

WORLD ZARATHUSHTI CHAMBER OF COMMERCE



ANNUAL REPORT-2025

VIA ZOOM



WORLD ZARATHUSHTI CHAMBER OF COMMERCE

REPORT - 2025

**WZCC DIRECTORS /CHAPTERS C
HAIRS / SUB-COMMITTEE CHAIRS
COMPILED BY**

**GLOBAL CORPORATE SECRETARY
MS. BEHROZE DARUWALLA**

Date / Time :	THURSDAY, JANUARY 8TH, 2026 AT 10.30 AM IST
Zoom Meeting :	https://us02web.zoom.us/j/89318101919?pwd=b5Cih95I9tiyqjSJhdARUjDlyWzS3y.1
Meeting ID :	893 1810 1919
Passcode :	611842

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SECTION 1

AGENDA FOR THE GLOBAL AGM

(Pertaining to the period January to December 2025)

Date: Thursday, 8th January 2026

Time: 11.00 A.M. (IST)

Venue: Hotel Taj President and via Zoom

PROCEEDINGS

Particulars	Details
Opening	Brief Welcome and Establishment of Quorum
Conducted by	Global Corporate Secretary – Ms. Behroze Daruwalla

AGENDA

Sr. No.	Particulars	Presenter / Remarks
1	Approval of the Minutes of the Global AGM held on 18th January 2025	—
2	Welcome Address and Report	Global President – Capt. Percy Master
3	Presentation of Annual Reports (January–December 2024)	
3.1	Global Vice President’s Report	Ms. Katayun Kapadia
3.2	Hon. Global Corporate Secretary’s Report	Ms. Behroze Daruwalla
3.3	Hon. Global Treasurer’s Report	Mr. Ratan Mistry (via Zoom)
3.4	Chapter and Committee Reports	Ms. Behroze Daruwalla
4	Appointment of Mr. Burjor Antia as Honorary Member of WZCC	—
5	Announcement of Outstanding Zarathushti Award Winners – 2025	Global Corporate Secretary
6	Any Other Matter with the permission of the Chair	Comments from the Floor
7	Closing Remarks	Global President

MINUTES OF THE GLOBAL AGM

(PERTAINING TO THE YEAR (JANUARY TO DECEMBER 2024))

HELD ON JANUARY 18TH, 2024 AT 7.30 PM (IST) VIA ZOOM

PRESENT

Name	Designation
Capt. Percy Master	Global President
Perses Sethna	Global Vice-President
Behroze Daruwalla	Global Corporate Secretary
Ratan Mistry	Global Hon. Treasurer
Zubin Sethna	Director – UK
Behram Pastakia	Regional Director – USA
Meher Bhesania	Regional Director – Middle East
Viraf Deboo	Regional Director – India
Xerxes Dastur	Director – India
Katayun Kapadia	Director – USA
Dilnavaz Shroff	Director – Canada
Cyrus Patel	Director – Canada
Edul Daver	Immediate Past Global President
Aspi Antia	Chief Executive Officer (CEO)

ATTENDED BY DIRECTORS DESIGNATE

Name	Designation
Shernaz Engineer	Regional Director – UK
Dr. Meheraban Ardeshirian	Regional Director – Iran
Zarir Irani	Regional Director – Middle East
Arzan Wadia	Director – USA
Zerick Dastur	Director – India
Behnaaz Nanavatti	Youth Director

INVITEES

Name	Designation
Rohinton Rivetna	Founder & Global President Emeritus
Phili Kharas	Business Advisory Committee
Rustom Engineer	Ex Global Vice President

WELCOME ADDRESS BY GLOBAL PRESIDENT

Greetings. Global President, Capt. Percy Master welcomed all to the Global AGM for the year 2024. He stated that Knowledge decides what to say, Attitude tells how to say, Skill tells how much to say but Wisdom decides whether to say or not. WZCC promotes entrepreneurs as well as professionals, and encourages them in their careers. To the Entrepreneurs he said, not everyone was meant to be an entrepreneur. But for those who hate it, jobs are created. In every success story you will find someone who has made a courageous decision. As an entrepreneur the thing you regret most in life, is the risk you did not take. So as a true entrepreneur be a doer, not a dreamer. To the Professional he said, a professional is someone who can do his best work when he defines personal goals, embracing a growth mindset & learning skills. In order to succeed, we must first believe that we can. Industry and commerce are the building blocks of a nation's economic progress. It has always been a matter of great pride for our community to know that the seeds of trade and industry in India were sown in the early 1800s by Parsi Zarathushtis.

Though miniscule in number, Zarathushti entrepreneurs and professionals were recognized as bold, enterprising, intelligent and above all, honest and dependable. The industrial house – Tata, Wadia and Godrej and the Shapoorji Pallonji group and many others – all starting from humble beginnings are remarkable examples of our community's entrepreneurial spirit, perseverance and dedicated efforts at creating wealth with integrity. While creating wealth for their varied enterprises these stalwarts also generated huge employment opportunities and never hesitated in giving back to the community and society at large, sizeable portions of their wealth which were channeled through well-conceived philanthropic organizations.

Since the 1950s however, a gradual shift has set in within the community, as the youth concentrating on higher education, began moving away from enterprise to more lucrative career options in the corporate world. Whether it was the security of a steady job or the attraction of higher immediate rewards and recognition or the lack of the right political environment, the community was gradually moving away from the entrepreneurship and professionalism, which was the hallmark till then, to the secured avenues of employment. Today we have a large number of diaspora outside India in North America, Canada, UK, Australia.

It was with the idea of reversing this trend and rekindling the spirit of enterprise within the community, that WZCC, the first and only one of its kind, was conceived. The Chamber was incorporated in the State of Illinois, USA in December 2000 by a core group of Zarathushtis under the leadership of Rohinton Rivetna in Chicago. It was officially launched in the same year on 29th December, during WZCC in Houston.

VISION OF WZCC

The Vision of the Chamber as charted by the core group is to “Energize the Zarathushti entrepreneurial and professional spirit and to make WZCC the economic engine for the prosperity and well-being of our community.

With this brief background, let us chart our progress in 2024. We have implemented and progressed with our strategic plan, introduced in the year 2022-2023. A very good progress has already been made but a lot needs to be done and the strategic plan will always be a work in progress.

I want to thank all the International Board members present here today for the wonderful work and progress they have shown throughout 2024, which is greatly appreciated and we have proved that with good team effort everything is possible.

Achievements in the year 2024.

Thrust 1: was to promote intellectual, economic and social values. Education, as we all know is the key to unlock the golden doors of freedom. Hence it was decided we will promote education to our younger generation and give them the opportunity to go for higher studies. Education is the key to success in life. Intellectual growth should commence at birth and cease only at death. WZCC has encouraged youngsters to get scholarships from various trusts in India and overseas and we are hopeful that we will be able to give the desired push for higher education in the years to come. We have also realized that with good education we will also get good professionals who can later become entrepreneurs. Once the goal is achieved we sincerely hope our young generation will continue to do social service as our forefathers did.

Spotlight, nearly every month, projects different careers of successful entrepreneurs and professionals. Candidates are chosen very carefully and the topics are rehearsed before the Spotlight is finally presented to the audience. After the introduction an interview with the candidate creates an intelligent conversation. This is followed by Questions and Answer session. A good synthesis is then done by correlating with our religious

practices. This is good experience and development strategy for all those participating. We must continue with these Spotlight in the years to come and hear more and more successful stories of Zarathusthis. There is no substitute for experience.

Thrust 2: Youth to the fore: Our year 2025 is a landmark year. WZCC will celebrate its silver anniversary. We would like to dedicate 2025 and project it as a “YEAR OF THE YOUTH”. Several programmes will be planned, a core team will be put in place, to make this successful. Every Chapter is requested to give the highest priority for the promotion of our Youth. We all agree that future progress of our next generation can only be done by the Youth. Seniors with their expertise, will mentor and channel the youth activities in the coming year. Only request is, we require commitment of few hours to spare every week to encourage this. We have also realized that for WZCC promoting youth on its own, is not very successful and therefore we have to take help of other likeminded youth organizations globally in order to succeed. We want to create a Global Youth Network and carry out more interactive fellowship, even holding webinars to mobilize our Youth in a very sustained manner. This is a work in progress and we are sure we will make a difference in 2025. The New Incoming International Youth Director Behnaaz Nanavati and her team will carry this initiative forward. A new initiative of Internship in Parsi owned businesses for our youth is being planned by Zerick Dastur – a very timely initiative indeed.

Thrust 3: Women Empowerment: Ketayun Kapadia and Behroze Daruwalla, both have done excellent work in 2024. Behroze handed over the reins to Ketayun who has continued to hold meaningful webinars with successful women, almost every month. These are very well executed and gives particularly very good insights into various success stories and encourages women to do better in their lives. We see, a woman, as the full circle. Within her is the power to create, nurture and transform. Women are now not only getting highly educated, but becoming good entrepreneurs as well. They look after their family and also execute career possibilities. We are very proud of their achievements. Women are the largest untouched reservoir of talents in the world. Our advice to all women of our community is, that one of the most courageous thing you can do, is identify yourself, know who you are, what you believe in and where you want to be. Gender equality is one of WZCC’s main thrust area.

Thrust 4: Chapter Development and Membership: No organization can survive without members; it is the endeavor of WZCC to make as many members as possible so that the initiative created by WZCC are positively utilized. Viraf Deboo has been the coordinator and he has done very good job by getting new members in 2024 and we envisage at least 3 New Chapters in 2025; Hyderabad in India, California in USA and one Chapter in East Africa. The more regions and Chapters we create it would give a wider exposure to WZCC.

Thrust 5: Empowering Entrepreneurs and Professionals: This has been a game changer for WZCC. In India we have created a corpus of 25 million Rupees under Minoo Shroff Memorial Fund (MSMF) by giving financial assistance to budding entrepreneurs and professionals. We give up to Rs 25 Lakhs interest free finance with easy payment facility, over a period of 3.5 years. Equally good initiative has also been taken in North America under ZEDF where USD 50000 is given interest free as finance to entrepreneurs and professionals, and also USD 15000 for higher education. The target was 350 thousand USD as Corpus which has been achieved and to create half million dollars as Corpus by end 2025. We have financed roughly 17 entrepreneurs in India and more in the pipeline, 9 in North America, and UK. This will definitely be taken forward more aggressively in 2025. This is being spear headed by Philli Kharas in India and by Edul Daver in North America.

Efforts are also made by Edul Daver and Xerxes Dastur to raising funds for Central Administrative Office through advertisements. We need finance to implement new schemes and support systems – have regular fund raising drives.

Thrust 6: Communication and Outreach: We have realized that in order to develop brand WZCC and reach out to all members of our community we need to have more efficient communication system. We have created a very efficient interactive website operated also on mobile phone. This website is kept updated to give latest information to all the members. Continuous improvement is made in the website to meet different requirements. We have our Quarterly Newsletter which provides news every quarter. WZCC Newsletter publishes wonderful articles and full encouragement is given to all the members to write articles for the Newsletter. The Newsletter team led by Persis Sethna and ably edited and compiled by Zarin Kharas is also assisted by DILNAVAZ Shroff, Shernaz Siganporia, special compliments as they are not only giving fabulous news to our readers which is widely circulated on all media applications for better circulation. We have a social media team in place who are constantly upgrading graphics and articles on various social media applications and hosting the same.

Thrust 7: Networking: WZCC soon realized that networking within WZCC membership is not the answer.

Knowledge of current economic situations and development need to be discussed, with other communities as well. Therefore, it was necessary that community members interacted globally with all other businessmen and professionals to get knowledge and improve career prospects. WZCC has tied up with 4-5 Chambers in India and overseas. However, one big single achievement, has been to become member of International Chamber of Commerce (ICC), where currently our own Lord Karan Billimoria is the President. The Chamber has over 250 Chambers and over 1.50 million members, carrying out seminars and webinars on various topics and as WZCC member wherever you are, you can attend and even interact with a particular Chamber besides WZCC. This is another game changer and a single achievement by which WZCC wanted to give its members a very good and efficient networking platform.

IZYN: Another feather in the WZCC Cap is the recent formation of the Iranian Zoroastrian Youth Network (IZYN).

A few of the Iranian students have been either studying or employed in the North America region. Our WZCC members; Farrokh Mistree, Edul Daver, Behram Pastakia & Viraf Deboo have taken up the challenge to develop and promote Iranian youth for higher studies, economic benefits and getting them into the mainstream of the Zarathusthis globally. This has been a very challenging exercise but thanks to their efforts WZCC has been making very good progress. WZCC has been assisting Iranian youth for higher education in US with the help of Professor Farrokh Mistry and his wife Janet. Several international webinars have already taken place. IZYN has developed very good networking system in Teheran for promoting business and entrepreneurship. We are very confident that WZCC and IZYN will develop a synergy which will benefit the Iranian youth in Teheran and Yazd. This is also a work in progress and I am sure we will have many challenges to face before we succeed in getting Iranian Zarathushti youth into global networking system and give them the encouragement to educate and prosper themselves in Iran. There are difficulties as we all know but WZCC always makes the impossible possible.

Capt. Master thanked our CEO Aspi Antia and his staff of Central Administrative office for their diligent keeping of global records, Finance, Charity Commissioners Work, Filing of Tax Returns, Statutory work and conducting of Board meetings etc.

WZCC has developed and provided an ecosystem which was developed in 2022-2023 by looking at the ecosystem of Harvard University for entrepreneurs. This will always be a work in progress. Make the most of the Best and Least of the Worst.

In order for our community to progress especially our Youth WZCC alone cannot do the job. Each and every community member has to cooperate, promote and assist in the development of our youth for the next generation.

To be successful you have to be a good leader. A good leader takes a little more than his share of the blame, a little less than his share of the credit. To be a good leader you have got to lead human beings with affection.

Remember Life is a long lesson in humility.

Global Secretary's Behroze Daruwalla's Report.

Behroze gave an overall view about WZCC to members who are not on the International Board or Regional board members so as to give a perspective of what WZCC is all about as an organization. WZCC has an International Board. With 16 international members from all over the world, India, UK, USA, Middle East, Australia, Canada, Iran. We have a CEO at the Central Administrative Office (CAO) who also attends the International Board Meetings. Last year from January to December 2024, no directors had resigned. So the nominations were not, requested, and we had the same board for the last three years. We also have Area Regional Officers (AROs) where it's not possible to form a chapter of 10 or more people. We have about three of them, Hong Kong, Boston, Delhi. We were planning to establish shortly new Chapters in Hyderabad and Ahmedabad. WZCC has Global Committees, special committees, for Newsletter, for Youth, for Finance, for Membership, for Fundraising etc. We have about thirteen of them. Announcements are made by E-blasts and mostly all events etc. are held via Zoom

Chapters hold local functions physically. Every chapter has now started meeting physically after COVID, and we get a report, which is put up on the website. Our website is also modified and amended and updated every month or whenever we get the information. Regarding Global Annual Meetings, WZCC alternates between India and venue abroad. With India, it's normally the January where it is combined with the Conclave. But whenever it is out of India, like this year, the conclave in Canada. This is decided as per the availability of Members, which date is suitable to majority of them, the environment and the Chapter concerned specially because of the climate concern. This year - 2024, Global AGM was hosted along with the Conclave in Pune.

All the Minutes of the Meetings are done by the Secretariat (CAO), and then they are distributed. E blast are

sent by the CAO, and also put on the website.

Every quarter, information is received from various Chapters giving details of new members who have joined and updated accordingly.

All special committees are thoroughly involved in actual operations of WZCC. It's just that the work is divided because of the distance and globally spaced out. We have about, sixteen Chapters and less than one thousand members. WZCC has also joined hands with many Chambers of Commerce, Goa Chamber of Commerce, Business Network of British Columbia in Canada, Asian African Chamber of Commerce and Industry, and International Chamber of Commerce. So you get the magnitude of our networking.

I think the coming years, WZCC is going to make an endeavor to have joint sessions, joint meetings, joint activities so that there is more interaction between various Chambers of Commerce and WZCC. The website, has completely been revamped, and now we have a more professional approach. Earlier it was done internally, but now we have a professional person who manages the website, and it's updated regularly in every form. All WZCC activities are Central Administrative based & hence the central office has work to do every day all the time. All the coordinating, the, collecting information, distributing the information, etc. WZCC wants to place on record sincere thanks and appreciation for the support that it receives, from the Central Administrative Office, CEO Mr Aspi Antia and his staff Members.

Report from Global Hon. Treasurer Mr Ratan Mistry

The Global Hon. Treasurer is US based and it maintains the Global WZCC accounts by compiling the financial statements for WZCC Global Chapters based on the financial information received from individual Chapters or Regions. The annual, financial statements for all WZCC entities are typically presented for the periods from January 1st through November 30th each year, except for the India Region, which is for the period from April 1st through March 31st.

The financial highlights are, the total income compiled & consolidated was 154,000 US dollars. Expenses were 120,000 US dollars. So the excess of income over expenses, that is profit, was, 34,000 US dollars. The main contributors are the New York chapter and the India region. He thanked all the Global Chapters and Regions who paid 10% of their membership fees, to the WZCC, global treasurer and a reminder to others, to pay their WZCC dues. It is really important to pay 10% of the Chapter membership, fees to WZCC Global as has been decided in the Board meetings.

Behroze mentioned that all present must have got overall picture from the President, Vice-President, Hon. Secretary, and Hon. Treasurer, you all have a comprehensive idea of what is happening or what has happened with WZCC for the year 2024. All these reports in detail are set up and they are they have been sent out by E-blasts and emails. Also, the complete detailed report is put on the website.

ANNOUNCEMENT OF HONORARY MEMBERS OF WZCC

WZCC Constitution allows the International Board to select and elect one special member of the community and give them the Honorary Membership. It does not have to be every year. If we don't find somebody to bestow this kind of Honorary Membership, we don't select. But this year, WZCC been lucky to have not one, but two such people who are honored as WZCC Honorary Members.

It is with great pleasure that WZCC announces, the nomination of Zerbanoo Gifford from UK who has been doing a wonderful job, as an NGO and as a, for encouraging youth, and youngsters.

WZCC also nominates Ronnie Irani to be inducted as WZCC's Honorary Member. He is a person with lots of experience, which we can learn from. He has also donated a large amount of money for ZF to continue, its work for encouraging, entrepreneurs and professionals.

WZCC welcomes them, and they will be officially honored at Toronto Conclave and hear from them about their interest in WZCC.

TORONTO CONCLAVE - CYRUS PATEL AND DILNAVAZ SHROFF

Cyrus mentioned that are looking forward to a very successful Conclave. The online registration is active, and already had a few people have registered. Some more details to work out as a few months to go before actual date. He thanked all those who have supported them. He also thanked a very good dedicated team of youth that are helping them along with several different committees that are, helping in the organizing of the conclave. He also thanked the sponsors.

He mentioned about visas not being issued to Indian Passport holders by the Canadian authorities due to political issues so many from India are in this predicament. Percy Master mentioned that he has managed the visa & slowly the matter will ease out & hopefully there will be a light at the end of the tunnel

Dilnavaz thanked everyone and said that she was looking forward to seeing all here and welcoming all to Toronto. She mentioned that the Conclave has got a packed schedule of learning, exploring, and celebrations. The Conclave will kick off with panels and sessions exploring business, the latest leadership practices, and health and wellness at work. It will be slightly different with a twist, and talking about the other side of business. There will be a lot of young entrepreneurs this time speaking about their perspectives and encouraging other youngsters to be their future champions. The Tiger's Den where, innovation meets opportunity, and showcase budding seasoned entrepreneurs who are going to pitch their ideas to investors and, hopeful mentors. A visit to Niagara Falls is definite along with downtown Toronto visit and explore the CN Tower. The gala night is going to be the celebration of the year.

Global Corporate Secretary mentioned that she had sent out the nominations forms and requested a few of our directors who complete their terms. New Directors will replace them.

Zareer Irani, will replace Meher Bhesania, Director, Middle East.

Doctor Meheraban Ardesirian will replace Bahram Partovi in Iran.

Cyrus Patel has already been inducted last year in and he now takes on as full-fledged director since Dilnavaz Shroff's term is over.

Behnaaz Nanavati as Youth Director, since we have received the resignation from Rashna Jehani.

The other incoming new directors are Mr Arzan Wadia from USA, and Shernaz Engineer from UK & Zerick Dastur from India.

Global Corporate Secretary further informed that a constitution committee was set up to revise the constitution, and one of the items on the agenda was extending the term of our Global president. The Committee went through that whole exercise of changing the Constitution, putting in new things that were required. The Constitution Committee consisted of three members from each continent, one from US, one from UK, and one from India. They did an excellent job of revising it, editing it. The draft was sent out initially by the Central Administrative Office to all the Chapter Chairs to discuss this constitution with the members. After getting their feedback, which were again forwarded to the Constitution Committee. They changed as requested & additions were made and were recorded and the final was sent out to the Board. And it was approved by the International Board, and then sent out to all the Chapter Chairs to distribute it amongst the members once again. Because today, I'm going to request one of the items that was drastic change from the Constitution was to extend the term for the Global President. The new item was that when you first join the International Board, you cannot join straightaway as the Global President. You have to be a member of the Board for the first term. In the second term, if you get elected as the Global President, then your term is extended three more years so that you get two terms as Global President to be effective and affect the working of the WZCC. With that, idea in mind, we had proposed that Capt. Percy Master, who was director for the 1st term on the international board, and he can become a director in the second term, but if elected as the Global President he can be the Global President for two more terms. He was eligible to extend his term as President of Global Board. It was put up to the International Board & was accepted unanimously. The voting was conducted through a secret ballot.

If we have more than one person who wants to become the Global President, a secret ballot is conducted, which we did for this time also. And unanimously, he was elected and selected. So I just want the general body to ratify him as the President for the second term. From India, we have Zerick Dastur, who's the president of India Region, also a new member on the board. After that, the boards will select and, at the post AGM, we will kind of select the Vice-President, Secretary, Treasurer, and all that will happen, at the post AGM.

And the proposal has come forth, and was unanimously accepted by the whole International Board that Katayun Kapadia should be the new Global Vice-President for the year from the year 2025 replacing Perses Sethna whose term as the Global Vice-President has ended.

So the new Board is in place and, as I've mentioned earlier in the once this meeting gets over, within five minutes, there will be a meeting with all the new Board Members and the old Board Members who are all on this doing the second term will get on for the post AGM meeting.

OUTSTANDING ZARATHUSHTI AWARD WINNERS

The Global Corporate Secretary and the CEO, selects three judges. These judges are from different continents all over the world. This year, also there were three judges and the Nominations received were sent to them.

The Judges were given them a template for the criteria for selection of for the Awards. They correlated. They sent their marks to CEO & Global Corporate Secretary. The Central Administrative Office collected it, and totaling the marks received from all the Judges, the candidate with the highest total was announced the winner in that category. The announcements were then made. The Winners were announced in the last Board Meeting and now they are being announced in the General body.

OUTSTANDING WZCC OUTSTANDING ZARATHUSHTI AWARD WINNERS FOR THE YEAR 2024.

**OUTSTANDING ZARTUSTI ENTREPRENEUR OF THE YEAR, CYRUS KATGARA.
OUTSTANDING ZARTHUSHTI PROFESSIONAL OF THE YEAR, HAFEEZ CONTRACTOR**

OUTSTANDING ZARTHUSHTI YOUNG ENTREPRENEUR OF THE YEAR, VARUN BALSARA.

**OUTSTANDING ZARTUSTI YOUNG PROFESSIONAL OF THE YEAR, DAINA PANDOLE.
OUTSTANDING ZARTHUSTI SOCIAL ENTREPRENEUR OF THE YEAR, RUSI BHUMGARA**

**CONGRATULATIONS TO ALL THE AWARD WINNERS, THE AWARDS WILL BE HANDED
OVER TO THEM AT THE TORONTO CONCLAVE**

Global President's Remarks,

Thanked everybody for attending the Global AGM 2025 is a Silver Anniversary of WZCC, and WZCC should take maximum advantage and see that it promotes and develops the brand, with all our community members. It is already being now acknowledged, but we had more work needs to be done.

The AGM ended with a vote of Thanks to the Chair.

SECTION 2

GLOBAL PRESIDENT'S REPORT

World Zarthusthi Chamber of Commerce Report for 2025

WZCC completes 25 years in 2025. We will be celebrating this iconic year. WZCC – Global Convention 2026 is scheduled to be held at the Taj President from 8th to 10th January 2026.

WZCC (World Zarthusthi Chamber of Commerce) is the only Chamber of Commerce in our community. For the past 25 years WZCC has been serving our community and encouraging entrepreneurs and professionals in their careers. It will be the power of Youth driving the future generation. We have therefore declared 2025 as the YEAR OF THE YOUTH.

WZCC is now providing the following initiatives to our members, especially the Youth of our community.

1. Promoting intellectual, economic and social values
2. Encouraging Youth by providing various initiatives. We are providing interest-free finances both in India and Overseas, for start-ups so far, over 25 such start-ups have been funded by WZCC in India, North America and Canada.
3. We have introduced internship programmes for youth to gain expertise and find useful job openings.
4. We have formed a Lawyers Forum where experienced legal teams advise and encourage our Young Legal brains.
5. We are promoting gender equality and giving equal opportunities to our ladies to do well in their lives.
6. We publish quarterly newsletters for Global Chapters to promote their event with useful articles and Global information.
7. We carry out spotlights and webinars on a monthly basis with highly successful individuals whose expertise can be passed on to our young members.
8. We have created a Global network by being members of the International Chamber of Commerce.
9. For Global networking, we have also formed a social media committee to promote the brand WZCC.

We are consistently adding new initiatives depending on the requirements of our members and the younger generation.

WZCC wants to give ample opportunities to our youngsters to become successful and uphold the good work done by our ancestors in the past.

WZCC is a non-profit organization and can only survive on donations.

The Global convention, which is going to be held in Mumbai from 8th to 10th January, 2026, will showcase the activities of WZCC, will give awards to outstanding Zarthusthis, and will be hosting the Global diaspora of our community. This will give ample business opportunities to sponsor and advertise your product, service, and business.

The exposure to our Global diaspora will greatly enhance the value of your sponsorship. We append the rate of sponsorship below for your kind perusal.

We are looking forward to your participation for this community activity. It will be the power of youth that will drive our future generation.

We invite you to be a part of this progress – Let us help our small but vibrant community to excel, grow and prosper.

We request you to be a part of this progress.

Capt. Percy Master
President – WZCC Global

WZCC GLOBAL VICE PRESIDENT'S REPORT - 2025

It has been a great year for WZCC under the able guidance, support and leadership of WZCC Global President Percy Master. Several events online and in person across the WZCC community took place to extend and further the mission, objectives and goals as outlined in the strategic plan. Here are a few highlights that I would like to recognize and share with you:

- WZCC Conclave in Toronto - Congratulations to Cyrus Patel, Dilnavaz Shroff & their teams for this very successful event that had interesting, challenging, informative, educational, and networking sessions and opportunities for all participants
- WZCC - ME Chapter: Hats off to Captain Zarir Irani for the progress that this chapter has made this year to motivate and engage the local Zarathushti community in UAE in meaningful and worthwhile activities
- WZCC - California Chapter : My personal thanks to Parshan Khosravi for reviving the California Chapter into a multi-regional leadership structure, launching public facing programs and initiating statewide membership growth in all major Zoroastrian population centers in California
- WZCC Quarterly Newsletters - Kudos to the Newsletter Team for capturing eloquently the gist of the global happenings in the WZCC community around the world
- WE Wing Global Webinars - Thanks to the women entrepreneurs who continue to participate actively in their respective chapters plus host 5-6 global webinars, so that WE around the world can avail the opportunity to train, counsel & network with other successful women entrepreneurs and professionals as “Only Women can best help Women to Succeed”
- WZCC Spotlights with Karishma Koka - Kudos to Karishma for providing us the opportunity to come to know and learn from her esteemed guests about the intellectual, economic and social values that we can build upon & utilize in our WZCC community
- Iranian Zoroastrian Youth Network (IZYN) & WZCC Youth Committee - A big thank you to Farokh Mistree & Behnaz Nanavatti for their awesome efforts with IZYN and Youth. Looking forward to their more active participation at events in 2026. Youth is Our Future.

I would like to recognize and thank all the Chapter Chairs, the International Board Members and Directors, as well as all of you reading these annual reports for 2025 that showcase the efforts put in by each and every one of you, your teams and your chapter members.

As we celebrate the Silver Anniversary of WZCC in January 2026, I wish the entire WZCC community worldwide all the best in the years ahead as we march onwards towards our 50th.

Katayun Kapadia

WZCC - Global Vice President

HON. GLOBAL CORPORATE SECRETARY'S REPORT

By Ms. Behroze Daruwalla

It gives me great pleasure to present the Global Hon. Corporate Secretary's Report for the period January 2025 to December 2025.

GLOBAL WZCC DIRECTORS – TERM 2025

Sr. No.	Name	Designation	Location	Term
1	Percy Master	Global President	India	Final Term
2	Katayun Kapadia	Global Vice President	USA	1st Term
3	Behroze Daruwalla	Global Hon. Corporate Secretary	India	2nd Term
4	Ratan Mistry	Global Hon. Treasurer	USA	2nd Term
5	Behram Pastakia	Regional Director	USA	2nd Term
6	Mehraban Ardeshirian	Regional Director	Iran	2nd Term
7	Shernaz Engineer	Regional Director	U.K.	2nd Term
8	Zarir Irani	Regional Director	Middle East	1st Term
9	Jimmy Medhora	Regional Director	Australia	1st Term
10	Viraf Deboo	Regional Director	India	1st Term
11	Xerxes Dastur	Director	India	2nd Term
12	Zerick Dastur	Director	India	1st Term
13	Cyrus Patel	Director	Canada	1st Term
14	Arzan Wadia	Director	USA	1st Term
15	Behnaaz Nanavatti	Director – Youth	India	1st Term
16	Aspi Antia	Chief Executive Officer (CEO)	India	—

No Directors resigned during the year; therefore, nominations were not requested and elections were not required.

AREA REGIONAL OFFICERS (ARO)

Sr. No.	Name	Designation	Location
1	Neville Shroff	Area Regional Officer	Hong Kong
2	Hormarz Charna	Area Regional Officer	Delhi – India
3	Zareen Karani Araoz	Area Regional Officer	Boston – USA

GLOBAL COMMITTEES & CO-ORDINATORS

Sr. No.	Committee / Activity	Co-ordinator(s)
1	Quarterly Newsletter	Perses Sethna (UK)
2	Youth	Behnaaz Nanavatti & Delaveen Tarapore (India)
3	Finance / Fund Raising	Edul Daver (USA) & Xerxes Dastur (India)
4	Social Media (Marketing)	Percy Master & Behnaaz Nanavatti (India)
5	Membership	Viraf Deboo (India)
6	Social Value Creation	Edul Daver (USA)
7	Zoroastrian Education Network	Farrokh Mistree (USA)

8	Website	Cyrus Bharucha – Pixel (India)
9	Minoo Shroff Memorial Fund & Business Advisory Committee	Pheroze Kharas (India) & Edul Daver (USA)
10	Spotlight	Percy Master (India) & Farrokh Mistree (USA)
11	Women Entrepreneur (WE)	Katayun Kapadia (USA)
12	Global Awards	Global Hon. Corporate Secretary & CEO, WZCC
13	Compliance Committee – India	Percy Master (India)
14	Legal Committee – India	Zerick Dastur (India)
15	Intern Committee	Zerick Dastur & Behroze Daruwalla (India)

Global Annual General Meetings and Convention alternate between India and various parts of the world. AGMs are normally held in January but due to different climatic conditions it has not been possible to combine AGM with Conventio together every year. In 2025 whilst the AGM was held by Zoom the Conclave was held in Toronto in April 2025. Both the AGM and Conclave were well attended and were a success.

All Minutes and Notes of the Meetings as and when received by the Secretariat were circulated to all concerned.

The membership update is an ongoing process and all endeavours are made to increase the members in all regions.

Special Committees have been set up with global member involvement to distribute work and focus on various areas to take WZCC to the next level.

WZCC has 16 Chapters with approximate approximately less than 1000 members. India Region is in discussions to revive Delhi Chapter and Ahmedabad Chapter. A contact has also been established with Hyderabad to start Hyderabad Chapter shortly.

I am happy to report that we continue to work with Goa Chamber of Commerce, India Business Network of British Columbia in Canada, Asian-African Chamber of Commerce & Industry and International Chamber of Commerce.

WZCC website has been completely revamped and a new vendor, Mr. Cyrus Bharucha of Pixel Inc. has been retained to maintain and upload all information on the website. Cyrus works closely with Social Media Committee members to update of social media platforms.

Information of various events as and when reported to the Secretariat were distributed and forwarded to be uploaded on the website and other social media links for all concerned to review and imbibe. Articles of events were also sent to various publications for the year.

All Chapters normally hold physical seminars and events at their location but also continue to hold webinars by Zoom as and when required. This combination of webinars and physical sessions have increased greater networking opportunities and global participation from all regions. This global hamazori has helped in increasing not only networking and friendship amongsts young and not so young but has also increased the interaction between members of various regions. It is indeed very heartening and fulfilling to see the traffic on whatsapp and emails between the members. You can experience the exchange of ideas, the assistance and help messages from members of various regions. This global participation truly reflects on the trade and commerce of our community.

I urge all of you to go through the Global Annual Report uploaded on the website . I assure you details of all activities of the Chapters and various Committees will give you the glimpse of the activities and hard work put in by each Chapter and Committee. All activities are reported in the Annual Report and I urge you to read and become aware of how WZCC has rocked in 2025 !

I wish All Chapters lots of success and look forward to a brighter future for WZCC!

Behroze

Behroze Daruwalla

Director – Global Hon. Corp Secretary

GLOBAL HONORARY TREASURER'S REPORT – 2025
Global WZCC – Compiled Consolidated Financial Statements 2025
(Amounts in US Dollars – USD)

STATEMENT OF ACTIVITIES – INCOME

Particulars	Amount (USD)
Membership Dues	9,328
Dues from Chapters	1,743
Donations	144,972
Advertisements	8,490
Program Fees	13,231
Dividend and Interest Income	12,908
Other Income	128,864
TOTAL INCOME	319,535

STATEMENT OF ACTIVITIES – EXPENSES

Particulars	Amount (USD)
Dues to WZCC	553
Program Expenses	39,941
Advertisement Expenses	603
Conclave / Meeting Expenses	26,707
Office Expenses	8,888
Other Expenses	12,040
TOTAL EXPENSES	88,733

NET SURPLUS FOR THE YEAR

Description	Amount (USD)
Total Income	319,535
Less: Total Expenses	(88,733)
NET SURPLUS	230,802

STATEMENT OF FINANCIAL POSITION

Particulars	Amount (USD)
Opening Balance as of 1st January 2025	332,843
Closing Balance as of 31st December 2025	563,646
Increase during the year	230,802

See attached Notes to the Compiled Consolidated Financial Statements.

NOTES TO THE 2025 GLOBAL WZCC COMPILED CONSOLIDATED FINANCIAL STATEMENTS

1. **Global WZCC 2025 Consolidated Financial Highlights**

Total **Income** amounted to **USD 319,535**, total **Expenses** were **USD 88,733**, resulting in an **Excess of Income over Expenses (Surplus)** of **USD 230,802**.

The **India Region** was the main contributor to this surplus.

2. **Toronto 2025 Conference**

The financial results of the **Toronto 2025 Conference** are not included in these consolidated financial statements.

The conference achieved a **break-even position**, and the **Toronto Chapter** continues to hold funds to undertake further activities.

3. **Preparation of Global Accounts**

The **Global Treasurer (USA)** maintains the global WZCC accounts by compiling the consolidated financial statements for WZCC Global entities based on financial information received from the individual **Chapters and Regions**.

4. **Currency of Reporting**

All amounts presented in the compiled consolidated financial statements are expressed in **United States Dollars (USD)**.

5. **India Region Consolidation**

The **India Region** figures include the consolidated accounts of the **Mumbai, Pune, and Bangalore Chapters**.

6. **Accounting Period**

The annual financial statements for all WZCC entities are generally prepared for the period from **1st January to 30th November**, except for the **India Region**, where the financial year is from **1st April to 31st March**.

7. **WZCC Dues**

WZCC extends its appreciation to the **Global Chapters and Regions** that have remitted **10% of their membership fees** as dues to **WZCC Global**.

A reminder is extended to the remaining Chapters and Regions to kindly settle their outstanding **WZCC dues**.

SECTION 3

REPORT FOR THE GLOBAL ANNUAL GENERAL MEETING INDIA REGION – FOR THE YEAR 2025

Presented by:
Mr. Zerick Dastur
President – India Region

I am pleased to report that over the past year, the **WZCC India Region** has consistently **adapted and evolved** to meet the changing requirements of the time. These developments reflect the **continuous state of progress and transformation** that the Chamber is undergoing.

The seeds sown during the past year are expected to bear fruit in the years ahead. I am happy to note that during this period, we have **expanded our membership base, strengthened the Entrepreneur Support Scheme, and launched new initiatives** such as the **Internship Programme** and the **Law Committee**. Most importantly, we have placed a strong focus on **enhancing youth involvement and participation**.

VISION AND MISSION

The vision and mission of the **WZCC India Region** have always been aligned with serving the economic interests of our community and can be summarised through the **three “C’s”**:

- **Connect people**
- **Promote Cooperation**
- **Create Opportunities**

These guiding principles aim to help individuals achieve their **business goals and objectives**.

CHAPTER ACTIVITIES

The three chapters of the India Region—**Mumbai, Pune, and Bangalore**—have performed consistently over the past year by organising several **programmes and networking events**. We look forward to continued momentum and enhanced engagement in the year ahead.

PROGRAMMES CONDUCTED DURING THE YEAR

WZCC India Region conducted various programmes during the year, including:

- i. **Youth-focused programmes**, including initiatives such as **HPY**, aimed at inspiring community youth.

ii. **Knowledge-based programmes** focusing on financial literacy, investment review and monitoring, financial risk mitigation, and reducing potential negative impacts of financial risks.

iii. **Community-centric programmes**, emphasising the inclusion of **Zoroastrian ethos in business conduct**.

iv. **Women-oriented programmes**, focusing on women entrepreneurs and highlighting them as sources of inspiration for community members.

SIGNIFICANT INITIATIVES

A. MSMF – Minoo Shroff Memorial Fund

WZCC has continued to support community entrepreneurs through the **Minoo Shroff Memorial Fund (MSMF)**. This initiative provides **start-up funding** to **Parsi / Irani Zoroastrian entrepreneurs** seeking to establish or expand their businesses. Support includes mentoring, evaluation of business plans, and guidance on improving business ideas.

B. INTERNSHIP & MENTORSHIP PROGRAMME

In 2025, WZCC India Region launched the **Internship and Mentorship Programme**, a novel initiative aimed at providing tangible benefits to community youth.

Several corporates and professionals across India were empanelled to offer internships in diverse fields, including:

- Manufacturing and Engineering
- Information Technology and Software
- Advertising and Media
- Banking and Finance
- Logistics and Real Estate
- Law, Chartered Accountancy, Architecture, and Defence

Following the programme's launch, WZCC received multiple applications from community youth. Meetings were conducted to assess applicants' requirements and match them with suitable organisations. Several candidates have since been placed, and many internships are currently ongoing.

C. MENTORSHIP & SKILL DEVELOPMENT

The second phase of the programme focused on **mentorship and career guidance**, particularly for youth seeking career counselling or guidance in business or professional practice.

This includes:

- Mentoring sessions with experienced professionals and business leaders
- Career counselling initiatives
- Planned **leadership and capability-building workshops**, aimed at enhancing skill sets across a wide range of competencies

D. LAW COMMITTEE

WZCC India launched the **WZCC Lawyers' Forum** to create a network of Zoroastrian lawyers and enhance legal awareness within the community.

An inaugural programme was held on **1st August 2025** at the **IMC Chamber of Commerce and Industry, Mumbai**, focusing on **laws relating to redevelopment**. Eminent speakers included **Justice S. J. Kathawalla (Retd.)** and **Advocate & Solicitor Mr. Mahernosh Humranwala**.

Subsequent initiatives included:

- Programmes on **laws relating to women and the workplace**
- A session on **Arbitration and Commercial Contracts** in October 2025, conducted with **Advocate Vyapak Desai**, with the presence of **Justice Farhaan Dubash** of the Bombay High Court

Future programmes are planned on **data protection, cyber-crimes, wills, and succession**.

Members of the WZCC Law Committee include:

Mr. Zerick Dastur, Maneck Kalyaniwala, Khusnuma Nagaswala, Behroze Daruwalla, Mehernaz Contractor, and Behnaaz Nanavatti.

E. INFRASTRUCTURE

Efforts have been made to strengthen existing systems, including:

- i. Strengthening **IT systems and social media presence**
- ii. Updating and enhancing the **WZCC website**
- iii. Organising **work streams and committees** for improved efficiency

F. FINANCE

Through sustained efforts, the **corpus and funding of WZCC India** have shown steady improvement and **significant growth during the past year**.

WAY AHEAD – THE COMING YEAR

The focus areas for the forthcoming year include:

- i. Consolidating and expanding existing initiatives
- ii. Increasing participation from every WZCC member
- iii. Expanding WZCC membership to extend benefits to a larger section of the community
- iv. Collaborating with other **Chambers of Commerce** to provide members with access to a broader business network and increased opportunities

v. Establishing additional WZCC chapters, including **Hyderabad, Ahmedabad (Gujarat), and Delhi**

The past year has been one of **growth and foundation-building**, with several new initiatives launched by **WZCC India**. With the **active involvement and support of our members**, we look forward to consolidating these efforts and achieving **greater heights in the year ahead**.

Mr. Zerick Dastur
President – WZCC India Region

WORLD ZARATHUSHTI CHAMBER OF COMMERCE MESSAGE FROM THE CHIEF EXECUTIVE OFFICER – 2025

I have been associated with the **World Zarathushti Chamber of Commerce (WZCC)** for over **fourteen years**, and it is therefore a pleasure for me to reflect upon the journey and progress of the organisation over this significant period.

WZCC has completed **25 years of fruitful existence**, during which members have benefitted from its initiatives in one form or another. Chapters across the world have consistently organised numerous events and activities that are both engaging and rich in substance. There is no denying that WZCC has played a meaningful and impactful role in serving its members and the community at large.

At this juncture, it is important to acknowledge the **invaluable contributions of our founding fathers**, whose vision and foresight laid the foundation of this Chamber. Their efforts have enabled WZCC to grow into a platform that continues to benefit its members and the wider community.

Events are now being conducted both **physically and through virtual platforms such as Zoom**, enabling greater participation. The range of subjects covered has been broad and topical, and the attendance at these programmes has been encouraging.

The **International Board**, together with the **Regional Boards** and the **Central Administrative Office (CAO)**, adopted a renewed outlook with fresh vigour, resulting in a wider and more inclusive spectrum of subjects and initiatives.

All the key wings of WZCC, namely the **“WE” Wing, Youth Wing, Minoos Shroff Memorial Fund (Business Advisory Committee)**, and **ZEDF**, have remained active. These wings have provided significant support and encouragement to **women, youth, entrepreneurs, and professionals**, and their efforts have been widely appreciated.

The **Central Administrative Office (CAO)** continues to play a vital role by providing managerial and support services to WZCC Chapters across the globe. Despite operating with a lean team, the CAO efficiently manages the full spectrum of administrative activities. I sincerely appreciate the dedication and commitment of the team.

I would also like to express my gratitude to senior members and veterans of WZCC, including **Mr. Pheroze Kharas, Mr. Adi Sigantoria, Ms. Behroze Daruwalla, Capt. Percy Master, and Mr. Yazdi Tantra**, for their continued guidance and valuable advice.

Over the years, WZCC benefitted immensely from the generous support of our **Global President Emeritus, Mr. Minoo R. Shroff**, who not only contributed personally but also played a key role in mobilising donations during his tenure. It is deeply unfortunate that such an extraordinary individual is no longer with us, especially when individuals of his calibre are rare and their presence so valuable.

An organisation like WZCC requires **selfless and devoted individuals** who are committed to serving the community through their experience and guidance, without expectation of monetary or personal gain. Such a spirit of volunteerism can bring about meaningful and lasting impact, ultimately contributing to the economic well-being of the community. In today's world, these fundamental values deserve renewed understanding and adoption.

Over the past six months, I have faced unexpected health challenges and have undergone two major surgeries. On medical advice, I have been advised to reduce stress and take adequate rest. Accordingly, after discussions with my family and well-wishers, I have decided to continue as **Chief Executive Officer until 15th January 2026**.

I am grateful to my seniors for their continued trust and support and for appointing me as **Honorary Advisor to WZCC** on all matters. As always, I shall continue to offer my best support to the organisation in this new capacity.

I take this opportunity to wish **WZCC continued success** in the years ahead and to thank all individuals and stakeholders for their unwavering support.

WISHING EVERYONE A VERY HEALTHY AND BRIGHT NEW YEAR 2026.

Mr. Aspi Antia
Chief Executive Officer

BENGALURU WZCC NEWSLETTER UPDATE – NOVEMBER 2025

News from the WZCC Bangalore Chapter

WZCC Bangalore Chapter – 2025 Overview

The **WZCC Bangalore Chapter** curated a series of engaging and impactful events throughout **2024–2025**, all closely aligned with the **mission and mandate of WZCC**. These initiatives showcased the outstanding work of our entrepreneurs, fostered a strong sense of professional community, provided expert mentoring and support to emerging businesses, and promoted the growth of foodpreneurs.

Our continued focus has been on **maximising value and benefits** for all entrepreneurs and members. The Chapter successfully continued its well-established formats, including:

- **The Expert Series Talks**
- **Social Media Marketing Series**
- **Connect Over Coffee**

Looking ahead, we are excited to **introduce AI Mentor Talks** as part of our programming. These sessions will enable members to better understand and engage with Artificial Intelligence, helping

entrepreneurs explore its applications in **business, marketing, and innovation**, while equipping them with **future-ready skills**.

One of the key challenges during the year was balancing demanding professional commitments while maintaining the Chapter's momentum. Despite this, the team consistently came together to ensure **quality engagement and meaningful opportunities** for professionals and mentors.

On behalf of the WZCC Bangalore Chapter
Dr. Sanaya Patell
Hon. Secretary

A Captivating Start to the Year **Dr. Rashna Writer Ryder's Lecture on "War, Justice, and** **Peace from the Zoroastrian Perspective"**

Date: March 2025

Attendance: Over 45 participants

The year commenced with an inspiring and thought-provoking event hosted at the **Lady Jenagir Kothari Memorial Hall, Bangalore**. The distinguished political scientist **Dr. Rashna Writer Ryder** delivered a compelling lecture titled "*War, Justice, and Peace from the Zoroastrian Perspective*."

Dr. Ryder offered a deep and nuanced exploration of an often-overlooked aspect of history, connecting ancient Zoroastrian wisdom with contemporary global issues. A highlight of the lecture was her discussion on the leadership of **Cyrus the Great**, emphasising his principles of fairness, cultural respect, religious tolerance, and rule of law—values that continue to resonate strongly today.

The lecture blended historical accuracy with modern relevance, leaving attendees with a renewed appreciation of Zoroastrian heritage and its enduring influence on ideas of justice and peace.

Following the session, lively conversations continued over refreshments, including **Kalingar sherbet, chutney sandwiches, and savoury samosas**, creating a warm and engaging networking atmosphere.

Special thanks were extended to the organising committee and contributors, including **Patisserie Nitash, Gallianoz Chocolates, Dilnawaz, Kaveh, and Meher**, whose efforts ensured a memorable event.

Encouraged by the overwhelmingly positive feedback, the Chapter is exploring the possibility of curating **mini-courses with Dr. Rashna Writer Ryder** across various areas of her expertise. Members were also invited to explore her highly recommended audiobook: "**The Story of the Zoroastrians – An Historical Perspective**."

About Dr. Rashna Writer Ryder

Dr. Rashna Writer Ryder is a distinguished political scientist, academic, and author with extensive experience in strategic risk, international relations, and Iranian history. She has held senior academic and advisory roles at institutions including **SOAS, London University**, and has contributed to international media such as **CNBC, Bloomberg, and Reuters**. Her notable works include *Contemporary Zoroastrians*, *The Reshaping of Iran*, and *The Story of the Zoroastrians*. She holds a doctorate from the **London School of Economics** and has received several prestigious awards and fellowships.

Webinars & Expert Series

In the latter half of 2025, the Chapter hosted a series of impactful **webinars and knowledge sessions** designed to equip members with future-ready skills.

Notably, the “**Demystifying AI**” series, led by **Cyrus Rupa and Keahn Divecha**, introduced Artificial Intelligence in a simple, accessible manner. These sessions enabled entrepreneurs to explore practical AI tools, automation, and smarter decision-making techniques.

Additionally, **Dr. Jehangir Cama** from Cambridge, UK, delivered an insightful Expert Series session combining science, innovation, and entrepreneurship. A key focus was on the **misuse of antibiotics and antimicrobial resistance**, offering critical awareness and practical guidance amid growing global health challenges.

Together, these initiatives strengthened our mission to keep the Bangalore Chapter **informed, innovative, and forward-thinking**.



Coffee Connects
“From Pitch to Perspective”
with International Cricket Umpire
Shahvir Tarapore

The Chapter was honoured to host **International Cricket Umpire Mr. Shahvir Keki Tarapore**, who shared engaging anecdotes from his international umpiring career. His session highlighted the discipline, composure, and resilience required to perform at the highest levels of sport—lessons equally relevant to professional and personal life.

The event opened with welcoming remarks from **Chapter Chair Mr. Cyrus Bharucha**, who reiterated WZCC’s mission of supporting entrepreneurship, strengthening professional networks, and empowering Zoroastrian talent.

Members enjoyed authentic **Parsi chai from Kashmira’s Kitchen**, followed by lively team-building games conducted by **Ms. Dilshad Jalnawalla** and **Ms. Shernaz Siganporia**. The occasion also marked the warm welcome of new members **Arrzaan Jila** and **Miron Mistry**.

A fun quiz on Shahvir Tarapore’s career added excitement, with winners receiving chocolates as prizes.

Mini Foodpreneur Bazaar

A vibrant **Mini Foodpreneur Bazaar** celebrated home-grown entrepreneurial talent, featuring stalls such as:

- **Sali Parsi Kitchen Bites**
- **Bawa Panti – Sandwiches & Russian Pattices**
- **Dilshad’s Delights – Vasanu**
- **Parsi Platter – Kid Gosht, Masalas & Pickles**
- **Kashmira’s Kitchen – Dhan Dar & Pulao**
- **Kinder Trust – Jams & Pickles**
- **AvestaAyurVAID – Bioactive Hydration Beverages**

The enthusiastic support from members and visitors made the bazaar a lively and successful celebration of community entrepreneurship.

With excellent participation and a rich blend of **learning, inspiration, networking, and enterprise**, these initiatives reaffirmed the mission of the **WZCC Bangalore Chapter**—to create meaningful spaces where professionals, entrepreneurs, and youth can **connect, grow, and thrive together**.



CHICAGO CHAPTER – ANNUAL REPORT 2025

EVENT HIGHLIGHTS Hamaspath Maedem Gahambar

Date: March 15, 2025

Attendance: 100 participants (*70 adults and 30 children*)

The **Hamaspath Maedem Gahambar** held in 2025 was a tremendous success. Attendance was enhanced by scheduling the event immediately after the **Religious Education class**, during which children participated in a special session titled “**Jashan Prayers with Understanding**”, focusing on **Afringaans and Afreens**.

Ms. Mani Rao led the **Monajat** and explained its meaning, followed by an engaging presentation on the **Persian tradition of celebrating Gahambar** and its emphasis on **community bonding and collective spirit**.

Following the prayers, entrepreneur **Ms. Parendi Birdie** shared her inspiring journey in developing **plant-forward food products**, receiving strong support from the community. The event concluded with a **two-course tasting menu** presented by **Chef Tom Lynch**, which was thoroughly enjoyed by all attendees.

WEBINARS & KNOWLEDGE SESSIONS Practical Applications of ChatGPT

Date: May 31, 2025

Er. Vispi Nevile Karkaria, Youth Director of **WZCC Chicago** and a **PhD student at Northwestern University**, conducted a highly informative webinar on “**Practical Applications of ChatGPT.**”

Participants from **India, the UK, Canada, and the United States** attended this beginner-friendly session, which demonstrated how **ChatGPT** can assist with everyday tasks such as **writing, studying, planning, and organisation**.

The session was widely appreciated for its **clear, hands-on approach** and relevant examples tailored for **students, professionals, educators, parents, and retirees**. Several attendees expressed interest in exploring the tool further and requested a **follow-up session**, reflecting the success and relevance of the programme. This initiative reinforced WZCC Chicago’s commitment to **digital empowerment and AI literacy** within the community.

FORTIFYING YOUR ACCOUNTS & FINANCES AGAINST FRAUD

Date: November 1, 2025

Ms. Roshni Kharoliwalla, Co-Chair of the **WZCC Chicago Chapter**, led an insightful webinar on “**Fortifying Your Accounts & Finances Against Fraud.**”

She highlighted that **USD 485.6 billion** was lost globally to scams in **2024**, underscoring the growing risks associated with **real-time payment platforms** such as **UPI, Zelle, and Venmo**. The session covered common fraud tactics, including **fake websites, impersonation, and emotional manipulation**.

Practical recommendations were shared, such as enabling **multi-factor authentication**, monitoring accounts regularly, and **promptly reporting suspicious activity**. The session concluded with a key takeaway that **individuals are the first line of defence against fraud**.

The webinar was expertly moderated by **Mr. Yazdi Tantra**, Chairman of **Zoroastrian Bank**, whose insights further enriched the discussion.

PLANS FOR 2026

The Chicago Chapter’s key initiatives planned for 2026 include:

- Further expansion of the **ZKitchen Initiative**
- Presentations focused on **entrepreneurship within the community**, alongside **professional development topics**
- Strengthening the **Hamaspath Maedem Gahambar Fund**, established last year through a generous anonymous donation. This endowment is intended to support the community and sustain the annual Gahambar celebration. A **Resource Committee** will be formed to help grow and preserve the fund for long-term sustainability.

ACKNOWLEDGEMENT

I would like to express my sincere gratitude to every member of the **Chicago Chapter Committee** for their unwavering dedication, hard work, and collaborative spirit throughout the year. Their commitment to the **mission and vision of WZCC** has been invaluable.

Ms. Mani Rao
Chair
WZCC – Chicago Chapter
World Zarathushti Chamber of Commerce

BUILDING THE SPIRIT OF ENTREPRENEURSHIP

Report Not Received

WORLD ZARATHUSHTI CHAMBER OF COMMERCE HOUSTON CHAPTER – ANNUAL REPORT 2025

The **WZCC – Houston Chapter** had a highly successful year in 2025, during which four informative and well-received events were conducted. Distinguished speakers were carefully selected for their expertise in topics relevant to our members' **professional, business, and personal lives**. Each event was well attended, and the Chapter received consistently positive feedback regarding the **value and practical insights** provided.

A summary of the events held during 2025 is outlined below.

EVENT HIGHLIGHTS HEALTH AND WELLNESS EVENT

Celebrating Our Young Medical Professionals

Speakers:

Dr. Kaizeen Mody – Family Medicine & Obstetrics

Dr. Malcolm Irani – Gastroenterology

Dr. Natalya Haveliwalla-Katrak – Physiotherapy

WZCC Houston hosted a highly educational and engaging **Health and Wellness** programme featuring three distinguished professionals from the medical and wellness fields. The session focused on **overall well-being**, with emphasis on **gut health, women's health, preventive care, and physical wellness**.

The speakers highlighted the importance of regular health screenings, preventive care at all stages of life, and the role of nutrition, stress, and lifestyle choices in digestive health. They also discussed

the significance of **movement, posture, and physical activity**, explaining how sedentary habits and repetitive strain can lead to musculoskeletal issues such as back pain, neck stiffness, and joint problems. The programme reinforced the idea that good health is achieved through a balance of **nutrition, exercise, mental wellness, and preventive care**.

STOCK MARKET OUTLOOK – UNDERSTANDING CURRENT MARKETS

Speaker: Mr. Tushar Yadava, Director – BlackRock

With the assistance of **Mr. Zarir Sethna** of the **Sethna Financial Group**, WZCC Houston was privileged to host **Mr. Tushar Yadava** of **BlackRock**, the world's largest asset management company with over **USD 11.6 trillion** in assets under management.

The session provided in-depth insights into **market volatility**, BlackRock's **short-term and long-term outlook**, the impact of **tariffs on the U.S. and global economies**, and key **dos and don'ts for investors**. The discussion also covered BlackRock's model portfolios and concluded with an extensive and interactive **Q&A session**.

ARTIFICIAL INTELLIGENCE (AI) READINESS AND BUSINESS GROWTH

Speakers: Ms. Tanaz Choudhury & Mr. Chesley Choudhury
Principals – TanChes Group of Companies

This informative session explored how **small businesses and individuals** can prepare for and benefit from **Artificial Intelligence**. The speakers shared their entrepreneurial journey, the Information Technology and Information Management services offered by their firm, and the organisational culture that contributed to their success.

They discussed how AI is transforming businesses and everyday life, presenting real-world examples of its positive impact while also highlighting potential risks and misuse. The session offered balanced, practical insights into **responsible and effective AI adoption**.

TRAVEL AND TOURISM – INDUSTRY INSIGHTS

Speakers: Mr. Ken Bhappu, Ms. Farida Divecha & Mr. Jamshed Irani

Drawing on decades of experience in the travel industry, the speakers provided valuable clarity on **retail, tourism, and corporate travel**. Topics included the evolution of the travel industry, airline pricing strategies, optimal booking times, and situations where travel agents offer advantages over self-booking.

The audience gained practical strategies to **reduce travel costs** and make informed travel decisions, making this session both informative and highly beneficial.

LOOKING AHEAD – 2026

In line with the **mission of WZCC**, the Houston Chapter plans to continue offering **informational and practical programmes** in 2026 that support members in their **professional growth, financial management, and personal enrichment**.

We extend our best wishes to the entire **WZCC family** for a **happy, healthy, and prosperous 2026**.

Best Regards,
WZCC – Houston Chapter Executive Committee

MISSION STATEMENT

“WZCC–Houston helps members succeed as entrepreneurs and professionals through career enhancement, better financial management, and enrichment of their personal lives.”

ANNUAL REPORT – DUBAI CHAPTER– 2025

Report Not Received

**WORLD ZARATHUSHTI CHAMBER OF COMMERCE
MUMBAI CHAPTER
REPORT OF MEETINGS HELD – 2025**

1ST REGULAR MEETING

Date: Saturday, 11th January 2025

Venue: Hotel West End, Mumbai

The first regular meeting of the WZCC Mumbai Chapter for the year 2025 was held on **Saturday, 11th January 2025**, at **Hotel West End, Mumbai**. The meeting marked the **formal installation of the new Chairperson, Mr. Daara B. Patel**, and his Committee, at the hands of **Captain Percy Master**, Global President, WZCC.

MUMBAI CHAPTER COMMITTEE – 2025

- **Mr. Daara B. Patel** – Chairperson
- **Mr. Burges Wania** – Honorary Secretary
- **Mr. Merzi Daruwalla** – Joint Honorary Secretary
- **Mr. Percy Kaikobad** – Honorary Treasurer
- **Ms. Veera Mundroina** – Joint Honorary Treasurer
- **Ms. Pilloo Aga** – Committee Member

At this meeting, **Mr. Rohan Oberoi** delivered the **Keynote Address** on “*Risk Mitigation*”, presenting a comprehensive and insightful session that underscored the importance of safety and a proactive approach to risk management in everyday life.

Attendance: Approximately **100 members**

The meeting concluded with **cocktails and dinner**.

2ND REGULAR MEETING – “NAVROZE NETWORKING NITE”

Date: Sunday, 16th March 2025

Venue: Albless Baug

The WZCC Mumbai Chapter organised “**Navroze Networking Nite**” on **Sunday, 16th March 2025**, at **Albless Baug**. The event was a fine blend of **Business, Religion, and Entertainment**.

The **Keynote Speaker, Ervad Dr. Ramiyar Karanjia**, spoke on “*Success in Business – A Zoroastrian Perspective*.” The live music performance by **Lyndon & Melanie**, a versatile duo band, enthralled the audience, followed by an excellent **Parsi dinner by Tanaz Godiwala**.

Attendance: Over **100 members**

The event was a **grand success**.

3RD REGULAR MEETING – PANEL DISCUSSION “STARTUP TO SCALE UP – STRATEGIES FOR GROWTH”

Date: Saturday, 2nd August 2025

Venue: Sunville Banquets, Worli, Mumbai

This meeting offered a rich blend of **Business, Finance, and Networking**.

The **Chief Guest and Sponsor, Mr. Kairus Dadachanji**, Chairman, **Dadachanji Group of Companies**, delivered an inspiring address, sharing his **journey of success spanning over three decades**.

This was followed by an engaging **Panel Discussion** on “*Startup to Scale Up – Strategies for Growth.*” The session was very well received by the audience.

PANELLISTS

- **Ms. Delna Avari** – Founder, Delna Avari & Consultants
- **Mr. Burzin Dubash** – COO, Ankur Capital
- **Mr. Arpit Jain** – Vice President, Avendus Capital Pvt. Ltd.

The discussion was **ably moderated by Ms. Havovi Patel**.

Attendance: Over 75 members

The meeting concluded with **cocktails and dinner** and was a **grand success**.

4TH REGULAR MEETING

Date: Friday, 31st October 2025

Venue: PVM Gymkhana, Mumbai

The **Chief Guest** for the evening was **Hon’ble Justice Farhan Dubash**, Judge, **Bombay High Court**.

The **Keynote Speaker, Advocate Vyapak Desai**, Vice President, **Arbitration Bar of India** and Co-Chair, **Mumbai Centre for International Arbitration Council**, spoke on “*Arbitration and Contracting.*”

The session was followed by an interactive **Question & Answer** segment coordinated by **Advocate Khusnuma Nagwaswalla**, which saw enthusiastic participation from members.

Justice Farhan Dubash delivered an insightful address, sharing his experiences as a lawyer and now as a Judge. He was subsequently **felicitated by the Mumbai Chapter Committee**.

Captain Percy Master, Global President, briefed the audience on the **Global Convention** scheduled to be held in Mumbai from 7th to 10th January 2026.

Attendance: Over 75 members

The meeting concluded with **cocktails and dinner** and was widely appreciated.

MEMBERSHIP GROWTH

The Mumbai Chapter is pleased to report that **over 25 new members** have joined since the new Committee assumed charge.

WORLD ZARATHUSHTI CHAMBER OF COMMERCE NEW YORK CHAPTER ANNUAL REPORT – 2025

Submitted by: Ms. Natalie Gandhi, Chair – New York Chapter
Date: 18th December 2025

OVERVIEW

The **WZCC New York Chapter (WZCC-NY)** experienced a **transformative year in 2025**, marked by strong participation in global events, innovative webinars, and community-building initiatives that fostered **Zoroastrian entrepreneurship, empowerment, and networking**.

With a clear focus on **youth involvement, women’s entrepreneurship, and ethical applications of Artificial Intelligence**, the Chapter hosted or contributed to **over a dozen events**, launched new digital platforms, and expanded its reach across **North America and beyond**. Key successes included high attendance at international conclaves, impactful webinars that inspired resilience and innovation, and the introduction of **casual networking happy hours** that strengthened local community ties.

These efforts not only enhanced community connections but also positioned **WZCC-NY as a leader in blending cultural heritage with modern business strategies**, resulting in new mentorship opportunities, donations to Zoroastrian causes, and a growing volunteer base.

KEY EVENTS AND HIGHLIGHTS

WZCC-NY’s programming encompassed **global collaborations, educational webinars, in-person gatherings, and forward-looking initiatives**, reflecting the Chapter’s commitment to entrepreneurship and community engagement.

FIRST HALF OF THE YEAR: GLOBAL ENGAGEMENT & INSPIRATIONWZCC TORONTO CONCLAVE

Dates: 29th April – 3rd May 2025
Theme: *“The Other Side of Business”*

Six New York Chapter members—**Darius Jamshidian, Natalie Gandhi, Jivahn Moradian, Edul Daver, Arzan Wadia, and Fali Shroff**—attended the Conclave. As a panellist, **Mr. Jivahn Moradian** reflected on the event’s role in forging new connections, uncovering family ties, and inspiring ambitious thinking. Standout presentations on innovation and cultural sensitivity

exemplified the Conclave’s focus on **mindset, wellness, and business**, motivating attendees to pursue community initiatives such as mentoring programmes.

“FROM RUNWAY TO REVENUE” WEBINAR

Period: May–June 2025

Hosted by the **WZCC Women Entrepreneurs (WE) Wing** and moderated by **Ms. Natalie Gandhi**, this global webinar featured **Ms. Matab Nalladaru**, the first Zoroastrian woman commercial pilot and founder of **Kitchen Secrets**, a Dubai-based preservative-free masala brand.

Ms. Nalladaru shared her inspiring journey of overcoming gender barriers, financial challenges, and pandemic-related delays to achieve a **94% score on her Airline Transport Pilot Licence exams**, while simultaneously building her entrepreneurial venture. The session highlighted WZCC’s resources, including **interest-free loans**, and reinforced themes of perseverance, purpose, and empowerment.

“USING AI TO CONNECT PEOPLE, NOT REPLACE THEM”

Date: 19th July 2025

Venue: Hunter College, New York

Held in partnership with **ZAGNY** and sponsored by **Dr. Shahriour Andaz**, this event attracted **over 70 in-person attendees**. Moderated by **Mr. Jivahn Moradian**, the session featured **Mr. Rohan Doctor**, former Goldman Sachs professional and founder of **Louisa AI**.

The discussion explored how AI can enhance human networks by mapping relationships for warm introductions, particularly in finance and consulting. Mr. Doctor described AI as a tool for “*systematising serendipity*” rather than replacing human connection. Outcomes included a live demonstration, ethical AI insights, and community givebacks—such as a **seed-stage equity stake donated to WZCC, USD 10,000 in referrals to Zoroastrian organisations, and internship opportunities** for Zoroastrian students in New York and Mumbai.

SECOND HALF OF THE YEAR: COMMUNITY BUILDING & WELL-BEING “NAVIGATING CONFLICT WITH AWARENESS” WEBINAR

Date: 21st September 2025

Organised by the **WZCC Women’s Wing** and moderated by **Ms. Nawaz Merchant** (NY Chapter member, ZAGNY Vice President, and acclaimed author), this session featured **Ms. Ferzin Patel**, psychotherapist and Certified Conscious Parenting Life Coach.

The webinar focused on transforming conflict into opportunities for growth through **self-awareness, emotional intelligence, and effective communication**. Its interactive format encouraged participants to apply these skills in both personal and professional contexts.

FIRST-EVER MANHATTAN HAPPY HOUR

Date: 7th November 2025

Venue: Hold Fast Kitchen & Spirits

This landmark informal gathering attracted **over 20 attendees**, including visitors from **North Carolina, California, and Singapore**. Professionals from law, finance, technology, medicine, and entrepreneurship connected in a relaxed environment, sparking discussions on careers, business ideas, and cultural topics. The success of this event led to plans for **regular monthly gatherings**.

SECOND MANHATTAN HAPPY HOUR

Date: 12th December 2025

Venue: Lily's Craft and Kitchen

This more intimate gathering drew **12 participants**, enabling deeper conversations. Attendees included a playwright reimagining the *Shahnameh*, an AI developer combating misinformation, and a Zoroastrian opera singer. The quality of interaction exceeded expectations, further establishing happy hours as a key networking initiative.

NEW INITIATIVES & OVERALL SUCCESSES

During 2025, WZCC-NY launched and proposed several initiatives to sustain momentum, including:

- A **YouTube Channel (@WZCC-NY)** featuring recorded sessions and past presentations
- A proposed **video interview series** highlighting member expertise
- A **one-to-one mentoring programme** connecting generations
- **Small-group community clusters** for local support

These efforts, led by committed volunteers, strengthened engagement and inspired youth participation.

High attendance at events, international participation, and strong partnerships with organisations such as **FEZANA, ZAGNY, and global WZCC wings** resulted in funding opportunities, internships, and increased donations—reinforcing the Chapter's commitment to **ethical innovation, resilience, and cultural pride**.

LOOKING AHEAD – 2026

As WZCC-NY enters 2026, plans include expanding **Manhattan happy hours**, rolling out **mentorship programmes**, and hosting additional events focused on **AI, entrepreneurship, and professional development**.

Members are encouraged to **volunteer, nominate speakers, and engage through the Chapter's digital platforms** as we continue to build a thriving and connected Zoroastrian business community.

ACKNOWLEDGEMENT

Thank you to all **members, sponsors, partners, and volunteers** for their dedication and support, which made 2025 a truly remarkable year for the WZCC New York Chapter.

WORLD ZARATHUSHTI CHAMBER OF COMMERCE PUNE CHAPTER ANNUAL REPORT – JANUARY 2025 TO DECEMBER 2025

The **WZCC Pune Chapter** commenced the year with a memorable and uplifting **Women Entrepreneurs (WE) Members' Night** on **15th March 2025**. The evening, meticulously curated by the **WE Wing**, brought together members to celebrate **networking, new beginnings, achievements, and inspiring journeys**.

The programme began with new members introducing themselves to the gathering, followed by a **Members' Spotlight**, where two distinguished women members shared their professional journeys, achievements, and contributions. Their engaging talks highlighted the **strength, diversity, and resilience** of the Pune Chapter community.

Captain Percy Master, Global President, WZCC, and **Mrs. Arin Master** travelled specially from Mumbai to grace the occasion. Captain Percy Master addressed the gathering, emphasising timeless values of **humanity, mentorship, and giving back to the community**. He also highlighted the importance of nurturing young talent and spoke about the **WZCC Mentoring and Internship Initiative**, encouraging the Pune Chapter to reach out to individuals and corporates in Pune to participate in this initiative.

The **Keynote Address** of the evening was delivered by **Ms. Sridevi Yadav**, an extraordinary individual who has overcome the challenges of being over **90% polio-affected since childhood**. Her inspiring story of resilience, hard work, and unwavering determination deeply moved the audience and reinforced the importance of perseverance and strong support systems on the path to success.

The Pune Chapter also felicitated **Ms. Behnaaz Nanavatti** on her elevation as **Global Youth Director**. The evening concluded with a heartfelt and light-hearted **Vote of Thanks** delivered by Ms. Behnaaz Nanavatti. The WE Members' Night was a resounding success, leaving members inspired and eager for many more such meaningful gatherings.

YOUTH EMPOWERMENT WORKSHOP – “EMPOWERING MINDS”

Keeping in mind the spirit of the “**Year of the Youth**”, the WZCC Pune Chapter organised a **full-day workshop** titled “**Empowering Minds**” on **29th June 2025**, for young Zoroastrians in the age group **16 to 37 years**.

The workshop comprised **five engaging sessions**, conducted by experts in their respective fields:

- **Importance of Communication** – *Ms. Persis Udachia*
- **Marketing and Branding** – *Ms. Dhun Patel*
- **Legal Career Path** – *Mr. Kaiyomard Irani*
- **Interactive Leadership Session** – *Ms. Maharukh Bharucha*, Past Chapter Chair

- **Financial Planning** – *Mr. Aflatoon Izedyar*, Chapter Treasurer

The workshop was conducted at **full capacity**, and the feedback received from participants was **extremely encouraging and positive**. In view of the overwhelming response, the Chapter plans to conduct a **follow-up workshop after six months**.

MEMBERS' NIGHT – OCTOBER 2025

The Pune Chapter organised another **Members' Night** on **3rd October 2025**, which saw an excellent turnout of **over 70 members and guests**. The event was graced by **Captain Percy Master**, Global President, WZCC, and **Mrs. Erin Master**. Also present were **Ms. Behroze Daruwalla**, Global Secretary, WZCC, and **Mr. Dara Patel**, Chair – WZCC Mumbai Chapter, along with **Ms. Havovi Patel**.

The evening was efficiently anchored by **Ms. Behnaaz Nanavatti**, International Youth Director, WZCC, and offered a warm blend of **networking and camaraderie**.

Mr. Farrokh Bhatena, Chair – Pune Chapter, opened the evening with a welcome address and a recap of WZCC's goals and activities. This was followed by **Mr. Viraf Deboo**, who addressed the audience about the upcoming **WZCC Global Convention in January 2026** and encouraged members to register. Mr. Deboo also took the opportunity to felicitate **Mr. Dara Patel**.

Captain Percy Master then addressed the gathering, reiterating the invitation to the Global Convention and sharing details of the programme scheduled over the three days, including information on the official registration platform.

KEYNOTE SESSION – SPOTLIGHT ON THE PUNDOLE FAMILY

The highlight of the evening was the **spotlight on the Pundole family**—**Mr. Cawas Pundole, Mr. Hormuz Pundole, Ms. Aviva Pundole, and Mr. Nozer Pundole**—who were the keynote speakers.

They shared their family's business journey with warmth and candour, reflecting on the values that shaped their success. They spoke about the strategic steps taken to transform their business from a **small start-up venture into an organised corporate model**, blending experience with innovation.

This was followed by a lively **Question & Answer session**, where members showed keen interest in understanding their journey and future plans. The session was widely appreciated by members and guests alike.

YOUTH ENGAGEMENT & MEDIA COVERAGE

In addition to the above, **Ms. Behnaaz Nanavatti**, Youth Representative, conducted **two "Chai with WZCC"** sessions for the youth of Pune, along with other youth-centric initiatives. These activities will be covered separately in the **Pune Chapter Youth Report**.

All events organised by the Pune Chapter received **excellent press coverage**, for which the Chapter remains sincerely grateful.

Pune

10th November 2025

**WORLD ZARATHUSHTI CHAMBER OF COMMERCE
SOUTH CALIFORNIA (CALIFORNIA CHAPTER)
ANNUAL REPORT – 2025**

OVERVIEW

WZCC California is proud to share the progress of its **inaugural year** as a formally established chapter of the **World Zarathushti Chamber of Commerce**. Since launch, the Chapter has built strong momentum across the state, developed a **multi-regional leadership structure**, launched **public-facing programmes**, and initiated **statewide membership growth**.

Encouraging interest has been expressed from **all major Zoroastrian population centres in California**, underscoring the relevance and need for a unified platform to support entrepreneurship, professional development, and community collaboration.

CHAPTER OBJECTIVES

WZCC California operates around the following **five core goals**:

1. **Supporting the growth and development of Zoroastrian-owned businesses**
 2. **Creating meaningful networking opportunities**
 3. **Building mentorship and peer support systems**
 4. **Expanding professional development opportunities**
 5. **Elevating Zoroastrian businesses** through visibility and spotlight initiatives
-

KEY ACTIVITIES – 2025

- **ZYNA Southern California Retreat – Presentation**
Introduced WZCC California to ZYNA members, engaging youth and young professionals in entrepreneurship and Chamber involvement.
- **Business Tax Filing – Social Media Campaign**
Delivered timely guidance on tax compliance and filing requirements to California-based business owners through digital platforms.
- **Educational Webinar – “Preparing a Competitive College Application”**
Hosted by WZCC California, this webinar focused on **personal branding** and **competitive application strategies** for students and parents.
- **Digital Infrastructure & Membership Growth**
Launched official **WZCC California social media platforms** and established a **statewide membership intake system** to support recruitment, communication, and engagement.

PLANNED PROGRAMMING & OUTLOOK – 2026

WZCC California is well positioned for growth and expansion in 2026 through the following initiatives:

- Monthly **regional networking events**
- **Business workshops and industry-focused seminars**
- A structured **mentorship programme**
- A **statewide annual business conference**
- **Professional development courses**
- **Community service and economic empowerment initiatives**

CLOSING

The strong foundation established in 2025 reflects the commitment of the Chapter to building a **vibrant, connected, and forward-looking Zoroastrian business community** across California. We look forward to continued growth and deeper engagement in the years ahead.

Sincerely,

Mr. Parshan Khosravi
President – WZCC California

ANNUAL REPORT – SYDNEY CHAPTER – 2025

Report Not Received

ANNUAL REPORT – TEHRAN -2025

Report Not Received

ANNUAL REPORT – TORONTO – 2025

Report Not Received

ANNUAL REPORT – VANCOUVER - 2025

Report Not Received

**WORLD ZARATHUSHTI CHAMBER OF COMMERCE
UNITED KINGDOM CHAPTER
ANNUAL REPORT HIGHLIGHTS – 2025**

The year 2025 was marked by significant achievements, impactful engagements, and meaningful initiatives by the **WZCC United Kingdom Chapter**, reflecting its continued commitment to **professional development, youth engagement, and community building**.

The **King’s New Year’s Honours List** recognised **WZCC Member Ms. Jasmine Dotiwala**, who was awarded an **Officer of the Order of the British Empire (OBE)** for her outstanding services to **Broadcasting, Music, and Equality, Diversity, and Inclusion**. This prestigious honour was a moment of pride for the entire WZCC community.

In **February 2025**, **Ms. Shernaz Engineer**, Chair – UK Chapter, was spotlighted by WZCC. She shared her inspiring journey of **building a professional network from Jamshed Bagh (Karachi) to London**, highlighting the importance of creating value in **business, charity, and life**.

To commemorate **International Women’s Day**, **Ms. Jasmine Dotiwala** was featured by the **WZCC Women’s Wing**, where she engaged in a lively and insightful discussion. She offered valuable guidance to youth members on **building a career in the media industry**, which was very well received.

In **May 2025**, a **Youth Panel Discussion** was organised by **Mr. Zar Amroliya**, bringing together **Zoroastrian leaders from the finance sector**. The panel provided invaluable insights into careers in **banking, corporate finance, private equity, and global markets**, offering practical guidance and inspiration to aspiring professionals.

During **July 2025**, youth members were invited to participate in a session on **Careers in Human Resources** at the **City of London Corporation**, providing exposure to career pathways within public and private sector organisations.

July also marked the appointment of **Professor Zubin Sethna**, UK WZCC Committee Member, as an **Advisor to the UK All-Party Parliamentary Group on Entrepreneurship**, reflecting WZCC’s growing influence in national business and policy discussions.

In **September 2025**, the UK Chapter inaugurated the “**Last Wednesday of the Month**” networking initiative—a monthly drinks and meet-up designed to encourage informal interaction between **WZCC Members and Youth**. This initiative has proven highly successful, with **up to 30 participants** attending each session. Several young members have since found **mentors and received career guidance** through these gatherings.

Looking ahead, the Chapter plans to host **speakers on a range of business-related topics** in the coming year.

Throughout 2025, the **Chair and Committee** actively supported young people and WZCC Members by facilitating **introductions to employers**, sharing professional contacts, and forwarding **curriculum vitae** to appropriate organisations and individuals.

Ms. Shernaz Engineer
Chair – WZCC United Kingdom Chapter

GLOBAL COMMITTEE: YOUTH REPORT 2025

Chair: Ms. Behnaz Mabrin Nanavatti

Composition: 5 Global Members

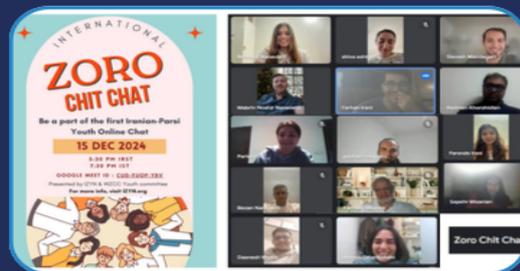
Mode of Operation: Online via Zoom / Google Meet

The Global Committee brings together members from across the world to foster collaboration, dialogue, and meaningful engagement within the global youth community. Through consistent virtual meetings, the committee works to create impactful programs that connect youth across borders.

GLIMPSE OF TWO ACTIVITIES

Parsi–Irani Chit Chat

An informal and engaging discussion series connecting youth from Iran and India. These conversations encouraged cultural exchange, strengthened shared heritage, and built lasting cross-border relationships.



Global Youth Webinars

A series of interactive webinars were conducted with youth participation from the United Kingdom, Canada, Australia, the United States, and India.

These sessions created a global platform for learning, dialogue, and shared experiences among young members of the community.

FUTURE PLANS

★ **Conversations with Community Changemakers:** A planned series featuring individuals who have made a significant impact in the community through their professional journeys.

★ **Strengthening Global Youth Engagement:** Deeper collaboration with international youth organizations.

★ **Professional Growth & Mentorship:** Career guidance and leadership discussions

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ABOUT OUR
INITIATIVES:



SECTION 4

WORLD ZARATHUSHTI CHAMBER OF COMMERCE WOMEN ENTREPRENEURS (WE) WING ANNUAL REPORT – 2025

INTRODUCTION

The **World Zarathushti Chamber of Commerce (WZCC)** launched the **Women Entrepreneurs (WE) Wing** in **2012** with the objective of empowering women to capitalise on their inherent capabilities, realise their true potential, and fulfil their aspirations of starting and scaling businesses and professional careers.

WE provides a strong platform for networking among successful women entrepreneurs and professionals, guided by the belief that **“Only Women Can Best Help Women to Succeed.”**

Aligned with **WZCC Strategic Planning – Thrust 3: Women Empowerment**, the strategy for **2025** focused on:

Empowering women through training, counselling, and networking to transform hobbies into economic value through entrepreneurship.

While WE members continued to actively participate in their respective Chapter activities, the WE Wing undertook the responsibility of hosting **5–6 Global Webinars annually**, enabling women across geographies to **learn, connect, and network globally**. These webinars recorded an **average participation of 45 attendees** from **India, UAE (Dubai), the UK, USA, and Canada**.

WE GLOBAL WEBINARS – 2025

GLOBAL WEBINAR #1

Date: Saturday, 8th March 2025 (International Women’s Day)
Topic: *Accelerating Action Professionally – An Insider’s Top Hacks*
Speaker: Ms. Jasmine Dotiwala, OBE

This special International Women’s Day webinar featured **Ms. Jasmine Dotiwala, OBE**, in conversation with **Ms. Shernaz Engineer**, Director – WZCC UK.

Jasmine spoke about how being a woman from a small and underrepresented community became her **unique strength—her “Midas Touch.”** Born in the UK to parents from East Africa and India, and raised in the multicultural neighbourhood of Southall, Jasmine credited her upbringing for teaching her invaluable life skills beyond formal education. Her mother instilled in her the importance of **Zoroastrian values, ethics, and community** as the core of her well-being.

Her distinguished career spans **Planet 24, The Word, MTV, BBC, and Netflix**. Her achievements include:

- **Mary Lou Carrington Award (2023)** – Businesswoman with commitment to education
- **Asian Women of Achievement Award (2024)** – Media

- **OBE (2025)** – King’s New Year Honours List for services to broadcasting, music, and equality, diversity & inclusion

Jasmine emphasised the importance of aligning personality with organisational culture, building a **personal brand**, and excelling in **soft skills** such as reliability, curiosity, courage, and self-awareness. She described her mentors as her “**Board of Directors**” and highlighted the importance of navigating diverse communities and building one’s **cultural tribe**.

The **Q&A session** was expertly moderated by **Ms. Natalie Gandhi**, Chair – WZCC New York, followed by a **Vote of Thanks** by **Ms. Zarin Patel** (WZCC UK).

Participation: 45 attendees from India, UK, UAE, Canada, and USA.

GLOBAL WEBINAR #2

Date: Saturday, 17th May 2025 (Mother’s Day)

Topic: *From Runway to Revenue*

Speaker: **Ms. Mahtab Nalladaru**, Zoroastrian Commercial Pilot & Entrepreneur – *Kitchen Secrets*

Moderated by **Ms. Natalie R. Gandhi, PhD**, this webinar showcased the inspiring journey of **Ms. Mahtab Nalladaru**, the **first Zoroastrian woman commercial airline pilot**.

Mahtab traced her path from **cabin crew with Indigo Airlines** to becoming a pilot through **Etihad Airways** and **Air Arabia’s Cadet Pilot Programme**. Despite financial constraints, long waitlists, and COVID-related delays that extended her training to nearly **five years**, she excelled with a **94% score in her ATPL examinations** and is nearing qualification as a **First Officer on the Airbus A320**.

Parallel to aviation, Mahtab co-founded **Kitchen Secrets**, a premium brand offering **preservative-free Indian masalas**, sourcing ingredients such as turmeric and hing directly from farms in Maharashtra. Operating in **Dubai and Abu Dhabi**, the business thrives on quality, word-of-mouth marketing, and community support.

She highlighted:

- Overcoming gender stereotypes in aviation
- Balancing two demanding careers
- The importance of family support, mentorship, and resilience
- WZCC-ME’s role in networking and exhibitions
- The value of WZCC’s **interest-free loan support**

Her mantra—“*Take a day off if you’re low, but get back up and keep going*”—deeply resonated with participants. The interactive Q&A reflected strong engagement and admiration from the global audience.

GLOBAL WEBINAR #3

Date: Sunday, 21st September 2025

Topic: *Navigating Conflict Awareness*

Speaker: **Ms. Ferzin Patel, MA, CCLPC**

Ms. Ferzin Patel, a seasoned psychotherapist and Certified Conscious Life Coach with over **25 years of experience**, delivered a powerful session on transforming conflict into connection.

Introduced by **Ms. Mahrukh Motafram**, Ferzin presented the **four-step Conscious Expression Framework**:

1. Observe
2. Express
3. Identify
4. Request

She guided participants through conscious vs. reactive patterns, the **Pause Technique**, and leadership through mindfulness.

Participation: 45 attendees from India, UK, USA, and Canada.

The Q&A was moderated by **Ms. Nawaz Merchant**, WZCC-NY.

GLOBAL WEBINAR #4

Date: Saturday, 11th October 2025

Topic: *Making Strategic Thinking Your SUPER POWER*

Speaker: **Ms. Shilpa Ajwani**, Founder & CEO – UNOmantra

Ms. Ajwani defined strategic thinking as the ability to think **conceptually, imaginatively, systematically, and opportunistically**. She introduced the **CISO Framework**:

- **C** – Conceptual (Big Picture Thinking)
- **I** – Imaginative (Creative Scenarios)
- **S** – Systematic (Analytical & Structured)
- **O** – Opportunistic (Agile & Flexible)

She illustrated traits of strategic thinkers through examples such as **Warren Buffett, Indra Nooyi, and Mahatma Gandhi**, and offered actionable steps to implement strategic thinking.

Special thanks were extended to **Ms. Havovi Patel** for introducing the speaker.

GLOBAL WEBINAR #5

Date: Saturday, 15th November 2025

Topic: *Power of Influence – The Wheel of Life*

Speaker: **Ms. Roma Balwani**

Ms. Roma Balwani spoke on influence as a leadership skill distinct from power, emphasising trust, empathy, expertise, and relationship-building. She explained the **Wheel of Life** and the **Three Circles of Influence**:

- Circle of Control
- Circle of Influence
- Circle of Concern

Introduced by **Ms. Yasmin Medhora** (WZCC Houston), the session highlighted lifelong learning, positivity, relationship nurturing, and giving back to society. The Q&A was moderated by **Ms. Khursheed Dastoor**.

ZASHA RETREAT – JULY 2025

A landmark **ZASHA Retreat** was held from **9th–16th July 2025** at **The Asha Center**, sponsored by **Ms. Zerbanoo Gifford**.

Participants included **Behroze Daruwalla, Mani Rao, Dolly Dastoor, and Katayun Kapadia**, along with women leaders from **Canada, USA, India, Pakistan, UK, and New Zealand**.

The retreat focused on **service, resilience, intergenerational leadership, and purpose-driven action**.

ACKNOWLEDGEMENTS & WAY FORWARD

The WE Wing expresses sincere gratitude to **Captain Percy Master**, Global President – WZCC, for providing access to resources at his personal offices to manage global webinar logistics.

Looking ahead to **2026**, the WE Wing looks forward to continued support from **WZCC Chapter Chairs** to plan, organise, and conduct WE events within their respective communities.

Ms. Katayun Kapadia

Global Chair – WZCC Women Entrepreneurs (WE) Wing

MINOO SHROFF MEMORIAL FUND (BUSINESS ADVISORY COMMITTEE) ANNUAL REPORT – 2025

The **Business Advisory Committee (BAC)** has extended financial support to **twenty (20) young and promising Entrepreneurs / Professionals** during the year under review. Of these, **seven beneficiaries have fully repaid** the financial assistance, while the remaining **thirteen are repaying on a monthly basis**, strictly in accordance with BAC policy.

Notably, **there has been no default in repayment to date**.

The **total funds disbursed** to these twenty Entrepreneurs / Professionals amount to **₹35 million (₹3.5 crores)**.

Our **Ex-Global President, Late Mr. Minoo Shroff**, along with his two daughters, generously donated **₹60.00 lakh** towards funding Entrepreneurs and Professionals. In his memory, this initiative has been named the **“Minoo Shroff Memorial Fund.”**

The feedback received from beneficiaries has been extremely encouraging. Several recipients have conveyed that they have benefitted significantly not only from the financial assistance but also from

the mentoring, guidance, and the book “*Learning to Succeed*” provided by the **Core Committee of the Business Advisory Committee**.

At present, **two new applications** for financial assistance are under consideration:

- A professional in **Exercise Science**, specialising in mentoring high-performance athletes
- An entrepreneur seeking to expand a **paragliding business for tourists in Panchgani, Maharashtra**

Efforts are ongoing to **identify and encourage more eligible applicants** who can benefit from this initiative.

The Committee takes this opportunity to express its **sincere gratitude to all members of the Business Advisory Committee** for their dedication and efforts in making this programme a **true “life changer”** for its beneficiaries.

Mr. Pheroze Kharas

Special Advisor

Business Advisory Committee

Mr. Adi Siganporia

Director

International Board

WZCC HONORARY MEMBERS

Sr. No.	Name	Country / Region	Status
1	Nadir Godrej	India	
2	Alayar Dabastani	U.S.A.	
3	Minoos Shroff	India	Deceased
4	Fali Nariman	India	Deceased
5	Pallonji Mistry	India	Deceased
6	Lord Karan Billimoria	U.K.	
7	Byram Avari	Karachi	
8	Sam Balsara	India	
9	Dr. Jamshed J. Irani	India	Deceased
10	Nusli Wadia	India	
11	Jal Shroff	Hong Kong	
12	Dinyar (Dinny) Devitre	U.S.A.	
13	Berjis Desai	India	
14	Zerbanoo Gifford	U.K.	
15	Ronnie Irani	U.S.A.	

**WZCC GLOBAL OUTSTANDING AWARD WINNERS
(FROM 2011 ONWARDS)**

Year	Category	Awardee	Country / Location
2011	Outstanding Zarathushti Entrepreneur	Khurshed Daruwalla	India
2011	Outstanding Zarathushti Professional	Farrokh Khambata	India
2011	Outstanding Young Zarathushti Entrepreneur / Professional	Dr. Shazneen Limzerwalla	India
2012	Outstanding Zarathushti Entrepreneur	Ms. Homai Engineer / Capt. Percy Master	India
2012	Outstanding Zarathushti Professional	Bomi Bhote	India
2012	Outstanding Young Zarathushti Entrepreneur / Professional	Dr. Zuleika Homavazir	India
2013	Outstanding Zarathushti Entrepreneur	No Award Given	
2013	Outstanding Zarathushti Professional	Dr. Behruz Sethna	USA
2013	Outstanding Young Zarathushti Entrepreneur / Professional	Kobad Bhavnagri	Australia
2014	Outstanding Zarathushti Entrepreneur	Edul Daver	USA
2014	Outstanding Zarathushti Professional	Ms. Shirrin Kumaana-Wadia	USA
2014	Outstanding Young Zarathushti Entrepreneur / Professional	Prof. Ms. Nina Godiwalla	USA
2015	Outstanding Zarathushti Entrepreneur	Dr. Zarir Hector Sholapurwalla	India
2015	Outstanding Zarathushti Professional	Ms. Jasmin Sohrabji	India
2015	Outstanding Young	Dr. Urvakhsh M.	India

	Zarathushti Entrepreneur / Professional	Mehta	
2016	Outstanding Zarathushti Entrepreneur	Ms. Delna Bhesania	USA
2016	Outstanding Zarathushti Professional	Dr. Arnavaz Havewalla (Joint Awardee – Deceased 9 May 2019) / Mr. Arzan Khambata	India / USA
2016	Outstanding Young Zarathushti Entrepreneur / Professional	Hanoz Tarapore	India
2017	Outstanding Zarathushti Entrepreneur	Feroze Bhandara	USA
2017	Outstanding Zarathushti Professional	Dr. Ferzaan Engineer	India
2017	Outstanding Young Zarathushti Entrepreneur / Professional	Zerick Dastur	India
2018	Outstanding Zarathushti Entrepreneur	Dr. Jennifer N. Avari Silva	USA
2018	Outstanding Zarathushti Professional	Ms. Spenta Captain Kandawalla	USA
2018	Outstanding Young Zarathushti Entrepreneur / Professional	Ms. Perzen Rushad Patel	India
2018	Outstanding Zarathushti Social Entrepreneur	Ms. Roshan Bharucha	Pakistan
2019	Outstanding Zarathushti Entrepreneur	Mr. Farrokh Nariman Cooper	India
2019	Outstanding Zarathushti Professional	Mr. Cyrus Farokh Hirjibehedin	USA
2019	Outstanding Young Zarathushti Entrepreneur / Professional	Ms. Pervin Rusi Taleyarkhan	USA
2019	Outstanding Zarathushti Social Entrepreneur	Ms. Mira Mehta	USA
2020	Outstanding	Dr. Rustom Kanga	Australia

2020	Zarathushti Entrepreneur Outstanding Zarathushti Professional	Dr. Zarathustra J. Amroliya	UK
2020	Outstanding Young Zarathushti Entrepreneur / Professional	Mr. Rahul Bansal	USA
2020	Outstanding Zarathushti Social Entrepreneur	Dr. Yasmin J. Ghadiya	USA
2021	Outstanding Zarathushti Entrepreneur	Mr. Piruz Khambatta	India
2021	Outstanding Zarathushti Professional	Dr. Farrokh Mistree	USA
2021	Outstanding Young Zarathushti Entrepreneur / Professional	Mr. Urvaksha Tavadia	India
2021	Outstanding Zarathushti Social Entrepreneur	Dr. Armene Modi	India
2022	Outstanding Zarathushti Entrepreneur	Sir Ron Khalifa	UK
2022	Outstanding Zarathushti Professional	Mr. Rohinton Surty	Bahrain
2022	Outstanding Young Zarathushti Entrepreneur	No Nominations Received	
2022	Outstanding Young Zarathushti Professional	Mr. Bahrom Firozgary	USA
2022	Outstanding Zarathushti Social Entrepreneur	Ms. Shernaz Cama	India
2023	Outstanding Zarathushti Entrepreneur	Cyrus Rivetna	Chicago, USA
2023	Outstanding Zarathushti Professional	Tehmasp Printer	Mumbai, India
2023	Outstanding Young Zarathushti Entrepreneur	No Nominations Received	
2023	Outstanding Young Zarathushti Professional	Jehan Daruvala	Mumbai, India
2023	Outstanding	Dr. Rashneh	Mumbai, India

	Zarathushti Social Entrepreneur	Pardiwala	
2024	Outstanding Zarathushti Entrepreneur	Cyrus Katgara	India
2024	Outstanding Zarathushti Professional	Hafeez Contractor	India
2024	Outstanding Young Zarathushti Entrepreneur	Varun Balsara	UK
2024	Outstanding Young Zarathushti Professional	Diana Pundole	India
2024	Outstanding Zarathushti Social Entrepreneur	Rusi Bhumgara	India

ACTIVITIES OF WZCC

- Chapters across the world organize events covering **Trade, Business, Commerce, Industry, Entrepreneurship, and Professionalism.**
- **Entrepreneur Development Programs.**
- **Training Programs** for Entrepreneurs and Professionals.
- **Business Plan mentoring and guidance.**
- **Annual Regional Meetings.**
- **Annual Global Meetings** held in India and overseas.
- **Honouring Outstanding Entrepreneurs and Professionals** through Annual Awards.
- **“WE” – Women Entrepreneurs Wing:** Organising programs addressing the specific needs of women entrepreneurs.
- **“Youth Wing”:** Organising youth-focused professional and entrepreneurial events.
- **Business Advisory Committee (BAC)** initiatives.
- **Financial support** extended to promising Small and Medium Enterprises (SMEs) and Professionals for **start-ups and business growth.**
- **Zoroastrian Faculty Network**, with a focus on students pursuing higher education abroad.
- **Networking events** to promote mutual business and professional growth.
- **Talks and lectures** by eminent personalities and leaders from renowned organizations such as **Tata, Godrej, Citibank, Standard Chartered Bank**, former **Sheriff of Mumbai, Lord Karan Billimoria, Lord Meghnad Desai**, and senior consulate officials from various countries.
- **Leadership and discipline talks** by former senior Defence officials of India.
- **Health-focused events** conducted by eminent medical and wellness professionals.
- **Speeches and interactions** with Social Entrepreneurs.
- Publication of a **Quarterly Newsletter.**
- Publication of books on **Management and Entrepreneurship.**
- Organising the **“Zoroastrian Tiger’s Den”** event for promising young entrepreneurs.
- Active membership of **IMC Chamber of Commerce and Industry.**
- **Memorandums of Understanding (MOUs)** with **Goa Chamber of Commerce and Industry** and **BCIBN.**
- **Field visits** to provide practical industry exposure and insights.
- **“Coffee with WZCC”** – an effective and informal communication platform, especially popular among youth.
- **E-Blasts** to connect members globally and disseminate information efficiently.

VENUE OF GLOBAL ANNUAL GENERAL MEETINGS OF WZCC

Year	Venue (City – Country)	Date Held
2002	Chicago – USA	04 July 2002
2003	Toronto – Canada	22 November 2003
2004	San Jose, California – USA	29–31 December 2004
2005	London – United Kingdom	29 June 2005
2006	Mumbai – India	06 January 2007
2007	Pune – India	11–13 January 2008
2008	Houston – USA	20–31 December 2008
2009	Dubai – UAE	29 December 2009
2010	Tehran – Iran	30 April 2011
2011	Mumbai – India	07–08 January 2012
2012	Singapore	03–05 January 2013
2013	Mumbai – India	26 December 2013
2014	Dubai – UAE	18 December 2014
2015	Goa – India	18–20 December 2015
2016	Hong Kong	16–18 December 2016
2017	Bangalore – India	14–16 December 2017
2018	Orlando – USA	01–05 May 2019
2019	Lonavala – Mumbai, India	03–05 January 2020
2020	London – UK (Virtual via Zoom)	23 January 2021
2021	Pune – India (Virtual via Zoom)	08 January 2022
2022	India (Virtual via Zoom)	15 January 2023
2023	Pune – India (Physical + Zoom)	05 January 2024
2024	India (Virtual via Zoom)	18 January 2025
2025	India (Physical + Zoom)	08 January 2026