

Lives Can Be Changed

Extend Your Support



The World Zoroastrian Organization Trust

Building Confidence, Changing Lives, Creating a Strong Community

WORLD ZOROASTRIAN ORGANISATION TRUST

Also known as WZO Trust, we are focused on providing support to Zoroastrians living in India in diverse areas of human need.

And we are always ready to help.

We receive support from all corners of the globe.

But you will find our physical WZO Trust offices located at Mumbai and Navsari in India, the land of diversity, festivals and culture...



Mumbai Office:
C-1, Hermes House, Mama Parmand Marg, Opera House, Mumbai 400 004

Tel Nos:
+91 - 22 - 2368 4451
+91 - 22 - 2368 4452
+91 - 22 - 2368 4453

Navsari Office:
WZO Trust Funds, Senior Citizens Centre, Pinjar Street, Malesar, Navsari 396 445

Tel Nos:
+91 - 2637 - 246 073
+91 - 2637 - 245 402

Our Guiding Principles



Always extend a helping hand to those less fortunate



Find a way of getting involved in your community



Just a single action will overpower countless words, so act



www.wzotrust.org



trustees@wzotrust.org



www.facebook.com/wzotrust



Letter from the Chairman

Giving a voice to those that have none is not easy.

But it's worth it.

Dear Donors & Well-wishers,

We have always believed that every life deserves to be lived with dignity, no matter how poor or damaged the shell that carries it.

Over the last 25 years we have done quite a bit to bring dignity back into the lives of those who have not been as fortunate as us. Much has been done, but even much more remains to be done.

Whatever we have achieved has been due to the support received and confidence reposed in us by philanthropists' - institutions & individuals - in all the continents. We express our sincere gratitude to our consortium of philanthropists' without whose support it would not have been possible to embark on such a long journey.

We share with our consortium of philanthropists', beneficiaries, well-wishers and friends the quotes of three outstanding human beings that have inspired us during our long and happy journey.

“ Poverty is the worst form of **VIOLENCE.** ”
-Mahatma Gandhi

“ Love is a fruit in season at all times, and within reach of every hand. ”
- Mother Teresa

“ 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. ”
- Franklin D. Roosevelt

We believe in and practise the values enshrined in our sacred text, Ashem Vohu.

“ Righteousness is the best good (and it) is happiness. Happiness (is) to him, who (is) righteous for the sake of the best righteousness. ”
- Sacred verse of Creator Hormazd (translation of Ashem Vohu)

Whilst it is not possible to name all those who have supported us over the years, we have to acknowledge the continuous and generous support we regularly receive from three of our main donors:

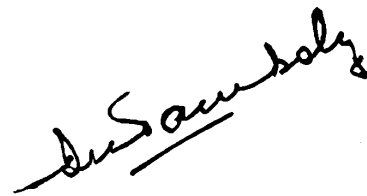
Manekbai P.B. Jeejeebhoy Deed of Settlement Fund, Mumbai

Zoroastrian Charity Funds of Hong Kong Canton & Macao, Hong Kong

Radiant Light Charity, Hong Kong

Their donations have been the foundation upon which our welfare activities have been built.

Come share our journey with us...



Dinshaw K Tamboly
Chairman



WORLD ZOROASTRIAN ORGANISATION TRUST

WZO

TRUST FOR WOMEN & CHILDREN

WZO

TRUST FUNDS

3 arms united

fighting poverty

since 1991...

Background

Our three Trusts - The World Zoroastrian Organisation Trust, The WZO Trust For Women & Children and The WZO Trust Funds were established in 1991, 1993 and 1995 respectively to combat the unimaginable levels of poverty existing amongst many Zoroastrians, particularly those residing in the rural areas of South Gujarat.

There is always Hope.

During the course of a sample (not census) socio-economic survey of the then three districts (Valsad, Surat & Bharuch) of South Gujarat, undertaken by Dr. Cashmera P. Bhaya in 1987, she identified 687 Zoroastrian families in 209 villages to be living below the poverty line.

A sample survey generally covers only around 20% of the target audience. And our work over the years has confirmed just that! The number of Zoroastrians living in poverty in these areas are much more.

Since 1991, the major focus of the three Trusts has been the rehabilitation of underprivileged Zoroastrians, particularly those residing in the rural areas of South Gujarat.

Recognising that a war on poverty of such epic proportions cannot be fought with a single weapon, we have devised four programs. You can think of the programs as our four-pronged attack against poverty.

Farmers

Rehabilitation
(see page 9)

Rural

Housing
(see page 11)

Self Employment /

Microcredit
(see page 13)

Educational Support

& Youth Activities
(see page 15)

"There was never a night or a problem that could defeat sunrise or hope."

- Bernard Williams

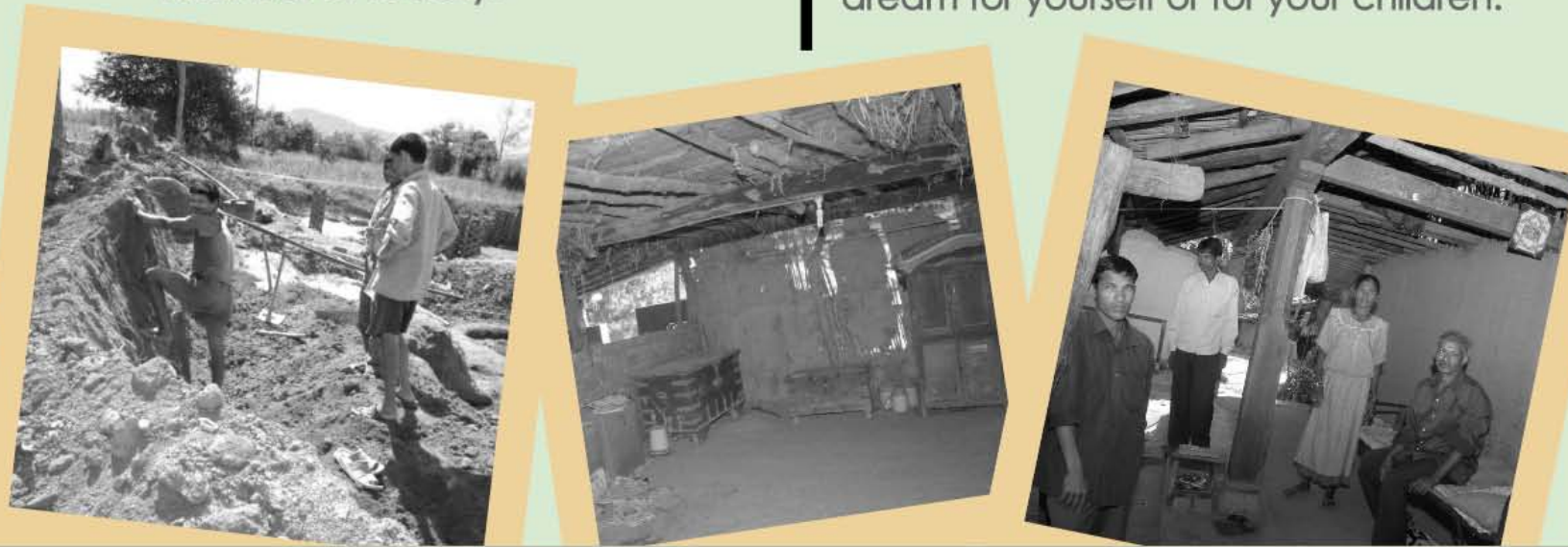


A Typical Day

in the life of an underprivileged member of society.

It's tough.

Forgoing basic needs that everyone else takes for granted. Living in isolated, rural villages. Having no dream for yourself or for your children.



Walking miles to cover basic needs

Stranded from normal life and society

Uneducated

No one to turn to for guidance



Stuck in their circumstances, difficult to break the poverty cycle

Unsanitary living conditions

Unable to plan for a future

Male



Manual Labour

Female



Maid/
Housework

Senior Citizen



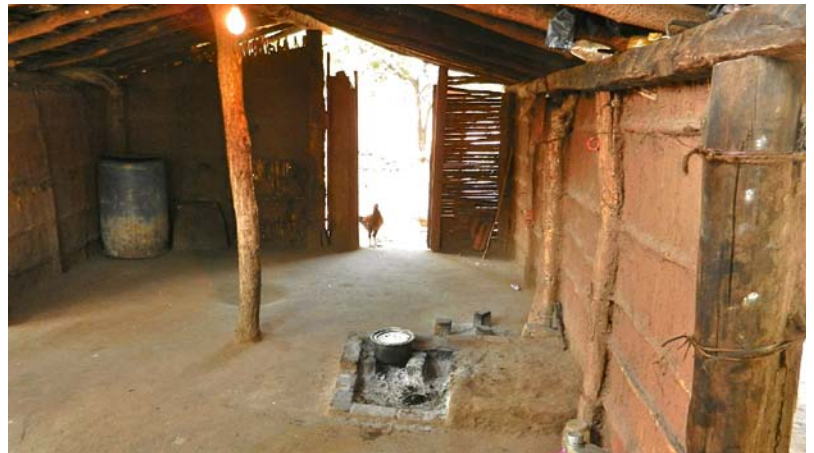
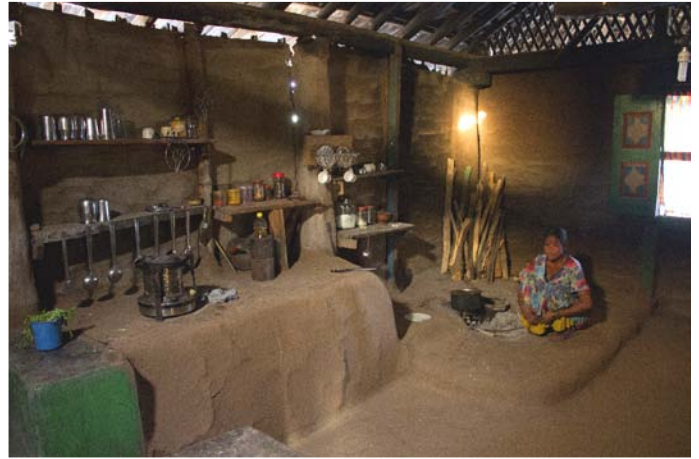
Alone & helpless

Children



Education neglected

Poverty looks like this.



where

can they go
for help?



stuck in a cycle
of poverty



Hope looks like this.



piecing lives

back together

bit by bit

Selection Process

matching families
to programs

Applications received are followed by a visit to an individual / family and their needs ascertained before being selected for financial support. It is on these visits that we witness firsthand, their tough living conditions. In the face of such overwhelmingly bleak conditions, it is easy to feel a sense of helplessness.

However, we do not focus on such pessimism. Instead, we focus only upon each step we need to take towards turning around the lives of these families.

Our objective is to provide these Zoroastrians with a livelihood, restore their self-respect & dignity and give them hope for a secure future. These families need our understanding, time and support as much as they require our financial aid. Once offered support, our experience has been that these same people become self-sustaining units, contributing to society and most importantly, daring to dream for themselves too!



application for help

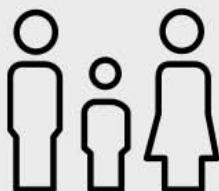
family asks for
assistance

interview & assess family

WZO Trust
volunteers visit the
family to assess their
living conditions

tailor made
family is matched
to the program
that best suits
their needs

fund raising
funds are raised
and support is
provided



family works
to become a self-
sustaining unit

follow ups
are conducted
on a regular basis
to ensure proper
usage of funds

**emotional
support**
is provided in
addition to to
guidance and
mentoring

another day,
another family!

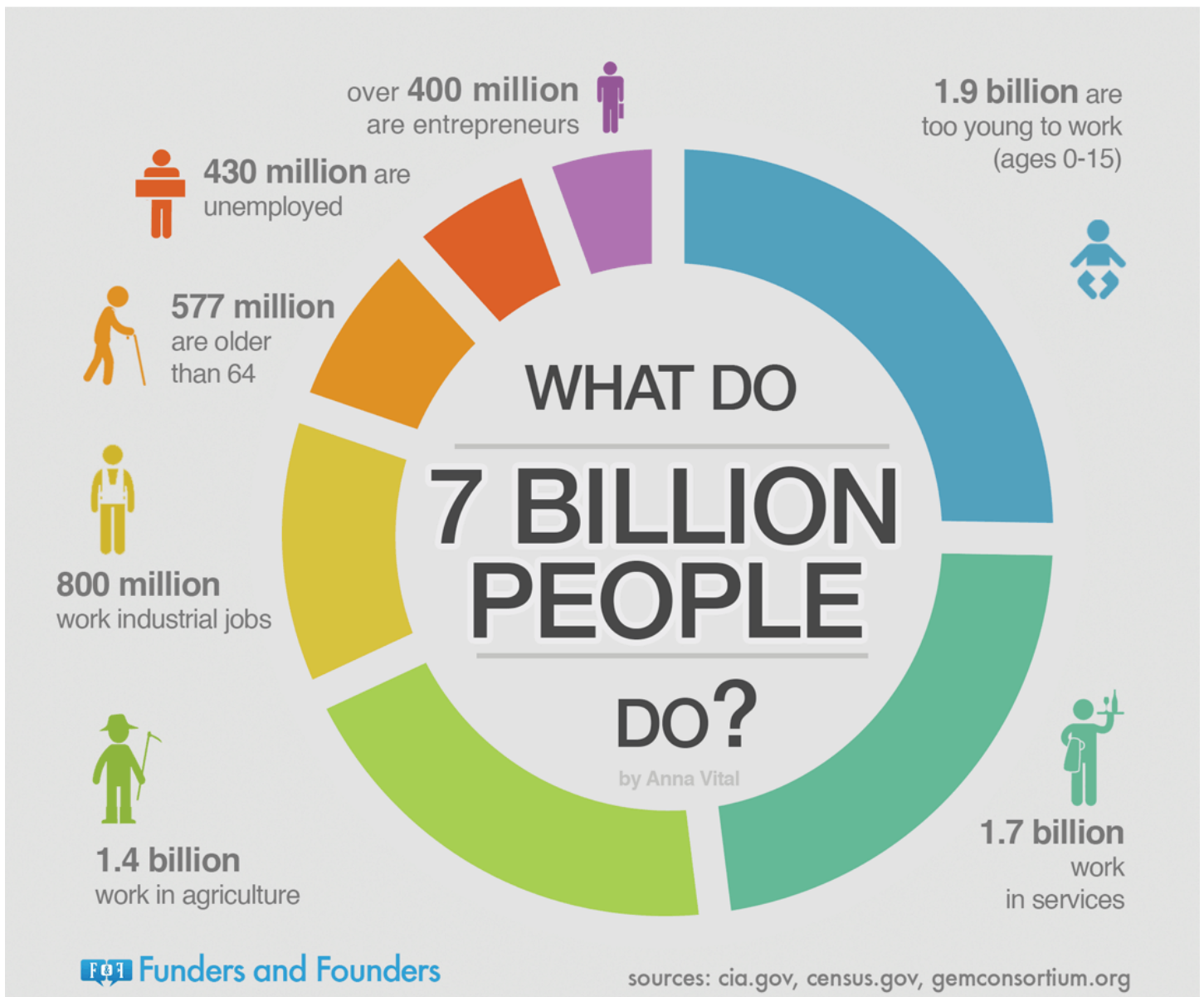
Farmers Rehabilitation Program

keeping farmers up to
date with modern
agricultural practises

The chart below shows the sheer manpower that is required to be working in the agricultural sector. Approximately one third of the available workforce are employed in the global agricultural sector!

Agriculture is the largest livelihood provider in India, contributing significantly to the Gross Domestic Product (GDP). At present, India holds the second position in the world in agricultural production. No surprise then, that agriculture is the biggest industry in India, and plays a major role in the socioeconomic growth of the country.

Agriculture is a sustainable business model and well suited to those living in the rural areas. It makes perfect sense to capitalize upon land that is already available and start generating an income!





**giving farmers the
necessary tools...**



...to increase productivity and yield



FACTS AND FIGURES...

Since 1991, up until present day we have participated in:

- 1** Rehabilitation of 450 farmers
- 2** in 179 villages
- 3** expending Rs. 59,930,546

purchasing pump sets **setting up poultry farms**
digging wells & bore wells **setting up dairy farms**
levelling their fields **sugarcane fields** **paddy & vegetables**
providing tractors & mini-tractors **laying pipelines**



Rural Housing Program

**transforming
sub-standard huts
into cottages**



It is often a major surprise to many that there do exist fellow Zoroastrians living in dire circumstances of poverty and squalor. What would cause even greater shock would be to witness the shanty huts that these people call home.

For many, a home evokes feelings of fondness, of comfort and has a great number of memories tied to it. Rosalynn Carter has rightly said, "there is nothing more important than a good, safe, secure home". The huts that are used by those dwelling in these rural areas can hardly be called homes.



Many a poor Zoroastrian family lives in squalor, in huts, the walls made of mud and cow dung patted onto bamboo poles that hardly provides adequate shelter. Those keeping livestock (such as cows and chickens), have no distinct segregation between human and animal.

Not even our imaginations could come close to capturing the host of ensuing problems that would result: the stench, the unhygienic living conditions and the pollution that results from the animal waste.

And yet, these livestock are their livelihood. So live alongside them, they must. What they also have to contend with are the wild animals that roam freely. This comes with the territory when you live in the depths and outskirts of a jungle. The wild animals can easily enter their huts, due to the lack of a proper door to bar entry; helping themselves to the chickens in the process. There is nothing stopping them from also taking newborn babies.

As if this wasn't enough, every season brings with it a new set of challenges. In the summer, the heat compounds the stench. In the monsoons, the ceiling and walls leak, as rain easily penetrates the mud and cow dung. In the winters, the bitter cold increases the risk of circulatory and respiratory diseases. A peaceful abode is something we easily take for granted.

Transformed 215 huts into cottages thus far.

Cost of replacing transforming 1 hut: Rs. 4,50,000/-

Cost of changing futures and creating dreams: Priceless



As the house begins to take shape before everyone's eyes...



...so too does the realization that this will serve as a permanent reminder of the power of love, effort and the spirit of generosity.

Self Employment/ Microcredit Program

**interest free loans and
mentoring offered to
help establishment of
businesses**



Whilst agriculture remains an excellent source of income for the families in rural areas, it is not adequate to sustain future generations. Only one family can use that land, but what would happen to their children?

It was this reality that spurred the establishment of the 'Self Employment' initiative, whereby interest free loans are offered in both rural and urban areas. The loans are for those who wish to be self-employed in vocations of their choice. The maximum amount that is extended as support to any beneficiary is Rs. 3,00,000. This amount is to be repaid in 40 equal monthly instalments of Rs. 7,500.



FACTS AND FIGURES...

Between 1995 and 2014, we have:

- 1 Assisted 938 Zoroastrians by way of interest free loans
- 2 across 108 rural and urban locations
- 3 expending Rs. 152,892,543

We recycle the loan repayments, allocating them to other individuals in their endeavour to becoming self employed.



autorickshaws air conditioning servicing
 & repair centres
 motor garages
 play groups for children
 catering & tiffin supply
 commercial vehicles -
 mobile phone taxis & trucks
 shops saris & gara embroidery
 brick kilns
 stenting - building
 construction service station for vehicles
 running of canteens
 pharmaceutical shops &
 trading in oil distributorships



feeling valued!

gaining independence!

Educational Support & Youth Activities

giving youth a childhood

Investing in education is the single most effective way of reducing poverty. Whilst this should encompass education of children, youth and adults alike, we have created this bifurcation for a reason. The tools and methodologies used to tackle children and youth education are very different to those used to tackle adult education.

Large bodies of research document the negative effects of poverty on children and their later life outcomes. Poverty stricken children are mentally and physically hindered right from the beginning, with ongoing ramifications well into adulthood; such as cognitive differences, poorer health and earlier childbirth for women.

So can you see now, how helping children in poverty would be very different to helping adults in poverty?



Whilst these children are given academic help, they are also encouraged to participate in extra curricular activities such as sports, crafts, personality development, yoga and much more.

Day trips are organised, summer camps are now a regular part of the agenda, athletic days witness children playing a variety of sports. In short, we want to create holistic, well-rounded children with fond memories of a happy childhood. What more could one possibly want?



work hard, play hard

reach for the

stars

today

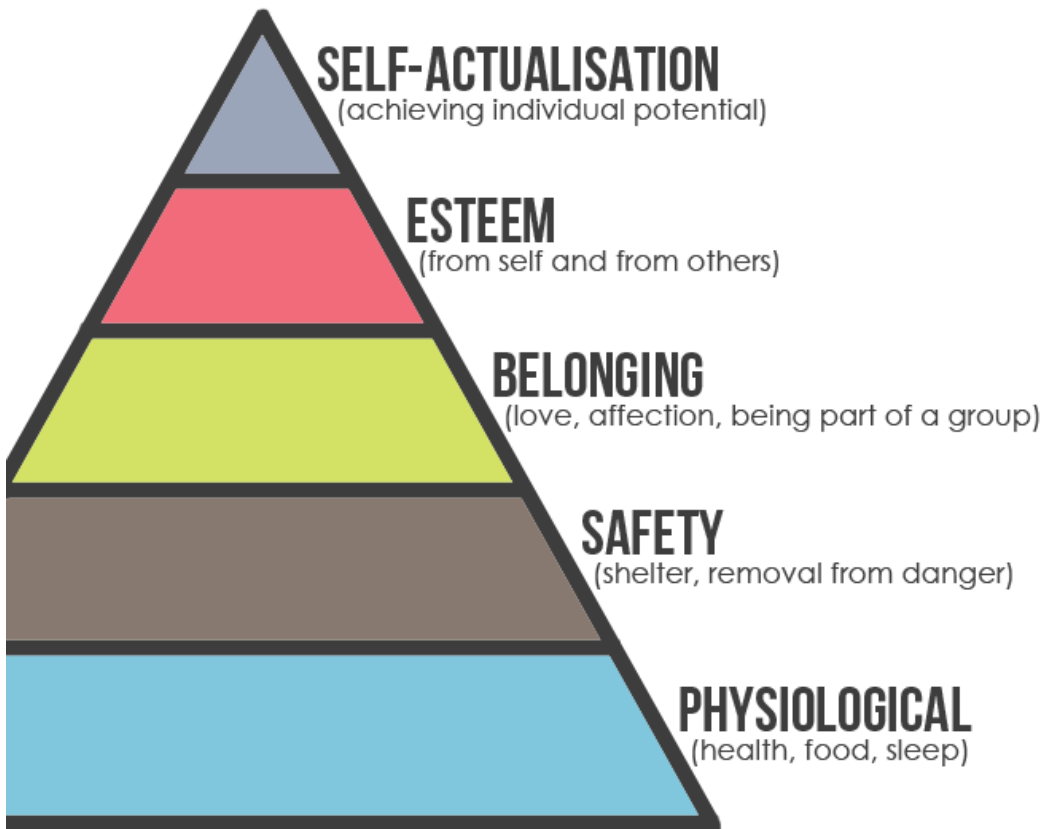
is the day!



Further Initiatives of WZO Trust

Whilst our focus is to create self-sustaining family units, we cannot ignore the fact that these people first need basic help before they can dream of achieving higher level goals.

This means their basic needs of food, shelter and good health need to be met before we can help them with their confidence, dignity and self esteem.



In cases where we cannot start with our four programs we begin with the provision of basics: medical support, housing and food distribution. Such initiatives help the family to get back onto their feet. Once this has happened, the family can start thinking about progressing towards belonging, esteem and self-actualisation! Considering that food should be a basic human right, it is sad to note that some are deprived even of this.

Thus, support provided includes: food grains to the economically challenged Zoroastrians residing in the rural areas in abject poverty, arrange funding of the Navar & Maratab ceremonies of young boys from economically challenged Athornan families.

In general, we endeavour to be of assistance to any Zoroastrian family that is in need of support for whatever purpose.

Medical

Support
(see page 18)

Relief from

Poverty
(see page 18)

Senior Citizens

Centre
(see page 19)

Sanjan

Sanitorium
(see page 20)

Economy Housing

Navsari
(see page 22)

Support to

Mobeds
(see page 23)

Partnership with

Jiyo Parsi
(see page 23)



Medical Support

restoring health

We receive numerous requests from individuals to extend support for various illnesses. Whilst we extend support to a few from our own humble resources, we have evolved a system of circulating the appeals that we receive after undertaking a 'due diligence' exercise by investigating the appeals received and then forwarding them to known major donors with our recommendations.

We thereafter receive funds from donors and disburse the same to beneficiaries. On an average we cater to about 350 appeals annually disbursing funds in the region of Rs.22,500,000.

Trustees of Zoroastrian Charity Funds of Hong Kong, Canton & Macao, and Radiant Light Charity also at Hong Kong are by far the most generous donors contributing towards providing medical relief.



Many find it difficult to accept that poverty is rampant in sections of our community, both in rural as well as urban areas. However, the number of requests that we receive and the conclusions that we draw after undertaking a 'due diligence' is quite different.

On an annual basis we raise funds and extend support to about 300 individuals on a lump sum basis, in addition to which we also support around 415 families from economically or physically challenged families who are supported on a quarterly basis from the funds that we receive from Trustees of Zoroastrian Charity Funds of Hong Kong, Canton & Macao. The total amount that is annually disbursed for this activity amounts to Rs.15,000,000 approx.

Relief from Poverty

providing the basics, that we so easily take for granted

Senior Citizens Centre

independent and
happy living



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.

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 week-long 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.



Bai Maneckbai P. B. Jeejeebhoy Sanatorium at Sanjan

**serenity, bliss, nature
at its glorious best**

The very name of Sanjan conjures up nostalgia and sentiment in the heart of every Zoroastrian, for it was on the shores of Sanjan in Gujarat that we Zoroastrians received sanctuary when our revered ancestors landed 1384 years ago to preserve our Faith and escape from religious persecution.

The Sanjan Memorial Column established many years ago is a community symbol that not only generates awe in our hearts and mind, but also reminds us about the farsightedness of our revered ancestors, the fruits of which we as a community enjoy till date. The Sanjan Memorial Column is also a reminder to the community that we are the proud and patriotic citizens of Mother India which gave us sanctuary 1384 years ago, and permitted us to retain and follow our Faith in an era when it was not an easy task to retain a religious identity not followed by the rulers of the day. For all Zoroastrians, Sanjan has always enjoyed a very special place in their hearts.



The WZO Trust Funds Sanatorium at Sanjan is the result of a munificent donation received from The benevolent Trustees of Bai Maneckbai P. B. Jeejeebhoy Deed of Settlement Fund.

A palatial bungalow, comfortable rooms radiating with understated elegance, a huge beautiful garden provides a magnificent frontage, a backyard that is rustic yet mango orchard and coconut groves bloom, all combine to recharge the batteries of the weary travellers, in quest of peace and tranquility, and prepare them to undertake the rigours of modern day survival, once they return home. The environment is pollution free and a very welcome change from the infested air that one breathes in our cities.

The Sanjan Memorial Column, the local Aderian (Agiary) are additional features to make the sojourn at Sanjan more enjoyable and fulfilling. An added bonus is that our sacred Iranshah at Udvada is just under an hour away linked with many trains running at convenient timings. The virgin beach, the gentle sea at Nargol is only around 10 Kms away from Sanjan.

Sanjan is merely 3 hours away from Mumbai by train or road. The extremely reasonable charges (under Rs.500/= per day) at which wholesome meals & airy cross ventilated rooms are provided at the sanatorium, it is within reach even for those who cannot afford the luxury of staying in commercial establishments.

Thanks to Bai Maneckbai P. B. Jeejeebhoy Deed of Settlement Funds, our Sanatorium at Sanjan is indeed a boon for the community.



homely comforts,
wholesome food, full
board and lodge...



Economy Housing at Navsari

economical
apartment buildings

Recognising the work that we do, many residents of Navsari, gift to us, their ancestral houses at Navsari, most of which are in dilapidated condition.

We demolish the old structures, raise funds and construct apartment buildings at economical rents, that are allotted to community members. The construction of our 13th building is underway at present. The construction has been possible due to the munificence of various donors, Bai Maneckbai P. B. Jeejeebhoy Deed of Settlement Fund (7 buildings), Zoroastrian Charity Funds of Hong Kong, Canton & Macao (2 buildings), Dina & Burjor Kavarana & Sanga family & Jehangir Burjor Marshall Memorial Building (2 buildings), Behramji Nowroji Gamadia Parsi Hunnar Shalla Trust (1 building) and 1 building from our own resources.



Support to Mobeds

encouraging the next generation of priests



In 1996, we collaborated with Athornan Mandal, Mumbai to launch a scheme whereby young full time Mobeds are paid amounts, in addition to their income, by way of encouragement and motivation, depending on the ceremonies they perform. We raised over the years, Rs.16,000,000 that has been capitalised and the interest used to extend additional support to presently 63 young full time Mobeds.

From these 63 young Athornans presently taking advantage of the scheme:

23 perform Pav Mahel (higher liturgical ceremonies), such as Yazashne, Visparad, Vendidad, Nirangdin and Atash Behram Boi Ceremonies.

40 perform regular ceremonies such as Baj, Geh Sarna, Dhoop Nirang, Fareshta, Agiary Boi ceremonies, Jashan, Satum, Afargan, Faroksi and funeral ceremonies at Doongerwadi.

These 63 young Athornans practice at various centres:

38 practice in Mumbai, 9 practice in Surat, 6 practice in Navsari, 2 practice in Dahanu, and 1 each practise at Valsad, Nagpur, Ahmedabad, Billimora, Gandevi, Neemuch, Sanjan, and Udvada.

By launching the Jiyo Parsi program, The Government of India and the Ministry of Minority Affairs have truly demonstrated their concern for the dwindling population of Parsis. What is more, they have shown a desire to do something about it.

This program would also be hugely beneficial for these beneficiaries living in the rural villages of South Gujarat. However, the program does not reach them and thus, they are unable to avail of its benefits.



Partnership with Jiyo Parsi

lending our support to another good cause

Keeping this in mind, Parzor Foundation, World Zoroastrian Organisation Trust and D N Mehta Sarvajanic Hospital at Navsari have agreed to collaborate their efforts in order to create awareness about the Jiyo Parsi scheme amongst the Paris Irani population in South Gujarat.

A generous donation has been made available to D N Mehta Sarvajanic Hospital; an amount of Rs. 28,00,000 to pay for expenses not covered under the Jiyo Parsi scheme.

The four trustees of WZO Trust Funds...



Mr. Dinshaw
K. Tamboly



Mrs. Bachi
D. Tamboly



Mr. Farokh
M. Kasad



Mrs. Farzana
D. Mojgani

...regularly witness moments...

Trustees

...like these...



...where dignity and confidence are restored...

Smiles!

...moments that you can be a part of too.
So extend your support, however you can.

Because we need your help.

Get in touch.

trustees@wzotrust.com
dinshawtamboly@gmail.com
admin@wzotrust.com
www.wzotrust.org



How?

He who relieves the poor makes the Lord King.

- Sacred verse of Creator Hormazd
(Translation of Yatha Ahu Vairyo)



Get together
with friends & family to transform
a hut into a cottage

Sponsor a child's education
Sponsor a child's future

Help an individual
realize their humble dream
of running their own business

Initiate
a food grain distribution drive

Rebuild lives, families and communities.
Create a chain reaction of giving!

Donate to any of our many projects, as an individual or as a group.

Donations may be forwarded to us by way of cheque/draft. Donations may please be forwarded to: -

The World Zoroastrian Organisation Trust or The WZO Trust Funds
C-1, Hermes House, 3rd Floor, Mama Parmanand Marg,
Opera House, MUMBAI 400 004

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.



"All that is valuable in human society depends upon the opportunity for development accorded the individual"

- Albert Einstein