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EMPOWER THE WOMEN DEVELOP THE NATION!

By Zain Ali

According to the press release of the Pakistan Bureau of Statistics, the number of women in the country stand at 101,314,780 which is 48.76% of the total population of Pakistan. Their participation in the economy would stimulate wider benefits as women all around the globe are strolling on the way of financial opportunity. They are making steps and stirring forward promptly and evolving well in the global world where they have understood well the concept of equality and women empowerment. Societies with greater gender equality not only offer better socioeconomic opportunities for women, but also tend to grow faster and more equitably.

On the other hand, women in Pakistan are deprived and struggling with financial challenges. Almost half of the population of the country is not in the race so how can we make progress as a nation? Its time to change the perception and we should create ways to make a big difference in the lives of daughters, sisters, and mothers all across Pakistan.

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THE MOTHER OF ALL MUSLIMS

KHADIJA BINT KHUWAYLID (R.A) WAS A PROMINENT ENTREPRENEUR!

By Shoaib Hassan

Khadijah (R.A) was a successful and esteemed business woman. She inherited her father's skills in a time in history where society was male-dominated and inappropriate. After her father's death, she took over his business which was the toughest time for her to take the responsibility and traded goods to Syria and Yemen. Her business was larger than all of the Quraysh trades combined and the most acclaimed with a reputation of fair trading and high quality products.

Living in the 21st century, still, a thought wins about a choked environment for women and associating her role with the private segment and engagement towards earning livelihood. This circumstance marks the importance of the current research. Besides, in religion Islam, women are commended as a self-governing legal entity, which has the right to organize and run a business. Khadija (R.A) is the prime example of that society and Prophet Muhammad's help stretched out to Khadija (R.A) even before prophethood. Her understanding and acumen alongside business limit, made her prominent among the most far-reaching administrations among the Quraish. Her approach was to employ honest, hardworking and fair brokers to bargain

on her behalf. There was no network of distribution and correspondence as there is today, in this manner she provided opportunities that went far and wide for her benefit and society overall.

Entrepreneurship has always been an emerging trend in the world at large and trade and commerce have always been a part of Islam. Khadija's (R.A) having a keen eye and intuitive mind, her business was even extended to eastern part of the world, hence the import and exports of goods took place frequently.

The blend of incredible abilities in the life of Khadijah (R.A) are recorded beneath; strategic and quality choice, administration and relational aptitudes. She chose Prophet Muhammad, (PBUH) who was known to be a truthful trader of outstanding character. He conducted business in Syria with such prudence and sense of duty that he returned from the trade expedition with an amount of profit larger than usual. Khadijah (R.A) was so deeply impressed by the intelligence and integrity of Muhammad (PBUH) that she decided to marry him.



Khadijah (R.A) experienced childhood in a degenerate society but she never adopted any bad practice throughout her life. With respect to this, she was then named Tahirah (pure). She made her own way and was additionally known to be one of the first to convert to Islam however confronted a lot challenges with respect to her confidence and accommodation to Allah. In spite of the considerable number of negatives she got and made a point to mirror her confidence in her innovative undertaking. Khadijah (R.A) utilized this to ensure that her business winds up fruitful. She additionally supported Prophet Muhammad (PBUH) in all business matters and transactions undertaken by him. When she got married to Prphet Muhammad (PBUH), she outsourced all her business activities to him and never dealt with any person afterwards.

She (R.A) only believed that the life of a business

person is loaded up with difficulties, however it is critical to realize that for each arrangement that turns out badly and for each test. So make sure to stay undaunted, keep up solid confidence and be brave simply like Khadijah (R.A).

Islam has set examples from the history that women are entitled to freedom of expression and decision dependent on the regard of her individual identity. Studies have also found that when women are empowered to participate in business life, entire economies are strengthened. It is a known fact that many of the most successful and world's largest enterprises are owned and run by women today. Lets be inspired by the righteous wife of Prophet Muhammad (PBUH) and encourage women to start and grow their businesses.

SHOAIB HASSAN IS VIP CONTRIBUTOR OF STARTUP INSIDER MAGAZINE.

MANAGING YOUR FAMILY BUSINESS

Carrying forward the legacy of a family business is not easy!

Exclusive Interview By Hira Gul



> 'Care' is the core spirit, which has made Shield a recognized household name in Pakistan. This approach has been the cardinal element of every managerial decision incorporated, at every step of the way, directed towards the ultimate goal of 'Customer Care'.

Tell us about your journey from a family business to entrepreneurship?

When my father ventured into the family business back in 1971, nobody ever thought about the amount of success it would gather. Our family business provided us with the perfect springboard to experience the thrills of entrepreneurship.

Today being at the helm of two successful companies, Pharmevo Private limited (pharmaceutical) & Shield Corporation (FMCG) describes an unusual story & highlights all sorts of lessons

that are fundamental to achieving our dream.

Being from a business oriented community, it all began from my early childhood. I already had the ingredients for a businessman which was further shaped & fueled by all those family discussions which I used to hear. I also used to assist my father right after school.

But my father kept me away from actively taking part in the affairs unless I completed my MBA & CPA (equivalent to CA in Pakistan) from USA, as he believed that only a strong academic

background can provide the immunity against turbulent economic conditions. After I completed my studies I came back & joined my family business in 1995.

As rosy as it appears, inheriting an established business & moving it forward is a real test of your character & intelligence. 22 families who used to own the entire wealth of Pakistan could not stand the test of time & most of them perished.

My family was obsessed with the idea of coming into pharmaceutical industry. We were into trading but we never manufactured anything. Though we didn't know anything about pharma business but our passion outshone the perils of uncharted waters.

Shield Corporation was already in existence but the previous owners saw it as a liability, so they decided to discontinue it. We took over and expanded it. What started as a 200 million rupee buy is now worth over a billion rupee! *Allhumdolilah*, we are among top 30 pharmaceutical companies of Pakistan. 600-700 people are working directly and indirectly for Shield and 1400 for PharmEvo. We export our products to Sri Lanka, Cambodia, Philippines, Vietnam, Kenya and other African countries.

What might be the success factors for your family business?

I am trying to build the family

business into an institution so that it can stay & serve for centuries. Though we have miles to go, we have already worked a lot on strengthening the foundation to that end. Normally in family businesses, only the owner's family is involved in making decisions but we changed that. The credit goes to my father who had this vision to transform the family business into an institution & make it people centered and people focused. We developed a team and trained them to move the legacy forward.

When it comes to success, number one factor is the culture of trust. We built transparent systems to ensure trust between the employee and the management. Merit is never compromised not even for the family members of the owners' b/c we believe this is our passport to the frontiers we are eyeing for. This trust factor & meritocracy make our employees buy that whatever is talked is also walked. This spawns a strong bond between members of the organization & they work relentlessly towards the goals of the organization.

So how did you create such a winning culture in your organization?

Lead from the front! Making decision in the drawing rooms and offices was avoided. Instead, we opted to work "with" the team. The



simple understanding is that if my boss, my MD, or my supervisor can come and do it, what's stopping me to do it?! That is the difference.

If I had to go and support my colleague, I had to be there. People normally don't do that. They say that's not my job. That doesn't come in my job description. But being here, gives motivation to the team. When they see me, they feel elevated and motivated that if my boss can do it, why can't we, regardless of week-days or weekends. At the end of the day, they know that if the company grows, they will also grow.

Money is not the only motivating factor although it may be a good way of pumping up the team, for it is a necessity (there's no doubt about that!)

The biggest incentive & motivating tool is the growth within the organization. Knowledge of the fact that their work is being noticed and their management rewards them for their hard

work! Therefore, our focus is to uplift the people from within the organization. You may bring people from outside but again you have to make them understand the company's culture and philosophy. So why not we develop people from the inside, train them and bring them to a level where they grow. This has been one of the major reasons for inculcating the entrepreneurial spirit in the company. People are empowered to take their own decisions.. Sometimes they fail but eventually you learn from your mistakes.

What would you say to other entrepreneurs?

I've learned that an entrepreneur is always looking for an opportunity who can cash the opportunity, those who are observant, spot the opportunity, work on it, capitalize the idea and eventually make it successful!

One of the major failure factors when doing a business is that you identify an opportunity or an idea but you don't have the persistence to pursue it aggressively. They lose the heart due to hardships because success is not something, which you get overnight. Slow & steady wins the race (but with a strategy!)

Where do you see the company is the next 5 years?

Our biggest objective is to take this company into the top five of the pharma industry of the country and expand globally. But beyond that, contribute to the society we hail from. Responsible corporations are always at the forefront of making the society a better place to live in. We are responsible for our employees & our people. We have to look after them. We have to change the perception about Pakistan into the foreign markets by providing quality products

internationally. The countries we are working with are told that the products or the people coming from Pakistan are as good as anyone else in the world. So we need to build a positive image of this country and its people that we want to live with peace and harmony in the world. Our society. Our responsibility.

”

When it comes to success, number one factor is the culture of trust.

“

HOW SHE DID IT & HOW YOU CAN TOO?

Gull Zeba is a proud mother and the founder of a successful startup, Pernia Couture.

By Gulmina Javed



Being a part of the family who was totally in business and being married in a family where no one was in business; it was her passion to be an entrepreneur. Being the first masters among girls of her family, she knew that she is not born for jobs and as she expressed, “business was in my genes as I was brought up with my father’s training to be my own boss.”

Pernia Couture (PC) created excitement among the family as no one was in business before. Pernia means very silky, very delicate cloth in Persian language and was chosen by her father in law, the famous humorous poet **Prof. Anwar Masood**.

Commonly we hear that people start off small and then grow and scale up their

business with time. In her case, it was opposite. She started off with a large scale workshop nearby her home in Islamabad in 2003, with 26 *adda* workers and a tailoring set up, two embroiderers, hand looms (KHAADI), a one stop production house with all facilities. The first of its kind Designer outlet, Pernia Couture (PC) was opened after the continuous efforts of 6 months of hard work and dedication in Gujarkhan (Dist. RWP). “PC remains an individualistic brand rather than a design house for long time. Three consecutive children, in laws, loads of business issues and a big team to manage, it was not that easy as it may sound now.” The fusion of East and West, philosophy and

practicality, the art Gull Zaiba Jawad (Creative Designer) creates and the women who wear it collectively defines Pernia Couture (PC), which explains why the brand has experienced rapid growth and critical success in very short time. PC remains an Islamabad based label but its online presence is finding a clientele across the globe.

Pernia Couture has made quality, design innovation and affordability the key brand ethos, leading the label into catering to every segment in the market. Owing her retail success to smart market strategizing, and through her journey from that to an even bigger customized workshop & international exhibitions, what has remained constant is her passion, hard work and team.

Business model changed as the time passed and after having 3 consecutive kids, had to close down for four years but kept Pernia alive by being in touch with her loyal clients and working for them, who later gave her courage to start again. In 2013, after completing MS degree, and being associated with different educational institutions at different levels during her business break and worked in testing service sector for long time.

Shifting to DHA gave her an opportunity to capture the niche market, and with family support started off her outlet again in DHA, Islamabad. With business expansion as the top priority

converted her outlet into multibrand store with 16 plus designers (clothing Jewelry bags kids) including her own bridal and formal clothing line. She has done multiple fashion shows and has done many exhibitions abroad. Other designers outsource production facility too, which helped her empower women and support upcoming women entrepreneurs. She is very passionate and dedicated to help other women entrepreneurs specially after being selected as Vice Chairperson of women standing committee of Rawalpindi Chamber of Commerce and Industry. RCCI platform has given her opportunity to brought a change in business environment for women by supporting and encourage networking.

Being a part of testing service sector and education industry for about a decade plus, she came up with a revolutionary idea, which offers huge improvements in our current marking system. RED-Marker is an incredibly intelligent and superior alternative to the traditional methods. It’s a whole new way of exam marking system that can revolutionize our education system innovatively. This will further empower women economically and will bring change in Education specially testing sector of Pakistan. As now she believes in success is all about growing others and she knows the way, goes the way and shows the way.

EMPOWERING WOMEN THROUGH ZEE SOCIAL

How a startup in Islamabad promoting women entrepreneurship all across the country?

By Taimur Hassan



ORIGIN — THE JOURNEY

I am basically a Mechatronics Engineer from NUST EME. I stumbled upon exploring new opportunities when my kids became school going. It was then when I realized that a 9 to 5 job wasn't going to work for me since it takes up the entire day more or less and that would leave me no time to spend with my kids.

I got my first Google Advert Certification and

started playing around with many social media tools. In 2009, I got into touch with Babar Bhatti, CEO of MutualMind (a social media analytics tool). I got the chance to work with him on some really constructive projects involving Fortune 500 companies. That is something I am really proud of. I am glad to report that ZeeSocial is now the premium partner of Mutual Mind.

It was indeed a humble beginning with two people. In about a year's time, the first venture failed completely. So after learning from my mistakes, I started ZeeSocial in 2013.

WOMEN EMPOWERMENT AT ZEE SOCIAL

Fifty per cent of the country's population is not contributing to the economy since it is not educated. I believe that the

most untapped resource is women who are able and educated but are sitting at home due to lack of opportunities. This was the main aim and my motivation behind creating ZeeSocial. I love to extend opportunities to women. We are very flexible in terms of working hours. The mothers can bring along their kids to the office as well. The entire workforce at ZeeSocial is very dedicated and hardworking.

IDEA BANK

I think as entrepreneurs we are trying to create something we believe in. So I always suggest that one should actually pursue ideas that they accept as true and feel passionate about. It's important to dream big but your feet should be on the ground. People should know the difference between which idea is practical/real and which is not. Living in dreams is not enough. Achieving is what matters most.

MONEY MATTERS

A study in Harvard Business Review says 78 per cent of startups fail because they run out of money. Cash flow is of great essence especially to run smaller startups. In order to survive, a business needs to maintain its cash flow

cycles. This is the key reason why my first venture failed. All entrepreneurs should keep the cash flow in mind. Without cash coming in, it's very likely that your business will cease to exist. There are many ways to acquire cash, that is, by approaching investors and banks with your business plan ready to be pitched.

PROMOTE ENTREPRENEURIAL SPIRIT

Starting a business is not for the faint-hearted and not for everyone. In my opinion, there are many people who want to establish their own business and think about putting away their job but are never able to do so. One of the major reasons is the addiction to the pay check. Secondly, our society needs to appreciate that an individual can set up their own venture and become successful.

MISTAKES MAKE YOU LEARN MORE

Let us try to foster a culture of tolerance. It's okay to fail. You get up, you learn from your mistakes and then you start again. People in our society generally do not let you so we need to build that culture. Only then will people be inspired. We share stories about success, we should also share stories about failure because otherwise no one is going to be inspired. It is very unlikely that you succeed the first time.

INSPIRATION FOR WOMEN

I am a 'mom-preneur'. A very famous quote by Napoleon, 'give me good mothers and I will give you a better nation'

fits here. We need to focus more on women and I owe my success to my mother and my mother-in-law. I believe most women want to be entrepreneurs. You can be your own boss, you can work with your own time – with flexible timings you can manage things and work at your own pace. I think the major element that weighs in is that you choose a business that is you. Choosing the right business is very crucial – something that you are passionate about, you can easily do and with which you can juggle all your responsibilities.

ADVICE FOR ASPIRING ENTREPRENEURS

Just do it. Until and unless you try, no one can tell if it is doable or not. Business is like playing Angry Birds. You do not know how to play it but you will figure it out on the way. If you have done your initial homework, strongly believe in the idea and are passionate about it, then I think you should go for it and trust your instincts.

ADVICE FOR WOMEN MOM-PRENEURS

Raising a family and starting a business is more or less the same thing. Both of these are really challenging tasks and both require full time commitment. At the same time, they demand a lot of patience and perseverance. For moms who aspire to pursue entrepreneurship, if they have a dream they should follow it. They just have to take the first step and the rest will come to them.

TAIMUR HASSAN IS REGULAR CONTRIBUTOR AND CORRESPONDENT FOR RWP/ISB.

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TURNING PASSION INTO A SUCCESSFUL IMPACT-DRIVEN STARTUP



Narjis Niaz is a young human rights activist and social worker. Her knowledge in political science, economics and media along with dedication to uplift the society has shaped her in to a visionary and dogmatic manager. She believes that her purpose is to help needy people and orphans. She established non-profit organization known as Alms 360. This organization identifies and supports children all across Pakistan in order to create a national team of “changemakers” who can help instill empathy in everyone, and break barriers in society.

“Alms 360 is a social empowerment platform disguised as a social startup,” says the 26-year-old founder and CEO of Alms 360. The social problem is a lack of social and economic opportunities for kids ages 10 to 19 who are homeless, whose families abandoned them, who have no formal education, and who have a

history of drug abuse. “It’s very difficult for these kids to find home and shelter. At Alms 360, we offer them support and a personalized coach who helps them develop a professional and personal life plan, as well as financial incentives and support, and formal education so they can continue to learn.”

By founding and building the social enterprise, she figured she could force change more quickly than by seeking policy changes. She aims to work voluntarily; providing basic assistance to the needy and spreading smiles on their faces. In just three years, more than 2000 volunteers are working enthusiastically under her transformational leadership in 10 major cities of Pakistan.

“I had no idea how passionate I was, or how passionate I would become, about child protection until I started researching the issues”. She encourages potential social entrepreneurs to make sure they understand the core need their society is facing in order to craft the right solution. “Also,” she says, “be persistent and willing to learn while executing. Most people are scared of change, hence the need for persistence.” “Remember the infamous quote, ‘Be the change you want to see in the world.’”

HOME BASED BUSINESS IDEAS FOR ASPIRING WOMEN ENTREPRENEURS

If you're looking for a new way to make money but your lifestyle keeps you out of an office, here are 10 businesses that you can start from home with very little or no money.

By Tehreen Aslam



Just because you're staying at home watching a little one doesn't mean that you can't make some full-time cash. Being a stay-at-home parent can actually be a fantastic way to earn a living, especially if you can find the right business idea. While technology has lowered the barrier to entry to starting a business, there's still an infinite supply of problems just waiting to be solved. If you're looking for a new way

to make money but your lifestyle keeps you out of an office, here are 10 businesses that you can start from home with no or very little money. All you need is motivation, a willingness to work hard, a marketable skill or product and a burning desire to be financially sound and successful.

This list of business ideas will help children, adults, men, women and even people in rural areas

think about ways to become a successful entrepreneur. Most of the business ideas listed require nothing more than an internet connection and a laptop or personal computer. One thing is for certain: the type of business you start should be well-suited for your expertise and business goals. So, assess your priorities, lifestyle, business goals and skills before jumping into the world of entrepreneurship.

FREELANCE WRITING

Startup Costs: Rs. 10K - 50K
Part Time: Can be operated
Online Operation? Yes

Freelance writers can compose articles on any subject. An effective method to begin is by expounding on topics in which you are as of now a specialist. It just needs a little research on the topic and writing power. The Writer's Market records rules for a great many productions. Secondly ghostwriting is a decent interest for consultants searching for cash and willing to meet a deadline. Sites are dependably watchful for quality specialists, as well. Make a site to work on your desired topics or just write for companies by sitting anywhere all you need is your laptop and internet connection.

GRAPHIC DESIGNING

Startup Costs: Rs. 20K - 60K
Part Time: Can be operated
Online Operation? Yes

Responsibilities of a graphic designer comprise of structuring flyers, designing logos, stationery, company profiles, posters, presentations, brochures, social media posts and other item lists and notices. Don't reinvent the wheel and start

designing on the available online tools like Canva. Learn where you can find new clients and how to correctly price your services to keep you on the track. Try freelance websites and build your profile and portfolio.

PR ORGANIZATION

Startup Costs: Rs. 50K - 250K
Part Time: Can be operated
Online Operation? Yes

As a PR firm, your task is to ensure that the media is interested in your clients and their viewpoint by interviewing them and also putting forth positive stories that will not only boost their brand but also create a corporate identity that is viewed positively by their target audience. You just need contacts in media industry to start this venture.

EVENT PLANNERS

Startup Costs: Rs. 50K - 100K
Part Time: Can be operated
Online Operation? No

These days, most of the companies hire event planners to arrange meetings, conferences, seminars etc. Since you're not some tech startup bidding for programmers, you can get started without a lot of money. Come up with the potential list of clients and help them organize their next event. You have to have strong nerves to start and grow this business as they say, event management is a crisis management. Event planning tends to involve evenings, weekends, holidays and sometimes even specific seasons. Also consider getting a degree, diploma or certificate from a local university in event planning or management.

PHOTOGRAPHY

Startup Costs: Rs. 150K - 1M
Part Time: Can be operated
Online Operation? No

Every photographer needs to have a business plan in place. Learn the right techniques such as observation of light, balanced composition, color theory, rhythm and aesthetics. The next step is figuring out the right equipment and purchasing the up to date cameras and other accessories. As an aspiring entrepreneur, learning the art of photography is not enough. You have to work on the commercial side of this business such as networking, socializing and finding the clients.

ONLINE STORE

Startup Costs: Rs. 250K - 2M
Part Time: Can be operated
Online Operation? Yes

Starting an online business doesn't have to be a long process anymore. Thanks to the internet, there is essentially nothing stopping you from creating and launching a product in less than a month. Purchasing the inventory is the most critical aspect of this business. The next step is to learn the digital marketing as you can not run and grow an online store without social media and digital marketing. Go to coursera and pick a hands-on course on the subject and learn all those basic strategies through which you can secure your initial online sales.

GIFT BASKET-MAKING

Startup Costs: Rs. 50K - 100K
Part Time: Can be operated
Online Operation? Yes

From business parties to baby

showers, holidays and birthdays, gift baskets can be custom made to ensemble the flavor of anyone. Gift basket entrepreneurs need a talent for the creative and the design aptitude to buy gifts and gather them into baskets, decorative tins, boxes or bags. Striking packaging is a vital part of the gift basket business. You can't just put some objects together and stick on a sticker or a ribbon. Market your gift baskets by doing product photography. Prepare a catalog listing the contents of each basket and its price. You can sell your baskets online to households, corporate offices, schools and other organizations.

SEWING

Startup Costs: Rs. 25K - 50K
Part Time: Can be operated
Online Operation? Yes

A sewing business can be set in motion for less than Rs. 50,000 and has the potential to easily create an income in the range of Rs. 25K - 35K per month or more. Sewing classes can also be marketed directly to students via all traditional means of advertising including online and traditional media. Overall, it's a great little business that can generate additional revenue by selling sewing patterns to students, as well as by online through cash on delivery services.

AFFILIATE MARKETING

Startup Costs: Rs. 15K - 40K
Part Time: Can be operated
Online Operation? Yes

In affiliate marketing, you choose a product of your choice, promote it, and make a profit on each sale that stems from your marketing efforts. The process of

affiliate marketing generally involves four parties: the affiliate website, the affiliate network, the advertiser and the consumer. This business is easy for you if you already have blog or website where you already have traffic. Affiliate marketing isn't something you can just walk straight into from your day job. All affiliates we know started off doing it as a sideline and then made millions out of it.

SOCIAL MEDIA MANAGEMENT

Startup Costs: Rs. 25K - 100K
Part Time: Can be operated
Online Operation? Yes

Many small businesses need a social media manager and simply don't have the budget nor the expertise to be constantly posting stuff on social media platforms like Facebook, Instagram, Snapchat or Twitter. Scheduling option made it very easy for social media marketers to manage time and energy efficiently. On the other hand, you can use your smart phone to answer the queries without opening your laptop. Before starting a social media management business, make sure you have the basic know-how and the commitment to stick with it. Read hundreds of articles and get enroll yourself in as many digital marketing courses. If you enjoy tweeting, posting, pinning and sharing, then starting a social media management business might be for you. You can run the business from home, or wherever you can access the Internet. Also consider to invest few months in an existing and established social media agency before starting of your own.



**ON MY OWN I WILL JUST
CREATE, AND IF IT
WORKS, IT WORKS, AND
IF IT DOESN'T, I'LL
CREATE SOMETHING
ELSE. I DON'T HAVE ANY
LIMITATIONS ON WHAT I
THINK I COULD DO
OR BE.**

OPRAH

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HOW I LIVE IN IMMENSE PEACE?



Frahan Masood
Founder Soloinsight

"When the whole world is telling you that your odds are 'NO', tell yourself 'YES' ten times louder. Don't ever let anyone make you believe that you can't achieve it."

There is a very thin line between trying to inspire, trying to impress or trying to seek attention. Similarly there is a very thin line between feeling inspired, feeling envy or feeling jealous. Real peace is in being thankful, being humble, being content and not seeking approval from others.

When I realized this, I decided not to share my victories, milestones, possessions any longer. I even stopped sharing my pain, my miseries and misfortunes, and since then I live in immense peace. Bad eye is not a myth, it's a reality. Stay safe, stay blessed and stay content my friends!

HOW A WOMEN ENTREPRENEURS CAN MANAGE WORK LIFE BALANCE?



Women's work life balance is important, especially for working moms. How do you give your career the dedication it deserves, and still spend quality time? How do you juggle both work and home? How can you make it work?

Work life balance is more about getting enjoyment and fulfilment from both your personal and work lives, and accepting that each day will bring a new set of challenges. When you are working for an organization, the responsibilities are defined and though they require a certain dedication and accountability, but as an entrepreneur, there is no defined scope of responsibility and as a woman entrepreneur, it becomes doubly difficult. Women entrepreneurs should not

shy away from believing in their passion towards the work, which can drive their lives in a better way. Entrepreneurship and motherhood can be tough to balance but here are some tips to help.

PLAN, PLAN AND PLAN

Sometimes, you just need to write it down. Every morning, take 10-15 minutes (or more, if you have it) and make a game plan for the

day ahead. Decide and prioritize on the top five things you want to accomplish. As a result you will find your mind is clearer and more free time will surface.

BRING YOUR KIDS TO WORK

Gone are the days when we used to rely on the daycare centers. Now you are your own boss! Build an office environment that is kid friendly. Your child needs to be kept busy, fed, dry and happy, which may not be easy at the best of times during the day. A kids' play area that is equipped to handle not just your child but your teams' children too would solve your problem. You will feel more comfortable and productive as you can stay longer in office because now you do not have to worry about your kids; they are in front of your eyes all the day and you can fully focus on your tasks along with your kids.

INCORPORATE FAMILY LIFE

A little bit of self-love leads to staying energetic and benefits those in one's workplace and home. If you cannot find time for yourself, you soon will become overburdened, which will negatively affect the quality of your work and the

interactions at home. You are an entrepreneur, but you're also a human being with loved ones and friends who would be happy seeing you. Don't forget to plan out some time to meet up with your friends for dinner, or go all out and plan a get-together with your family around a special meal.

DELEGATE HOUSEHOLD TASKS

We know that delegation is critical to be an effective leader in business, but what about delegating as a leader within your home? Don't compromise your revenues comprising of millions of rupees to save few thousands on household tasks. For example, a housekeeper who comes twice a week can help you tackle the cleaning tasks that always seem to pile up, while a laundry service can save you the hours that you'd otherwise spend on projects that can give you more revenue streams. By looking for and taking advantage of opportunities such as these, you'll be able to spend your personal time with friends and family, instead of doing chores.

The other wonderful side of the delegation household tasks is, you will be able to put that money directly into the hands of other women and you will be creating employment as well.

AROOJ MASOOD IS FOUNDER AND CEO OF HER LIFE.

WHAT IS DROP SHIPPING AND HOW DOES IT WORK?

Ecommerce Women Entrepreneurs are killing it with their dropshipping-driven businesses globally, so we've done our research on some truly practical tips that will make a difference in any industry.



Very few people actually know what drop shipping is and may have never even looked into how online businesses work. To someone who is new to this term and looking to break into e-commerce scene, the process of drop shipping may feel a little intimidating because it can be difficult to find a reliable source that tells everything you need to know.

UNDERSTANDING DROP SHIPPING

In simpler terms, drop shipping is a type of business model that enables a company to operate without

maintaining an inventory, owning a warehouse to store their products, or shipping their products to the customers themselves. Instead, when a store sells a product, it purchases the items from the third party and gets it shipped directly to the customers. The process of drop shipping includes:

- An order is placed by the customer for a product on the retailer's online store.
- The order is manually or automatically forwarded along with the customer's details to the dropship supplier.

- The supplier then packages and ships the order directly to the customer in the retailer's name.

It is an extremely attractive model because it eliminates the requirement of the store owner to actually have a physical business location such as an office space or a warehouse. Uber, Airbnb, Facebook, Alibaba, Netflix and Instagram have one thing in common. Do you know what it is?. The Internet has brought in amazing opportunities to businesses all over the world. Drop shipping is another business model that can flourish by using the internet.

BENEFITS OF DROP SHIPPING

There are several different aspects of drop shipping that prove it is really beneficial:

Not much capital is needed:

The biggest advantage of drop shipping is that it requires extremely less capital. This makes it easier to set up an e-commerce store without having to invest thousands of dollars in inventory up front. In this process, you don't have to purchase a product unless you already made the sale and have actually been paid by the customer.

This makes it possible to start a successful drop shipping business with very less amount of cash. It also does not require any insurance on your end, keeping risk at a minimum.

Easier to start:

Unlike other businesses, drop shipping is much easier when you don't have to deal with physical products. You don't have to worry about managing or paying for a warehouse, packing and shipping orders, tracking inventory for accounting purposes, taking control of returns and inbound shipments, and continually ordering products as well as managing the stock level.

It can be run from anywhere:

The best part about the drop shipping business is that it can be operated from anywhere and does not need a physical location. You just need to have an internet connection. You can manage your business easily by communicating with your suppliers and customers on a daily basis.

Provide a wider range of products:

In a drop shipping business, you are not required to pre-purchase the products you sell; therefore, you can offer an array of products to your potential customers. You can list the products for sale if the suppliers stock an item without any additional costs.

Low overhead:

In a drop shipping business, the overhead expenses are also quite low because you don't have to deal with purchasing inventory or managing a warehouse. It is the reason that many successful drop shipping businesses run from a home office with just an internet connection. This can cost less than \$100 per month.

Scale well:

For a traditional business, for receiving a profit you usually have to do three times of hard work. But with drop shipping suppliers, most of the work involves orders that are borne by suppliers. This allows you to expand your business with less hard work. The businesses that utilize the drop shipping scale work well as compared to the traditional e-commerce business. Less hard work is required to grow faster.

DISADVANTAGES

Just like every business, there are some disadvantages that come along with many advantages of drop shipping. Following are the few low points that may link to the drop shipping business as it has slightly lower profit margins in comparison to sourcing from a manufacturer.

Even when it is the supplier's fault, the entire responsibility falls on you. If anything goes wrong. There is significant a lower level of control in drop shipping business because, for customers, the smallest things often count the most. There is always a possibility of issues due to delays in shipping of the products. Just like any other business, drop shipping isn't just perfect. Once it gets started and becomes a little stable, it can be turned into a money making machine, that only requires little input. Do you want to learn Alibaba drop shipping secrets?. For a limited time, it's a free course to learn from.

"Drop shipping is an extremely attractive model because it eliminates the requirement of the store owner to actually have a physical business location such as an office space or a warehouse."

HISHAM SARWAR IS THE
FOUNDER OF BEING GURU.

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FOURTEEN HABITS

OF HIGHLY SUCCESSFUL WOMEN ENTREPRENEURS

COURTESY: BEINGGURU



Is it the random element of luck? Or the fact they are smarter than an average woman and have charming personalities? Whatever your stance is, one thing is for sure much of what make some women more successful

is developing certain habits which they stick to as a norm throughout their lives no matter what.

Trust me, it's not easy for women to be successful in a male dominating society where there are unfair laws, stereotypes and male centered work place practices where women are merely seen as a 'sexual object' rather than women with more brains and possessing certain attributes that many men lack.

Here are 10 of the most well-known habits of all successful women, which every woman should implement too in order to be successful too.

THEY HAVE A BAD-ASS ATTITUDE

Developing a badass attitude is a must to have to achieve success in life. Successful women know they are the creators of their lives. They take life as a blank canvas upon which they can paint anything they want to paint.

They take control of their life and create the kind of life they desire to live. They know developing the right attitude will change the life they experience. They experience success

when they stop playing the victim rather becomes the creator of their own destiny. They know by playing the victim they compel their ability to change their life in the direction they want to.

THEY ARE ORGANIZED

Organization and success goes hand in hand. Smart women realize organization is the key to success. They know being organized is the first step to success.

What organization means is setting up priorities and goals in life along with sound planning. If you have great ideas but you don't have an action plan you would fail, in spite your great ideas and vision.

THEY MEDITATE

To be able to create a great action plan one has to be relaxed. Hence, meditation is one the most often mentioned habits of highly successful women.

The latest research reveals that how mental breaks increase productivity and encourage creativity. A relaxed mind also comes naturally to those people who are more organized and hence experience less stress in their daily life.

Arianna Huffington, who is worth \$ 50 million, co-founder and editor-in-chief of the Huffington Post, meditates every day for 30 minutes after waking.

Kerri Walsh Jennings, 3 time Olympic Gold medalist claims to start each of her days with 10-15 minutes of meditation first thing each morning.

Ellen DeGeneres, TV actress, credits Transcendental meditation to still her mind.

THEY DON'T WASTE TIME

One of the most common character traits of successful women is they value time. For them time is money. And they hate wasting it.

The most successful women know how to utilize their time properly.

They don't waste their time involving in mindless gossip and activities. They plan everything beforehand in order not to waste their precious time as well as others.

They choose their battles wisely; they don't make a big deal about a small thing. They know exactly where they should utilize their time and energy.

THEY DON'T FEAR FAILURE

Smart women are not afraid of meeting failures in life rather they love taking challenges.

They don't view problems as problems but as opportunities to learn new skills and grow themselves.

They don't run away from their problems rather face them and bring a solution to their problems.

THEY TAKE CARE OF THEIR PERSONAL NEEDS

Another habit of successful women is they take care of their personal needs, even before they care of others needs.

They are smart enough to realize that they can't take care of others needs when they are neglecting their own.

Hence they make sure they eat clean, have a healthy diet and exercise daily. They realize the importance of sticking to a disciplined lifestyle to achieve success.

THEY ARE CONSISTENT

Successful women are consistent. They don't change their action plan neither do they switch from one idea to another. They take their time making a decision and once the decision is finalized they stick to it.

THEY READ A LOT

They read anything and everything. They make reading a major part of their lifestyle. While they read for pleasure too but they are particularly interested in biographies or autobiographies of other successful people to keep them inspired and motivated.



They read as a means to gain knowledge and insights on different subjects. They read to learn different business strategies, and for self-improvement. These are the women who carry books inside their bag instead of a makeup kit.

THEY GET ENOUGH SLEEP AND RISE EARLY

Success can't be achieved with a laid back attitude. Smart women make sure they go early to bed so that they start early in the morning. They realize how getting 9 hours sleep is important for their brain to function properly. A person who is deprived of sleep would be grumpy and won't be able to focus on anything.

THEY REFLECT ON THEIR DAY

Smart women make reflection their daily habit in order to improve themselves. Every night before going to bed they reflect on their day activities. They ponder over what went wrong and why. Having a quiet time to one self not only makes reflection a daily learning habit but it also helps in stress reduction.

HUMBLENESS

Smart women don't let success get to their head. They stay humble at all times.

THEY PRACTICE GRATITUDE

Every successful woman makes a conscious effort to practice gratitude to get more out of life, to be happy and be content. Success can't be achieved without gratitude and vice versa. Successful women begin each of their days feeling grateful and find their life filled with wonderful gifts. They know the more the person practices gratefulness the more the life will bless them.

THEY NEVER REGRET ANYTHING

Successful women are not too fond of staying in past memories. They never regret doing anything in life. They go by the rule "if it's good it's wonderful if it's bad it's experience."

THEY REMAIN CALM AND POSITIVE

Everyone is prone to mistakes and everyone's life is filled with failures. However smart women despite their failures in life remain calm and positive.

The 90% of successful women are skilled at managing their emotions in times of chaos and stress. They don't panic; they remain calm to be in better control of a situation.

They don't let petty issues disturb their mental peace or make them act on an impulse. Before reacting to any situation they practice "Pause", take deep breaths, and calm themselves up.

They replace their negative thoughts with positive ones. Positive thoughts help to divert their brain's attention to something that's stress free. According to a research intermittent stressful events are what keep the brain more alert, and a person performs better when he/she is alert. Hence, they disconnect themselves from stressful situations.

Women are leaders everywhere you look—from the CEO who runs a Fortune 500 company to the housewife who raises her children and heads her household. Our country was built by strong women, and we will continue to break down walls and defy stereo-types."

-- Nancy Pelosi



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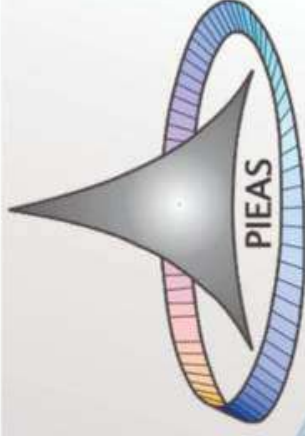
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The global environment for **Female Entrepreneurs**

results of the 2015 Female Entrepreneurship Index by GEDI

61%
of countries

still score below 50 out of 100



What ^{can we} do?

Europe can improve



**Opportunity
Recognition**

whether women
recognize good
opportunities to
start a business in the
area where they live

Latin America
can improve



Export Focus

female entrepreneurs
that have at least
some customers
outside the country

Sub-Saharan Africa can improve



**Access to
Finance**

women's access to
bank accounts and
finance programs

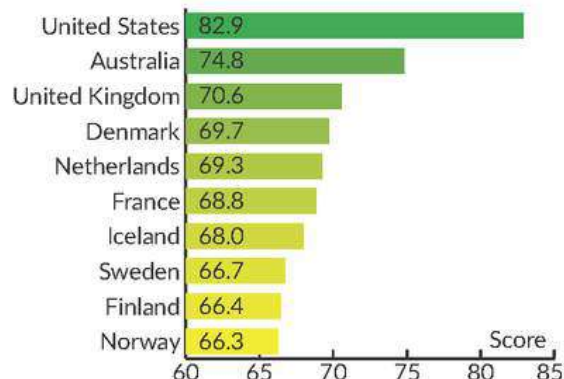
East Asia
can improve



Skill Perception

whether women
believe they have the
required knowledge
and skills to start a
business

Top ten countries for female entrepreneurs



Global trends



Among female businesses
Innovativeness
has decreased 13%

The percentage of female
businesses that are in the
Tech sector
has decreased 19%



7% The percentage of
Business Gazelles

has increased 7% (those who intend to grow
their businesses by 50% and employ 10 people
within 5 years)

The percentage of female
entrepreneurs who are
Highly Educated
has increased 9%





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to succeed in your
own business!



Having built her reputation as a change agent, Dr. Sumaira remains actively engaged in producing a self-sustaining entrepreneurial eco-system. She aspires to build 'Superior University' as an entrepreneurial university of Pakistan. She wishes to make social and economic impact by educating, training and developing future generations of Entrepreneurs. Innovation District 92 (Incubator) and Scale Up PK (Accelerator) are her entrepreneurial initiatives at the university level. She has not only inculcated entrepreneurial studies in the curriculum but has also provided a platform for students to initiate their own entrepreneurial ventures. Entrepreneurship and Qualitative research methods is her expertise. Currently, she is heading entrepreneurship training in multiple faculties and also supervising PhD students. Dr. Sumaira has earned countless academic laurels including the best paper award at world conference of ICSB in USA. Taking initiatives and revolutionizing academics, Dr. Sumaira is the epitome of women empowerment and leadership.

We had a lot of fun interviewing Dr. Sumaira. We learned a lot from the exchange. She challenged our thinking and she boosted our confidence in the future of Pakistan's women if we, as a nation, can get committed to simply doing the right things right. Let's analyse what she had done in order to achieve extra ordinary success in life and business.

Dr. Sumaira Rehman, an esteemed academician and visionary, earned her PhD in Women Entrepreneurship and Work-Life Interfaces: A life Course Perspective from Middlesex University, UK. Currently serving as the Rector Superior University, she has been a major force in revamping the educational setup in Pakistan. Ever since then she has not only introduced but also revolutionized entrepreneurial studies at the university level. Her first step towards her goal of bringing entrepreneurial revolution, was the initiation of Entrepreneurial Revolution Program that introduced entrepreneurship education in all the faculties being offered at the university.

THE STORY OF CHANGING MINDSETS

Exclusive Interview with Dr. Sumaira Rehman Rector Superior University, Director CMACED & Director Punjab Industrial Estates Development and Management Company Government of Punjab.



HOW DO YOU CLAIM THAT SUPERIOR UNIVERSITY AS THE FIRST ENTREPRENEURIAL UNIVERSITY OF PAKISTAN?

By the time I assumed the role of Rector Superior University, I had developed a thorough understanding of the system, the students and the mindset that prevailed. Simultaneously I also serve as the Director for the Chaudhry Muhammad Akram Center for Entrepreneurship and Development (CMACED) and am the Co-Founder of Innovation District 92. From the very beginning I was clear about one thing; I had to improve the mindsets of my students.

We at the Superior University and the Superior Group are all about developing human capital. We focus a lot on student success and employee success. At the end of the day if our people have taken an initiative and done something on their own and learned from it, it's all worth it. Emotional intelligence is at the core of everything we do here and we teach it to our students and faculty to be the main driver of their lives.

I take pride in playing a major role in transforming Superior University as the first entrepreneurial university of Pakistan. We have introduced entrepreneurship as a mandatory course across all disciplines. Started from IT and now we have it in business

management, healthcare, engineering, pharmacy to name a few. At the same time we have an Entrepreneurship Teaching and Training Program (ETTP) which is a mandatory course for all coaches and faculty. It's a program and curriculum I designed by my own hands. I believe in its impact and have taken countless battles to convert the entire university on this model.

So far we have graduated 3000+ students with 700+ entrepreneurial projects across 13+ disciplines.

HAVE YOU TAKEN ANY NATIONAL INITIATIVE TO FOSTER ECOSYSTEM?

Superior Entrepreneurial Expo is another initiative of ours and we are currently in its 4th leg. It is a national level event that is focused solely on showcasing startups and student success. We showcase over 200 projects every year and attract an audience of 20,000+ people from all over the country. It was a challenge in the beginning to bring investors, industry leaders, and international participants under one roof, but now we collectively work on adding value in the ecosystem every year.

WHAT OPPORTUNITIES YOU ARE PROVIDING FOR FEMALE FOUNDERS?

I focus very strongly on is to build female founders around me. Through the

Q

What role do you see educational institutions are playing in the successful revitalization of Pakistan's economy and how to create mindsets who will not be seeking jobs but creating them?

HOW IT ALL STARTED?

My story is of entrepreneurship and changing mindsets. Roughly 18 years ago, when I was doing my MBA and was moving to Middlesex University for my PhD in Women Entrepreneurship, I didn't know one day I would be leading an Entrepreneurial Revolution Program for thousands of youth of this country.

AFTER ALL THIS SUCCESS, WHAT DO YOU STRUGGLE WITH NOW?

I have always been a very motivated person. Throughout my student life

I took initiatives and leadership positions which pushed me out of my comfort zone. In my professional life, I looked for solutions that would make the work processes more streamlined. Teaching has always been something I have been passionate about and it is something I work hard on maintaining regardless of where I am and what I am doing. The feeling of imparting knowledge to a young mind and seeing them transform in front of your eyes is one of gratitude. It should be a duty of the educated in this country to take out time to teach and hone the youth.



Entrepreneurial spirit can transform the way you approach life. You are no longer shackled by excuses and shortcuts and you find the most in every opportunity that presents itself.

entrepreneurship course, our students have a very big playing field and I push the female students to come up and take charge of their ideas as much as possible. Through the course and our very own incubator (ID92), we are giving them ample opportunities where they can grow, groom and practice. Working space, safety and mentorship are not hurdles in our student's lifecycles anymore, and I urge young girls to make the most of it. Social Entrepreneurship Program (SEP) is another area where students have a lot of freedom to exercise their ideas and create real impact. It's the ultimate test of their emotional intelligence and creativity. Whereas 1500+ students with 300+

community project with the support of 50+ trained facilitators contributed in the society.

HOW DO YOU CREATE ENTREPRENEURIAL MINDSETS OF THE STUDENTS?

Entrepreneurial spirit can transform the way you approach life. You are no longer shackled by excuses and shortcuts and you find the most in every opportunity that presents itself. If you are a student, you will learn how to solve problems and think out of the box, if you're an employee you will add value to your organization. Professional skills add to

your level of competency, it is a critical element no doubt, but the mindset is what will set you apart from the rest.

Once your goals are aligned and you have a dream to work after, your life and work will automatically exist in harmony. You will manage your time better, you will rid yourself of unnecessary emotional and mental baggage. Your priorities in life will become clearer and you will drive your life with a clear focus. To live a life of meaning should be the end goal, rest everything will fall in place.

Another thing the entrepreneurial mindset teaches you to do is to keep stepping out of your comfort zone. You will want to take on new experiences and challenges to keep pushing yourself to achieve more and more. This cycle comes with a side of uncertainties, doubts and initial setbacks. At this point it is important to keep redefining your understanding of success and failure. Attempt everything in life with an open mind, to learn and to grow. A person with an interest to advance themselves cannot be fazed by momentary setbacks and will automatically handle the unseen with composure.

WHAT DO YOU THINK THE MAIN INGREDIENT OF ENTREPRENEURIAL MINDSET?

The pre-requisite in all this is faith. Prayer and self-belief co-exist. Every time I have found myself in an unfavorable situation or under pressure, I have found solace in prayer. The belief that you're a part of a bigger plan and all that is expected

of you is purity of intent and hard work is the answer to all your worries. I try and live my life according to the teachings of my inspiration – our beloved Prophet (PBUH) and try and contribute to all the lives around me positively.

THE JOURNEY WAS IMPOSSIBLE WITHOUT?

One person who has played the most integral role in my journey is my husband and the Chairman of the Superior Group – Professor Dr. Chaudhry Abdul Rehman. He pushed me to complete my PhD, stood by me every time I wanted to do something new and did not let me lose hope on any step of the way. My strengths are that I can sustain pressure, get work done and have a razor sharp focus, but when it comes to leadership, I have learnt the most from him and continue to do so.

THE MOST IMPORTANT LESSON YOU LEARNED SO FAR?

Having the right support system is a blessing, and that's what I emphasize on the most through teamwork. What I have learned in this entire process is how the human mind reacts to discomfort. Teaching, mentoring and being that one person who constantly is pushing for innovation, you are exposed to the realities of the people that surround you. Maintaining your clarity of thought becomes a necessary course of action. It's an ultimate test of your endurance,



Lighter Side..

My favourite quote is:

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

My favourite movie is:

The Intern (2015)

I am energized by:

obstacles and temporary setbacks

I recommend reading:

"Start with Why - How great leaders inspire everyone to take action" by *Simon Sinek*



MY STORY IS OF ENTREPRENEURSHIP AND CHANGING MINDSETS; ROUGHLY 18 YEARS AGO, WHEN I WAS DOING MY MBA AND WAS MOVING TO MIDDLESEX UNIVERSITY FOR MY PHD IN WOMEN ENTREPRENEURSHIP, I DIDN'T KNOW ONE DAY I WOULD BE LEADING AN ENTREPRENEURIAL REVOLUTION PROGRAM FOR THOUSANDS OF YOUTH OF THIS COUNTRY.

patience and resilience. A leader comes in every day to take the team forward, to remove their roadblocks and to inspire them with their actions. Luckily, the capacities in which I work teach me something new about my own self daily. It is an experience that has molded my life for the better and has pushed me to stay on my toes.

ANY ADVICE FOR WOMEN ENTREPRENEURS OF PAKISTAN?

I'd like to say to women entrepreneurs is that we exist in a point in time of history where our decisions will pave the way for the future. We have to push ourselves to achieve more

than the bare minimum if we want our daughters and sons to stand in strength. Educating ourselves is a responsibility and a right we need to actively fight for. We are nation builders, hence we have an added responsibility of nurturing our minds and personalities. Right now, today, we have to do a little extra, we have to work a little extra, we have to read a little extra so that tomorrow our generations can reap the benefits. I urge women to enter as many industries as possible, be law makers, be business women, be teachers, be doctors, join the forces but above all, be change makers and serve your country with passion and take massive action.

MOOSA KAZMI IS CORRESPONDENT FROM LAHORE.



READING LIST

➔ Shark Tales: How I Turned \$1,000 Into a Billion Dollar Business



By Barbara Corcoran

There is no list of motivating books by women entrepreneurs would be comprehensively complete without this one. Barbara Corcoran was business strength to be figured with long before she linked with the cast of judges who hear hundreds of Shark Tank pitches from entrepreneurs, both men and women. She knew the blunders that women may make in their drive to achieve success, as she traveled that road herself. In 2011 in her book, she walks you through her entrepreneurial journey, sharing lessons on life and business all the way long.

.....

➔ #GIRLBOSS



By Barbara Corcoran

the fruitful titleholder of popular brand Nasty Gal. She tells the story of her way to become a GIRLBOSS, and aims to explain you how to learn from your own mistakes and from other people's mistakes. To help you comprehend when to leave and when to ask for more. To inspire you to ask more questions and when to either track the rules or re-write them. A guide to be a boss from a women's perspective that is equally relevant in the man's world.

.....

THE GOAL POST OF YOUR LIFE

By Qaiser Abbas

In continuation from the previous edition

ARTISTIC:

Do you have any special talents or artistic abilities and want to harness them? Do you want to learn to play some musical instruments? Do you want to take art classes? Do you wish to be the center of attention at family gatherings because of your special talents and performing arts abilities?

ATTITUDE:

Do you get negative feedback from your close friends about your attitudes? Are there any feelings, emotions or attitudes that may become obstacles to your future growth? Is any part of your mindset holding you back? Is there any part of the way that you behave that upsets you? If so, set a goal to improve your behavior or find a solution to the problem.

PLEASURE:

What gives you pleasure? What experiences would you like to go through? Do you aim to embark on such extreme sports experiences as paragliding, canoeing, sky diving, rock climbing, skiing, parachuting, etc? What other activities do you have in mind that can give you a feeling of joy, pleasure, thrill and excitement?

FAMILY:

What are your aspirations for your family? What quality of life would

you wish to provide for your family? What experiences would you wish to share with your family?

Do you wish to be a parent? If so, how are you going to be a good parent? How do you wish to be perceived by your spouse or by members of your extended family? How do you wish to create feelings of pride in your parents?

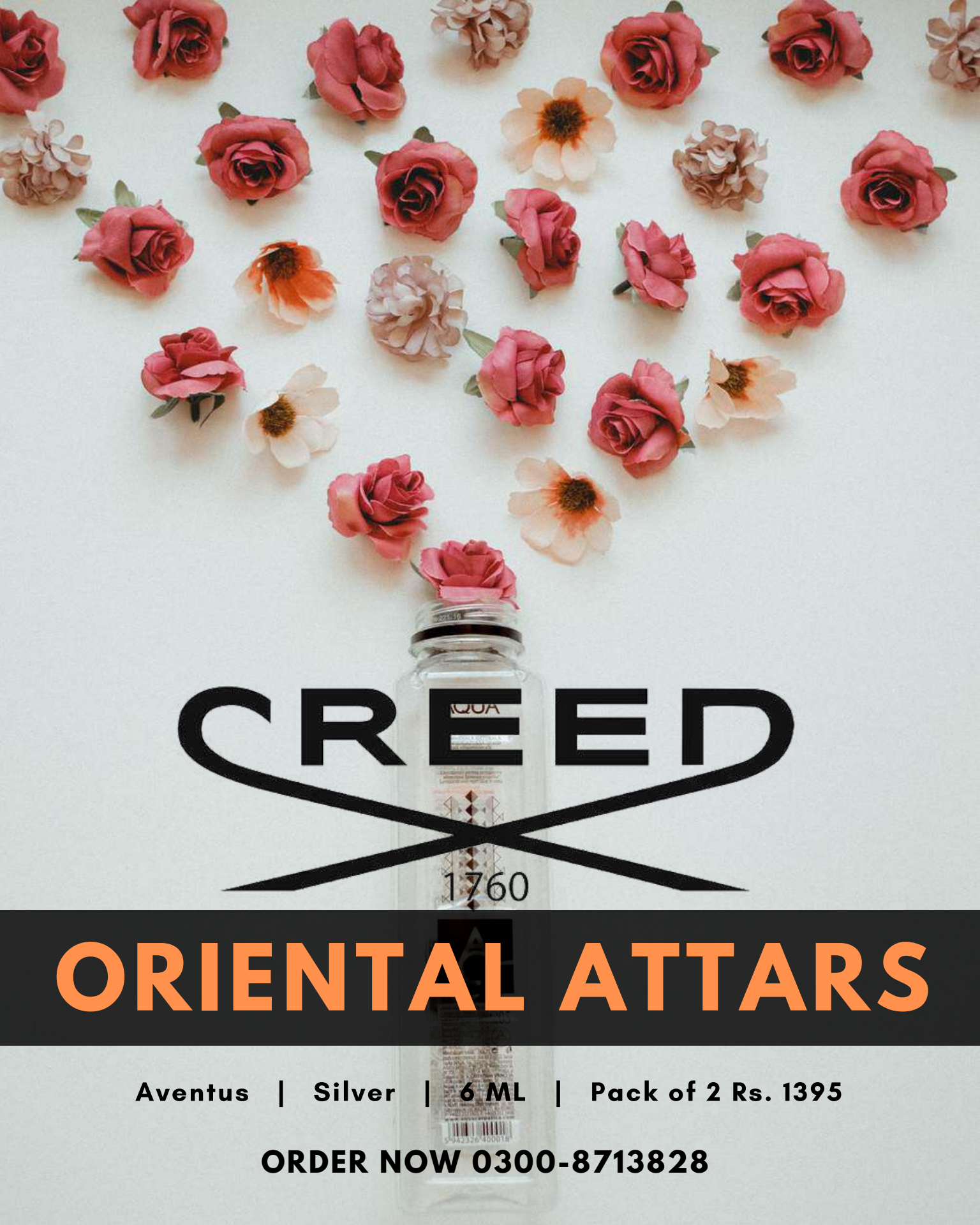
CONTRIBUTION:

How can the world become a better place because of you? What can you share, contribute and give to this world? What goals would you set to improve the quality of life around you?

You may also find that these goals are deeply connected and interdependent. When you seriously work on them you will notice that success in one goal may leverage your overall success as the attainment of one goal is often interlinked with another.

At this stage, your task is to just figure out your aspirations in each area of your life. You don't have to worry about plans, strategies and specifications. The basic purpose is to write down the ideas streaming through your mind; the objective is to give free rein to your imagination and dare to think big.

The next stage is to take these ideas forward and convert them into SMART Goals.



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WOMEN AND THE STOCK MARKETS



Mir Mohammad Ali Khan

Us men like to think of ourselves as financial geniuses. We like to boast about our technical analysis skills, fundamental know hoe of how to pick a stock, rowdy trading trading room bonding between men, conferences on investments and the list can go on and on to stroke the egos of us men to no end. But if you look at the historical data, you would come to know that women investors have a higher rate of success than men. Men might do well being part of the financial markets as professionals but even this notion has been proven wrong time and again on Wall Street to Tokyo to Singapore. Wall Street is one of the most “Manly” places in the world. Loudly screaming, foul language using, testosterone flowing traders trying to outdo each other like mountain goats fight for their territories on top of a peak was a normality in the capital markets up until late 1980’s on Wall Street.

Then came an era when Silicon Valley started to appoint women CEO’s for their venture capital funded listed companies and that was the first opportunity when rowdy men had to deal with intelligent women CEO’s. And once that door was open then Wall Street started to be flooded by women who crossed over into the capital markets as fund managers, traders, analysts, investment bankers and even as technical chartist from the corporate world into the capital markets world. And once that happened, the egotistical men dominated stock market world realized that women not only make better investors but better financial professionals.

Why? Why do women investors make better returns than men? That is the most pertinent question. Based on my observation, it is very simple. Women, contrary to the

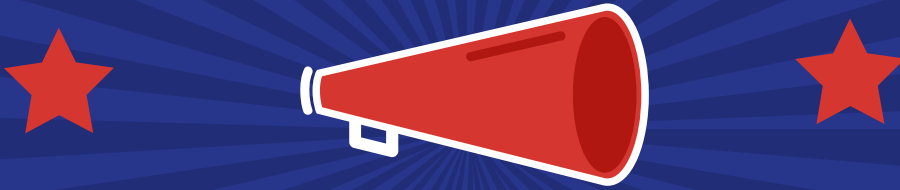
popular belief, have more control over their mental skill sets than men do. Women tend to be more patient. Women are in less rush to make money than men and this non-rush attitude gives them the ability to ride out the bear markets. Women also tend to have better analytical skills, they make take a long time to pick a stock but once they do, they believe in the growth of the company. Just like in our part of the world, women do not sell gold no matter how high the prices go. They would rather exchange one set of jewellery which is expensive if the prices have gone up for two sets of something else at the jewelers.

A good friend of mine, Muzammil Islam, who is the Chairman and CEO of an investment banking firm in Karachi and his wife took the first initiative to create a FB group teaching the Pakistani women how to invest. In my view it is one of the best effort i have seen in Pakistan to bring women investors into our capital markets. Through education and mutual support amongst the women themselves, we can create an army of women investors in Pakistan. A segment of investors that has never been tapped before. A few hundred thousand women investors will double to number of investors in our PSX. And these women will most probably be long term passive investors rather than panicking day traders, and that is what this market needs, long term investors who believe in the future of our economy. And when children will see their mothers investing, they will grow up being familiar with the capital markets and the absolutely absurd notion of stock markets being a place of “SATTA” will vanish into the thin air within no time.

MIR MOHAMMAD ALI KHAN IS A SEASONED ENTREPRENEUR AND THE YOUNGEST FOUNDER AND CHAIRMAN OF THE FIRST MUSLIM OWNED INVESTMENT BANK ON WALL STREET.

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WOMEN – PAKISTAN'S REAL STRENGTH



Nabeel A. Qadeer

P

akistan's women make up 48.8% of its total population. Imagine a force of over 100 million, who if rightly supported, can drive the future of the country. Imagine a 100 million putting their energy together to overcome

challenges. Imagine a 100 million just focusing on building a nation.

Women, however, face multidimensional challenges. These are captured by the Global Gender Gap Index, which ranks Pakistan 143rd out of 144 countries, only ahead of Yemen. It measures gender equality against indicators of economic participation and opportunity, educational attainment, health and survival, and political empowerment. Only 25% are active in the labour force in Pakistan whereas the world average is 48.7%. That means 41 million women in the age group 15-64 are not being counted as contributing members to the economy. The female literacy rate is as low as 48%. In 2017, only 7% women had a financial services account, compared to 36% in Bangladesh and 77% in India.

2018 witnesses no respite in violence against women

The reasons are many, including cultural and social obstacles. Though no measure of their capabilities, it does indicate towards their positioning in daily life. It indicates the effect of daily life opportunities on esteem, self-belief and eventually willingness to create impact. The requirement then is for women to be nurtured as active social and economic members from a young age.

Action needs to be taken on both an individual and a larger societal level. On a local level, we need to scan our networks to identify women we can support and help grow. They need to be instilled with confidence so they explore themselves, discover their skill-set and work towards building on it. But how does this happen? Schools and homes, as two institutions, have a role to play that is driven by values and steered by policy. Where clarity of thought develops from the values instilled at home, educational institutions add focus by providing exposure.

Entrepreneurship is one means of doing so. Women and entrepreneurs are both natural problem solvers. Therefore, the steps required are skill identification



through activity-based learning, skill enhancement through trainings and active economic participation. Their entrepreneurial ideas need to be supported so they become economically active and therefore, drivers of socioeconomic impact.

Women polio workers ride into the field

Pakistan has a heterogeneous and diverse population. The underlying differences and relative sensitivities must be respected while drawing up policy and forming initiatives. Social safety net programmes such as BISP cater to the extremely poor. Though successful in countries in Latin America, it does not convert women as active agents. One challenge faced by women aspiring to start a small-medium business is access to finance. With limited decision-making power domestically, even less for financial matters, they do not have personal savings. That's where the role of micro-credit institutions comes into play. Some 2.7 million active micro-credit borrowers are women. For them to emerge as change-makers, their business acumen needs to be further developed. Women entrepreneurs who have exposure of the global startup arena, can play an active role in connecting with micro entrepreneurs. Additionally, opportunities for creating stronger value chains may surface in the process.

Women of Pakistan have a huge responsibility. They have

In 2017, only 7% women had a financial services account, compared to 36% in Bangladesh and 77% in India.

to start believing in themselves to become active agents. Pakistan is in need of Parks, Bandaranaike and Mother Teresa. We have an exemplary female role model in Hazrat Khadija — a successful business woman, a nurturing mother, a supportive partner and a believer.

Jinnah publicly depicted his idea of women as active nation builders. The new government has also shown a commitment towards investing in women as an asset. For our nation to move forward socially as well as economically, it is essential that this significant half of our population is given enablement to become economic contributors and help change Pakistan for the better.

NABEEL A. QADEER CEO INFINIT LABS; CHAIRMAN/CEO CWY HUB; CHAIR UNCTAD; BOARD MEMBER AT CWY; COFOUNDER ID92; HOST/PRODUCER IDEA CRORON KA

20 REASONS MOST COMPANIES WON'T SURVIVE 2 GENERATIONS

/ Cameron Turner



1. Transformational innovation almost never arises from an incumbent within any given industry, it comes from someone outside that industry that sees a gap or opportunity, usually borrowed from somewhere else.

2. Organisations that survive within an industry typically do so through incremental product development and productivity increases which at best keep pace with inflation. These organisations survive but rarely transform their industry.

3. The larger and older an organisation, the more risk adverse and conservative it

becomes due to large asset and cash flow protection.

4. Truly disruptive and transformational innovation almost always come from an entrepreneur or enterprise changing direction from another industry.

5. Research has a profoundly lower risk profile than commercialisation as success of R&D is somewhat subjective and actual outcomes can't be predicted. Hence R&D success is measured through achievement of activities or at best solutions to known problems. This is not innovation but rather incrementation.

6. Commercialisation success is binary, the innovation is either adopted or it isn't.

7. The high risk of innovation commercialisation prevents established companies from innovating.

8. Innovations typically come from enterprises without a large asset base needing protection.

9. Large and established institutions acquire innovation through acquisition of innovative companies.

10. An invention is not an innovation.

11. For an invention to become an innovation it must be made into a product or service that delivers enhanced value over an incumbent product or service.

12. Therefore an invention or R&D outcome is a small part of an innovation. The true innovation is the discovery of a need or opportunity and the application of the innovation to exploit the pain, need or gap in the market place.

13. Neither the market nor industry incumbents have any idea what innovations an industry needs. Henry Ford said if you asked people what they wanted they would say "a faster horse"

14. Innovation involves a totally different mind set to R&D.

15. R&D is problem based, Innovation is market based.

16. R&D starts with a problem and thinks about solutions, tests a hypothesis to prove or

disprove if the solution works. This is why it results in incremental growth.

17. Innovation starts with an opportunity or unmet need and exploits the opportunity, this involves numerous small R&D projects. In this model R&D is a means to an end not an end in itself.

18. Since the GFC large companies will not license or commercialise technologies but will wait until innovations have been embodied in products and services and de-risked. They then acquire them at a multiple based on the market adoption velocity (sales increases), scalability, and the level of protection /monopoly for the product or service (IP).

19. All successful innovations come from new consumer insight. The most sustainable innovations come from a combination of consumer insight with new IP or technology providing some form of exclusivity.

20. Courage or perhaps conviction is certainly important trait for an innovator as it sees you through the eternal roller coaster ride of your start-up. Communication is also critical. However to turn a great idea into a transformational innovation the most critical and rare skill is the ability to identify insight. This enables the true innovator to unlock the opportunity inside the stone that no-one else can see. Much like a sculptor. That's what was truly unique about Ford, Edison, Jobs, Gates and Zuckerberg.

راولپنڈی (2019ء) میں ہونے والے قرآن کورسز

ONE-YEAR COURSE

EVENING

STARTS 24 JUNE

MONDAY-FRIDAY

5:45 TO 9:15 PM

تعلیم یافتہ خواتین و حضرات کیلئے قرآن کی سمجھ حاصل کرنے اور اس سے متعلق اساسی علوم (جیسے عربی گرامر، اصول حدیث، سیرت النبی، تجوید) سیکھنے کیلئے ایک جامع کورس

2 فیض آباد کیمپس

Faizabad Campus, H # 31/1 Faizabad
Housing Scheme, I-8/4, Islamabad
Contact # 0333-5354500

1 گلزار قائد کیمپس

Quran Academy, House 1, Street 1,
Main Airport Rd, Mangral Town, RWP
Contact # 0311-5354500

MODULAR COURSE

EVENING

STARTS 24 JUNE

MONDAY-FRIDAY

3 MONTHS

ایک سالہ فہم القرآن کورس کے نصاب اور مضامین کو تین ماڈیولز میں تقسیم کر کے پڑھایا جاتا ہے۔

3 راولپنڈی کینٹ

Al-Huda Masjid, St # 24A,
Allama Iqbal Colony
(Peoples Colony)

Contact # 0300-5050295

2 اڈیالہ روڈ

2nd Floor, Mumtaz Plaza
Khawaja Corporation
Chowk (Opposite
Cake Kitchen Bakers)

Contact # 0321-5159579

1 بحریہ ٹاؤن

Civic Center, Bahria Phase 4
Flat # 5, 4th Floor,
Building 44-A
(Besides KHIVA Restaurant)

Contact # 0335-4402686

5:45 TO 9:30 PM

6:30 TO 9:00 PM

6:00 TO 9:30 PM

WEEKEND COURSE

MORNING

STARTS 22 JUNE

SATURDAY-SUNDAY

9:00 AM TO 12:00

تفسیر القرآن قرآن حکیم کا متفرق کتب تفاسیر کی روشنی میں مطالعہ

2 فیض آباد کیمپس

Faizabad Campus, H # 31/1 Faizabad
Housing Scheme, I-8/4, Islamabad

1 گلزار قائد کیمپس

Quran Academy, House 1, Street 1,
Main Airport Rd, Mangral Town, RWP



تنظیم اسلامی

10 FACTORS TO CONSIDER BEFORE YOU BUY A FRANCHISE

For aspiring and existing entrepreneurs, becoming a franchisee, especially for a successful brand, seems like a shorter path to success and profitability. So, in our last issue you read about two out of ten factor to consider before you buy a franchise and here we come up with three another.

In continuation from the previous edition By Bilal Farooq

DUE DILIGENCE AND VALUATION

When you do your due diligence, ensure that you address different franchisees and not simply the best ones. Ask them:

What were the key achievement factors they found? What were a portion of the difficulties, and how'd they defeated at that point? In the event that they were beginning today, knowing what they currently know, what might they do any other way? For those that fading away, what were the variables that made that occur, for example poor location, frail showcasing, and so forth.

To what extent did it take for them to begin to make a benefit?

It's extraordinary to gain from your errors. It's surprisingly better in the event that you can gain from those of others with the goal that you don't rehash them.

INVESTING RISKS

Investments of money risks are complicated when the franchisor doesn't have the assets to encounter its growth plans. To check this you will have to thoroughly scrutinize the financial reports in the franchise disclosure document (FDD) to regulate how you



can get the most out of it. There is a tip for you, if you are not good in finance, then hire a good accountant to keep your details on track. While your accountant is a new person to you, so keep a track of it and retain asking him about what work he does all day to bring in benefit.

CONSIDER EXIT PLAN

In the event that you are

generally youthful and have attractive aptitudes in your field, there is a better than average shot you will almost certainly land another corporate activity when the economy improves, likely in one more year or two or three. When that occurs it would be; you truly like to be secured to an office establishment with eight or so years left to keep running on a long term task, you are on. When you consent to an

establishment arrangement, therefore the most part is just a single way out as you need to discover another person to purchase your establishment unit. Here and there the establishment's corporate administration causes you discover as a successor but at times the globe is not in your favour, so you need to have a strong pack up plan before buying a franchise.

to be continued...



FRANCHISES FOR WOMEN IN PAKISTAN

The franchisors in Pakistan have a wide variety of options when it comes to growing their brands from traditional business models to the state of the art automated business units operating in different locations. Many focus on food or apparels, while others offer a broader range of services in other industries. Whatever the franchisee needs, there's a franchise to fill it.

34. FANCI MALL

An international retail chain for cosmetic products and accessories

36. UNZE LONDON

Increasingly recognized as a brand of choice. Unze London is a fashion wear international brand

37. PINK CONNECT

Business communication, IT, Cyber security and commercial power products

39. THEHEER

Home-based boutique of amazing high fashion and best valued ready-to-wear, haute couture, and accessories from casual, evening, party to special occasions and bridals.

40. COTTON & COTTON

Pakistan's leading high end specialty menswear with a wonderful reputation for the finest luxury shirts and accessories

35. COFFEE BLUE

Best mobile coffee franchise available in Pakistan

38. QUIZ

Omni-channel fast-fashion brand trading in over 300 outlets worldwide

41. HANG TEN

Pakistan's leading clothing brand is now expanding all across the country

42. CONE

Cone cream is a sweet business which brings a good mood

43. OPT

The best fast food restaurant in Pakistan that offers fast food, hot dogs and sandwiches



FRANCHISING FACTS

According to the IFA (International Franchise Association), a new franchise business opens every 8 minutes of every business day.

Disclaimer: All the above and upcoming franchises are not ranked. It is just a study to determine how many franchising brands exist in Pakistan.

A PROJECT OF ROOTS MILLENNIUM SCHOOLS



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THE STARTUP ECOSYSTEM OF PAKISTAN

➔ NIC Islamabad



Dua Syed - the domain specialist in residence - led a 3-day design workshop 'Once Upon A Type' at the NIC.

She focused on how words can speak volumes through creative and graphical approach. The participants learned various tools and skills to improve their aesthetic sense and design capability.

➔ NIC Quetta



NIC Quetta Conducted a session on "Build Your Storytelling Capacity" for entrepreneurs of

Cohort 1. The objective of the session was to add storytelling to their pitches, create a more collaborative and customer centric team, become more experimental and unlock their creative potential. The resource person for this session was Mr. Faisal Sherjan.

➔ NIC Karachi



Sheviews recently organised a meetup on 9th of May 2019 at the National Incubation Center, Karachi. The

platform, with a membership strength of 7000, provides e-commerce opportunities to women to put their skills to productive use. Sheviews is a platform where women under one roof & agenda work together. Main purpose is to encourage, help, support & empower women to achieve their goals.



PM APPROVES KAMYAB JAWAN PROGRAM

By Correspondent

Prime Minister Imran Khan has approved 'Prime Minister's Kamyab Jawan program' to empower the country's youth through multiple initiatives. "Millions of youth will get benefit and it will help them to fulfill their dreams," said Usman Dar, the Chairman of the program.

Sources said Prime Minister Imran Khan had formed a committee comprising the minister for communication, adviser to prime minister on finance and special assistant to prime minister on youth affairs to fine-tune the loan programme. The youth will be given loans from Rs. 100,000 to 5 million through different programs including youth economic development economic scheme, PM's green youth movement, PM startup Pakistan, internship programme, Hunarmand programme and Kamyab Naujawan employment exchange programme,

While briefing to media, Dr. Firdous said, "The programme would bring an economic revolution as youth would be self employed and not only bear their own burden, but would help reduce inflation and unemployment. She further said a regulatory mechanism had been planned to supplement the efforts of provinces in education sector.

Prime Minister's Kamyab Jawan Programme will help meet the government's target of creating 1 million jobs through the SME sector as approved by the premier under the National Financial Inclusion Strategy.

KARANDAAZ PRESENTS

Women Entrepreneurship Challenge 2019

Recognizing that financial institutions were reluctant to develop a sustainable strategy to address this significant market gap, Karandaaz launched its own program to help serve women-owned businesses.



THE INITIATIVE

Women entrepreneurs in Pakistan face additional barriers to starting and growing their businesses. These include lack of asset ownership, lower levels of access to finance, inaccessibility to business networks, as well as socio-cultural challenges. As part of its mandate to promote women's economic participation as well as generate employment for women and youth in Pakistan, Karandaaz Pakistan, with funding from the UK's Department for International Development (DFID),

seeks to enable growth of women-led businesses by providing technical and financial support to female entrepreneurs across the country.

Karandaaz Women Entrepreneurship Challenge 2019 accepted applications from women-led businesses that have been in operation for 3 years and are looking to scale up their business. Selected businesses will receive business development support and will be eligible for investment of up to Rs. 20 million. Investment decisions will be made by a panel of judges.

Create '19 A Quest for Startups

CREATE is a series of entrepreneurship contests held annually at Pakistan Institute of Engineering and Applied Sciences (PIEAS), located in serene environment of Nilore, Islamabad.

The activity involves several seminars and campaign for registration of potential teams from across the country. CREATE'19 is being managed in collaboration with Quaid-I-Azam university (QAU), Islamabad; University of the Punjab (PU), Lahore; International Islamic university (IIUI), Islamabad; and Islamabad chamber of commerce & industry (ICCI). The activity aims to develop sustainable linkages between the universities and the society. The initiative will help in job creation and economic growth.



DO YOU HAVE AN IDEA?

Come steer and accelerate your startup with some best mentors and entrepreneurs. Hurry up and submit your business ideas at

CREATE.PIEAS.EDU.PK

PLAN 9 WINS AT MOMENTUM TECH CONFERENCE 2019

EDVON Robotics of Cycle9 came in third place at the Momentum Tech Conference 2019 winning a cash prize of Rs. 200,000!

Edvon Robotics works with the mission to bring the educational reform in developing countries by making STEM based robotics education as a part of the curriculum.

"The best thing about Plan9 was the mentorship program and strong network of experts that made me the entrepreneur in the truest way. However Momentum inculcated in me the spirit of being a winner", said founder Edvon Robotics.



SHE LOVES TECH PAKISTAN 2019

National Incubation Center Peshawar is proud to partner with CIRCLE to bring She Loves Tech 2019, the world's largest women and technology startup competition, to Pakistan again for the third time!

We call out to all entrepreneurs to participate in this global competition, which will not only provide them with a chance to showcase their business, but will also provide them a chance to go to China, receive mentorship, investment opportunities and expand their networks!

SUMMER CAMP AT INNOVATION DISTRICT 92

Innovation District 92 is organizing a summer camp full of learning & fun i.e. "Camp Amaze" consists of learning & development workshops that will enable students & aspiring entrepreneurs to explore, learn & build their foundation for a practical adult life.



MENTORING SESSIONS AT NIC LAHORE

Authored by Dr. Farrah Arif, one of LUMS' top faculty in the Marketing department and Cambridge Commonwealth PhD Scholar, the course helped learn key principles in the industry with competitor analysis and marketing components by means of bite-sized online learning modules, face-to-face seminars and a marketing practice simulation.

IBA KARACHI COLLABORATES WITH UNDP

On the auspicious day of Youm-e-Takbeer i.e. 28th May 2019, IBA Center for Entrepreneurial Development (CED) in collaboration with United Nations Development Program (UNDP) Pakistan and University of Balochistan has launched Balochistan Entrepreneurship Project (BEP) in Quetta.



NUST TIC'S WORKSHOP ON ACCOUNTING FOR STARTUPS

A training session on Accounting for Startups, held at TIC on 30th April, 2019, with Mustafa Najoom Director Business Development, Madera Outsourcing. Young founders learnt the basic principles of accounting for their small businesses.



SEMINAR ON AI AND BIG DATA

Data Analytics is expected to radically change the way we live and do business in the future. An interactive session was arranged by DICE Analytics on the importance of AI and BIG Data in collaboration with Durshal. The session had an overwhelming response from the participants. The speakers discussed different aspects of data analytics and its application in the real world. Being an emerging field, it has ample growth opportunities for the youth.

STARTUP WEEKEND KARACHI 2019

People from diverse backgrounds and different ages came together with only one thing in common - a passion for entrepreneurship. With hands-on guidance from the very best mentors, investors, participants were able to experience the highs, the lows, the fun, and the pressure that makes up life at a startup.





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