

**All Pakistan Memon
Federation**



Health Newsletter

"Empowering Wellness for Community"

سب سے پہلے
MEMON 1ST

Issue - 2026

About APMF and the Health Board
Our Vision, Objectives, and Core Values
Messages from Leadership



Table of Contents

01 Special Feature:

- Spotlight on Excellence 11

02 Key Initiatives:

- Memon Hospital Network Survey Report 15
- Memon Sehat Card 18

03 Feature Articles:

- Special Children & Memon Community 21
- Urology Awareness 25
- Healthy Smiles, Strong Community 27
- Understanding Lower Back Pain 29

04 Partnerships 31

05 Closing Note of Gratitude 33

About APMF and The Health Board

All Pakistan Memon Federation (APMF) was established in 1953. It is a parent body of 58 Memon Jamaats and 22 organizations operating in Pakistan to provide a vibrant platform for entire Memon community living in Pakistan. It is a non-political & non-profit organization registered with Government of Pakistan. Presently, APMF is doing numerous successful socio economic projects in the field of Health, Education, Information technology, Sports and others with an aim to improve society without any ethnic discrimination. These support programs are widely acknowledged and appreciated at both community and government levels.

In March 2023, Mr. Shabbir Haroon, President of the All Pakistan Memon Federation (APMF), extended an invitation to Mr. Haroon Qassim to lead the APMF Health Board as its Chairman. Mr. Qassim graciously accepted the responsibility, bringing with him a vision for structured progress and impactful community health initiatives.

By December 2024, under Mr. Qassim's leadership, several strategic meetings had been held. These sessions were marked by the active involvement of the APMF President and Secretary General, whose presence boosted member morale and significantly accelerated the decision making process. This collaborative momentum led to the timely and effective resolution of several key health matters.

Recognizing the importance of continuity and the success of the previous term, President Shabbir Haroon, following the 2025-27 APMF elections, once again appointed Mr. Haroon Qassim as Chairman of the Health Board in February 2025. This reappointment ensures the sustained advancement of ongoing health initiatives and reaffirms the Federation's commitment to community wellness under consistent and visionary leadership.

Our Vision, Objectives And Values

Vision:

To make the Memon Community a healthy and thriving one.

Objective:

To reduce the burden of Non-communicable diseases including Cardiovascular diseases, cancers, chronic respiratory diseases, diabetes and to create awareness about Diabetes.





Shabbir Haroon President, APMF

It is with great pride and appreciation that I extend my heartfelt congratulations to the entire team behind the APMF Health Board Newsletter 2026 Edition. Your dedication, hard work, and commitment to advancing health awareness in our community are truly commendable. This newsletter serves as a vital platform for sharing timely, relevant, and actionable health information that empowers our members to make informed decisions for their well-being.

I would also like to express my sincere gratitude to the hospitals and diagnostic labs that have collaborated with us by offering generous discounts to our members. Your continued support is instrumental in making affordable, quality healthcare more accessible, and we deeply value your contribution toward our mission of community welfare.

I would like to commend the Health Board under the leadership of Mr. Haroon Qassim, for their visionary work, seamless execution, and community-first approach. Your efforts are creating a lasting impact and helping us move closer to our goal of a healthier, stronger, and more united Memon community.

Thank you once again to every contributor, partner, and volunteer whose efforts continue to shape the success of our health initiatives. Let us keep moving forward together with purpose, unity, and compassion.



Umer Motlani

Hon. Sec. General,

APMF

It gives me immense pride and heartfelt satisfaction to extend my deepest appreciation for the outstanding efforts that have gone into the successful launch of the 2026 edition of the APMF Health Newsletter.

This publication is more than just a compilation of information; it is a powerful symbol of our shared commitment to promoting health awareness, education, and proactive wellness within our community. Through this platform, we are able to disseminate vital knowledge, practical resources, and expert insights that empower individuals to make informed decisions regarding their health and well-being.

I would like to particularly acknowledge the dedicated members of the Health Board, the editorial team, and all contributors for their tireless work, attention to detail, and unwavering enthusiasm. The collaborative spirit and pursuit of excellence displayed by our team serve as an inspiring example of what we can achieve together.

As we reflect on these achievements, I encourage all of us to remain steadfast in our mission. With continued unity, purpose, and compassion, we can further expand the reach and impact of our work, creating a healthier, stronger, and more informed Memon community for generations to come.

Thank you once again for your unwavering commitment, support, and service. I look forward to building on this momentum as we continue our journey toward a healthier future together



Haroon Qassim

Chairman Health Board, APMF

The Rising Cost of Healthcare a Shared Challenge

Healthcare is becoming increasingly expensive. From doctor visits and medical tests to medicines and hospital care, costs are rising faster than many families can manage. For those in middle - and lower - income brackets, even routine treatment is becoming a financial strain.

When care becomes too costly, the consequences are serious:

- People delay or avoid treatment
- Early symptoms go unchecked
- Preventive care is skipped
- Health problems worsen into chronic conditions

The result? More illness, more suffering and fewer healthy years of life - simply because treatment was unaffordable.

Health is a Necessity, not a Luxury

No one should have to choose between their health and their household expenses. Access to affordable, quality care is a basic right - and it is a responsibility we must all share as a community.

APMF's Step Towards Relief

Understanding this challenge, the All-Pakistan Memon Federation (APMF) has launched the Memon Sehat Card initiative. Through this card, the patients will get free inpatient facilities from hospitals.

- Discounted laboratory tests
- Reduced consultation fees with specialists
- Affordable medical imaging and procedures

This program is a first step toward a larger goal: building a dependable healthcare safety net so no Memon household is left without access to essential medical services.

APMF Health Board

Organizational Breakdown Structure (OBS)

Mr. M. Haroon Qassim, Chairman
Mr. Ilyas Nagani, Vice Chairman
Mr. Shoaib Ghaziani, Secretary

Advisors

Mr. Muhammad Saleem Hashim Kath
Mr. Muhammad Irfan Idrees Surya
Mr. Muhammad Shaheen Memon
Mr. Muhammad Nauman Rauf Quettawala

Health Care Professionals

Cardiologist:	Dr. Anees Memon
Consultant Plastic Surgeon:	Dr. Farhan Zahid Piprani
Dentist:	Dr. Ammarah Muhammad Nauman
Drug Therapist:	Mr. Fahad Dewani
Gynecologist:	Dr. Erum Memon
Neuro Surgeon:	Dr. Zulqarnain
Orthopedic:	Dr. Saad Memon
Pediatrician:	Dr. Hafsa Ibrahim
Pediatric Cardiologist:	Dr. Kamran Younus
Radiologist:	Dr. Fahad Haroon
Researcher:	Dr. Yousuf Memon
Urologists:	Dr. Muhammad Ali Yousuf



Ilyas Nagani

Vice Chairman

Health Board, **APMF**

"Health is Wealth" Let's Bring It Back to Life

The age-old idiom "Health is Wealth" is one of the most well-known truths in human history. Sadly, in today's lifestyle, it has become one of the most neglected principles. While we continue to repeat this phrase, our actions speak otherwise.

Unhealthy diets, lack of physical exercise, irregular sleep patterns, increased stress levels, and over-dependence on fast foods and gadgets have made us forget the value of true well-being. The modern lifestyle is silently eroding our health – physically, mentally, and emotionally.

The Urgent Need for a Healthy Shift

We are now living in what can be called a fast-paced and high pressure time. Amid this chaos, the most important asset of life – "our health" – is often sacrificed.

It is high time we move from words to action. Adopting healthy habits, balanced diets, regular physical activities, mental wellness practices, and preventive healthcare must now become our collective priority.

APMF Launches "Healthy Memons" Initiative Recognizing this urgent need, the All Pakistan Memon Federation (APMF) has taken a strategic and visionary step through the launch of the "Healthy Memons" campaign.

As part of the "Phase 1," APMF has partnered with:

- 19 Diagnostic Laboratories
- 3 Major Hospitals

These MoUs ensure "discounted health services" for members of the Memon community, including:

- Diagnostic tests
- Consultations
- OPDs & IPDs
- Imaging & lab work
- Preventive health packages
- And more

Another step to provide Memon Sehat Card is also a unique facility for Memons.



Our Mission

The goal of this initiative is to make quality healthcare affordable and accessible to every Memon family. APMF firmly believes that a healthier community is a stronger community. With early screenings, timely treatments, and increased health awareness, we can reduce long-term health risks and medical expenses.

Next Steps – What's Coming

This is just the beginning. Future phases of the Healthy Memons project will include:

- Free medical camps in underserved Memon areas
- Health awareness seminars and webinars
- Nutrition and lifestyle counseling
- Mental health support programs
- Collaboration with fitness centers and wellness clinics

A Call to the Community

We invite all Memon families to take full advantage of this initiative. Let us collectively bring back the true meaning of "Health is Wealth." Prioritize health in your homes, workplaces, and communities.

**Together, let's build a
"healthier, happier Memon community"**

Special Feature: Spotlight on Excellence



Profile of Professor Dr. Muhammad Owais Ismail (MBBS, M.Phil, Dip.HM, CHPE, Ph.D. Scholar)

Prof. Dr. Muhammad Owais Ismail is a distinguished Hospital administrator, academician, researcher, and medical professional with extensive expertise in Hospital Management and Health Sciences. He has been associated with Kutiyana Memon Hospital since 2011 and currently serving as the Deputy Medical Director and Head of Supply Chain. He has held key leadership roles such as Secretary of the KMH Medical Board also.

Dr. M. Owais completed his MBBS from Dow Medical College, Karachi, in 1999, followed by a Diploma in Hospital Management (2004) and an M.Phil in Pharmacology (2007) from Ziauddin University. He is also a Certified Health Professional Educationist (CHPE, 2023) and is currently pursuing his Ph.D. in Pharmacology.

With over two decades of administrative, academic and clinical experience, Dr. M. Owais has made significant contributions to quality care at KMH and institutional development in clinical and allied domains. He has supervised and co-supervised many M.Phil scholars and research projects in the fields of neuropsychiatry, pharmacotherapy, antimicrobials, and phytomedicine. His research output includes more than 27 peer-reviewed publications in HEC and PM&DC-recognized journals, contributing to advancements in pharmacological sciences and clinical practices.

He has actively participated in national and international conferences as a guest speaker and panelist, delivering lectures and presentations on various topics related to Hospital management, precision medicine and other clinical topics. His roles also include contributions to multiple academic and administrative committees at KMH, such as Ethical review, Pharmacy and therapeutics, Project development, Infection control, Clinical audit, IT and postgraduate program.

Dr. M. Owais is a respected member of professional bodies including the Pakistan Medical and Dental Council (PMDC), Pakistan Medical Association (PMA), and Pakistan Society of Pharmacology. His career reflects a commitment to advancing medical education, promoting research innovation, and improving healthcare delivery systems in Pakistan.

Beyond his academic and clinical roles, Dr. M. Owais is dedicated to mentorship, guiding medical scholars, and young health professionals in their career paths. His efforts continue to influence the fields of clinical health sciences and medical education, fostering the next generation of healthcare professionals.

Interview of Professor Dr. Muhammad Owais Ismail

(MBBS, M.Phil, Dip.HM, CHPE, Ph.D. Scholar)

Q. How is KMH different from private hospitals when it comes to quality of doctors and staff?

KUTIYANA MEMON HOSPITAL state of the art 220-bed multi-disciplinary hospital, established in the year 1993 with the aim to provide quality services and compassionate care at affordable levels. With the core objective to promote excellence in the field of health with an uncompromising attitude. KMH is equipped with modern equipment, harnessed by professionals with a proven track record. With a commitment to providing quality care, we believe that a caring and serene environment is vital and serves as a catalyst in the healing and recovery process of the patient.

KMH has some of the best Doctors in the city on roll. KMH hired experienced doctors (Associate professors and professors) in the Department of Medicine, Surgery, Gynea/Obs, Pediatrics, Anesthesia, Urology, Nephrology, Ophthalmology, Cardiology, Orthopedics and Otolaryngology. These medical consultants are giving services as full-time faculty members around the clock for the quality care of the patients. The paramedical staff of the KMH are well educated, trained and skilled and they are being appointed and subsequently deputed on the basis of standard criteria defined by international guidelines.



It is not only serving the local population of Karachi but the patients from the remote areas of Sindh and Baluchistan provinces where the health care services are not available or not up to the mark. We are pleased to inform you that KMH services are gradually on a rise and as a part of the growth, Nephrology department, thalassemia unit have been established. Hundreds of patients are registered in these departments and all are given free services. KMH started Cardiology department in the year 2023 and procedures including percutaneous coronary interventions like Angiography, Angioplasty, Graft studies, pacemaker procedures, cardiac valve-related intervention, and Coronary Artery Bypass Grafting (CABG) are routinely performed by the trained HCPs.

KMH is different from other healthcare setups in a way that it serves ill people at an optimal care level at a very affordable cost. KMH possesses a well-structured welfare department that greatly helps in cost reduction against the health care provision and around 30 to 50 percent of patients are facilitated free of cost.

The team of professionals at KMH shares the same vision and passion that led to the establishment of this facility. It is the responsibility and willingness to help mankind and provide comfort and relief that drives this team and connects us all. This team spirit is radiated through our actions and deeds, as we all believe in striving for a positive change.

Q. Could you tell us about the medical expenses of a patient who undergoes a surgery?

I want to highlight that KMH is a charitable unit and PCP certified. It is serving the OPD, IPD and ER patients at very affordable cost and KMH welfare department greatly contributes financially to reduce their treatment costs and many patients are given free health care services. KMH has defined surgeries in various categories and medical expenses of the patients who undergoes a surgery are very minimal. In case of emergency surgeries, KMH charges nothing to patients and all the services including ER, bed, consultations, diagnostic, OT, MO, Nursing, rehabilitation, pharmacy and counselling services are provided on FOC basis.

Q. How would you comment on the business opportunities for a private hospital in days to come?

The need/requirement of the health care is gradually increasing day by day across the globe and especially in developing countries. Unfortunately, Pakistan is one of the countries where health care facilities are not up to the mark in general and health care is not accessible to many secondary to multiple reasons. In context the business opportunities for private hospitals in coming days, I would like to comment that there is need to develop new hospital setups in all parts of our country and these setup must be established with the objective to provide quality care to all either free or at very affordable cost, as I understand that health care is mandatory parameter like ROTI, KAPRA and MAKAN, perhaps more important than makan that must be provided to all.

Q. Do the hospitals like KMH and private hospitals complement each other in any way?

Unfortunately, there is a lack of coordination among private hospitals in our scenario. What I personally believe that the hospitals like KMH must complement each other and important especially expensive health care services in terms of diagnostics and interventions may be provided to all patients by developing SOPs and very good coordination. In this way, we can really remarkably reduce the cost of the health care services provided and these services may be delivered with more expertise. I proudly say that KMH is complimenting the other hospitals of Karachi and we maximally tried to entertain the requests of all hospitals of Karachi as KMH has many specialized diagnostic and interventional services that are not available in many hospitals of Karachi like, specialized modern diagnostic hematology/biochemistry tests, 64 slice CT-scan, Mammography, OCT, Lithotripsy, Cardiology interventional and surgical services. In the same context, I am in touch with authorities of private hospitals and trying my best to establish Private Hospital Forum related to the same because my mission is to provide health care facilities to all.

Memon Hospital Network Survey Report – 2025

Survey conducted by Pulse Consultant (Pvt) Ltd.

The All Pakistan Memon Federation (APMF) Health Board conducted a comprehensive Hospital Survey in 2025 to assess the infrastructure, patient reach, and service capacity of Memon-managed and affiliated healthcare institutions across Pakistan. The initiative aimed to evaluate the collective healthcare contribution of the Memon community and identify opportunities for collaboration, capacity-building, and public welfare.

Survey Overview

The survey covered 24 hospitals and clinics across major urban and semi-urban centers including Karachi, Hyderabad, Sukkur, and Thatta. Data was compiled on key indicators such as year of establishment, facility size, bed capacity, and annual patient intake.

The consolidated findings reveal that the Memon healthcare network now comprises more than 1,400 cumulative beds across surveyed institutions. During 2025 alone, these institutions collectively served an estimated 600,000 to 650,000 patients through inpatient and outpatient services. This includes large tertiary-care hospitals, specialized cardiac institutions, mid-sized community hospitals, and regional facilities catering to rural and semi-urban populations. These updated figures underscore the substantial scale and national footprint of the community's healthcare contribution.

Key Findings by Institution

Memon Medical Institute & Hospital (MMI Hospital), established in 2010 at Safora Chowranghi, Karachi, is among the largest institutions, with an 201 beds and a built-up area exceeding 320,000 square yards, the hospital served nearly 245,000 Inpatients in 2025. It provides comprehensive tertiary care, advanced surgical procedures, and modern diagnostic services, positioning it as a major pillar of community healthcare.

Kutiyana Memon Hospital (KMH), established in 1993, operates as a 220-bed multi-disciplinary facility. In 2025, it treated over 45,000 patients, offering services in cardiology, ophthalmology, neurology, and gastroenterology, along with 24-hour emergency services and specialized units such as Neonatal Care and Dialysis.

Bantva Hospital, founded in 1929, continues its longstanding tradition of service with multi-specialty offerings including cardiology, oncology, nephrology, neurology, and pediatrics. The institution remains a historic contributor to community healthcare.

Memon Medical Society (Memon Hospital), established in 1958 at Burns Road, Karachi, operates a six-floor facility with approximately 100 beds and treated between 2,900 and 3,200 inpatients in 2025, maintaining its role as a dependable mid-sized general hospital.

Jamal Noor Hospital (JNH), operating since 1967 in Dhoraji Colony, houses around 100 beds and reported 25,805 inpatients during 2025, continuing to provide reliable general and specialist care.

Bantva Anees Hospital (BAH), established in 1992 near Shaheed-e-Millat Road, operates with approximately 38 beds and served 4,926 inpatients during the reporting year, focusing primarily on community medicine and maternal health.

Al Mustafa Hospital (AMH), founded in 1983 in Gulshan-e-Iqbal, functions with an estimated 112 beds and recorded between 8,000 and 10,000 inpatients in 2025, providing both general and emergency medical care.

Halar General Hospital (HGH), serving the Garden West area since 1974, operates with roughly 52 beds and treated approximately 60,000 inpatients and outpatients in 2025, offering affordable healthcare services for low- and middle-income families.

Rajkot Memon Hospital, established in 1960, served 21,840 inpatients in 2025, reflecting strong community engagement.

Thatta Memon Hospital, founded in 1954, operates as a four-floor facility with approximately 184 beds and treated 178,918 inpatients and outpatients during the year, providing essential services to the Thatta district.

Kutiyana Eye Hospital, established in 1996 in Karimabad, conducted approximately 5,500 ophthalmic procedures in 2025, contributing significantly to specialized eye care.

Zubaida Medical Centre operates with an estimated 94 beds and continues to serve the Dhoraji area following its transition under the Haji Ali Muhammad Foundation in October 2000.

Fatima Bai Tai Memorial Hospital, located in Hussainabad, functions with 36 beds and treated approximately 300 inpatients during 2025.

Memon Medical Complex Hussainabad, located in Hussainabad, Karachi, has been serving the community for over 30 years. Equipped with updated diagnostic technology and treatment infrastructure, the institution provides reliable general medical services and contributes significantly to accessible healthcare within its locality.



Tabba Heart Institute, a dedicated tertiary cardiac care facility in Federal B Area, operates with 123 beds and served approximately 85,000 inpatients and outpatients in 2025, providing advanced interventional cardiology, cardiac surgery, and round-the-clock emergency heart services.

Usman Memorial Hospital, established in 1982 and managed by the Usman Memorial Hospital Foundation, operates with 88 beds and provides multi-specialty services including medicine, pediatrics, gynecology, surgery, cardiology, and emergency care.

Mowloo Juma Hospital, located in Garikhata, maintains a 40-bed+ capacity with a particular emphasis on maternity and gynecological care.

Patel Hospital, a major tertiary-care institution in Gulshan-e-Iqbal, operates with approximately 250 beds and contributes significantly through structured clinical departments and modern facilities.

Kharadar General Hospital, serving one of Karachi's oldest communities, operates with 244 beds and treated an estimated 55,000 to 58,000 inpatients and outpatients during 2025.

Halar Memon General Hospital in Sukkur operates with 244 beds and served approximately 46,800 inpatients and outpatients in 2025, extending the Memon healthcare footprint to upper Sindh.

Hajiani Day & Night Hospital in Hyderabad functions with 30 beds and treated approximately 7,170 inpatients and outpatients in 2025, providing round-the-clock medical services.

Additional clinics and specialized centers, including Bantva Gillani Medical Center, Bantva South Clinic, Memon Diabetic Diagnostic Center, and Memon Charitable Hospital, continue to contribute meaningfully through day-care, diagnostic, ophthalmology, and primary healthcare services.

Overall Observations and Future Direction

The survey highlights that Memon community hospitals are characterized by strong community-driven governance structures and service-oriented models that prioritize public welfare over profit. While several institutions operate with modern facilities, others require infrastructure upgrades and equipment modernization to meet growing healthcare demands. Despite these challenges, patient trust remains consistently high across the network.

Although these hospitals function independently, the APMF Health Board's 2025 survey reinforces the importance of coordination, data-sharing, and collaborative planning. The findings will serve as a foundation for joint welfare initiatives, targeted capacity-building support, inter-hospital collaboration, and expanded medical outreach programs.

Conclusion

The 2025 survey clearly demonstrates that the Memon healthcare network comprises over 1,400 beds and serves more than half a million patients annually. This extensive, community-driven healthcare ecosystem reflects decades of dedication, philanthropy, and institutional development.

While APMF does not directly operate these hospitals, its coordinating role remains instrumental in uniting this diverse network under a shared vision of compassion, quality, and service, ensuring that the community's healthcare mission continues to expand and strengthen in the years ahead.

Key Initiatives Update: Memon Sehat Card

Transforming Healthcare Access for the Memon Community



**Muhammad Saleem
Hashim Kath**



**Muhammad Irfan
Idrees Surya**

Elevating the Health Ecosystem

The All Pakistan Memon Federation (APMF) continues to strengthen and evolve the Memon Sehat Card Initiative, driven by an unwavering commitment to accessible, ethical, and sustainable healthcare for the Memon community.

APMF remains focused on beneficiary education, seamless enrollment, and ongoing support, while promoting responsible utilization through structured health declarations. Supported by regular monitoring, quarterly reviews, and community feedback mechanisms, the program is designed to remain transparent, responsive, and accountable.

The long-standing partnership with Memon Jamaat Hospitals continues to be the foundation of this initiative. APMF is committed to further strengthening and expanding this collaboration to ensure quality, subsidized healthcare delivery across Pakistan

Unmatched Coverage: Comprehensive & Affordable Family Plans

The Memon Sehat Card offers thoughtfully structured plans catering to individuals and families, ensuring broad coverage at highly affordable contribution levels.

Key Coverage Benefits Include:

- Hospitalization Limit: PKR 600,000 per life
- Room Charges: Up to PKR 6,500 per day
- Maternity Coverage:
 - PKR 75,000 – Normal Delivery
 - PKR 95,000 – Complicated Delivery

These enhanced limits provide substantial financial protection during medical emergencies and planned healthcare needs.

Powerful Enhancements That Set the Program Apart

- Medical Emergency Coverage – 100%
- Accidental Hospitalization Enhancement – 100%
- Pre- and post-hospitalization medical expenses
- Pre-existing Conditions Coverage – 100%
- Congenital Conditions Coverage – 100%
- Hepatitis B & C Treatment – 100% Covered
- Immediate Coverage from Day One – No waiting periods, including maternity benefits
- Expanded Hospital Network – Access to 600+ panel hospitals nationwide
- Digital Health Access – Online consultations, mobile app, and self-service web portal

These features ensure inclusive protection, especially for families with chronic or inherited health conditions.

Affordable Contribution Structure & Strategic Advancement

The Memon Sehat Card program has been carefully designed to remain financially accessible while delivering premium-level healthcare benefits. The contribution structure offers flexible options to meet varying family needs and life stages: PKR 17,000 for Member, Spouse, and Children with maternity coverage; PKR 14,000 for Member, Spouse, and Children without maternity coverage; and PKR 6,500 for single-member coverage.

This initiative represents a significant advancement in community healthcare protection through a strategic collaboration with Takaful Bazaar, under which APMF has introduced a revised and enhanced Memon Sehat Card featuring expanded financial limits, comprehensive risk coverage, and improved access to modern medical care.

Further strengthening this impact, APMF's partnerships with Memon Jamaat Hospitals enable beneficiaries to access quality healthcare services at subsidized rates—reinforcing APMF's ongoing commitment to compassionate, community-centered health support.

Program Impact: A Landmark Community Achievement

Launched in February 2024 (MoU signed on 25 November 2023), the Memon Sehat Card Initiative has already achieved remarkable reach:

- 7,307 families enrolled
- 22,535 individuals covered nationwide
- Coverage for adults up to 65 years and children up to 18 years

This initiative stands as a powerful example of APMF's dedication to bridging healthcare gaps and safeguarding the well-being of Memon families across Pakistan.

Success Stories

Testimonials from beneficiaries of health programs

Timely Support for Cancer Treatment – Junagadh Memon Jamaat

I, Muhammad Shaheen Sorathia, Chairman Medical Board of the Junagadh Memon Jamaat, express my heartfelt gratitude to the All Pakistan Memon Federation (APMF) for its commendable efforts in providing the facility of the Memon Sehat Card to members of our community.

Under this facility, a patient from our Jamaat, Mr. Muhammad Rashid, son of Muhammad Iqbal (age 50), who was suffering from oral cancer, received timely support for medical check-ups, biopsy, PET scan, CT scan (brain, head & neck), and other essential diagnostic tests across multiple hospitals. This timely assistance, made possible through the Memon Sehat Card, played a vital role in initiating his treatment without delay.

All these facilities and the seamless cooperation extended were possible due to the tireless efforts and support of the Federation, for which we are deeply grateful.

May Allah Almighty bless you all with good health, continued success, and unwavering passion for serving humanity.

Timely support in a Terrifying Moment – Cutchi Memon Markazi Jamaat Pakistan

When a Sehat Cardholder's five-year-old daughter from the Cutchi Memon Jamaat suffered a severe fingertip injury in a door accident, the family faced a terrifying moment. With no male relatives nearby, the mother immediately rushed her bleeding child to the hospital. Upon arrival, they were informed that the treatment would cost PKR 70,000, an amount the mother could not arrange on such short notice.

In desperation, she presented the APMF Sehat Card. Initially, the hospital staff hesitated to accept it, but after verification and constant assistance from the Takaful company's officer, who stayed in contact, made repeated follow-up calls, and fast-tracked the approval, the case was cleared without delay.

The entire medical expense was covered, sparing the family from the financial burden and emotional stress of arranging funds during a medical emergency. The grateful father expressed heartfelt thanks to the APMF Health Board and especially to President APMF, Mr. Shabbir Haroon, for making this support possible.

This experience not only provided relief during a critical time but also strengthened the family's pride in being part of a caring and impactful community initiative, proving once again that the APMF Sehat Card is more than just a card; it's a lifeline.

Special Children and the Memon Community



Shoaib Ghaziani,
Secretary Health Board,
APMF

It is deeply tragic to note the growing number of children with disabilities and special needs. Due to a combination of social stigma, lack of awareness, and cultural taboos, many parents choose to hide their special children, isolating them within their homes rather than seeking the support they require.

Challenges

The community faces several multi-dimensional challenges in addressing the needs of these children.

1. Rectifying Misguided Attitudes and False Beliefs of Parents

One of the most pressing issues is the misconceptions and ignorance among some parents due to illiteracy, social pressure, or cultural/religious misinterpretations. Common harmful beliefs include:

- "The child is possessed or cursed."
- "It is Allah's will, and nothing can be done."
- "Seeking help will bring shame to the family."

Impact

These beliefs prevent parents from seeking medical, psychological, and rehabilitative help, leading to neglect of the child's developmental potential.

Solution:

Conduct parental awareness campaigns.

Offer faith-sensitive counselling that aligns with Islamic principles of care, compassion, and treatment.

2. Financial Constraints Faced by Families

Management and treatment of Special Needs Children is not only intensive but also lifelong.

Most children require continuous care involving medical treatment, therapies, special education, transport, nutritional needs, and assistive devices, all of which can be overwhelming for families with limited financial resources.

Most children require continuous care involving medical treatment, therapies, special education, transport, nutritional needs, and assistive devices, all of which can be overwhelming for families with limited financial resources.

Recommendations

To bring meaningful change for Special Needs Children in the Memon Community, the following steps are recommended:

1. Identification and Outreach

- Proactively locate and connect with families who have special children.
- Partner with community leaders, religious institutions, and schools for awareness and reporting.

2. Community-Wide Awareness Campaigns

- Organize regular seminars, workshops, and Friday sermon inserts in mosques.
- Share real success stories of rehabilitated special needs children to reduce stigma.

3. Engage Religious and Community Leaders

- Encourage respected figures to speak publicly in favour of early intervention and therapy.
- Emphasize that seeking treatment is not against faith, but a form of gratitude and responsibility.

4. Parent Education Programs

- Employ trained outreach workers to visit families, explain the importance of intervention, and win their trust
- Create short courses for parents to learn about types of disabilities, therapies and home-based support.
- Offer emotional and psychological counselling to help families cope.

5. Diagnosis and Treatment Planning

- After gaining consent, arrange consultations with neurodevelopmental specialists and therapists.
- Ensure access to diagnostic tests, psychological assessments, and therapy evaluations

6. Improving the Lives of Children with Special Needs through Identification, Diagnosis, and Rehabilitation

- Many children with special needs remain undocumented and untreated. A systematic approach is needed to improve their lives.

7. Comprehensive Support Plan

The following services should be part of the child's treatment journey:

- Medical intervention (neurology, psychiatry, paediatrics)
- Therapies (speech, occupational, behavioral, physical)
- Assistive aids
- Transportation facilities for therapy visits
- Nutritional and psychological counselling
- Regular monitoring and progress tracking

8. Partnerships with Specialist Institutions

- Collaborate with organizations like IHRI, SNCP, and others to offer structured diagnosis, therapy, and rehabilitation services.
- Encourage sponsorships for low-income families.

9. Introduce a Community-Wide Child Registry

- Launch a confidential database to record and track cases of special children to provide follow-up and support.

10. Create support groups for parents to share their journeys and learn from one another.

11. Inclusion in Schools

- Train mainstream schools to identify early signs of learning disabilities and behavioral issues.
- Advocate for inclusive classrooms or resource rooms.

Proposed Action Plan

Phase	Activity	Timeline	Responsibility
Phase 1: Awareness	Launch awareness campaign via Jamaats, mosques, schools, and social media.	0-3 months	Community, Jamaats
Phase 2: Identification	House-to-house visits and setting up help desks for special children.	2-4 months	Outreach Volunteers, Youth Ambassadors
Phase 3: Diagnosis	Organize medical/therapy camps for diagnosis and treatment plans.	3-6 months	Neuro Consultants, Therapists,
Phase 4: Intervention	Provide therapies, assistive devices, and ongoing support.	6-12 months	Partner Organizations, Donors
Phase 5: Monitoring	Monthly progress tracking and family follow-up.	Ongoing	Social Workers, Coordinators
Phase 6: Capacity Building	Train community volunteers, therapists, and teachers.	Within 1 Year	Training Experts, Partner Institutions

Call to Action

- **For Families:** Come forward without fear or shame. Your child deserves support, not secrecy.
- **For Donors:** Sponsor a child's therapy, test, or assistive device, it can change a life.
- **For Community Leaders:** Break the silence. Stand for inclusion, dignity, and hope.
- **For Organizations:** Join hands to build a Memon Community where no child is left behind.

Conclusion

The Memon community must acknowledge and embrace its children with special needs, not hide them. With the right mindset, consistent efforts, and community collaboration, these children can lead more fulfilling lives and even contribute meaningfully to society.



Urology Awareness

Caring for Your Urinary and Reproductive Health
By **Dr. Muhammad Ali Yousuf**, Assistant Professor and Consultant Urologist, Andrologist & Sexologist, Medicare Cardiac and General Hospital Karachi.

Urology is a medical speciality that focuses on the urinary tract in both men and women, as well as the male reproductive system. Unfortunately, many people delay visiting an urologist until symptoms become severe, leading to complications that could have been prevented. Community awareness plays a vital role in early detection and treatment.

Common Urological Issues in the Community.

Kidney Stones:

A growing problem due to low water intake, high salt diets, and hot weather. Drinking plenty of fluids and reducing excessive salt can help prevent recurrence.

Urinary Tract Infections (UTIs):

Common in women and children. Symptoms such as burning during urination, fever, or blood in urine should never be ignored. Untreated infections can damage the kidneys.

Kidney Stones:

Men over 50 often face benign prostate enlargement, while prostate cancer is a leading male health concern. Regular checkups and PSA blood tests are simple tools for early detection. Rezum is a new addition to prostate treatment, a safe day care procedure.

Male Infertility & Sexual Health:

Social stigma often prevents men from seeking help. With advanced treatments like testicular sperm retrieval (TESE) and assisted reproductive techniques (IVF/ICSI), many couples can achieve parenthood.

Pediatric Urology:

Conditions such as undescended testes, congenital urinary tract problems, or persistent bedwetting require timely specialist care.

When to See an Urologist:

Seek medical attention if you experience persistent difficulty passing urine, blood in urine, severe back or flank pain, recurrent infections, or concerns about fertility and sexual health. Parents should consult an urologist if their child has urinary complaints, abnormal genital development, or delayed toilet training milestones.

Promoting Urological Health in the Community:

Prevention is always better than cure. Simple steps can protect urinary health:

- Drink at least 8–10 glasses of water daily
- Maintain a balanced, low-salt diet
- Encourage men above 40 to undergo prostate screening
- Practice safe sexual health and avoid self-medication
- Break the stigma, talk openly about urinary and reproductive concerns

Conclusion

Urology is not just about surgery; it is about preserving health, dignity, and quality of life for men, women, and children. By spreading awareness, communities can reduce suffering, prevent serious disease, and encourage people to seek timely specialist care. Your health is in your hands, early consultation can save lives.



Healthy Smiles, Strong Community

Dr. Ammarah Muhammad Nauman

BDS, RDS, C-Esthetic Dentistry, Diploma in Implant Surgery Lecturer – Ziauddin University, College of Dentistry Dentist – WH Dental & Health Studio

A smile is one of the most powerful things we carry with us every day. It brightens interactions, builds confidence, and reflects our health. Oral health is not just about white teeth. Research has proven neglecting it can not only lead to gum disease, cavities, and tooth loss, but also increase risks of serious conditions like diabetes, heart disease, respiratory infections, pregnancy complications, and even Alzheimer's. A healthy smile truly means a healthier life.

Sadly, within the Memon community, oral health often receives little attention. Children are especially vulnerable, as habits like bedtime bottles of milk and sugary snacks make them prone to cavities. Adults, often busy with routines or using smokeless tobacco products, tend to delay dental visits until problems worsen. Elderly family members, struggling with gum disease or loose teeth, often accept these issues as part of aging, when in fact proper dental care could greatly improve their comfort and quality of life.

Even in a city like Karachi, where dental clinics are widely available, challenges remain. Many people are unaware of proper brushing and flossing, rising costs discourage treatment, and misconceptions like "no pain means no problem" allow silent diseases to spread. Access to affordable, reliable care is still limited.



Poor Oral Health

Lack of awareness & care



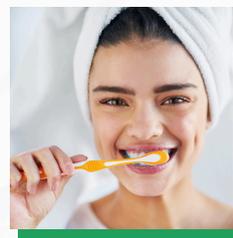
Education

Teach proper dental habits



Access

Provide affordable dental care



Prevention

Practice good oral hygiene



Healthy Smiles

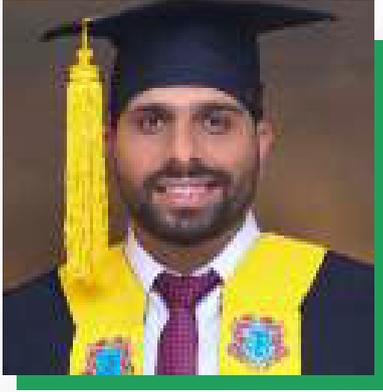
Confident & healthy community



The encouraging news is that change is possible, and even small, collective efforts can make a big difference. Teaching children proper dental habits in schools, arranging free dental camps through Jamaats and health boards, and distributing simple care kits with toothbrushes, toothpaste, and easy-to-follow instructions are practical steps that can benefit the whole community. Even something as simple as sharing oral health reminders through WhatsApp groups or community pages can go a long way in spreading awareness.

At home, prevention is always the best approach. Brushing twice daily, rinsing with water after meals, limiting sweets and fizzy drinks, avoiding paan, chalia, and gutka, replacing toothbrushes every few months, and visiting the dentist every six months are simple but powerful habits that protect against serious problems. Good oral health is within reach for every family in our community, and by raising awareness and supporting one another, we can make healthy smiles a proud part of our identity.

After all, a healthy smile is not only about appearance, it is about living well, staying confident, and reflecting the strength of the Memon community.



Understanding Lower Back Pain

Causes, Prevention & Treatment By

Dr. Zulqarnain Anis, Consultant Neurosurgeon

MBBS (DOW), MRCS (Edinburgh), FCPS

(Neurosurgery) Senior Registrar – Trauma Centre,

Civil Hospital Karachi

Lower back pain is one of the most common health problems worldwide, affecting millions of people at some point in their lives. In Pakistan, especially among working professionals, homemakers, and the elderly, it is a frequent complaint that can interfere with daily activities, work performance, and overall quality of life.

Common Urological Issues in the Community.

The lower back, also known as the lumbar spine, carries most of our body's weight and is constantly engaged in movement, whether we are sitting, standing, bending, or lifting. Pain may occur due to, factors such as:

1. Muscle or ligament strain from poor posture, heavy lifting, or sudden awkward movements.
2. Disc problems, such as a slipped (herniated) disc.
3. Arthritis or age-related changes that cause stiffness.
4. Spinal canal narrowing (stenosis) leading to nerve compression.
5. Lifestyle factors such as obesity, prolonged sitting, and lack of exercise.

When Should You Be Concerned or consult a Neurosurgeon:

Most back pain is mild and improves with rest and simple care. However, urgent medical attention is needed if pain is

1. Radiating down the legs with numbness or weakness.
2. Associated with loss of bladder or bowel control.
3. Severe, persistent, or worsening despite rest.
4. Occurring after trauma, fall, or accident.

Preventing Lower Back Pain:

Good spinal health is key. Simple steps can significantly reduce the risk.

1. Maintain proper posture while sitting, especially during long office hours.
2. Use ergonomic chairs and avoid prolonged sitting without breaks.
3. Exercise regularly, focusing on core and back strengthening.
4. Lift safely; bend your knees, not your waist.
5. Maintain a healthy weight to reduce pressure on the spine.

Treatment Approaches:

Treatment depends on the cause and severity,

1. Rest, physiotherapy, and pain-relieving medicines often help in most cases.
2. Lifestyle modification such as exercise and posture correction plays a crucial role.
3. Minimally invasive procedures or surgery may be required in severe cases like slipped discs or nerve compression.

The Role of All Pakistan Memon Federation (APMF):

The All Pakistan Memon Federation has always been at the forefront of community welfare, education, and healthcare. Through medical awareness programs, health camps, provision of free investigations and funding for the needy ones, and collaborations with doctors and hospitals, the Federation is helping the Memon community access better care, modern treatment options, and preventive guidance for common health problems like lower back pain.

This proactive role helps reduce complications, promotes healthier lifestyles, and strengthens the bond of community care.

Lower back pain should never be ignored. With timely consultation, appropriate lifestyle adjustments, and expert medical guidance, most people can recover and lead a pain-free life. I truly appreciate the efforts of the All Pakistan Memon Federation in arranging health-related programs and extending medical care to our community. Together, through awareness and timely action, we can ensure a healthier and more active future for all.

Partnership Spotlight

MOUs / Collaborations with Labs

Name of Laboratories	Test Description	Discount%	Zakat %
Asian Institute of Medical Science	Various Services	Upto 40%	
Advance Laboratories (A Lab)	Labs	50%	70%
CITILAB	Labs	50%	70%
Indus Radiology Center	Plain Studies and Routine Labs	40%	
	Lab and Radiology Services	30%	
JP Diagnostic Center	X-Ray	55%	
	Labs, CT Scan, MRI, Ultrasound & Other Investigations	65%	
Sindh Lab	Labs	55%	70%
	X-Ray, Ultrasound	25%	
TMC Diagnostic Center	MRI, MRV, EEG, Labs, Ultrasound	60%	
C-Lab	Labs, Echo, ECG, X-Rays, Ultrasound	55%	70%
	CT	30%	30%
Karachi Laboratory Diagnostic Center	Lab, X-Rays, Ultrasound, Echo, ECG, Doppler, Fitness Certification, Molecular	50%	
Dr. Essa Laboratory & Diagnostic Centre	Routine Labs	40%	
	Special Lab Tests, Routine X-Ray, Ultrasound	30%	
	Special X-Ray, CT, MRI, DEXA	20%	
Hussani Blood Labs	Labs	40%	40%
Islamabad Diagnostic Center	Labs & Imaging	30%	
Karachi X-rays	Labs	30%	
Tabba Kidney	Labs & Radiology	15%	
Sehet.pk	Online Services	Upto 30%	
N.H.S Diagnostics	Various Services	Upto 40%	
The Care Medical Centre	Various Services	Upto 40%	
Dr. Farah Essa Healthcare Academy	Ultrasound (All types), Clinical Laboratory tests, ECG and Diagnostic Services	50%	
	Portable Diagnostic services (Ultrasound, ECG, Xray, Nursing facility)	20%	
	Free Home Blood Collection (members residing within Gulshan upto 10Km region)		

Partnership Spotlight

MOUs / Collaborations with Hospitals / Clinic

Name of Hospitals	Test Description	Discount%
Patel Hospital	OPD, IPD, Labs and all Diagnostics	Upto 40%
Institute of Holistic Rehabilitation and Inclusion (IHRI)	Physiotherapy, Speech Therapy, Behavior, and other Therapies (at home or center)	50%
Tabba Heart	OPD / IPD	Upto 40%
Tahir Medical Centre	All Services	Upto 50%
United Hospital, Hillpark & Korangi	All Services	20%
National Institute Of Blood Diseases (NIBD)	All Services except Medicine	5% to 50%
Naimat Begum Hamdard Hospital, Nazimabad	All Services	Upto 30%
Hamdard University Hospital, Taj Complex, Saddar	All Services	Upto 30%
Ibn-e-Sena Hospital	Labs, X-ray, Ultrasound	Upto 40%
Shaheen Medical Services (Home Healthcare)	All routine labs	20%
	All nursing services	10%
	All portable services	10%
WH Dental and Health Studio	All standard therapeutic dental procedures	Upto 25%

Closing Note of Gratitude

On behalf of Newsletter Team



Muhammad Nauman Rauf Quettawala , Team Lead

It is with great humility and appreciation that I extend my heartfelt thanks to the All Pakistan Memon Federation Health Board for once again entrusting me once again with the honor of publishing this second edition of our prestigious Health Newsletter.

This continued opportunity reflects not only the Board's unwavering confidence in our team, but also the enduring trust and support of our Chairman, Mr. Haroon Qassim, whose guidance remains a cornerstone of our efforts. His reappointment and continued leadership have reinforced our collective vision of empowering wellness across the Memon community.

This edition stands as a reflection of our commitment to uphold the highest standards of accuracy, ethics, and relevance in health communication. I would like to sincerely thank the members of the Health Board for their inspiration, insight, and active contribution throughout the development of this publication. Their thoughtful guidance has once again played a pivotal role in shaping the content and direction of this newsletter.

A special note of gratitude goes to my fellow colleagues and team members, whose dedication, research, and editorial diligence have been instrumental in bringing this issue to life. It is their behind-the-scenes efforts that ensure our newsletter continues to serve as a meaningful, informative, and inclusive platform for the entire community.

Thank you once again for this remarkable opportunity. With unity, passion, and purpose, we look forward to continuing this journey keeping our community informed, engaged, and healthier together.

Get Involved: Your Voice Matters!

Are you passionate about health and wellness? Do you have a story to share or expertise to offer? We invite YOU to join our community-driven initiative to make a difference in the lives of others.

Contribute Articles:

Share your knowledge, experiences, and insights by writing articles on topics such as mental health, nutrition, fitness, and wellbeing. Your words could inspire and educate others on their journey to a healthier lifestyle.

Share Personal Stories:

Your personal experiences can be powerful tools for change. Whether you've overcome health challenges, achieved fitness goals, or implemented positive habits, your story could inspire others to take action and improve their lives.

Volunteer for Health Initiatives:

Make a direct impact on your community by volunteering for health initiatives and projects. Whether it's organizing wellness events, conducting health

DISCLAIMER:

Financial Independence of APMF Health Board Activities:

The APMF Health Board would like to emphasize that neither the board members nor the team associated with its activities receive any financial remuneration or benefits from the endeavors undertaken by the board. Our commitment solely rests on advancing the health and well-being of the community we serve without any financial incentives or conflicts of interest. We hereby declare that:

Financial Independence:

The APMF Health Board operates independently of any Financial interests, ensuring transparency and integrity in all our initiatives.

Volunteer Basis:

All members of the APMF Health Board and its associated teams contribute their time, expertise, and resources voluntarily without seeking or receiving any financial compensations.

Community-Centric Focus:

Our dedication lies in serving the community's health needs without bias or influence from external financial gains or affiliations.

Disclosure of Potential Conflicts:

In the rare event of any potential conflicts of interest, we are committed to transparently disclosing such instances and managing them in accordance with ethical guidelines. By incorporating this disclaimer, we aim to reaffirm our commitment to the highest ethical standards and to ensure the trust and confidence of the community in our endeavors.

All Pakistan Memon Federation



سب سے پہلے
MEMON 1ST

#UnitedUnder
APMF

Keep in Touch

- +92-21-34134857
- +92-3343000788
- www.memonfederation.org
- info.apmf@gmail.com
- Plot No: 502 Shikarpur Colony,
Muhammad Farooq Motlani Road
Opposite Islamia College, Karachi