

2012
AN OVERVIEW OF
WELFARE ACTIVITIES
& PICTORIAL REVIEW



The WZO Trust Funds
The WZO Trust for Women & Children
The World Zoroastrian Organisation Trust

Building Bridges; Guiding Beneficiaries
Towards Horizons of Hope.

Dear Friends, Well Wishers, Donors,

The year under review – 2012 – has been very interesting, satisfying and rewarding not only in terms of donations received but also for opportunities that came our way to enlarge the activities of our Trusts.

In January 2012 we received an invitation from ZAGNY (Zoroastrian Association of Greater New York) to attend the Sixteenth North American Zoroastrian Congress organized by them at the Hilton Rye Town in Rye, New York from August 2nd – August 5th and participate on the panel making a presentation on ‘Combating Poverty in our Communities Abroad’. The theme of the Congress was ‘Zarathushti Existence in the Contemporary World’.

The Congress coincided with the ‘Silver Jubilee’ of FEZANA (Federation of Zoroastrian Associations of North America) which was celebrated by delegates displaying amity, goodwill and solidarity.

The North American Zoroastrian Congress provided us with an excellent opportunity to reach out to our community members residing in North America and create heightened awareness about our multifarious welfare activities.

Apart from the donations that were received, a good number of individuals have come forward to volunteer their support in diverse areas from their base at North America as well as make actual field trips in India. New friendships have been forged and there has been a quantum leap in the number of new thought processes and fresh ideas being generated. This certainly augurs well for the future of our Trusts.

This success would not have been possible without the wholehearted support and cooperation received from colleagues on the Congress ‘Combating Poverty Track Team’, Kaizad Cama, Armene Modi, Priyanka Sinha, Framroze Patel & Freyaz Shroff. Our sincere gratitude to these wonderful people.

We are truly grateful to ZAGNY for providing our Trusts with a platform to showcase our activities and applaud the precise and efficient manner in which they conducted the Congress.

We also congratulate FEZANA on reaching the milestone of 25 years. To FEZANA goes the credit of binding the various Associations and small groups of our community on the North American continent. As the Zoroastrian Diaspora on the subcontinent keeps on shrinking, FEZANA is destined to play a very leading and important role in managing community affairs. We wish them continued success.

The Trustees of P. E. Polson Charity Trust and Minoo & Aloo Polson Charity Trust had filed an application with the Hon. Assistant Charity Commissioner mentioning that as the Main Trustee of these Trust's was of advanced age, requested that their two Trusts be amalgamated with WZO Trust Funds. The Hon. Assistant Charity Commissioner, after considering the request delivered Judgement dated March 31, 2012 amalgamating the two Polson Trusts with WZO Trust Funds, framing a common scheme for proper management and administration of WZO Trust Funds. The Hon. Assistant Charity Commissioner has mentioned in the judgement that WZO Trust Funds was a Public Charitable Trust of repute, is well versed with charity and has an impeccable record of social work. The moveable and immoveable assets of the two erstwhile P. E. Polson Charity Trust and Minoo & Aloo Polson Charity Trust have, as a result of the above judgement, now been amalgamated into WZO Trust Funds.

We are very grateful to the Trustees of P. E. Polson Charity Trust and Minoo & Aloo Polson Charity Trust for having reposed confidence in our abilities and chosen to amalgamate their Trusts with us.

In late November 2012, we began the preparatory work prior to undertaking the construction of our 9th residential building at Navsari. The ancestral property at Navsari belonging to late Pesi, Perin & Dara Deboo, was donated as per their wishes to WZO Trust Funds by Mrs. Silloo Dara Deboo residing in UK. The generous Trustees of Zoroastrian Charity Funds of Hong Kong, Canton & Macao have agreed to fund the construction of the new building. The building is expected to be ready for occupation by May 2014.

Close on the heels of finalising our 9th building we received funding from the Executors of the Estate of Jehangir Burjor Marshall to purchase suitable property at Navsari to be used for constructing a residential building for economically challenged and middle class Zoroastrians. With the Executors of the Estate of Dina Burjor Kavarana & Sanga family having agreed to pay for the construction of our 10th residential building, we are all set to commence this project in the latter half of 2013.

Donations continue to be received for our regular projects, all of which are on track, progressing smoothly.

It has indeed been a very busy but also an extremely fulfilling year.

Whatever we have done would not have been possible had it not been for the support and confidence reposed in us by our donors.

Whilst we extend our sincere appreciation to all our donors, big and small for their munificent support and co-operation it is not possible for us to name each and every one of them. However, we cannot but acknowledge our heartfelt gratitude to the continuous and extremely generous support received over the years from:

1. Zoroastrian Charity Funds of Hong Kong, Canton & Macao.
2. Bai Maneckbai P. B. Jeejeebhoy Deed of Settlement Fund, Mumbai.
3. Sir Ratan Tata Trust, Mumbai.
4. Navajbai Ratan Tata Trust, Mumbai.
5. Pervin & Jal Shroff of Hong Kong.
6. World Zoroastrian Organisation, UK.
7. World Zarathushtrian Trust Fund, UK.
8. Dr. Sohrabji H. Kutar Benevolent Fund, UK.
9. Noshirwan F. Cowasjee Benevolent Fund, UK.
10. Mr. Phil (Phirooz) Driver, UK.
11. Erach and Roshan Sadri Foundation, UK.
12. Executors of the Estate of Dennis William Richards, Will Trust, UK.
13. FEZANA – Federation of Zoroastrian Associations of North America.
14. Rena & Behram Baxter, USA.
15. Executors of the Estate of Mithoo Rustomji Vakharia & Pilloo Navroji Mistry, Mumbai.
16. Executors of the Estate of Furdoonji Dorabji Mehta Trust, Mumbai.
17. Executors of the Estate of Late Mrs. Putlan M Mody, Mumbai.
18. Executors of the Estate of Late Jehangir Burjor Marshall, Mumbai.
19. Executors of the Estate of Sorab J. Kanga, Mumbai.
20. Mancherji E. Joshi Memorial Trust, Mumbai.
21. Mr. Sam Kersasp Dastur, Ahmedabad.
22. Mr. Dinshaw Dossabhai Mehta, Pune.

They have truly been the main pillars of encouragement, motivation and support towards the various welfare projects that we have undertaken.

During the year under review, we have, in addition to donors named above, also received substantial donations from three new donors and are very happy to welcome them to our list of esteemed major donors:

23. Radiant Light Charity.
24. Executors of the Estate of Dina Burjor Kavarana & Sanga family.
25. Executors of the Estate of Mithoo Homi Rabadi.

It was possible for us to execute a major part of our welfare programmes only due to the munificence of all the 25 above named donors, whose support has enabled us to provide not only a helping hand to our beneficiaries, but also facilitated many of them to transit from abject poverty to relevant prosperity and return back into the mainstream of society.

It would also not have been possible for us to undertake such extensive welfare programmes without support from our band of dedicated staff, members of our local committee at Navsari and volunteers. We are indeed very grateful to all of them.

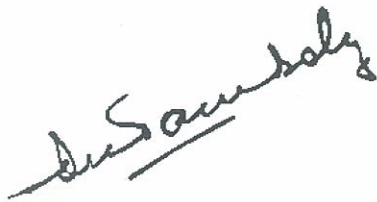
It will not be out of place to recognise the sad reality of serious challenges that our community faces, not only on the demographic front, but also issues of economic vulnerability that require considerable attention. Contrary to the general belief that we are an affluent community, the fact remains that there are some who live even below the poverty line (BPL) defined by the government.

Our endeavours have been to combat the economic vulnerability through our various projects, Building Bridges; Guiding Beneficiaries towards Horizons of Hope.

We present, with pride, on the following pages, an overview of the multifarious welfare activities that we undertook during the course of calendar year 2012.

Looking back on 2012, we cannot but feel satisfied, and with pride, identify with the words of Franklin D. Roosevelt - **“The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little”**.

We feel blessed to be used by Him as His tools that bring succour, relief and happiness in the lives of His creation.



Dinshaw K Tamboly
Chairman

FARMERS REHABILITATION

In 1987 WZO London commissioned Dr. Cashmera Bhaya to undertake a sample (not census) socio economic survey of poor Zoroastrians residing in the rural areas of South Gujarat, many of who were said to be living in abject poverty.



Sugar cane cultivation with support of WOZ Trust

Dr. Cashmera Bhaya submitted her report in 1988, wherein she identified 687 families in 209 villages to be living below the poverty line (At that time, poverty line was defined as total family income of Rs.15,000/= per family per annum in rural areas & Rs.18,000/= per family per annum in urban areas).



Farmer beneficiary supported by WZO Trust
doing dry farming

An Overview of Welfare Activities - 2012

During the year 2012, from funds raised by way of donations, we undertook the rehabilitation of 14 Zoroastrian farmers spread over 5 villages; support provided was by way of sinking bore wells, providing submersible pump sets, levelling fields, providing pipelines, seeds and fertilisers, establishing a poultry farm and a brick kiln, expending Rs.3,566,895/= in the process. (\$68,594; £41,475).

Ever since we undertook this project in 1991, we have participated in the process of rehabilitating 450 Zoroastrian farmers in 179 villages, expending Rs.59,930,546/=. (\$1,152,510; £696,866).

Farmer rehabilitation-
Zoroastrian farmer in Bharuch
Disrtrict in his paddy plantation
supported by WZO Trust.



WZO Trust Team in village over-
seeing sugarcane planted by a
beneficiary

Paddy plantation supported by
WZO Trust.



RURAL HOUSING

Many of the poor Zoroastrian families residing in the villages live in huts the walls of which are made from mud and cow-dung patted on to bamboo poles.

Whilst undertaking the rehabilitation of poor Zoroastrian farmers we realised that it was also necessary for us to improve their quality of lives by providing them with decent living conditions. We thus conceived of the project to replace the huts into cottages.

In 2012 we raised donations that enabled us to replace 28 huts into cottages. We have so far replaced 199 huts into cottages. The cost of replacing a hut into a cottage presently costs Rs.350,000/= (\$6,730; £4,100).



▶ A hut replaced by a cottage (shown alongside)

▶ A cottage in place of a hut.



An Overview of Welfare Activities - 2012



The journey from hut into a cottage



An Overview of Welfare Activities - 2012



WZOT - Manufacturing Confidence, Changing Lives, Creating a Strong Community

An Overview of Welfare Activities - 2012



The abysmal condition of the inside of a hut



A Zoroastrian family whose hut was replaced by a cottage with donor from USA

SELF EMPLOYMENT / MICROCREDIT

Whilst undertaking the rehabilitation of poor Zoroastrian farmers we became aware that many families had very limited landholding, not adequate to generate income for all members of the family, especially if there were 3 or more men folk dependant on income from their fields. There were also many that did not have any land of their own.

This stark reality spurred us on to conceive of and evolve a self employment project through which we extend interest free financial support in rural as well as urban centres to those who wish to be self employed in vocations of their choice. The maximum amount that we extend as support to any beneficiary is Rs.300,000/= that has to be repaid back in 40 equated monthly instalments of Rs.7,500/=.

Our guiding principles whilst conceiving this project were the words of Jeffrey Sachs, American economist and director of the Earth Institute at Columbia University - "The key to ending extreme poverty is to enable the poorest of the poor to get their foot on the ladder of development".

During 2011, 40 Zoroastrians located at 11 different locations all over India were extended interest free financial support to start their own businesses in diverse disciplines such as setting up graphic design studio, manufacturing soft drink powder concentrate, manufacturing school uniforms, setting up a travel agency office, workshop for repairs to mixers, grinders cookers, a service station for trucks, a railway tickets collection centre, auto-rickshaws, taxis and tempos for commercial use and so on.

Over a period of 17 years (1995 to 2012) we have assisted 827 Zoroastrians by way of interest free loans spread over 105 locations in their endeavour to be self employed. Total amount expended has been Rs.129,057,543/=. (\$2,481,875; £1,500,669).



A Pepsi Distribution Agency setup with the support of WZO Trust Funds



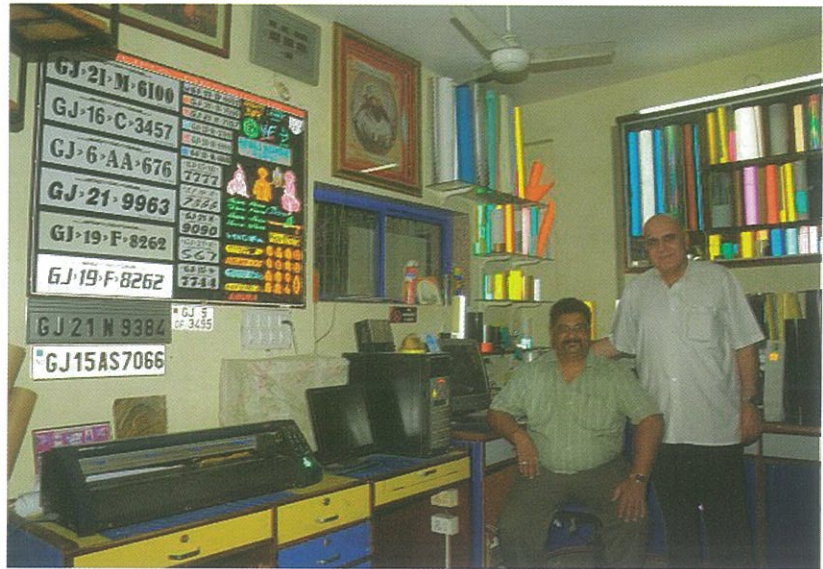
Autorickshaw supplied to a beneficiary towards his self-employment.

An Overview of Welfare Activities - 2012



A Photo Studio setup for a Zoroastrian Youth

Graphic Showroom established with support of WZO Trust Funds



Roadside Tea Stall setup for a poor Zoroastrian in small town.

An Overview of Welfare Activities - 2012



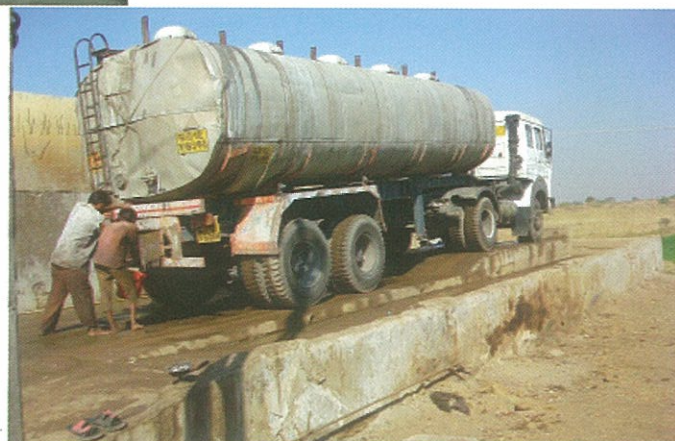
A Poultry Farm established with support of WZO Trust

A Dairy Farm established with support of WZO Trust



Mobile Phones showroom established with support of WZO Trust

A tanker service station established for a beneficiary.



An Overview of Welfare Activities - 2012

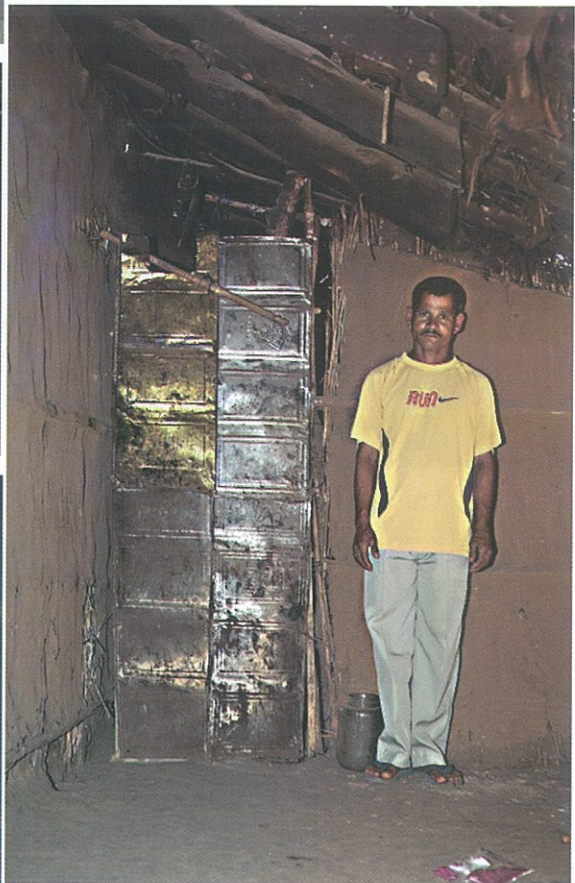
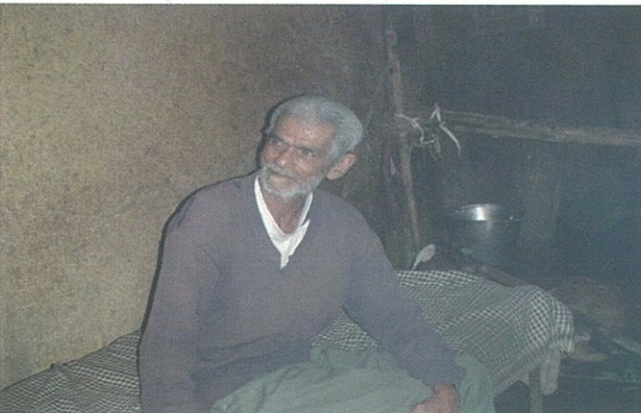


View of three different Brick Kilns setup by WZO Trust

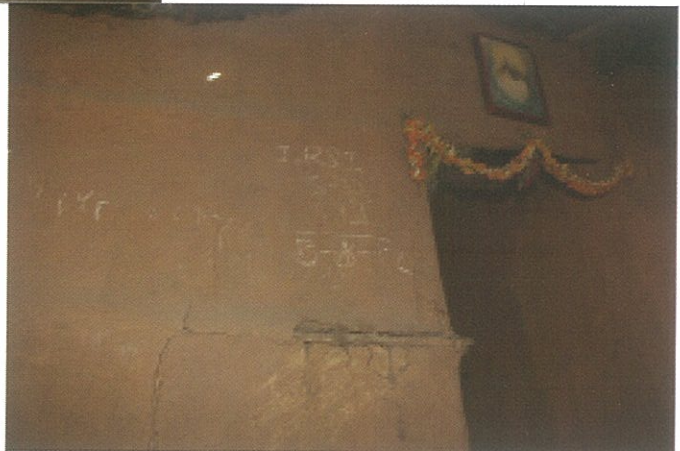
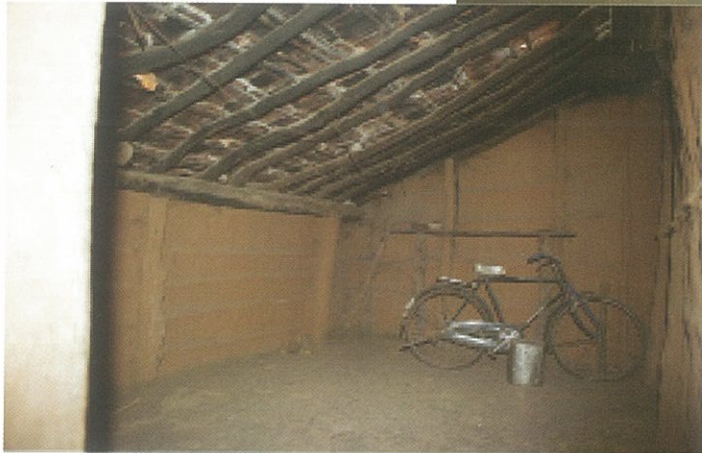
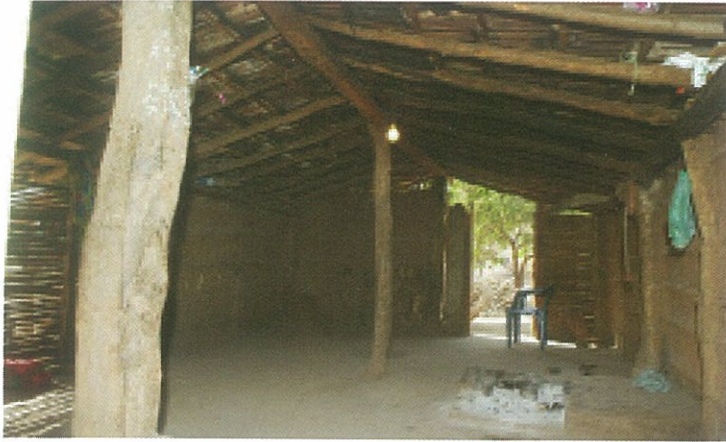


GLIMPSES OF POVERTY

There is a wide difference between the lifestyles of our community in urban and rural locations. Zoroastrians residing in urban areas cannot perceive the abysmal levels of poverty in which many of our brethren live in the rural areas. Wherever we observe Zoroastrians living in poverty stricken conditions in the rural areas, we make efforts to rehabilitate such families. The road is however long and we have very many miles to go. We present here some pictures of the abysmal conditions in which many of our coreligionists live in the villages of Gujarat.



An Overview of Welfare Activities - 2012



RELIEF FROM POVERTY

Despite the perceived general economic affluence of the community, it is a fact that appreciable levels of poverty do exist in some segments of our community.

This segment generally encompasses the economically challenged strata of our community. The recipients depend on doles from various Trust's and philanthropists. Parsi poor may not be visible on the streets or even in slums; but certain sections of the community are economically disadvantaged and live on very low subsistence support.



It will be pertinent to mention that in the conclusions and recommendations of a fairly recent (2009) survey conducted by TISS on socio-economic and educational status of the community in India, it has been recorded that amongst beneficiaries surveyed who were dependant on doles, 70% of those surveyed, subsisted on a family income of less than Rs.2,600/= pm.

Compare the above with the report of the Planning Commission of India which considers the minimum sustenance level required for a poor person to be Rs.29/= per day or Rs.882/= per month per person or Rs.3,528/= per month for a family of four. The figures tell their own story.

For a community considered to be affluent there are vast pockets of poverty in both urban, semi urban as well as rural settlements. We find there are many elderly as well as handicapped individuals that require support to survive.

During the course of the year 2012 we raised funds to support 373 elderly / indigent Zoroastrians expending Rs.12,076,766/= (\$232,245; £140,427) in the process.

From time to time we also raise funds to distribute food grains and other essential items to around 120 to 150 poor Zoroastrian families residing in the rural areas of Gujarat.

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EDUCATIONAL SUPPORT & YOUTH ACTIVITIES

Education makes a people easy to lead, but difficult to drive; easy to govern but impossible to enslave were the immortal words uttered in the 19th Century by Scottish politician Lord Brougham which still ring true.



Add to the above, the words of Nelson Mandela – “Education is the most powerful weapon which you can use to change the world” and we realise that the magnitude of education in lives of mankind over the ages can never be underestimated.

During the year under review we raised funds through donations to support 83 students in their pursuit of education. The total amount disbursed was Rs.5,239,884/=(.\$100,767; £68,945).

We also encourage students doing well in their academics by publicly felicitating them at an annual function at Navsari. Zoroastrian teachers who have been in the profession for 25 years and more are also periodically felicitated at these functions.



To encourage our youth, especially those in South Gujarat to excel in sports, we organize an annual athletic meet at Navsari. We have also over the years been sponsoring a cricket team of youth from Navsari and encourage them to participate in various tournaments in Gujarat and Mumbai. Whilst the cricket

An Overview of Welfare Activities - 2012

team has already won quite a few trophies, it has been satisfying to view the consistent improvement in the performance of the athletes from South Gujarat.



We have now introduced the concept of holding a week long 'summer camp' at Navsari in which young children are taught constructive hobbies, yoga, personality development, taken on day trips and generally made to have a fun time. The response and enthusiasm has been overwhelming; the 'summer camp' is now a regular part of our agenda of events.



An Overview of Welfare Activities - 2012



WZOT - Manufacturing Confidence, Changing Lives, Creating a Strong Community

MEDICAL AID

As per the 2001 Census of India, only 5% of its population is over 65 years of age, whereas the Parsi Zoroastrian community residing in India has 24.1% of their members over 65 years of age, probably the highest ratio anywhere in the world. Ours is indeed an aging community as well as an ailing one, with community members requiring medical support on a regular basis.

During the year 2012 we raised funds through donations to support 341 individuals to the tune of Rs.17,838,686/= (\$343,051; £207,426). in support of meeting their medical and hospitalisation expenses.

RELIGIOUS ACTIVITY

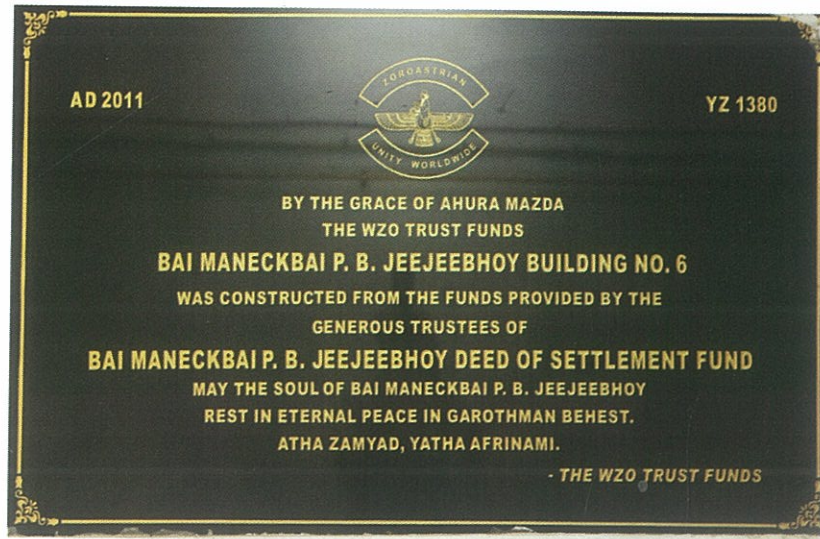
- a) To encourage and motivate young members from Athornan families to take up Mobedi as a full time vocation the 'Athornan Mandal – WZO' scheme was launched in 1996. We initially raised an amount of Rs.10,000,000/= as a corpus amount, the interest of which is presently disbursed amongst 49 young full time Mobeds practicing at 13 different locations in India.

Donations continue to be received for this project. Rs.650,000/= has been received during the period under review.

- b) In addition, funds were raised and financial support extended to 38 elderly full time Mobeds who having retired or being near to retirement were living in conditions of penury.
- c) Financial support amounting to Rs.1,200,000/= was raised and passed on towards repairs of 2 Agyaries – Bardoli Jarthosti Anjuman Agyari at Bardoli and Patel Agyari at Mazgaon, Mumbai.

ECONOMY HOUSING AT NAVSARI

Many families having ancestral homes at Navsari gift them to us, to be redeveloped and used for the community. We in turn raise funds and construct apartment buildings that are then given out on economical monthly license fees.



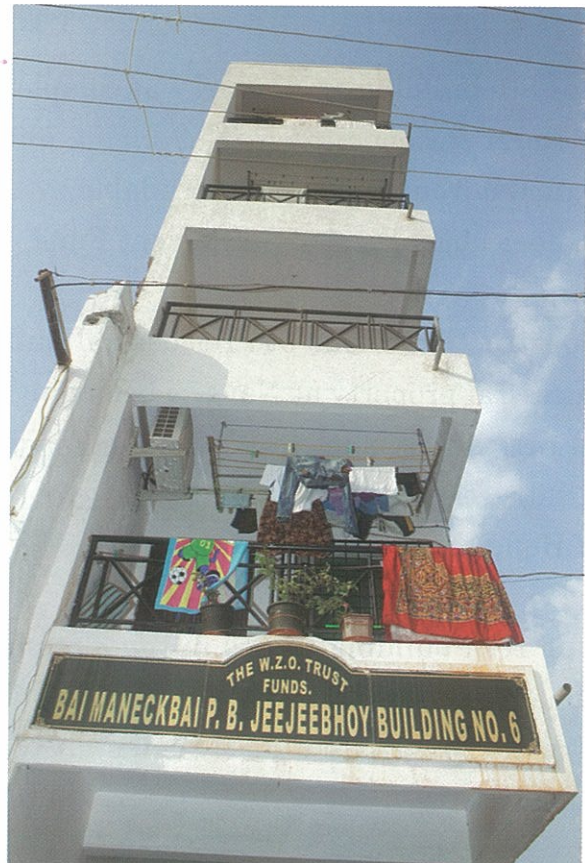
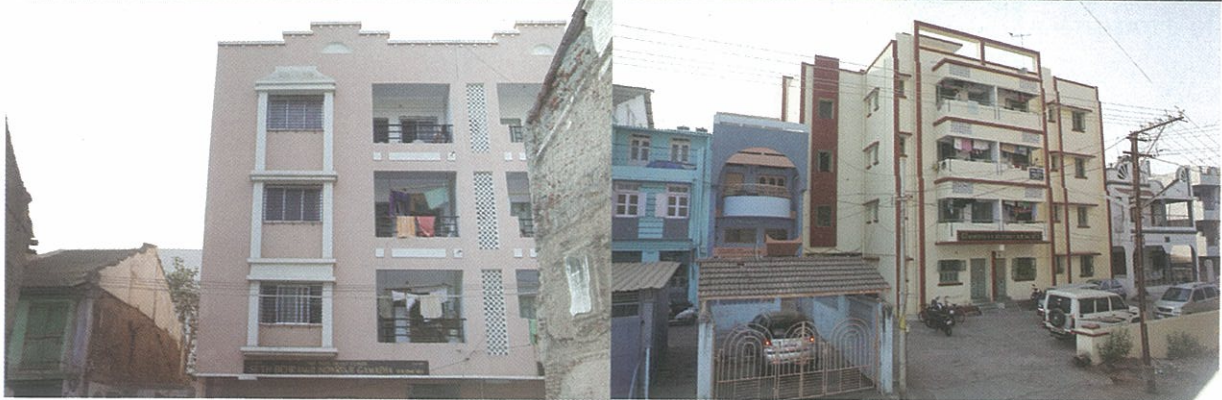
A Plaque inside a Building

Our 8th building at Navsari was completed in April 2011 on the ancestral property of Kersi & Zenobia Aspar of Japan, gifted to us and an apartment building constructed from funds made available by the generous Trustees of Bai Maneckbai P. B. Jeejeebjoy Deed of Settlement Fund. Cost of this project was Rs.8,600,000/=.

Construction of our 9th residential building at Navsari is now underway on the ancestral property at Navsari belonging to late Pesi, Perin & Dara Deboo, donated as per their wishes to WZO Trust Funds by Mrs. Silloo Dara Deboo. The cost of construction is being borne by the generous Trustees of Zoroastrian Charity Funds of Hong Kong, Canton & Macao.

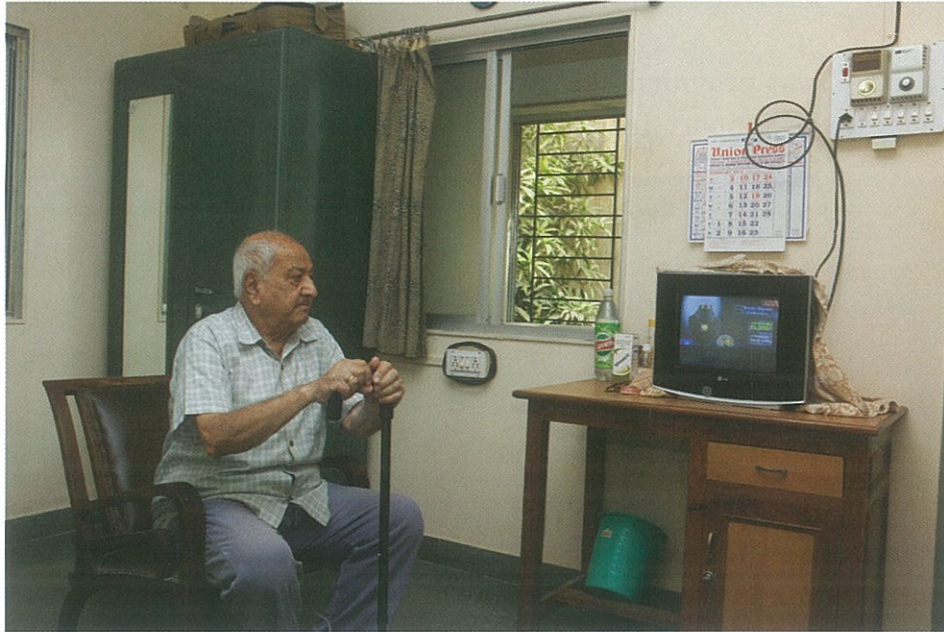
Our 10th building is also in the planning stage and will be constructed from the donations received by Executors of the Estate of Dina Burjor Kavarana for the construction and Executors of the Estate of Jehangir Burjor Marshall for purchase of the property.

A view of some of our Buildings at Navsari



SENIOR CITIZEN CENTRES AT NAVSARI

Our Bai Maneckbai P. B. Jeejeebhoy Senior Citizens Centre and Dolat & Hormusji Vandrewala Senior Citizens Centre became operational at Navsari in January 1998 and December 2005 respectively. They are very popular and much sought after vibrant institutions; they are our pride and joy, where senior citizens live independently in happy surroundings, spending the evening of their lives with their peers, with self-respect and dignity.



Comfortable living conditions



Sick Bay

An Overview of Welfare Activities - 2012

Our residents are encouraged to lead a full and independent life. Day picnics are organised for them from time to time. Twice a year, those of our residents who are eager for a change of scene are sent on weeklong holidays to our sanatorium at Sanjan, from where they are also taken on a day trip to Udvada to visit Paak Iranshah.



Sir Ratan Tata Trust provided us with very generous support from



March 2000 to March 2009 towards the day to day running of the institution which enabled us to provide quality services to our residents.

Mr. Dinshaw Dossabhoy Mehta of Pune also donated a generous amount in 2004 towards the upkeep of the institution. Many other individuals have from time to time also extended support.

In June 2008 we received a very generous corpus donation of Rs.30,000,000/= from the Trustees of Navajbai Ratan Tata Trust towards enhancing and sustaining operations of our Senior Citizens Centres.

This munificent support enables us to provide the best possible services to our residents.



Residents enjoying their meal

SANATORIUM AT SANJAN

The generous Trustees of Bai Maneckbai P. B. Jeejeebhoy Deed of Settlement Fund provided us with funds in 1997 to purchase a sprawling bungalow in dilapidated condition standing on 4.5 acres of land. Funds for purchase of the property adjoining the 'Memorial Column' at Sanjan were made available with the intent to ensure that the property remained within the community at Sanjan and was put to good use. Thus came into being from September 2001 onwards, our well-laid out Bai Maneckbai P. B. Jeejeebhoy – WZO Sanatorium

Our Bai Maneckbai P. B. Jeejeebhoy Sanatorium at Sanjan is a popular, much sought after community resort having comfortable rooms and serving sumptuous meals at extremely reasonable rates, It is a haven for those wishing to enjoy holidays in idyllic surroundings and a pollution free environment.

It is possible for us to provide quality services at such modest rates only due to the munificence of the Trustees of Bai Maneckbai P. B. Jeejeebhoy Deed of Settlement Fund who make good the deficit that is incurred in the running of this institution.



In addition to what has been mentioned:

- ◆ We also extended financial support to a few indigent Zoroastrians, mainly elderly couples and widows in need of recuperation, to go for holidays.
- ◆ We fund an annual gambhar from the income generated from the investment of a generous corpus amount that was donated to us in 1995 by late Muljibhai Narsi of Mumbai, a non Zoroastrian who held our community in high esteem. Muljibhai was in his mid nineties when he made the donation, a year after which he left for his heavenly abode in 1996.
- ◆ On every Khordad-Sal day, we sponsor a function at Navsari where Zoroastrian residents display their talents, participate in games and generally have a fun time.

We have always followed a policy of being open and transparent in all that we do, with full accountability being provided to all our donors at all times. This policy has endeared our Trusts to donors, who have willingly given generous donations on a regular basis.

To those of our beneficiaries, whose lives have been touched by the generosity of our donors, we can happily say that our promise of providing better days has been fulfilled.

Whilst we are proud of what we have done, we recognise the fact that very much more needs to be done. It is for this reason that we seek the continued support of our donors from all over the world to enable us to sustain and enhance our welfare activities.

Donations for any of our projects are always very welcome and may be forwarded to us by way of cheque / draft.

Donations may please be forwarded to: -

The World Zoroastrian Organisation Trust,
C-1, Hermes House, 3rd Floor,
Mama Parmanand Marg,
Opera House,
Mumbai 400 004. India.

The WZO Trust Funds,
C-1, Hermes House, 3rd Floor,
Mama Parmanand Marg,
Opera House,
Mumbai 400 004. India.

- ◆ Donors in India are eligible for exemption under section 80G of Income Tax Act 1961.
- ◆ World Zoroastrian Organisation Trust and WZO Trust Funds are authorised to receive funds from overseas under the Foreign Contribution Regulation Act 1976.