

PAKISTAN'S PREMIUM MAGAZINE ON ENTREPRENEURSHIP

STARTUP

Dec-Jan 2020

INSIDER

HAPPY
New Year

EXCLUSIVE!

**BEYOND
PROFIT
WEEKLY
STARTUP
SHOW**

The Sports

ENTREPRENEUR

Samar Khan • A story that sings the songs of hope, commitment and courage

Rs. 475





FROM A BEARING IN SHANGHAI, TO A CHASSIS IN KARACHI.

• • • • •

Our local expertise, customs clearance experience and international network are unparalleled.
That's why when it comes to express shipping, we're the International Specialist.
And why we can guarantee deliveries by the end of the next business day to more
places around the world than anyone else.

That's the Speed of Yellow.

www.dhl.com/express / 111 345 111

Team

editor-in-chief Usman Ahmed
managing editor Sadaf Usman
associate editor Zain Ali
style editor Mahwish Islam
creative director Bilal Khan
assistant editor Qaiser Hayat
editorial assistant Hina Mubashir
features editor Abdul Wassay
content curator Omer Shakoor
content writer Humna Naeem
manager marketing Usman Ali
circulation manager Ahmed Bilal
advertising manager Usama Chaushry
admin manager Ali Iqbal

Startup Insider

Published Monthly From Islamabad Pakistan



startupinsider.info



startupinsider.info



[startupinsider2](https://twitter.com/startupinsider2)



startupinsider.info



0321-5563828

A LEADER IS A TEACHER



Unfortunately, our leader is not focusing on the training of his team. More than 90% of his team members don't know how to handle, how to behave and how to perform. Even they don't know how to talk in the press conferences. My message is, all the other tasks are secondary. There is no need to worry about the economy, policies, IMF, FDI, poverty, and corruption.

EVERY LEADER NEEDS A TEAM TO ACCOMPLISH THE OBJECTIVES. EVEN THE BEST OF THE LEADERS PROPHET MUHAMMAD (PBUH) NEEDED A TEAM TO SPREAD HIS MESSAGE ALL ACROSS THE GLOBE.

Just focus on your team and make them extraordinary human beings who can educate the nation as a whole. Only your team can develop the culture and strengthen the institutions. You can not do that alone.

Mr. Prime Minister! You should have a strong and credible team around you and if they are inspired by your honesty and integrity, they will make sure the transparency in the system and the entire nation will be back on track.

A handwritten signature in black ink, appearing to be 'Usman'.

usman@startupinsider.info

Leadership is an art to influence people and to get things done. It's not a one man show. I have never seen a leader who achieved his mission on his own. Every leader needs a team to accomplish the objectives. Even the best of the leaders Prophet Muhammad (PBUH) needed a team to spread his message all across the globe. He did not do it alone. Now the question is, how he make them achieve?

Training! It is the ultimate responsibility of a leader to develop his people. Otherwise He was the best of the Prophets and the message could have been spread all across the world within few seconds. But he spent 23 years on his team and made them unstoppable and as a result they conquered the world.

Now the same message is for the Prime Minister Imran Khan who always talked about *Riasat-e-Madina*. He should also follow the model of the leader of Madina. Just talking is not enough. Did you ever think that what was the job description of our holy Prophet (PBUH)? What was his daily routine? How he was spending his days and nights? From morning to evening, His job description was just to educate and develop his people. Nothing else.

CONTENTS



33 A STORY OF HOPE & RESILIENCE



64

OPPORTUNITIES FOR THE POOR?

The poor are excluded from elite space; they are seen only as servants and the only place allocated to them are servant quarters.



68

HURDLE TO STARTUP FUNDING

Every investor wants profits. Nobody wants to invest in an idea that their money can be stuck in for an indefinite period of time.

MOTIVATION + SUCCESS STORIES + TIPS

08 THE MIRACLE OF TEAM WORK

He was alone when he started the journey of prophethood. Later, He gathered the people from Mecca and built a team of individuals with stark qualities who did wonders in the world and transformed the world into a better place.

11 HAPPY NEW YEAR!

Grow yourself and your company with these seven new year resolutions.

28 BEYOND PROFIT

A weekly startup show that aims to inspire, educate, motivate and mobilize the existing and aspiring entrepreneurs all across the globe.

18 EXCLUSIVE!

THESE 10 BUSINESS IDEAS CAN MAKE YOU A MILLIONAIRE

50 LEARNING PAYS!

Education of the kind that opens minds and encourages people to think independently and responsibly is not a cost, but an investment with potentially very high returns.

56 TECH GADGETS TO MAKE YOUR HOME SMARTER

Everything from our coffee makers to our fridges is soon going to be completely intelligent and handle many daily tasks for us.



SERVICE ROAD F-11/3
ISLAMABAD, PAKISTAN
+92-51-2700277
INFO@STARTUPINSIDER.INFO



WWW.STARTUPINSIDER.INFO

ZAS

• A Green Technology Company •



SERVICES WE OFFER

Solar Energy

- ✓ Customized Solar Solutions
- ✓ A & AA Grade Solar Panels
- ✓ Return on investment in 2.5 year*
- ✓ Financing / Installments Facility*
- ✓ Pakistan Engineering Council Certified Staff for deployments
- ✓ Best for Domestic, Corporate and Agriculture

Electrical, ICT & ELV

- ✓ Building Electrification
- ✓ Security & Operational Surveillance IP & Analog Cameras Based
- ✓ Access Control System
- ✓ LAN, WLAN & Telephony Infrastructure
- ✓ Customized ERP Solutions
- ✓ Web Designing, Development & Search Engine Optimization

W

www.zastc.com.pk

F

facebook.com/Zastcpak

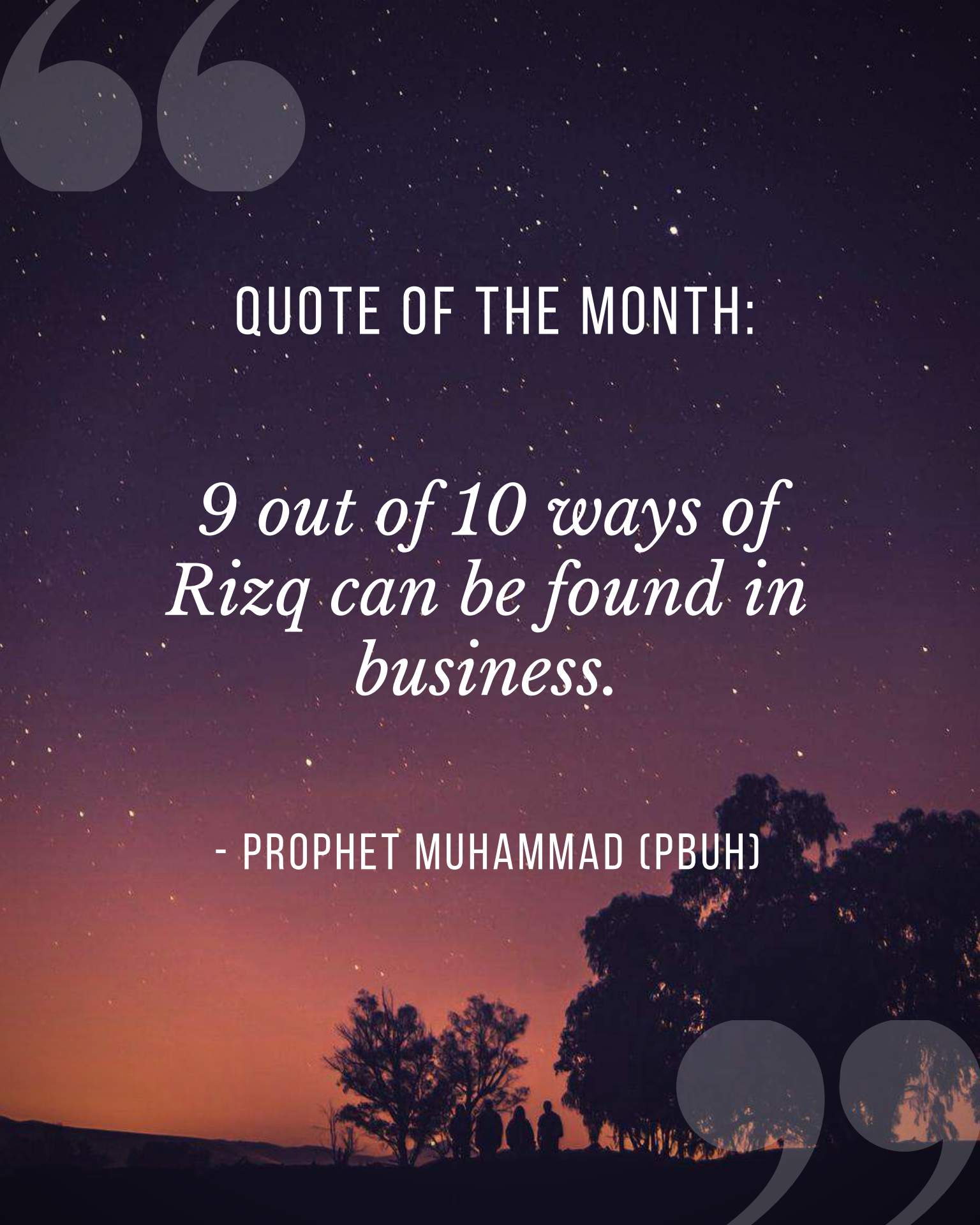
E

Liaise@zastc.com.pk

C

+92-300-8795166

WE UNDERSTAND YOUR NEEDS

The background of the image is a night sky filled with stars. In the lower portion, there is a silhouette of a landscape featuring several trees and a group of people standing together. The sky transitions from a deep purple at the top to a warm orange near the horizon. Large, semi-transparent quotation marks are positioned in the top-left and bottom-right corners of the image.

QUOTE OF THE MONTH:

*9 out of 10 ways of
Rizq can be found in
business.*

- PROPHET MUHAMMAD (PBUH)

THE MIRACLE OF TEAMWORK

By Mehak Tariq

Muhammad (PBUH) is an excellent example of leadership in the world. In any path of life, we can seek guidance from the Prophet's way and follow his commands to succeed in life. He has always been the personification of morality, justice, honesty and there is no comparison to him in dealing with others. He is the perfect leader and a team player. He was alone when he started the journey of prophet hood. Later, He gathered the people from Mecca and built a team of individuals with stark qualities mainly including Hazrat Ali (RA), Hazrat Usman (RA), Hazrat Abubakar (RA) and Hazrat Umer (RA). These are few gems of his team who did wonders in the world and transformed the world into a better place.

From a religious or even a secular point of view, teams are very important to achieve organizational objectives and with this thought we can further dwell into team dynamics that are unconscious and psychological forces to influence team's behaviors and performances. In order to understand the dynamics of any team it is very crucial to know ones team personally and understand their needs. In this article, we will highlight the key events from Prophet Muhammad (PBUH)'s life with examples in order to

understand team dynamics and to maintain it in the perfect order.

First of all, there should be clear roles and responsibilities assigned to the team so that everyone should be clear on what he or she is expected to do. These responsibilities should be carried out in a perfect manner to ensure success. This did not happen during *Ghuzwa-e-Uhd* when the Prophet (PBUH) clearly asked the archers to hold their position till the war ends. Archers unintentionally disobeyed the orders and the outcome was unfortunate. Many a Muslim lost lives and sacrificed a battle almost won.

Secondly, tackle problems with good feedback. It is very important for the team manager or the leader to listen to each and every member of the team, their personal or professional problems. Find them the solutions and give them proper feedback on their duties. Prophet Muhammad (PBUH) was an empathetic listener and Allah says in Quran on his team's performance that:

Allah is well-pleased with them as they are well-pleased with Him. He has prepared for them gardens

He was alone when he started the journey of prophethood. Later, He gathered the people from Mecca and built a team of individuals with stark qualities mainly including Ali (RA), Usman (RA), Abubakar (RA) and Umer (RA). These are few gems of his team who did wonders in the world and transformed the world into a better place.

under which rivers flow (paradise), to dwell therein forever.” (Quran 9:100)

Third important thing is to break down barriers and pay more attention to communication. This is by far the most important thing we see in our daily lives that people make barriers due to lack of communication. These barriers will lead the teams to massive destruction. In today's multicultural and multilingual workforce, it is very important to understand the power of communication and breaking the barriers. Prophet Muhammad (PBUH) gave us the teachings and rulings for every mankind and for every part of the business. He delivered the orders of Allah in the most favorable fashion and transferred the knowledge of right and wrong applicable to every generation.

Winning over enemies is one of the most important jobs of a leader which is a sure shot way to inspire the team members. After the battle of Badar, he made sure that the prisoners of war should get the best of treatment. Among them was Suhayl bin 'Amr who was a fiery speaker and was denouncing the Prophet (PBUH). Umar may Allah be pleased with him one of the



Prophet's closest team member, suggested that two of his lower teeth be pulled out so that he might not be so vile in his speeches. The Prophet (PBUH) replied: *“Were I to do this, Allah would disfigure me on the Day of Judgement, despite the fact that I am His messenger.” And the Prophet himself said, “Indeed, I am sent as a mercy.” (Muslim)*

These are only a few examples of the greatest leader leading the greatest team. We can conclude that, in order to achieve a target or a goal one must find the right team with the right qualities. It is of utmost importance to build strong communication among the team members, understand the conflicts and try to resolve them on early stages. Roles should be assigned in the start and responsibilities should be delegated so that there will be accountability. Performance should be gauge on fair metrics and rewards should be of mutual benefits. Definitions of team members roles while nurturing them and helping them become leaders is another hallmark of high performing team and the lives of the *Sahaba* coming after the Prophet have examples upon examples of successful team management.

MEHAK TARIQ IS VIP CONTRIBUTOR OF STARTUP INSIDER.



**LIFE IS
ABOUT
MAKING AN
IMPACT
NOT
MAKING AN
INCOME**

• KEVIN KRUSE •



GROW YOURSELF AND YOUR COMPANY

WITH THESE 7 NEW YEAR RESOLUTIONS

BY SADAF USMAN

It is that time of the year when we start looking out for the resolutions to be made. These resolutions are a prominent part of the new year celebrations. Although, it is not necessary for the resolutions to be personal i.e. I will quit smoking or lose weight this year. It can be specific to your business as well. It is quite necessary for us to vow upon these resolutions in order to follow and achieve the goals stemming out from these resolutions. It is also important to look at the progress of the business at the end of the year to make necessary arrangements to make things faster, stronger and leaner.

Growing yourself does not only mean to acquire some new skill, get a muscular body or may be some adventures activity. It also covers the areas of maintaining yourself and harnessing yourself into a good human being with a good health. Giving time to your friends and families. Meeting new people, relieving your pressures through exercise and yoga. Getting time out for the one good meal in day. Taking a good nap after a hectic day. Over working, under-working, better communication by getting a good emotional intelligence training course are few good examples for personal growth. However, these resolutions and goals will not only affect you but your business as well -

because your business is if it is a startup company or a small enterprise, it depends mostly on you. So, if you are not growing personally, how will you expect to grow your business! Self-care is a starter for that.

We have identified seven top resolutions for the year 2020. We believe it will change your mind and will be very helpful in your personal growth as well as for the growth of your business.



COMMITMENT CALLS FOR SACRIFICES

Resolutions or commitments are very important at start of the year. However, these resolutions demand for great sacrifices. There is no victory without sacrifices. It is something not very common these days. People always make resolutions and commitments to themselves but how many times have you seen them fulfilling them? One strong proposition is only 1% fulfil their commitments. Do not be in that 99%. Make small goals to achieve and start from small sacrifices. This will increase your morale, determination and hunger for more.



STAY HEALTHY

There is a saying that strong body leads a strong mind. So, if you lose the body, you will lose the whole game. Staying healthy is not a choice but a must do. We as a generation are a time bound generation. We have

BEST WISHES FROM



NASIR AYUB

Founder & CEO
Spectra Engineering Solutions

Starting a business isn't an easy task at all. It often requires a lot of time, courage, determination, perseverance and a lot of money. Startup founders everywhere understand that they must beat the odds to survive, yet they forge ahead in their dreams. Your creativity and courage have eventually led you to open your own business. I have every reason to believe that your hard work and perseverance will lead to the success of this business. Congratulations and good luck for your startup. As you venture on your new business, I pray that success keeps finding its way to your doorstep. I strongly believe that this is the start of something BIG.

enslaved ourselves with too many worries and hassles these days that we do not even get time for our health. We are always short of time and it's strange. Eating junk in the wrong hours of the day, not having a proper meal at least once in a day will leave us nowhere in terms of health and fitness.



INVEST MORE IN SOCIAL MEDIA

People spend most part of their day on social media these days is not an exaggeration. The role of social media is so vital for business these days that one cannot imagine surviving without it. Previously, businesses used to make social media as a part of their marketing strategy. However, today, ventures make their marketing and positioning strategies around social media and some of the businesses are totally dependent on their social media marketing. So, we should make this our new year resolution that we will spend a good chunk of marketing budget on the social media development.



LEARN TO SAY NO

Sometimes you call them resolutions but we prefer to call it the strategy and plan of growth. For you and for your business. It is important to understand the power of saying no. This is quite difficult to do but being a yes man to everything is not the right attitude for any person who wants to grow. By saying, no, it does not mean it

makes you selfish or mean, there is more to that. This is to understand your priorities, your rightful duties and your goals. For example, if you have a meeting in next hour, you can not abandon it for some other plan.



GIVE GIFTS TO YOUR EMPLOYEES

Employees are your internal customers and their satisfaction is as much important as your external customers. It is of great importance to understand the idea of employee resonance. We recommend you to develop that culture in your organization where employees resonate with the values of your business. Give gifts to your employees. One gift per employee in a year. So every month you will give one or two gifts. Not expensive but relatable. This will increase your personal connection with your employees and it will increase the chances to learn more about your employee and their preferences.



SWOT ANALYSIS

It is not necessary to learn a new skill every year. This is quite generic to say that every person should learn a new skill every year. If we are getting well paid and satisfied with our current skill set then why we need to learn a new skill every year. Why not polish our strengths and focus more on them? Exactly, make a resolution to do a swot analysis for yourself and for your business this year. Identify your core strengths and learn new opportunities to grow, try to remove your weaknesses and learn how to avoid threats totally. This will not only make you more aware of your current position but it will give you a clear picture of what you want to do in the coming years.



INCREASE PRODUCTIVITY NOT HOURS

It should be the year of work life balance. We need to realize the importance of productivity and not sitting idle for long hours. You have been doing a lot in your personal life as well as for your business. It is about time that you should give time to yourself to decrease the chances of burn outs. Get yourself time to do activities to decrease the pressures and stress coming from every end of the lives. Connect with your family and your friends more frequently, it helps a lot to clear your mind.

CONCLUSION

There is a very strong opinion that we should not start our year with promises and vows. We should go easy on ourselves and do not make these resolution with unrealistic aspirations that people never follow.

However, we beg to differ with this thought because when the new year begins, people usually look back in their

past to reflect what did they do in the last year. Similarly, entrepreneurs look at the performance of their businesses in order to reset and take a fresh start. New year's resolutions are part of setting new goals in order to grow. A point to ponder on the previous year's shortcomings and understand-

ing the need of the hour, to take the necessary steps to rejuvenate. Even if one does not follow completely what he or she sets for themselves, they will try and that is important in our opinion. We recommend you to set your priorities straight this year.

YOU WILL NEVER LOSE YOUR VALUE

You must tell yourself, 'no matter how hard it is, or how hard it gets, I'm going to make it.'

by Unknown



I have always believed, and I still believe, that whatever good or bad fortune may come our way we can always give it meaning and transform it into something of value.

— Hermann Hesse

I listened to a motivational speaker today as he described this...

He started off a seminar by holding up a \$20 bill. A crowd of 200 had gathered to hear him speak. He asked, "Who would like this \$20 bill?" 200 hands went up. He said, "I am going to give this \$20 to one of you but first, let me do this." He crumpled the bill up. He then asked, "Who still wants it?" All 200 hands were still raised. "Well," he replied, "What if I do this?" Then he dropped the bill on the ground and stomped on it with his shoes. He picked it up, and showed it to the crowd.

The bill was all crumpled and dirty. "Now who still wants it? All the hands still went up. My friends, I have just showed you a very important lesson. No matter what I did to the money, you still wanted it because it did not decrease in value. It was still worth \$20. Many times in our lives, life crumples us and grinds us into the dirt. We make bad decisions or deal with poor circumstances. We feel worthless. But no matter what has happened or what will happen, you will never lose your value.

You are special – Don't ever forget it!

A Step by Step
Business Plan
Workbook



0321-5563828

Buy Now

5 STEPS TO FINISHING WHAT YOU START — AN AMAZING STORY

Courtesy: BeingGuru



“

After passing the 250m mark, he tore his hamstring. He got up with the excruciating pain and got determined to finish the race by hobbling towards the finish line. This moment has been voted since then as one of the most inspirational and was referenced by Barack Obama in his presidential speech.

One of the world and European relay champion, Derek Redmond is now one of the motivational speakers. Now, he shares his inspiring and remarkable story with his audience and has worked with some of the high profile brands to inspire the corporate environment. During the 1980s and 1990s, Derek was one of the country's best athletes and had broken the British 400m record at two occasions.

He completed at the highest level for over a decade and was a key member of the

relay squad that won gold at the 1991 World Championship in Tokyo. By that time, Derek has established himself as one of the best athletes and was a sure sign of success in future. He stunned the sporting world alongside Kriss Akabusi, John Regis, and Roger Black as Britain won over the favorites of USA to win gold. That run is still remembered as the second fastest 4x400m in the history.

After proving himself as a relay runner, Derek wanted to prove himself as an

individual runner. He went on to represent his country in 1992 at the Olympics in Barcelona and became a part of the one of the most motivating moments in the Olympic history. He went into the 400m semi-final to race amongst his favorites. Everything seemed fine during the run, until...it wasn't. He fell onto the ground as if he had been shot.

After passing the 250m mark, he tore his hamstring. He got up with the excruciating pain and got

determined to finish the race by hobbling towards the finish line. His father came to his help and the 65,000 strong crowds cheered him on. This moment has been voted since then as one of the most inspirational and was referenced by Barack Obama in his presidential speech as moments when the human spirits triumphs over the injury that should have been impossible to overcome.

Derek's injury was a sure sign of an end to his athletic career but it didn't keep him down. He finished his race even though he knew that he won't be racing anymore.

There is a real lesson to learn in Derek Redmond's inspirational story for everyone.

You need to work on your goals and you should be proud of your efforts.

Following are the ways you can finish what you have started in life:

MAKE THE DECISION

When it comes to finishing on the lingering task, you first need to make a decision to get it completed no matter what. You must say no to more things and should alter your behavior and get done with your already existing to-do list.

PLAN

If there is something you cannot finish in a day, you must break down the task into smaller ones and work daily to get them completed.

Make a plan and stick to it for actually getting things done. You can even create calendar boundaries and should work uninterrupted.

KEEP DEADLINES

It is very important that you include deadlines for your projects. Most of the people fail to finish what they start because they don't have any deadlines. You need to push through to complete the steps of your action plan by skipping lunch or getting up early.

TAKE ACTION

You should not wait for a specific time to get started. As soon as you have the plan in front of you, get started and take action. Get down with the first step and focus on getting it completed.

COMPLETE WHATEVER YOU WORK ON

Once you have made the plan and have started working on your project, you feel the burden lessening. But it is the most important step that you complete whatever you are working on. Do not allow it to linger on, make sure it's complete and saved properly.

“
**NO MATTER
HOW MUCH
YOU
STRUGGLE,
YOU
ALWAYS
HAVE TO
FINISH WHAT
YOU START.**
”



BACK ISSUES

PACK OF 10 PRINT MAGAZINES IN RS. 2850 | 0321-5563828



Since 1969

*Enjoy the top
flavor of Fru Top*



My mission in
life is not merely
to survive, but to
thrive; and to do
so with some
passion, some
compassion,
some humor, and
some style.

MAYA ANGELOU

THESE 10 BUSINESS IDEAS CAN MAKE YOU A MILLIONAIRE

JAVED CHAUDHRY ON STARTING YOUR OWN BUSINESS



“

According to Javed Chaudhry, all the businesses in the world rest on Five Pillars. Market, Machinery, Raw Materials, Training and Investment.

Dimple Khanna was a renowned Bollywood actress – who began her fame of glitz and glamour at the young age of 16. She got married to an equally famous celebrity – they separated after 9 years of marriage. Dimple Khanna’s enterprising spirit opened a beautiful avenue to earn a luxurious living – she set up a Candle Workshop of her very own and uses her fame to sell them! YOU too can set up an industry of candle making in just PKR 50,000! “How?” – you would ask! Let’s see what a celebrated life coach, Javed Chaudhry has to say about this matter in his recent video!

According to J. Chaudhry, all the businesses in the world rest on Five Pillars:

Market – Where you would sell your product

Machinery – Where would you find the machinery you would need to make your product

Raw Material – Where would you get the raw material from

Training – Where can you get raining to make that product

Investment – How much finances would you need

Mr. Chaudhry has 10 ideas which would require only PKR 50,000 as an investment to make you an

industrialist and set up your dream to run your own business for a living that would not only be sufficient but would surely flourish.

A CANDLE FACTORY

To make this magic all you need is wax, molds, fragrances and colours – all which are readily available in most of the cities in Pakistan. To get yourself acquainted and trained on the “how” part of candle-making, just Youtube! To sell these delicate things of beauty, you could set up a small shop or even sell them online. One could potentially earn millions from this venture – all you would need

to do is create a variety of colours, intricate design and customized artworks for the buyers.

ALL THINGS SWEET - CHOCOLATES, CANDIES AND CUPCAKES

To set this business up, again you would need only a few things. A medium sized oven, a few utensils, coco powder and sugar! Youtube can again be a source of most sophisticated to most easy techniques from around the world. There are many opportunities where you can get training about the art of making chocolates. This product would sell itself on

weddings, birthdays, new year and all other celebrations. Sell them through a small bakery of your own or even online – trick is to focus on the packaging – be creative print photos of the customers, wrap it up or even bake the cakes into interesting and attractive shapes. This venture would earn you a lot through only a little investment.

SCENTS AND AIR FRESHENERS

This venture would need much less than PKR 50,000 to set up. The boundaries are none in terms of how creative you can get in this. Make incense sticks or dip soft cotton balls in fragrances and package them; or even dry sell home grown and dried sweet smelling potpourri in tins that would last a long time! The whole country is a market for this. Selling this would be convenient by placing them in high traffic stores or even online.

DRINK ORGANIC - FRUIT JUICES AND SMOOTHIES

In our market only limited juices are available – very mainstream and usual. You can experiment and make juices that would not only be healthy but also delicious. Try berries, or go healthy by using bitter-grouds and beetroot, or a mixture of exotic tropical fruits! If you think you can make several kinds of lassi – which is most popular in Pakistan. You make these and supply them in gyms, offices and homes of health conscious customers who look for such products but cannot find them yet. If you cannot set up a shop – try setting a stall outside a park and watch nature make wonders for you. Hospitals and even

universities are potential market and all you need is a juicer blender other than your fresh fruits and vegetables.

HOMEGROWN - FLOWER AND VEGETABLE SEEDS

The next business idea is that of selling seeds for flowers and vegetables. One could easily procure these seeds from around the world – the internet has several websites from where we can get information on businesses that sell seeds. Once procured these seeds can be packaged in beautiful containers and sell them online. Saplings and young plants can be bought from local plant nurseries and can be sold further on. This venture can be started from the very rooftops of your houses! Our readers, if try it, growing and selling just Tulips would create wonders for them – people venturing to try and own a business in Patoki would fare so well from growing and selling exotic plants and flowers considering the favorable conditions.

FARMING - MUSHROOMS, BROCCOLI AND ALOE VERA

These first two are expensive vegetables while Aloe Vera a miracle plant! If one has around 2 canal of land, get the seeds for these plants, get onto Youtube to learn how to grow them, and begin! Sell them online and avoid the hassle of having a brick and mortar shop – the major cities of Pakistan are very lucrative markets for these products. The imbalance of supply and demand of these items can enable an entrepreneur to earn millions only just by supplying to hotels and restaurants.

WHEELCHAIR TRAVELLING

Heeling those who would like to live more!

There are over 10 million people who are physically disabled – among them 4 million are bound to wheel chairs, 1.5 million are from well-off families. These people would like to live a normal life, they would like to go shopping, visit cinemas and eat out in restaurants. A business equipped with wheel chairs and people to guide these individuals through the rush and help them get a wholesome experience would earn a lot. There a few startups already doing this and introducing such a venture in Pakistan is still an opportunity to be explored.

PURE AND SIMPLE - HONEY AND GHEE

The next idea is to produce pure ghee and honey! Package it in attractive boxes and jars! It is simple and very lucrative. In this time of all things artificial people seek out products that are natural and pure. This business could expand to organic eggs, homemade butter and jams along with local spices and lentils! This business can make you rich within a year. The raw material for these are readily available across the country, machinery is unneeded and the demand is evergreen!

ORGANIC BODY AND BEAUTY PRODUCTS

Another idea that needs only a very small investment is organic and naturally produced. Youtube is a great source to learn how to make natural masks, scrubs, hair oils and serums. Once that is in your bag customize bottles and jars and you are all set for an online business. Not only that there is a bog

possibility of showcasing these products on stores and beauty shops. This trend is booming across the world – raw materials are available in Pakistan, machinery is not required and the demand is flourishing, what else would an entrepreneur needs!

FOOD CARTS - COOK YOUR OWN SUCCESS

Finally the tenth idea is to set up a food cart – it would again require only a small investment while the return could be larger than those earning with PhD degrees! Use the content on Youtube to set up a cart, wear a chef's uniform and begin. An adventurer could start with French fries, burgers, boiled corn and hotshots! A few utensils and raw materials is all you need with a little training this could be your doorway to success.

“
WHEN
YOU'RE
READY
TO
QUIT,
YOU'RE
CLOSER
THAN
YOU
THINK

Bob Parsons

”

3 SECRETS OF STARTING A BUSINESS AND SCALING IT UP ON INTERNET

By Hisham Sarwar



You can become a blogger if you write well. You can set up an eCommerce website and take direct orders from your customers on the internet and if you know some tech skills, you can make money by offering a service as a freelancer.

Irrespective of a business line you own. Be it a service or a product you sell, by leveraging the power of the internet, you can potentially reach out to many customers all over the world.

In this largely accessible world of internet, these three mediums can play an instrumental role in laying down a good foundation of your business and cement your growth in the long run.

front of Facebook users but also instantly sell online by hooking up the business website.

2. BLOG

Bill gates in his book Business @ the speed of thought predicted in 1999 that in future, if your business is not online, you will feather away and your competitor will win. He was spot on with his prophecy.

Today, any business that does not have a website is losing out to real paying customers who are looking to buy your product or service.

By creating a blog and writing regularly about the value addition you can make in the life of your customer, you can make good sales on your website.

3. DIGITAL MARKETING

With such saturated competition on the internet. Every business is using the power of modern-day maestro called the “Google” search engine. Businesses understand the importance of paid listings on Google.

Google alone does not hold the keys to success on the internet. There are many other avenues such as Instagram, Pinterest, WhatsApp, and LinkedIn. By hiring an expert who knows the DM game, your business can be accessible by brand loyal users of many online social media networks and mediums.

HISHAM SARWAR IS THE FOUNDER OF INFOMIST.



Folks, there is no such thing as internet money. Sadly, the Internet doesn't shower money by participating in schemes or making a one-time investment with guaranteed lifetime payout.

The term internet money is widely misinterpreted. People often confuse and make mistake for “internet money” with “internet for money”.

The difference between the two terms is huge. While the former has tons of Ponzi schemes available on the web that vows to take your little investment money with claims such as “you will be a millionaire in 30 days” while the latter shows the direction about using the internet for setting up your business and possibly making money.

Folks, there is no such

thing as internet money. Sadly, the Internet doesn't shower money by participating in schemes or making a one-time investment with guaranteed lifetime payout.

In the modern ERA, businesses such as MLM have taken back seats as more people are empowering themselves with real skills such as blogging, affiliate marketing, eCommerce and freelancing.

By learning real skills, you are at least giving yourself a chance of being in control of making money.

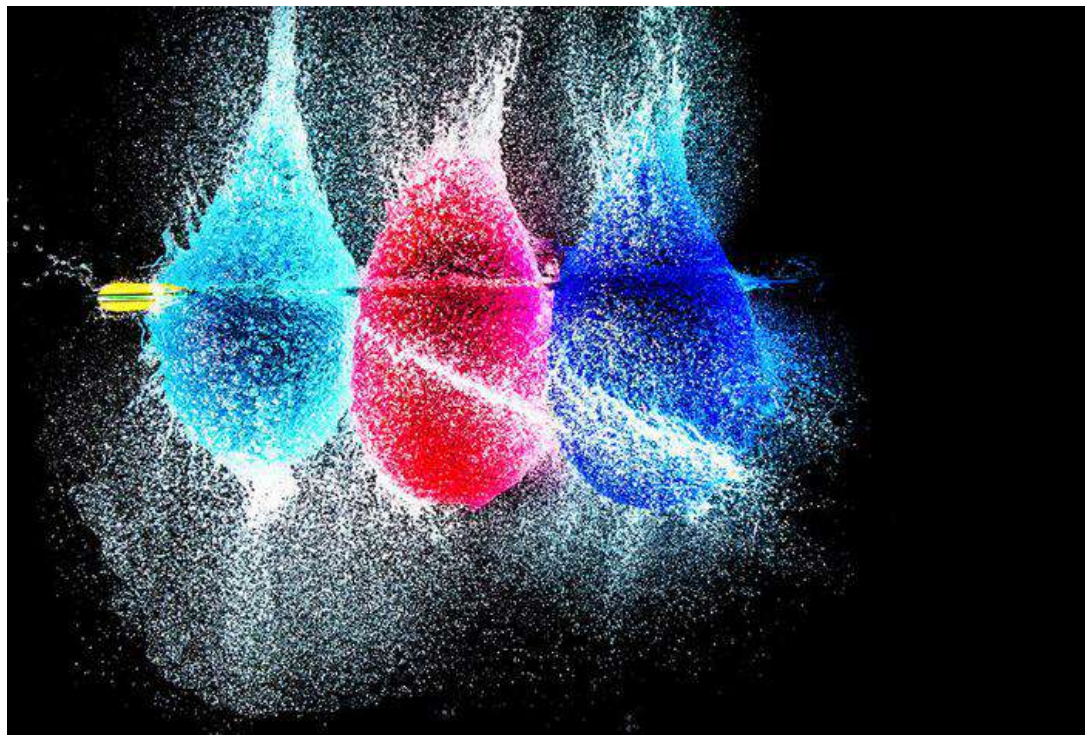
1. FACEBOOK

With more number of users in the portal, 2.4 billion and growing, Facebook outnumbers the cars on the roads and planes in the sky all over the world. It is a huge portal and businesses are using the power of Facebook for growing their business exponentially taller.

Facebook page and videos on the facebook page are no less than a lethal combo, the duo not only gives any business a viable option to instantly get in

MASTERS OF MASS DISRUPTION

By Cameron Turner



I respectfully suggest there is an exciting new opportunity to create a new business program for the 21st Century called the "Masters of Business Disruption" - MBD.

The MBA was created by Harvard in the early 20th century to train people manage these new things called corporations which America had a real propensity for creating. Millions of people around the world now spend up to \$100,000 to obtain an MBA. Why? Mostly to try and get a better job in an existing large corporation, either public or private. Its a model that works well and UQ's MBA does this better than any other in Australia and was ranked 10th in the world and number one outside of Europe and North America by The Economist. So if you want to get a better job in a big organization, do an MBA.

However as the dominance

and lifespan of large corporations rapidly diminishes, manufacturing economies like Detroit, Manchester, South Australia, Newcastle and Geelong are being ravaged. Its obvious we need to do more than just manage big organisations better. What the future needs now is people who know how to disrupt and create new industries. An MBA just isn't designed to do this.

What we need is a second generation business course for the 21st Century. I initially thought this Program could be called the "Masters of Mass Disruption", however perhaps sophisticated sandstone universities wouldn't be interested in something

that sounded like a kids action movie title. Therefore I respectfully suggest there is an exciting new opportunity to create a new business program for the 21st Century called the **"Masters of Business Disruption" - MBD.**

It should be a born global program delivered in partnership with a number of global universities, using the best online courses available to help intra and entrepreneurs disrupt existing industries and create new industries and sectors. Much of the program content could be delivered online, however students could come together in each country every quarter

for a week and once a year for a week all enrolled students from around the world would meet in one place for a one week global disruption workshop event. This could even be a pitching element to investors and corporates.

Every student would need to work on a specific project throughout the program which could be a corporate transformation project or a start-up. The money saved from not delivering lectures could be spent on experienced disruptive mentors that meet with the students during intensive sessions and guiding them through their projects.

I can hear you say you can't teach disruption or entrepreneurship. I only partially agree. While the majority of the best start-up founders didn't study entrepreneurship, the failure rate of new ventures is spectacular. Those that became unicorns, probably did so because they had the right idea at the right time and had the perseverance and persistence to see it through. If we have better disruption training perhaps we will have a higher startup success rate. Still need a good idea, but some good teaching and mentoring can increase the likelihood the good idea might become the next big innovation.

Universities are large organisations, so disrupting their existing MBA programs is not an easy task. But I suspect by 2020 and beyond these types of Masters will be much more prevalent than they are today.

9 PASSIVE INCOME IDEAS FOR INCREASING YOUR CASH FLOW

Courtesy: BeingGuru



In the modern ERA, businesses such as MLM have taken back seats as more people are empowering themselves with real skills such as blogging, affiliate marketing, eCommerce and freelancing.

You can make a great residual income to support you financially. Sometimes the side gig turns out to be so lucrative that people often hang up their full-time job shoes and focus on their residual income, converting it from passive to active.

These 9 amazing internet-based passive income ideas do not require you to learn any technical skill. By offering one of these, you can lay down a foundation for a good source of regular weekly income.

1- START A BLOG

Just like you are reading this post on a Being Guru blog. You can open your own blog by getting a domain name and hosting it. By writing regularly, you can monetize your blog through financial partner programs such as Google AdSense.

2- WRITE AND PUBLISH AN EBOOK

By Utilizing the Amazon Kindle Direct Publishing platform and publish ebooks,

you can make a great income for every copy sold online. Many people who have a flair for writing pick a topic, write about it and publish an eBook to make regular money.

3- CREATE AN ONLINE COURSE

Are you good at something? Create a video course, sell it on Udemy. If you are presentable on camera or have great presentation skills, your course can sell

well on their website. On the website, there are hundreds of thousands of courses covering almost every single niche.

4- PRODUCE AN AUDIOBOOK

You can use Audible's ACX platform to push out your audiobooks to some amazing platforms such as Audible and iTunes. A gentle voice matters a lot. If you can speak well, this could be an amazing financial gig for you.

5- BECOME AN AFFILIATE MARKETER

You can sell someone else's product and make a fortune. Amazon's affiliate partner program enables you to sell unlimited products on your website by pasting a link to that particular product. From \$5 to \$50k, there are many products and services you can offer for sale. On each sale, as an affiliate marketer, you get a certain percentage as commission.

6- DEVELOP A SMARTPHONE APP

By developing a smartphone app that has in-app purchases, you can earn good money for every sale. If you do not know how to develop a smartphone app, you can hire someone to develop it for you for iOS and Android stores and enable in-app purchases. Many people develop tutorials, games apps with purchases after certain milestones.

7- SELL DIGITAL PRODUCTS ON ETSY

Etsy is a great resource for people who wish to sell handcrafted goods but not many know that they can also sell digital products on Etsy? These digital products require little to no maintenance in the long run.

8- START A YOUTUBE CHANNEL

Just like video courses or audiobooks, you can make good money through Google AdSense by starting a youtube channel. If you can create interesting, attractive videos to grab users' attention, you can make good money by starting a YouTube channel.

9- SELL PROFESSIONAL PHOTOS ONLINE

Websites such as iStock Photo and Shutter Stock pay you good money if you are a professional photographer and your pictures are sold on their websites. Many people use photography as a side gig for making passive income and distribute their pictures on websites.

“



Step out of the history that is holding you back. Step into the new story you are willing to create.

-- Oprah Winfrey

”



16 PREVIOUS MAGAZINES ARE FREE!

RS. 1500 FOR 12 MONTHS

| RS. 800 FOR 6 MONTHS

Log on to: <https://subs.startupinsider.info>



POSITIVE
MIND



POSITIVE
VIBES



POSITIVE
LIFE

startupinsider.info



Coca-Cola



کھانے کا مزہ اور بڑھاؤ
Coke کے ساتھ

0800-COKE1
(0800-24531)

Coca-Cola Connection

"Coca-Cola", "Coke", "Sprite" and "Fanta" are registered trademarks of The Coca-Cola Company.

BENEFITS OF BEING AN ENTREPRENEUR - A LEARNING PERSPECTIVE

By Sidra Abbasi



Entrepreneurship is an ultimate way where you seek after that view and see the recognition of your own vision.

FREEDOM

A realization of following your own perspective, dreams and ambitions definitely gives you an overwhelming sense of energy and self-motivation. You can have your very own perception on the world and entrepreneurship is an ultimate way where you seek after that view and see the recognition of your vision. Independent work enables you to accomplish your goals to pursue those areas that you feel energetic about & this sense

of freedom is an absolute magic.

TIME MANAGEMENT

Once you have freedom to create and make your own identity and giving shapes to your own thoughts, this is the point when you realize about the importance of time management. As your very own boss, you work when you need to work and stop on the off chance that you need to stop. You can modify your work schedule as indicated by your way of

life and manage different activities. You can work in a way you please.

FULFILLMENT

A sense of fulfillment that comes by following your passions and seeing your dreams getting into a factual reality is indescribable. As a business visionary, you get things going. You make a dream, spread out the designs to carry the arrangement to realization and seek after the means expected to make the business a triumph. Accomplishing every one of these things can give you an unbelievable sentiment of pride and happiness, seeing your site utilized by individuals, finding your items in the retail establishment, getting compliments from clients on how your business has helped them, and being expounded on by the media. In numerous regards, your business is your child, and supporting it and seeing it develop can give any guardians a feeling of satisfaction.

ENTREPRENEURSHIP

Entrepreneurship is intense. There will be moments where you question yourself, or your choices of going into the business. In some cases, you'd even feel that you couldn't do it when the obstructions appear to be outlandish. When you succeed and conquer the difficulties, you restore the certainty and regard for yourself that you can do it and for a fact that confiden-

ce with initial accomplishments is unparalleled and cannot be broken.

CHALLENGES

Overcoming with the challenges and finding the way out to cope up with them in order to build a distinguished reputation is the art you learn from entrepreneurship. You never get depleted as an entrepreneur: reliably brings another test, new endeavors and new disclosures. You set your pace and you can go speedy if you pick or deferred down in case you feel like it.

LEARNING AND SHARING THE EXPERIENCES

So, learning above all is a point for which we all work. Betterment and learning are never ending processes and being an entrepreneur means finding never ending opportunities of learning and with that growth comes, as you learn so you grow. In a vast scenario you can also share your experiences, highs and lows for upcoming generations as sharing what you learned can be your way of giving back to the community. It can appear as coaching other would-be entrepreneurs, composing a book so others may perceive how you did it, or in any event, discussing your encounters. There is such a great amount of joy in giving, and entrepreneurship gives you a real existence loaded with rich encounters.

SIDRA ABBASI IS A MEDIA AND MARKETING PROFESSIONAL.

you always pass
failure
on your way to
success.

MICKEY ROONEY

THE ESSENTIAL ELEMENTS OF ENTREPRENEURSHIP

By Qaiser Hayat



There is a social aspect attached to the businesses in which the behavior of individuals towards the society will be judged as it was judged 1400 years ago when Muslim traders were famous for their fair dealings and character.

Nasir Ayub, founder and Managing Director Spectra Engineering Solutions, has recently launched an interview Program on YouTube by the name of “Beyond Profit”. His first guest was our very own founder Usman Ahmed. The discussion point was Entrepreneurship and the various elements attached with it.

Entrepreneurship is a French word and it means to start or originate something. Unfortunately, in our society

it has only been translated into starting a business. However, it should be perceived as to grow holistically not just a part of it. There is a social aspect attached to the businesses in which the behavior of individuals towards the society will be judged as it was judged 1400 years ago when Muslim traders were famous for their fair dealings and character.

Today, there are many challenges involved when

you start a business or even when you conceive an idea. Normally, people do not really validate it in the market rather just go with only the conviction that it will be a success, but it just doesn't happen. So, in his opinion THINK BIG AND START SMALL! And It is recommended to make a small launch of the idea to check the audience response and then go for big scale after receiving the results of it.

The next big question is

how much you need to spend on the marketing once you are ready to launch the product or the service. So, for a new business, marketing theories in the books are quite different from the actual realities glaring at us from the market and the main disruptor for this change is “Internet 2.0”. It is giving a platform to the companies to advertise their product to the larger audience and 2-way communication makes it more authentic to validate the idea. This contributes to the media with more call to action options. As we know that print media has also a good reach but carries a big cost as well. So, it is better for the startups to go with the digital media in the beginning and once their product gains strength in the market then it would be viable financially to go with the print and mass media options.

The next stage is to select the medium through which you would market your product, followed by the content of the advertising campaign. Now a days, on average 70 percent of the ads are coming in the video format on various social platforms. Companies are investing more on small video promos and along with informative video ads. However, picture advertisements are still present in the market along with paid partnerships with various online celebrities.

Finance tracking and

cashflow management are the two basic needs of any business and for a startup, these two things are the backbone for the survival of the company. People make or break because of financial management processes. In our country, there are not so many investment opportunities for the young startups because on the socio-political reasons. So, it is better to generate funds internally and utilize these limited funds to take the decisions wisely. Initial expenses should be controlled through proper research and try to operate with limited financial liabilities.

Human resources are the most significant asset for any organization because without a trained team you will not be able to do a single thing even if you are the most powerful person of the world. Our Prophet Muhammad's (P.B.U.H) team is a prime example of how a great team can do wonders. So, investment on the people is everything.

Finally, to maintain a constant level of growth in a business, it is recommended to get the serious investors who not only bring money but experience and exposures along with it. This will give you a rapid growth to your business and it will also be very beneficial for the financial health of the company.

**“THERE'S
JUST SOME
MAGIC IN
TRUTH AND
HONESTY
AND
OPENNESS.”**

JAY BAER



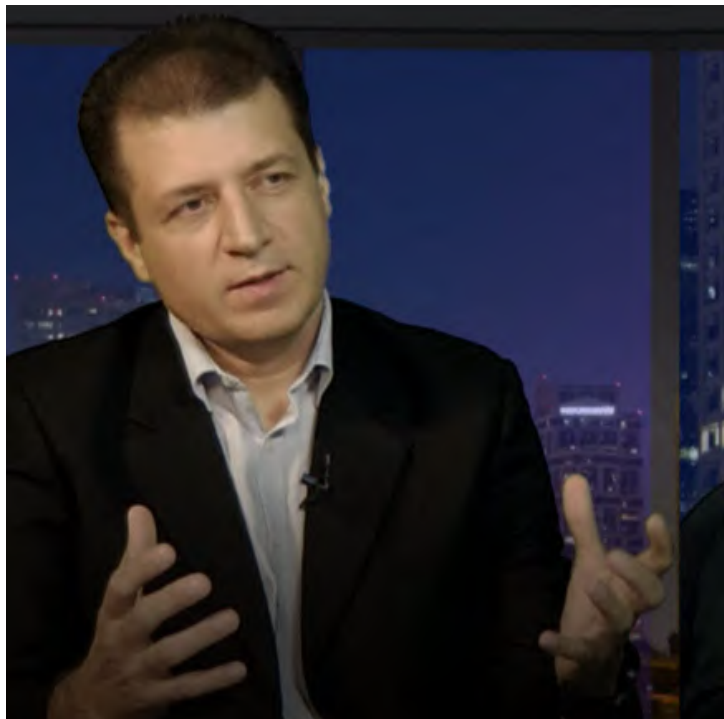
BEYOND PROFIT - EPISODE 3

DEVELOPING YOURSELF AS AN ENTREPRENEUR

Visit www.beyondprofit.tv
for more details.

THE MAGIC OF THINKING BIG - AND HOW TO FULFILL YOUR DREAMS

By Abdul Samad



In his opinion, persistence is the key to unlock the treasure of entrepreneurs-hip and its benefits. It is the defining factor between winners and not-yet-winners. He recommended a book named Think and Grow Rich by Napoleon Hill to learn about persistence. To further his argument, he gave an example of Prophet Muhammad (P.B.U.H) of how he was persistent in his objective that even after so many setbacks, his commitment towards his goals remained unmatched through the history of mankind. Following in his footsteps if one is committed to his or her goals then they would not need to worry about failures because

you need a conducive environment of motivated people with life and its blessings. As they say you are the average of five people you are surrounded with.

Goal setting is a very tricky subject because if you do a survey in the universities, you will see that more than 80% of the students do not know what they want to achieve in their lives. They are clueless about their objectives and goals and it is quite depressing.

Goals should be SMART - simply put goals should be specific, measurable, attainable, relevant and time-bound. They should not be vague in terms of the aforementioned variables. This SMART goals philosophy will help one in understand his or her goals in small chunks and in light of his or her chief aim of life. Goals can be many, and you can prioritize and focus on them accordingly whenever they come up in the course of your lives. However, the chief aim of your life should be one. There should be one ultimate aim to which you should be driven to and to achieve that aim you should make SMART goals.

A small piece of advice for the young startups, focus should be on the long-term goals as well as on the operational daily tasks completion. It is of utmost importance to identify the impact of small changes on the overall business and to complete daily tasks on regular basis.



It is very important to understand that in order to build something worthy, you need a conducive environment of motivated people with life and its blessings. As they say you are the average of five people you are surrounded with.

Following the comprehensive chat on the spirit of Entrepreneurship, the second episode of Nasir Ayub's Program "Beyond Profit" with yet again with Usman Ahmed, the founder of Startup Insider. This time around they spoke about something a little higher in the order of intellect - "Goal setting and how to achieve it?"

In start of the interview, he talked about the positive correlation of dreams with entrepreneurship and the importance of having a right sense of direction. Every

individual with a goal or an idea to have his or her own business is not necessarily thinking about money or making wealth. Some are looking for recognition and some are simply bored with their jobs and need a professional overhaul. However, direction-less goals are of no use and without a vision effort goes in vain. It is pertinent to understand the importance of direction before you take the first step.

"Sang kat jaty hain jahan barish ki dhar giray"

se failure is it is not permanent but temporary.

"Surround yourself with positive people."

We are living in a time of sheer despair and a hopelessness. Usman advises most ardently not to get stuck in that traffic rather move on. Get rid of this toxicity of negative opinions and believe in you and to achieve that self believe one must be surrounded with the people with positivity and hope. It is very important to understand that in order to build something worthy,

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

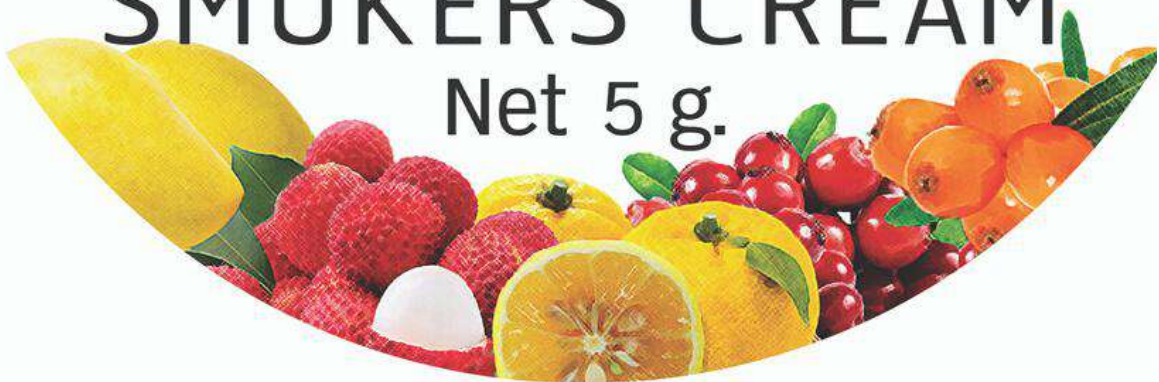


تنظیم اسلامی

100% Natural, Safe & Effective
Vitamin-E with **AHA**

Dellameria
Lips Lightening Cream
PINK LIPS
SMOKERS CREAM

Net 5 g.



Ingredients

Mango Extract, Lichi Seed Extract,
Citrus Unshiu Extract, Cranberry Extract
& Seabuckthorn Extract

How to Apply?

Start with the clean lips and hands.
Gently apply before bedtime and
remove with tissue after 30 minutes.



Order Now **0321-5564474**





“

Samar has to deal with harassment, break the social barriers, deal with family and financial pressures with a continuous ticking clock of marriage all the while struggling to remaining healthy and mentally peaceful. In spite of these realization Samar is an example of what it is to be resilient.

FOUNDER SAMAR CAMP



Samar Khan is a Pakistani cyclist. She is the first woman in the world to ride cycle on 4,500 meters Biafo Glacier in the Karakoram Mountains of Gilgit Baltistan. She reached Pak-China border, Khunjerab from Islamabad on cycle & rode over 4693 meters in -5°C to set a national record. She holds a master's degree in Physics from Federal Urdu University. She discovered her love for sports in Army School of Physical Training, Kakul, from where she learned Paragliding.

This is a story of resilience from the Pashtoon lands of Dir – a story that sings the songs of hope, commitment and courage. It is this story that would have made Allama Iqbal proud when he said:

“Tundi e baad e mukhaalif say na ghabra aye uqaab, ye tau chalti ha tujhay oonch uranay kay liay”

Sports industry today offers phenomenal prospects for young entrepreneurs. Samar Khan is an entrepreneur and change maker dedicated to providing early positive experiences to children all across Pakistan. In 2015, she founded SamarCamp, an initiative to empower youth through action-sports and produce not only athletes but competent sports trainers from Pakistan. Sports is a life-style which we need to adopt in our daily lives to gain the benefits of strength, confidence and leadership, she says.

The objective of ‘Samar Camp’ is to conduct cycling camps, cycling trips, mountaineering and other adventure expeditions in every province to involve the local community and make them economically empowered through sports.

Committed to changing the face of youth sports, Samar created training programs focused on character and movement pillars designed to build confidence in youngsters. In just a short time, Samar has taken off. With over 5000 participants at multiple location, it's one of the fastest growing youth sports this decade and it doesn't show any signs of stopping.

If you want to be inspired, simply read the Samar Khan's story.

THE SPORTS ENTREPRENEUR - SAMAR KHAN

By Zain Ali



“

She became the first Pakistani to bike up on Biafo Glacier and her journey continued in 2017 when she left the bounds of Pakistan and reached East Africa and biked up on the 'Roof of Africa' – Kilimanjaro; becoming the only Pakistani to have ever achieved that supported by the Pakistan Army (ISPR).

A DIAMOND IN THE ROUGH

Samar Khan belongs to a Pashtoon community from Lower Dir. She was raised with belief of the limitations she had as a female, whenever she wanted to make a choice. She grew up as a domestic girl, who could have never imagined pursuing her career in sports as it was the proverbial 'man's field'. She realized this, when she got fascinated by martial arts during her teenage and wanted to start training like her brother. But her parents

asked her to focus on her education – which was a blessing since her cousins in their village were not even allowed to go to school.

As Samar's family moved to Rawalpindi and she got the opportunity to keep pursuing her education; but tragedy struck when her father passed away while she was completing her Graduate degree and she had to quit her education. Financial pressure took her to a call center; where she worked for 9 hours a day and seven days a week.

THE STEEP CLIMB

Samar wanted to resume her education as she wanted to become a physicist, but she could not leave – being the only source of earning she had. With resilience as her armor, Samar kept trying and finally got a scholarship in Federal Urdu University of Arts, Science & Technology, Islamabad. She began her dream of getting a Master Degree in Physics and to bear the expenses. She started teaching online and found some students in different countries.

Her windows began to pen in university when she came across a paragliding course by Pakistan Army which sparked her desire again, she grabbed the opportunity which opened many doors to sports like trekking, mix-martial arts and cycling. Samar has known that in Pakistan a woman is more challenged than anywhere else. She has to deal with harassment, break the social barriers, deal with family and financial pressures with a continuous ticking clock of marriage all the while struggling to remaining healthy and mentally peaceful. In spite of these realization Samar is an example of what it is to be resilient.

Samar's first expedition was in 2015 where she rode a bike all the way from Islamabad to the highest international border, Khunjerab (Pak-China border, Sep 2015) – a stiff lesson about the cumbersome ways of sports. Later, she became the first Pakistani to bike up on Biafo Glacier, Karakoram Range in August 2016. Her journey continued in 2017 when she left the bounds of Pakistan and reached East Africa and biked up on the 'Roof of Africa' – Kilimanjaro; becoming the only Pakistani to have ever achieved that supported by the Pakistan Army (ISPR).

MAGIC OF MENTORSHIP

All the time she was mocked

and ridiculed by her seniors and fellow sports enthusiasts for not being capable enough and for making the false claims about her adventure sports. Her breakthrough came when she got selected in the 'Global Sports Mentoring Program' by ESPNW. She was blessed by the heaven when she came in close interaction with her role model, Jake Burton Carpenter, founder of 'Burton Snowboards' who started his journey in 1977, from a small barn in Vermont. He became a multimillionaire just by creating the craze of snowboarding. Like a fairy Godmother, his wife Donna Carpenter CEO of Burton Snowboards mentored Samar and transformed her from an athlete to an inspired and aspiring entrepreneur. Burton Snowboards opened the enigmatic doors of entrepreneurship for her.

The action sports initiative, called '**SamarCamp**' emerged from all that rigorous trainings by top-notch sports executive of USA. As Samar learned about converting her passion into business, she also worked on involving the local community and empowering them through action-sports.

ENTREPRENEURSHIP AT SAMARCAMP

For Samar, entrepreneurship is a disruptive solution to existing problems. Not every crazy sounding catchy idea can be launched. There has to be a stringent due diligence of market research to ensure that after the incubation, the idea will be productive and sustainable. Hard and smart work go hand in hand along with immense passion for the idea to ensure the idea becomes a business. Also, for Samar, it

is essential that the idea creates job and employment opportunities in the community that a business operates in.

The idea was to conduct sports camps for mountain biking, snowboarding and mountaineering; which were her chief strengths already. And to involve biggest sports brands, media channels and

groom and polish herself to become a confident and effective public speaker.

Social media was another challenge to grow and brand her ideas; as it's almost impossible to elevate your business and share your work without the use of social media. Instagram and Facebook are her favorite platforms so far to express herself

mountainous regions and meet amazing people during events; which keep them motivated to work for such cause.

THE SAMAR DREAM

Samar dreams of seeing herself and her fellow enthusiast and athletes in X-Games and other international sporting platforms. She wishes not only to sustain



FOR SAMAR, ENTREPRENEURSHIP IS A DISRUPTIVE SOLUTION TO EXISTING PROBLEMS. NOT EVERY CRAZY SOUNDING CATCHY IDEA CAN BE LAUNCHED. THERE HAS TO BE A STRINGENT DUE DILIGENCE OF MARKET RESEARCH TO ENSURE THAT THE IDEA WILL BE PRODUCTIVE AND SUSTAINABLE. HARD AND SMART WORK GO HAND IN HAND ALONG WITH IMMENSE PASSION FOR THE IDEA TO ENSURE THE IDEA BECOMES A BUSINESS.

corporate sector as her potential partners. As with any new business, the challenges were many and multipronged such as, finding a reliable team with the same passion and refining the idea enough to attract investors or sponsors.

Samar knew that she must self-learn in countless areas and reach out to companies to talk about her projects. Starting small with dreaming big was what boosted her confidence and kept her motivated; she successfully pulled off her first cycling event with Peshawar Zalmi in 2017 and for the very first-time girls were riding bikes in Peshawar in their local outfits, shawls and hijabs.

KNITTING THE STRUCTURE: SPONSORSHIPS AND THE PEOPLE

Names like DGS, Malamjabba Ski Resort, ISPR, Shaoor Foundation and companies from private sectors became her sponsors for different expeditions and events. The greatest push for glory came from people! The interest in her story was widespread and very strong! This interest in her life story helped her

as an adventure athlete and to connect with communities for her sports projects under '**SamarCamp**'. She also works with WWF Pakistan as a good will ambassador, to complement nature conservation by promoting eco-friendly sports.

Discipline and consistency are the key factors in keep yourself going, and it's better to allocate days to certain tasks like, researching and proposal building on weekends, trainings, meetups and follow-ups during weekdays, mornings and nights dedicated to your health and fitness. This reflects in her daily routine. She also keeps her journal and manages her event calendar of sports trainings, business meetups, events and conferences both national and internationally.

SamarCamp has conducted numerous cycling events and snow sports projects in collaboration with different organizations in different cities to involve public and specially youth, as sports is the best agent to induce leadership qualities, confidence, patience and spirit to live positively. The team members also get the chance to explore different

her business as an entrepreneur but remain true to the spirit of entrepreneurship. She wishes to leave a legacy for the future of Pakistan benefiting from her struggle and carry her shining beacon onwards!

This is not just another story of a young woman from Pakistan. It is a story of an entrepreneur with a dream to achieve something bigger than the money. She is changing lives and that's what important. Creating jobs, drive innovation and empowering the women youth of Pakistan by developing their skills and abilities to achieve better things for themselves. It is a social responsibility of a business to give back to the communities in which they thrive to achieve their financial objectives.

A KEY MESSAGE TO YOUTH

Our youth is strongly hit by the blow of information technology and today, youngsters are more focused on their electronic devices than any other thing. They are more willing to spend their free time on Facebook or Instagram rather to play football or even cricket. This is affecting not only their bodies but brains as well. It



“

OUR YOUTH NEED TO BE IN THE PLAYGROUNDS TO UNDERSTAND TEAMWORK HARMONY, MOVE THEIR MUSCLES, FALL AND LEARN RATHER THEN MAKING VIDEOS ON SOCIAL MEDIA.

has been proven many a times that the training, discipline and following rules involved in any sporting activity develop better behaviors in the students of any educational institute. So, it is imperative for parents and teachers to understand the importance of physical activities including; cycling, outdoor and indoor sports or hiking to persuade kids. Our youth need to be in the playgrounds to understand teamwork harmony, move their muscles, fall and learn rather than making videos on social media. Our take is not to discourage the importance of social media but the lack of sports and outdoor activities in the lives of our millennials.

There was a time in Pakistan when inter-school sports tournaments were very popular among the students. Sporting activities were an integral part of the school life. Unfortunately, today, it is not and schools are making more buildings on the available grounds to the ever-increasing number of students. Government is also losing focus in this regard to provide better grounds and recreational parks for the youngsters. This results in a huge gap between entrepreneurs and sports industry of Pakistan. However, this brings an opportunity for aspiring entrepreneurs who want to explore the sports event management industry including sports

festivals, inter college tournaments etc. This market is quite untapped at the moment and very few players are reaping the fruit. One of them is Total Football, partnering with many local clubs and other private companies to organize football matches on booking. There are many other opportunities available for the new entrants in terms of providing tracking services to a group of people or organizing a cycling marathon.

This is high time to get into this business and grab the maximum share of the pie.

ZAIN ALI SERVES AS ASSOCIATE EDITOR AT STARTUP INSIDER.

Lighter Side..

My favourite quote is:

"what doesn't kill us, makes us stronger."

Friedrich Nietzsche

My favourite movie is:

Shawshank Redemption

I am energized by:

'cherishing my goals and foreseeing the success.

I recommend reading:

Biographies of successful people

My disappointments are:

Pending events and few other initiatives because of government officials

My AHA moment was:

Riding on Kibo's Crater' on Kilimanjaro (Roof of Africa)

Entrepreneurship:

For me, entrepreneurship is a disruptive solution to existing problems; you can not launch every idea which sounds catchy, there should be market analysis about the current problems and demands. Only then you have a chance to introduce your idea with some success rate and grow it further. Hard and smart work is the only key to grow your startup into an empire and boost the economy. With current technology and incubation facilities, It's easy to launch an idea but the catch is to keep it alive for years in terms of revenue and productivity. One such example of current times is 'Careem'; creating employment opportunities and targeting the lower middle class is their biggest.

“

MELANIE MARTY:

IT IS VERY
IMPORTANT
THAT YOU STAY
TRUE TO
YOURSELF.

When you encourage others, you in the process are encouraged because you're making a commitment and difference in that person's life. Encouragement really does make a difference.

”

Life isn't

ABOUT PLANS

It's about

RESULTS



THE END OF 'LOOK BUSY, DO NOTHING' ERA



By Engr. Usama Bin Mansur

A

very famous story told by Stephen Covey, author of the book 'The 7 Habits of highly effective people', provides a valuable lesson about life. One day a man was strolling through a forest when he came across a

lumberjack who seemed extremely irritated. Upon conversing, it was discovered that the lumberjack was trying to cut down the tree but due to the blunt saw his efforts were unfruitful. When the man simply asked the lumberjack, why he didn't sharpen the saw and came back to cut the tree, the lumberjack replied "I don't have time to stop!" This story perfectly portrays the scenario most of us, in particular the youth, face today, where we are focused on being busy, rather than being productive and are so engulged by the not so important aspects of life that when it throws something valuable back us we are unable to handle the responsibility.

The big question is, how did we ever manage to reach this stage? The main reason for this directionless adventure is firstly because of absence of channelised discipline and secondly, lack of productivity. It is easier to put the

blame on LUCK or lack of it, but the truth is we are chasing the 'dream' others are living, looking for the easy life but not wanting to put in any effort and finally basing our judgments and decisions on what others in society are doing. We consider luck as some kind of miracle, however as Roman philosopher Seneca famously said "Luck is what happens when preparation meets opportunity". Now as human beings we have developed two major modes through which we operate; a reactive mode and a proactive mode. I recently learnt a very valuable lesson from my mentor and friend Engr. Muhammad Ahsen Mirza that being reactive leads to highly ineffective outputs because we are **learning without knowing**, while operating in a proactive state means that **we are aware of what we are learning** and actively connecting the dots. You see luck itself gives us two options; natural selection and a choice. Through natural selection we were born into our current family tree, but we have been given the choice of what legacy we want to leave behind. By taking the proactive path we are able to imbue a disciplined life and enhance our level of productivity.

Productivity is a concept that people today fail to



understand properly. We associate productivity with macro and micro trends through which the society as a whole is being run. With the rapid advancements 21st century equipped us with, we are no longer supposed to be 'operators', but 'skilled knowledge workers' with the ability to manage ourselves. This means the first and foremost thing we should be focusing on is ourselves and our value i.e. how 'I' as an individual can provide a relevant output which 'we' as a team can convert into a relevant outcome.

I recently learnt a very valuable lesson from my mentor and friend Engr. Muhammad Ahsen Mirza that being reactive leads to highly ineffective outputs because we are learning without knowing, while operating in a proactive state means that we are aware of what we are learning and actively connecting the dots.

Over recent times the most common thing I have overheard people say is; 'everyone talks about the various skills we need and urgency in acquiring them but no one really explains how we acquire them'. Since we are talking about productivity, I will take it as the basis for my explanation. Taking that very first step is always the most difficult thing because we are uncertain of the path we are treading onto. However that 'shadow' of uncertainty that looms over us gets eliminated as soon as we start to incorporate certain characteristics in our life i.e. integrity, maturity, abundance mentality and interdependency. Through these we are able to enhance productivity and develop skills. And as difficult as it may seem, there is no rocket science involved, all we have to do is add a few rules into the mix and we end up with a recipe that is bound to give our life a discipline we were truly searching for.

Rule number one, wake up early. Being an early bird gives us the necessary kick start for the day ahead. In addition to more hours, studies have suggested that a person who wakes early has better decision making power, is more energetic and requires less time to complete task.

The Eisenhower Decision Matrix



Rule number two, cherish time. Entrepreneur Elon Musk, founder of Paypal, Tesla inc. and SpaceX considered the 'ninja' of time management and known for his 100 hour work weeks uses every minute at his disposal to set out tasks according to estimated time. **Rule number three, start using the Eisenhower Decision Matrix** to help prioritise tasks (figure 1).

Rule number four, break down tasks into smaller pieces so that if we do make a mistake the loss is easier to bear and can be corrected without extra effort. Rule number five, 'learn' not study. Researching allows us to learn new ways to understand things and overcome the single sided bias, thus making us more proactive. Finally, the most important of all, Rule number six, DO NOT look busy and do nothing, prepare yourself for the opportunity that is just around the corner and grasp it before it is gone.

ENGR. USAMA BIN MANSOOR IS A ASSISTANT DIRECTOR IIU BUSINESS INCUBATION CENTER

ABSORB WHAT
IS USEFUL,
REJECT WHAT
IS USELESS,
ADD WHAT IS
SPECIFICALLY
YOUR OWN.

– Bruce Lee



tech services

Website Designing

Customized Web App

Graphic Designing

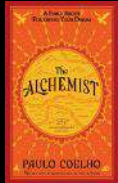
GET QUOTE IN MINUTES

for more details feel free to contact us

Email: reachus@codedigita.net | WhatsApp: +92 342 0563069

READING LIST

➞ The Alchemist



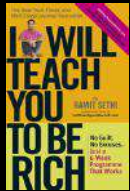
By Paulo Coelho

With more than two million copies sold around the world, this book continues to change the lives of its readers forever.

An easy to read, highly descriptive, story that teaches a powerful metaphor – how to pursue your dreams. Learn the obstacles that will arise, and learn how to channel your courage on the path of what you value most.

.....

➞ I Will Teach You to be Rich



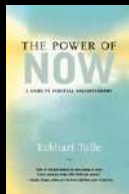
By Ramit Sethi

This finance book just might change your life. The groundbreaking New York Times and Wall Street Journal

Bestseller that taught a generation how to earn more, save more, and live a rich life. This book will teach you how to automate your finances so your money goes exactly where you want it to be.

.....

➞ The Power of Now



By Deepak Chopra

The Power of Now' is one of those rare books with the power to create an experience in readers, one that can

radically change their lives for the better. Amazon synopsis: "To make the journey into the Now we will need to leave our analytical mind and its false created self, the ego, behind."

.....

TAPPING THE ENTREPRENEURIAL SPIRIT

By Late Nadeem Chawhan



Ever heard of the circus elephant analogy? For the benefit of those who have not, it's about a circus elephant tied to a stake. A huge 6 ton creature tied with a flimsy rope to a wooden stake. Think about it, if the elephant sneezes, the stake would probably be flung miles. Then how is it that the largest land mammal can be in captivity because of a rope? Answer, the rope ties the mind and not the body. When the elephant is young, let's call him Pappu, he is tied to a stake. Pappu tries with all his might to break the rope, to no end. He sees all these free elephants frolicking and wants to join them, but he can't break free. Pappu then starts believing that the stake is unconquerable. He grows up and sees other baby elephants trying to break free from the stake and says to himself "Hehehe, a sure sign of immaturity, they will learn soon enough."

A tragedy, right? Oh, but it doesn't stop there. You see, when Pappu cannot break free, his mind starts to

accept his current state. He starts rationalizing to himself that he has it good. He sees free elephants and thinks to himself "I have it good, look at those beasts, they don't know where they will get their next meal from. When it rains, they have nowhere to hide. Hey, I might be in captivity, but the circus people give me food two times a day, and even throw a blanket on me when it is cold. Thank God, I am not a free elephant!"

After some time, Pappu gets married and has his own little bambinos. Question, what do you think his advice to his children will be?

A) "Break the rope and go find freedom, be the animal GOD intended you to be, be the master of your fate, captain of your destiny!" Or B) "Son, find a very strong stake and tie yourself in, I just hope you don't get tied to a stake that breaks someday. Trust me you will understand my wisdom once you have grown up."

In Pakistan and the subcontinent we have witnessed so many generations each teaching the next about how to live life. How have they been doing it? Unfortunately like Pappu, teaching generations not to take risks. To find employment or slavery with institutions that act like very strong stakes, and in return salary and existence is guaranteed.

With mindsets prevalent like this how can we expect entrepreneurial flair to surface? Interestingly, everyone wants economic success, but no one is willing to take the risk. Studies show that the only factor that can be directly correlated with economic success is the ability to take risks.

Take a look at our education systems and tell me we are producing risk takers. The one skill needed for good marks on board examinations is 'Ratta' or memory. Anyone who does not conform does not get rewards. Same thing is true with our culture and family environments. Generally, we ask children to conform, and not take risks. When they do take risks and fail we snub their faces in it. They feel there only way to gain social acceptability is through joining the giant companies, or going into the medical profession. It's no wonder we don't have too much entrepreneurial fervor in Pakistan.

If a young graduate gets a job at an average multinational company, he makes around Rs. 30,000 to 60,000 per month. A pan shop that is situated in a good location makes double that amount. So why don't our brainy people go and try their hand at fate. They would rather be tied to a stake for stability. It is great for those who crave the mundane.

Companies can learn from these pages, and try to inculcate an atmosphere in their organizations where people are encouraged to take risks, not slapped on the wrist for different thinking. In your organization when people take risks and fail, are they

*Break the rope
and go find
freedom, be the
animal GOD
intended you
to be. Be the
master of your
fate, captain of
your destiny.*

applauded and celebrated, or are they the targets of ridicule?

This country has scores of executives who think and do what is considered "Pappu" behavior. If entrepreneurial spirit is to be inculcated in tomorrow's superstars, we need to ensure they don't get caught up in group thinking and become "Pappu".

I am not sharing anything spectacularly different from what has been said many times, but how many organizations throw their money where their mouth is? How many companies have set aside budgets for 'risk and dreaming' departments? The advantages are tax write offs. The even bigger advantage is that if one of those ideas turns out to be the next big paradigm, the company becomes a legend. With such budget allocations, employers will present employees an opportunity to rise to the challenge. Try this formula, at least 35% of net income to be set aside for entrepreneurial projects. This would be a great growth and grooming platform for high potential employees and a source of spectacular endurance for companies with guts and wisdom. *Reprinted: Smag1608*

NADEEM CHAWHAN WAS DIRECTOR, FOUNDED MEMBER, CONSULTANT, SENIOR FACILITATOR, STORY TELLER AT NAVITUS PVT. LTD.

MOVIES TO WATCH



➔ Something Ventured



By Daniel Geller & Dayna Goldfine

Something Ventured uncovers the ups and downs of the building of some of the greatest companies of the twentieth century including Apple. Intel. Genentech. Atari. Google. Cisco. The movie exposes how the venture capitalists played a crucial role in the founding and growth of such companies.

.....

➔ Inside Bill's Brain: Decoding Bill Gates



By Davis Guggenheim

The series's premise explores the mind and motivations of Bill Gates, a former CEO of Microsoft and founder of the Bill and Melinda Gates Foundation, together with his wife. A documentary that inspires and tells his story as he pursues solutions to some of the world's most complex problems.

.....

➔ Becoming Warren Buffett



By Peter W. Kunhardt

Warren Buffett is one of the wealthiest people in the world. This fascinating documentary will inspire you how legendary investor started out as an ambitious, numbers- obsessed boy from Nebraska and ended up becoming one of the richest and most respected men in the world.

.....

STARTUP

consulting

SUCCESS

THIS IS OUR PROPOSAL FOR YOUR STARTUP

Because we know how important is for you to succeed in businesses. We have a offer for you that will bring you next to success!



Business plan

We guide you step by step to plan your business and getting the control over your startup



Ideas Execution

We help you in day to day business operations and systems you need to grow your business



Getting Sales

Our team of professional people help you grow your sales and promote your ideas

Clients choose us!

Startup Insider is Pakistan's premium on entrepreneurship and we were chosen by a lot of small companies needing our help. Give us a chance to help you to!

Send us your business ideas at info@startupinsider.info Or call us at 0321-5563828

TRAIN INSANE OR STAY THE SAME



THE 'C' OF CONFIDENCE



Furqan Shamsi

"I AM THE GREATEST; I said that even before I knew I was".
– Muhammad Ali

T

he confident attitude or the self-esteem of the legendary boxer was definitely one of the factor for him becoming the best. The self-belief on the skills and abilities is the first step towards greatness. This also outlines

the difference between self confidence and self esteem, while the later is more of your own sense of value i.e. self-worth. They both go hand in hand; you believe or value yourself that helps you believe in your abilities, while the belief in your abilities will help you to recognize your own worth and value.

However, this impromptu arrangement of thoughts is to admire the richness and the incredible dynamics of **letter C** in the word **Confidence**. The letter C itself is a wonder letter (more discussion in my upcoming book), however here I take it as setting the tone to Being Confident and defining the steps towards Being Great. Let's see what other words act as stimulants for our understanding being Confident..

"Besides pride, loyalty, discipline, heart, and mind; confidence is the key to all the locks." Joe Paterno

Choice:

Your choice to adopt and keep the attitude that you are the best will make you more positive towards any situation. This choice of positive attitude will make you believe in your inherent values and hence your To-Do attitude that will help you accomplish your goals.

Control:

Your impulse and desire to control on the fears and doubts which gives you inner strength to start valuing your abilities and hence more emotional control on your reactions to failures, fear, and anxiety.

Create:

Create and design small goals. They will help you gain self-confidence and with sense of enhanced intrinsic value, move to bigger goals and achievements. Create a confident attitude of trust and firm focus towards your goal. Keep your focus on your abilities and strengths.

Celebrate:

You must celebrate small achievements and success cultivating your belief in your own worth.



Connect:

Build and develop trust with people around you by connecting with them. Spend time with them and listen to them with passion. Their trust and belief in you and your abilities will enhance your self-assurance.

Compete:

Challenge your own greatness and accept the challenges. Compete with self-directed goals or imposed on you both directly or indirectly. Success or failure; both will work for you favorably as the outcome will induce you re-align your belief and worth.

Credible:

The trust and faith you have exhibited in perceptive to the above will make you credible. Your competence accustomed with confidence has shown others that you are dependable and sincere, and this credibility of you in yourself makes you more Confident.

FURQAN SHAMSI IS A MANAGEMENT TRAINER, SOCIAL CONFIDENCE COACH AND BUSINESS CONSULTANT.

“
Each letter of the
alphabet is a steadfast
loyal soldier in a great
Army of Words,
sentences, paragraphs,
and stories. One letter
falls, and the entire
language falters.

Vera Nazarian, The Perpetual
Calendar of Inspiration

”

LEARNING PAYS!



Kamran Rizvi

T

here is a strong correlation between investment in learning and development and the returns on such an outlay. When it comes to returns on investment in learning, the results are astounding and at times unbelievable. In

fact the percentages defy imagination. For example, a procurement manager in a reasonably large local company recently attended a 2-days workshop on negotiation skills. He invested Rs 12,000 from his own resources, as his company did not sponsor him, thinking it was a waste of time. At the time, he was managing a budget of Rs 500 million per annum. The insights he gained in the learning program helped him save the company Rs 7.5 million annually which is a mere 1.5%. The following month his performance was appraised favorably and he got a raise of Rs. 30,000/pm. As a result, in that financial year, he earned Rs 180,000 on top of his usual pay. Even though this example does not seem far-fetched, his personal ROI worked out at a whopping 1,400%! Where on earth can one find such handsome and outlandish ROIs??? And yet, such events are silently happening in pockets all over the world, every day.

The manager in this illustration believed in himself and consequently chose to make an investment in building his professional capability. Not only did he gain, but his company won also.

It is only when organizations start believing in people and in their infinite potential to learn, grow and contribute, do they begin to see phenomenal results in top lines and bottom-lines. It remains a fact that the more individuals learn about themselves and others, their role and responsibility in life, their job and its larger context, the better they are able to perform and contribute as empowered associates in their organizations, or as inspiring entrepreneurs in their own businesses.

People who complain about the high cost of education or training, need to be reminded of the quote: If you think education is expensive, try ignorance. Human energy can only be channelized towards constructive ends through greater awareness, which comes not only through acquisition of knowledge, but also from its correct use. This implies the need for character development, which is an essential ingredient in the learning process. Lack of integrity makes knowledge dangerous. The global economic



devastation and social upheaval being witnessed these days, point to this fact.

To treat learning, training and education as a mere cost item in the budget is a travesty. I fail to understand, why this mindset continues to prevail amongst the educated in many organizations, more notably in public sector corporations. Pakistan International Airlines (PIAC), Pakistan Railways, OGDCL, Pakistan Steel and many other entities are either making huge losses or wasting resources. Could it be willful neglect and/or a deep sense of insecurity?

There is no excuse for poor governance and lack of investment in people, particularly when it is known that people make the essential difference in making their organizations profitable, growing, sustainable & admired or otherwise. None of the bodies mentioned here need to be in the dire straits they find themselves in. When will commonsense ever become common practice? What stops us?

There are examples of organizations in other parts of the world also, in particular in China, Brazil, Russia, India, Nigeria and other economies that are growing rapidly. Here too, there are examples of people being treated as

machines and made to follow their superiors blindly to accomplish an unvarying succession of mind-numbing motions. Such approaches that play on fear to extract compliance instead of commitment, and apply the carrot and stick approach, may work in the short term, but ultimately fail.

Education of the kind that opens minds and encourages people to think independently yields high returns. This comes from a deep sense of ownership which can only truly be instilled, if you care for your people's well-being and their development with the intent of seeing them flourish to the best of their abilities.

No amount of money spent in developing our people will ever be wasted if we leverage such investment wisely. However, to unleash human energy without planning its utilization is counter-productive for the sponsoring organization, but not the individual. All too often, potential benefits from training programs are lost because of the absence of an encouraging environment which ensures that the new insights and tools gained in learning programs are applied in the workplace.

It is important to keep in the forefront of your mind

that the aim of training is to somehow positively impact an individuals present or future ability to add ever greater value to your organization. To this end, the edict: Management is measurement helps.

Let us explore some approaches that can help you get the maximum returns from your investment in developing people. This can be achieved when the desired changes in workplace practices are implemented as a result of greater involvement and participation that follows any learning experience.

To start with, you need to integrate all the trainings being imparted through your internal and/or external resources with other management systems in your organization. This means ensuring that all training decisions and actions are carried out with reference to your organization's performance management systems, strategic planning processes, and career development initiatives. Training must therefore be carefully planned and should be clearly linked to measurable workplace outcomes. It is futile to provide training opportunities where it is simply used as a reward and its goals aren't clear to all concerned.

Consequently, the process of training and development must follow a well thought out sequence. First, a thorough training needs analysis (TNA) needs be carried out involving HR and the line functionaries. Second, you must see to it that the trainer is adequately skilled in imparting knowledge to audiences selected for training and that the contents and exercises are carefully tailored to meet the learning objectives established in the TNA. The third, and often neglected component, is follow-up. Mechanisms must be in place to provide reinforcement to the learner for his or her efforts to implement what has been learned.

All of the above come to naught when continuous support and encouragement is not provided to the employees/associates to see application of what has been learned in the workplace. For example, if people have attended a workshop on project management, the training will only add value if appropriate resources and coaching is provided on an on-going basis to the teams engaged in quality improvement or other projects of choice.

In short, getting value from training and other learning initiatives requires a strategically integrated approach, which needs plenty of planning and pre-work, and, above all, follow-up. It's a shared responsibility on the part of attendee(s) and their manager. In this regard, the line plays a critical role in helping to create the conditions under which training will be useful and its impact enduring.

Expectations from the planned training programs need to be clear from the outset and these must be documented. These can include: a) how you expect them to apply what they will learn. b) how the trainees are expected to share what they have learned with other

Education of the kind that opens minds and encourages people to think independently and responsibly is not a cost, but an investment with potentially very high returns. No amount of money spent in developing our people will ever be wasted if we leverage such investment wisely. To unleash human energy without planning for its utilization is counter-productive for the sponsoring organization, but not the individual.

members in the organization. c) what the trainees need from you so that they can effectively apply their learnings, And d) when you plan to meet them to discuss the training and how it can be applied to your workplace.

During the planning phase of any training, it is also worth asking your people who have been selected for the learning program whether there is anything that is likely to hinder their ability to apply what they are going to learn.

Ask this question again after the training. It is only you and your managers who need to take an active role in the decision-making and follow-up of trainings that is necessary to achieve desired ROI's. Not to do so will breed frustration and cynicism amongst your people, and this will lead to poor performance overall. To avoid this pitfall, meticulously link training initiatives to both individual and organizational needs and help remove barriers to the application of learnings.

Of course, training is not a solution to all problems. Performance gaps can occur for many reasons, for example, inappropriate staffing, outdated policies and procedures, flawed business strategy and/or unavailability of resources that can include necessary funding, technology etc. Therefore, remain open to the possibility that other solutions may be more relevant for your organization.

Make the difference between training that is just cosmetic and training that brings forth the spiritual powers of your people for perpetual growth and expansion on your enterprise. Develop a culture in your organization that encourages people to learn from their mistakes. Propagate the value of experimentation; while at the same time insist on obtaining impeccable service delivery to internal and external customers.

As leaders and managers in your organizations, it is your prime responsibility to create a corporate culture where learning is celebrated and where people dare to live out their dreams that are also aligned to your vision, values and corporate strategy. This will not be easy, but it is your challenge. Embrace it.

KAMRAN RIZIV IS CO-FOUNDER SCHOOL OF LEADERSHIP



"IT DOESN'T MATTER WHERE YOU'RE
FROM OR HOW YOU FEEL. THERE'S ALWAYS
PEACE IN A STRONG CUP OF COFFEE."

GABRIEL BÁ, DAYTRIPPER

MEET YOUR FRIENDS TWICE A WEEK

IF YOU WANT TO STAY HAPPY, HEALTHY AND LIVE LONGER



Muddassir Hassan

A

According to a new study conducted by the University of Oxford, it is found that for men, going out and spending time with their friends, laugh, is pretty downright essential. In fact, as per this report, men should go out

twice a week and meet their friends in order to stay healthy and avoid health issues.

The study was conducted by Robin Dunbar, a psychologist, and director of Oxford University's social and evolutionary neuroscience research group. The study established the fact that men must physically meet with four friends, twice a week. It increases their happiness hormones and reduces cortisol, a hormone of stress by 30%.

The research looked at the benefits of strong male friendships and established a strong reason for a better immune system, the release of endorphins, an overall decrease in anxiety levels and longer life.

"Bonds can be formed by playing sports — or simply spending time with your pals over the weekend," Dunbar said.

Dunbar suggests that despite spending 20% (1/5th) of



their day interacting through other means, men need to meet each other in person to keep their friendships strong. The results are positive and they are better able to work and perform their day to day duties as their mood gets better.

Hey ladies, it's an opportunity to have few hours off from your man. Allow them to go out and enjoy with their friends. This affects their health and mood positively.

The background is a dark grey or black color, featuring a repeating pattern of white and yellow line-art icons. These icons include DNA double helices, Erlenmeyer flasks containing bubbling liquids, and beakers. The central text is contained within a bright yellow rectangular area.

**SCIENCE
NEVER
SOLVES A
PROBLEM
WITHOUT
CREATING
TEN MORE**

• GEORGE BERNETT •

10 GADGETS THAT CAN MAKE YOUR HOME A SMART HOME

TECH GADGETS TO MAKE YOUR HOME SMARTER

BY SAIMA IKRAM



In this modern age, everyone wants a smart house nowadays. With the rise of technology in our smartphones and laptops, we all want to have homes that will take care of things for us, in short – making the how a smart home. Everything from our coffee makers to our fridges is soon going to be completely intelligent and handle many daily tasks for us. If you want to make your home smart, learn more about these gadgets and which ones you should be getting your hands on next.



1. Parrot Flower Power Wireless Plant Monitor

When you're thinking about a smart home, your plants are probably the last thing you think about. However, with this plant monitor, you're going to be able to automatically check how much water your plant needs, what sunlight it needs, and various other factors to ensure your plant is growing up healthy.



2. Sonos

This next item on the list is a bit pricey, but it's going to be worth it. With the Sonos speaker system, like those from Speaker Digital, you're going to be able to play different music throughout your house whenever you want. And you can control it all from your smartphone!



3. Samsung Smartthings

There are plenty of smart home hubs that you can choose from in today's marketplace. However, the Samsung SmartThing hub is going to give you the ability to hook up all of your smart objects and make it super easy to control them from this hub.



4. Drop Kitchen Scale

If you need some more high technology in your kitchen, then you've got to get this digital scale to weigh those baking ingredients or anything else you are baking with. This is also going to come with a ton of recipes that you can use to take your cooking game to the next level.



5. Kohler Moxie Showerhead

Everyone loves to sing in the shower. With this showerhead, you are going to be able to hook up a speaker to it and have your favorite music streaming while you have that relaxing shower in the morning. Feel free to sing your heart out!



6. Lifx

What more do you need in your home than a smart light bulb that can be connected via your smartphone? You will be able to change the colors of the bulb and the intensity right from your phone.

7. Ambient Weather Observer



This weather observer is going to be your best friend when you need to accurately know what the weather's going to be like on a particular day. This baby is going to tell you what the humidity looks like, the dew point, and tons of other data points that you can check from your smartphone.

8. Piper Classic Smart Home Camera



If you need to know what's going on at home when you're not there, then this smart home camera is going to be one you've got to get. You will be able to have an 180-degree view of an entire room that you can view right from a smartphone app. Nothing will get past you with this camera on your side!

9. Nest Learning Thermostat



When you really want to save money after you've made your home smart, you have got to have the Nest Learning Thermostat installed. This is going to be pricey at first, but is completely going to change how your home operates. This thermostat is going to help you save energy when you're out and when you're at home.

10. Chromecast



One of the best things you can get for your smart home to entertain your guests or just relax at home is the Chromecast. With this little device, you will be able to send anything from your phone or any other device onto your TV. For example, if you're watching a YouTube video on your phone and want to transfer it over to the TV, you can do that with your Chromecast!

There you have it! Make sure to check out these awesome gadgets if you want to change your boring old home into a great smart home.



ALL THREE 2020 IPHONE MODELS TO SUPPORT 5G: REPORT

Apple analyst Ming-Chi Kuo says all three iPhone models for the year 2020 release will support 5G technology. According to Kuo, 2020 iPhone 5.4 inch and 6.7 inches will support 5g network while the 6.1-inch phone will only access LTE networks.

“

Now he has issued a new report that all three iPhone models would support 5G,” says the Verge report. “We now believe that all three new 2H20 iPhone models would support 5G for the following reasons. Apple has more resource for developing the 5G iPhone after the acquisition of Intel base-band business.

”

We expect that the prices of 5G Android smartphones will decline to \$249-349 in the year 2020.

Apple will continue to use Qualcomm modems for all its 2020 flagship models despite the new acquisition. The new acquisition of Intel's modem chip for \$1 billion would give the company more resources for developing 5g iPhones quickly.

All iPhone's models are expected to launch as per schedule in September this year as it has been happening for the last few years.

APPS OF THE MONTH

Time is the small-business owner's most precious commodity. So when an app comes along that promises to boost productivity or save you time, you should grab it.

by Usman Ali

1

WALNUT

Walnut is one of the first players in the money management app space. It tracks and auto-organizes all expenses. This focused approach and friendly user interface makes Walnut one of the easy to use expense trackers in the space.

2

TRIPIT

Triplt makes itinerary planning easy, by storing all your various reservation numbers in one place for easy access. All you do is forward reservation confirmation emails, and Triplt builds a master itinerary.

3

TOP TRACKER

Unlike other time-tracking apps, TopTracker is completely free (without any version limitations) and gives freelancers complete control over what gets tracked and how often.

4

QUICKOFFICE CONNECT

An internet-based service that offers mobile access to the entire Microsoft Office productivity suite, it enables users to create, open, edit and share documents and spreadsheets on the go.

5

LISTEN

LISTEN's innovative app utilizes ring back tone technology to respond to incoming calls when you're too busy to answer the phone along with auto SMS reply capabilities.



6

NUZZEL

Nuzzel is the perfect content app for combining all those stories into one place so you can see what's happening. It's a clean, intuitive lay-out; a perfect social news aggregator.

7

FRESH BOOKS

Those who are tech savvy and are comfortable using cloud computing, will love this app. This is an online invoicing and time tracking service that saves you time and makes you look professional.

8

MUSE CAM

MuseCam is a great app to help you shoot and edit your photos on iOS. It features a bunch of professional feeling camera presets, and advanced tools like HSL and Curves.



INSTEAD OF
INTERRUPTING,
WORK ON
ATTRACTING

Dharmesh Shah
CTO & Co-Founder, HubSpot

IS CUSTOMER A MONSTER?



USMAN GULZARI

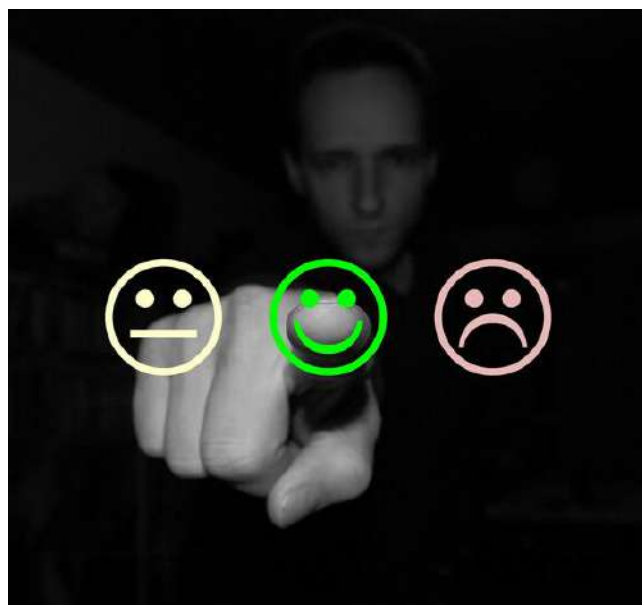
P

ain... Headache... Tiring... Irritating... these are some of the unconscious words that come to the minds of service teams when they think of a customer. For years we have been talking about PAIN POINTS of

customers but in the process of making customer the KING, it has become a MONSTER in the minds of people dealing with them. The quest of making them happy and satisfied has blurred the bottom line of customer service i.e OWNING THE CUSTOMER LIKE A CEO.

What difference would it make when a customer care representative will start acting like a CEO?

- CEO clearly knows that customer is the most important person in the company, more than himself. He considers customer as a blessing not a hassle
- CEO believes in giving not only an excellent customer service but an excellent customer EXPERIENCE
- CEO is able to connect to the BIG Picture during every interaction and situation with a customer and thus making it more meaningful



Taking ownership like a CEO is just a shift of a paradigm and organizations where front line teams practice this have seen unbelievable success.

We can only associate powerful words when we think of a customer while stepping in the shoes of a CEO. This change is bound to bring an extraordinary experience for customers.

USMAN GULZARI IS A CORPORATE TRAINER, PUBLIC SPEAKER & COMMUNICATION COACH, A BELIEVER IN HUMAN POTENTIAL AND A LEARNER.

FREE COURSE TO CREATE A FACEBOOK MARKETING STRATEGY



Facebook is the world's largest social media network. As of the third quarter of 2018, Facebook had over 2.27 billion monthly active users. This number is larger than the number of cars on the road and planes in the sky all over the

world. With such a huge audience in the platform, there is a huge opportunity for businesses to make a note worthy presence on Facebook but no one knows the cookie cutter formula to ace the marketing strategy in order to reach out to their target audience and sell their product and services.

Thanks to BitDegree, there is a limited time free course, regularly priced at \$121.99 which teaches you how to create a Facebook marketing strategy like a genius.

You only need a beginner skill level and after watching 21 videos, you will learn how Facebook marketing works and how you can use effective strategies to do Facebook marketing like a pro.

THE PROGRAM TEACHES YOU:

1. How Facebook Marketing Works

2. How to Use Facebook Ads

3. Affiliate Marketing on Facebook

4. How to Use Messenger for Business

5. How to Use Facebook Groups for Marketing

This is a limited time offer, sign up today and learn the magic trick of acing Facebook marketing like a pro.

You can watch the full course details at: www.bitdegree.org



AN AGRICULTURAL PAKISTAN – A NECESSITY



Nabeel A. Qadeer

S

ince its inception, Pakistan has always primarily been an agriculture-reliant economy. With the Green Revolution of the 60's being a growth impetus, the sector contributes around 18% to the GDP, employs 42% of the total

labour force, and constitutes 75% of total exports revenue.

To picture its significance in a better way, let's see how it affects people at a micro-level. Income of over 12 million households is directly linked to how well a seasonal crop does. Another 4 million households are involved in livestock farming. Any fluctuation means their livelihood and access to basic needs get compromised. And this does not account for informal labour, the work performed by women during harvest season. In simple terms, Pakistan's rural population, which is 64% of the total, is affiliated with the agriculture sector. This is what makes the industry so important.

The agriculture sector experienced a growth of 3.8% in the last financial year. The yield per hectare of major crops, however, has been on a decline over the years. For example, Pakistan's wheat yield is only 38% of what France

produces, rice crop is merely 29% of yield per hectare of the US and cotton produce is just 52% of what China grows per hectare. There are multiple reasons for this – soil fertility, seed quality and limited financing being just some of them.

Countries such as China, Israel and Brazil have experienced exponential growth in the agriculture sector. Pakistan can learn from their policy experiences and interventions to strengthen its own agriculture sector.

Brazil's agricultural production grew by more than 400% over the past two decades. This growth has been despite challenges of infrastructure and transportation logistics the country still faces. What it did right was to invest in research. Thereby, introducing new methods of operation such as 'no till' agriculture, genetic modification of seeds, and increasing arable land through chemicals. To complement this, the private sector jumped in with investments in infrastructure and logistics, even if with a motive of market profitability.

Israel, despite its land area as small as the state of New Jersey, has increased agricultural output substantially. Smart irrigation methods, including micro-irrigation that



utilises drip technology, have been instrumental in this growth. In addition, Israel treats almost 80% of domestic wastewater, recycling it for agricultural use. This constitutes nearly 50% of the total water used for agriculture; hence, overcoming the challenge of water shortage.

If Pakistan is to reposition the agriculture sector as globally competitive and as a tool to impact millions of lives, it is important that a dynamic long-term strategy be devised – a multi-dimensional policy that works to improve the total sector output like Brazil did, increase per unit productivity as China did and enhance efficiency by introducing technology as Israel has. In doing so, the potential role of different stakeholders, including entrepreneurs and investors, must be explored and acknowledged. This will encourage them to take policy ownership and work to make it a success.

Entrepreneurs are natural problem-solvers. They can develop products and propose local solutions to a set of common agricultural problems. In turn, they have a scalable market ready to be accessed. Use of drone technology to monitor crop growth is one such solution. However, any such entrepreneurial solution needs to be

Pakistan's wheat yield is only 38% of what France produces, rice crop is merely 29% of yield per hectare of the US and cotton produce is just 52% of what China grows per hectare. There are multiple reasons for this – soil fertility, seed quality and limited financing being just some of them.

backed on a large scale for ground-level implementation.

Agriculture and ancillary sectors can be utilised for poverty alleviation as was practised in China. Programmes facilitating small landholders by providing access to micro credit, subsidised graded seeds and shared advanced technology can improve their livelihood, thereby pulling them out of poverty.

In Bangladesh, for example, and other developing countries of Latin America and Africa, small-scale poultry and livestock businesses have been supported as a means of poverty alleviation. It promoted women entrepreneurship, financial inclusion and strengthened the local livestock industry as well. Subsequently, livelihood of those directly involved improved and so did food supply.

Structured support of the sector will help in striking a better balance in the labour market, thereby releasing the 'push' factor of urban migration. Government-assisted vocational trainings and academic degrees, for example, will create an incentive to pursue sector-based knowledge. It will add some prestige to agriculture as a career field and encourage youth from rural backgrounds to adopt it as an option.

Pakistan's economy is facing enormous challenges. It is exactly in such testing times that bold decisions are taken – decisions that have the power to convert challenges into opportunities. It is the right time to create a supportive policy environment for the agriculture sector and improve the livelihood of over 12 million households. Rather than mocking the Prime Minister's simplistic rhetoric on kattas, murghis & desi andas, it'll be more valuable for us, as a nation, to realise the importance we need to give to promoting the agriculture sector of Pakistan. Yes, his priorities seem spot-on. Let's stay positive and support our government in making agricultural reforms a prime agenda item.

This article was originally published in The Express Tribune

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

WHERE ARE THE OPPORTUNITIES FOR THE POOR?



Dr. Nadeem Ul Haque

P

M has announced an EHSAS program for poverty alleviation — an admirable step. But more than government aid the poor need to be included in cities of opportunity. Handouts and credit and online opportunities are not a

substitute for opportunity.

Think about it many of our poor have climbed into the middle class thanks to the opportunity of migration which they grasped eagerly even at huge cost to themselves.

Contrary to what Pakistani analysts put out, poverty is always caused by exclusion from opportunity. Give the poor a chance and they will lift themselves out of poverty.

A starting point could be an attempt to look into the apartheid social regime we have created. Could the extreme degree of exclusion of the poor (basically the non-elite) be at the heart of our troubles? Ask yourself the following questions and see if you agree with the answers and you will see for yourself how the poor are excluded:

WHERE DO THE POOR LIVE?

The poor are totally excluded from elite space; they are

seen only as servants and the only place allocated to them in the cities are servant quarters.

Most of the population needs small — one- to two-room — flats. But where can they be put? Zoning laws in our cities do not allow this except on the outer reaches. Council houses in London exist side by side with expensive housing. Not so in Pakistan. The rich and the poor cannot mix. We cannot have high rises looking into the residences of the rich.

The rich want conveniently located polo grounds and golf courses, giant parks to jog in and, of course, nice big lawns for their parties. They want sleek, low-rise cities where their cars can move easily from their estates to their leisure activities — golf and polo. The rich want zoning laws so that there is no high-rise construction or congestion in their park-like setting.

WHAT DO THE POOR DO?

The elite policymaker, who is often an industrialist, looks to industrial parks and subsidies for employment of the non-elite; no matter that factory employment lags way behind employment in the services sector.



With technological advancement, no longer are giant factories employing millions of workers. Large numbers are now employed in construction, shopping malls, hotels and the leisure industry. But that is anathema to planners and zoners, who are from the elite civil service. All retail, warehousing, leisure and community enterprises, and the non-elite, are regarded as non-essential. These then expand informally on residential property. Limited development of these activities means less employment for the non-elite.

HOW DO THE POOR WORK THEIR WAY OUT OF POVERTY

Traditionally education has been an equalizer. However, in the Pakistani apartheid system, this is not happening. The rich educate their kids overseas to leave the local education system in a permanent state of disrepair. Many years ago, driver Majeed declared quite openly his intention not to educate his son because Urdu-medium public schools do not offer children upward mobility even after years of education. Only a few months ago, talking to me a 26-year-old driver in Dubai cursed his over twelve years of Urdu-medium education from Pakistan that only qualifies

him for menial jobs — a waste.

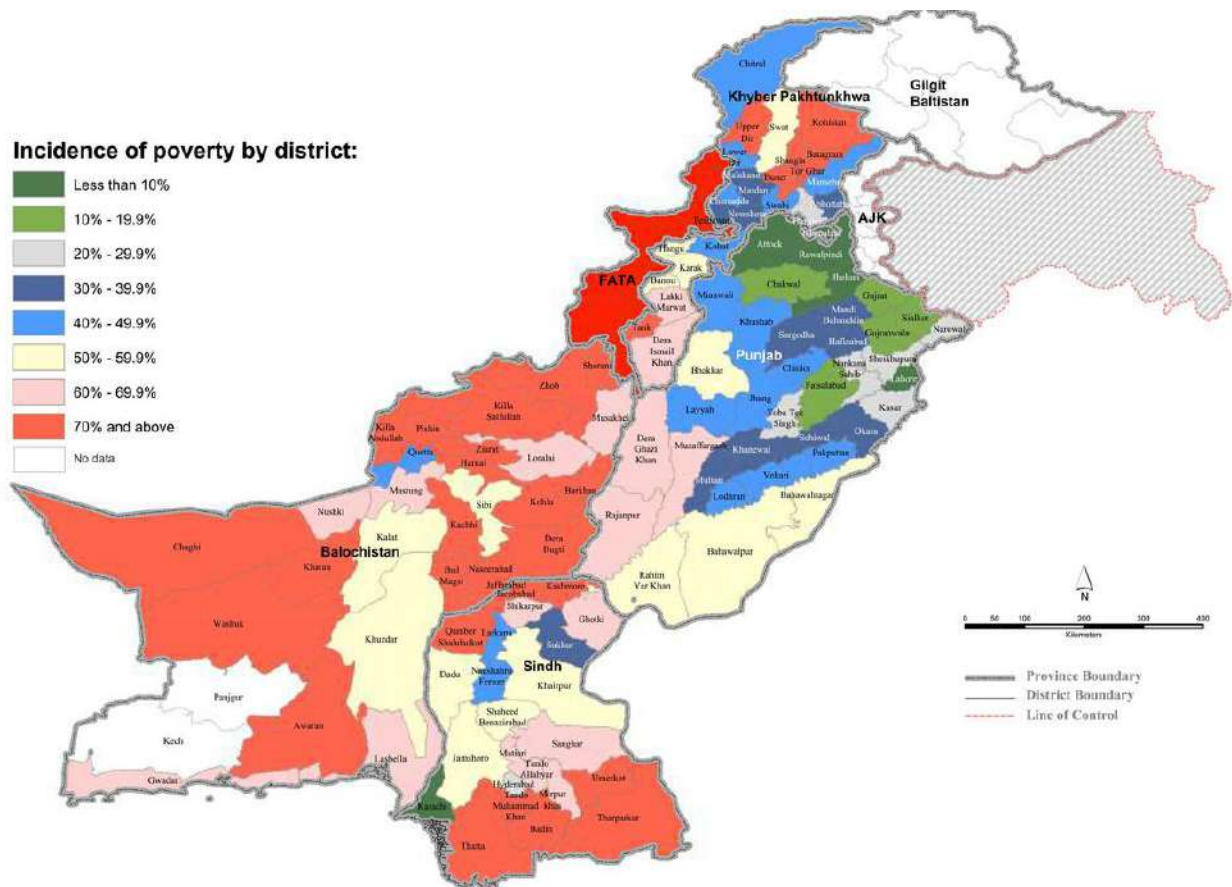
SO, WHAT ABOUT ENTREPRENEURSHIP BY THE POOR?

The poor have traditionally helped themselves by running street hawking businesses and khokhas (kiosks). They used to be around a few years ago. But administrations have become vigilant and do not allow these in rich areas. And, of course, there can be no zoning for them.

Where is the space for poor entrepreneurship? We need wide avenues for the Porsches and the BMWs! We also need large urban tracts for golf courses, polo grounds and giant parks (lungs of the city). So, let these people go to shantytowns in the outskirts of our cities.

DOES THE STATE NOT HELP THE POOR

Every now and then, politicians set aside a large amount and give it a donor-inspired name like Income Support Fund or Social Protection. Much bureaucracy, Land Cruisers, consultants and plush offices later, the poor get some minor rationing subsidy. Most often, it is some form of food coupons, cash transfers, a yellow cab scheme or micro-credit. How strange: give them food and capital but



no place for entrepreneurship.

Interestingly enough, the state subsidy to industry is way more than the state has ever spent on the poor. And the subsidy to the industry goes directly into the pockets of the rich.

WHAT ABOUT ENLIGHTENED SELF-INTEREST AND NOBLESSE OBLIGE?

In history, enlightened self-interest has led the rich to invest in some social mobility. Philanthropy has set up universities and community infrastructure to level the playing field for the poor. Royalty always patronized intellect. Unfortunately, in Pakistan, philanthropy means building for the rich — country clubs, polo grounds, LUMS and Aitchison College: places for elite use that, for the most part, do nothing for the excluded.

As a footnote, the rich do not even visit the poor campuses to mentor and interact with the underprivileged. They have no time for these trivialities.

WHAT ABOUT LEISURE AND COMMUNITY FOR THE POOR?

Leisure and community are only for the rich. City zoning provides fully subsidized space for the elite to play golf, tennis and polo, even for rich schools, but there is not an inch of space for community and leisure for the poor. No public libraries, no community centers, no publicly

provided football fields or even a basketball court for the poor. Even competitive sport as a vehicle for social mobility is completely ruled out as a result.

WHO OFFERS THE POOR HOPE?

Certainly not the government! Certainly not the donors with their minor employees! The liberal elite made big promises and delivered nothing. The promise of globalization and liberalization has rightly lost its luster in the minds of the poor.

Theatre, cinema, or any form of intellectual activity that will offer an alternative vision has been zoned out. Where should the poor look for a vision; who offers them hope; who offers them community; who gives them some opportunity; who gives them the vision of a just society?

But there is hope for them! Think about it. It is the mosque and the maulvi. Mosques remain totally unregulated, need no zoning permission and have been actively encouraged by the state. Not surprisingly, the mosque is the only community center for the excluded poor; the unregulated maulvi the only visionary. This is the unintended consequence of the greedy, unenlightened behavior of our elite.

More than handouts, the poor need space in cities. Include them.

10 FACTORS TO CONSIDER BEFORE YOU BUY A FRANCHISE

In continuation from the previous edition By Bilal Farooq

BE PREPARED

Buying a franchise is really an exciting process. It represents an opportunity for a big change and to improve yourself and your economic well-being. But not every investment decision is the right one and sometimes, no matter how much you like or love a particular business, you may need to walk away. So during the “due diligence” process discussed in the start, you need to be honest with

yourself and you must pay particular attention to any inconsistencies in the Franchisor’s information and concerns regarding the business model and the overall potential for profitability.

Another important factor is to get comfortable with company operations. According to Varsity Tutors, “When evaluating a franchising opportunity, you should determine if you are comfortable with the extent to which you can modify operations. Quite often, franch-

ises have strict rules on how to operate the business — often not allowing innovative franchisees to explore new marketing strategies or product positioning. Make sure you are comfortable with what you won’t be allowed to change.”

The strongest franchise brand can still fail, but with the correct leadership and management this can be avoided. The franchisor should also have an expansion plan and should be willing to share it with

you. The most important element to pay attention to is how much growth or expansion is planned for your target market.

If you’re looking to be your own boss, purchasing a franchise might be the quickest way to fulfill that goal. However, as with any business venture, there is risk associated with it, so you should consider all of the factors listed in this article before agreeing to or investing in a franchise business.



FRANCHISING OPPORTUNITIES 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.

65. ALMAS

A Pakistani jewelry outlet is looking for committed partners in USA and Canada.

67. WASTE BUSTERS

Best franchise opportunities, become as ECOPRENEUR (Clean Pakistan) at Waste Busters.

68. GREEN PLUS

A pharmacy belongs to the few industries and it really fits for the franchise model.

70. NGS PRESCHOOL

Create the preschool of the future... today! Countrywide franchise opportunity for the upper income group.

71. PROFINE

Furniture manufacturer with the highest user base and delivering world class quality at affordable prices.

66. CHINA GRILL

A fast food business chain with a unique sense of cooking.

69. CLUB KITCHEN

A fastest growing fast food chain in Pakistan offers pizza, burgers, and fried chicken.

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

THE BIGGEST HURDLE TO START UP FUNDING



Mir Mohammad Alikhan

H

undred start up events a year. Thousands of young energetic and innovative founders running from pillar to post to raise funds. Incubators renting spaces or running on foreign funding. Government funded

facilities giving a break to new ideas with small funding which runs out after a few months. Greatest of ideas being killed and hundreds of dreams dying, why, because the entire start up culture is running towards raising funds but not a single person is stopping to think for a second as to why it is almost next to impossible to raise a \$100 million dollars for an idea in Pakistan while far less innovative ideas raise billions in the remotest of countries globally.

It is like wanting to cure your disease, going to see a thousand doctors a year but never changing the habits that caused the disease as long as the doctor gives us a strong pain killer, the pain subsides temporarily and we think the disease is gone.

Years ago, on December 29th 2016 I had written a very blunt article titled "THIS Start Up Culture Will Kill Pakistan's Reputation."

A lot of hue & cry was created by the ones who thought I was against Start Ups. Of course, this is Pakistan, we love to judge the book not by its title, but altogether by ignoring the title even and looking at the graphic design of the front page. So I knew what the reaction would be before I even published that article. Three years later, it proves to be on dot. Sadly. Literally sadly. There are times I do not want to be proven right. I would rather be wrong so Pakistan wins. The whole idea of such rare articles is to warn and guide at the same time, the youth and the mentors, as to what we are doing wrong in Pakistan. Not based on my personal opinion but based on facts as to how others are doing it successfully and getting results. We do not need to reinvent the wheel. There is no honor or pride or genius in reinventing the wheel. It is sheer stupidity.

Years later, again we are making the same mistake when it comes to raising funds for our ideas. Great ideas that our youth has.

What is that mistake?

Well, it is simple. But I will have to explain it to you in bit of a detail so please bear with me.

India next door raises billions of dollars every year in



Start Ups. Foreign companies come and invest already going concerns and give it multibillion dollar funding's. Their market is huge. I agree. But do not think for a second that their ideas are better. ByJu's, an education app started just 4 years ago raised funding with a valuation of \$5.4 billion. OYO, a small hotel Start Up created by a 25 year old named Ritesh Agarwal, just raised over a billion dollars with a valuation of over \$6 billion. Flipkart was bought by Walmart for \$16 billion dollars. An online shopping store started by a few friends. These are some extreme examples, but the reason I gave them to you was the fact that these giants became giants because few years ago when they had started, they had no problem in raising small amounts of funding right at the inception stage.

Why was it easy for them to raise funds so easily ? Is India a cash rich country ready to take ridiculous risk in Start Ups ? No. Is America a mad country when it comes to giving Start Up funding to any risky idea that comes along? No. Then what is the reason ? Well it is simple. There is a process that we never pay attention to.

And that process is the EXIT STRATEGY. Exit strategy relates to how the initial investors will sell their shares and

benefit. And without fail, it is always the stock market. It is the stock market that provides an exit strategy by having the company listed and allowing the initial investors who took huge risks to sell their shares to small investors and long term investors.

No startup has ever been listed in Pakistan's stock exchange until it became established. And at times it took a decade or so for it to be established. Would you want your investment to be stuck in a company for 10 years and above? I would not.

Nobody wants to invest in an idea that their money can be stuck in for an indefinite period of time. Every investor wants profits. Nobody invests based on the niceness of their heart. Investing is not a merciful exercise. It is and always should be a shrewd and intelligent one.

We in Pakistan have no exit strategy for investors. We

“

Until we create ease in listing Start Ups on our exchanges, we will have 100 great ideas come to the market, 2 get funding and 98 die along with it, killing the aspirations of the youth. Maybe 5 of those 98 founders could have been Oyo of Pakistan or Elon Musk of Pakistan.

#MIRMAK

ask the investors to invest and never provide them an exit strategy. Why? Because we have never amended our Stock Exchange listing requirements for smaller companies. We do not have idea companies being listed on exchanges. We only have established companies getting listed. No startup has ever been listed in Pakistan until it became established. And at times it took a decade or so for it to be established. Would you want your investment to be stuck in a company for 10 years and above ? I would not.

Plus, when you provide an exit strategy to initial investor, his \$5 million has already become, let's say, \$50 million, and now he is sitting on a \$45 million profit. The lion has tasted blood. The investor has tasted profit from investing in a Start Up. Now he can reinvest \$45 million in 10 other companies if he wishes. And this is how the exponential growth in idea investing comes. May it be Silicon Valley, Wall Street, Paris, Tokyo or China.

Until we create ease in listing Start Ups on our exchanges, we will have 100 great ideas come to the market, 2 get funding and 98 die along with it, killing the aspirations of the youth. Maybe 5 of those 98 founders could have been Oyo of Pakistan or Elon Musk of Pakistan.

We would never know. Would we?

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



THE STARTUP ECOSYSTEM OF PAKISTAN

➔ NIC Islamabad



It's important for startups to define their product strategy, develop a roadmap and set up a clear product vision. Obaidullah Khawaja, a veteran product and technology professional, delivered a very effective session on Product Management National Incubation Center, Islamabad on 5th January.

➔ NIC Quetta



A session on Digital Marketing for Business & Career Growth was conducted at the National Incubation Center Quetta for their Cohort 2. Their former graduate and CEO DreamsTech Solutions Pvt Ltd., Anees Ur Rehman was the guest speaker. He runs a dynamic and fast-moving company in Client Solution Management in Information Technology in Pakistan.

➔ NIC Karachi



Startups Thursday bootcamp was all about understanding financial statements. The facilitator for the training session was Saniya Mehboob Qureshi who helped startups understand why they need their expenses and income classified and what investors look for in their financial statements. Saniya is an Investment professional with Canadian education and more than six years of work experience in both Public and Private Investments funds.



INDIAN STARTUPS HAVE RAISED \$11.3B IN 2019

There are still two months to go in 2019 and the news is, Indian technology startups are having a ball of their life. 2019 is the best year ever, a record amount of capital has been raised in their tech echo system so far, providing hundreds of thousands of new job opportunities in different cities.

According to a TechCrunch report, Tech startups in India have raised a record \$11.3 billion so far this year.

The capital flow helps in progressing India's startup ecosystem to the next ladder of the step, perhaps being taken as a benchmark in the future, as one of the most progressive IT space in the world, Traxxn reports.

Startups such as financial services have reportedly attracted the most of venture capital this year, the amount is said to be \$8.2 billion, according to Tracxn. After financial services, retail startups have attracted about \$2.3 billion and then enterprise services with \$1.5 billion.

Investors turning to the Indian market clearly shows their local ecosystem is maturing and with more startups focusing on building e-commerce solutions, there would be many new job opportunities in almost every major sector that will empower Indian people.

A lot of avenues, opportunities are created with the arrival of the telecom operator "Reliance Jio". With some Government efforts such as the introduction of the GST taxation system and UPS payments infrastructure, the telecom giant has disrupted the market with low-cost mobile data.

The grown number of smartphone users and subscribers were able to use the internet for the very first time.

It is also reported that, financial services firm Paytm, which has raised more than \$2 billion. It has more than 200 million registered users in India.

With two months still to go, many startups are already in a process of securing more rounds of investments which could substantially increase the overall funding numbers this year.

PAKISTAN 2020 & BEYOND

As an effort bear the responsibility of highlighting the significance of the upcoming global trends and their effect on entrepreneurial ventures in Pakistan, OPEN Islamabad returned with its flagship event – the Annual Forum 2019 with the theme "Pakistan 2020 & Beyond" on 28 December at Pakistan National Council of Arts Islamabad.



WINTER ENTREPRENEURSHIP CAMP AT IBA KARACHI

Winter Entrepreneurship Camp's orientation by Program Co-ordinator, Ms. Misbah Amin, they started onto a new beginning of three days with enthusiastic participants. Moving ahead, the participants then had a session on Entrepreneurial mindset with Program Director, Dr. Shahid Qureshi. He boosted the energy of camp by cake cutting ceremony, group photograph and plantation drive.



BRAND MANAGEMENT WORKSHOP

Executive Development Center, Sukkur Institute of Business Administration in collaboration with SMEDA Pakistan organized one day training workshop on Brand Management at National Incubation Center Peshawar. More than 25 startup founders attended the workshop which was delivered by Dr. Sarwar M. Azhar, Professor of Marketing and Strategy at IBA Sukkur.



FATA ECONOMIC REVITALIZATION PROJECT

With support from USAID, Bahria University and International Islamic University in collaboration with UNDP has successfully begun training and incubation services of the first batch of potential entrepreneurs at IIU BIC to the people from the North Waziristan, South Waziristan and Khyber Agency as part of the UNDP's FERP.



PLAN 9'S SCREEN-IT RAISES \$250,000

Screen-IT, a startup of Plan9 has bagged Seed Investment of \$250,000 from German based company Coeus Solutions GmbH. Screen-IT offers revolutionary Dynamic Digital Out of Home (DD-OOH) advertising platform that employs advanced technology to stream ads onto the rear windows of cars. This innovation will help uplift the low-income community thus contributing to the national economy and will help materialize the goal of a Digital Pakistan.



IBM BOOTCAMP ORGANIZED AT TECHNOLOGY INCUBATION CENTER

IBM Bootcamp was successfully conducted by TIC National University of Science and Technology Islamabad. The keynote Session was delivered by Mr. Asim Noorani, Hybrid Cloud Technical Lead IBM Pakistan.





Pine Incubation is the first private incubation setup of Pakistan. The aim of pine is to help the youth with technology and fintech related business of social enterprise ideas to develop and comprehensive plan and strengthen their entrepreneurial thinking by offering training based on youth entrepreneurship policy of the commonwealth.



Arif Osmani

Director, Pine Global

Mr. Arif Osmani, Director Osmani and Co. (Pvt.) Ltd. has 25+ years' experience in his field. After completing his BS in Civil Engineering from Iowa University and Masters from the University of Texas he joined his family business which was set up in 1960. He has since worked on numerous projects. He is the Director of People's Incubation New Enterprise. Pine Incubator is based on the creatively designed infrastructure by the Osmani Group.



Rehan Ateeq

Director, Pine Global

Rehan Ateeq the CEO of Shajar Capital. His area of expertise lies in Treasury Operations and Management, Capital Markets and Fund Management. Assistant Manager- Fixed Income Brokerage at Vital Capital Markets (Pvt.) Limited. He believes that startups are the future and through financial learning this is achievable.



Atif Osmani

Board of Advisors, Pine Global

Atif Osmani the CEO RMJM OSMANI & Director Architecture, Osmani & Co. (Pvt.) Ltd. Mr. Atif did his masters in Architecture at the Illinois Institute of Technology. RMJM- Osmani offers planning, design and project management of Housing, Healthcare, Education, Sports & Recreation and Commercial and Mix-Use Projects.



Erum Masood

Founder, Pine Global

Erum Masood (a Pakistani-British) is a dynamic Entrepreneur and PR expert who is a mentor and a trainer for the younger generation. She is the advisor for 'Asia Commonwealth Businesswomen's Network'. She is playing a vital role in developing the entrepreneurship culture focusing on youth and women. She has enabled 9 start-ups since 2017 into becoming independent, successful ventures. As the Founder of Pine, her role is more of a trainer and mentor.



Shaz Shahid

Project Lead, Pine Global

A Marketing Graduate from IoBM with a passion for entrepreneurship. She has worked with small startups and runs her own setup by the name of Bunhead and Brunette. She has worked with Pine since its very beginning bringing with her marketing and Writing skills contributing to Pine as Pine contributed to her professional development by providing new challenges and opportunities for growth.



Mavish Mazhar

Creative Head, Pine Global

Mavish is Creative Designer at Pine Global. It was the university, that she followed her heart and enrolled herself in Indus Valley School of Art and Architecture (IVS), Karachi. Graduated in Fine Arts from IVS, in 2011, she also holds diplomas in Creative Advertising and Communication Design. With the experience she brings to Pine she leads the creative and design department. From our invites to stationary to posters. She is the Master-mind behind the Pine logo. She adds color to Pine.



ZENITH

SWISS WATCH MANUFACTURE

SINCE 1865



CAPTAIN WINSOR
ANNUAL CALENDAR

www.zenith-watches.com

Life is in the movement