archives Gallery and view books, magazines and pictures as well as antique pieces and artifacts. They were also briefed by the members of the Archives Team how in different ways information on our history is conveyed to the community members which includes interviews with prominent people, past leaders and by organizing historical trips.



Above: Group Photograph at the AFED Archives Gallery; Seated from L to R: Sis. Zaheera Raza, Dr. Amina Inloes, Sis. Ismat Khmji and Sis. Aabida Meghji.

Standing from L to R: Alhaj Zahir Aly Abasse, Shaykh Dr. Mohammed Reza Dodhiya, Sheikh Muhammad Mahdi Mosayyebi, Dr. Mohammed Ali Ismail, Mulla Sajjad Walji, Dr. Saeid Sobhani, Alhaj Zuhair Jaffer, Alhaj Amine Nassor, Dr. Mohammad Ghorbanpour Delavar, Alhaj Aunali Khalfan, Sheikh Zeeshan Somji, Alhaj Ali Bahadouraly and Shaykh Mohammad Ja'far Danesh

The visiting scholars expressed their appreciation to AFED Secretariat and AFED Archives Gallery and commended the section for preserving the Khoja history and on the ongoing work being done to promote our heritage and disseminating history to the community members.

Capacity Building Group (CBG)

AFED STAFF TRAINING HELD ON 16TH NOVEMBER 2022

Proficient communication is vital for personal success and organizational growth. The AFED Staff engaged in a training session organized by The Africa Federation Capacity Building on 16th November 2022 held at Afed Towers Training Centre. The session focused on the significance of workplace communication. Facilitators Br. Shabbirhussein Khalfan and Sr. Shama Dewji highlighted its role in elevating morale, engagement, and teamwork. The training showcased how communication skills foster team dynamics, conflict resolution, and a thriving atmosphere, underlining its pivotal role in yielding positive outcomes.



YOUTH DEVELOPMENT PROGRAM (YDP) HELD IN DAR ES SALAAM 2ND – 4TH DECEMBER 2022

Youth's potential as a force for progress is key. Their strength drives societal development, benefiting nations that empower them. A collaborative Youth Development Program in Dar es Salaam by CBG, KSIJ Dar es Salaam, and the Development Society engaged 25 youth, guided by facilitators like Br. Shabbirhussein Khalfan and Sr. Shama Dewji.

Through interactive sessions, participants enhanced strengths and skills, enriching their self-identity and future outlook. This initiative highlighted empowered youth's role in building resilient, prosperous communities.



CBG TRAINING IN ZANZIBAR IN THE “CHALO JANGBAR 2022 HISTORICAL EXPEDITION”

The CBG Board Chairman Br. Shabbirhussein Khalfan joined the team in Zanzibar on 9th December 2022 and kindly accepted to facilitate a session for the youth which comprised 25 participants (11 boys and 14 girls) from Arusha, Dar es Salaam, Mombasa and Morogoro.

Br. Shabbirhussein initiated the session on December 9th, offering public speaking tips. The next day featured a workshop on Khoja identity, history, and culture, along with engaging activities.



THE 15TH LEADERSHIP DEVELOPMENT PROGRAMME HELD IN ARUSHA

The LDP is a transformative self-discovery journey that enhances participants' capabilities and confidence for new challenges. Held in Arusha from May 4th to 7th, 2023, the 4-day LDP engaged 20 attendees from Arusha, Nairobi, and Dar es Salaam, organized by the Africa Federation Capacity Building Group. Facilitated by Br. Shabbirhussein Khalfan, Sr. Shama Dewji, Sr. Neelam Jiwa, Sr. Mumtaz Ladak, Br. Inayat Firdousi and Br. Mohamedabbas Karim, the program covered various aspects of self-discovery, relationships, and decision-making using role-play and discussions. Testimonials at the closing ceremony highlighted LDP's lasting impact, empowering individuals to create a positive effect and fulfill their higher purpose for societal advancement and spiritual obligations.



THE 16TH LEADERSHIP DEVELOPMENT PROGRAMME HELD IN ANTANANARIVO

The 16th Leadership Development Program (LDP) organized by the Africa Federation Capacity Building Group was hosted by the Khoja Shia Ithna Asheri Jamaat of Antananarivo from 1st to 4th June 2023 where 22 participants underwent an astounding journey of knowing themselves. The program was facilitated by Br. Shabbirhussein Khalfan - Lead facilitator for LDP, Sr. Shama Dewji, Sr. Soumeya Djaffar and Br. Inayat Firdousi.

Across the four days, participants engaged in workshops, discussions, and exercises, gaining insights into leadership strategies. Collaboration fostered idea exchange and skill sharing, enhancing leadership and personal growth, emphasizing integrity, empathy, and communication's importance. The program empowered participants to utilize their leadership potential and contribute to the betterment of the community and humanity at large.

EMOTIONAL INTELLIGENCE SESSION HELD IN ANTANANARIVO, JUNE 2023

CBG had a delightfully interactive and productive session with the youth in Antananarivo, Madagascar on Friday 2nd June 2023. The workshop which was conducted by Br. Shabbirhussein Khalfan offered young minds a unique opportunity to develop their emotional acumen. The session, aimed at fostering self-awareness, empathy, and interpersonal skills. Armed with emotional intelligence, these young individuals are now better equipped to navigate life's challenges, enrich their personal lives, and contribute positively to the community and the society at large.



EMPOWERING MENTORS FOR THE PRE-UNIVERSITY CAMP

CBG held a Mentorship Training on 26th June 2023. The session was held virtually for the mentors who were going to be a part of the Pre-University Camp organized by AFED Tabligh Board (AFTab) from 1st to 8th July 2023 at SeaScape Hotel, Dar es Salaam. The primary goal of the mentoring session was to equip mentors with a deep understanding of mentoring concepts and best practices, ensuring the establishment of excellent mentoring relationships. Facilitated by Br. Shabbirhussein Khalfan, the program promised to deliver invaluable guidance, expertise, and wisdom to the mentor team.





YOUTH DEVELOPMENT PROGRAM (YDP) FOR HUSAYNI MADRASAH GIRLS' SECTION – JUNE 2023

CBG, in collaboration with Husayni Madrasah Girls' Section of KSIJ Dar es Salaam, organized a Youth Development Program (YDP) on the 24th and 25th of June 2023. The event was a beacon of learning and transformation, inviting the youth to explore their potential and discover their innate talents.

The 2-day program catered specifically to Class 11 girls, and saw a turnout of 21 enthusiastic students.

The session which was facilitated by Br. Shabbirhussein Khalfan, Sr. Shahnaz Hirji, Sr. Maryam Khalfan, Sr. Sajida Master and Sr. Shirin Jeraj encompassed a weekend of engaging activities and discussions. It aimed to empower the youth with skills, knowledge, and values that are vital for their personal and professional growth.



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Central Health Board

The Central Health Board was formed through a Supreme Council resolution primarily to promote awareness of good healthcare and healthier lifestyles recognizing the value of active and healthy living on the social and personal wellbeing of the members thus creating an active, healthy and vibrant Community for the benefits and progress in

economic and social spheres. Similarly, is to identify health related risk factors and lifestyle behaviors thereby introducing corrective measures to mitigate the risks. The current Central Health Board was appointed on 29th August 2023, for the term of 2022 to 2025. The board consist Six (6) members; The table below illustrates;

NAME	JAMAAT	COUNTRY
Aliraza Bandali	Dar es Salaam	Tanzania
Abbas S Mohammed	Dar es Salaam	Tanzania
Shaheed Rattansi	Dar es Salaam	Tanzania
Gulamabbas Habib	Nairobi	Kenya
Shabar Virani	Kampala	Uganda
Zohair Vally		Madagascar

ACHIEVEMENTS

MEDICAL SUPPORT

From the time of the appointment of the board (29th August 2023) to 20th August 2023; The AFED through its Central Health Board has assisted various welfare patients from various Jamaats.

JAFFER FOUNDATION

The Central Health Board of Africa Federation (CHB - AFED) received gracious offer from the Jaffer Family Foundation of New York/UGI for assistance with subsidized cost of treatment for Cancer, Cardiac, Orthopedic surgeries, Kidney/Liver Transplant and other medical attention in Karachi, Pakistan (Subject to case acceptance from the doctors in Pakistan).

The Jaffer Family Foundation has also offered to host the patient/accompanies at an apartment to include food, transport, as well as help facilitate logistics between the patient, doctors and hospital in Pakistan free of cost for a two-week period.

Since the understanding between the Central Health Board of Africa Federation and Jaffer Family Foundation and the United Global Initiatives; a total of 10 patients have benefitted from this scheme.

MEETING WITH THE ACTING HIGH COMMISSIONER FOR PAKISTAN IN TANZANIA

Following the gracious offer by the Jaffer Family Foundation and the UGI, The Central Health Board made initiatives to ease the process of obtaining the visa for its members who intend to have medical attention in Pakistan.

A meeting was held on 17th January 2023 between Br. Abbas Sikander of Central Medical Board and the Acting High Commissioner, Honorable Muhammad Azam Bihan of the High Commission of Pakistan at the Pakistani consulate to discuss the visa process for its members.



LIFE INSURANCE

The Central Health Board had worked on the life insurance schemes for the members; The following was achieved:

- Religious guidance was obtained.
- Defining the scheme itself.
- Preparation of the comprehensive request for proposal.
- The following was completed within stipulated time frame:

MILESTONE	DATE
Release of RFP	Dec 27th, 2022
Deadline for questions & clarifications	Dec 31st, 2022
Deadline for proposals	Jan 16th, 2023
Review and Analysis of Proposals	Jan 31st, 2023
Interviews & Negotiations with Shortlisted Companies	Feb 15th, 2023
Decision made and respondents informed of the outcome	Feb 29th, 2023

Awareness program for the Life Insurance Scheme was made for the community members.

The Q&A session was arranged with the Broker/Insurer

The life insurance scheme is :-

1. Affordable.
2. Wide coverage.
3. To have elder person covered in the said scheme (Age of 75 years)
4. And with add on benefits.

The benefits of the AFEDLife are: -

Death Benefit - USD 25,000 or USD 50,000 Or USD 100,000; Depending on the type of Scheme chosen.

Funeral Benefit – Payable USD 1,500 on any scheme (Insured Member).

Critical Illness Benefit – Benefit is payable only on the first-time diagnosis of a defined critical disease. Payable is 30% of the death benefit, depending on the Life Insurance scheme chosen. The type of the critical illness that is covered are Cancer, Paraplegia, Major Organ Transplant, Stroke, Coronary Bypass Surgery/Aorta Surgery, Kidney failure & Heart Attack.

Permanent Total Disability (PTD) – Payable when a member is totally disabled or incapacitated from engaging in his own occupation. 100% of the amount

to be paid upon PTD of the Life Insurance Scheme chosen by the member.

Dependent Benefit – USD 500 per person. (1 Spouse and maximum of 4 children (Children between the age of 21 to 25 years & should be studying)). Maximum cap 1000 per annum, per family.

Premium - The table below illustrates:

CATEGORY	PREMIUM PRICE IN (USD)	PREMIUM PRICE IN (USD)
	Age 18 to 65 years	Age 66 to 75 years
USD 25,000	USD 120	USD 239
USD 50,000	USD 243	USD 486
USD 100,000	USD 403	USD 805

Premiums may change after the medical examination for the age category of 66 years to 75 years.

Further to the decision made, The Chairman of the Aminie Nassor announced that the Central Health Board is ready to implement the Life Insurance project on 5th July 2023. An email from the secretariat was sent to all the Jamaats.

HEALTH INSURANCE

Preliminary works has been done for the Health Insurance &/or Fund Management schemes; The project has been kept on hold, this shall be subject to the relevant support from constituent Jamaats on the Life Insurance Scheme (AFEDLife).

MEDICAL SCREENING

One of the key areas that we want to achieve is to have Community Health Screening for all our members across all the Jamaats. This will enable us to gather the data and also to define the road map of where we are, where we want to focus and the areas of our concentration.

Community health screening is a valuable resource for the early detection of illness. Several diseases can be efficiently managed if treatment and lifestyle changes are started at early stages. For instance, a Pap smear allows early detection of cancer in the cervix; early detection of high blood pressure could help prevent further heart disease. In both examples, early detection and management of the illness can ultimately save lives of our community members.

The screening program will enable us to detect potential health disorders or disease in people who do not have any signs or symptoms of any disease.

Since the appointment of the Board, various efforts have been made to see the hospitals/health center

for the best possible quote for community health screening. The Central Health Board has been looking for an affordable and comprehensive medical screening for its members. The type of tests that the board is looking for are as follows:

TEST	MALE	FEMALE
Consultations		
1. GP consultation	Yes	Yes
2. Urology consultation	Yes	Yes
3. Nutritionist Review	Yes	Yes
4. Eye check up	Yes	Yes
5. Dental Check up	Yes	Yes
6. Gyn Consultation		Yes
Kidney function tests		
1. Urea	Yes	Yes
2. Creatinine	Yes	Yes
3. Uric Acid	Yes	Yes
Liver Function Tests		
1. AST &	Yes	Yes
2. ALT	Yes	Yes
Cardiac work		
1. Lipid profile	Yes	Yes
2. ECG	Yes	Yes
3. Triglycerides	Yes	Yes
Diabetic		
HbA1C	Yes	Yes
RBG/FBG	Yes	Yes
Bone status Vitamin D	Yes	Yes
Hb Electrophoresis		
Thalasemia	Yes	Yes
Sickle Cell Disease	Yes	Yes
Sickle Cell Trait	Yes	Yes
Cancer		
Prostate Specific Antigen	Yes	Yes
KUB-P (Kidney,ureter, bladder and prostate.	Yes	
Cancer biomarker CEA - Carcinoembryonic Antigen	Yes	Yes
Ultrasound		Yes
Pelvic Ultrasound	Yes	
Breast Ultrasound		Yes
PAP Smear	Yes	Yes
CA - 125		Yes
Lab Investigations		
Routine Investigations FBP/CBC	Yes	Yes
Urinalysis	Yes	Yes
Blood Group +Rh factor	Yes	Yes

CASH DISCOUNTING

In order to have affordable and reliable healthcare centers, various efforts were made to have cash discounting schemes for our community members. We have received the proposal for cash discounting schemes.

This deal can be obtained and can actually provide savings to the patient from 5% discount to 40% discount. This can only work logistically, if the supreme body agrees to have an APP that will be applicable to ALL the Jamaats.

MEDICAL DIRECTORY

The Central Health Board intends to Compile a list of doctors and medical personnel in the Community including their full contact addressees, locations, specialization and their personal/individual interest in serving the community according to their area of expertise.

The objective is to have a pool of specialized professionals in medical field, health education,

health management to assist member Jamaats and medical institutions/hospitals belonging to our Community to broaden their practical knowledge and get hands-on experience for their careers in working alongside with some experienced medical professionals.

PLATFORMS

The board intends to have the following Application platforms for the community medical experts.

HEALTH APP – This is going to be for all the members of the Jamaat; The application will consist of Storage of medical data of the individual, Historical medical datas of the individual, Medicines re-ordering, allergy etc.

Community Medical Experts application – Further to the implementation of the community medical directory; We anticipate to implement the application for ALL the community medical professionals. This will enable them to share their experience, broaden the expertise and a platform for discussions between the medical professionals/experts.

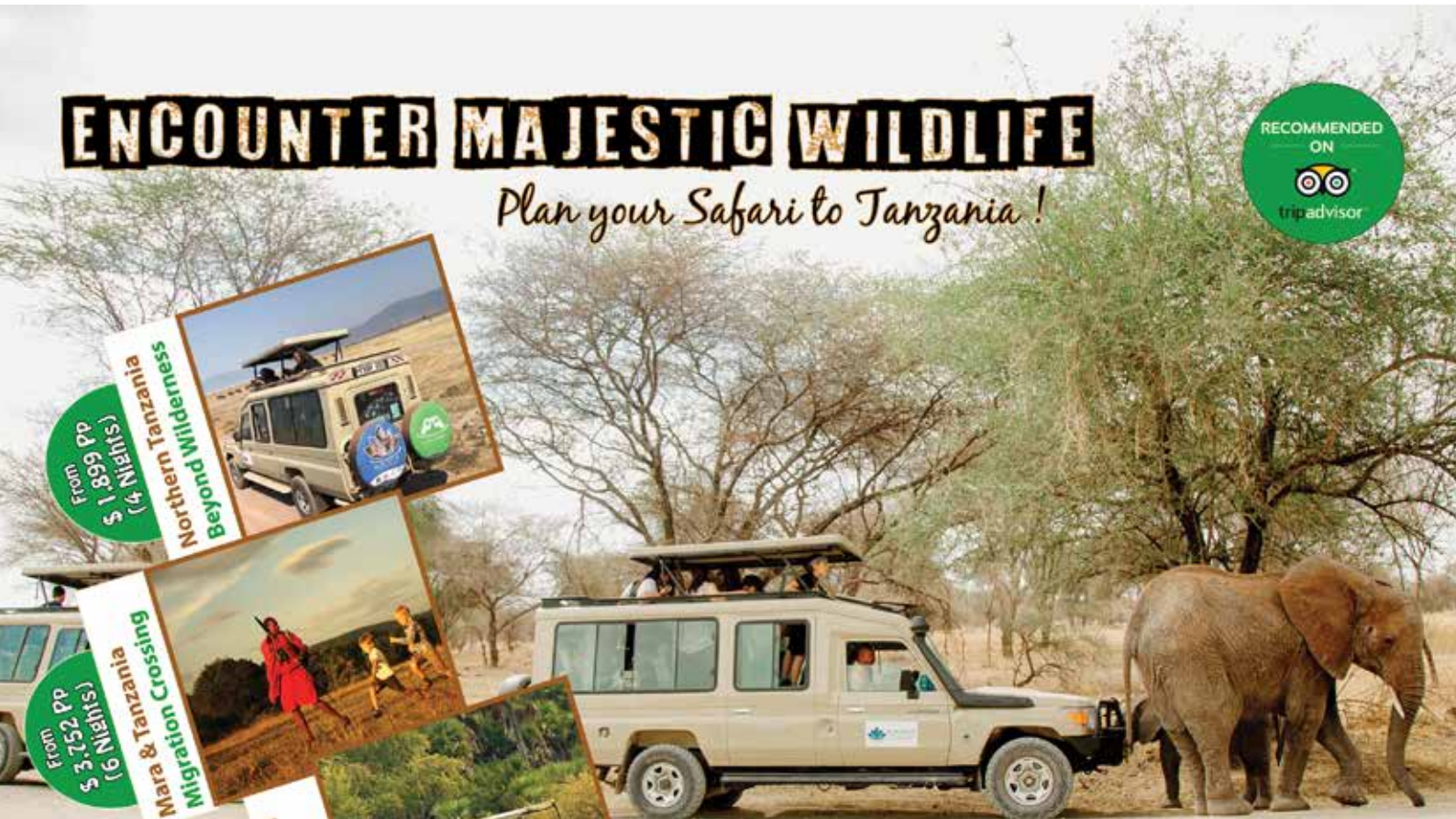
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Economic Development Board

CULTIVATING SUCCESS: EDB'S TRAIL OF ACHIEVEMENTS

In the heart of our Khoja community, a quiet revolution is underway – one driven by determination, innovation, and a shared vision of progress. The Economic Development Board (EDB) of the Africa Federation of Jamaats stands as a beacon of change, tirelessly working to empower our community through a range of transformative initiatives. Let's explore the remarkable achievements and strides made over the past few months, with a special focus on the Strathmore Seed Entrepreneurship Program.

1. Nurturing Growth: Seed Entrepreneurship Program at Strathmore

A highlight in our journey was the resounding success of the Strathmore Seed Entrepreneurship Program. This program, an embodiment of EDB's commitment to fostering economic independence, provided a nurturing environment for budding entrepreneurs within our community. It wasn't just an event; it was a platform that sowed the seeds of innovation and entrepreneurship.

2. Unveiling the Future: Loan Management Software

At the forefront of modernization, the EDB is currently in pursuit of a state-of-the-art Loan Management Software. This endeavor will streamline and enhance the loan application process, ensuring that financial support reaches deserving individuals with greater efficiency.

3. Looking Ahead: The AMI Event*

Mark your calendars for the upcoming AMI Event on the 23rd of September. This promises to be another invaluable platform for connection, learning, and growth.

4. Voices Unveiled: Podcast with Loanee & Chopit

EDB's innovative spirit extends to the airwaves with an insightful podcast featuring a loanee and Chopit. This engaging discussion sheds light on the tangible impact that EDB's efforts have on individuals' lives.

5. Forging Global Bonds: The China Trip

Announcing an exciting global collaboration, the

EDB plans to embark on a transformative journey to China. This voyage aims to foster international relationships and explore opportunities for mutual growth.

6. Shaping the Digital Age: Overhaul of Loan Application

In response to the digital era, EDB has undertaken the complete overhaul of the loan application process, making it more accessible, user-friendly, and efficient.

7. Guiding Principles: Policy & Procedure Paper

A significant milestone has been reached with the creation of a comprehensive Policy & Procedure Paper, ensuring transparency, consistency, and accountability in all endeavors.

8. A Foundation for Success: Corporate Governance & Strategy

EDB has dedicated substantial effort to establish robust Corporate Governance documents and strategies. These provide the foundation for sustainable growth and impactful decision-making.



EDB team convenes in Dar to meet and plan strategy for new term

9. Empowering Dreams: Loans Granted

The EDB's core mission is realized through the distribution of loans that empower individuals to pursue their aspirations. These loans are catalysts for change, nurturing dreams into reality.

10. Nurturing Responsibility: Successful Loan Follow-up

EDB's commitment goes beyond granting loans. The organization has embarked on a journey of success by consistently following up on loans, ensuring that applicants are staying true to their responsibilities.

11. The Path to Improvement: Streamlining Loan Review Procedures

In pursuit of continuous improvement, EDB has taken steps to streamline loan review procedures, ensuring that each applicant's case is meticulously evaluated and supported.

Each achievement on this journey echoes the EDB's commitment to the betterment of our community. Through innovation, dedication, and collaboration, the EDB stands as a testament to what can be accomplished when a community comes together to empower its own. The pictures accompanying this article capture the essence of these achievements, showcasing faces of determination, unity, and progress.

Stay tuned as the EDB continues to blaze a trail of progress, transforming aspirations into achievements and shaping a brighter future for our Khoja community.



EDB Chair visits Strathmore university to create bespoke Seed Entrepreneurship Program



Seed Entrepreneurship program held successfully in Nairobi



Chair Murtaza Somji presents a new approach to the board with Policy & Strategy papers for 2023-2025

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Education Board

The Africa Federation Education Board (AFED EB) works towards the development of the academic education potentials of all member Jamaats. It endeavors to develop comprehensive educational policy to ensure harmonization of activities, and effective operation, to establish necessary communication, coordination, and liaison with appropriate institutions worldwide.



FOCUS AREAS FOR THE TERM 2023 -2025

Reinforcement of the Education Board's current Loan schemes and policies in place

The Education Board will strengthen its existing loan schemes and policies to ensure that financial barriers do not hinder students' access to quality education.

Career Counseling and University Selection Framework

The Board will establish a robust career counseling framework within the community to guide students in making informed decisions about their future education and career paths. This initiative includes organizing workshops, creating Career FAQs, and setting up a career resource center. Additionally, the Board will forge partnerships with other institutions

to explore scholarship opportunities for deserving students.

Continuing the Regional Education Forum Annually

Building upon the success of previous years, the Education Board will continue to hold the Regional Education Forum annually. This platform will bring together community school teams to share resources, information, and experiences. The Board aims to promote continuous engagement between schools to improve the quality of education services. The focus will be on organizing teacher exchange programs and strategizing plans for career counseling through schemes, scholarships, and grants.

Enhanced Community Engagement and Marketing

To foster stronger connections with the community, the Education Board will engage in direct interactions with member Jamaat bodies and students. This will involve hosting focus group discussions, town hall meetings, and interactive sessions to address concerns and gather feedback. Additionally, the Board will establish a Student Alumni network to facilitate mentorship and networking opportunities.

Look into ways of strengthening our Financial Resources for Education in the community

Recognizing the importance of financial sustainability, the Education Board will explore innovative ways to strengthen its financial resources for education within the community. This may involve partnerships with philanthropic organizations, launching fundraising campaigns, and optimizing the utilization of existing funds.

ACCOMPLISHMENTS

Published Newsletters: Publishing frequent newsletters that are circulated through AFED Social media. These newsletters will serve as a valuable resource for students, particularly those exploring higher education options, diverse career paths, scholarship opportunities, and emerging trends in the job market.

Career Counseling: As part of the focus areas for the term, a Strong Interest Inventory Test and Career Counseling Session was held in Mombasa from 25th February to 27th February 2022. A total of 28 SII assessments were conducted for students studying in year 10 to year 13. Each student underwent the test and received one-to-one counseling by our certified career counselor and accredited SII practitioner – Sajidabai Master.

These sessions provide students and parents an opportunity to discuss specific career issues. An interactive talk and Q & A session were enlightening for parents and students providing them with valuable advice.

Such sessions are planned for each jamaat with a planned session for Kampala in September.



Regional Education Forum (REF): The REF was held from 18th to 20th November 2022 - at the Al Muntazir Islamic International School in Dar es Salaam - and was attended by board members and the Senior Leadership Teams (SLT) representing Al Muntazir Islamic International School, Nairobi Jaffery Academy, Jaffery Academy Mombasa & Jaffery Institute of Professional Studies, Jaffery Academy Arusha, Bilal Nursery & Primary School Kampala, Bilal Comprehensive School Temeke, KSIJ Lilongwe as well as representatives from the Africa Federation Education Board and the World Federation.

Key issues discussed included: Strategic Planning, Board Governance, Long-Term Infrastructure Planning, International Partnerships and Accreditation, Staff Recruitment, Staff Training & Development, Curriculum Internationalization, CAT4 Assessments, Religious and Moral Values Implementation, and Tertiary Education - with individual sessions led by school leaders or board members focusing on future-facing discussions that nurtured partnerships among the schools and resulted in the sharing of best practices and resources among them.

Schools have committed to ensuring that the REF remains a vibrant, engaging platform - with regular

meetings among boards and SLTs of the various schools - and attendees have already begun planning for teacher exchanges, shared student activities, and working together on improved university access strategies.



EDUCATION SUPPORT FROM VARIOUS DONORS:

Lady Fatemah Trust Pledges \$200,000 to Support Higher Education Loan Scheme

Lady Fatemah Trust, a U.K.-based non-profit, non-governmental, and faith-based humanitarian organization, is dedicated to empowering communities in the world's most impoverished regions, starting with mothers.

Through local partnerships, they focus on improving physical and mental health, facilitating access to fair education, and creating sustainable incomes. In Tanzania, Lady Fatemah Trust collaborates with organizations like Bilal Muslim Mission, contributing to health and education initiatives.

Mukhtar Bhai, representing Lady Fatemah Trust, pledged a generous sum of US\$200,000. This donation will be provided over four years, with US\$50,000 annually, towards supporting the Loan Scheme for Higher Education. The existing loan application procedures will remain in place.



Jaffer Family Foundation (JFF) of New York and its international arm, United Global Initiative (UGI) pledges to award seven scholarships to female students

Five Scholarships of US\$5,000 per annum for female students from Tanzania for five years per student to study medicine locally in Tanzania.

Two Scholarships of US\$25,000 per annum for female students from Africa for a three-year science degree course in the USA.

The significant contribution from the generous donors will positively impact the lives of deserving students, ensuring access to higher education opportunities and fostering their personal and professional growth.



Enhancement of an Online Higher Education Loan Program

The primary objective of the project is to develop an online system that automates the loan application and management process. The goal was to improve the efficiency, transparency, and speed of loan processing while incorporating advanced analytics and reporting functionalities.

Prior to implementation, the portal underwent multiple rounds of rigorous testing to ensure a smoother user experience. Bugs and issues were identified and resolved, resulting in an intuitive and user-friendly platform for loan applicants and administrators alike.

The enhanced HELP system incorporates several key features and functionalities;

Online Application: Students can now conveniently apply for higher education loans through the user-friendly online portal. The digital application process replaces the traditional paper-based method, making it quicker and more accessible.

Accessibility: The online portal is accessible to all constituents of Jamaats of AFED, providing equal opportunities to students across the region.

Automated Loan Approval: With the new system, loan approval has become more efficient and

transparent. The automated process ensures faster processing times, providing timely financial assistance to deserving students.

Improved Tracking and Repayment Management:

The portal enables students to track the status of their loan applications, receive updates on approvals, and access their loan statements. Additionally, it facilitates better management of loan repayments, offering a clear overview of outstanding balances and repayment schedules.

Enhanced Analytics and Reporting:

The HELP system now includes advanced analytics and reporting functionalities. This allows administrators and stakeholders to gain valuable insights into loan trends, repayment patterns, and overall program performance.

The successful enhancement of the Online Higher Education Loan Program (HELP) system marks a significant milestone in the Africa Federation's commitment to supporting education and empowering students in the region. The new portal's user-friendly interface, automated processes, and robust reporting capabilities ensure a seamless and efficient loan application and management experience.

The Education Board looks forward to working closely with the education committees and teams within different Jamaats to improve the academic and educational performance of our community. For career guidance sessions along with administration of career assessments please feel free to reach out to education@afederation.org



Our Frequently Asked Questions (FAQ) are also available on <https://tinyurl.com/r2s7xpl>



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Africa Youth Network

MISSION...

Our mission is to empower the youth to thrive by providing them with the tools, resources, and opportunities they need to reach their full potential. We strive to foster a supportive and inclusive environment where young people feel safe, heard, and valued. Through our work, we aim to promote the physical, mental, emotional, and social well-being of youth, and to inspire them to become active and engaged youth who make a positive impact in society.

VISION...

Our vision is a world where every youth has the opportunity to grow, learn, and succeed. We envision a future where youth are equipped with the skills, knowledge, and confidence they need to navigate the challenges of life, and where they have access to the resources and support they need to reach their goals. We see a society that values and prioritizes the well-being of youth, and where young people are empowered to shape their own futures and create positive change in the world.



AYN has recently updated its logo to a more sophisticated and modern design that better represents the board's values and mission. This change aims to help the board stand out and increase its reach in the community.

PROJECTS PLANNED...

Podcast – You Today

This podcast aims to provide insights, experiences, and life lessons, from experts, for the youth. Additionally, different members of the youth will be given the opportunity to come on the podcast and express themselves. The project will help raise

awareness about AYN and other news, important to the youth.



Expanding Networks

AYN is a main team, consisting of both the core team and representatives from all the jamaats under AFED. These representatives play a crucial role in AYN. They serve as a bridge between AYN and the youth in various jamaats, enabling a greater reach for us. They also provide us with valuable insights into the youth of their respective jamaats.

PRE-UNIVERSITY CAMP (MULTI – BOARD COLLABORATION)

This was a collaboration between AYN – AFTAB – EB

The pre-university course ran for the second consecutive year, in Dar es Salaam, at the Seascape Hotel. It was an exciting opportunity to prepare the youth for university! The course consisted of informative and interactive classes, providing the youth with answers to contemporary matters they're bound to face at university, discussion circles and fun-filled activities too. It was a great chance to benefit from the presence of learned and relatable mentors and meet like-minded youth who are about to embark on their university lives too.

MAIN EVENT – AFRICA YOUTH CONFERENCE 2023

The AYN Youth Conference 2023 was a one-of-a-kind, truly remarkable event. It took place in Arusha between 4th and 6th August, providing an excellent platform for young minds to engage in meaningful discussions on pertinent issues and topics to the youth.

The conference was held at The Corridor Springs Hotel's conference room. It ran from 8:30 AM to 8:00 PM daily. Distinguished moderators in their respective fields guided discussions across multiple domains, fostering an environment of intellectual growth and collaboration.

The high table, graced by esteemed dignitaries, added an aura of significance to the proceedings. Positioned at the high table were all the conference moderators. Joining them were the chair of AYN, Ali Khalfan, and the General Secretary. This high table ensemble represented the synergy between leadership and knowledge, setting a precedent for the conference's enriching and enlightening sessions.

The Moderators for the Various Committee

Religion: Shk Ali Rajani

Economics: Br. Mohammed Hussein Rashid
& Br. Miqdaad Remtullah

Mental Health: Dr. Imran Versi

Sports: Br. Ali Hassan Kassam

Lifestyle: Sis. Tayaaba Sherif

Education: Sis. Sukaina Khatau

The exceptional members of the Youth Conference (YC), collectively contributed their diverse talents and expertise, embodying the spirit of collaboration, community service, and empowerment; all a part of what the conference represented! The success of this event stands as a testament to their efforts, commitment, and dedication.

Each day was commenced with the recitation of The Holy Quran and heartfelt Nohas, by our participants. **The First Day of the Conference** set the tone for the MUN-style proceedings and established important conference guidelines.

During the **Second Day**, participants were divided into their six respective committees (Religion, Education, Mental health, Family and lifestyle, Sports, Economics). The groups delved into topic-related discussions, generating very well thought out, strong resolutions to better the youth, which were later presented to the general assembly (conference). Participants also enjoyed free time, with organized outings and activities.

On the **Third day**, the prepared groups showcased their resolutions to the conference, opening the floor up to discussions and amendments. The participants were all highly dedicated to addressing crucial global issues and engaging with them, to create a better tomorrow.

Mealtimes allowed for the participants to refuel and provided great opportunities for networking and sharing ideas! The importance of spiritual reflection was not overlooked, as daily prayers were held, fostering an atmosphere of devotion and unity.

The conference ended with a **Closing Ceremony**, that took place at the KSIJ Arusha Mosque. Following Quran recitation and majlis, the Chairman of AYN took the stage to express his heartfelt gratitude to all the attendees, moderators, participants, YC team members, and volunteers for their unwavering commitment and tireless efforts to the conference's success. The Chairman's words resonated with the audience, highlighting the unity and collaboration amongst the youth, which made the conference a

resounding triumph! The Arusha Jamaat President followed, expressing his admiration for the AYN team's remarkable initiative.

There were some remarkable achievements of several delegates who demonstrated exceptional dedication and insight throughout the conference proceedings. Their outstanding contributions and exemplary efforts did not go unnoticed. It is with immense pride that we congratulate the following individuals for their well-deserved recognition:

Mental Health

- Mohammedabbas Khatau: Best Delegate
- Muzzamilali Dhanji: Honorable Mention
- Nurjehan Nazerali: Honorable Mention

Education

- Abbas Mulani: Best Delegate
- Mehdi Sheriff: Honorable Mention
- Anjuman Shivji: Honorable Mention

Economics

- Irfan Karim: Best Delegate
- Sana Punja: Honorable Mention
- Ali Naqi Esmail: Honorable Mention

Lifestyle

- Heena Suleman: Best Delegate
- Baqir Canani: Honorable Mention
- Zain Nanji: Honorable Mention

Sports

- Hadi Jaffer: Best Delegate
- Mehdi Rowjani: Honorable Mention
- Farwa Zahra Virani: Honorable Mention

Religion

- Ali Jawad Rajani: Best Delegate
- Ahmed Sheriff: Honorable Mention
- Maleeha Sherali: Honorable Mention

Overall Best Delegate Brother: Salman Shariff

Overall Best Delegate Sister: Needa Fatema Gangji



These delegates have truly set a precedent for excellence and have showcased the true spirit of collaboration and intellectual engagement that this conference embodies. We commend their commitment to addressing crucial global issues and commend their outstanding accomplishments. Their achievements stand as a testament to the power of youth to drive positive change and create a better tomorrow.

Alhamdulillah, the conference was a great success amongst the youth and the community at large! The conference fostered critical thinking and collaboration amongst all the members and left an incredibly positive impact on the youth! The conference truly was an opportunity for the youth to come together and **leave their print**.

May the echoes of this remarkable conference continue to inspire us in our pursuit of positive change!



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WF YOUTH CONFERENCE

At the World Federation (WF) Conference "Shaping our Tomorrow – Today" held in London in 2023, the Africa Federation (AFED) team played a significant role. Selected as delegates, these youths participated in a dynamic and enriching event from June 7th to 9th. The conference provided a platform for youth from diverse backgrounds to convene, share ideas, and deliberate on pertinent subjects.

Representing AFED were 8 delegates hailing from various regions:

- Dar-es-salaam: Zahra Habib, Mohammed Mussa
- Arusha: Fatema Lalji
- Madagascar, Antananarivo: Yasir
- Nairobi: Ali Khalfan (AYN Chairman - joined online), Shabbarali Khimji (Vice Chairman AYN - joined online)
- Mombasa: Fatema Zahra Somji
- Réunion: Mylane Goulamaly

Additionally, members from the UK joined:

- Haider Habib
- Nihal Abbas Kassam
- Abbasali Nasser

The conference spanned three days and encompassed sessions, workshops, and discussions to empower and inspire the youth. The event was marked by keynote speeches from prominent figures such as Al Haj Safdar Jaffer (WF President), Al Haj Amin Nassor (AFED Chairman), and Scholar Sheikh Muhammad Hilli.

These speeches provided invaluable insights on youth leadership, social change, and personal development.

The conference's highlights included practical workshops led by Mohammed Mahdi Karim, an accomplished entrepreneur. Topics covered effective communication, sustainable development, addressing challenges faced by youth, and finding solutions. The event facilitated networking opportunities, fostering collaborations and idea exchange. Notably, a task force was established to develop proposals for the executive council, aiming to present youth concerns and perspectives.

Awards were presented to recognize outstanding achievements, underlining the potential of youth in effecting positive change. The AFED team's presentation centered on the concept of 3Es – Engagement, Evolution, and Expansion – to address challenges within the community. The team advocated for a centralized youth committee within the World Federation to enhance global connectivity among young individuals.

In conclusion, the WF Conference proved transformative for the AFED team. It enabled them to explore critical topics, acquire valuable skills, and establish connections. Armed with fresh perspectives and renewed motivation, these youths are poised to create positive impacts within their community and beyond.



Central Bilal Board (CBB)

OVERSEEING BILAL MUSLIM MISSION OF TANZANIA, BILAL MUSLIM MISSION OF KENYA AND BILAL UGANDA ORGANISATION.

The Central Bilal Board (CBB) of the Africa Federation was formed in 2003 and its core activity is External Tabligh, to promote the religion of Islam and the Madh'ab of Ahlulbayt (a.s). CBB is the body supervising the various Bilal Muslim Missions.

CBB was revived in 2022 by the appointment of the Chairman - Alhaj Mohamedbhai Hemani on 24th August, 2022. Respective fields guided discussions across multiple domains, fostering an environment of intellectual growth and collaboration.

The high table, graced by esteemed dignitaries, added an aura of significance to the proceedings. Positioned at the high table were all the conference moderators. Joining them were the chair of AYN, Ali Khalfan, and the General Secretary. This high table ensemble represented the synergy between leadership and knowledge, setting a precedent for the conference's enriching and enlightening sessions.

FORMATION OF THE BILAL BOARDS

A resolution was passed in the Supreme Council Meeting held in Tanga in 1964, that first formed Bilal Muslim Mission of Tanzania, while Bilal Muslim Mission Kenya was formed thereafter in 1971. And Bilal Muslim Organization of Uganda in 2006.

In order to spread Islam and the Madh'ab of Ahlulbayt (a.s) in more countries in Africa, CBB has a plan for the expansion program that includes a longer-term strategy to cover more territories in Eastern Africa viz: Rwanda, Burundi, Malawi and Mozambique.

The role of CBB shall also be to provide support and guidance to the Missions on the matter of importance to include but not limited to:

- a) Statutory (legal) compliance requirements.
- b) Financial management procedures & reporting.
- c) Implementation of the Secretariat's recommendations.
- d) Centers and branches operation policies.
- e) Standard format of presentations of annual reports and accounts.
- f) Staff establishment and advising on procedures for employment etc.
- g) Preparing annual budgets and monthly expenditure controls (Missions).

WHAT WE STRIVE TO DO

Through the Bilal Muslim Mission, CBB as part of the long-term strategy to assist Bilal families through economic development programs, such as microfinance, horticulture programs, etc. to make

them self-sufficient. We also encourage Bilal Muslim Missions to regularly establish bridges of relationship with other faiths through inter-faith and intra-faith programs and maintain positive relationships with other communities in the areas of domicile where Bilal operates.

CBB shall also promote secular education side by side religious education (Hawza) where this is possible and sustainable.

ACCOMPLISHMENTS WITHIN THE PAST YEAR (AUG 2022 – JULY 2023)



From left to right: Alhaj Husseinbhai Karim (BMMT Chairman), Alhaj Iqbalbhai Sunderji (BMMK Chairman), Alhaj Mohamedbhai Hemani (CBB Chairman), Alhaj Amine Nassor (AFED Chairman), Alhaj Aunali Khalfan (AFED V.Chairman), Alhaj Akbar Kassamali (Assistant Secretary), Alhaj Mohamedhusein Somji (BMMK Secretary) and Alhaj Hussein Khaki (Hon Treasurer)

CBB had the opportunity to organize, in collaboration with the AFED Secretariat in Dar es Salaam, to host a consultative meeting with Bilal Muslim Missions of Kenya and Tanzania at AFED Towers.

They covered several important agendas, such as, Challenges faced by the BMMT & BMMK, learning Best Practices from each Board, future of Tabligh in Africa, and how Bilal can play its role which was presented by our BMMT Chairman, Alhaj Hussein Karim.

The BMMK delegation visited Bilal Hawza at Temeke and BCS school the next day. They saw the operations of both the institutions and had discussions with the Hawza Mudiir Sheikh Muhammad Yusuf as well as the BCS Administrator Madam Sidika Karim. On that afternoon they held a meeting with the Bilal Tanzania Board at the Bilal HQ where the details of Bilal Tanzania projects were discussed in the field of Tabligh, Microfinance and education.



BMMK and CBB officials visiting Bilal Comprehensive School with The BCS Administrator, Madam Sidika Karim.

CBB also devised questionnaires to gain insights and attain a deeper understanding which shall assist the Board to have a database of ALL centers and help them to rationalize the Tabligh work being done and enable them to record the achievements of the individual centers since their inception.

We have managed to establish some Tableegh activities in Rwanda. CBB is supporting the Shia Organisation, AMIT, in Rwanda. The Africa Federation through the CBB, has helped recruit Mubaligheen in 10 centers and has printed and furnished these centers with Madrassah Teachers' Manuals in Rwandese Language.

Similar Tableegh work is in the process of being established in Malawi, working in collaboration with the Rab-e-Karim Trust in Lilongwe, Malawi.

BILAL MUSLIM MISSION - TANZANIA TABLEEGH

Hawza:

At the moment, BMMT manages a total number of 693 students (Girls and Boys) in a total of 14 hawza/pre hawzas in Dar es salaam (1), Pwani (1), Ruvuma (1), Tanga (3), Arusha (1), Kilimanjaro (1), Kagera (1) and Kigoma (5).

Hawzatu Bilal Kibaha (Girls) is the new one, officially started in the middle of the first quarter of 2022 starting with 63 students. By June, 2022 the number of students stood at 103.

S/N	REGION/ZONE	NAME OF HAUZA	NO. STUDENTS
1	Coast & South	Bilal Temeke	115
		Bilal Kibaha (Girls)	103
		Songea Pre Hawza	20
2	Kigoma	Thagalain	43
		Imam Hussein	27
		Salman Farsii (Pre – Hauza)	14
		Ammar bin Yasir (Pre – Hauza)	14
		Khadijatul Qubra (Girls)	71
3	Arusha	Shia Centre	35
4	Tanga	Imam Ali	54
		Qaim	67
		Zahraa (Girls)	72
5	Bukoba	Hamugembe	37
6	Moshi	Bilal Madrasa	21

The above table shows the number of students for each Hawza/Pre Hawza managed by the BMMT



Students at Hauzatu Bilal Kibaha during Muharram majlis 1445 AH | 2023

EDUCATION

Islamic Corresponding Course

Early, in the last quarter of 2022 we held the second graduation for our program "Islamic Corresponding Course".

The graduation was held at Bilal Comprehensive School's Husseiniya and was attended by students and invited guests.

A total of 84 students graduated and were awarded certificates.

This program was established by one of the BMMT founders - Allamah Sayyid Saeed Akhtar Rizvi in 1972 and has been active to date with the aim of conveying the teachings of Prophet Muhammad (s.a.w) and Ahlul-Bayt (a.s) regardless of geographical boundaries or age.



From left Sadah Ally - Course coordinator awarding certificate to one the graduates



From left Sheikh Ramadhan Kwezi (Guest speaker), Sheikh Muhammad Yusuph (Mdiru Hawzatu Bilal/Guest of Honor), Sheikh Ibrahim Mohammed, Sheikh Shafii Siraj from Hazrat Bilal Temeke awarding certificate to one the graduates.

BILAL PRE-PRIMARY & PRIMARY SCHOOLS

Currently, BMMT manages a total of 21 pre-primary schools and two primary schools.

Pre-primary schools are located in the regions of Coast & South zone, Tanga zone, Arusha, Mwanza (Lake) zone, Kagera (Bukoba) zone, Kigoma zone and Zanzibar zone with more than 687 students.

On the other hand, primary schools are; Bilal Comprehensive School located at Temeke, Dar Es Salaam with a total of 433 students (Pre-Primary & Primary) by June 2023, and Bilal Academy located in Zanzibar, a newly one - started operations in 2022. Until June 2023, had a total of 60 students (Pre-Primary & Primary).

We have a special program, "Fill My Cup" implemented in all our preschools where students are provided with free breakfast while at school. By June, 2023, a total of 47,542,000 Tanzanian shillings were disbursed to finance the program.



Students at Bilal Comprehensive School during Ashura Majlis 1445 AH | 2023

SOCIAL WELFARE & HEALTH

Ramadhan Distribution 1444H | 2023

Food parcels were distributed to 5,833 families from BMMT centers and Non-BMMT centers across Tanzania.

The distribution was extended to seven orphanage centers in Dar Es Salaam and Coast regions.

The food parcel contained; Wheat flour, Maize flour, Cooking oil, Sugar, Rice, Beans, Spaghetti, Dates, and Salt.



Ramadhan distribution 1444 AH | 2023 at BMMT Mboga Centre



Ramadhan distribution 1444 AH | 2023 at Umra Orphanage Centre – Magomeni, Dar Es Salaam.

Emergency Food Relief

In the last quarter of the year 2022, Tanga region suffered from a food shortage. The mission through donor support responded early in the first quarter of 2023 by providing important and most favored food (maize flour, beans and rice) by the residents of Tanga.

More than 220 house-hold from Magila, Makaka, Pambei and Kwengangau villages benefited from this support.



Emergency Food Relief in Tanga

FREE EYE CAMP

Bilal Muslim Mission of Tanzania (BMMT) in collaboration with BETA Charitable Trust have conducted a four-day free eye camp at Busi - Kondo, Tanzania.

The camp started on August 4 - 7, 2023 led by Mama Keki and the team. A total of 2,100 were screened and 313 cataract surgeries were done.

Our host; Hon. (Dr) Ashatu Kijaji - Member of Parliament for Kondo and Minister of Trade and Industry expressed her gratitude for the visit.



Camp Coordinator (Wearing a reflector) during a free eye camp at Busi, Kondo, Tanzania.

ECONOMIC UPLIFTMENT

Animal Rearing, Agricultural Support & SMEs schemes)

Since 2022, a total of 891 goats were distributed to a total of 302 individuals while a total of 43 cows were distributed to a total of 39 individuals as a loan.

Also, in the 2022/2023 financial year alone, a total of Tsh 91,025,000 was disbursed as a loan to a total of 376 people to boost small businesses including small scale farming, food vending, kiosk etc.

These projects are part of the mission's effort to encourage community participation in production activities and to eradicate poverty among Shia communities.



Standing from left: Admin Coast & South Region – brother Sinani Kamegi handling goats (Animal scheme) at Ruhoma, Lindi.



Rajabu Mwarobaini – one of the beneficiaries at his farm at Magole, Morogoro.



Project Officer – Muhammad Mbagi (Wearing White T-Shirt) handling agricultural inputs at Ruhoma.

BILAL MUSLIM MISSION - UGANDA

Eid- Ul- Adha (Festival of the Sacrifice), is celebrated on 10th day of Dhul Hijjah and this year it was on 26TH June 2023 as per Gregorian Calendar.

It honors the willingness of Hazrat Ibrahim (Abraham) to sacrifice his son Ismael as an act of obedience to God's command. Before Hazrat Ibrahim could sacrifice his son, however, God provided a lamb to sacrifice instead. In commemoration of this intervention, animals are sacrificed ritually all around the globe. Muslims all around the globe celebrate this festival by offering Namaz Eid Ul Adha , Distributing the meat of their sacrificed goats within their family , friends and to the needy ones.

Alhamdulillah just like every year, Even this year we had the opportunity to arrange for distribution to the less privileged ones with open hands. With available resources, We served even more families than the previous year and all Members of Board from BMOU made every effort to reach out to all individuals. Our bilal volunteers traveled across the country and were able to distribute meat at 8 different locations to families across Uganda.

The 8 centers with the amount of goats as follows;

- 1) Kampala – 24 Goats
- 2) Nansana – 6 Goats
- 3) Kibundaire – 15 Goats
- 4) Chankwanzi – 22 Goats
- 5) Knakalanga – 22 Goats
- 6) Kibuku – 5 Goats
- 7) Jinja – 8 Goats
- 8) Iganga – 5 Goats

By the grace of Allah(S.W.T) BMOU was able to distribute 107 goats which was approximately 1400 Kgs of meat across these 8 centers, In the process helping out 740 Families. We pray to Allah(S.W.T) to give us the strength to distribute and support even more families in the coming years inshAllah.

Below are some of the distribution images from each center.

Nakalanga



Jinja Mosque



Nansana



Kyibundai



Kampala



Kibuku



Iganga



May Allah(S.W.T) accept all our sacrifices & Charity.

PLANS OF BMOU FOR MUHARRAM 1445/2023.

We called shaikhs from various centers around the country to our headquarters in Kampala and then we briefed them about the importance of adding lessons from Karbala in their lectures, where we discussed in depth the topics necessary for the community to derive lessons from and some of the topics we decided to select are as follows;

1. How Islam is a religion of equality and condemns racism inspired from the story of John.
2. How the story of Karbala is a light of guidance for everyone inspired from the story of Hurr.
3. Imam Hussain(as) is for every religion and sect of the world because he teaches the lesson of humanity i.e We see people of different religious backgrounds visiting his shrine in Karbala.
4. Learning from Karbala on how to differentiate between Truth and False in today's world.
5. Put more light on the role of Sayyeda Zainab(sa) after Imam Hussain's(as) martyrdom to inspire the women of the community.

We shall be holding Majalis & Matam in various centers around the country for the 10 Days of Muharram where niyaz & tabarruk will be served and our headquarters in Kampala will also be hosting guest speakers as well.

Ashura program will be held in our Jinja Mosque where we shall have the amaal of Ashura and more than 250 of our Shia will gather from all nearby centers to commemorate the day of Ashura.

On the day of Ashura we will have a blood donation camp set up at Jinja mosque where more than 250 shias who will be gathering there will save lives in the name of Imam Hussain(as) by donating blood.

A procession will take place under the banner of Bilal on the 4th of Muharram in the city center where more than 700 of our shias will participate from centers around the country such as; Nakalanga, Jinja, Mayuge and many others, Our various speakers are going to give speeches on topics related to Karbala in different languages such as; English, Luganda, Urdu & Kiswahili and our Noha reciters will recite latmiyas in the local languages.

Muharram 2023/1445.

The holy month of Muharram marks the beginning of the new Islamic year and the tragedy of Karbala, Every year the followers of Ahlulbayt(a.s) all around the world commemorate the martyrdom of Hussain Ibne Ali(a.s) the grandson of the Holy Prophet(s.a.w).

Alhamdulillah, Just like every year even this year the tragedy of Karbala was commemorated by the followers of Ahlulbayt(a.s) in Uganda, East Africa. Bilal Muslim Organization Uganda with all its efforts and the help of Allah(s.w.t) made sure their community

around the country gathered and attended lectures to further learn about this tragedy and mourned for the grandson of the Holy Prophet(s.a.w) at their local Bilal centers. Our plans for this Muharram were as follows;

- To call Shaikhs from upcountry to H.Q for briefing.
- To hold majalis in various centers around the country for 10 days
- To host renowned guest speakers for lectures at our H.Q
- To serve the community members with Niaz & Tabarruk after Majalis
- Hold a procession in the city center in the name of Imam Hussain(a.s)
- Ashura programme to be held at Jinja mosque where more than 100 of our community members gathered from two centers and amaal for Ashura took place where after musibah and matam Niaz was served.

Alhamdulillah we put in all our efforts to carry out these plans and with the help of Allah(s.w.t) we were able to do the following;

We began by calling our shaikhs from upcountry who would be giving lectures in Muharram at various centers and briefing them on the topics they should choose to give lectures on.

We asked them about the topics they had lectured on the previous year and after having sat with them we realized our community had an idea about the historical facts of Karbala and knowing this we came to a conclusion of giving lessons from the story of Karbala to our community, Our main topic being:

What Can We Learn from Karbala?

The following sub-topics were lectured on this year;

The story of martyr John in Karbala and how the religion of Islam does not support the idea of racism but promotes brotherhood and unity regardless of race or color keeping in mind how Imam treated John during his last moments.



The story of Hurr. From this story our community learned how the Imam treated Hurr when he stopped the Imam and the Imam gave him, his army & his animals water and how it's never too late to repent and turn back to the right path.

We kept forward the holy land of Karbala in today's time informing the community about how Imam Al-Hussain(as) is not just for Muslims but people of all backgrounds and religions come to visit him and honor him at his shrine. Meaning his message was the message of Humanity.

How the story of Karbala teaches us to differentiate between Haqq & Batil, And how can we today recognize and stand against any injustice being done to anyone around us no matter how difficult it is.

We emphasized our shaikhs to shine more light on Sayyeda Zainab (s.a) this year for the women in our community to learn more about the role they can play in building a better society and lessons, Such as how important Hijab is for the women of our community.

With the grace of Imam Al-Hussain(a.s) these lectures turned out to be very beneficial amongst the community, To the extent that we started seeing results almost immediately and one of the heart touching incidents we witnessed was; **After one of the lectures on Hazrat Hurr and the story of how him and his army stopped the caravan of Imam(a.s) but the Imam(a.s) ended up serving him, his army and his animals water despite the fact Hurr and his army behaved in a bad manner with the Imam(a.s) and his caravan Inspired one of the community members so much that, they ended up bringing more than 50 bottles of drinking water to be distributed in the next majlis amongst the bilal community.**

Karbala still inspires us and we are very hopeful that these lectures must have had a great impact upon not only our community but everyone who must have attended them. We pray to Allah(s.w.t) that these lectures inspire many more people and end up being beneficial to the community.

We held majalis in various centers across the country where the discussed topics were lectured on and people from the community gathered to not only listen to them but also mourn the tragedy that took place in the month of Muharram by reciting latmiyas and doing matam. Below are a few pictures from some of the centers we held the majalis at:

Kyibundaire



Jinja Mosque

How the story of Karbala teaches us to differentiate between Haqq & Batil, And how can we today recognize and stand against any injustice being done to anyone around us no matter how difficult it is.



Al-Fajar



Bilal H.Q

At our H.Q we held majalis for 11 nights where niyaz was served after every majlis and We also hosted a renowned guest speaker Shaikh Kaka Fadhil, Who gave lectures for 3 nights and the community was so interested in his lectures they were noting down points in their books. He gave positive feedback regarding the community at the H.Q and we also appreciated his efforts by giving him a small Hadiya. His real reward lies only with Allah(s.w.t).



Shaikh Kaka Fadhil lecturing At Bilal H.Q

We served the community members with Niyaz from the 7th of Muharram until Ashura after each majlis in centers upcountry and inshAllah we plan and look forward to gradually increasing both the number of days and centers in the coming years.

Juloos



On the 4th of Muharram, Sunday We held a procession in Kampala the city center where we called more than 700 of our Bilal community members from across the country who attended the procession. We provided all of them with transport to arrive in Kampala at 9:00 AM in the morning, whereupon we provided all of them with breakfast and mobile lavatory services. Once they had rested and had breakfast we began our procession at 10:30am in which we had shaikhs give lectures in different languages such as Arabic, Luganda, Kiswahili, Urdu & English. Latmiyas were also recited in various languages. It took us 2 hours to arrive at our ending point which was darbare Hussaini, Kampala road where more lectures were given until Zohrain was offered by jamaat. After offering Zohrain latmiyas were recited again in various languages and matam was done by the community. After that everyone was served with niyaz and the procession came to an end.

May Allah(s.w.t) accept all our efforts and grant us the Tawfeeq to achieve more in the coming year.



Brothers holding up banners in the procession.



Alam of Hazrat Abbas(as) at the front And Bilal volunteers in orange vests.

Ashura Held At Jinja Mosque

Finally, Ashura was held at Jinja mosque where more than a 100 people from two different centers of Bilal community gathered to commemorate the tragedy of 10th of Muharram, All transport arrangements were made. They had amaal and prayed zohrain by jamaat after which musibah and latmiyas were recited. After the program was done, Niaz was served. Below are a few pictures from that day:



We Pray to Allah(s.w.t) for the strength and resources to keep doing more for the Bilal Community in the coming future InshAllah.

BILAL MUSLIM MISSION - KENYA

Imam Hassan al-Askari (a.s.), describes the yateem of Ahlul Bait (a.s.) as those devoid of or denied the knowledge of the path of Ahlul Bait (a.s.). The purpose of Tabligh therefore, is to invite them to the Deen of Islam as taught by the Holy Household.

Bilal Muslim Mission of Kenya has been working dedicatedly for the cause of Allah (SWT) since its inception 52 years ago, with the blessings of the Almighty. We also acknowledge the invaluable support of our partners, individual and corporate, in enhancing these efforts. We pray the Almighty (SWT) accepts their contributions and increases their Barakaat.

In addition to religious activities centered around the mosque, madrassa and Husseiniyah, Bilal Kenya works towards enhancing Muslim dignity through supporting holistic human development. Bilal Kenya fully supports 15 Shia Centres in and around the Coast region and partly supports a further 40 independent Centers around the country. Total population support includes 5,000 families and 1,000 children in nursery schools. Following are brief descriptions of some of Bilal Kenya's activities in diverse sectors carried this past year.



Water, Sanitation and Hygiene

Concentration is on improving access to clean water and sanitation facilities in underserved communities. 12 fully operational solar powered water desalination plants producing up to 2000 liters of potable water per hour have already been installed at various Bilal Kenya centers, opening up a new era of health and safety for the people. This gives meaning and reality to the practice of the principles of taharat.

Additionally, we have embarked on projects to renovate the existing washrooms at our centers as well as to construct entirely new facilities. These initiatives coupled with hygiene education programs have promoted healthier living conditions and the reduction of waterborne diseases.



Education



Enhancing learning opportunities for the children is a priority. The pre-primary classrooms were fully renovated this year, adding new windows, ceiling, fans and other electrical fittings. New classroom furniture and playground equipment completed the refreshing new atmosphere for the learners.

Furthermore, students were provided with computer tablets which are a highly effective supplemental tool when used under the guidance of their teachers.

Women's Empowerment

Our Economic Upliftment Program is primarily dedicated to the social and economic empowerment of women. Microfinance projects provided women with the means to start and expand their small businesses. Financial literacy training and access to credit has enabled numerous women to generate income, contribute to their households and foster economic independence. Tailoring classes have also been very popular in some locations. The EUP program is also being opened up for male youths.

Food Security and Nutrition

School feeding remains a proven and effective method to improve food security and nutrition. This program is a crucial nutrition and learning support net for children. We successfully completed two phases of the Lunch Program this year which enabled the provision of fresh nourishing and well-balanced lunches to thousands of children.

The Fill My Cup program provides a healthy cup of millet and milk porridge to the little learners at Break Time.

Other food distribution programs included the distribution of Family Food Parcels and Iftar Provisions to Mosques during the Holy Month of Ramadan.



Health

Health initiatives focus on preventive care advice and providing essential medical services to vulnerable communities. Mobile Medical camps are organized at Bilal centers monthly. Patients receive the vital care and medication they need free of cost.



Tabligh and Media

This is undoubtedly a core function of the mission and we work passionately to ensure its fulfillment. This year several Mosques were fully renovated and given a facelift, making them welcoming places for communal worship.

We have experienced exciting growth in our media department. All programs held at the Bilal Hall in Mombasa during the months of Ramadan and Muharram were live streamed on our digital media platforms in an effort to engage the wider community and foster a sense of unity. Some of the programs held at other centers were also available to a global audience.



Housing Development Board

The housing development board consists of 8 members in the current term 2022 – 2025; Lead by Alhaj Akil Hirji (Chairman), other members include Sr. Shakera Dhanani (DSM), Sr. Zakiya Khamisa (DSM), Sr. Ayman Dewji (DSM), Br. Yusuf Jiwa (Mombasa), Br. Navazaly Molu (Antananarivo), Br. Ashfak Vallimamod (Antananarivo), and Br. Salim Raza Dodhia (Malawi).

The vision of the board has been thought of and stands for “Building a Vibrant, Sustainable and Progressive Community.”

Moreover, the mission of the board is “Together we shall progress.”

The vision and mission are in line with our current AFED Chairman Alhaj Amine Nassor’s manifesto.

The board has successfully undertaken 6 major projects in the last 6 years under the immediate past chairman Alhaj Shabir Najafi, including commercial and residential across Dar es Salaam, Tanga, Nairobi and Antananarivo.

Below are Picture of the undertaken projects:



As per our housing survey conducted in February 2023, We have noted a high demand for housing in our community which needs to be addressed in the coming years, to have an economically stable community.

The board this term has started to visit various jamaat in order to assess the situation of the jamaat property and plan along with the jamaat on the upkeep of our properties especially the Masjid and Imambargha. In line with this the board has visited Lindi, Mtwara, Malawi, Kampala and Mwanza in the first year of the term.

Alhamdulillah, during the visit insight of the jamaat properties and way forward has been discussed and planning on going. Meanwhile, Mwanza Masjid major renovation has been carried out, Upliftment of Imambargah was also done. Mtwara jamaat Madrasa was renovated, Masjid & Imambargha uplifted. Below are pictures:

KSIJ Mtwara



KSIJ Mwanza



The board has undertaken water well projects. 7 well water projects have been completed in Tabora, Dodoma, Mtwara, Pemba & Zanzibar and are currently being monitored by the Bilal Muslim Mission in various regions in Tanzania. Below few pictures:



The housing board is currently working on 4 housing projects in Arusha, Dar es salaam and Kampala.

The Arusha project has various challenges and is not yet completed, two housing projects in Dar es salaam and one housing project in Kampala. The planning is progressing.

Our sincere appreciation goes to all our donors for their generous support towards our various projects. May Allah bless you all and accept our services in making transformations in the lives of our communities. Ameen

To achieve goals in our community in Africa, if these two areas of education and housing can be taken care of, we shall achieve a milestone in economic upliftment with the upcoming generation to come.

Sports Council

UMOJA SPORTS TOURNAMENT ARUSHA 17th-19th MARCH 2023

Alhamdulillah, after 6 long years following the 'Furaha Sports Festival' held in Nairobi, the Africa Federation Sports Council hosted a mini Umoja Sports Tournament in the beautiful city of Arusha -The Geneva of Africa!

With the blessings of the Africa Federation Office Bearers and our generous sponsors, the Umoja Tournament was a great success and an enjoyable one for all the 161 sportsmen hailing from nine different cities: Arusha, Dar Es Salaam, Kigoma, Lindi, Mombasa, Moshi, Nairobi, Tanga, and Zanzibar.

Arusha Jamaat as the host led by Alhaj Musaddiq bhai Versi as the convenor and his dedicated team put in tremendous effort and hard work to ensure a smooth flow of the tournament and all the needs of the participants were well met. The 3-day action-packed tournament included five sports: Football, Volleyball, Badminton, Table Tennis, and for the first time ever Cycling was introduced.

FOOTBALL

The men from the coastline, the Zanzibaris who arrived in Arusha first finished first as well, being crowned the champions of the Football Cup event after winning with a score of 1-0 in a thrilling final against Dar Es Salaam.

The host team Kilimeru Arusha clinched the plate cup after a nail-biting final against SAAJ Nairobi that was decided through penalties.

The top scorer award was shared between two finalists of the cup event, Arif Khalfan of Dar es Salaam and Humoud Suleiman of Zanzibar. Dr. Hamza Sajan and Ally Damani both from Kilimeru Arusha were awarded as the players of the tournament. The golden glove (best goalkeeper) was awarded to Mohammed Mukhtar Hussein from SAAJ Nairobi.

The organizing team must be commended for facilitating the use of advanced technology during the tournament similar to the Video Assistant Referee (VAR) system that is currently being utilized in major sporting tournaments across the globe.



VOLLEYBALL

The underdogs and the host team Kilimeru Arusha dominated the volleyball tournament and were crowned the champions of the Volleyball Cup Event after winning 2-0 in the final against team Lindi.

The plate cup was claimed by Team Kigoma after defeating Team Kili by 2-0.

The award of the tournament's best player was shared between two stars, the winning captain Imran Dhalla and veteran Mohsin Abdulrazak Sachedina from team Lindi. The best net lifter was awarded to Arsalan Lalji from Kilimeru Arusha and the upcoming player was awarded to Abbas Murtaza also from Kilimeru Arusha.



BADMINTON

Team Lindi were crowned champions of the Badminton Cup event after defeating Team Tanga B in the final and Team Kili won the plate final defeating Team Tanga A in the finals.



TABLE-TENNIS

The host team Kilimeru dominated the Table-Tennis tournament and clinched the winner's trophy in the Cup event after defeating Team Dar es Salaam 'A' in the final. The plate cup winner's trophy was claimed by Team Dar es Salaam 'B' after defeating Team Meru in the finals.



CYCLING

Held for the first time ever, cycling was the highlight of the tournament. The 4 cyclists that took part in the competition cycled through the scenic East African Bypass Road, a length of 50kms on a beautiful Sunday morning. Three out of the four cyclists were from Dar es Salaam namely: Murtaza Kara, Mustafa Ladha, and Salman Dhalla, and one cyclist was from Arusha namely: Bashir Shah. The winner of the event was the experienced Murtaza Kara.



SPONSORS

The blessings and support from our sponsors were extremely vital in the success of this event. A special appreciation to all our sponsors; Manjis RoadX, Manjis Gas, GF Trucks & Equipments, Masumin Printers, Fragrance World, Tanfoam, Red Dot Distribution, Simba Safaris, Ithna'Asheri Polyclinic, Jaffery Academy, Rosho, Nurture With Noor, Gadgetronix, Blink, Golden Tulip Zanzibar Airport, Travel Link and G1 Security.

We pray to the Almighty Allah (SWT) to bless the sponsors and all our well-wishers abundantly and bestow His special blessings on them and their families, Ameen.

AWARD CEREMONY

The awards ceremony took place on Sunday 19th March 2023 at 11 am. The closing ceremony was attended by the resident Aalim Syed Imran Naqvi, dignitaries from Africa Federation, members of the organizing committee, sportsmen, members of the Arusha Jamaat and most recognizably the past leaders and elders of the Arusha Jamaat who have been pioneers in the sporting fraternity and have always been a source of encouragement for the sportsmen in Arusha and beyond. The Africa Federation vice chairman Alhaj Aunali bhai Khalfan in his address thanked Arusha Jamaat for hosting the tournament and commended the Convenor of the Umoja Sports Tournament Organizing Committee, Alhaj Musaddiq Versi, and his competent team members for their exemplary and determined efforts in the organization of this Tournament. He emphasized and appealed to other Jamaats to make greater efforts to participate in such events whose objective is to foster brotherhood, build strong bridges of friendship and also develop sporting skills amongst our youth and sports enthusiasts of different age groups from the Jamaats of the Africa Federation.



Our special appreciation to all the participating players for being part of this tournament, showcasing and strengthening the brotherhood and unity we have amongst ourselves. We hope to see you all soon inshallah in our upcoming MEGA event which will be announced in due course.

Q&A WITH ZAHEER SHAH



Performance Analyst for Tottenham Hotspur Football Club

Tell us a bit about yourself and your role at Tottenham?

I'm currently in my tenth season working in football. I started off working in the Brentford Academy, before moving to the First Team, where I spent three incredible seasons in a really unique environment. I was exposed to so much that has really helped my career to this day. In 2019, I moved to Tottenham, with my current role being the Lead First Team Performance Analyst. My role mainly consists of focussing on the tactical elements of our game model, and analyzing our matches and training in great detail, in order to provide actionable feedback to the coaches and players.

How has your experience been working in the Premier League for one of the most renowned clubs in England?

In a word, incredible. Of course, the stadium and training ground are exceptional but coming from Brentford where the facilities weren't as grand – I learnt to appreciate the people that made the soul of the club. I love working with the team at Spurs because the level is so high, that you can never afford to stand still. Working in the Premier League was always a dream of mine – I was never good enough to become a player but I never wanted to work in anything other than Football, so to be in this position, working in the best league in the world for one of the best clubs, is really special to me.

You have worked under various managers, what is the biggest learning for you?

I've been really lucky to work under some incredible managers. From Dean Smith, who was the first to really give me my voice in a high-performance environment. He taught me the value of leadership through humility and kindness and was an amazing manager of people.

Thomas Frank, who was his assistant coach, replaced him as manager. He never put a limit on how much support I could provide. He gave me a lot of autonomy in terms of how I wanted to work and really gave me the passion to work on "us" - our team, our model of play, our philosophy and beliefs regardless of the opponent.

When I moved to Tottenham, I briefly worked under Mauricio Pochettino. I learnt so much from him and his staff about what high standards really are. They were really open to sharing their knowledge with me and I understood very quickly how detail and structure in the way we work can always compensate for any gap in quality and finance.

My first longer term manager at Tottenham was José Mourinho, someone who I looked up to when I was growing up. I could speak a lot about his abilities as a coach and manager, but his personality was something that really stood out to me – someone

who had achieved so much in his career was still willing to give time, energy and patience to someone like me was one of the biggest highlights of my career.

After him was Antonio Conte, a purebred winner and an incredibly passionate coach. During his tenure, I started to gain more seniority in my role, so working closely with him was a big learning experience in terms of his knowledge of the system he wanted to play, but also his continuous improvement in the "small details that moved the final result".

Now I'm working under Ange Postecoglou, who has already left an incredible impression on the staff and players at the club, with his energy and footballing ideas. I'm continuing to learn from coaches whom I feel I share a similar footballing ideology with, and it's something I'm really enjoying.

With every career there have been challenges, what's been your biggest challenge pursuing this career path?

Starting this career was a challenge in itself. I never had a role model to look up to, to say that I wanted to be like them. Having to convince my family that this was a viable option took a lot of work but thankfully, through hard work and perseverance, I feel like I've justified the risks I took earlier in my life.

The on-going challenges really come in the form of the effect working in Football has had on my social life. I've been really lucky to marry someone who's been incredibly understanding and supportive, as well as having friends who understand what I'm trying to achieve. When you're working in a career that demands a large majority of your attention for 46 weeks/10 months of the year continuously, then you appreciate the support a lot more.



What is your take on the rise in sporting careers? Do you think there's huge potential for our community members to pursue this?

Of course, I don't believe there are many jobs out there that we, as a community, should not endorse. Being "visible" gives us the platform to send our own message to the world that we are all connected, and that we share common values and enjoyment. It should fill us with pride to see people who look like us achieve great things in any walk of life, and sports should be no different.

Previously, people may have seen that becoming a football player was the only path to take in the sport, but there are other options such as becoming an analyst, a scout, a nutritionist, a sports scientist, a club doctor etc, and these careers are just as viable for women too.

You were featured by the Premier League for an episode focussing on South Asians in Football, an inspirational moment for you and the community in general. What's your message to those following your journey?

Follow your passion. As generic as that sounds, I couldn't imagine my life without having it being fuelled by something I'm deeply passionate about. Understand that success is never in a straight line but always be ready to take any opportunity given to you.



If you look back a decade or so ago, you would see that sports in our community was always passion driven and never a career path. Making it to the top level seemed impossible. Do you feel that the advancement of technology has opened up more sporting careers and opportunities that our community can tap into?

I believe so, social media especially has allowed anyone from anywhere to tap into the industry to the level where, if you're lucky, you can get noticed.

Everyone reading this will probably start looking closely into the Spurs dug out for you! What's your normal match day routine like?

A typical matchday would consist of meetings prior to kick off, either with the team or with individual players. Once the game begins, I would be sat up in the press area - which is an elevated position to give me a better vantage point of what's happening on the pitch. I capture the game on my laptop, where I'll be analyzing live and providing feedback to the coaches on the bench via radio. I also prepared a short video for the manager to show the players at half time consisting of key points - good actions to continue, and areas of improvement.

Once the game ends, I watch it back with a fresh mind (and less emotion), and prepare a comprehensive analysis of the game to then be shown to the coaches and players the following day. A normal matchday, depending on the kick-off time, tends to be a 12–16-hour work day.

You have been part of many historical matches. Which one stands out for you?

It's hard to pick just a single match because football doesn't allow you to dwell on positive or negative results for too long! The one match that will always hold the fondest memory for me is the first home game I attended after joining Tottenham – it was a Champions League game against Bayern Munich. We lost that game, but the reason it holds a close place in my heart is the feeling I had, having just come from Brentford, to be a part of a European game in the best stadium in the world and to hear the famous Champions League anthem literally brought a tear to my eye.

Analyzing world class players and coming up with strategies to combat them is a tough task. Who would you say is the most difficult opponent (team) and player you have had to analyze?

The Premier League is blessed with some of the best coaches in the world now, there isn't a single weak team in the league anymore. As difficult as it is to prepare for a game against Manchester City, it's equally as difficult to prepare for games against some of the "smaller" teams in the league due to their own strengths – be it their intricate playing style or their physicality and presence.





WORLDWIDE

WORLDWIDE

Lifestyle: Women



CHOP IT

Chop It is a page run by two sisters (Sabira & Samana), our Instagram family calls us "Chop" and "It". We share our love for food, family & a little bit of everything. We launched the page during Covid, it was something that just felt natural to do. Our mum is a phenomenal cook and dad is the biggest food critic, you put the two together and you get really good recipes. We wanted to share our recipes with the world and that's how we started. Fast forward a couple years later, our page is now a family favorite where we post much more than just food.. our page is also about giving back and promoting businesses across east Africa.

Instagram handle @c.h.o.p.i.t

What's the hardest part about owning a business ?

The hardest part about owning a business is the feeling of being responsible for so many lives. We're currently a team of 30 people, and working hard every day to make sure they go back home happy to feed their families makes you want to work extra hard, not just for yourself but for your team that depends on you.

Who/ what is your biggest inspiration?

Our followers who we call our "Chop It family" are our biggest inspiration. They motivated us to share more about our lives, encouraged us to open a restaurant and supported us through every step. Every single

like, comment, repost or message is what inspires us to do better every single day.

What 3 things would you say are the most important for people starting a new venture? (Advice)

Innovative - coming into the market with a product/service that is unique to you and your brand.

Market research - conduct thorough market research before starting a new venture. Find out what the market wants, where they want it and how much they're willing to pay for it.

Marketing - go hard on advertising. Be innovative and have creative ways to market your brand.

How did your first conversation about chop it start? And do you feel your initial concept of chop it is different to what you're doing now?

It started in our bedroom at 11pm at night! We initially started by just sharing recipes online.. from easy quick recipes to hearty family meals. We shared all our family secret recipes and tips and that's how the magic started... how it's different from now, we've grown from just sharing recipes to posting about our family, giving back and promoting businesses across east Africa and of course owning a restaurant which has escalated quickly with 3 branches across Kenya!

What pushed you to get this far?

We pushed each other. On days Samana (IT) feels less motivated, Sabira (Chop) comes in with all the energy and good vibes (and vice versa). What pushed us this far is the love our parents show us and support every thing we do, advise us and always cheer us on. What pushed us this far is that we enjoy doing it, we both found what we love doing and it's the biggest motivation ever!



How did fame change you ?

Hmmm.. tough question. Because from the inside looking out we feel like we're still the same two girls who make wrong decisions, wake up late & stay up until 2am playing Mario kart. Fame feels good, when people recognise and appreciate the hard work you do, but fame makes you feel responsible to help other people, to use your platform to give back and promote small businesses.



Why did you choose this particular type of business?

We started a small pop up shop 2 years ago in Ramadan in Mombasa, we only sold one item, our very famous "ChopNut Sundae ". The feedback we got was insane, everybody loved it and we'd sell out every single day. So we knew it's something that everyone loved. We decided to do it on a bigger scale and open a permanent restaurant in Nyali.

Bwt... if you haven't tried our ChopNut sundae..... You haven't tried the best sundae in the world!

So why did we choose this business?

We did our market research and saw a gap in the items we offer. Mishkaki is sold everywhere in East Africa, we know it's something that the people love. So we transformed the simple mishkaki into a Shakeshaki.

What are you the most proud of when encountering your business

We're happy we've made it this far, that we were able to achieve this goal. We're grateful for the support and love shown from everyone, from the people who give us good and bad feedback to our loyal customers we see almost every single day. It's been a long journey from where we began, and we're excited to see what the future holds for us.





Your Personal introduction, Background story and what gives you immense joy and happiness with the business?

My name is Salma Khimji originally from Mombasa but now based in Dubai for the last 40 years designing and creating new ideas of modest fashion through abayas gives me joy. It makes me happy to dress people modestly. I was always passionate about fashion and used to design abayas and outfits for girls in my family. I started getting requests from people outside the family to design abayas. This further expanded to queries beyond Dubai.

Instagram handle @skabayafashion.

What initiated the start of your journey?

After my children got married I had a lot of extra time in my hands and this gave me the opportunity to expand my passion into a career.

How do you keep up with the demand for different fashion and hobbies?

To keep up with the time I always make sure I am up to date on the latest fashion trends, especially being based in the UAE where abayas are what most people wear. I always add different trendy abayas to my collection constantly. For example, in the summer more colorful abayas are in trend so during that season I supply that and have light colored abayas in my collection. And in winter I introduce a velvet collection, mostly velvet coats and shawls. Living in the UAE, also means I get access to a wide variety of abaya styles and I combine the trends and styles and make sure that my abroad customers get introduced and easy access to trends in the Arab world.

What's your best selling item?

Best selling items are exclusive shellas. This include trimmings of feathers, fur, frill, 3D flowers ect this is because many like wearing these to jazz up their outfit especially during Khushali, weddings and eid.

What do you think is the hardest part of your business?

Sometimes it's hard to work with customers abroad as I cannot measure them myself. At times people send me wrong measurements, and I have to make sure that they are right before I send it to get made. Another problem that arises, is keeping up with the tailors and making sure they are producing their best quality work for my customers.

How did you grow and how long did it take you?

It started off with friends and family eventually expanding via word of mouth, another way I got more orders from abroad was through Instagram and my regular posting to advertise new designs.

What advice would you give out to other women about starting their businesses?

First of all it is very important that you are genuinely passionate about your job. It will

definitely face many struggles and not everyday will be a good business day but you have to stay focused, positive and motivated towards your goal. Another great thing is never to let anyone's negativity affect your business.

How many members are included in the help of your business?

At the moment I work solo but initially I had much support from my close family and friends towards the start of my brand- this included help with my Instagram page, logo designing and printing. In the future I'm aspiring to get a team because there is a lot of demand and international orders. Also getting time to Myself for my other hobbies is very hard at the moment Like badminton and going to the gym is now less frequent for me than before my business. This is due to lack of time since it takes a lot of back and forth to the tailors, market etc.

How often do you commute to Dar es salaam?

I usually commute to Dar once or twice a year, but it's slightly decreased now due to the heavy demand in dubai.

However, when I send my orders they're sent with a courier and it reaches in 2 days, my daughter stays in Dar so that makes it easier to ship the products & hence that makes her house the collection point.

An advertisement for Pascal Computer Services. On the left, a white and blue humanoid robot is shown from the chest up, looking towards the right. In the center, a laptop is open, displaying a website with the 'PCS' logo. To the right of the laptop, there are several translucent, futuristic-looking panels with data and charts. The background is a light grey gradient. In the top left corner, there is a logo for '30 YEARS' with the text 'WE ARE BEST QUALITY FOR YOU' above it.

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Your Personal introduction, Background story and what gives you immense joy and happiness with the business?

My journey began with a simple idea. I had always possessed an unquenchable love for fashion, an insatiable desire to create something unique and special. Armed with a burning passion and a vision in my heart, I took the leap of faith to start my very own customized apparel business and with that I introduce to you Sukaina kermali Apparel which began with creating custom Sweatshirts, Tees & Hoodies.

As time went on, my customized apparel business started gaining recognition. Word of mouth spread, and I found myself with a growing clientele who appreciated the unique touch I brought to their clothing. I realized that I had tapped into something powerful – the desire for personalized fashion experiences that celebrated individuality and self-expression.

Fuelled by this realization, I set out to expand my business, pushing the boundaries of what I could achieve. I envisioned a fashion-forward tailor-made empire, a haven for those who craved sophistication, elegance, and exclusivity.

Instagram handle @sukainakermaliapparel

What initiated the start of your journey & what's your biggest accomplishment so far?

It all started with a spark, a moment of inspiration that ignited my passion for fashion. I enrolled in a short fashion course, eager to learn the artistry and craftsmanship that lay behind the garments

we wear. Little did I know that this humble decision would set me on a path filled with countless opportunities and remarkable achievements.

As I delved into the world of fashion, I soon realized that it was not just about creating beautiful garments. It was about self-expression, empowering individuals to embrace their unique styles, and leaving a lasting impact on the industry. Armed with this newfound understanding, I set out to make my mark.

Through perseverance and hard work, my dedication started to bear fruit. I found myself participating in Swahili Fashion week, one of the largest fashion weeks in East Africa. The opportunity to showcase my designs to a vast audience was exhilarating, but it was the recognition that followed that truly took my breath away.

I was honored to receive not just one, but two prestigious awards for my designs. One of which is the Upcoming designer of the year 2021 and Modest Fashion Designer of the year 2022.

The feeling of accomplishment and validation was overwhelming. It was a testament to the countless hours of hard work, sleepless nights, and unwavering determination I had poured into my craft.

But my journey did not end there. In fact, it was just the beginning of a new chapter. I realized that true growth lies not only in accolades and recognition but also in the ability to embrace new challenges and expand my horizons.

I chose to be part of various fashion competitions, pushing myself to explore uncharted territories and test my creative boundaries. These experiences introduced me to a vast network of talented individuals in the industry, fostering collaborations and friendships that continue to shape my journey.

Yet, amidst the exhilarating whirlwind of growth and opportunities, I have always stayed true to my core values and beliefs. I have remained steadfast in adhering to my boundaries, never compromising my artistic vision or sacrificing my authenticity for the sake of conformity.

Today, as I reflect on my journey, I find solace in the fact that my biggest accomplishment goes beyond awards and recognition. It lies in the unwavering commitment to my artistic integrity, in the countless lives I have touched through my designs, and in the inspiration I have instilled in aspiring fashion enthusiasts.

How do you keep up with demand for different fashion and hobbies ?

Keeping up with the demand of different fashion styles and hobbies can be both exhilarating and challenging. As a fashion enthusiast myself, I understand the importance of staying ahead of the curve and catering to the ever-evolving tastes of our diverse audience.

One of the most powerful tools is social media. Platforms like Instagram & Pinterest, offer an incredible opportunity to showcase my designs, engage with my audience, and gather valuable feedback. By maintaining an active presence on these platforms, I stay connected to the pulse of the fashion community, by monitoring emerging trends, and understanding the desires of my target market. I use social media to share behind-the-scenes glimpses into my creative process, engage in conversations, and build a loyal following that aligns with my brand's aesthetics and values.



What's your best selling item ?

I take pride in crafting custom-made tees and hoodies that are not only stylish but also reflect my clients' unique personality and taste. My commitment to delivering high-quality garments tailored to my clients' preferences has made these items my consistent best sellers.

But that's not all. I am equally passionate about creating luxury custom dresses that exude elegance, sophistication, and a touch of opulence. Each dress is meticulously crafted with the finest materials and attention to detail, ensuring that my clients feel like royalty whenever they grace an occasion wearing my designs. These dresses have become highly sought-after pieces, cherished by those who appreciate the artistry and timeless beauty they possess.

In addition to my existing offerings, I am excited to announce my dedication to providing custom powerful and unique trendy but modest outfits that will soon become best sellers. I understand the importance of clothing that empowers my clients, celebrates their individuality, and resonates with their personal values. My upcoming collections will reflect the perfect harmony between the latest fashion trends and modest fashion principles, ensuring that they feel confident, stylish, and true to themselves.

What do you think is the hardest part of your business ?

While the world of fashion may seem glamorous and enchanting from the outside, it is important to acknowledge the difficulties I encounter along the way.

One of the hardest parts of my fashion business is navigating the ever-changing landscape of trends and consumer demands. Fashion is a dynamic and fast-paced industry, where trends come and go in the blink of an eye. Staying ahead of the curve and predicting the desires of my customers can be an arduous task. It requires constant research, analysis, and a deep understanding of the ever-evolving preferences of my audience.

Additionally, ensuring the sustainability and ethical practices within my fashion business can be a challenging endeavor. Striving for a sustainable and responsible supply chain, sourcing eco-friendly materials, and maintaining fair labor practices are essential but complex goals. I am committed to minimizing my environmental footprint and making a positive impact, but achieving this in an industry that often prioritizes speed and profit can be an uphill battle.

Furthermore, the intensely competitive nature of the fashion industry poses another significant challenge. With countless designers and brands vying for attention and market share, standing out and carving a niche can be daunting. It requires a unique blend of creativity, innovation, and strategic marketing to capture the hearts and minds of my target audience. The constant pressure to stay relevant and make an impact can be both exhilarating and overwhelming.

Running a fashion business also demands a tremendous amount of dedication, perseverance, and resilience. It is not uncommon to face setbacks, financial challenges, and unexpected hurdles along the way. Building a brand from scratch, managing operations, ensuring quality control, and juggling various aspects of the business require a relentless commitment to my vision and an unwavering belief in my abilities.

Despite these challenges, I want to emphasize that it is precisely these hardships that make the fashion journey so rewarding. Every obstacle I overcome, every lesson I learn, and every step forward I take shapes me into a stronger and more resilient individual. I grow not only as an entrepreneur but also as a creative soul passionate about making a difference through my craft.

How did you grow and how long did it take you?

Reflecting on my journey as a fashion business, I am humbled and grateful for the growth I have achieved over the years. Growing a fashion business is a gradual process, one that requires dedication, resilience, and a steadfast belief in your vision. Today, I would like to share some insights into my growth story and the time it took me to reach where I am today.



My journey as a fashion business began in 2019, fueled by a burning passion for creativity and a deep love for the art of fashion. Like any other entrepreneurial venture, My initial steps were humble, marked by small victories and a relentless drive to make my mark in the industry. I started by building the foundation of my brand, establishing my unique identity, and creating a strong connection with my audience.

From the outset, I understood that growth would not happen overnight. I embraced the notion that success is a journey, and each small step forward brings me closer to my ultimate goal. I focused on creating exceptional designs, delivering outstanding customer experiences, and continuously improving my craft. With every satisfied customer, every positive review, and every milestone reached, My growth began to take shape.

Throughout this journey, I have faced numerous challenges and setbacks. I encountered moments of self-doubt, financial constraints, and intense competition. However, I never lost sight of my vision. I persevered, constantly learning from my experiences, and leveraging them as opportunities for growth.

Over time, my dedication and hard work started to bear fruit. I witnessed a steady increase in my customer base, the expansion of my product offerings, and a growing recognition of my brand within the fashion industry. My commitment to quality, creativity, and customer satisfaction became the cornerstone of my growth.

I am proud to say that I have come a long way since 2019. However, I recognize that my journey is far from complete. There is still so much more I aspire to achieve, so many goals waiting to be realized. I am committed to continuous improvement, innovation, and pushing the boundaries of my creativity.

My growth as a fashion business is not measured solely by financial milestones or industry accolades. It is about the impact I create, the relationships I build, and the positive influence I have on my customers' lives. Each satisfied customer, each smile my designs bring, and each moment of self-expression my fashion facilitates, signifies growth and success in its truest form.

What advice would you give out to other women about starting their businesses?

To all the inspiring women embarking on the path of entrepreneurship.

Starting your own business is an incredible journey filled with excitement, challenges, and countless opportunities for growth. As you set out on this empowering endeavor, I would like to offer you some advice, with patience and time at the forefront, to help you navigate the road ahead.

First and foremost, embrace patience. Building a successful business takes time and dedication. It's important to understand that overnight success is rare, and there will be moments when progress feels slow. Patience will allow you to stay focused, remain resilient, and see the value in every small step forward. Remember that each day is an opportunity to learn, grow, and inch closer to your goals. Trust the process, and believe in your abilities to overcome obstacles and persevere.

Invest time in thorough research and planning. Lay a solid foundation by thoroughly understanding your industry, target market, and competitive landscape. Develop a clear vision for your business and set achievable goals. Take the time to create a well-thought-out business plan that outlines your strategies, financial projections, and marketing approaches. While plans may evolve along the way, having a solid framework from the start will provide guidance and clarity.

Surround yourself with a supportive network. Seek out mentors, join communities, and connect with fellow entrepreneurs. Surrounding yourself with like-minded individuals who share your passion and drive will provide valuable insights, guidance, and a sense of camaraderie. Engage in conversations, attend networking events, and foster relationships with those who can offer guidance, inspiration, and support during both the triumphs and challenges.

Be open to learning and embrace continuous improvement. The journey of entrepreneurship is a constant learning process. Stay curious, seek knowledge, and remain open to new ideas. Embrace feedback and use it as an opportunity to refine your offerings and enhance your business. Continuously update your skills, stay informed about industry trends, and adapt to changing market demands. As you grow, evolve your strategies and pivot when necessary. Embracing a growth mindset will fuel your progress and enable you to seize new opportunities.

Believe in yourself and your vision.

Entrepreneurship requires a strong belief in your abilities, resilience, and a firm belief in the value you bring to the market. Embrace self-confidence, even when faced with doubt or setbacks. Trust your instincts and stay true to your vision, as it is your unique perspective and passion that will set you apart. Surround yourself with positive affirmations, practice self-care, and nurture your inner strength. Remember, you are capable of achieving greatness. Lastly, celebrate small victories along the way. Entrepreneurship is a journey of ups and downs, and it's crucial to celebrate milestones, no matter how small. Recognize your achievements, embrace the lessons learned from failures, and find joy in every step forward. Acknowledge the impact you are making, both on your own life and in the lives of others.

Believe in the power of patience and time. With perseverance, dedication, and a resilient spirit, you have the ability to turn your dreams into reality. Stay committed, trust the process, and keep the flame of your passion burning bright. The world needs your unique perspective and the incredible businesses you will build.



How many members are included in the help of your business ?

At present, the primary pillars of support come from a close-knit team consisting mostly of myself and my dedicated family members. As the founder and driving force behind the business, I have taken on multiple roles, from the creative vision and design process to marketing, operations, and strategic decision-making. With a deep passion for fashion and a commitment to delivering exceptional products, I have poured my heart and soul into building and growing the business.

In addition to my own involvement, the unwavering support of my family has played a significant role in the success of my fashion business. They have been pillars of strength, offering invaluable assistance in various aspects of the operation. Their unwavering belief in my vision, encouragement during challenging times, and willingness to lend a helping hand have been instrumental in overcoming obstacles and pursuing my goals.

While the core support mainly stems from myself, my family, and the skilled tailors, it's worth mentioning that my network of customers, friends,

and fellow fashion enthusiasts has also played a vital role. Their support, feedback, and word-of-mouth recommendations have helped me gain traction and grow my customer base.

As I continue on this exciting fashion journey, I remain open to collaboration and the possibility of expanding my team to include additional members who align with my vision and values. The dynamics of a fashion business can evolve, and I am open to embracing new talent and expertise as I move forward.

Why did you choose this particular type of business?

The decision to pursue this path was deeply rooted in my desire to create a space within the fashion industry where cultural and religious boundaries could be respected, while showcasing the beauty and creativity of modest fashion.

As a modest fashion designer, I have always been passionate about fashion and self-expression, but I also wanted to honor my cultural and religious values. I recognized that there was a need for clothing that could cater to individuals like myself who sought trendy and fashionable designs while adhering to modesty guidelines.

By establishing a fashion business centered around modest fashion, I aimed to challenge the misconception that fashion must compromise one's cultural or religious boundaries. I wanted to prove that it is possible to be in the fashion industry, embrace personal style, and respect cultural and religious values simultaneously.

This business venture allows me to showcase the richness and diversity of modest fashion, providing individuals with a platform to celebrate their identities through their clothing choices. It empowers individuals to express their unique sense of style while feeling comfortable, confident, and true to themselves.

Through my designs, I strive to inspire and uplift individuals who may have felt underrepresented or overlooked in the fashion world. I want to provide them with fashionable options that align with their cultural and religious values, enabling them to embrace their identities proudly.

Additionally, by breaking barriers and showcasing the beauty of modest fashion, I hope to foster a greater understanding and appreciation for diverse cultural and religious practices. Fashion has the power to transcend boundaries and bridge gaps, allowing us to connect with one another on a deeper level.

Choosing this particular type of business was driven by my personal journey, the desire to create positive change, and the belief that fashion should be inclusive and representative of all individuals, regardless of their cultural or religious backgrounds.



LIFESTYLE

HEALTHY



Medically reviewed by Dr. Nikita Toshi

Ayurveda is an ancient Indian medicinal system. Ayurveda means the science and knowledge of life where – Ayur means life and Veda means science or knowledge. The ayurvedic practice is five thousand years old and works on three basic three principles or doshas (Vata, Pitta, and Kapha).

Ayurvedic treatment can holistically heal you. It not only treats your illness but also protects you. According to Ayurveda, each person has their Doshas that should be balanced to treat that person.

Ayurveda practice is based on three main books named – Charaka Samhita, the Sushruta Samhita, and the Astanga Hridaya that were written in Sanskrit over 2,000 years ago and are known as the Great Trilogy.

The Role of Ayurvedic Herbs

The ayurvedic herb is an integral part of the ayurvedic medicine system. From ancient times, we have been using these herbs to treat different diseases, to promote mental clarity, boost immunity, healthy skin, hair, etc. In Ayurveda, a patient can be treated as a whole and not just a diseased part. Thousands of herbs have been used in Ayurveda to treat illnesses where active ingredients are derived from leaves, roots, flowers, and bark. Herbs are potent to balance the level in mind and body.

“Manjistha might be your ally in bone diseases. I recently came across a study conducted in 2020 that says the root of Manjistha contains a compound that may be useful as a

phytomedicine for the treatment of bone disorders.”

Dr. Siddharth Gupta, MD

Benefits of Ayurvedic herbs

Balance your dosha's and provide complete relief from an existing illness.

They are treated as a whole individual, so this type of treatment can give you a side advantage to cure other health problems with the main disease.

It is a natural line of treatment with no or fewer benefits.

It improves vitality and provides strength.

They boost your immunity and increase your natural power of healing.

“I recently read an article that suggests the use of Licorice may aid in dental problems. Studies say the root of licorice is beneficial for dental health for many reasons, including cavities, reducing plaque, and infection. I highly recommend the use of licorice under the physician's guidance.”
Dr. Rajeev Singh, BAMS.

Best Ayurvedic herbs

The following ayurvedic herbs are very famous and effective for many years. Here we will describe herbs with their benefits:

1: Ashwagandha

Ashwagandha is a traditional ayurvedic medicine used for multiple uses. It is found in India, Africa, and some parts of the Mediterranean continent. Ashwagandha's name is taken from a Sanskrit word where Ashva means horse, and Gandha means smell. As per the traditional description, it can bring the strength and stamina of a horse while nourishing the female and male reproductive and nervous systems.

It is also called 'Winter Cherry' or 'Indian ginseng'. Generally, Ashwagandha roots are used for preparing ayurvedic remedies. The benefits of Ashwagandha are as follows:

- Boosts immune system
- Decreases stress and calm your body
- Enhance your memory and cognition
- Improve sleep patterns
- Helps to manage weight
- Helps to maintain normal testosterone levels in males
- Increase fertility
- Improve heart health
- Helps to manage weight
- Promote thyroid health

Ashwagandha is versatile and can be consumed as a powder, a tablet, or a liquid extract form. You can also take it with or without food and at any time.

2: Brahmi

Brahmi is also called a Bacopa Monnieri is a traditional ayurvedic herb that has been used specifically to treat neurological disorders. It has anti-inflammatory and antioxidant properties. The leaves of this plant are considered very pure and effective. The benefits of Brahmi are as follows:



- Works as a brain tonic
- Enhance memory, concentration, and intelligence
- Improve nervous system function
- Reduces stress and depression
- Calm your mind
- Reduce the symptoms of attention deficit hyperactivity disorder (ADHD) like hyperactivity, impulsiveness
- It is used as a great antioxidant that helps to remove cancer-producing cells
- Acts as a natural blood purifier give healthy skin and hair

3: Shatavari

Shatavari is a medicinal herb with excellent health benefits. Shatavari is also called the 'queen of herbs'. It has antioxidant properties due to the presence of Saponins in it. It is very beneficial to boost your immunity and for the female reproductive system.



Here are some benefits of Shatavari

- Enhance immunity power
- Reduces inflammations
- Improve female reproductive system activity
- Effective in alleviating respiratory symptoms
- Works excellent to relieve acidity symptoms
- Helps to cure esophagus, stomach, and intestinal ulcers
- Maintain blood sugar levels
- Controls anti-aging changes of skin

4: Licorice

Licorice has been used since the old days not only in Indian but in Greek and Egyptian medicine preparations. Due to its sweet flavor, it is used in various preparations such as herbal teas, candies, capsules, and liquid extracts. Benefits of Licorice are as follows:



- Provides relief from acidity, stomach ulcers, and food poisoning
- Treats cold and cough
- Reduces stress
- Works as an anti-inflammatory, anti-spasmodic, anti-microbial, and anti-aging
- Excellent for hair fall and to prevent dandruff
- Beneficial in prostate gland problems

5: Neem

Neem is a well-known herb due to its bitter taste. The word "Neem" is derived from the Sanskrit Nimba – which means the bestower of good health. Neem has miraculous healing powers used in various disorders. It is used in almost 75% of formulations in Ayurveda. The benefits of neem are as follows:



- Neem has antiseptic, anti-microbial, and antifungal properties.
- Potent blood purifier and detoxifier
- Treat acne, eczema, and skin diseases.
- Helps to reduce fever, especially malarial fever
- Maintain oral hygiene and prevent dental caries, infections
- Neem paste is great for hair and helps to control dandruff.

"I read an article that suggests Amla's phytonutrients and antioxidants help improve memory by combating free radicals, which can assault and destroy brain cells. The high Vitamin C content of amla aids in the production of norepinephrine, a neurotransmitter that is thought to boost brain function in dementia patients." **Dr. Smita barode, BAMS**

6: Manjistha

Manjistha is great blood and lymph purifier helps to improve and regulate your immune system. Manjistha is effective to cleanse the liver, kidneys, and skin. The benefits of Manjistha are as follows:



- Boost your immunity
- Helps to improve complexion and clears acne
- Memory enhancer and increase learning ability
- Treats allergic conditions

7: Amala

Amala is a powerful rejuvenating herb in Ayurveda. It mainly serves to boost the immune system. It has great antioxidant properties. The benefits of amala are as follows:



- Enhance body immunity
- Strengthen heart muscles
- Great for hair, skin, eyes, and nails
- Reduces high blood sugar levels
- Relieve from acidity

8: Haritaki

Haritaki is known as a 'king of herbs' in the ayurvedic system of medicine. It is useful to strengthen energy, awareness, and intelligence. The benefits of Haritaki are as follows:



- Strengthens the vital functions of the body, such as strong digestion, nutrient absorption, elimination, etc.
- Reduce cholesterol levels
- Prevent lung infections
- Great for eyes

A large advertisement for Wizard Works T LTD. The background is white with a purple border. On the left, there are several circular images showing different types of clothing: a black safety shoe, three men in suits (blue, grey, and brown), a man in a yellow safety vest and hard hat, a man in a dark uniform, and a man in a blue shirt and dark pants. On the right, the company logo is in a purple box, and the company name 'Wizard Works T LTD' is written in large purple letters. Below the name, there is a list of services and contact information.

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WITH DR MOHAMED SHABIR

Dr. Mohamed Shabbir is an orthopedic and trauma surgeon working at Ebrahim haji charitable health center and an honorary lecturer at Muhimbili University of health and allied sciences. Additional qualifications include Master's of public health and Master's of business administration in healthcare. Passionate about health promotion and prevention of injuries of which I have published numerous researches in peer-reviewed international journals. Currently pursuing a Masters in sports medicine.

Question: What is osteoporosis, and how does it affect the bones?

Answer: Osteoporosis is a medical condition characterized by a decrease in bone density and strength, leading to an increased risk of fractures. Essentially, it means "porous bones." In healthy bones, there is a constant balance between bone formation and resorption (breakdown). However, in osteoporosis, the rate of bone resorption exceeds the rate of bone formation, causing bones to become weaker and more susceptible to fractures.

Question: Who is most at risk for developing osteoporosis?

Answer: Osteoporosis is more common in older individuals, especially postmenopausal women, as the decline in estrogen during menopause can accelerate bone loss. However, it can also affect men and younger individuals with certain risk factors. The risk factors include a family history of osteoporosis, low calcium intake, sedentary

lifestyle, smoking, excessive alcohol consumption, certain medications (example steroids, phenobarbitones), and medical conditions that affect hormone levels such as hyperthyroidism and hypogonadism.

Question: Are there any early signs or symptoms of osteoporosis?

Answer: Unfortunately, osteoporosis is often referred to as a "silent disease" because it typically does not cause any noticeable symptom until a fracture occurs. Some people may experience back pain, loss of height over time, or a stooped posture (kyphosis), which can be indicators of vertebral fractures. However, these symptoms can be subtle and easily overlooked, making regular bone density screenings essential for early detection.

Question: How can osteoporosis be diagnosed?

Answer: A thorough medical history, physical examination, and assessment of risk factors are important for the overall evaluation. Bone density tests, such as dual-energy X-ray absorptiometry (DEXA), are the most common method for diagnosing osteoporosis. These tests measure bone mineral density and compare it to the average bone density of young, healthy individuals to determine the T-score. A T-score of -2.5 or lower indicates osteoporosis.

Question: Can osteoporosis be prevented or managed? What lifestyle changes or treatments are recommended?

Answer: Yes, osteoporosis can be prevented and managed through a combination of lifestyle changes and medical interventions. Preventive measures include:

A balanced diet rich in calcium and vitamin D to support bone health.

Engaging in weight-bearing exercises, such as walking, jogging, or resistance training, to promote bone strength.

Avoiding smoking and excessive alcohol consumption, as they can contribute to bone loss. Taking precautions to prevent falls, such as keeping the home well-lit, use of anti-slip tiles and generally reducing hazards that can lead to a fall.

For individuals with osteoporosis, treatments may include medications to slow down bone resorption and stimulate bone formation. Common medications include bisphosphonates, hormone replacement therapy, denosumab, and selective estrogen receptor modulators. Treatment plans should be tailored to each individual's specific needs, and regular follow-ups with healthcare providers are essential to monitor progress and make any necessary adjustments.

Question: Are there any specific challenges or considerations for managing osteoporosis in elderly individuals?

Answer: Yes, managing osteoporosis in elderly individuals may present some challenges. Frailty, mobility issues, and co-existing health conditions can complicate treatment decisions. Moreover, medications used to treat osteoporosis may interact with other medications the elderly may be taking for other health issues. As such, a comprehensive and individualized approach, involving close collaboration between the patient, family members, and healthcare providers, is crucial to ensure the best possible outcomes.



Question: Is there ongoing research or promising developments in the field of osteoporosis treatment?

Answer: Yes, there is ongoing research in the field of osteoporosis treatment. Scientists are exploring new medications and therapeutic approaches that can improve bone health and reduce fracture risk.

Additionally, advances in technology and the understanding of bone biology may lead to innovative treatments in the future. However, it's important to remember that prevention and early detection remain essential strategies in the fight against osteoporosis.

Concluding remarks: Thank you for shedding light on this important topic and providing valuable insights into osteoporosis. This information will undoubtedly help raise awareness and encourage people to take proactive steps in managing their bone health.



SAKKINA M ALIBHAI **CEO / DIRECTOR:** **EVOLVE HEALTH** **BY SAFIFITNESS**

Accredited Nutritionist, RDN, Specialized in
- Male/ Female/ Adolescent/ Children / Infant
- Pre & Postnatal Coach
- Menopausal Specialist Coach
- Women's Coaching Specialist

1. The importance of fitness and health.

The importance of physical fitness is enormous. Regular physical activity is one of the most important things you can do for your health/ personal wellbeing. Being physically active can improve your brain health, help manage weight, reduce the risk of disease, strengthen bones and muscles, improve respiratory and cardiovascular health, and overall health. Helps your ability to do everyday activities making you feel more confident.

2. Common health problems that can occur if you don't take care of your health.

Poor physical health can lead to poor mental health, and poor mental health can precipitate or worsen physical problems, causing a vicious cycle that may be hard to break. Not getting enough physical activity can lead to most common health problems which can occur and is mostly common in today's era due to human ignorance, such as: high blood pressure, heart disease, type 2 diabetes, heart attack,

anxiety, osteoarthritis, cancer, osteoporosis, metabolic syndrome and most commonly overweight and obesity. Sedentary lifestyle can affect overall health especially in the younger generation.

3. Types of food to consume / better to consume.

Eating a wide variety of nutritious foods, including fruit, vegetables, nuts, seeds, and lean protein that can help support overall health.

Fruits and vegetables are a good source of vitamins and minerals and fiber, and should make up just over a third of the food you eat each day.

Whole grains may have numerous health benefits, including improved digestion and a reduced risk of heart disease and type 2 diabetes. They may aid weight loss and maintenance.

4. Can you still eat healthy food if you're on a budget?

Eating on a budget doesn't mean you have to sacrifice nutrition. With a little know-how and planning, you can enjoy nutritious food without breaking the bank. Home cooking and making smart choices at the grocery store can help you stay within the budget. Also keep in mind that highly processed foods cost you twice. Following a healthy, well-rounded diet can actually save you money in the long run. Try practicing a few tips outlined, which can make it easier than ever to eat healthy.

Tips: meal plan, compare options, buy in bulk, emphasize whole foods, choose what's in season, think local, stick to your grocery list, cook at home, don't shop when you are hungry.

5. Ways to workout at home and types of workouts.

Working out at home has its benefits: it's convenient, it's time – efficient (compared with traveling to a gym or fitness studio), and it's cost – effective. No matter your fitness levels, exercise history, or at-home equipment set-up, home workouts can help you meet specific exercise goals (like improving strength or boosting cardiovascular fitness) and can boost overall health.

Plus, they're infinitely customizable. Here are some tips on how to create an effective workout schedule.

Beginners' routine: bridge, chair squat, keen pushup, stationary lunge, cross leg forearm plank, straight – leg donkey kick, stationary slow jog. (This can be 30 seconds to a minute each and repeated in two sets at intervals).

However, for general fitness most adults should aim for 10,000 steps per day, with fewer than 5,000 steps being a sign of a sedentary lifestyle. The number will depend on a person's age, current fitness level, and health goals.

6. Do you think exercising can make you happier?

Physical activity stimulates various brain chemicals that may leave you feeling happier, more relaxed and less anxious. You may also feel better and more confident about your appearance and yourself when you exercise regularly, which can boost and improve your self – esteem.

According to research, even 10 minutes of exercise is helpful for a quick boost in your physical and mental health. It also improves your mood, helps you relax, and lower symptoms of mild depression and anxiety. Exercise can also improve your sleep which is often disrupted by stress, depression and anxiety.

Regular exercise can have a profoundly positive impact on your overall health.



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THE SUPER HORMONE FOR SUCCESS AND WELL-BEING
WRITTEN BY:
NAASIRHUSSEIN DEWJI

We all share the universal aspiration of leading fulfilling lives, driven by success and happiness. Often, we focus on external markers of achievement like prestigious jobs and luxurious possessions. However, beneath these surface goals lies a key factor that propels us toward these successes—a hormone known as testosterone. In this exploration, we delve into the profound influence of testosterone on overall well-being and how it can be the cornerstone of our achievements and contentment.

Redefining Success: Beyond the External

In our pursuit of success, we often overlook the underlying actions that fuel these accomplishments. While external achievements certainly have their merits, the catalysts for such achievements go deeper than meets the eye. Today, we'll delve into the significance of testosterone—the "male hormone"—and its pivotal role in shaping well-being and fostering the conditions for success and happiness.

Testosterone's All-encompassing Impact

Testosterone's influence extends far beyond its association with male sexual characteristics and reproductive functions. It emerges as a central player in the intricate web of physical and

psychological health. When we engage in physical exertion, such as exercising, our bodies release an array of hormones that orchestrate various physiological processes. Let's briefly explore the key hormones released and their roles:

Endorphins: Often referred to as "feel-good" hormones, endorphins act as natural pain relievers and mood enhancers, bridging the gap between physical and emotional well-being.

Adrenaline: This hormone surges to elevate heart rate, direct blood flow to muscles, and prime the body for a "fight or flight" response, summoning heightened alertness and energy.



Cortisol: The stress hormone cortisol regulates metabolism, blood sugar levels, and immune function, playing a role in managing both short-term challenges and long-term health.

Testosterone: Released in response to exercise, particularly resistance training and high-intensity workouts, testosterone takes center stage in muscle growth and strength development.

Insulin: Responsible for blood sugar regulation, insulin ensures energy availability during and after exercise.

The Super T Hormone: Benefits and Beyond

Let's focus on the "Super T Hormone" and delve into the benefits it bestows upon us:

Muscle Mass and Strength: Testosterone assumes a pivotal role in the development of muscle mass and strength. By enhancing protein synthesis and promoting lean muscle tissue growth, it empowers physical prowess.



Bone Density: Adequate testosterone levels are vital for maintaining robust bone health. By stimulating bone formation and mineralization, testosterone guards against osteoporosis and fractures, especially as we age.

Mood Regulation: Our mental well-being and mood are underpinned by testosterone. Low levels of this hormone are linked to increased risks of depression, anxiety, and irritability. Adequate levels, on the other hand, foster positive moods and enhance cognitive function.

Libido and Sexual Function: Testosterone's influence on sexual desire and performance is undeniable. It takes center stage in the regulation of libido, erectile function, and overall sexual satisfaction.

Fat Distribution and Cardiovascular Health: Beyond muscle, testosterone regulates fat metabolism and distribution. It also contributes to improved blood vessel dilation and circulation, mitigating risks of cardiovascular issues.

The Path to Wellness and Success

For men, cultivating muscle mass isn't just about aesthetics—it's a cornerstone of overall well-being. Unfortunately, the significance of strength training is often underestimated. It's not solely about confidence; it's about shaping our entire system and honing our interactions from work to home to spirituality.

Contrary to misconceptions, an elaborate gym regimen isn't a prerequisite. Just 45 minutes to an hour of exercise three times a week suffices for maintaining a sound body, mind, and spirit. Consistency, such as this thrice-weekly routine,

nurtures discipline that resonates across various facets of our lives.

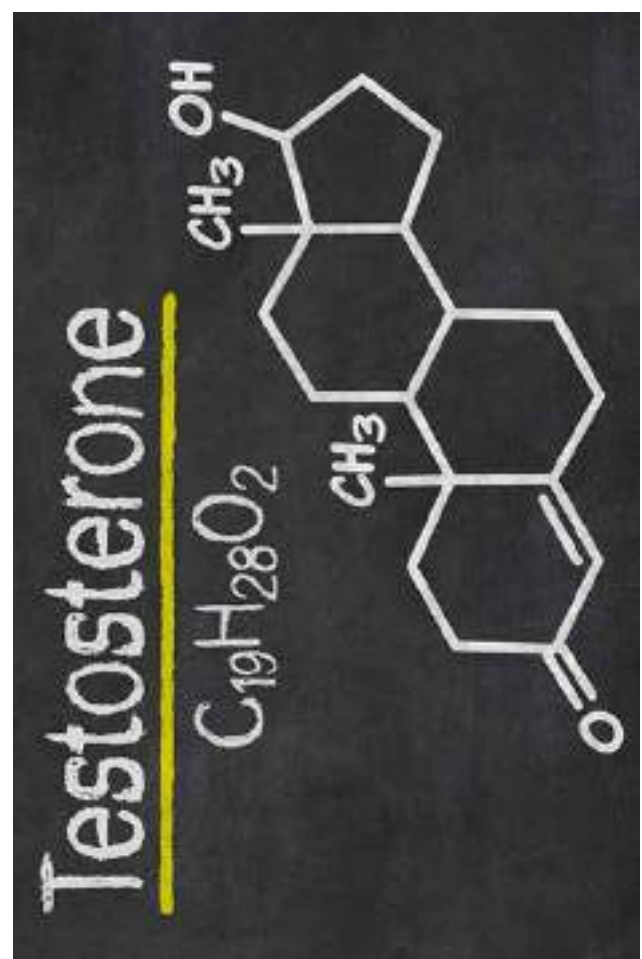
Bodybuilding isn't confined to movie stars or energetic teenagers—it's for all of us who seek enduring health. And here's the fascinating link: strenuous physical activity like weightlifting or cardio can often spark solutions to complex problems.

A post-workout run can stimulate your mind, leading to potential solutions and fresh perspectives. This is attributed to the release of neurotransmitters that significantly enhance cognitive function.

The Positive Feedback Loop: From Physical Triumph to Mental Victory

The beauty of integrating regular exercise into our routines lies in the symbiotic relationship it creates. The cognitive benefits gleaned from workouts infuse our problem-solving abilities with newfound vigor. Simultaneously, the satisfaction of effectively resolving challenges bolsters our mental well-being, igniting the motivation to continue our exercise regimen.

In essence, the Super T Hormone - testosterone-unlocks more than physical strength; it paves the way for mental acuity, emotional resilience, and the pursuit of success. So, as we navigate life's intricacies, let's keep moving forward—both in our workouts and in our journeys toward personal triumphs.





DISCOVERING VISION, DELIVERING CARE: THE JOURNEY OF KSI CHARITABLE EYE CENTRE

Written by Ali M Dewji | KSI Charitable Eye Centre member

In the heart of Dar es Salaam, Tanzania, a beacon of hope and healing has been steadily shining since its inception in 2021. The Khoja Shia Ithna-asheri Charitable Eye Centre (KSI Charitable Eye Centre) stands as a testament to the unwavering dedication of a diverse group of individuals under the Central Medical Board of KSIJ Dar. Headed by the visionary leadership of Al Haj Anver Rajpar, the KSI Charitable Eye Centre has become a symbol of transformation, bringing light to the lives of countless individuals suffering from visual impairments.

The origins of this remarkable endeavor trace back to 1986 when Murabbi Anwer Bhai Merali and Mama Keki initiated Free Eye Camps across Tanzania. Operating under the name 'Bilal Free Eye Camps,' they undertook the noble task of providing eye care to thousands of patients, with up to 15,000 patients receiving assistance each year. However, as time progressed, the demand for their services grew, and the need for a more permanent and comprehensive solution became apparent.

In 2020, a pivotal decision was made by the members of KSIJ Dar es Salaam. Recognizing the importance of better care and a dedicated space for their noble mission, they embarked on a journey to establish a permanent structure in Temeke, Dar es Salaam. The building underwent a transformative renovation, breathing new life into the establishment. In June 2021, the doors of the KSI Charitable Eye Centre were opened to the public, marking the dawn of a new era in eye care for the marginalized communities who had no access to affordable eye treatment.

The impact of this endeavor was swiftly realized in the year 2022. A staggering 21,739 patients received care, and 873 surgeries were successfully performed. These numbers stand as a testament to the commitment and dedication of the entire team, a team that encompasses a diverse range of skills and expertise.

The team that drives the KSI Charitable Eye Centre's operations comprises the founders of the Eye Camp initiative. This core group collaborates with a dynamic assembly of individuals that



Alhaj Ahmed Hassam, Alhaj Anver Rajpar, Alhaj Asger Dhanji and Dr Shiraz Dattoo at the KSI Charitable Eye Centre.



includes business owners, self-made entrepreneurs, administration experts, doctors, optometrists, ophthalmologists, accountants, auditors, and community leaders. This collective effort is unified by a common mission: to provide patient-centered, superior eye care.

Under the guidance of the Central Medical Board of KSIJ Dar es Salaam, this dedicated team consistently strives to provide the best and most vital eye care services. The KSI Charitable Eye Centre remains profoundly grateful for the support of donors who played a pivotal role in the initial renovation work of 2021. Additionally, the Centre acknowledges the invaluable contributions of monthly donors who share in the gift of sight, allowing them to continue their life-changing work.

Despite the tremendous strides taken, the KSI Charitable Eye Centre recognizes that challenges persist. A commitment to inclusivity remains at the core of their values, as they uphold a policy that no patient shall be turned away due to financial limitations. This compassionate approach is coupled with constant efforts to enhance equipment, train and upskill staff, and expand their capabilities.

One of their recent upgrades, an Optical Coherence Tomography Angiography (OCT-A) machine, reflects the Centre's commitment to staying at the forefront

of medical technology. The OCT-A machine, a non-invasive tool, captures detailed images of the retina and optic nerve. This state-of-the-art technology aids in the early detection and monitoring of conditions like glaucoma, a progressive optic neuropathy that can lead to irreversible blindness.

The journey of the KSI Charitable Eye Centre is a story of resilience, compassion, and progress. As they continue to overcome challenges, they face a crucial need for more ophthalmologists in Tanzania. With only around 100 ophthalmologists in the country, half of them absorbed by administrative duties within the Ministry of Health, the need for more trained professionals becomes evident.

In the midst of these challenges, the KSI Charitable Eye Centre stands as a beacon of hope, actively transforming lives and offering the gift of sight to those who need it most. With a dedicated team, their mission to deliver superior eye care remains unwavering. Through the coming year, they anticipate serving 35,000 patients and conducting 1,500 surgeries, solidifying their commitment to making a meaningful impact in the realm of eye care and beyond. Join their vision and be part of Providing the Gift of EyeSight to all across Tanzania.

(visit eyecentre.co.tz)

LIFESTYLE

SUSTAINABLE

INNOVATION

FOR THE FUTURE



While many small business owners have an abundance of passion, they often lack practical business skills. Nearly half of new businesses fail in the first five years and about 65 percent fail in the first 10 years, according to data from the U.S. Bureau of Labor Statistics. To prevent your business from being part of those statistics, you need to understand the skills you already have and which you must learn or delegate to others.

Here are the essential soft skills (people skills or anything that is not a technical skill) you will need to learn to succeed in your business.

The business skills you need to master

To succeed as an entrepreneur and leader, you need a variety of skills. You must delegate effectively, communicate well, negotiate and plan strategically, lead and build teams, think analytically, market and sell effectively and manage finances, cash flow and your time. The following business skills will help you achieve your career goals:

Delegation skills



Delegation involves assigning responsibility to other people for the completion of work. The ideal position that you want to obtain is one where your staff carries out all the routine activities of your business. Effective delegation involves achieving the correct balance between controls and allowing people to complete their job. The key element is knowing how to make your business work, rather than your business working for you !

Communication skills

Communication is an important part of life and is one that is often taken for granted. When you think about it, almost everything you do requires improved communication. To be effective in business, you have to communicate well. When you hire a new employee, good communication skills help you select the right person. When you speak with your various stakeholders, you need to be clear about your expectations and to be sensitive when dealing with problems. The key is to know how to communicate your vision effectively with passion and conviction.

LearnMore:

<https://www.business.com/articles/technology-should-enhance-communication-skills/>

Negotiation skills

Almost everyone negotiates informally on a daily basis without being aware of it. Formal negotiation is a skill that can be learned through experience and practice. People who negotiate frequently tend to be more skilled at it than people who have not participated in many formal/informal negotiations. Experienced people are more likely to know what to say, when or when not to say it or when not to make concessions. The key is to know how to develop a win-win approach in negotiations with all parties while keeping in mind that you also want to obtain the most favorable outcome possible for yourself.

Strategic planning

Strategic planning is an important business activity. Strategic planning is a process of defining your company's strategy or direction and making decisions on allocations of resources of capital and people. The key is to know how to protect your company's future performance, within a three- to five-year framework or more, supported by your well-defined business plan.

Leadership skills



Leadership is a process of getting things done by people. Leadership, a critical management skill, is the ability to motivate a group of people toward a common goal. Leadership is also the ability to take charge, assemble, mobilize and motivate teams. The key is to know how to forge long-term relationships with prospects, customers, suppliers, employees and investors.

Team-building skills

Team-building and teamwork skills are essential for an entrepreneur in today's workplace. People working to their potential in teams generate better solutions and more productivity than individual members working independently. The key is to know how to build teams of employees, partners, advisors and investors that will help you take your business to the next level.

Analytical skills

Today's workplace is becoming more technologically advanced and complex. With this rapid increase of technology, the need for analytical thinking also increases. Analytical thinking is the ability to assess your business' present state objectively, determine where you want to be in the future and what to do to

close the gap between your business' present and future growth. The key is knowing how to gather, review and evaluate data necessary to formulate and express compelling arguments.

Sales and marketing skills



Establishing successful sales and marketing methods and policies — from pricing and advertising to sales techniques — are essential in growing your business. The ability to analyze your competition, the marketplace and industry trends are critical to the development of your marketing strategy. The key is to know how to craft and communicate a compelling message to the right target audience that generates new business and builds profitable revenue streams.

General management skills

Management involves leading a group of one or more people for the purpose of coordinating activities that will accomplish a goal. Management encompasses the deployment and direction of human, financial and technological resources. The key is to know how to develop and implement a workable management system that will oversee daily operations, nurture stakeholders and support business growth.

DID YOU KNOW?

Cash flow management and financial management are two different skills. Cash flow involves keeping track of the money moving through your business while financial management requires a more big-picture approach.

Cash flow management skills

Cash flow generally is acknowledged as the single most pressing concern of small and medium-sized businesses. In its simplest form, cash flow is the movement of money in and out of your business. Cash flow is the lifeblood of all growing businesses and is the primary indicator of business health. The effect of cash flow is real, immediate and, if mismanaged, totally unforgiving. The key is to know how to monitor, protect, control and put cash to work.

Financial management skills

The activity of finance is the application of a set of techniques that individuals and businesses use to manage their money, particularly the differences

between income and expenditure and the risks of their investments. The need for timely budgeting and reporting of financial performance is of the utmost importance. The key is to know how to interpret and analyze your financial statements in such a way as to identify the items that are adversely affecting your profitability.

TIME MANAGEMENT SKILLS

Time management is a set of related common-sense skills that help you use your time in the most effective and productive way. Time management is an important skill to master. Learning this skill will empower you to achieve more and to use your time wisely. The key is to know how to manage your time efficiently and to focus on the activities most likely to deliver value to your business.

FOR YOUR INFORMATION!

You don't have to become stagnant once you land a job or even if you're the boss. The workplace is always changing and you should be too. Keep track of skills that are new or uncomfortable for you; that can be a to-do list for your growth.

The best tools to learn business skills

Business mentor

Even if you have substantial professional experience, you can always find a business mentor to share their expertise with you. They can provide a fresh perspective on any problem you face — whether it's how to make an acquisition or foster a better workplace culture — and provide a new approach to solving it. If you have specific skills you want to improve, like communication or strategic thinking, they can help you with that as well.

Finding a mentor in your field is helpful, but the most important thing is to find someone who excels in the skills you wish to learn — regardless of their industry. Together, you can figure out how to strengthen that skill set and apply it to your business. A business mentor is also a new connection. They can expand your network and help you find consultants or employees to fill the skill gaps in your workplace.

Digital courses

Online learning is a great opportunity for anyone to learn at the time and place that is most convenient for them as most courses are also flexible about the timeframe in which they are completed. Depending on the type of course or platform you choose, you can listen to prerecorded lectures while commuting to work, watch your classes during lunch and log your online discussion questions before you sit down to dinner.

The breadth of digital courses available has also increased greatly. Not only can you find classes on traditional subjects, but you can also take classes for specific skills like Adobe software, management or website maintenance.

Because of their increased popularity, online

learning courses are surprisingly affordable. You don't need to pay for a whole degree - just the classes that interest you and can make you a better leader.

DID YOU KNOW?

Are you an expert in your field? If you have something you can teach others, you can set up your own remote, asynchronous class online for an extra bit of income.

Podcasts/TED Talks

Although less traditional, podcasts and TED Talks are rich with life lessons and soft skills that you can pick up through your headphones. TED Talks cover a variety of subjects, allowing you to bounce from business strategy to positive psychology to meditation and back again. Listening to a variety of speakers will encourage you to think about things from a new perspective.

If you do encounter any topics or speakers through TED Talks that you enjoy, you can likely find podcasts that dive deeper into those subjects and feature even more speakers. A good rule of thumb is that there is a podcast for everything you want to listen to. Try out self-help podcasts like We Can Do Hard Things with Glennon Doyle, human behavior podcasts like Hidden Brain, slice-of-life podcasts like 70 Over 70 and economy podcasts like Planet Money. Training/certifications

In a more official capacity, you can complete new training and certification programs to boost your skills in the workplace as well as the credentials on your resume. You can get certified in different leadership ethos, public speaking and even high-speed typing. Consider areas that are less obvious to your business, but may encourage you to think differently, such as diversity, peer mediation and sustainable design. Getting out of your comfort zone is also a great way to stand out from your peers and bring something new to the table.

Source:
<https://www.business.com/articles/12-business-skills-you-need-to-master/>



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Mombasa, KENYA

Tel: (+254-41) 2230184, 2225430, 2314290, 2224117

Wireless: (+254-20) 2435130, 2435131

Fax: (+254-41) 2316845, 2230232, 2228939, 2228145, (020)2435117

Mobile: (+254) 0722205452, 0719439917, 0719439919, 0733-631333

ISDN LINE 0703017000 • **Email:** gbh@grainbulk.com; **Website:** www.grainbulk.com

CRYPTOCURRENCY EXPLAINED WITH PROS AND CONS FOR INVESTMENT



Learn what you need to know before you invest in a virtual currency

By JAKE FRANKENFIELD

Updated August 27, 2023

Reviewed by CIERRA MURRY

Fact checked by SUZANNE KVILHAUG

What Is Cryptocurrency?

A cryptocurrency is a digital or virtual currency secured by cryptography, which makes it nearly impossible to counterfeit or double-spend. Most cryptocurrencies exist on decentralized networks using blockchain technology—a distributed ledger enforced by a disparate network of computers.

A defining feature of cryptocurrencies is that they are generally not issued by any central authority, rendering them theoretically immune to government interference or manipulation.

KEY TAKEAWAYS

A cryptocurrency is a form of digital asset based on a network that is distributed across a large number of computers. This decentralized structure allows them to exist outside the control of governments and central authorities.

Some experts believe blockchain and related technologies will disrupt many industries, including finance and law.

The advantages of cryptocurrencies include cheaper and faster money transfers and decentralized systems that do not collapse at a single point of failure.

The disadvantages of cryptocurrencies include their price volatility, high energy consumption for mining activities, and use in criminal activities.

Understanding Cryptocurrencies

Cryptocurrencies are digital or virtual currencies underpinned by cryptographic systems. They enable secure online payments without the use of third-party intermediaries. "Crypto" refers to the various encryption algorithms and cryptographic techniques that safeguard these entries, such as elliptical curve encryption, public-private key pairs, and hashing functions.

Central to the appeal and functionality of Bitcoin and other cryptocurrencies is blockchain technology. As its name indicates, a blockchain is essentially a set of connected blocks of information on an online ledger. Each block contains a set of transactions that have been independently verified by each validator on a network.

Every new block generated must be verified before being confirmed, making it almost impossible to forge transaction histories. The contents of the online ledger must be agreed upon by a network of individual nodes, or computers that maintain the ledger.

Experts say that blockchain technology can serve multiple industries, supply chains, and processes such as online voting and crowdfunding. Financial institutions such as JPMorgan Chase & Co. (JPM) are using blockchain technology to lower transaction costs by streamlining payment processing.

Types of Cryptocurrency

Many cryptocurrencies were created to facilitate work done on the blockchain they are built on. For example, Ethereum's ether was designed to be used as payment for validating transactions and opening blocks. When the blockchain transitioned to proof-of-stake in September 2022, ether (ETH) inherited an additional duty as the blockchain's staking mechanism. Ripple's XRP is designed to be used by banks to facilitate transfers between different geographies.

Because there are so many cryptocurrencies on the market, it's important to understand the types of cryptocurrencies. Knowing whether the coin you're looking at has a purpose can help you decide whether it is worth investing in—a cryptocurrency with a purpose is likely to be less risky than one that doesn't have a use.

Most of the time, when you hear about cryptocurrency types, you hear the coin's name. However, coin names differ from coin types. Here are some of the types you'll find with some of the names of tokens in that category:

Utility: XRP and ETH are two examples of utility tokens. They serve specific functions on their respective blockchains.

Transactional: Tokens designed to be used as a payment method. Bitcoin is the most well-known of these.⁵

Governance: These tokens represent voting or other rights on a blockchain, such as Uniswap.⁶

Platform: These tokens support applications built to use a blockchain, such as Solana.⁷

Security tokens: Tokens representing ownership of an asset, such as a stock that has been tokenized (value transferred to the blockchain). MS Token is an example of a securitized token. If you can find one of these for sale, you can gain partial ownership of the Millenium Sapphire.⁸

If you find a cryptocurrency that doesn't fall into one of these categories, you've found a new category or something that needs to be investigated to be sure it's legitimate.

Are Cryptocurrencies Legal?

Fiat currencies derive their authority from the government or monetary authorities. For example, each dollar bill is backstopped by the U. S. government.

But cryptocurrencies are not backed by any public or private entities. Therefore, it has been difficult to make a case for their legal status in different

financial jurisdictions throughout the world. It doesn't help matters that cryptocurrencies have primarily functioned outside most existing financial infrastructure.

In the US

The legal status of cryptocurrencies creates implications for their use in daily transactions and trading. In June 2019, the Financial Action Task Force (FATF) recommended that wire transfers of cryptocurrencies should be subject to the requirements of its Travel Rule, which requires AML compliance.

IMPORTANT !

Although cryptocurrencies are considered a form of money, the Internal Revenue Service (IRS) treats them as financial assets or property for tax purposes. And, as with most other investments, if you reap capital gains selling or trading cryptocurrencies, the government wants a piece of the profits. How exactly the IRS taxes digital assets—either as capital gains or ordinary income—depends on how long the taxpayer held the cryptocurrency and how they used it.

In the United States in July 2023, courts ruled that cryptocurrencies are considered securities when purchased by institutional buyers but not by retail investors purchased on exchanges.

Enthusiasts called it a victory for crypto; however, crypto exchanges are regulated by the SEC, as are coin offerings or sales to institutional investors. So, crypto is legal in the U.S., but regulatory agencies are slowly gaining ground in the industry.

FAST FACT

As of August 2023, El Salvador is the only country to accept Bitcoin as legal tender for monetary transactions. In the rest of the world, cryptocurrency regulation varies by jurisdiction.



In Asia

Japan's Payment Services Act defines Bitcoin as legal property.¹³ Cryptocurrency exchanges operating in the country are required to collect information about the customer and details relating to the wire transfer. China has banned cryptocurrency exchanges, transactions, and mining within its borders, but has a Central Bank Digital Currency (CBDC). India was reported to be formulating a framework for cryptocurrencies, but until it is enacted, crypto is not yet illegal. Exchanges are free to offer cryptocurrencies.

In Europe

Cryptocurrencies are legal in the European Union. Derivatives and other products that use cryptocurrencies must qualify as "financial instruments." In June 2023, the European Commission's Markets in Crypto-Assets (MiCA) regulation went into effect. This law sets safeguards and establishes rules for companies or vendors providing financial services using cryptocurrencies.

Are Cryptocurrencies Safe Investments?

Cryptocurrencies have attracted a reputation as unstable investments due to high investor losses due to scams, hacks, bugs, and volatility. Although the underlying cryptography and blockchain are generally secure, the technical complexity of using and storing crypto assets can be a significant hazard to new users.

In addition to the market risks associated with speculative assets, cryptocurrency investors should be aware of the following risks:

User risk: Unlike traditional finance, there is no way to reverse or cancel a cryptocurrency transaction after it has already been sent. By some estimates, about one-fifth of all bitcoins are now inaccessible due to lost passwords or incorrect sending addresses.¹⁶

Regulatory risks: The regulatory status of some cryptocurrencies is still unclear, with many governments seeking to regulate them as securities, currencies, or both. A sudden regulatory crackdown could make it challenging to sell cryptocurrencies or cause a market-wide price drop.

Counterparty risks: Many investors and merchants rely on exchanges or other custodians to store their cryptocurrency. Theft or loss by one of these third parties could result in losing one's entire investment.

Management risks: Due to the lack of coherent regulations, there are few protections against deceptive or unethical management practices. Many investors have lost large sums to management teams that failed to deliver a product.

Programming risks: Many investment and lending platforms use automated smart contracts to control the movement of user deposits. An investor using one of these platforms assumes the risk that a bug or exploit in these programs could cause them to lose their investment.

Market Manipulation: Market manipulation remains a substantial problem in cryptocurrency, with influential people, organizations, and exchanges acting unethically.

Despite these risks, cryptocurrencies have seen a significant price leap, with the total market capitalization rising to about \$1.2 trillion. Despite the asset's speculative nature, some have created substantial fortunes by taking on the risk of investing in early-stage cryptocurrencies.

Advantages and Disadvantages of Cryptocurrency

Cryptocurrencies were introduced with the intent to revolutionize financial infrastructure. As with every revolution, however, there are tradeoffs involved. At the current stage of development for cryptocurrencies, there are many differences between the theoretical ideal of a decentralized system with cryptocurrencies and its practical implementation.



Advantages

- Removes single points of failure
- Easier to transfer funds between parties
- Removes third parties
- Can be used to generate returns
- Remittances are streamlined

Disadvantages

- Transactions are pseudonymous
- Pseudonymity allows for criminal uses
- Have become highly centralized
- Expensive to participate in a network and earn
- Off-chain security issues
- Prices are very volatile

Advantages Explained

Cryptocurrencies represent a new, decentralized paradigm for money. In this system, centralized intermediaries, such as banks and monetary institutions, are not necessary to enforce trust and police transactions between two parties. Thus, a system with cryptocurrencies eliminates the possibility of a single point of failure—such as a large financial institution setting off a cascade of global crises, such as the one triggered in 2008 by the failure of large investment banks in the United States.

Cryptocurrencies promise to make transferring funds directly between two parties easier without needing a trusted third party like a bank or a credit card company. Such decentralized transfers are secured by the use of public keys and private keys and different forms of incentive systems, such as proof of work or proof of stake.

Because they do not use third-party intermediaries, cryptocurrency transfers between two transacting parties can be faster than standard money transfers. Flash loans in decentralized finance are an excellent example of such decentralized transfers. These loans, which are processed without backing collateral, can be executed within seconds and are used in trading. Cryptocurrency investments can generate profits. Cryptocurrency markets have skyrocketed in value over the past decade, reaching almost \$2 trillion. As of July 2023, Bitcoin was valued at more than \$565 billion in crypto markets.¹⁸

The remittance economy is testing one of cryptocurrency's most prominent use cases. Cryptocurrencies such as Bitcoin serve as intermediate currencies to streamline money transfers across borders. Thus, a fiat currency is converted to Bitcoin (or another cryptocurrency), transferred across borders, and subsequently converted to the destination fiat currency without third-party involvement.

Disadvantages Explained

Though they claim to be an anonymous form of transaction, cryptocurrencies are pseudonymous. They leave a digital trail that agencies like the Federal Bureau of Investigation (FBI) can follow.

This opens up the possibility for governments, authorities, and others to track financial transactions.

Cryptocurrencies have become a popular tool with criminals for nefarious activities such as money laundering and illicit purchases. The case of Dread Pirate Roberts, who ran a marketplace to sell drugs on the dark web, is already well known. Cryptocurrencies have also become a favorite of hackers who use them for ransomware activities.

In theory, cryptocurrencies are meant to be decentralized, their wealth distributed between many parties on a blockchain. In reality, ownership is highly concentrated. For example, just 100 addresses hold roughly 12% of circulating bitcoin and total value.

One of the conceits of cryptocurrencies is that anyone can mine them using a computer with an Internet connection. However, mining popular cryptocurrencies require considerable energy, sometimes as much energy as entire countries consume. The expensive energy costs and the unpredictability of mining have concentrated mining among large firms whose revenues run into billions of dollars. For example, only 98 (2%) of the 4,882 Bitcoin blocks opened from Dec. 29, 2022, to Jan. 29, 2023, were opened by unknown addresses—the other 98% were opened by mining pools.

Though cryptocurrency blockchains are highly secure, off-chain crypto-related key storage repositories, such as exchanges and wallets, can be hacked. Many cryptocurrency exchanges and wallets have been hacked over the years, sometimes resulting in the theft of millions of dollars in coins. Cryptocurrencies traded in public markets suffer from price volatility, so investments require accurate price monitoring. For example, Bitcoin has experienced rapid surges and crashes in its value,

climbing to nearly \$65,000 in November 2021 before dropping to just over \$20,000 a year and a half later.²⁴ As a result, many people consider cryptocurrencies to be a short-lived fad or speculative bubble.

How Do You Buy Cryptocurrencies?

You can purchase cryptocurrency from popular crypto exchanges such as Coinbase, apps such as Cash App, or through brokers. Another popular way to invest in cryptocurrencies is through financial derivatives, such as CME's Bitcoin futures, or other instruments, such as Bitcoin trusts and ETFs.

What Is the Point of Cryptocurrency?

Cryptocurrencies are a new paradigm for money. They promise to streamline existing financial architecture to make it faster and cheaper. In addition, their technology and architecture decentralize existing monetary systems and make it possible for transacting parties to exchange value and money independently of intermediary institutions such as banks.

What Are the Most Popular Cryptocurrencies?

Bitcoin is the most popular cryptocurrency, followed by other cryptocurrencies such as Ethereum, Binance Coin, Solana, and Cardano.

The Bottom Line

Cryptocurrencies are digital assets that are secured by cryptography. As a relatively new technology, they are highly speculative, and it is important to understand the risks involved before making an investment.

The comments, opinions, and analyses expressed on Investopedia are for informational purposes online. Read our warranty and liability disclaimer for more info. As of the date this article was written, the author does not own cryptocurrency.

Source:

<https://www.investopedia.com/terms/c/cryptocurrency.asp>

According to:

Ayatollah Sistani: According to obligatory precaution, one must refrain from these transactions (i.e., you can refer to the second most knowledgeable jurist and follow his opinion).

Ayatollah Vahid Khorasani: Buying and selling it is void.

Ayatollah Khamenei: No response (i.e., you can refer to the second most knowledgeable jurist and follow his opinion).

It should be noted that, in his opinion, it is necessary to observe the official laws of the country in this regard.

Ayatollah Shobeiri Zanjani: If the use of such currencies is usually corrupt or illegal from an economic point of view, there is a problem with buying and selling them. (meaning according to obligatory precaution, one must refrain from these transactions, i.e., you can refer to the second most knowledgeable jurist and follow his opinion)

Ayatollah Makarem Shirazi: Due to the many ambiguities that Bitcoin has, it is problematic (meaning according to obligatory precaution, one must refrain from these transactions, i.e. you can refer to the second most knowledgeable jurist and follow his opinion.)

Ayatollah Saffi Golpayegani: It's forbidden, and it's a type of eating up wrongfully. Allah is the All-Knowing

Ayatollah Noori Hamedani: Engaging in these transactions is problematic (i.e., you can refer to the second most knowledgeable jurist and follow his opinion).

Ayatollah Hadavi Tehrani: Buying and selling Bitcoin is Haraam, and as for other cryptocurrencies that do not have the problems of Bitcoin, it is permissible. (So his Fatwa about other cryptocurrencies is conditional to not having the problems of Bitcoin)

THE BATTLE OF IOS VS ANDROID: IS THERE EVER A RIGHT CHOICE?



Is switching from iOS to Android the right choice or is staying true to your comfort zone of using a specific operating system the way to go?

BY IHAB SALEM | APRIL 18, 2022

Keeping up with the latest devices or phone trends in the GCC region is necessary, but we also find ourselves feeling protective over our phones as a badge of honor as they have quickly become part of our identity. So we end up asking each other, “are you an “iPhoney” or “Androidy” as we say it here in the GCC.

Let’s take a closer look at the six considerations users will think about before switching from one system to another.

Design

This is usually the first appeal to any consumer. Smartphone makers have always competed to excel at the design of any device. Offering a one-of-a-kind tailored look and feel for each of their phone launches. iPhone users are known to enjoy the consistency of the Apple design when it comes to smartphones – something that is a trademark to the brand, and if they wish to switch it up, they will have to wait for the next release in the coming year. But when it comes to Android users – they have more variety in design. Users have plenty of choices with smartphone makers such as Samsung, Huawei, Oppo, Xiaomi, and Motorola launching multiple devices across the year. As a result, they can experience different options, from flip phones to foldable phones.

Software

There is no doubt that the Apple 15 bionic chipset is a masterpiece in software and performance. It serves all your needs to fit your daily tasks such as gaming, social media consumption, taking pictures or making phone calls. However, you are more in control with Android software as you can choose the processes you want and decide on the RAM storage. The deciding factor for software in this scenario is value for money. For example, with the iPhone’s performance, you can get up to five years of iOS usage, but it will be up to three years or less when it comes to Android.

Camera

Many users might not be familiar with this, but the quality of pictures you take on smartphones is directly related to the software. So it’s not just about the pixels of the camera lens, but the device’s overall performance that contributes to a better quality picture or video. When it comes to different camera modes such as night mode, zoom capabilities, micro and macro shots – recently launched devices for both iPhones and Android have excelled in this category, and it all comes down to the user’s preference. However, one clear advantage the iPhones have over Android is its compatibility with social media applications. Posting images and videos through your iPhone will result in higher-end quality because of the algorithm compatibility with the social media application.

Applications and battery life

With iPhone, users get a smooth experience with the App Store to download all the various applications they need. But with Android, on some devices, you may use the Play Store, but on others, you may need to install more applications directly online, which would often present a risk and would need a few more installation steps to ensure you have all the applications available to you.

Regarding battery life, there are two considerations to think about: the charger and the battery. The race started over two years ago with Android devices that presented a charger with a speed of 65W, followed by 66W, and it kept increasing to a recent Android device that launched a month ago that is equipped with a 68W charger that is capable of charging the phone in less than 30 minutes with a battery capacity of 4,500 mAh as the average speed.

But when it came to the iPhone's strategy of "no charger in the box" – this was a strategy that surprised all users and consumers across the world but was widely successful when up to three other smartphone makers adopted this strategy for their launches post that. It presented companies with lower costs, smaller boxes, and saving space during shipment.

When it comes to battery capacity and longer battery life, the average iPhone user will stick to the battery that will stay up to three or four years with average charge speed or choose to enjoy the fast charge and keep the charger with you all day in case you are losing your battery fast.

Value for money

After considering both hardware and software options, the most significant decision will always be the value for money. No doubt that even after two years of launching the iPhone 11, people are still looking to purchase the device. But when it comes to Android, the variety of options provide you with a broader spectrum of choices, but they can differ across countries and markets, as the same phone will be sold at a different price range.

Customer service

Smartphone makers have recently put many efforts into offering their users the best customer service. Whether it's a quick and efficient service or ensuring customers are receiving faster responses, this element is a massive factor in the decision-making process between smartphone companies and is also a reason they will come back to purchase more devices.

In short, there will never be a suitable choice when choosing your smartphone operating system. It could take years getting used to one system, and then you find out you prefer another. But choosing the one that fits your needs will answer whether you are an "iPhone" or "Androidy".

Source:

<https://gulfbusiness.com/the-battle-of-ios-vs-android-is-there-ever-a-right-choice/>

THE FUTURE OF AI: HOW ARTIFICIAL INTELLIGENCE WILL CHANGE THE WORLD

AI is constantly changing our world. Here are just a few ways AI will influence our lives.

Written by Mike Thomas | UPDATED BY Jessica Powers | Mar 03, 2023
REVIEWED BY Sadrach Pierre

If it feels like the future of AI is a rapidly changing landscape, that's because the present innovations in the field of artificial intelligence are accelerating at such a blazing-fast pace that it's tough to keep up.

Indeed, artificial intelligence is shaping the future of humanity across nearly every industry. It is already the main driver of emerging technologies like big data, robotics and IoT — not to mention generative AI, with tools like ChatGPT and AI art generators garnering mainstream attention — and it will continue to act as a technological innovator for the foreseeable future.

Roughly 44 percent of companies are looking to make serious investments in AI and integrate it into their businesses. And of the 9,130 patents received by IBM inventors in 2021, 2,300 were AI-related.

It seems likely that AI is going to (continue to) change the world. But how, exactly?

The Evolution of AI

AI's influence on technology is due in part because of how it impacts computing. Through AI, computers have the ability to harness massive amounts of data and use their learned intelligence to make optimal decisions and discoveries in fractions of the time that it would take humans.



AI has come a long way since 1951, when the first documented success of an AI computer program was written by Christopher Strachey, whose checkers program completed a whole game on the Ferranti Mark I computer at the University of Manchester.

Since then, AI has been used to help sequence RNA for vaccines and model human speech, technologies that rely on model- and algorithm-based machine learning and increasingly focus on perception, reasoning and generalization. With innovations like these, AI has re-taken center stage like never before — and it won't cede the spotlight anytime soon.

What Industries Will AI Change?

There's virtually no major industry that modern AI — more specifically, “narrow AI,” which performs objective functions using data-trained models and often falls into the categories of deep learning or machine learning — hasn't already affected. That's especially true in the past few years, as data collection and analysis has ramped up considerably thanks to robust IoT connectivity, the proliferation of connected devices and ever-speedier computer processing.

“I think anybody making assumptions about the capabilities of intelligent software capping out at some point are mistaken,” David Vandegrift, CTO and co-founder of the customer relationship management firm 4Degrees, said.

With companies spending billions of dollars on AI products and services annually, tech giants like Google, Apple, Microsoft and Amazon spending billions to create those products and services, universities making AI a more prominent part of their curricula and the U.S. Department of Defense upping its AI game, big things are bound to happen. “Lots of industries go through this pattern of winter, winter, and then an eternal spring,” former Google Brain leader and Baidu chief scientist Andrew Ng told ZDNet. “We may be in the eternal spring of AI.” Some sectors are at the start of their AI journey, others are veteran travelers. Both have a long way to go. Regardless, the impact AI is having on our present day lives is hard to ignore.

AI IN TRANSPORTATION

Transportation is one industry that is certainly teed up to be drastically changed by AI. Self-driving cars and AI travel planners are just a couple of facets of how we get from point A to point B that will be influenced by AI. Even though autonomous vehicles are far from perfect, they will one day ferry us from place to place.

AI IN MANUFACTURING

Manufacturing has been benefiting from AI for years. With AI-enabled robotic arms and other manufacturing bots dating back to the 1960s and 1970s, the industry has adapted well to the powers of AI. These industrial robots typically work alongside humans to perform a limited range of tasks like assembly and stacking, and predictive analysis sensors keep equipment running smoothly.

AI IN HEALTHCARE

It may seem unlikely, but AI healthcare is already changing the way humans interact with medical providers. Thanks to its big data analysis capabilities, AI helps identify diseases more quickly and accurately, speed up and streamline drug discovery and even monitor patients through virtual nursing assistants.



AI IN EDUCATION

AI in education will change the way humans of all ages learn. AI's use of machine learning, natural language processing and facial recognition help digitize textbooks, detect plagiarism and gauge the emotions of students to help determine who's struggling or bored. Both presently and in the future, AI tailors the experience of learning to student's individual needs.

AI IN MEDIA

Journalism is harnessing AI too, and will continue to benefit from it. One example can be seen in The Associated Press' use of Automated Insights, which produces thousands of earning reports stories per year. But as generative AI writing tools, such as ChatGPT, enter the market, questions about their use in journalism abound.

AI IN CUSTOMER SERVICE

Most people dread getting a robo-call, but AI in customer service can provide the industry with data-driven tools that bring meaningful insights to both the customer and the provider. AI tools powering the customer service industry come in the form of chatbots and virtual assistants.

The Impact of AI on Society

HOW AI WILL CHANGE WORK

During a lecture at Northwestern University, AI expert Kai-Fu Lee championed AI technology and its forthcoming impact while also noting its side effects and limitations. Of the former, he warned: “The bottom 90 percent, especially the bottom 50 percent of the world in terms of income or education, will be badly hurt with job displacement ... The simple question to ask is, ‘How routine is a job?’ And that is how likely [it is] a job will be replaced by AI, because AI can, within the routine task, learn to optimize itself. And the more quantitative, the more objective the job is—separating things into bins, washing

dishes, picking fruits and answering customer service calls—those are very much scripted tasks that are repetitive and routine in nature. In the matter of five, 10 or 15 years, they will be displaced by AI.”

In the warehouses of online giant and AI powerhouse Amazon, which buzz with more than 100,000 robots, picking and packing functions are still performed by humans — but that will change.

Lee’s opinion was echoed by Infosys president Mohit Joshi, who told the New York Times, “People are looking to achieve very big numbers. Earlier they had incremental, five to 10 percent goals in reducing their workforce. Now they’re saying, ‘Why can’t we do it with one percent of the people we have?’”

On a more upbeat note, Lee stressed that today’s AI is useless in two significant ways: it has no creativity and no capacity for compassion or love. Rather, it’s “a tool to amplify human creativity.” His solution? Those with jobs that involve repetitive or routine tasks must learn new skills so as not to be left by the wayside. Amazon even offers its employees money to train for jobs at other companies.

“One of the absolute prerequisites for AI to be successful in many [areas] is that we invest tremendously in education to retrain people for new jobs,” said Klara Nahrstedt, a computer science professor at the University of Illinois at Urbana–Champaign and director of the school’s Coordinated Science Laboratory.

She’s concerned that’s not happening widely or often enough. Marc Gyongyosi, founder of Onetrack.AI, is even more specific.

“People need to learn about programming like they learn a new language,” he said. “And they need to do that as early as possible because it really is the future. In the future, if you don’t know coding, you don’t know programming, it’s only going to get more difficult.”

While many of those who are forced out of jobs by technology will find new ones, Vandegrift said, that won’t happen overnight. As with America’s transition from an agricultural to an industrial economy during the Industrial Revolution, which played a big role in causing the Great Depression, people eventually got back on their feet. The short-term impact, however, was massive.

“The transition between jobs going away and new ones [emerging],” Vandegrift said, “is not necessarily as painless as people like to think.”

Mike Mendelson, a learner experience designer for NVIDIA, is a different kind of educator than Nahrstedt. He works with developers who want to learn more about AI and apply that knowledge to their businesses.

“If they understand what the technology is capable of and they understand the domain very well, they start to make connections and say, ‘Maybe this is an

AI problem, maybe that’s an AI problem,’” he said. “That’s more often the case than ‘I have a specific problem I want to solve.’”

THE NEAR FUTURE OF AI

In Mendelson’s view, some of the most intriguing AI research and experimentation that will have near-future ramifications is happening in two areas: “reinforcement” learning, which deals in rewards and punishment rather than labeled data; and generative adversarial networks (GAN for short) that allow computer algorithms to create rather than merely assess by pitting two nets against each other. The former is exemplified by the prowess of Google DeepMind’s AlphaGo Zero, the latter by original image or audio generation that’s based on learning about a certain subject like celebrities or a particular type of music.

On a far grander scale, AI is poised to have a major effect on sustainability, climate change and environmental issues. Ideally and partly through the use of sophisticated sensors, cities will become less congested, less polluted and generally more livable. “Once you predict something, you can prescribe certain policies and rules,” Nahrstedt said. Such as sensors on cars that send data about traffic conditions could predict potential problems and optimize the flow of cars. “This is not yet perfected by any means,” she said. “It’s just in its infancy. But years down the road, it will play a really big role.”



AI AND PRIVACY RISKS

Of course, much has been made of the fact that AI’s reliance on big data is already impacting privacy in a major way. Look no further than Cambridge Analytica’s Facebook shenanigans or Amazon’s Alexa eavesdropping, two among many examples of tech gone wild. Without proper regulations and self-imposed limitations, critics argue, the situation will get even worse. In 2015, Apple CEO Tim Cook derided competitors Google and Meta for greed-driven data mining.

“They’re gobbling up everything they can learn about you and trying to monetize it,” he said in a 2015 speech. “We think that’s wrong.”

Later, during a talk in Brussels, Belgium, Cook expounded on his concern.

“Advancing AI by collecting huge personal profiles is laziness, not efficiency,” he said. “For artificial intelligence to be truly smart, it must respect human values, including privacy. If we get this wrong, the dangers are profound.”

Plenty of others agree. In a 2018 paper published by UK-based human rights and privacy groups Article 19 and Privacy International, anxiety about AI is reserved for its everyday functions rather than a cataclysmic shift like the advent of robot overlords.

“If implemented responsibly, AI can benefit society,” the authors wrote. “However, as is the case with most emerging technology, there is a real risk that commercial and state use has a detrimental impact on human rights.”

The authors concede that the collection of large amounts of data can be used for trying to predict future behavior in benign ways, like spam filters and recommendation engines. But there’s also a real threat that it will negatively impact personal privacy and the right to freedom from discrimination.

Preparing for the Future of AI

THE POSSIBILITIES OF ARTIFICIAL GENERAL INTELLIGENCE



Speaking at London’s Westminster Abbey in late 2018, internationally renowned AI expert Stuart Russell joked (or not) about his “formal agreement with journalists that I won’t talk to them unless they agree not to put a Terminator robot in the article.”

His quip revealed an obvious contempt for Hollywood representations of far-future AI, which tend toward the overwrought and apocalyptic. What Russell referred to as “human-level AI,” also known as artificial general intelligence (AGI), has long been fodder for fantasy. But the chances of its being realized anytime soon, or at all, are pretty slim.

“There are still major breakthroughs that have to happen before we reach anything that resembles human-level AI,” Russell explained.

Russel also pointed out that AI is not currently equipped to fully understand language. This shows a distinct difference between humans and AI at the present moment: Humans can translate machine language and understand it, but AI can’t do the same for human language. However, if we reach a point where AI is able to understand our languages, AI systems would be able to read and understand everything ever written.

“Once we have that capability, you could then query all of human knowledge and it would be able to synthesize and integrate and answer questions that no human being has ever been able to answer,” Russell added, “because they haven’t read and been able to put together and join the dots between things that have remained separate throughout history.”

This offers us a lot to think about. On the subject of which, emulating the human brain is exceedingly difficult and yet another reason for AGI’s still-hypothetical future. Longtime University of Michigan engineering and computer science professor John Laird has conducted research in the field for several decades.

“The goal has always been to try to build what we call the cognitive architecture, what we think is innate to an intelligence system,” he says of work that’s largely inspired by human psychology. “One of the things we know, for example, is the human brain is not really just a homogenous set of neurons. There’s a real structure in terms of different components, some of which are associated with knowledge about how to do things in the world.”

That’s called procedural memory. Then there’s knowledge based on general facts, a.k.a. semantic memory, as well as knowledge about previous experiences (or personal facts) which is called episodic memory. One of the projects at Laird’s lab involves using natural language instructions to teach a robot simple games like Tic-Tac-Toe and puzzles. Those instructions typically involve a description of the goal, a rundown of legal moves and failure situations. The robot internalizes those directives and uses them to plan its actions. As ever, though, breakthroughs are slow to come — slower, anyway, than Laird and his fellow researchers would like.

“Every time we make progress,” he says, “we also get a new appreciation for how hard it is.”

IS AGI A THREAT TO HUMANITY?

More than a few leading AI figures subscribe (some more hyperbolically than others) to a nightmare scenario that involves what’s known as “singularity,” whereby superintelligent machines take over and permanently alter human existence through enslavement or eradication.

The late theoretical physicist Stephen Hawking famously postulated that if AI itself begins designing better AI than human programmers, the result could be “machines whose intelligence exceeds ours by more than ours exceeds that of snails.” Elon Musk believes and has warned that AGI is humanity’s biggest existential threat. Efforts to bring it about, he has said, are like “summoning the demon.” He has even expressed concern that his pal, Google co-founder Larry Page could accidentally shepherd something “evil” into existence despite his best intentions.

Even Gyongyosi rules nothing out. He's no alarmist when it comes to AI predictions, but at some point, he says, humans will no longer need to train systems; they'll learn and evolve on their own.

"I don't think the methods we use currently in these areas will lead to machines that decide to kill us," Gyongyosi said. "I think that maybe five or 10 years from now, I'll have to reevaluate that statement because we'll have different methods available and different ways to go about these things."

While murderous machines may well remain fodder for fiction, many believe they'll supplant humans in various ways.

Oxford University's Future of Humanity Institute published the results of an AI survey. Titled "When Will AI Exceed Human Performance? Evidence from AI Experts," it contains estimates from 352 machine learning researchers about AI's evolution in years to come.



There were lots of optimists in this group. By 2026, a median number of respondents said, machines will be capable of writing school essays; by 2027 self-driving trucks will render drivers unnecessary; by 2031 AI will outperform humans in the retail sector; by 2049 AI could be the next Stephen King and by 2053 the next Charlie Teo. The slightly jarring capper: By 2137, all human jobs will be automated. But what of humans themselves? Sipping umbrella drinks served by droids, no doubt.

Diego Klabjan, a professor at Northwestern University and founding director of the school's Master of Science in Analytics program, counts himself an AGI skeptic.

"Currently, computers can handle a little more than 10,000 words," he said. "So, a few million neurons. But human brains have billions of neurons that are connected in a very intriguing and complex way, and the current state-of-the-art [technology] is just straightforward connections following very easy patterns. So going from a few million neurons to billions of neurons with current hardware and software technologies — I don't see that happening."

HOW WILL WE USE AGI?

Klabjan also puts little stock in extreme scenarios — the type involving, say, murderous cyborgs that turn the earth into a smoldering hellscape. He's much more concerned with machines — war robots, for instance — being fed faulty "incentives" by nefarious humans. As MIT physics professors and leading AI researcher Max Tegmark put it in a 2018 TED Talk, "The real threat from AI isn't malice, like in silly Hollywood movies, but competence — AI accomplishing goals that just aren't aligned with ours."

That's Laird's take, too: "I definitely don't see the scenario where something wakes up and decides it wants to take over the world," he said. "I think that's science fiction and not the way it's going to play out." What Laird worries most about isn't evil AI, per se, but "evil humans using AI as a sort of false force multiplier" for things like bank robbery and credit card fraud, among many other crimes. And so, while he's often frustrated with the pace of progress, AI's slow burn may actually be a blessing.

"Time to understand what we're creating and how we're going to incorporate it into society," Laird said, "might be exactly what we need."

But no one knows for sure.

"There are several major breakthroughs that have to occur, and those could come very quickly," Russell said during his Westminster talk. Referencing the rapid transformational effect of nuclear fission (atom splitting) by British physicist Ernest Rutherford in 1917, he added, "It's very, very hard to predict when these conceptual breakthroughs are going to happen."

But whenever they do, if they do, he emphasized the importance of preparation. That means starting or continuing discussions about the ethical use of AGI and whether it should be regulated. That means working to eliminate data bias, which has a corrupting effect on algorithms and is currently a fat fly in the AI ointment. That means working to invent and augment security measures capable of keeping the technology in check. And it means having the humility to realize that just because we can doesn't mean we should.

"Most AGI researchers expect AGI within decades, and if we just bumble into this unprepared, it will probably be the biggest mistake in human history. It could enable brutal global dictatorship with unprecedented inequality, surveillance, suffering and maybe even human extinction," Tegmark said in his TED Talk. "But if we steer carefully, we could end up in a fantastic future where everybody's better off — the poor are richer, the rich are richer, everybody's healthy and free to live out their dreams."

Source:

<https://builtin.com/artificial-intelligence/artificial-intelligence-future>

4 DESIGN MISTAKES THAT ARE KILLING YOUR MARKETING RESULTS

by Guest Blogger



You're a savvy customer—most people are these days. Whenever you visit a new website or experience new marketing or advertising, you scroll through a subconscious list of criteria that helps you make buying decisions. You ask yourself, is this company trustworthy? Do I feel comfortable giving them my money? You make lightning fast judgments about the marketing you see.

But how fast is fast?

Dr. Gitte Lindgaard at Carleton University wanted to find the answer to that question, so she ran a study. She flashed web pages in front of users for 1/20th of a second. Then she had the participants rate the web pages they saw.



Her research pointed to something amazing: customers form first impressions about marketing in as little as 50 milliseconds. 50 milliseconds.

Customers make judgments about marketing before they've even had a chance to process what it's trying to convey. There's no cognitive effort involved in this first impression; it's completely visual and based almost entirely on emotion and feeling.

More than meets the eye: quality design extends beyond typography and color

People automatically assume that marketing success is all about looks, but the visible aspects of your marketing initiatives are actually only half of the equation.

Successful marketing is a combination of tangible and intangible factors:

Tangible factors

Include anything that your customers can see. This includes visual elements of your design, like your choice of colors and fonts, and the quality of

your images and message. The quality of your product or service is also a key tangible factor. If you say you're selling diamonds, but are really selling glass, the most essential tangible factor will be in question—as will your trustworthiness.

Intangible factors

Are all about the credibility, authority, trust and expectations customers place on your company, product, or service. Your underlying marketing message is a key intangible factor.

The intangible factors of successful marketing design include:

Creating relatable content. We like people who are like us. With the right design elements you send a signal to your target audience that says, “Hey, I’m just like you and I can help.”

Meeting expectations. Customers often have unrealistic expectations of your business. You can use design to demonstrate who you are as a company and what customers can expect to receive from your services (hopefully relieving their fears and defusing their objections along the way).

Values and beliefs. It is essential to understand your target audience’s personal values. Including these values and beliefs in your design will help to connect to your consumers and confirm your trustworthiness.



Your design should reflect your company’s values. Are you here to help, inspire or amuse and distract (or something else?) Design by Dasocreative.

When intangible and tangible design factors are used together it creates harmony in the design. Your marketing works as intended and you’re able to attract your target audience to your business. When this happens it’s a beautiful thing.

But few designers understand the nuances—and importance—of these two factors. Unfortunately, they aren’t taught in design school. And on the business side most entrepreneurs are unaware that there are two sides to design, which makes an imbalance of tangible and intangible factors difficult

to address. When left unattended, design that skews more tangible or intangible can lead to some serious design mistakes that will directly influence your marketing initiatives.

In fact, these mistakes can actually increase customer resistance. When the design isn’t right, consumers can shift from a neutral “meh” to a firm “no way.” Before you know it, they’re looking elsewhere for the products and services they desire. You can avoid losing customers by understanding some of the most common design mistakes that can negatively influence your marketing results.

Mistake #1: A tangible/intangible conflict distorts your marketing message

Imagine you see a deals-of-the-day website that’s advertising an exclusive offer on “designer shoes.” They claim the shoes are handmade in Turkey and have won many awards.

You do a Google search to confirm. What do you find? A big fat nothing. The “designer” doesn’t have a website, there’s no information about the awards they’ve won, and there’s nothing that states the shoes are actually from Turkey.

Would you pay a premium price for those shoes? For most savvy shoppers the answer would be “no.” How can a customer be expected to trust the advertising for this deals-of-the-day website? The intangible (marketing message) doesn’t match up with the tangible (reality).

Marketing should communicate a fluid and honest message. If you’re leaning on prestige, customers expect to see credentials, pedigree or lineage. They want credible information that validates your claim.



Are the tangible and intangible factors of your marketing clashing? Via pixabay

How do you avoid this problem?

Choose a value word or personality word to anchor your business. This word will guide your marketing messages and give customers a sense of what the business is all about.

GEICO is a really good example of a value word in action: humor. Its caveman-themed commercial was a huge hit.

How does a personality word influence design?

It creates boundaries that a designer or marketing team must work within. At each step of the design process you must ask: does this font support our personality word? Do these colors? What about the images?

Your personality words may be “reliability,” “education,” “luxury,” or “fun.” Whatever it is, be sure to support it at every stage of the design process.

Mistake #2: Your message and visuals are a mismatch

Image conflicts create doubt. When the tangible and intangible presentation factors in your business aren't in sync customers get nervous and start asking probing questions.

“If you're a ____ why don't I see ____?”
“If you say you're ____ why don't you look like ____?”

Customers expect your marketing and value proposition to be in sync. If you're selling a luxury car it shouldn't look like this:

If you're selling a top-of-the-line product your website shouldn't look like this:



This isn't a luxury car. Via Michael Dorausch

If you're selling a top-of-the-line product your website shouldn't look like this:



Do they look like they can take on GoPro? Via Andrew McDermott

The words and visuals that you present to the world say a lot about your business and create customer expectations. If you're a prestigious law firm for example, customers expect you to:

- Charge premium prices
- Hire Ivy League graduates
- Be headquartered in a prestigious location
- Market and promote your business in a quality manner

All of the design elements in your business, the tangible and intangible, need to match.

How do you avoid this problem?

Start by creating a list of intangible factors. These are the associations you want customers to make when they think of your business, product or service.

Let's say you're selling to first-time moms. Your intangible factors could be peace-of-mind, feeling rested or safety and security. Designing your marketing materials around these factors means that using flaming skulls and lots of black in your design is pretty much out of the question.

Including intangible factors into your marketing initiatives directly influences your design decisions.

Mistake #3: You ignore customer expectations

As consumers, we expect personal trainers to be in shape, bankers and attorneys to dress well and drive nice cars, and artists to be eccentric and creative.

Customers also have expectations about your business. They arrive at your website or marketing materials believing that you will meet these expectations. They expect you to make them happy or at least satisfy their needs. When you don't do that they become unhappy and respond negatively by either giving your competition their business or posting a terrible review on Yelp and/or their social media channels.

How do you avoid this problem?

You expose their expectations by first figuring out where they are coming from. When you know the origin of a customer's expectations you will be better equipped to meet them.

Customer's expectations can stem from:

Word-of-mouth. A longtime customer may have spoken highly of your business or services to a prospective new customer. If so, they've set the bar quite high making it easier for you to disappoint.

Past experiences. Has your customer been burned by one of your competitors? Has his or her overall experience in your industry been positive or negative?

Marketing messages. Are your competitors making outlandish promises? Are you offering more or less than what they've been promised?

Personal needs. Do your customers expect your product or service to be customized to their unique needs?



Word of mouth can influence consumer expectations. Design by Rioningsih™

Reach out to a few customers and ask these questions. The answers may surprise you!

Mistake #4: Your design is too heavy or too light

It's common for marketing design to be too heavy—or too light.. Often design will receive the art piece treatment, with complex or intricate visuals or there will be no visual elements at all.

Beauty without benefit

Here's a page from a microsite that was made for Toyota.

It's pretty isn't it?



What do they expect you to do here?

But the question is: what are you supposed to do on this website and why?

No idea, right?

Customers lose interest in websites like these—they're pretty but unclear. This confusion creates resistance towards your business because nobody enjoys feeling discombobulated or out of place.

Ethos without excitement

This website is a wall of text. It's light on design, focused almost completely on the message.



This site is focused on the message alone.

Overwhelming, no?

When the design doesn't give direction, the consumers can feel as if they've been hit with a ton of information. They don't know what they should look at first and they don't know how to navigate through all of the data that's being presented.

How do you avoid this problem?

Your personality word is the way to avoid teetering over into marketing that overemphasizes text or overemphasizes the visual. Once you isolate your word—it could be anything from "ultimate" to "energizing" to "soothing" to "playful" to "practical"—spend some time really exploring its tangible and intangible aspects. Again, the tangible elements are things like color, typography, layout, and visuals. How do these elements represent your personality? If your personality word is "exciting" you may want to stay away from tangible design elements that are drab, dull or safe.



The bright colors in a prospective logo for Kids' brand Bounce Patrol says "fun" and "playful." Design by Milena Vuckovic

You'll then want to clarify the intangible elements of your personality word, e.g. the behavior, values, expectations and culture that are associated with the word. Your design should reflect these elements. Consider organizations such as Craigslist,

The Drudge Report, Berkshire Hathaway and Plenty of Fish. Their utilitarian, no-frills design emphasizes practicality, efficiency and straightforwardness.



Craigslist's utilitarian look is no-frills, but effective. Would this drab look work for BMW, Loreal or Hermes? Not so much.

Quick! Before you run out of time

Customers judge your marketing in milliseconds. So make yours count. Balance the tangible and intangible factors of your marketing design and amazing results are sure to follow.

Source:
<https://99designs.com/blog/tips/marketing-design-mistakes/>



PROBLEM WITH MATH & PHYSICS?

MATH & PHYSICS TUITION

Edexcel
 Edexcel IAL
 OCR
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O,AS & A Level

Available online: one to one or grouped.

Let's divide your problems, Multiply your solutions, Add to your skills and Minus all your doubts

Miqdaad Walji

mathtraceredu@gmail.com
 +254 751 202 222



STYLISH

SEASONS

WORD SEARCH



QUESTION & ANSWER

QUESTIONS

1. How many jamaats are there under the Africa Federation?
2. Which Jamaat initiated the founding of the Africa Federation?
3. Which is the oldest jamaat under the Africa Federation?
4. Which is the Largest ocean?
5. Name the Smallest bird alive?
6. Name the Largest land animal?
7. What is the most sacred place for Muslims?
8. What name is given to the caller for prayer in islam ?
9. What is the longest surah in the quran?
10. In what month do Muslims fast?
11. Where is the 8th Imam buried?
12. What is the year of sorrow called?
13. Which company is the largest chocolate manufacturer in the United States?
14. Which is the closest star to the Earth?
15. What is the name of the longest river in the world?

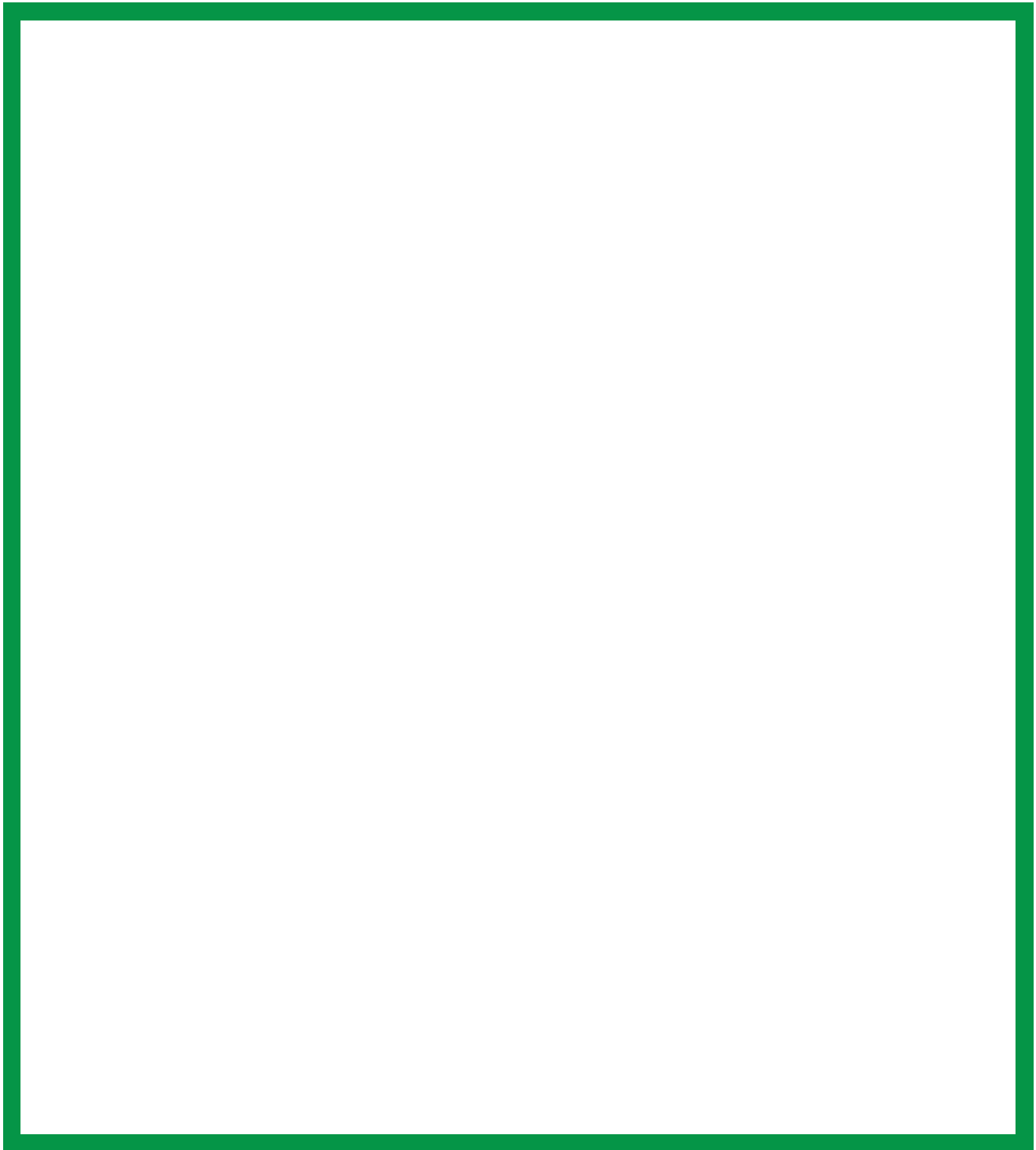


- ### ANSWERS
1. Forty-Four
 2. Dar es salaam
 3. Zanzibar
 4. Pacific
 5. Hummingbird
 6. Elephant
 7. Kaaba
 8. Muznin
 9. Al-Baqarah
 10. Ramadhan
 11. Mashad
 12. Amul Huzn
 13. Hershey's
 14. Sun
 15. Nile

COMIC STRIP

Fill in the comic strip for your chance to win an exciting prize!

ONLY FOR AGES 8-13



1. Think of a story about having good manners. It could be something that actually happened or made up!
Think of characters, a plot and an ending.
2. Fill in the comic strip with your story. Make sure it's very clear! You can use colour pencils to make it more exciting.
3. Scan your artwork clearly, then send your submissions to **samachar@africafederation.org**

Submissions to be sent no later than 30th November 2023. By December 25th, 2023, the winner will be announced on our official instagram page.

When submitting don't forget to add:

1. Your name
2. Your age
3. The explanation behind the idea

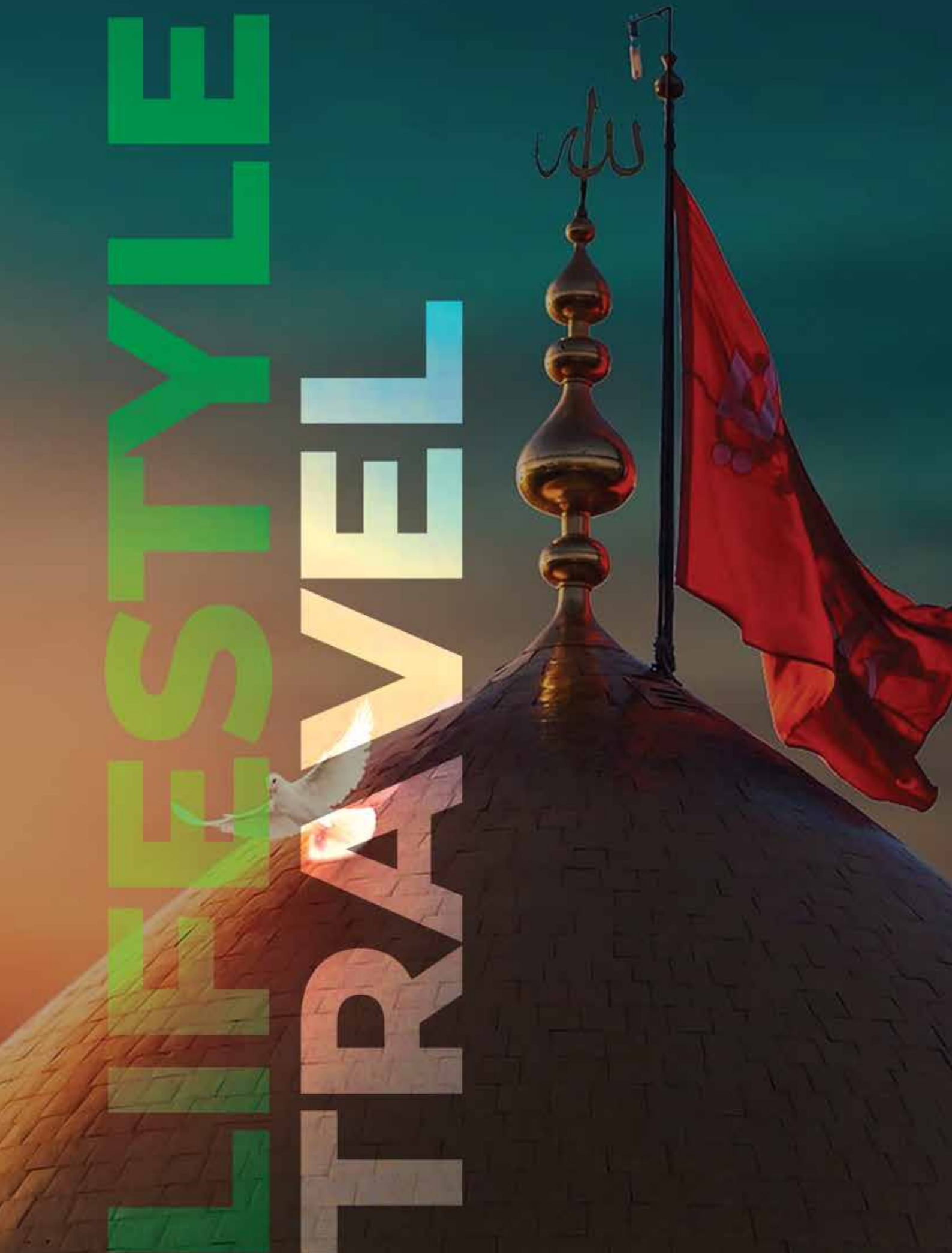
**The PDF format should be used for all submissions.
May the best one win!**

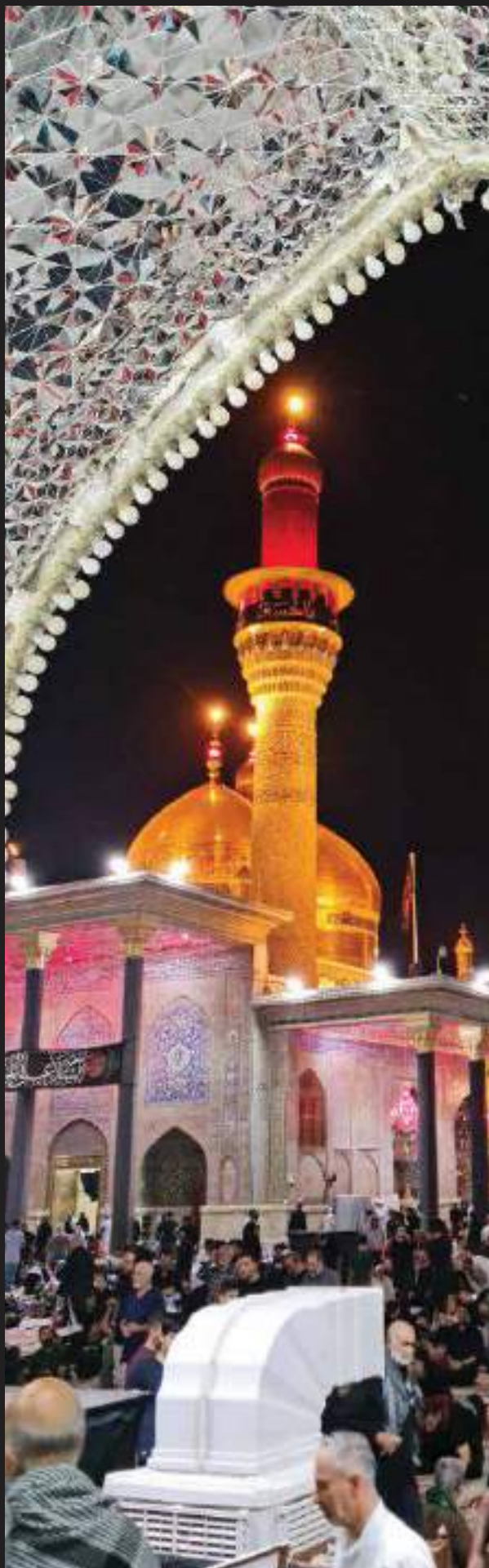
**LOOK FORWARD TO A MEMORABLE NEW YEAR
WITH THE MOST WONDERFUL PRIZE!**

The winner will receive an exciting prize and the winning submission will also be featured in the next issue!

Good luck!

LEFESTYLE JERVAEL LIPRA





What is Arbaeen?

Arbaeen originates from the Arabic term translated as “fortieth”, in Indian culture it is referred to as Chalismo/Chalisma- symbolizing forty days since a deceased passed away. Arbaeen is a mourning period for Imam Hussain (PBUH), where mourners gather from across the world in Iraq to honor the sacrifice and mourn over the family of Imam Hussain and his companions over the atrocities that were committed to them by the enemies on the tenth day of Muharram, the tragic day of Ashura.

Millions gather in Iraq for an average of seven to ten days, beginning from the tenth of Safar and walk towards Karbala to Imam Hussain (PBUH), an eighty kilometer walk that could take anything between a day to five days to complete, it is perhaps the largest banquet in the world- with Iraqis and foreigners coming together to showcase their generosity for the love of Imam Hussain (PBUH).

Throughout the path, one gets to witness “Mawakibs”- a station serving either food, drinks, a shelter to rest, and in some instances you would witness families on the streets pleading with the pilgrims to join them home for a meal, or for a pilgrim to grace their house with their presence, be it for a glass of water or for a place to stay.

Why is it so special?

The walk epitomizes humanity, love, generosity, sacrifice, selflessness, a global village, a living proof that millions can come together, united under the banner of love, to restore faith in humanity- that we can all put our differences aside and exist peacefully if we focus on loving each other.

“Did you see how everyone is out there helping each other, everyone being patient with each other, looking after each other’s needs and helping strangers? This is what life will be like when the Imam reappears, this is the ultimate goal of being human, this is where we would like to be as Muslims.”

Imagine experiencing what life would be under the Imam like? Pretty special!

What can I expect from a Ziyarah during Arbaeen?

Large crowds making their way into the shrines and around the streets, people filled with pride in serving the pilgrims, love encompassed in the air, a war torn country overflowing with generosity, but most importantly- you will experience a spiritual aspect that connects you to Imam Hussain right away.

Everyone goes with various expectations of what they want to achieve from a ziyarah- the only expectation one should have in this trip is to feel spiritually connected to the holy personalities buried in Iraq and a stronger connection to the Almighty. Everything that happens during Arbaeen is extraordinary, and it makes you want

to experience it more. It is not a normal walk, it is a ziyarah uniting millions with the love of the holy household, expecting to see emotions, generosity, care, love and selflessness.



What are the top 5 travel essentials for an Arbaeen Ziyarat?

1. Travel Insurance
2. Islamic books to recite ziyarats/ amaals
3. A journal or notebook to capture your thoughts and emotions during the trip
4. Medicine and hydration tablets
5. A comfortable pair of shoes

What should I be aware of during the trip?

Be present when you're there

Look around you and witness the small acts of kindness

Document your journey

Have a clear mindset, and intentions of what you would like to achieve from this trip.





DECEMBER

24 DEC - 01 JAN

In Iraq



**DR. SAYED AMMAR
NAKSHAWANI**



**SHEIKH MOHAMMED
AL-HILLI**



**MULLA AMMAR
AL-NASHED**



**MULLA MOHAMMED
ABBAS KARIM**



**MULLA AHMED
RAZA NASIRI**



**MULLA MOHAMMED
ALI MOSHI**



**SERVANTS OF ZAHRA (AS)
KUMAIL NANJI**



**SERVANTS OF ZAHRA (AS)
ABBAS RAI**



**SISTER ROMANA
KAZMI**



HEALTHY

SOUTH INDIAN

CHEESY MALAI CHICKEN

Recipe by Chop It



Chicken skewers marinated in a creamy but spicy mixture, topped with WHITE SAUCE, and then MOZZARELLA cheese - yum!



Here's the recipe:

Marinate 1KG chicken breast cut into small cubes with:
1/2 cup Yogurt-
1 TBSP Cream-
1 TSP Salt & 1 TSP Pepper-
1 TBSP Ground Chilli-
1/2 TSP Cumin Powder-
1/2 TSP Garam Masala-
1 TSP Mustard Powder (you can use regular mustard)-

Place the chicken in skewers (you can also add some peppers and onions between the chicken pieces)

White Sauce:

Heat 2 TBSP Butter, once it's melted add 2 TBSP flour and mix it until it turns light brown. Then gradually add 1 cup Milk whilst stirring (if it's lumpy then whisk it) then add 1 TSP Salt & 1 TSP Pepper, 2 TSP Chilli flakes and a bit of coriander and then let it cook and thicken. If it gets too thick, add more milk.



Heat up oil in a shallow frying pan (large enough to fit the chicken skewers), keep turning it every minute until all parts are evenly cooked. Whilst still in the pan, pour the white sauce over each stick and top it with loads of mozzarella. Once the cheese melts, take it off the pan and enjoy! Top with coriander and chili flakes.

AJAM - MKATE WA UFUTA

In Memory of Marhuma Tasnimbai M Jivraj

Ingredients:

- 4 cups of flour
- 2 teaspoons of yeast
- Salt, to taste
- Water, for binding
- Ghee



Method:

1. In a mixing bowl, combine flour, yeast, and salt according to your taste preferences.
2. Gradually add water to the mixture, adjusting until the dough reaches the desired consistency.
3. Allow the batter to rise until it's visibly expanded.
4. Heat a non-stick pan over high flame.
5. Sprinkle some water onto the pan.
6. Pour the batter onto the pan (tava) and spread it out to your desired thickness.
7. Sprinkle sesame seeds on top of the batter.
8. Cook for a few minutes, then carefully flip the tava to cook the other side.
9. Once both sides are golden brown, remove the ajam from the pan.
10. Sprinkle ghee over the cooked ajam.

Serve the hot ajam alongside curry, seekh kebab, or enjoy it plain.



MOSQUE BIRYANI

Ingredients:

- 1 kg rice
- 1.5 kg mutton
- 1 kg potatoes
- 1 kg fried onions
- 150ml yogurt
- Half tin tomato purée
- 2 tsp leveled garam masala
- 5 tsp ginger & garlic
- Saffron
- Saffron color
- Salt to taste
- Ghee & oil to fry

Method:

Wash the meat thoroughly. In a cooking pot, put the meat, add ginger/garlic, garam masala, yogurt, salt, tomato puree and saffron. Add water and let it boil till tender. In the meantime, fry the potatoes in ghee and oil. Don't discard the oil.



Once meat is tender, add the fried potatoes. Lastly add in a pinch of lemon salt. Mix well. Then cover the masala with a layer of fried onions. Sprinkle some garam masala and jayfar..

- In another pot, boil rice with salt until almost done.
- Sieve the rice and add 80% of it on top of the masala.
- Pour saffron color and saffron water.
- Now add the 20% of the rice and that oil and ghee on top.
- Cover the lid
- And switch on the stove on low heat for 45 mins.
- Once done; separate the rice and masala.
- Serve and enjoy!!!
- Serving for 8 - 10 people



JIKONI DELICACY

Welcome to Jikoni Delicacy Ltd, where culinary excellence meets the convenience of frozen delights.

Our journey began in 2020, with a passion for crafting delectable dishes using only the finest ingredients, and today, we proudly present a diverse range of frozen culinary creations that cater to every palate and occasion. We have grown to known and loved as 'JD'.

Beyond our delectable frozen offerings, we takes pride in our catering expertise. Whether it's an intimate gathering or a grand celebration, our dedicated catering team transforms events into unforgettable memories.

At JD, we believe that the joy of good food should know no boundaries. From the warmth of our kitchens to the hearts of our customers, we are here to elevate your dining experiences.



WINGS



CHICKEN KIEV



BURGER PATTIES



KEBABS



PIZZA



CHOCOLATE AVOCADO MOUSSE



Ingredients:

- 1 Large Ripe Avocado
- 3 Tbsp Milk
- 1/8 tsp Salt
- 3 Tbsp Cocoa Powder
- 1/3 Melted Dark Chocolate (Melt with Cream)
- 1 tsp Vanilla Essence
- Sweetener of your choice Honey/ Maple Syrup / Sugar Syrup / Sweetener of your choice
- Strawberries for garnish - Optional

Servings : 4 servings

Method:

In a food processor

1. Cut the avocado in chunks and add to the food processor along with the other ingredients
2. Blitz it up till you get a fine and smooth consistency.
3. Taste the sweetness of the Mousse and make adjustments as required.
4. Add Strawberries as Garnish on top.
5. This is a very healthy dessert. You can even make for your babies who are 1 Year Plus with reduced
6. Sugar.
7. Serve chilled



Instagram Handle : @aaimeee26

FRUITFUL VIMTO DRINK



4 cups water -
 3/4 cup Vimto cordial syrup -
 Additional sugar if desired -
 Berries -
 Lime and mint leaves for garnish -
 Makes 2 servings -



KARAK CHAI

As the rough translation suggests, Karak Chai is a "strong tea", in both taste and colour compared to a regular English tea. This sweet Indian tea, is made with a blend of fermented black tea leaves, ginger and spices such as black pepper, cardamom, cinnamon, fennel and cloves.

Ingredients

- 2 cups of water
- 2 tea bags or 2 teaspoon loose tea.
- 5 oz evaporated unsweetened milk
- Sugar to taste
- 8 cardamom pods
- 4-5 whole cloves

Optional spices to add, use any or all of the following

- 1/8 - 1/4 teaspoon cinnamon You can also use one cinnamon stick
- 1/8 teaspoon nutmeg
- 4 slices of fresh ginger You can also use 1/4 teaspoon ground ginger
- 3-5 Saffron threads

Instructions

1. In a pot, or tea pot, add water, tea bags and sugar. Stir to combine.
2. Add the spices you are using and bring to a boil.
3. Add milk, reduce heat and simmer for 3-5 minutes.
4. Strain, pour in serving cups.





Business Market Trends

COMMUNITY TRAILBLAZERS



Ali Mohamedraza Dewji
KSIJ DAR

Ali's commitment to community service is truly inspiring. As a Trustee and founder of Marzia Golden Manor, A children's home in Temeke - Dar es Salaam, he has shown deep compassion and empathy for orphaned children, providing them with a nurturing haven.

His role as a committee member of the KSI Charitable Eye Centre highlights his dedication to improving the lives of others. Giving the gift of sight to Tanzanians. Ali's involvement in the media team for Ksijdar, including the initiation and management of the organization's social media presence, demonstrates his versatility and proficiency in communication and marketing.

His voluntary roles within KSIJDAR, particularly as the media head for the Julooos committee and his contributions to the COVID response team, underscore his selflessness and commitment during challenging times. Ali's multifaceted expertise, coupled with his dedication to community welfare, make him a true asset to the Khoja Community.

I am pleased to nominate Ali Abbas for commendation, recognizing his exceptional contributions as a Business Analyst & Lead UX designer in the software development domain. Aliabbas plays a crucial role in understanding project requirements & preparing a roadmap for the projects. With 70+ successful mobile apps & web development projects under his belt, his dedication & competence speak for themselves. Notably, the projects he has worked on have consistently garnered praise.

Aliabbas's exceptional accomplishments are all the more remarkable given his young age. He has worked on significantly impactful projects for both start-ups & enterprise-level clients, including:

ScoreboardFR: A fundraising app whereby students sell products worth \$300K daily & raise charity through the profits made.

TeachKloud: An early childhood platform whereby schools, teachers, and parents collaborate & communicate on the child's upbringing at their preschools.

KeepAppy: A wellness app that helps users track their daily activities. The founders were mentored by Bill & Melinda Gates Foundation & the project was later acquired by a Fortune 500 company, Concentrix.

What sets Aliabbas apart is his unwavering commitment to each project, investing his time and energy from the outset to ensure exceptional progress. I strongly recommend Aliabbas as the go-to person for anyone looking to develop an app or website. He is the right-hand man for your software development projects.



Aliabbas Karim
KSIJ DAR



Alihassan Kassam
KSIJ DAR

Alihassan, a young individual of 28 years has always been a dedicated and ardent servant of the community. He began his service at the tender age of 7 as a Sabil volunteer. After joining Madrassah, Alihassan was elected to the Debating Society (now Development Society) where they brought about numerous initiatives for the youth, and was part of the 05th DSM Shia Scouts, a member and thereafter secretary of Ithnasheri Union Literary Section, Teacher at the Husayni Madressa and served as the Hon. Secretary of the Ithnasheri Union Volunteer Corps (IUVC) for six years. During his tenure as Hon. Secretary, Alihassan was involved in reviving Majalis and Azadaari at the historic Bagamoyo mosque, creating the 'volunteer for a day' initiative, volunteered in the Muharram blood donation drive, the KSIJ Juloos committee as well led the team that set up the Nyaz system to reduce wastage that is being implemented till to date.

Alihassan was a member of the Africa Youth Network (AYN) and a mentor at the successful Africa Federation Youth Camp 2015 which inspired and impacted numerous youth who have undertaken leadership roles within and outside the community and he continues to mentor and inspire many other youths. He served as a volunteer at the Africa Federation and World Federation conferences and was part of the organizing committee of the respective meetings. Alihassan was a delegate of the 2013 AFED Youth Conference that presented its resolutions to the AFED Supreme Council session on youth empowerment which led to the formation of the AFED Solidarity Day Team for which he led as convenor for three years and served in the team for another six years. He was the first-ever convener of the AFED Solidarity walk in Dar es Salaam in the year 2015 and led a successful young team that raised a significant amount of funds for the community in the areas of education, health, and welfare.

Ali Hassan has served in the KSIJ Media room, the KSIJ Qur'an Drive Committee which is successfully continuing to spread the word of Almighty to date,

and has served as a delegate and a councilor of AFED at the World federation conference and EXCO. He has served on the organizing team of various inter-faith events, captained the union development and union youth teams in cricket and volleyball respectively, and was the convenor of the successfully organized Ramadan sports festival which had the youngest organizing team that brought about numerous new initiatives and had over 1000 participants.

After exhibiting such exemplary leadership in numerous capacities, Alihassan was taken to the highest hierarchy in community leadership in Africa, where he was appointed as the Asst. Honorary Secretary for Africa Federation and is the youngest ever appointee at the age of 20! He served as the Asst. Honorary Secretary for 5 years and during his time initiated the 'Youth Can' initiative that led to the recognition of the youth within the community, spearheaded the drafting and implementation of the Standard Operating Procedures (SOP) for the election of the AFED Chairman, and established the AFED Media avenues which to date reaches thousands of people and was also a member of the steering committee of the World Federation 'Project North Star' that sat together to create a ten-year vision for the World Federation to name a few. Due to his migration to the United Kingdom, Alihassan stepped down from his role as Asst Honorary Secretary but upon his return, he was instrumental in the initiation of Dar Ahlulbayt Society (DABSOC) where he served as the Vice Chairman, undertook the lead of the AFED Solidarity Team during the Covid-19 pandemic where they distributed hygiene products, and initiated numerous initiatives such as Brain of Africa and 'Unguja yetu'.

Alihassan was also tasked to be the secretary of the Zanzibar Dispute Resolution Committee (ZDRC) appointed by AFED to assist in resolving the dispute in Zanzibar and was also the electoral commissioner of the Ithnasheri Union General elections held in 2022.

Alihassan is a lawyer by profession and is an advocate candidate in Tanzania and is pursuing a solicitor's qualification in the United Kingdom.

He continues to serve, inspire and lead the community with zeal and is currently a member of the KSIJ Dar es Salaam constitution review committee, a member of the IU-KSIJ Ad Hoc Committee, a volunteer at the Ghusl/Kafan/Dafan team, a member of the Ithnasheri Union Literary Section (IULS), member of the Tabut committee, Councillor of Dar es salaam Jamaat to Africa Federation and was part of the Moderator's panel in the recently concluded AFED Youth Conference held in Arusha, Tanzania. Alihassan's primary focus has always been to inspire the youth to serve the community and empower them to undertake leadership positions in the community. Undoubtedly, Inshallah with good health and long life, it is just a matter of time that Alihassan will take up the highest leadership positions within the community leadership hierarchy and inspire many others to do the same.



Ammar Anwarali
KSIJ ARUSHA

Ammar was born in DSM and resides in Arusha. He is finishing high school at UWCEA Arusha Campus.

He has served the community in various ways such as participating in the Sunday Boys Majlis from a young age. Over the years, he developed his passion for public speaking and moved into leadership roles, facilitating programs for boys and youth every Sunday of Muharram and Safar.

He also served the community through being a member of the Youth Development Committee (YDC) during which he organized a variety of programs including, a Mt Meru climb, environment awareness program, autism awareness gala dinner, itikaf, fundraisers and workshops.

Additionally, he is the Arusha representative of the Africa Youth Network (AYN) and was one of the lead organizers of the Youth Conference held in Arusha.

He also plays a part volunteering at the mosque in various programs such as the WF census as well assisting in the Who is Hussain blood drives, medical camps and water distributions. In school, he contributes to multiple social and environmental service projects raising awareness on issues like HIV, water scarcity, equity and inclusion.

He is also an admin organizer for an upcoming TEDxYouth event in November.

Arzoo, a devoted doctor, mental health first aider, wife, and community service provider, stands as an embodiment of inspiration and transformation. Her unwavering commitment to serving the underprivileged, including her role as a caring guardian for orphans, has earned her the esteemed Unsung Hero Award from the World Federation in 2023.

Arzoo's influence reverberates across various dimensions. At home, she exemplifies compassion, her roles as a nurturing wife and a daughter in law, she cares deeply about her family.

In society, her expertise as a doctor and mental health advocate challenges stereotypes, fostering empathy and healing for those in need. Her remarkable community service uplifts spirits and ignites positivity, leaving a lasting impact. She also serves at the bibi sakina clinic catering for the needs of sick children.

Arzoo's narrative underscores the potential of an individual to drive change. Through her diverse dedication, she transforms lives within her household, amplifies societal understanding, and leaves an enduring legacy in her community. Her journey epitomizes altruism, serving as a testament to the far-reaching effects of a kind-hearted soul.



Arzoo-e-Zainab Khalfan
KSIJ DAR



Azhar Sadiq Alishan
KSIJ DAR

Azhar Alishan is an upcoming Entrepreneur and owns his own venture that is called Zuri.Tz that he started off in March 2021 at the age of 18 years. We were very impressed with Azhar's designer product ideas that have been very unique as he creates his own innovations.

Therefore, we decided to talk to him about his business so as to understand his story.

He was the very first Youth to have such a business in the community at the age of 18. Azhar started this business because he always had a passion of having

his own business at a young age so that he could get focused on how to manage it so as to successfully grow gradually.

Azhar always had a passion to learn and have the skills in stitching as he always mentioned that it's very rare in our community for us to have a Male who stitches. Men feel stitching is not their task but where there is a will there is a way.

Azhar believes that in respect of taking up a job there are no restrictions of gender based professions. This motivated him to know and learn the skill of stitching and starting up a business that included stitching, cutting, designing and searching for raw materials from scratch.

Azhar has designed t-shirts of different styles, he has designed side bags, string bags, make up pouches, toiletry bags, laptop sleeves, mugs, jackets, ties, trousers, waistcoats, ladies cardigans and hoodies all from Khangas and Kitenges. He has marketed his business well and has managed sell his stuff in Dar es salaam, Mwanza, Arusha, India, Canada and UK as well.

Zuri.tz is also the only business in Dar es Salaam, Tanzania that started making tie and dyes from scratch. Azhar designs tie and dye t-shirts single handedly which are very famous as every design is unique.

Azhar's business has taught him all the pros and cons of a business and gave him new and different ideas in a business. However, he also faced challenges as during his business startup the Pandemic hit. He had to make sure that he advertised his business online to be able to reach out to the right buyers during the Covid-19 phase and this created an income that could sustain his personal expenses and create savings during this period and on.

Overall, all his struggle shaped up his personal growth. In the beginning he went through losses, disagreements with suppliers, rise in price for kitenges because of demand and rise in price in fabric. He also had difficulty during the Pandemic when dye colors for tie and dye was scarce because goods were not available in Dar es Salaam.

This has taught him how to deal with such difficulties in a short period of time. However, this also thought him how to deal with different kinds of suppliers and the ways of marketing and communications for and with his customers. To conclude, Azhar has always been hard working and has an innovative mind be it in his own work areas or in the community at large.

This especially reflects in his personality when he encourages youths to be creative and have a business oriented mind so as to be able to stand up for oneself through thick and thin. He believes that there are ups and downs in our walks of life but that should not shatter you. He always says, "Aim for the moon, even if you fall you will shine amongst the stars!"



Dr. Ali Khatau
KSIJ DAR

Dr. Khatau is a medical doctor, entrepreneur and diabetes advocate from Dar-es-Salaam. He is passionate about creating awareness regarding diabetes and its complications through public health initiatives including mass screenings campaigns across Tanzania. He has participated in more than 20 such screening camps since 2017 where he was part of different teams that have screened more than 15,000 locals for diabetes and other Non- Communicable Diseases (NCDs).

His work won him the U.S Department of States prestigious and highly competitive Mandela Washington Fellowship in June 2023 which sent him on a fully-funded 6-week trip to the United States for a Fellowship in Leadership in Civic Engagement at Drexel University. He is also a serial entrepreneur and founder of several initiatives.

He inspires me due to his dedication to help others and his commitment to continuous learning; he never leaves opportunities to learn something new and these are qualities I greatly admire. He also always has a can-do positive attitude and is extremely ambitious.

Fatema Muntazir Lalji is a pro-active youth of the Arusha Community. Since her young age, she has been involved at various projects and activities; both within and outside of our communities. She has also achieved numerous recognitions in Community-held competitions.

Fatema Lalji's remarkable qualities have been a profound source of inspiration for me. Her innate kindness and attentive nature, always ready to lend an ear to others, exemplify the essence of a good person. Beyond her personal qualities, her accomplishments are truly admirable.

Fatema holds the following posts and designation within her community:

Youth Representative in the Ladies Managing Committee Founder of Banaatul Islam - Jama'at youth women's body.

Fatema has also been nominated: as a Delegate to the World Federation Youth Conference, as well as: Arusha Female Representative at the Africa Youth Network.

Some of her accomplishments include; securing top awards in the Annual AFED-held Quran Competitions. Each year; from 2011 to 2015, she secured top positions in the Memorization and Open Quran Competitions.

Fatema's works outside the community include financial contribution to the poor and needy people of Palestine. She is also a supporter and follower of The Islamic Revolution and The Supreme Leader; great inspiration for others to follow suit.



Fatema Muntazir Lalji
KSIJ ARUSHA

Fatema's dedication and selfless service to the community; and her desire for living Islam, serves as a great motivation for myself to try and take our Deen a-bit more seriously. She has also greatly lifted the morale of the Arusha Community Youths by being the fuel and driving force behind organizing various community events.

Gulamali is a youth with severe cerebral palsy , a non-scout who is always ready to work every Muharram in all events. He Works tirelessly on any given task assigned to him. He equally enjoys visiting Orphanages and other charitable places . A young inspiring soldier to many, and blessing for all volunteers.



Gulamali Inayat Dawood
KSIJ DAR



Irfan Karim
SAAJ NAIROBI

Irfan Karim is a very humble ,well disciplined and a very talented sportsman.Irfan has always been very supportive and has represented the community in various regional, national and global events,Irfan is perhaps amongst the only youngster in the recent decades to have represented the community at regional national and international level.He truly is the most deserving candidate that merits appreciation and acknowledgement.

Hamida currently works as a neuro-oncology research assistant at Imperial College London, focusing on therapies for glioblastoma, a deadly stage IV brain cancer. Before this, she completed her Bachelor's in Biomedical Sciences and her Master's in Translational Neuroscience, attaining excellent grades.

During her time at university, she became a qualified First Aid Provider, trained to become a COVID-19 vaccinator, volunteered throughout COVID-19 in a society called Be My Eyes, helping visually impaired people across the world virtually through an app, and became the youngest researcher in her lab to obtain her in vivo research license to conduct advanced experiments.

Hamida has always been a role model because she has always remained resilient when it came to the things that she is most passionate about. She is knowledgeable within her field and makes it her goal to impart this knowledge to others to help them understand the complexities and challenges within the field of cancer research.

She is also highly motivated to help others including family, friends, work colleagues, and her community, which can be challenging yet rewarding. Hamida's commitment and positivity towards others and her confidence should be an example for the younger generation who want to achieve tremendous success.



Hamida Shabbar Aliraza Mussa
KSIJ DAR



Imran Versi
SAAJ NAIROBI

Imran stands as a remarkable pillar within the community, embodying unwavering dedication and vibrant engagement. Having transitioned from Dar-es-Salaam to Nairobi, his profound impact has swiftly unfolded.

In a mere span of two years, he ascended to a pivotal role within the Jamaat Managing Committee, seamlessly shouldering responsibilities.

Notably, he also assumes the esteemed position of Chairman for the Saaj Youth Union, a testament to his ability to inspire and guide the younger generation.

Beyond his administrative prowess, Imran's artistic talents shine luminously. With a mastery of eloquent recitation, he effortlessly navigates the realms of poetry and nawhas, infusing emotion and depth into his renditions.

Yet, his contributions extend beyond the artistic sphere. His readiness to extend a helping hand to others, coupled with his profound involvement in community initiatives, exemplifies inspiration.

However, Imran's contributions transcend even these realms. Proficiently trained as a psychiatrist, he generously offers his expertise through complimentary consultations for fellow community members.

This noble act showcases his unwavering commitment, channeling his time and passion wholeheartedly into the well-being of the community. In Imran, the community has discovered a multifaceted luminary whose impact ripples far and wide.

Kumail has been an epitome of measurable output in our jamaat. He has served as an excellent team member & an inspirational leader at every position he has worked in. His valor is remarkable in face of adversity and the smile he wears easily resolves any difficult situation.

When it comes to inspiring, he leaves no stones unturned. Pure at heart and upholding strong religious and social values, those are amongst the many traits he possesses.

Be it at family, at work, at Madrasah, at Jamaat and what not. I pray to the almighty to keep blessing him & his family abundantly. Kumail actively serves, Kumail inspires!



Kumail Rahim
KSIJ ARUSHA



Madiihah Meeakhan
KSIJ MAURITIUS

Madiihah was born into a highly business-oriented family. From a young age, she was exposed to creative approaches to entrepreneurship. After completing her studies in Real Estate Management on Udemy, she decided to enter the industry. She holds a pivotal role in managing the operations of Kites Group and Kites Real Estate, companies she co-founded. Additionally, she heads the local division of the market.

Following a trip to Tanzania, specifically Dar Es Salaam, Madiihah developed a keen interest in modern African fashion design, including Massai sandals, bags, and other fashion accessories. This passion inspired her to establish her own company, Madesign, which she solely owns. Madesign primarily operates online and quickly achieved success due to the unavailability of such products in Mauritius. She intends to expand Madesign by sourcing unique fashion and cosmetic products from various countries.

Just recently, Madiihah has begun representing a renowned cosmetic brand in Mauritius. With the assistance of her husband's marketing agency and outdoor advertising partners, she is on the verge of launching this brand in the market with great enthusiasm and fanfare. The icing on the cake is that these products are 100% Halal.

Beyond her strong business mindset and desire to explore various business ventures, Madiihah aspires to open her own charitable organization aimed at empowering young girls to become independent and start their own businesses.

With her experience, keen sense of fashion, and a taste for high-end luxury properties, Madiihah is gradually elevating Kites Real Estate and Madesign in the market. Today, both Kites Real Estate and Madesign are becoming benchmarks in their respective industries.

I am honored to nominate an individual whose actions speak louder than words. Despite his quiet demeanor, he wields a profound influence in our community. Currently serving on the Mayyit Committee, he selflessly manages the intricate details of deceased members' final rites, offering solace to grieving families.

Moreover, as a pivotal member of the Ithna Asheri Union Scouts Body, he imparts wisdom to our youth, embodying the spirit of the Ahlulbayt. The annual Karbala Project stands as a beacon of their dedication. His support for the KSIJ media room further exemplifies his dedication to community growth.

A genuine asset, his humility and service have left an indelible mark on us all.



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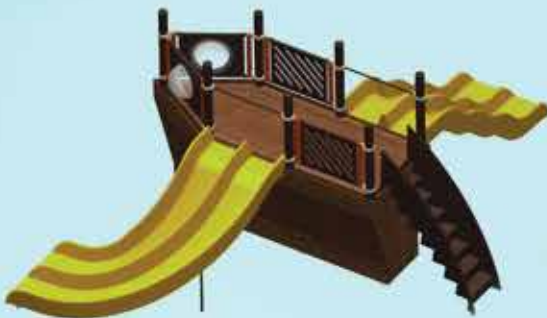


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Zain Pirbhai
KSIJ DAR / MAURITIUS

Zain Pirbhai is a business leader from Mauritius. At a young age, he moved to London to study a BSc Marketing and Advertising followed by Edinburgh where he studied a MSc in International Business and Emerging Markets. After graduating, he moved to Tanzania to manage a multi-portfolio business consisting of several industries from real estate to manufacturing.

Zain's primary focus has been the real estate sector where he introduced new systems and a zero-tolerance policy to discrimination. He employs a holistic approach to business, meaning that he sees every role as interconnected and equally important. This has created a positive business culture with each member of staff working towards the same vision. The result was an increase in occupancy rate to over 95%, and as a result, a 20% increase in profit.

Zain believes that his team and family are his most valuable resources and that without them, he would not have been able to achieve what he has. He is also a forward-thinking business leader who is always looking for new ways to improve his businesses and the lives of those around him.

This forward-thinking vision has led Zain find paths to grow his business portfolio further. For instance, he recently partnered with a marketing agency called Artstanding J&Z International and opened a branch in Tanzania. Artstanding international has flourished in the local market and has helped several businesses to increase their sales and visibility and has also been recognized for its creativity and effectiveness. Artstanding J&Z International has also serviced clients in Canada, Madagascar, South Africa, and Kenya.

Despite not being an easy road, Zain is always keen on learning, stating that one should never stop learning. Zain spends his free time reading books, journals and research papers, in order to increase his knowledge, and learn new approaches to business and management.

Zain is a kind and compassionate person who is always willing to help others and is passionate about making a difference in the world. He is particularly committed to helping those living in poverty in Tanzania. He is committed to using his skills and resources to help those in need and make a positive impact on the world and believes that private enterprise can and should be a force for good.

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Safia-Alisa Dewji
KSIJ DAR

As the co-manager of the Babul Ilm library and bookshop within the Dar Jamaat, Safia has demonstrated an exceptional ability to transform spaces and inspire growth. Under her guidance, the shop and library have undergone a remarkable 180° transformation, becoming vibrant hubs of knowledge and learning.

Safia's commitment to community enrichment goes beyond her role at the library. She is a dedicated leader of toddler religious programs during significant events and on a biweekly basis, ensuring that even the youngest members of the community are engaged in meaningful learning experiences. Her creative contributions are equally impressive.

Safia's artwork and writing grace the community through religious posters, books, and children's activity books. Her talent as an Islamic children's book author and illustrator has not only entertained and educated young readers but has also fostered a deeper connection to their faith.

Safia-Alisa Dewji's multifaceted contributions to the community, from transforming the library and leading toddler programs to her artistic and literary endeavors, make her a standout nominee. Her dedication, creativity, and leadership are deserving of recognition and celebration.

Zakir is a young, dynamic 26 year old multi talented volunteer of the community who for the better part of his life has served in all aspects of the community. At the age of 11 he started working in the Kampala Jamaat Audio/Visual Committee with full dedication and responsibility.

At the age of 15 he became a Hussaini Volunteer in the Complex and still is to this day. At age 16 he became the leader of the Jamaat cricket team and arranged major cricket/other sporting events over the years with the best Ramadan cricket tournaments in 2022 and 2023. In 2020 Zakir became part of the Mukhis office and his input helped maintain the Mukhis office efficiency.

Zakir is an example for all the youth and children of the Jamaat, he inspires them with his humble, religious, honest, disciplined and confident personality. Having worked with Zakir closely for the past 15 years, his dedication and resilience has been a great inspiration and pride for me and a major contributor to the progress of Kampala Jamaat.



Zakir Hussain
KSIJ KAMPALA



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Sukaina Khatau
SAAJ NAIROBI

Sister Sakina has been an active member in Mombasa Jamat being part of Al Mahdi girls having volunteered in many camps to assist the rural communities with food, medicine and sanitation, as well as organizing events to raise funds for charity distributed both locally and internationally.

Having moved to Nairobi after marriage in 2015, she was soon appointed as a member and treasurer for the Women's Development Committee under SAAJ and also served as the Ladies treasurer for the jamat and as a member of the Ladies Managing Committee for a few years.

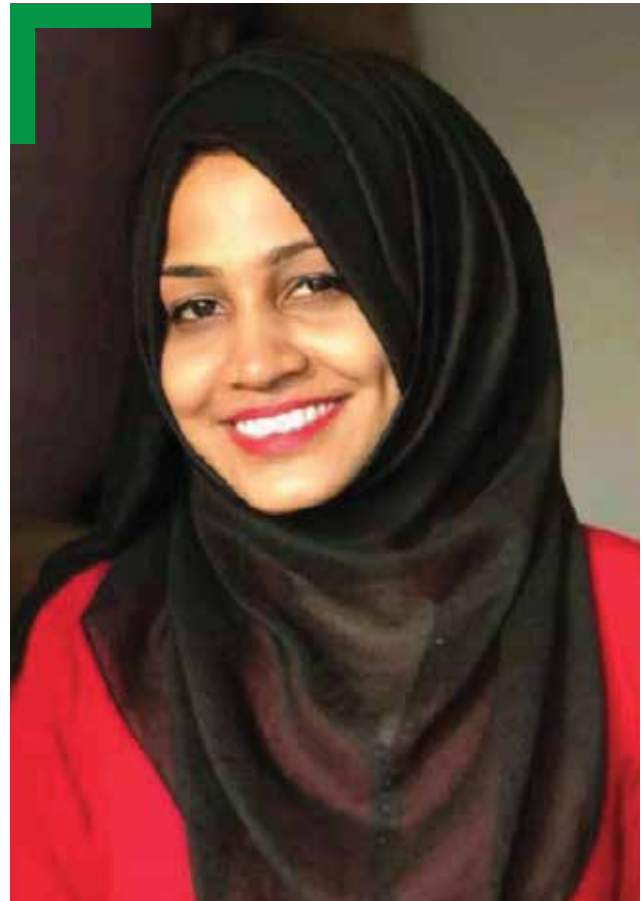
She is a dedicated mom to two young girls and has recently partnered with a close friend to fulfill her passion of designing clothes having identified a niche in the Kenyan market.



Sakina Kassam
SAAJ NAIROBI

Sukaina Khatau is the youth chair lady in Nairobi she had impacted many youths life's in Nairobi she is a math teacher at the community school and helps out various sisters with issues.

Personally I feel like she's a best friend a god sent helper and a sister who bonds with each and everyone and loves kids she's super inspiring and has had a tough background she is a proud woman who has achieved many titles she is a role model to all Nairobi youth sisters.



Tahera Mohsin
SAAJ NAIROBI

At the heart of Taheras journey lies an unwavering dedication to community service. As an accomplished microbiologist actively engaged in the field of medical research, she stands at the dynamic intersection of science and social impact. She is currently pursuing two Master's degrees in Medical Microbiology and Public Health.

She has been actively involved in various community spheres – being a member of the youth committee in Nairobi and Mombasa, teaching and working in the Hyderi Madrasah in Mombasa, part of various volunteering committees and initiatives.

She is also a trained mental health first aider, and has also enthusiastically mentored numerous youth, guiding them toward personal and professional growth.



M. Raza Pirbhai
KSIJ DAR / MAURITIUS

Mohamed Raza is a young and vibrant entrepreneur, family man and tech enthusiast. Raza as he is known to those around him, is a keen adventurous person who has lived in various places across the world. At a young age Raza found his way to the United Kingdom where he undertook three degrees in Real estate finance, International Business and software development. Having a wealth of experience and having worked across multiple industries, in 2018 Raza took the decision to join his family business in Tanzania. Over the course of 5 years Raza revamped the business and used his inclusive leadership style to bring together people across the organisation to implement strong, effective and ethical change. The forward thinking and creative approach allowed the business to remain focused and stable during tough years of Covid. Raza remained profoundly dedicated to the people around him and kept people at the forefront of the groups approach, expanding the businesses across all industries. Today, the group is one of the larger employers in Tanzania and contributes to its ever expansive economy. Despite the turbulent times during Covid Raza fiercely believed in giving back and founded the group's charitable foundation, the FNR foundation with a strong focus on education of youth across Tanzania.

Raza is a strong believer in community upliftment. Being a tech enthusiast, he worked with Africa Federation under the guidance of Marhoom Syed Hassan Naqvi to create and develop a revolutionary app called Virtual Safe Space. VSS a first of its kind platform, allows for users to connect with various religious, medical and cultural specialists from across the globe whilst remaining anonymous in order to create a safe space. The users are able to share their experiences and receive guidance on a variety of topics not tackled within our communities.

Raza believes that Financial freedom is a means of fighting poverty and oppression. His vibrant passion for using tech for good has driven him to continued this trend with the launch of another platform called Rafikii. A finance app which looks to bring financial freedom to its users by giving them more control of their home, phone, finances and savings. As the founder of Rafikii Raza aim is to use this new venture to bring down the cost of financing and make savings and home access more affordable throughout Tanzania. He believes that giving back to the community begins from the ground up and that it is our duty to make a the world a better place than what we found it. Using tech for good, Raza's aim is continue to create tech platforms which will ultimately benefit the community and the continent at large.

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Mohammed Jawaad Kassam
KSIJ DAR

Mohammed Jawaad Kassam is an innovative, dynamic, spirited individual who has excelled across many fields. He started serving in the community at the age of 12, being part of IUVC serving at mosque. Mj has also served various positions in Development Society, Secretary of IUVC, Union Sports Club and other aspects of the community.

Mj shares a strong passion for sports, and was always involved in organising sports tournaments in Dar under Union Sports Club and continued his work when he moved to London- and was a key member of Stanmore Jaffery Sports Tournaments- including hosting for the first time ever the Wilayah VB Tournament in 2014 in London that attracted teams from North America, Dubai, and Europe. Mj was the captain of the USC Football team that represented KSIJ Dar in Paris and emerged as champions- without losing/drawing a single game, and not conceding a single goal throughout the tournament. MJ's love for his faith saw him Co found an initiative titled Seekperfection, aimed at showcasing the real Islam, by hosting various events across London and other cities- a key event being #BeTheChange- that was broadcasted by the CNN for its remarkable exposure to the message of Imam Hussain (pbuh). Some of the events hosted by Seekperfection were- With Love From Muhammad, Like Muhammad, MothersDay flowers across London, Prayers 4 Peace, Palestine Solidarity Day.

Mohammed Jawaad is very passionate about public speaking, and has hosted programs with Imam Hussain TV, Ahlulbayt TV- with guests ranging from Islamic Scholars to Politicians discussing a wide range of topics including contemporary issues, Islamic content and political issues. Mohammed Jawaad also hosted the Youth Islamic Service The Epitome of Love event that included a debate titled Was Bibi Fatema a house wife?

Mj also hosted the first ever season of Shia's Got Talent in Dar es Salaam by Karbala72. Mohammed Jawaad is head of marketing for Jiba Dar es Salaam- a business association that aims at building a stronger community business network. He helped organise the successful Ramadan Souk which attracted over 7,000 visitors. The JIBA Home Business Festival. He was the host of the JIBA Gala Dinner that was graced by the presence of H.E The Prime Minister of Tanzania. Mohammed Jawaad built the first ever community business app titled JIBA APP that was officially launched by the PM Of Tanzania H.E Mr Kassim Majaliwa Kassim.

During the pandemic, Mohammed Jawaad hosted various talk shows addressing key issues facing

communities worldwide- and strongly advocated for a discussion regarding substance abuse in our communities- a topic he holds very dear to his heart having lost a colleague in this battle. This prompted Mj to establish a rehabilitation centre- Hope Again Rehabilitation Centre; that helped and aided addicts to overcome substance abuse.

Mohammed Jawaad is a face that you will regularly see in the Holy Lands of Iraq- serving and volunteering the Zuwaar with Spiritual Journeys- a cause he holds very closely to his heart.

Many of us may recognise him as Mj- an individual who shares a strong passion for his faith, community and humanity in general. Whilst he seldom showcases his achievements and the work he does behind the scenes to the public- he is an individual who tries to actively get involved in any project to make a difference.

Zainab Jagani
SAAJ NAIROBI

Zainab Jagani is a certified Deep Transformational coach, a Mental Health First Aider, a Developmental Facilitator for workshops, a Reiki Level 1 practitioner and an aspiring Associate Certified Coach. She began to engage with youth from SAAJ Nairobi as Head of youth girls for 2 years, and also having co facilitated online workshops with youths from Mombasa and Tanzania, through organization of empowering events and co facilitated discussions of pertinent topics all focused towards personal development.

As her journey evolved, the birthing of tailor made transformative workshops came to fruition, which is an amalgamation of Zainab's experiences in facilitating workshops together with the ontological approach of deep coaching, and the result has been quite phenomenal. Her focus in 2023 has been to bring this work to institutions and organizations who are invested in the well-being of their members and employees.

While Zainab's intent of her work is primarily service, she is fortunate and grateful to be gifted with an abundance of fulfillment and inspiration from the beautiful souls she works with. With gratitude in her heart and a fire to make transformation accessible for more, Zainab is eager to continue down this path in surrender to her Creator.

COACHING WITH ZAINAB

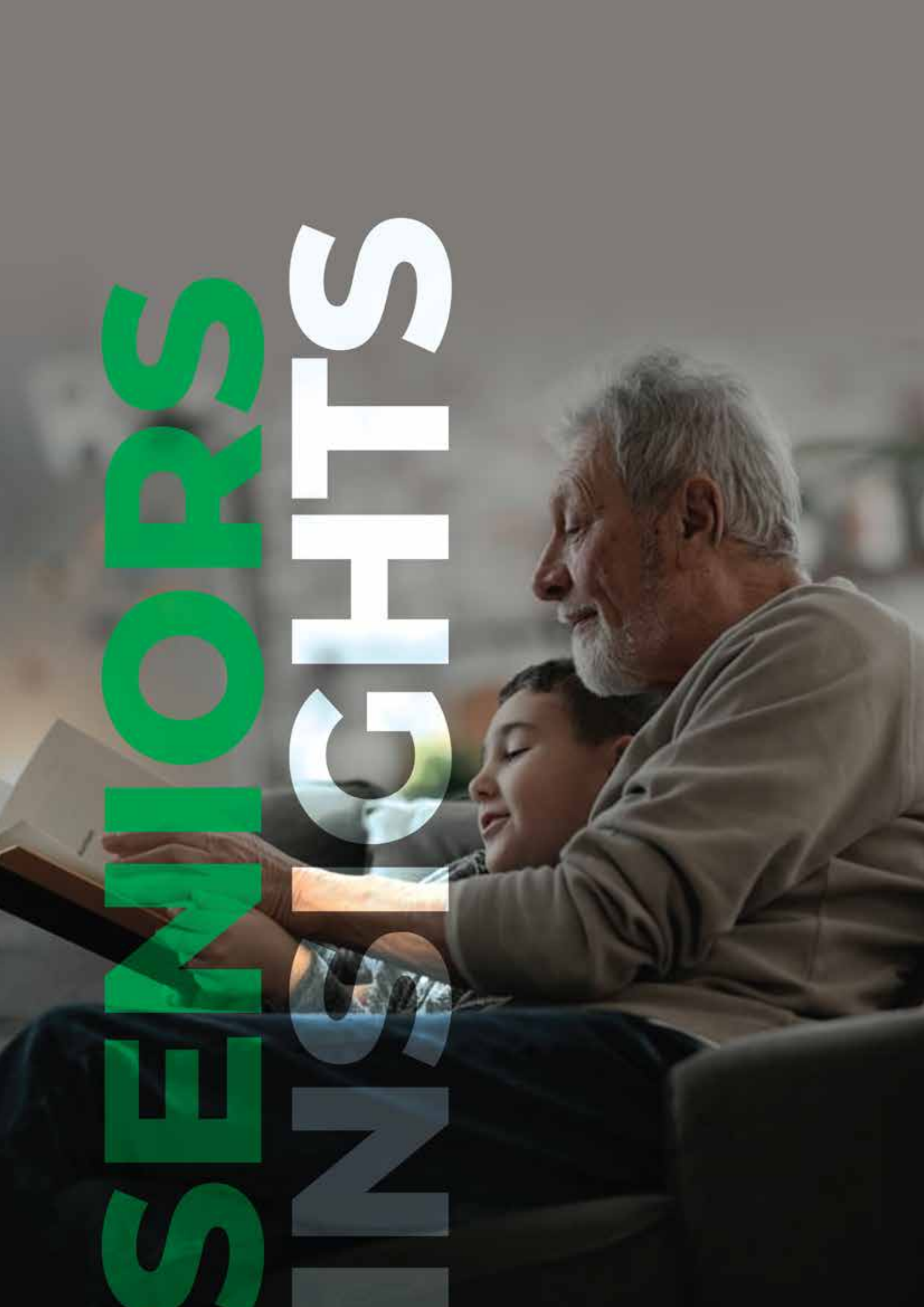
- Feeling resentful?
- Crippled by fear?
- Seeking fulfillment personally & professionally?
- Paralyzed by guilt for not showing up for yourself?

- Soar into liberation from limitations of your mind
- Get clear on your "what" & "why"
- Create a life of purpose
- Live your potential

Reach out for support with Zainab Jagani

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SPEECHES FROM THE PAST
THE WAY FORWARD
FOR ISLAMIC UNITY
PRESENTED BY
ALHAJ MANZOORALI KANANI
12TH FEBRUARY 2005



To address the subject “The way forward for Islamic Unity” let me begin with the Magna Carta of Human Fraternity and unity as taught in the The Holy Quran:

O mankind, We have created you from a male and female; and We have made you into tribes and sub-tribes for the sake of easy recognition. Verily, the most honorable among you, in the sight of God, is the most righteous among you. Surely, God is All-Knowing, All-Aware. (49:13)

Thus the Universal feature of Islam is that it views man's comparative worth not in his race, ethnicity,

culture,color, creed,wealth, influence, position, stature,etc., BUT BY HIS Attainment of righteousness, doing right and eschewing wrong.

Allma Iqbal, presents this so beautifully:

“Tum syed bhi ho Mirza bhi ho Afghan bhi ho tum sabhi kuchh ho batao ki musalman bhi ho”

Iqbal uses the word "Syed" to represent the caste system

The word "Mirza" to represent the ruling elite

The word "Afghan" to represent the differences in Muslims based on region, language, and race.

When Iqbal poses the question, **batao ki musalman bhi ho** - "Tell me, are you Muslim too?" he implies that those who feel proud and superior compared to other fellow Muslims because of these labels attached to their names (and not because other fellow Muslims because of these labels attached to their names (and not because of Taqwa), they are not entitled to be called true Muslims.

These are challenging times and I believe that it is :

Vital for all Muslims to develop a better understanding of Islam.

To Facilitate greater understanding of the richness of the Islamic experience and the diversity of the Muslim community.

That Muslims need to engage in the political system and civil society.

To do this requires a unified Muslim Community. In today's global village Inter-racial, inter-ethnic heritage of Muslims poses a challenge to us.

No of Mosques Increasing
No of Hajis Increasing
No of Muslim organizations growing

Whenever some differences arose among Muslims in one organization, they created another one and built another mosque.

"Masjid to banadi shab bhar mein imaan kehararat walon ne man apna purana papi hay barson mein namazi ban nasaka"

"Those with fervor in their faith built the mosque in a night, but the heart is sinful and did not prostrate years."

John Esposito, professor of religion and international affairs, considers this a major challenge.

"Despite the shared beliefs and rituals that unite Muslims, the transnational unity of Islam disintegrates in the face of ethnic, linguistic and nationalist differences and conflicts."

Unity of Purpose is exposed by Allama Iqbal in the following verse:

"Manf-e-at ek hai is qaum ki nuqsan bhi ek ek hi sab ka nabi deen bhi iman bhi ek harame paak bhi Allah bhi Quran bhi ek kuchh bari baat thi hote jo Musalmanbhi ek"

"There is one common gain and one common loss for all Muslims. One Prophet (PBUH) for all and one Iman for all. One Ka'aba, one Allah and one Quran for all. How great it would be if Muslims Also were one!"
Do we have a chance of Real Unity or are we just mouthing platitudes?

Is Muslim unity only a dream that cannot be fulfilled?

Is all this talk of Muslim unity just 'talk'?

Islam may have once united Muslims but present reality makes it impossible.

Is this just nice talk, which makes Muslims feel good but an unrealistic goal that cannot be achieved.
One Way of Creating unity
Rally people around yourself and create a fictitious unity by generating hate in them.

Give them a common enemy and unite them in their commonhate.

Find a scapegoat and blame everything on it.

But unity achieved by instigating hatred of another group and highlighting the differences is not a lasting unity.

Hitler too stood for Unity !
Seventy years ago, a mad charismatic charlatan in Germany could incite nationalism and instill pride in the defeated Germans of the WWI by inflaming their racial superiority.

Can the enlightened world fall into the same trap?

Arab Nationalism of Saddam is a case in point.

The main problem we face is the parochialism and regressive visions of dogmatic believers.

Ascribing sanctity and eternity to limited and incomplete human interpretations.

President Khatemi so eloquently expressed himself when he stated that:

"The Effect of dogma on our society which has a religious identity is vast. Its negative effect is greater than secularism, especially because dogmatic believers usually project the aura of religious, legitimacy"

Muhammad Khatami - Islam, Dialogue and Civil Society

More than ever before we need a Healthy Middle Ground

If we delve into the annal of our history we will find that Reformers of religious thought in the Sunni and Shiite sects of Islam such as Jamal-uddin Assadabadi,,Mohammad Abduh, Allama Iqbal, Allameh Naeeni, and Ustad Shaheed Motahhari, all wanted to chart a healthy middle ground"



I can do no better than quote President Khatami where he articulates that:

"The rigidly traditional want us to return to the past. The Westernized prescribe that we melt into the West. We must incorporate the West to be able to transcend it, remaining aware of our own religious sources, as well as the questions and puzzles of today's world.

Adopt all of the positive achievements of the West, but see them in relation to our own heritage so we can fill in its deficiencies. That is why we must place greater focus on the future of the West than on its past."

Islam, Dialogue and Civil Society - Khatami

What is the Common Denominator for all conflicts?

- Armed conflict in the Balkans
- Genocide and ethnic cleansing in Kosova
- Genocide in Chechnya,
- Unending violence in Palestine
- Clashes in Kashmir
- Violence in Iraq?
- Afghanistan?

Intolerance - My Way or the Highway

- Causes economic injustice,
- Political double standards
- Killing human beings on a massive scale.
- A Major Threat to peace and security.
- Caused most wars
- Caused religious persecutions
- Results in ideological confrontations

We must move beyond Tolerance to Understanding
We use the word "tolerance" in the same breath with peace, love, justice

What if someone said to you, "You know, my friend, I tolerate you."

Suddenly the word, tolerance, loses its loftiness.

The problem with tolerance is it keeps the situation "us and them"

It keeps the other dehumanized, and tolerance can quickly degenerate into prejudice, hatred, and violence.

Understanding – is the way to be .

Understanding between the members of the same community and same religion.

As we are aware people of the same religion have differences of interpretation and understanding.

We need inter-community dialogues and building of relations

Understanding between the people of different faiths and cultures.

As we learn about our own faith traditions and communities, we should also learn about others.
Understanding others changes us.

By understanding we learn the areas of commonalities as well as differences.

We can learn the nature of differences and the extent of differences.

Understanding humanizes the other so we shouldn't just tolerate those who are different from us.

We actively have to seek to understand. In order to seek understanding we have to be comfortable in our own religious identity.

Let me conclude with seven Steps to unity through Understanding.

Understand that Unity is not an option but a duty:

The Holy Quran(49:10): The Believers are but a single Brotherhood: So make peace and reconciliation between your two (contending) brothers;and fear God, that you may receive Mercy.

Learn to appreciate others' points of view

Islam is very broad and wide, contrary to popular belief, and you can find a range of scholarly views on issues as diverse as Our scholars have shown such tolerance towards differing views on various issues, who are we, to express intolerance for another point of view?



Criticize Constructively

Insensitive criticism is a sure way to create anger, hurt and dissension.

We must learn the etiquette of criticism, whether it is towards individual Muslims or our leaders.

Knowing and implementing this will not only help solve problems in a practical manner, but it will also lead to a greater sense of brother and sisterhood in the Ummah

Avoid taking a strong position on minor points

Get your priorities in order.

There are some aspects of Islam that are more important than others.

Avoid making secondary issues of the faith factors of division in our communities.

Ensure that small differences do not kill Muslim unity.

Do not Judge others harshly

If a person is expressing ideas that are not in line with Islamic values,he must be gently corrected.
Reaching out across ethnic boundaries.

All of our institutions, functions must become more ethnically diverse and open to the needs and concerns of Muslims of all backgrounds.

We must ensure that no Muslim, regardless of their ethno- cultural background, feels shut out of the community, ignored or neglected.

Hajj as an Icon to unity

Reflect on Hajj as a unifying factor for Muslims. While you're planning, make Dua for unity throughout this period.

Let me conclude with the words of

Syed Hossein Nasr

"The most immediate and the highest goal is to remove the obstacles to unity within ourselves and to live constantly in the awareness of the reality of God who is the source of all unity. In removing these inner obstacles we also make the greatest contribution to there moral of those external obstacles which prevent the world-wide Islamic community from realizing more fully on the outward plane that unity whose realization at all levels is the very raison d'être of the Islamic revelation."



THE LIFE OF ANVERALI M. RAJPAR

My adulthood journey of life started in 1957 when I flew to London to pursue studies in Chartered Accountancy. When I decided to pursue this qualification, Chartered Accountancy was unknown in our Khoja Community. I think it would not be wrong to say that I was the first Khoja Isnasheri to have decided on this qualification.

For one to qualify as a Chartered Accountant, one has to be articled for 5 years to a practicing Chartered Accountant in the U.K. Articleship means you work full time, except three afternoons a week, when you attend lectures organized by private tutorship tailored to the syllabus set by The Institute of Chartered Accountants in England & Wales, which would be the examining body to award the certificate after passing its Inter and Final Exams.

During the time I was seeking articleship, it was a daunting task to get one due to high demand for articleship. However, by the Grace of Allah SWT, I was lucky to get an articleship within a few weeks of my arrival in the U.K. I was articled to Mr. Sidney Quick, a principal in the small firm of Chartered Accountants, operating in the name of Maidment, Penney, Quick & Co.

My work entailed auditing, bookkeeping, preparing Income Tax Returns and making tea, as I was the junior most staff at the firm.

At that time, we were a handful of Khoja Isnasheri students staying at a hostel known as "East Africa House", which was under the auspices of East African Community. At that time, we did not have a single Shia Mosque or Imambarga in London or the whole U.K. However, our Love for Azadari prompted a few of us to form "East African Isnasheri Union" (EAIU) which organized majalis at whoever had a suitable space to accommodate a few of us. I am proud that I was one of the founders of EAIU and was elected as its first Hon. Secretary. I can proudly say that EAIU was the nucleus into which the first K.S.I Jamaat London came into existence.

During the 5 years, I was articled, I pursued my studies diligently, attending afternoon lectures regularly and studying during evenings and weekends. It appeared that I made the right choice of career as I was very much interested in all the subjects forming the syllabus of Chartered Accountancy. As a result of my interest in studies and my hard work, Allah SWT, in His infinite mercy, thought it fit to reward me with outstanding results. As stated above, The Institute of Chartered Accountants in England & Wales "(of which I am a Fellow and entitled to use designation of "F.C.A. (England & Wales)" sets the exams, which are held in England & Wales only. Hence, at any one time, there were about 1800 to 2000 students sitting from all over the world, which at that time, had a passing rate of not more than 30%.

At the Intermediate exam, I stood 14th overall and at the Final Exam, I stood 4th overall. I also stood 1st in Executorship Accounts, for which I was awarded 'Plender' Prize in Executorship Accounts. Thus, I qualified as a Chartered Accountant at the age of 24 in May 1962.

In mid-1962, I returned to Tanganyika, as it was then known, before merger with Zanzibar to form "TANZANIA". On my return I commenced a practice at Lindi under the name of RAJPAR & Co. Chartered Accountants. In 1963, I branched out to Dar es Salaam, having bought a practice of a Mr. Chatwani, who was practicing as QUICK, CHATWANI & CO and incidentally was my senior at Maidment, Penney, Quick & Co., where I was articled.

In 1964, I was joined by my friend, Praful Davda and we changed the firm's name to RAJPAR, DAVDA & Co. and opened branches at Arusha and Moshi.

In 1971, both Praful and myself decided to emigrate to London and Karachi respectively. Consequently, we transferred the practice to Bihari Tanna, who has since retired to the U.K. This firm changed hands several times, but is still in existence under the name and style of Balakrishna Sreekumar & Co., Certified Public Accountants.

During the time 1962 - 1971, when I was in Tanzania, I took an active part in community affairs, first at Lindi and then at Dar es Salaam Jamaat. Whilst in Dar es Salaam I joined its Managing Committee, eventually

ending up as Hon. Secretary of K.S.I Jamaat of Dar es Salaam in 1964. During my tenure at Dar es Salaam Jamaat, I spearheaded a housing project for its members on Bibi Titi Street, opposite our community graveyard. 3 buildings (Mohamedi Flats, Tauheed Flats and Alavi Flats) were built and sold to members at cost. These buildings still exist today with 150 flats and are occupied by community members on ownership basis. My Secretary-ship also saw purchase of a piece of land near the Old Imambargha, on which today stands the Gents' Imambargha.

I also served as Councilor of the Federation of K.S.I Jamaats of Africa from 1962 to 1970. On emigrating to Karachi in 1971, when I was 33 years old, I established a shipping agency company under the name of General Shipping Agencies (Pvt) Ltd a company which still exists and is now being ably managed by my son, Mohammed.

In 1986, when a new bulk port under the name of Mohamed Bin Qasim was inaugurated in Pakistan, a company known as Khan Brothers & Associates (Consortium) (Pvt) Ltd was awarded a sole terminal operator license to handle all bulk cargoes like Rice, Pig Iron, Wheat, etc. This company was awarded a Certificate of Appreciation by the Government of Pakistan and Port Qasim Authority for excellent performance. This company ceased its operations in 1996, when other companies were successful in the tender process. I had invested in this company and acted as its Chairman during its existence.

In 1996, I decided to return to Tanzania for two reasons. One to give a free hand to Mohammed to run the Pakistan business, and I do not regret that decision as the company has progressed and prospered well under his leadership. Thanks to Allah SWT.

The second reason was to re-establish my ties with the country of my birth, which had undergone transformation from a socialist to a free economy. On my return, I immediately established General Shipping Agencies (T) Ltd to undertake shipping agency business. I am grateful to Conti Lines of Belgium who immediately appointed this company as its agents in Tanzania. This agency was the nucleus of my shipping business in Tanzania.

In 2002, I merged my Tanzania business with that of Seaforth Shipping (Kenya) Ltd to form Seaforth General Agencies Ltd whose management I took over as its managing director. I was fortunate to have good partners from Seaforth Shipping (Kenya) Limited, as a result of which this company is still operating in Tanzania and is ranked as one of leading independent shipping agency companies in Tanzania. Whilst in Dar es Salaam I had the privilege of being elected as Chairman of Dar es Salaam Merchants Chamber, a Chamber of Commerce, catering for SMEs. Various Chambers of Commerce operating in Tanzania (and there were many in existence at that time) were encouraged by the Government to unite under one umbrella, so that the business community could engage the Government with one voice.

Hence, came into existence "TANZANIA PRIVATE SECTOR FOUNDATION (TPSF). I was one of the founders of TPSF. I served as a Director on the TPSF Board for 6 initial years, spearheading the cause of the Private Sector.

In order to co-ordinate and enhance Private Public Partnership (PPP), a statutory body under the name of Tanzania National Business Council (TNBC) was statutorily formed under Gazette Notice. TNBC had equal membership of the Government and TPSF, under the chairmanship of H.E. the President of Tanzania. Similarly, I was privileged to serve as a member of the TNBC Executive Committee for 6 years. In recognition of my services, the then President of Tanzania was pleased to recognize my services.



I am also a founder member of Tanzania Shipping Agents Association (TASAA), a Trade Association of all shipping agents in Tanzania. I served as a Member of the Management Council and then as a Vice Chairman.

In the year 2000, I joined the Rotary Club of Dar es Salaam. I was elected as President for one term and was its Hon. Treasurer for a number of years till my retirement in 2018. In recognition of my services to the Club, Rotary Club of Dar es Salaam conferred Honorary Membership on me.

For a short time, I was a resident of Kenya, when I had the privilege of serving as Chairman of Jaffrey Sports Club - Nairobi from 1994 to 1996.

Now let me turn to my social and community services in Pakistan, where I spent prime years of my life from the age of 33 to 58 years from 1971 to 1996. Early 1970s saw mass exodus from Uganda due to expulsion of Asians by the then President of Uganda, Iddi Amin, and from Tanzania due to economic policies of the Government. Most of the exodus was towards Western countries like the U.K., U.S.A,

Canada and Europe but Pakistan and India also received a fair share of immigrants. Zainabia Trust (under my chairmanship) provided accommodation to these migrants.

During 1979 to 1981, I was elected overwhelmingly as Hon. Secretary of Khoja (Pirai) Shia Isnasheri Jamat of Karachi, which is the largest Khoja Jamaat in the whole world. The migrants from East Africa were new entrants into the Khoja Isnasheri Community of Karachi, who wholeheartedly welcomed us and encouraged us to settle in our new homeland. We, the East Africans, attended the majalis and prayers at Mehfil-e-Khorasan at Soldier Bazaar. Most of us were living in or around the PECHS area.

Our residence at PECHS made it a little inconvenient for us (especially for ladies) to attend our religious requirements at Meh-fil-e-Khorasan, so late Hussein J. Dhanji and late Aboo Khakoo and myself took the lead to try to establish a religious Center in PECHS. In 1973 we were successful in getting a house on rent to use as an Imambargha. However, a rented house was not convenient or suitable for our long term needs. We, therefore, in our quest for a suitable place to build our own center, late Nooraly Mohamedali Alibhai Ramji who had emigrated from Uganda to Karachi much earlier than 1971 kindly offered us a plot of 2000 sq. yards, in the prime area of PECHS as a donation. Having secured this land, we convinced Late Mr. Saleem Thariani, a renowned Architect in our community to prepare drawings and tender documents. I am happy to acknowledge Saleem's gratis services, for which he did not charge us any fees. Simultaneously, we started a donation drive to raise funds for construction. Alhamdulillah completed the structure in 1975 and the Centre known as Mehfil-e-Murtaza was officially opened by the late Jumabhai Haji, a renowned philanthropist from Tanzania who had earlier settled in Pakistan.

Having fulfilled our requirement for a religious center, the next target was education, so I spearheaded the formation of Al Murtaza School (AMS) in a rented premises in the PECHS area. From rented premises, we have now Mashaallah progressed to four purpose built school campuses catering to about 2300 students - boys and girls from KG to Matric. The environment is strictly Islamic. The school is guided by competent people who form the Board of Governors. I am happy that I have served on this Board as a Vice Chairman and Board member from inception to my migration in 1996. Now enters Mr. Jameel Yusuf, S.St. who is Hon. Secretary on the Board. He has taken AMS to greater heights, unseen in any community school. The academic results are phenomenal with 100 percent passes at all Board Exams, mostly in 'A' grade. Thanks to Jameel, all Governors and academic staff.

The next disease plaguing our Pakistan Community was "housing", with most of our members living in precarious conditions in undesirable areas. So, in 1986, on the occasion of 1400th Birth Anniversary of our beloved lady, Bibi Zainab, we established Zainabia Trust (under my chairmanship) and ventured into housing scheme, with a promise to provide one family with an apartment every month so in the 1986 Zainabia Trust bought one apartment at Noorani Manzil and allocated it to one deserving family. However, perusal of applications that we received from our community revealed that "housing shelters-less" was a daunting task, so we decided to make "housing" our full time occupation. Soon, we established an office of Zainabia Trust at Kharadhar with full time paid staff and accelerated our work. With systematic organization, dedicated staff, volunteers and members of the Managing Committee, Zainabia Trust has to its credit 22 multi-story buildings - all named after Bibi Zainab. Zainabia Trust also bought apartments from private developers to supplement its own developments. Whilst many people played commendable part under the aegis of Zainabia Trust, I cannot mention the names of all but let it suffice to mention a few notable members of the Managing Committee like Hussein M. Alibhai (Vice Chairman), Altaf Hussein Kikiriya (Hon. Secretary), Late Amir Ali Patel (Hon.

Treasurer), Gulam Abbas Badami, late Asgher Gilani, and late Hussain I. Haji (Sheny).

A housing project is capital intensive and without our donors, we could not have succeeded. So may Allah SWT bestow His choicest blessings on our donors - prominent among them are Agha family, Gokal family, Late Roshan Hiridjee of Madagascar, Late Roshan Merali Chuzi of Mombasa, Naushad Merali of Nairobi, Late Fidahusein Rawji, Family of Mohamed Taki Rawji, etc. etc.

Having taken care of social and religious requirements of the community, it was time to do something for economic upliftment of the business community, so with my ever-supporting friends, that is late Sheny Ibrahim Haji and Hus-sein M. Alibhai, we launched a commercial Chamber of Commerce in London in October 1991 under the name of Jaffery International Business Association (since abbreviated to Jiba International) with worldwide network. Again, I led Jiba International as its Chairman for a number of years.



I was also privileged to serve as President of Federation of Khoja Shia Isnaasheri Jamaats of Pakistan for three years up to 19th July, 2020. During my Presidency, I was able to convince the World Federation of KSIMC (WF) to convene its Executive Council meeting at Karachi during November, 2018. At this meeting, WF decorated prominent members of Karachi Jamaat, including but not limited to Alhaj Mustafa Gokal, Alhaj Rafique M. Habib, Alhaj Jameel Yusuf S. St., Ms. Nadira Panjwani and Alhaj Dilawer Agha. A handsome amount of Pak Rs 10 million was also presented to Hon Syed Ali Haider Zaidi, Federal Minister for Maritime Affairs, as a donation to the Federal Government of Pakistan for construction of Diamer-Bhasha and Mohmand dams.

July 2020 marked 60 years of my CONTINUOUS service to Khoja Shia institutions, so I decided that, from 19th July, 2020, when an election of new Office Bearers of Federation of KSIJ of Pakistan will take place, I will seek leave from all my Khoja brothers and sisters and retire from all Khoja institutions that I have served and am serving.

For my services, I have been bestowed with awards and recognition by many institutions, amongst which are the following:

- World Federation of KSIMC
- Federation of K.S.I. Jamaats of Africa
- K.S.I. Jamaat of Dar es Salam
- K.S.I. Jamaat of Karachi
- Council of Gujarat -India.
- Mehfil-e-Murtaza
- Al Murtaza School
- Zainabia Trust
- JIBA
- TNBC
- TPSF

However, having desired to retire, I beg forgiveness from one and all whom I may not have been able to serve or whom I have in any way offended. I also pray that may Allah SWT accept my services of 60 years, Ameen.

As said above, I am retiring from all KHOJA institutions and I will miss meet-ings of World Federation and Africa Federation, which I fondly attended, whenever possible, as I will no longer attend any of these meetings.



Presenting donation of Rs 10 million together with Alhaj Anwerali Dharamsi, the then President of WF, to Syed Ali Haider Zaidi, Federal Minister for Maritime Affairs, Pakistan.

However, before coming to the decision to retire, I had agreed to act as Chairman of Khoja Shia Ithna Asheri Charitable Eye Centre, at the request of my sister (popularly known as Mama Keki) and her husband (Anver Merali) which was hoped to be established in the poor locality of Temeke, one of the suburbs of Dar es Salaam to serve the local population. This Centre is a forerunner of Bilal Eye Camps which have been regularly organized by Mama Keki and Anver Merali (together with their team of volunteers) since 1986, having to its credit not less than 12,000 eye surgeries and countless free spectacles. With the support of World Federation, Federation of Khoja Shia Ithnasheri Jamaats of Africa, Khoja Shia Ithnasheri Jamaat of Dar Es Salaam, Central Health Board of Daressalaam Jamaat, and our various philanthropists, volunteers together with my Managing Committee, have succeeded to establish a Khoja Shia Ithna Asheri Charitable Eye Centre (under sponsorship of KSI Jamaat of Dar Es Salaam) for free treatment of poor patients. Alhamdulillah, this project has come to fruition with its opening on 20th June, 2021 by Temeke District Medical Officer jointly with Alhaj Safder Jaffer, President of World Federation.

The building housing this Centre has been placed at our disposal by Khoja Shia Isnaasheri Jamaat of Dar es Salaam and Bilal Muslim Mission, for which I am thankful.

We have also received a donation of \$95,000 for equipping a modern Operat-ing Theatre from Mohsin & Fauzia Jaffer Foundation of USA through World Federation. Jazakallah.

Since opening of our Centre in June 2021 till end of November 2021, the Centre has screened more than 2954 patients and has operated upon 174 patients. The Centre employs full time one ophthalmologist, two optometrists, administrator, nurses, etc under the able leadership of Dr Shiraz Dato, who is the Chief Executive Officer. The contribution of Dr Shiraz Dato is exem-plary from conception of the project till now.

Due to excellent service being provided by the Centre without discrimination, the Centre has seen steady flow of patients increasing on daily basis to the extent that the Reception area is no longer able to accommodate the increas-ing number of patients. However, KSI Jamaat of Dar Es Salaam has kindly come to our rescue by giving us on 30th November, 2021 free of charge one more building in the same compound for expansion.

However, this building needs extensive renovations and equipment, and hence our reliance on our donors please.



Delivering speech on the occasion of Foundation Stone Laying Ceremony of Mehfil-e-Murtaza on 13th Rajab 1396 (12th July 1976)



Foundation stone laying of Zainabia trust building

Wasalaam.

Aux

Anver M. Rajpar FCA (England & Wales)

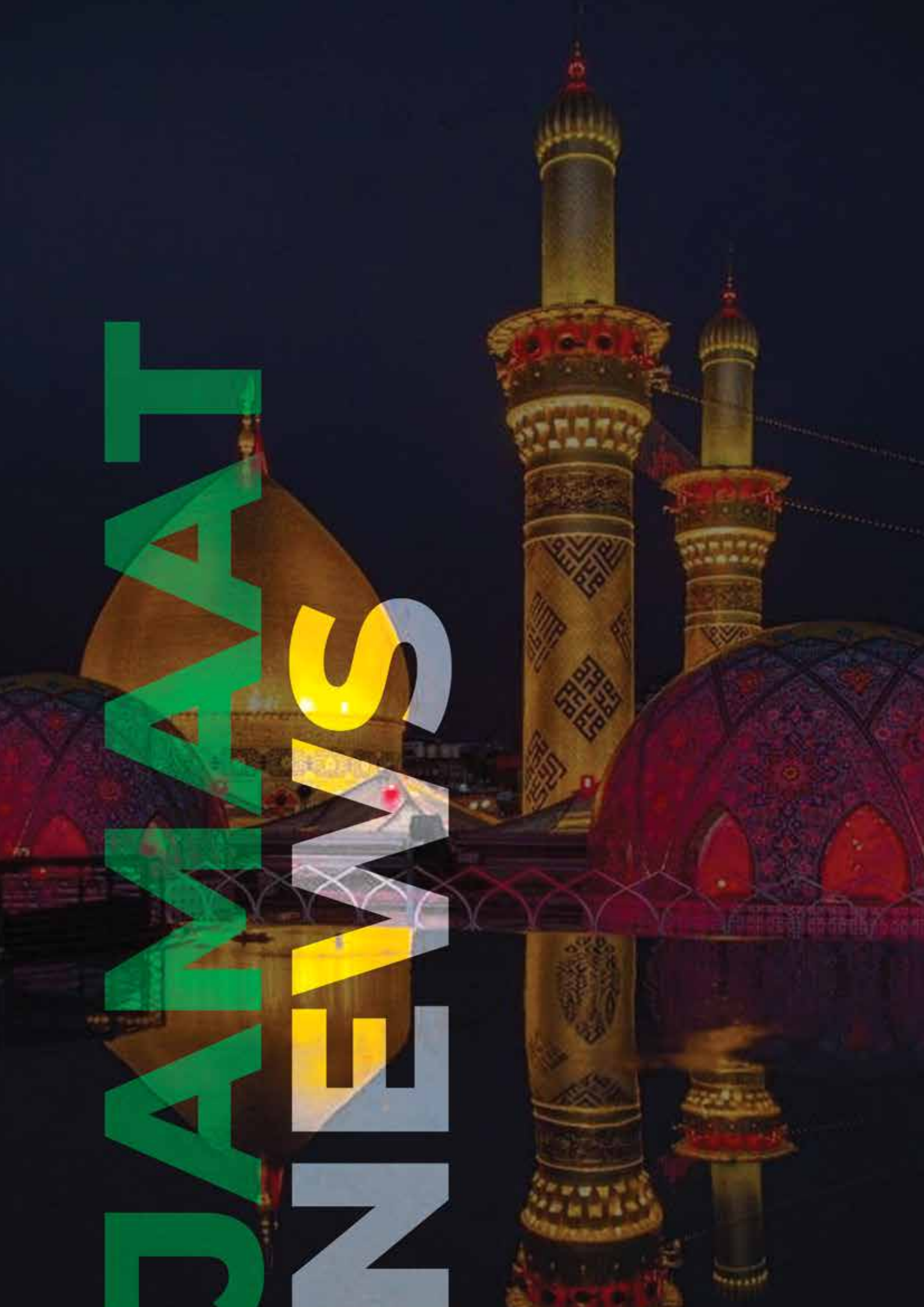
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DAEWAAT NEWS



KSIIJ DAR ES SALAAM



They are those who fulfill their vows and fear a Day of sweeping horror, and give food- despite their desire for it- to the poor, the orphan, and the captive, saying to themselves, "We feed you only for the sake of Allah, seeking neither reward nor thanks from you. We fear from our Lord a horribly distressful Day." So Allah will deliver them from the horror of that Day, and grant them radiance and joy, Holy Quran, Surah Insan : Verses 7-11

The KSI Jamaat of Dar es Salaam under the leadership of Alhaj Mohamedraza Dewji and his cabinet are grateful to the members of the community for the success of the Jamaat's activities. From Daily prayers, Majalis, Madrasah, Education, sports, relief, health and various other aspects that make a community a family. We have been blessed with a community of 8000+ heads and 400+ volunteers who serve the vibrant community.

To list all the works the community does will take a book, but you can view the Jamaat activities on our website www.ksijdar.org. Regular updates are shared on our websites and to receive alerts on the programming and exciting activities join the Jamaat Telegram channel <https://t.me/KSIJDar>

None of our efforts would be complete without the support of the generous donors, whether you give 1 or 1 million, your contribution is what makes this community run, not only are we referring to the monetary support but the time, energy, knowledge and expertise that you give. Asanteni Sana.

We have included below for the readers a snapshot report of a "first of its kind" community outreach event conducted by the Jamaat in conjunction with 40+ Khoja Shia Institutions, businesses and partners to serve more than 7000+ residents of Tanzania with Health facilities and Tabligh. The rewards of this selfless program was the conversion to Shia Madhab of FOUR individuals who took part in the program.

We look forward to your engagement and support, reach out to us on secretariat@ksijdar.org Facebook/Instagram - @ksijdar

Khoja Shia Ithnasheri Jamaat of Dar es Salaam organizes a 3-day camp titled: Mafunzo Ya Imam Hussain (a.s.) [The teachings of Imam Hussain]

In Surah Al Munafiqun, chapter 63 of the Quran, verse number 10 tells, **"And donate from what We have provided for you before death comes to one of you, and you cry, "My Lord! If only You delayed me for a short while, I would give in charity and be one of the righteous."**

The first of its kind on multiple levels, a program that encapsulated the true essence of the sacrifice of Imam Hussain (a.s.) and his family. KSI Jamaat of Dar es Salaam showcased to the residents of Dar es Salaam who the Shias are, what humanitarian work they already do and how it was taught by Prophet Muhammad(s) and Imam Hussain (as), as well as serving the community in terms of health through a free eye camp, health camp and mental awareness for 3 days.

A unique event in that the KSIIJDar called together and united to work with more than 50 different Shia institutions, NGO's and medical facilities across the City of Dar es Salaam.

There were 7,200 visitors mainly from Dar es Salaam as well as surrounding regions and all faith backgrounds who heard the call of the camp of Hussain and wanted to partake in its free services. The camp had more than 40 sheikhs, 30 doctors and professionals to cater to the wide public for their various needs.

The Tabligh team comprised of Bilal, Al Itrah, Kigogo Mosque, Wipahs and headed by Dr Kazim Dhalla of KSIIJ Dar were responsible for spreading the good message of the Holy Quran to those who wanted to learn more, as well to teach about the good practices of the Holy Prophet, Prophet Muhammed(s) and his grandson, Imam Hussain. 800 people reached out for more information on Shia Madhab AFTER THE PROGRAM of which 4 have been known to have converted and become practicing Shia Ithna Asheri.

The eye specialists, nurses, and volunteers managed to screen 4103 patients, dispense 1789 eye drop medicines to the patients and give out 1699 reading glasses for free to the elderly. In the 3 days alone, the eye camp saw 338 cases of cataract - these patients have been referred to their eye hospitals in Temeke and Kibaha ; KSI Charitable Eye Centre and Medewell. The patients who were found to have cataract cases will now undergo surgery to treat their eyes for free. This process has already started and patients were reported to have reached the hospitals on Monday and Tuesday.

The doctors, nurses and volunteers screened 2571 patients for pressure, sugar and non- transmittable diseases. They found 187 cases where follow up was required and these patients have been referred to Ebrahim Haji Charitable Health Centre for more follow up.

In the department of Mental health,– the Khoja shia gave education to more than 4,000 people who visited the camp 'Mafunzo Ya Imam Hussain'. This being an area where the illness is often not talked about. Fikra Afya and The Awaited Rehab championed the education given.

Finally in their blood donation camp, they collaborated with Damu Salama and WhoisHussain.org; the Khoja shia managed to collect 1443 units of blood. Which will now be used to help those requiring blood. Working towards the recently awarded world record of having collected the most pints of blood in a single day by any organization in the world.

The question arises as to why the Khoja Shia Ithna Asheri community of Dar es Salaam embarked on a project of such a large scale and to offer their services, time and effort for free. If one was to visit the camp, they would leave with their answer – it was due to the teachings that the Shia have learnt from the final prophet, Prophet Muhammed (s) and his holy household (AhlulBayt). Learning about the religion which teaches us to be kind to all, to respect everyone and to benefit your community is an easy principle to listen to but difficult to implement.

But, the Khoja Shia Community showed through their collaboration efforts that between all their institutions they were already offering services to our country and its people. Be it via means of digging wells, providing for the orphan children, special needs schools, holding walks or marathons to raise awareness, feeding and clothing the hungry and poor or offering their services like they did in the 3 day camp at Mnazi Moja.

The KSI community have put in practice the lessons they have learned from the Prophet and Imams and have shown how the religion of Islam is being practiced already and how to implement the teachings of these holy personalities.

KSIJ Dar es Salaam, in 2023/1445AH again will embark on the project as announced by our President Alhaj Mohamedraza M Dewji during the 8th Night of Muharram 1445AH. See the speech here (<https://www.instagram.com/reel/CvhvXIZIOY8/?igshid=MzRIODBiNWFIZA==>)

Statistics for Mafunzo Ya Imam Hussain camp (25/08/22 to 27/08/22)

- Patients Screened at eye camp 4103
- Cataract cases picked 338
- Eye drops dispensed 1789 Reading
- Glasses dispensed 1699 Medical
- Screenings done 2571
- Long term follow up cases picked 187
- Blood donation units 1443
- Mental Health education given to 4000+



Partners in the program



Statistics for the program



Eye camp at the program



VR Karbala, Tabligh



Closing Program, (Left To Right) Dr Murtadha Alidina, Sheikh Alhad Mussa (Mwenyekiti Kamati Ya Amani), Mohamedraza Dewji (President Ksij Dsm)



Tabligh stall, books and education



Visitors waiting for their health and eye check up



Karbala Project Model



Br Shabbir Khalfan Giving A Mental Health Awareness Talk



Closing program, Rr Murtadha Alidina



Visitors Receiving Food And Drink Before They Leave

EHCHC – EBRAHIM HAJI CHARITABLE HEALTH CENTER – A NEW LOOK !



The new team under the able leadership of Al Haj Asger Bhai Dhanji has produced commendable results to raise the quality of healthcare and all related services at the Ebrahim Haji Charitable Health Centre (EHCHC).

Head of Central Medical Board – Asger Bhai Dhanji, Vice – Dr Mahmood Bhai Hameer, Secretary – Shabbirali Bhai Mussa and Treasurer Aliabbas Bhai Manji.

EHCHC Administrator – Dr. Alihussein Moloo and EHCHC Head of Finance Brother Ali Manekia.

The CMB delivered on its objective of uplifting the infrastructure of Ebrahim Haji Charitable Health Centre for health and safety and continue to build the image of the institution. The key areas of focus were increasing the number of consultation rooms for specialists, restructuring the old theater to meet higher standards and setting up a training center for its staff members.

Among the achievements that the health facility saw during the revamping phase were as follows:
3 new and spacious consultation rooms to cater for an increasing number of specialists and patients

New conference room / training center for staff activities and meetings

2 private rooms with television, fridge and microwave facilities and 1 deluxe room with an additional sofa bed

Significant upgrade to the old theater to support improved quality and number of surgeries especially in the maternity department

A canteen for staff, patients and their relatives which will open soon

The waiting area upgraded with better seating, flooring and improved signage

Separate entrance for emergency cases directly connected to the casualty and critical care ward.

Improved external view of the facility to give a uniform look across all 3 buildings of the Health Centre



3 New consultation rooms for Internal medicine, obstetrics and gynecology and orthopedic



Improved external ambience and independent entrance for patients requiring emergency care



Upgrade of waiting area with improved signage, flooring and seating space

This upgrade has improved the flow of services at the Health Center in terms of waiting time and ease of movements for staff and patients. The improved working environment has significantly boosted the morale of the health care staff.

Together with infrastructure upgrades the management of the Health Center has given significant focus on further improving the quality of healthcare and service delivery.

Weekly trainings for various departments by external facilitators and sharing of best practices

Patient service and relationship management department has been set up to improve interaction and experience with patients.

Introduction of standard tools for quality assessment and improvement for internal audits of processes at the facility.

Introduction of the Neurology and Urology departments by visiting specialists.

The key objectives for 2023 are focused on improving the quality of care, staff training and strengthening internal work flow and systems.



Weekly training for the Nursing Department – clinical competency sessions conducted by Sis. Zainab Karim (Senior Nurse) and Customer care by Core Learning



Our friendly Customer Care Manager Sis. Joyce Kahigwa and Head of Reception Sis. Fatma Ashraf registering and navigating patients through the facility



24 Hours Pharmacy and Laboratory services with professionals having years of experience

In the month of January 2023, the Health Centre organized an open day program whereby members of the community were welcomed to visit the facility and witness the developments made.

The Central Medical Board and Ebrahim Haji Charitable Health Centre Management appreciate members of the community, both ladies and gents, who attended the show visit which was full of positive feedback. Heartfelt gratitude goes to all the donors and well-wishers who have shown tremendous support during the whole period of upliftment.



**For the following section, consent has been obtained from patients/guardians for use of picture*

As part of our Corporate Social Responsibility and upholding the values of a Charitable Health Facility, Ebrahim Haji Charitable Health Centre continues its weekly FREE **Bibi Sakina (as) children's clinic** for street children and those coming from non-affording families. This clinic runs every Saturday from 4:30 pm whereby up to 50 children are seen every session by pediatricians and other doctors and free treatment is provided. The management of the clinic and the health center appreciates all donors who make this exercise successful. Special appreciation goes to the founding pediatricians **Dr Khadija Bhimji, Dr Imran Hassam, Dr Taher Pishori and Dr Yasser Said** and all doctors who have joined this noble cause.



Doctors in action during weekly Bibi Sakina (as) clinic that sees up to 50 children per session



Patients receiving wound care and rehabilitation after surgery – Abul Fadhl Orthopedic camp

Abul Fadhl (as) Orthopedic Surgeries and Clinics is another charitable project which was started in November 2022. The aim of this project is to carry out 10 surgeries every month for non-affording patients who have been involved in accidents and have sustained fractures. Surgeries and treatments are provided free for patients who are living with disabilities. The orthopedic team then carries out rehabilitation for patients post surgery

Further Updates – August 2023

The Hospital now has a running canteen with a nutritionist to serve the patients, the staff and the visitors

The Hospital is also constructing Critical Care Unit (CCU) due to high demand, the construction of the CCU has been fully funded by donors.

You can reach out to us on health@ksijdar.org



KSIJ MOMBASA PROJECTS

JAFFERY ISLAMIC CENTRE



These consists of:

The Mosque - 3 Storey Mosque for ladies and gents.
The Imambargah - 6 Storey Imambargah Building.

Three floors dedicated for

1. Imambargah Two floors for Madrasah
2. One floor Conference/multipurpose hall Fully Equipped ultra-modern kitchen Alims Residence Ghul Khana

We acknowledge the immense contribution by: Alhaj Ansar Hemraj in the interior design of the mosque and Imambargah.

The office Block - Jamaat offices and various Boards and a Board Room.



Along with the Completion of Jaffery Islamic Center, the Management focused on the Modus Operandi and to reform working of various arms of Jamaat in a way to create efficient management of the Jamaat arms.



In light of this, for the very first time a retreat of all boards and committees was held on 16th and 17th January 2016, with the theme "Together towards Tomorrow" this was followed up with an Open Forum theme "Business Unusual".



Madrasah



Multipurpose Hall 5th Floor

JAFFERY RESIDENTIAL APARTMENTS

An Art piece on its own – “Tall & Magnificent”

Jaffery Residential Apartment rises to be one of the landmarks of Mombasa City.

It has redefined what is possible in the design and engineering of supertall buildings, being the tallest building in Mombasa, Kenya. With vibrant amenities & ultra-modern apartment stands the 21 storey building with 96 Apartments. The Categories are as follows:

- 52 Units of 3 bedroom apartments
- 20 Units of 4 bedroom Apartments
- 12 Units of one bedsitter Apartment for widows
- 12 Units of one bedsitter Apartment for Musafir khana.

There are 16 Units from these that are for the welfare while the remaining are designed for deserving community members who are first time buyers at subsidize price on installments plan.



APARTMENTS DESIGNED TO SUIT YOUR NEEDS

“Luxury Redefined”

Jaffery Residential Apartments provides contemporary collection of 3 & 4 bedroom apartments and 1 bedroom fully equipped apartments. **Designed for the community to enjoy a well-connected life.**

Safe, Secured, Spacious, Modern & Convenient
Simply known as JRA.



Lobby



Bewa khana



Fully Equipped Studio Apartments

BROAD CONCEPT – PROPOSED SENIOR APARTMENTS

Every wise man recognizes the value of owning his home. It is a security for himself and a legacy for his family. An investment that repays in thousands of hours of happiness & contentment, especially in the days of retirement.

Looking ahead in the future, are ultra-modern apartments outlined for senior citizens which are designed and planned.

These will be open to Khoja Community World Wide.

A unique continuing care retirement community surrounded by the beautiful friendly coastal weather is a community where residents enjoy rewarding and active lifestyles.

The design considers both functional layouts and products while choosing senior living interior design that is stylish and transitional in style, finishes and fabrics.



NURSERY, PRIMARY SCHOOL & ADULT LEARNING CENTRE OLD TOWN

The Nursery and Primary school was officially opened on Friday 31st August 2018 by the Chairman of the World Federation Al Haj Anwarbhai Dharamsi, Africa Federation Alhaj Shabbir bhai Najafi, the former Governor Hon. Hassan Ali Joho, Alhaj Mohamed Amirali Hussein Amersi and Mombasa Jamaat Chairman Alhaj Dr. Mohamed H Jaffer.

The school seeks to provide to the community – The Ummah of old town and the surrounding area "to foster good relationships between members of the staff, the pupils themselves and between members of the staff and pupils" so that pupils can develop their social confidence as well as thrive on academic excellence. The school's aims and range of extracurricular activities reflect this ethos.



A tremendous commitment from The Jaffer Foundations which supports 90 % of students' tuition fees in this institution.

A structure and identity on its kind in the hub of the old town is positioned the Jaffery Nursery & Primary School (JNAP).



With high tech amenities, a swimming pool and modern facilities and aspects of school life, the school opened up for more than 300 pupils providing education and facilities from day care to primary education.

The school is under the management and governance of the KSI Education Board. This project is fully funded by Alhaj Shiraz Virji and the Chairman Alhaj Dr. Mohamed H Jaffer.

THE CLUB HOUSE

The GroundBreaking & Foundation Stone was Laid on 31st August 2018 by Alhaj Dr. Naushad Merali.

It embarked on a mission to accomplish one of the finest structures of a club house in the Heart of Mombasa.

It escalated to complete the construction and successfully achieved to date the designed Five (5) floors while pausing the finishing levels due to the unfortunate COVID-19 crisis that tremendously effected the temporary closure of the ongoing projects.



The ongoing projects including the cricket/ football ground, volleyball and tennis court will be completed to success and enchantment, as situation flattens in the year ahead.

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The ongoing projects including the cricket/ football ground, volleyball and tennis court will be completed to success and enchantment, as situation flattens in the year ahead.



The Club House and Ground Construction costs are equally & funded by: Al Hajj Dr. Naushad and Zarina Merali & Al Hajj Dr. Mohamed and Rehana Jaffer

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JAFFERY HOSPITAL - OLD TOWN

2019 unlocked another project to mark; The Jaffery Hospital –A vision to have a revolutionary medical infirmary.

The ground-breaking ceremony was held on 20th March 2019 -13th Rajab 1440 AH of the Jaffery Hospital at the Old Hyderi Mosque by elders of the community and Alhaj Shabbir Najafi, President of AFED.

The construction and modification work commenced immediately.



The hospital includes numerous medical facilities such as out-patient, X-Ray, MRI, CT Scan, Pharmacy, laboratories and other diagnostic facilities. These facilities will be supported at the former Lamuwalla building.

The main hospital will consist of two operation theaters which will perform major and minor surgeries.

An intensive care unit (ICU) with a capacity to hold 6 Beds, children ward and a separate section to care for 80 Ward Beds is amongst the facilities at the hospital.

We are grateful for the Donation of US Dollar 1 Million towards this project from Jaffer Foundation, Mombasa of USD 500,000 and Dr. Mohsin and Fauzia Jaffer Foundation of USD 500,000 respectively to enhance speedy constructions of the hospital building.



While the construction of the structure is fully funded, an appeal for donations towards furniture, medical equipment, ICU equipment and Operation theater equipment is requested.

“Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love. And whatever you spend – indeed, Allah is Knowing of it.” (Quran 3:92)



Due to the current old town lock down and crisis of Covid-19, the project had to come to a standstill which has caused a delay in the completion of this project; hence it is expected to be completed by end of the year.



However, with the Grace of The Almighty Allah (S.W.T) the hospital will be completed and operational by the end of this year.

KSIJ MOMBASA WELCOMES YOU ALL TO TUKUTANE MOMBASA FESTIVAL 2023

Salamun Alaykum,
On behalf of the Chairman Al Hajj Dr Mohamed Hussein Abdallah Jaffer, The Executive Committee & Trust Board of KSI Jamaat of Mombasa, we wish to extend to you an invitation to the "Tukutane Mombasa Festival 23".

This year marks some remarkable milestones in the history of our community- The 160th anniversary of the Khoja Shia Ithna Asheri Community in Mombasa, 100 years in existence of the Jaffery Sports Club, 75 years to Jaffery School & 75 years to the Welfare Section (Faize Husayni).

For over a century and a half, our Jamaat has stood as a symbol of unity, faith, and service, enriching the lives of generations. Together, let us honor the legacy of the Khoja Shia Ithna Asheri Jamaat and the positive impact it has made on countless lives. Your presence and dedication are what make our Jamaat truly special.

We invite you to join us in commemorating this significant milestone & to the Opening of the Newly Built Jaffery Sports Complex. We would be truly honored to have your esteemed presence at the occasion.

Date: Friday, 20th & Saturday, 21st October 2023

Time: Friday after Juma Namaz & Saturday Full Day Program

Venue: KSI Jamaat Institute Mombasa (Jaffery Islamic Centre, Jaffery Sports Club & Jaffery Academy)

The Festival promises to be events that mark our historic moments, inspiration, and camaraderie. It will include a series of engaging activities, insightful speeches, and an opportunity to network with fellow leaders, diasporas, members of our community & supporters all around.

Your presence would not only be a source of encouragement for us but would also contribute to the success of this event.

As a gesture of our appreciation for your continued support and to ensure your convenience during the festival, we are pleased to announce the provision of complimentary accommodation for 2 nights Stay (20th & 21st October 2023) courtesy of our Chairman.

Kindly RSVP by 15th September 2023 on our email id:

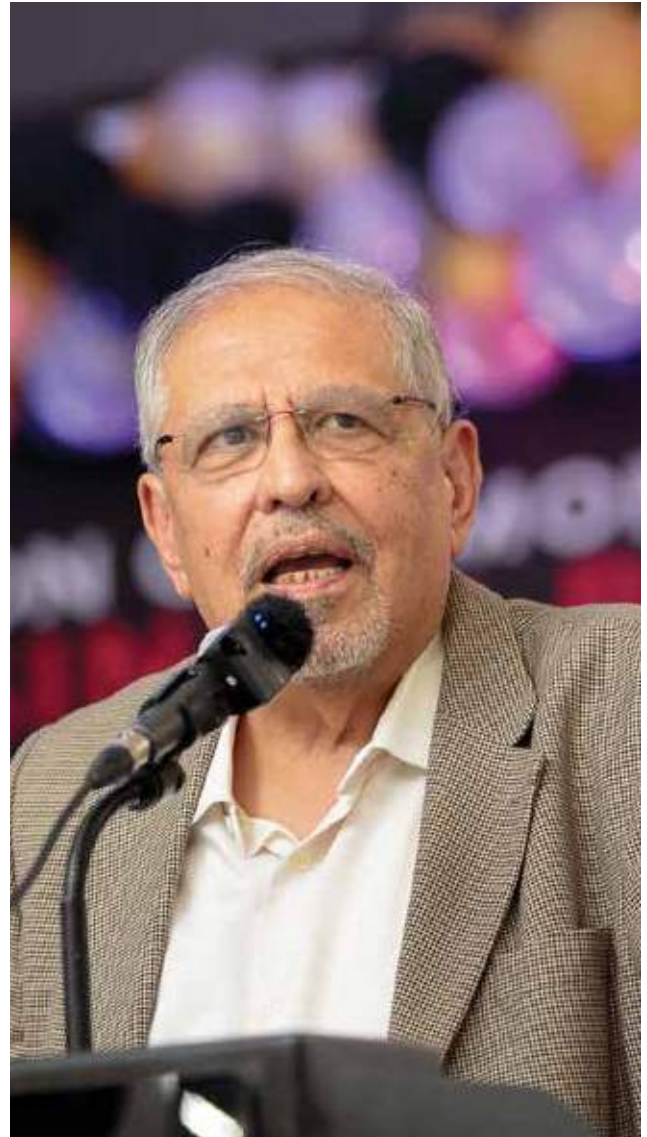
tukutanemombasa@mombasajamaat.org
tukutanemsa@gmail.com
to ensure that we can make appropriate arrangements for your attendance.

Download Form:
<https://drive.google.com/file/d/1WEas5cM6YYUUIR44LvQ3GbvUH4JixwjH/view>

A detailed agenda for the event will follow in due time. Should you have any questions or require further information, please do not hesitate to contact us.

We sincerely hope that you will be able to join us on this significant occasion. Your presence would mean a lot to us.

We look forward to welcoming you at the Tukutane Mombasa Festival 23"
Warm regards,
Mohamedraza S Rashid
Vice Chairman - Convenor
KSI Jamaat Mombasa



KAMPALA JAMAAT



Kampala Jamaat, having a hundred year old history and a foundation that the fathers and forefathers have gradually been building on over the decades decided to take off in the past couple of years and worked towards major improvements in each aspect of community life.

With the Vision and Agenda of the Executive Committee and Board of Trustees, one of Kampala Jamaat's major focus was on being financially stronger. To achieve this the Jamaat decided to work on improving all its century old properties. Major Renovations were done on Plot 18 Ben Kiwanuka leading to double the income and a more modern look to the Building. Plot 6 Wilson Road named "the mall" a hundred year old property of the Jamaats was demolished and built into an eight storey commercial project for Kampala Jamaat, this project is currently the highest community income generating project in Africa. With much much more income the Jamaat targets to first work on other projects and uplift the Jamaat further, alongside it also plans to help the communities around Africa through African Federation as it always has done.

The Jamaat also worked on the youngsters of the community. This is one of the few Jamaat where almost every single youth is actively involved in the progress of the community one way or another. The Jamaat also upgraded its multi purpose sports facilities to AstroTurf for the youngsters to socialize and remain within the Jamaat Complex rather than going out.

The Jamaat has started putting serious efforts into the school. Upto 2022 it was a primary school with the highest level of education which led to the students being covered by local newspapers for being toppers in the whole country. Now in phases the school has started its secondary level and plans to have a complete secondary block in the near future. Kampala Jamaat for decades had a fantastic sponsorship scheme for its students in schools.

The Jamaat had invited Maulana Ali Abbas Rizvi to be the Resident Alim and help take the community forward in every aspect. The Madressah curriculum was updated and continued to prosper to higher levels, while strict discipline and Ikhlaaq are amongst main focus for the children and youth.

From 2022 to date twelve Guest Alims were invited to recite along with six Guest Nohakhwaans/Qasida Khwaans all of whom along with the Jamaats Resident Alim brought different ideologies and philosophies from the pulpit keeping the population on track with high emotions during Azadari, Immense love for Allah (s.w.t.) and our 14 Masumeen and strictly following the Wajibat of Shia Islam. Amongst the honor of hosting all the Alims and Reciters Kampala also hosted a Mujtahid, Allama Syed Muntazir Mehdi Sab who gave remarkable lectures and had close Question and Answer sessions with the community. Alhamdulillah Kampala Jamaat has a community that all follow taqleed and have zero problems on Aqeedah and Imaan that other Shia Communities are facing around the globe.

0.6% of the Jamaats population is on Welfare, however mostly the members of Kampala Jamaat and other well wishers help out those in need, keeping the welfare on the Jamaat close to zero throughout the years. Fantastic Medical Insurance schemes are also arranged where the majority of the community partake in the scheme and have benefited greatly over the past few years.



For the first time, Kampala Jamaat made a documentary "Panjo Uganda" on its history and the difficulties of the Exodus. The documentary was directed and sponsored by resident members and achieved worldwide appreciation for its matter and professionalism. The documentary is on Kampala Jamaats and Africa Federation Youtube Channels.



The social welfare of the Jamaat is an example for communities to learn from. With a population exceeding 500 people the community has several sports nights, family fun nights and activities throughout the year to keep the members close together like one big family. The Jamaat also has over 160 privately donated full fledged Niyaz annually with the highest quality food at extremely low costs. The Ladies also arrange several events throughout the year, from Economic Upliftment workshops to Senior Citizen get-togethers.



Above is a small summary of the progress in the past two years with many updates left out. Still far from perfection and working towards betterment everyday, yet anyone that stays and becomes a part of Kampala Jamaat will try his level best never to leave Kampala. The members of this community have great pride for Kampala Jamaat's history and its achievements in recent times and over the past century.



MWANZA JAMAAT



Leadership Transition

We are proud to announce the successful election of a new Chairman last year after a 9-month interim managing committee. This transition has brought fresh ideas and renewed enthusiasm to our Jamaat.

Infrastructure Enhancement

Our Jamaat took proactive measures to address the maintenance of one of our commercial buildings. We undertook terrace renovation work to ensure effective drainage of rainwater, preventing any accumulation on the building's rooftop. Additionally, we've conducted regular maintenance renovations on all other Jamaat properties, ensuring their longevity and functionality.

Youth Engagement



We have revitalized sports activities for both our youth and community members. Weekly sessions of badminton, table tennis, darts, and football have been organized for all members, fostering a sense of unity and fitness. Furthermore, this year we expanded our offerings by introducing pool, made possible by the generous donation of a table by the Africa Federation. An inter-community sports tournament earlier this year was a tremendous success, fostering stronger bonds among various communities in Mwanza.

Educational Excellence



Our Madrasah continues to excel in maintaining a high standard of education. All our teachers have undergone training through the TSP program. In addition, we are pleased to offer paid Quran

Coaching classes to community members, providing valuable spiritual education. It's noteworthy that we extend this service not only to our members in Mwanza but also to students from other Jamaats and even abroad, reflecting our commitment to spreading knowledge and fostering spiritual growth.

Cultural Enrichment



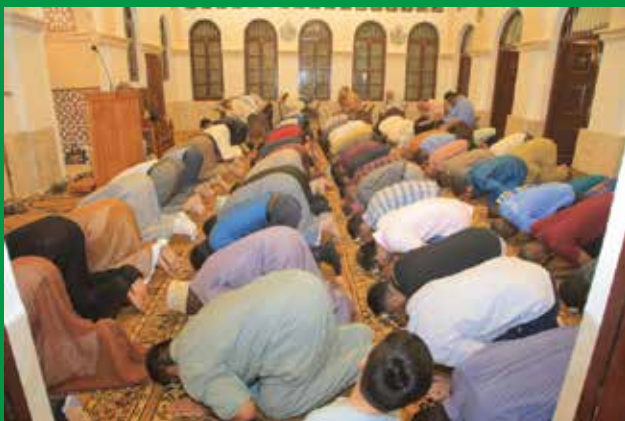
Our youths actively participate in organizing cultural projects, including the recent live theatrical performance titled "The Hashemite Princess," which portrayed the events of Karbala. This endeavor was supported by the Africa Federation, enhancing our efforts to commemorate and educate the community about the historical significance of Karbala. Additionally, we conduct an annual "Imam Hussain Blood Drive," demonstrating our commitment to contributing positively to society.

Scholarly Engagements



Our Jamaat had the privilege of hosting various esteemed scholars throughout the year. We organized majalis and Q&A sessions with scholars such as Syed Nusrat Bukhari, Sheikh Safdar Razi, and Syed Ali Abbas Rizvi, the current resident Alim of Kampala Jamaat. These sessions provided our members with insightful discussions and enhanced their understanding of Islamic teachings.

Masjid Renovation



Our most significant achievement this year has been the successful renovation of our Masjid, made possible through our partnership with the Africa Federation. We are deeply grateful for the support provided by the Africa Federation, enabling us to enhance our space of worship and foster a more vibrant spiritual atmosphere within our community. Comprehensive Community Support:

We remain dedicated to offering unwavering support to our members in various aspects of life. From welfare and medical assistance to educational initiatives, we continue to work diligently to improve the well-being of our community members. We genuinely appreciate the opportunity to share our accomplishments through the Federation Samachar magazine. Our commitment to progress and community growth remains unwavering, and we look forward to contributing to the shared success of the Federation.





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