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(PBUH) guided us to fight a
Pandemic?*

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HELPING STARTUPS SCALE DURING COVID-19



Usman Ahmed

More than 180 nations around the world are holding hands and demonstrating their eagerness to battle a war against a shared enemy, the COVID-19. There is no doubt that it will hit the global economy and the world may experience another economic recession after coronavirus outbreak.

Unemployment rate is soaring all across Pakistan, specially in those territories where there is no or less internet coverage. Startups are getting out of business rapidly in the tourism, restaurant and entertainment industry. According to Tribune, Coronavirus forecasts to render 18.5m jobless in Pakistan.

Those are really innocent who think the government is competent enough to identify the issues and have that capacity to rectify them in a short time. There are two schemes going on parallel. You can donate to PM COVID-19 fund by sending an sms to 6677 and at the same time you can also claim funds by sending an sms to 8171. Government is trying to cope with the situation in its own way, but it seems everything is beyond control. So let's play our part. If you have recently got out of business or

lost your job. Retool yourself. Reflect, reorganize and start it up again but with a different approach this time. There is always an upside to everything, and no one can deny the positive impact it is having on the online landscape. Internet usage has increased to a record high.

Nokia sold toilet papers back in 1865, cables, electronics in 1970s, and finally telecommunications after 1990. Don't fall in love with your ideas or products. Just keep evolving. Let me explain it in another way; we don't use donkeys and camels for travelling anymore. Because it was the need of the hour in 19th century to switch to automobiles. And now is time to get fully digitized. Take it as opportunity, rethink your business model, equip yourself, plan orderly, work patiently, act fearlessly and achieve what you wanted to achieve. Believe me! It's now more easy than it was ever before.

In this regard, Startup Insider is launching a nationwide campaign "**Helping Startups Scale during COVID-19**". Under this program we will shortlist scalable ideas and will support them by providing free services including investor relations, digital marketing, legal, training programs, business planning and mentoring support all at a one stop shop through a digital portal. Stay tuned!

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

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“Those who are resisting quarantine are not advocating for "live free or die", they are advocating "I must have my freedom even if it means harming others." Remember, if your freedom comes at the cost of other people's lives, then that's not freedom, it's savagery.”

—

”

ABHIJIT NASKAR





”

If you hear an outbreak of plague in a land, do not enter it but if the plague breaks out in a place while you are in it, do not leave that place.

-- Prophet Muhammad (PBUH)

PROPHET MUHAMMAD (PBUH) ON FIGHTING A PANDEMIC



By Fahad Zaidi

S

ince the earliest of times, various diseases have affected humanity, in some cases, even changed the course of history itself. From the prehistoric Chinese epidemic (before 3000 B.C.), Antonine Plague (A.D. 165-180), Spanish Flu (1918-1919)– to the currently ongoing novel COVID-19 also known as coronavirus, deadly pandemics and outbreaks have plagued humanity from time to time and killed millions of people globally.

Today, while the whole world is trying to fight coronavirus and coming up with ways to minimize or limit the global impact, Islam and Prophet Muhammad (PBUH) talked about it around 1400 years ago.

There are countless times where Allah and his messenger (PBUH) have guided the Muslims regarding diseases, pandemics and different ways to tackle them.

Let's have a look at few of those occasions, in relevance to the current COVID-19 pandemic:

Sahih Bukhari Volume 7, Book 71, Number 624: Narrated Saud: The Prophet said, "If you hear of an outbreak of plague

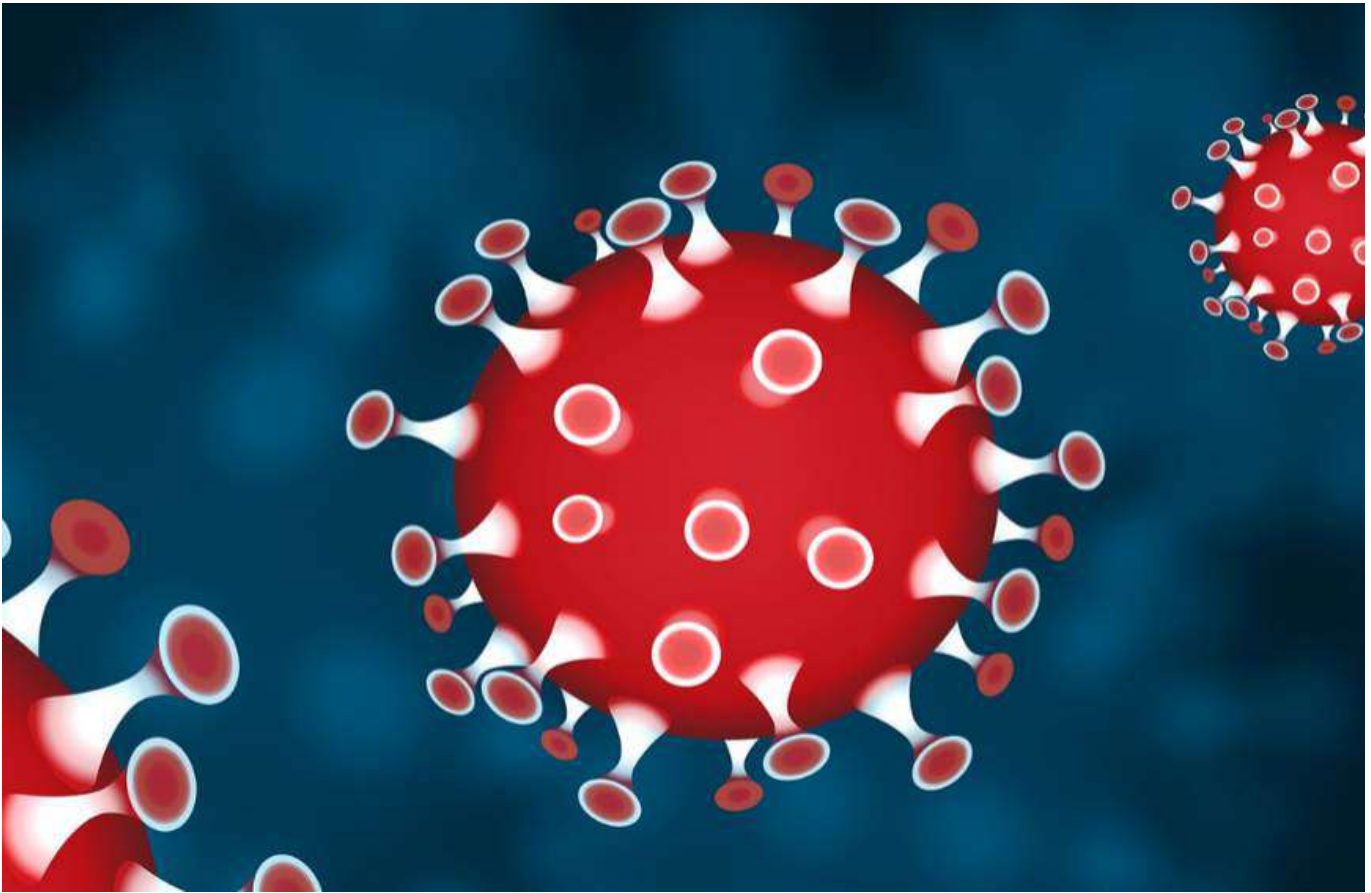
in a land, do not enter it; but if the plague breaks out in a place while you are in it, do not leave that place."

Isn't this what the WHO and all other world health-related organizations telling us to do currently? All the citywide and countrywide shut downs that we see in the world to contain the spread of the virus is exactly what Islam talked about a long time back. Why do you really think global transportation system was closed down as soon as the world realized the severity of this virus? Air travel was ceased right away – just to ensure that the virus can be contained as much as it possibly could. This exactly what Prophet Muhammad (PBUH) mentioned in the aforementioned hadith.

In another occasion, quarantine was mentioned by the Holy Prophet (PBUH): Abu Huraira narrated that Allah's Messenger (PBUH) said: "Do not quarantine the healthy with the infected." Sahih Bukhari:5771, Sahih Muslim: 2221

Abu Malik al-Ash'ari reported that the Allah's Messenger (PBUH) said: "Being clean and pure is half of faith." Sahih Muslim: 223

Since the outbreak of COVID-19, we have been witnessing



how the world has been taking adequate measures to ensure the medical staff, all other front line workers and quarantined people do not get exposed to the patients who already tested positive – exactly what Prophet Muhammad (PBUH) mentioned in the Hadith above.

Islam has emphasized on cleanliness and hygiene on a number of occasions. The most visible example is the prayers that are offered five times a day after performing ablution – which means that five times a day a Muslim is supposed to wash his or her hands. Isn't this what the healthcare sector and doctors are asking us to do in order to protect ourselves from the virus currently?

During any global pandemic, natural disasters or a catastrophe, the biggest test that a human goes through is the strength of his faith. If we look at the message given by the Holy Prophet (PBUH) in the aforementioned Hadith, it is quite evident that believers need to understand that firstly, why these catastrophes occur in the first place and secondly, how the affected with a strong faith can achieve the status of a martyr once they become a victim of it and pass away. Aisha, Mother of the Believers, said: I asked the Messenger of Allah about plagues and he said, "They are a punishment which Allah sends upon whomsoever He wills, but Allah has made it a mercy to the believers. Anyone who remains in a town which is plagued

There are countless times where Allah and his messenger (PBUH) have guided the Muslims regarding diseases, pandemics and different ways to tackle them. Prophet Muhammad (PBUH) said: "If you hear of an outbreak of plague in a land, do not enter it; but if the plague breaks out in a place while you are in it, do not leave that place."

with an epidemic, remaining patient and anticipating Allah's reward, while firmly believing that nothing will befall him other than what Allah has preordained for him, then he will receive a reward of a martyr."

FAHAD ZAIDI IS A VIP CONTRIBUTOR AND DIGITAL CONTENT SPECIALIST.

FIGHTING COVID-19 THE UNSUNG HEROES OF A THIRD WORLD

It was a summer break of 2014 for a few students in Islamabad – the capital city of Pakistan. A country with a population of over 200 million, dealing with its own ups and down since the past many decades. What was merely a fun trip for most of those students, one 20-year old girl was thinking on a complete different horizon.

Having witnessed the heartbreaking side of a poor country since early childhood, this girl always had a dream of contributing towards the betterment of the society. She always wanted to help the ones who could not provide basic necessities of life to their loved ones. At an age when kids usually think of a new toy they will purchase on their next birthday – this girl wanted to feed the poor and make a difference. And a few years later, she did.

In 2014, Narjis came up with an idea of a non-profit organization – ‘Alms360’. Based solely on the idea of working 100% voluntarily, this organization’s basic purpose was to serve the needy and eradicate poverty from the society. She was able to setup the organization with a few people she knew from her circle.

However, soon after this organization was formed, the initial members and volunteers left Narjis’ mission due to their own personal and educational commitments. At that time, she had to take the lead, continue working all by herself and make sure the organization’s purpose did not fade away.

That is exactly what followed – In 2015, Alms360 was registered as a non-profit organization. It kept its mission alive by reaching out to those living under the line of poverty and distributing basic life necessities to the poor segment of our society.

Before the COVID-19 global pandemic outbreak, Alms 360 was covering eight areas of Pakistan – Bahawalpur, Sargodha, Multan, Lahore, Rawalpindi, Rangpur, Sawaat, Islamabad and Kot Dadu Galu (Ahmedpur). By Feb 2020, the organization had already managed and administered 315 social and humanitarian activities, submitted a 4m + audit to the FBR.

Since the outbreak of COVID-19 in Pakistan, charity organizations had to face even greater challenges – major obstacle being the government ban on transportation. Despite that, the valor and enthusiasm Narjis portrayed,

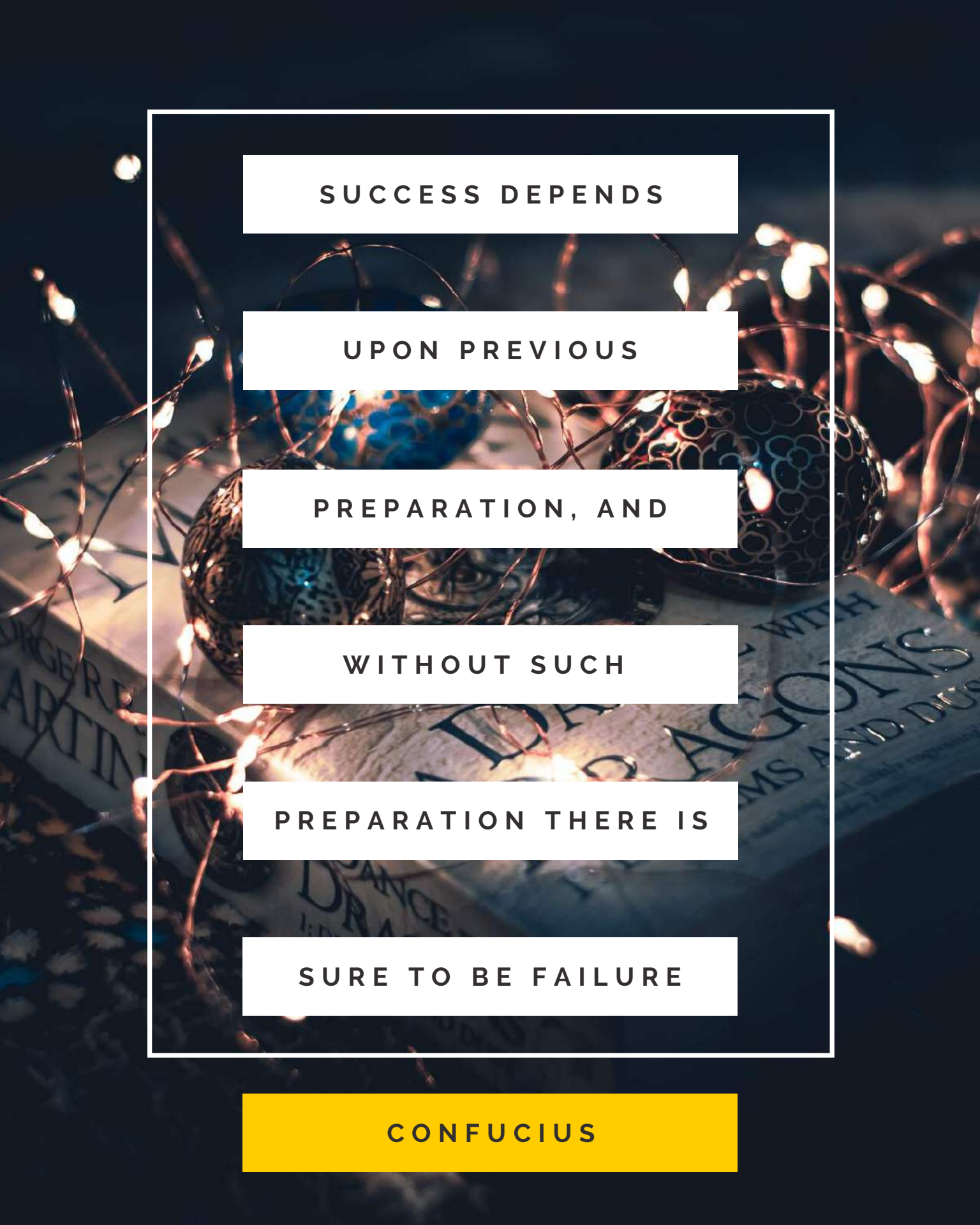


had a trickle-down effect through the whole organization. She defied all odds and kept on working from whatever resources she had at her disposal. Even with her own marriage in a few months and all the family expectations and limitations she had to deal with, she kept marching right ahead. There was no reason that could make her stop anymore.

With just a cell phone and a positive frame of mind, Narjis kept on working to pursue her organization's mission. During one of these nights after the outbreak, she raised PKR 1.5m within 24 hours and distributed food to 100 families. Remember we used to hear our parents motivating us during our early childhood days by saying 'When there's a will, there's a way.' – Well, Narjis, through her outstanding achievements all these years, proved that statement.

Up till now, Alms360 has raised thousands of funds in order to distribute food to over 200 households. With volunteers working remotely from the aforementioned areas and recent collaborations with Pak Army troops, the organization is continuously distributing ration packages to those worst affected by the coronavirus pandemic.

You always have a choice on how to use your time in this world – you can spend it whichever way you feel like. During the current lockdown, you can either spend it watching TV shows on Netflix and cursing the government's actions, or you can go out and start reaching out to those who are in dire need of your help.



SUCCESS DEPENDS

UPON PREVIOUS

PREPARATION, AND

WITHOUT SUCH

PREPARATION THERE IS

SURE TO BE FAILURE

CONFUCIUS

LIFE OF AN ENTREPRENEUR

Exclusive Interview with Tamjid Aijazi, the founder of Makeen.io

By Salman Ahmed



early days to choose between a job and business, but my father actively involved me in his own businesses and also got a sense of business dealings from my mother and my grandfather. I found it difficult to work solely for someone without having a share or stake in the game. So, I ended up switching jobs after every few months.

Eventually, I met a few good people who coached me on Strategic Visioning and the benefit of having long term goals and visions. Since then I've been working on my vision with clarity and have progressed very well-keeping a balance between entrepreneurship and personal life.

After interacting with so many leaders in the US, Australia and Middle East, I understood that entrepreneurship is only one aspect, and it's better to be a thought leader. Money follows automatically.

Arranging money for cash flows and growth has always been a challenge, focusing on the right things at the right time is something not everyone does very well and the way you recruit and manage your team is the most important one. I prefer loyalty over skills, and finding loyal people for your team is the most challenging task these days. People have become so self-centered, that they don't care about anything except themselves. This is a challenge that if not managed, can lead to disasters in teams and organizations.

What is Makeen.io? What is your business model?

Makeen Technologies is a software development company, and we serve other organizations in the United States and Australia by adding value to their business. We are usually brought in by companies who have very complex projects, which other vendors cannot do or have failed in the past.

Our customers include Fortune 500 companies such as Warner Bros, Amazon, Microsoft and Schneider Electric.

We have two business units, Services and Products. In the services business, we provide custom software development of web and mobile applications at a very high velocity, while maintaining top quality. Whereas, in our products business unit, we launch and invest in high-growth software products which result in

Did you also face challenges and setbacks like other entrepreneurs? Please tell us what they were and how you overcame them?

Challenges and setbacks are for your own growth and learning. If you don't learn from others, life teaches you the hard way. Of course there were a lot of challenges, but I realized that those challenges were there because I did not know enough, I did not prepare well and I did not realize that I need to master certain skills and get exposed to the world before I can be successful.



Challenges and setbacks are for your own growth and learning. If you don't learn from others, life teaches you the hard way.

Tamjid Aijazi did his primary and secondary schooling from St. Patrick's High School, he secured 1st position in school throughout and 4th position in Matric board in Karachi. Then went onto Adamjee Government Science College, again securing a position in Karachi Intermediate Board, before joining FAST-NUCES for Computer Science, he had to choose between Indus Valley School of Arts and Architecture and FAST, as he was interested in both media and computer science from his early days. He graduated from FAST in 2005. He got

admission in Masters in Media from IoBM in Karachi, but never completed that. Ended up studying filmmaking from New York Film Academy in Los Angeles in 2016 and currently a student of Masters of Arts in Curtin University in Western Australia.

Are you a born entrepreneur? Or you planned to be an entrepreneur later in your life?

I am not sure if I was a born entrepreneur, but we have a lot of good businessmen in our family. I struggled in my

tough competition to established leaders in the market, and annual recurring revenues for our company.

What was your first business startup? How much money did you have when you started it?

My first business startup was an e-commerce company that I launched in 2001, when no one knew about e-commerce nor startups in Pakistan. I was in the first semester in FAST and our team was earning a handsome monthly income as students, which even graduates dreamt of at that time.

We were the first one to introduce Cash on Delivery services in Pakistan, and had to convince a couple of leading courier and shipping companies to take the initiative. Few years later, Cash on Delivery became a regular service by almost all courier companies.

I ran the company for almost 7 years, till I moved onto bigger ventures in Dubai.

Is doing business in Pakistan more challenging or in Australia?

Every place has its own pros and cons. I would say establishing business in Pakistan is much easier because it's an easy setup with minimal costs and talented workforce, but as you grow bigger it becomes more challenging. The workforce discipline and government support that is required to grow the business consistently is not there. You need to be really smart to expand a multi-million dollar business in Pakistan.

Australia is different. You can start small and eventually grow into a very large business if you keep on doing hard work in an organized fashion. There is more competition in

Australia, but if you know how to do your job well, and how to keep customers happy, there is no reason why you can't beat the competition. It's a level playing field.

How do you manage multiple initiatives? Do you allocate specific days in a week? Or do you allocate specific time for each activity?



THERE ARE FEW TECHNIQUES I USE. THE FIRST ONE IS TRUSTING PEOPLE, SECOND ONE IS UNDERSTANDING THE EISENHOWER GRID FOR TIME MANAGEMENT, AND THIRD IS DELEGATION AND ORGANIZATION. I DON'T DO ANYTHING THAT OTHERS CAN DO FOR ME, INCLUDING CHECKING AND RESPONDING TO MY EMAILS.

Leading and managing multiple initiatives is directly linked to a clear vision and how well you can manage time. Thanks to the good people who taught me Strategic Visions, they also taught me Strategic Time Management. You need mentors and teachers in your life in order to be successful, and I'm grateful for having established leaders as my mentors, whom I respect a lot.

There are few techniques I use, and they seem to be working well so far. The first one is trusting people, second one is understanding the Eisenhower Grid for Time Management, and third is delegation and organization. I don't do anything that others can do for me, including checking and responding to my emails. You must appreciate that delegating your emails, or finances requires a huge level of trust. I personally believe that trust is the foundation for growth and success, and everything else follows.

Filters is another technique that I use. Phone calls, WhatsApp, text messages, social media and emails waste more time than adding value. So, applying filters

through delegation allows you to plan your own day, your own week and your own month. You can focus on things that are really important and take you towards your vision.

Lastly, I have organized all of my initiatives under one legal structure lately through mergers and acquisitions and am working on establishing a

People who work for money and perks are the weakest link in your team. I don't have anyone in my core team who works only for money. If I realize that someone has made it to the core team and their behaviour indicates that monetary benefit is their only concern, they get kicked out immediately.

A shared vision and purp-

very strong core team for everything. This has helped me tremendously progressing with multiple initiatives through a team that you can trust blindly.

How do you plan your day? Do you use any productivity tool or just a to-do-list?

People usually don't get it when I tell them that I have 3 executive assistants - who plan my day. There are multiple tools that we use, but the key ones are the To Do Lists which my assistants maintain to keep me productive and on-track.

We maintain a Master To-Do List, Yearly To Do List, Quarterly To Do List, Monthly To Do List, Weekly To Do List and a Daily one. Anything that needs to be done immediately makes it to the To Do List, and that way we ensure it's moved to a Q2 and scheduled in my calendar and gets done.

So basically the to-do lists, Google Calendar and 3 assistants do a good job keeping me organized.

How do you manage and retain your core team? It is just the salary or other perks as well? What are they?

ose is what keeps our core team united. We do things that are beyond our self and contribute to a greater vision. We respect relationships more than money, and purpose, intellectual growth and bonding more than perks. Businesses may come and go with time, but the core team, if bonded correctly, is here to stay.

Having said that, we also take good care of our core team and their families from a monetary perspective and try and go on a team family trip to some country at least once a year. This is the foundation of our strong relationships.

What does it take to launch and grow an IT company?

There is a lot of fierce competition out there especially in the United States for IT companies, but there is plenty of work for everyone. If you and your team have the right skills, and you've structured the company for growth, there is nothing that should be stopping you.

If you're honest to your customers and adding value to their businesses, you will grow. But, if you're out there just to make money and rip

people off, it may seem like you're growing, but you will end up shutting down your business in a few years.

Credibility is what allows you and your company to grow, and establishing credibility is the most difficult part.

What is your advice for young entrepreneurs who are going to start their journey?

Attitude is more important than technical skills. Work on your attitude, commitment, dedication, communication and soft skills before working on any technical skills. There is nothing more valuable than loyal people with a good attitude. Investors invest in credible people, not just ideas.

ON ENTREPRENEURSHIP AND ECONOMIC DEVELOPMENT

I believe Pakistanis already have entrepreneurship in their blood. It's a matter of broadening their visions and exposure, and that can only be done through education - formal or informal doesn't matter.

Pakistan's economy suffers today not because we don't have enough talent, but because we don't have the right attitude and discipline. When people compromise on principles, everything suffers including the economy.

There is a huge potential for software exports in Pakistan, but the scale and magnitude of efforts that are required to achieve those numbers can only be worked on by people who have global visions and who stand by principles. Unfortunately, we don't have too many of those in Pakistan.

SALMAN AHMED SERVES AS CORRESPONDENT AND REPORTER FROM BRISBANE, QLD AUSTRALIA.



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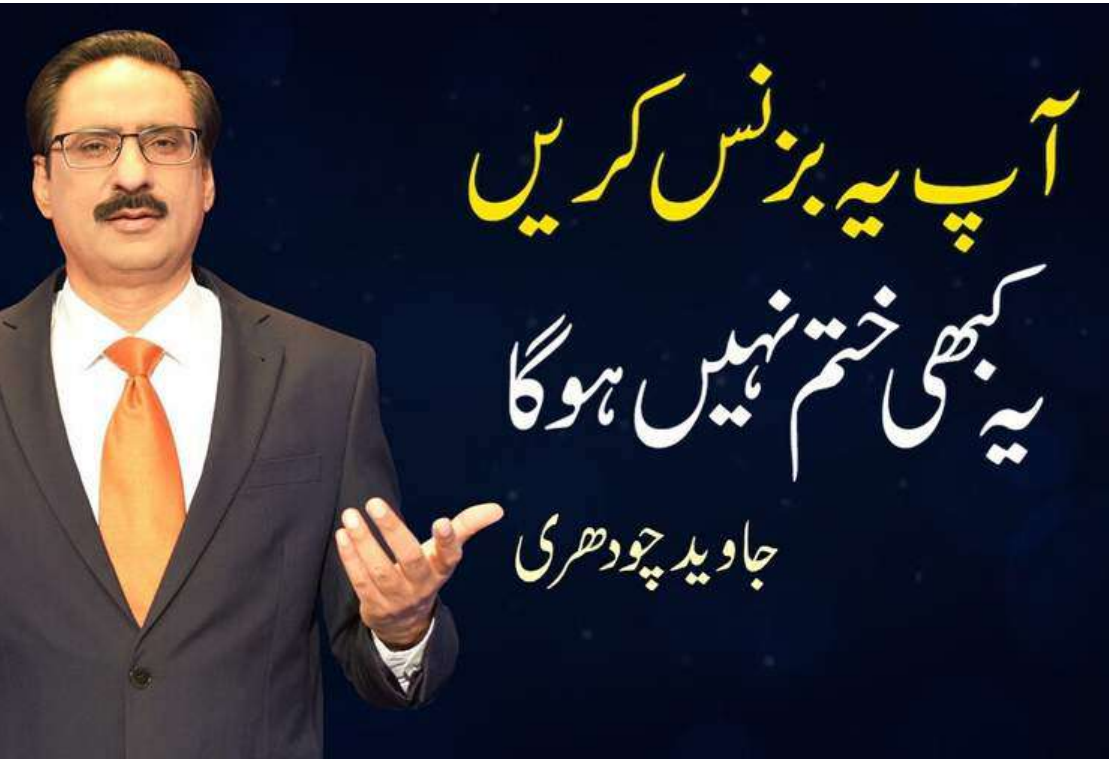
**OPPORTUNITIES
ARE LIKE SUNRISES.
IF YOU WAIT
TOO LONG,
YOU MISS THEM.**

WILLIAM ARTHUR WARD

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5 BUSINESSES THAT WILL NEVER RUN OUT

By Javed Chaudhry



If someone is in the deciding phase of what business startup they should go ahead with, choosing any of these five business ideas will not only give them success, but to their future generations as well. Javed Chaudhry a renowned Pakistani journalist talks about five business ideas that will never fade away.

Since this world came into being, humans have been involved in various businesses ideas and have executed those ideas in a lot of different ways. From those barter systems in the early civilizations, to the modern-day buying and selling of goods and services – humans have always found their ways to basic survival through running businesses with an aim to yield profits.

As far as the success or failure of a business is concerned, Mr. Javed Chaudhry a renowned Pakistani journalist, columnist, YouTuber and public speaker talks about five business ideas that will never fade away. According to him, if so-

meone is in the deciding phase of what business startup they should go ahead with, choosing any of these five business ideas will not only give them success, but to their future generations as well. So what are those five business ideas? Let's have a look:

- Treatment
- Education
- Construction
- Clothes
- Food

TREATMENT

If we take a look back at our history, we have been getting sick and ill due to one reason or another. Since our oldest of

civilizations, there is evidence of countless types of diseases, illnesses and regional or global pandemics. According to Mr. Chaudhry, as long as humans will live on this planet, they will keep getting sick and cured – regardless of their lifestyle, environment, diet, demographical or geographical elements, or any other aspect. So what are the different ways through which you can benefit from the medical industry? Let's have a look:

Doctor: You can study medicine and serve as a doctor or even open up your own clinic.

Pharmacist: You can become a pharmacist and offer your

ur expertise.

Nursing: You can acquire relevant nursing courses and serve as a certified nurse.

Lab Technician: Every medical laboratory needs technicians, it's a good option.

Medical Store: You can open up a medical store after getting relevant licenses.

Food Supplements & Nutrition Manufacturing: All those body fitness freaks that you see these days, they need high-end supplements and nutrients in their diet plans. A good, profitable business if you invest in it.

Body & Mental Fitness: This sector has seen rapid growth since the past few years. Learning the tricks of trade and then investing in it can give you good results.

Though healthcare and medical treatment business can be profitable, you will need a lot of knowledge, trainings, certifications and licenses to operate as per your local rules and regulations.

EDUCATION:

During the Second World War, there was a total shut-down in almost all sectors of the economy in the western countries particularly Germany and United Kingdom. The only places that were still operating were the educational institutes. If you are looking for a long-term line of work or business startup, education is undoubtedly a good choice. This is what you can do in the Education sector:

Schooling Business: you can invest in a school start up or buy a franchise.

College & University: Although this might need slightly higher initial investment, however, it is quite profitable if done the right way.

Teacher: If you think you have the right skills to teach others



teaching can be a really good, stable business.

Stationary: Students will always need their stationary items. This can be a really good business start up.

Career Counselling: Students need expert advice regarding what's best for them and their future. You can get into this business and generate stable income via commissions from both sides students and universities you help them to enroll in.

CONSTRUCTION

More than half of world's total wealth is into construction sector. Why is that? Because people will always need a place to live. Under even the most difficult of times, you might cut back on other expenses, but you will always need a shelter.

The various ways you can excel in the construction sector are:

Architect: Although a bit too technical, a profound architect can do wonders with his or her life.

Contractor/Builder: They say a contractor is the one who gets the highest cut usually, learn this business to generate good money.

Construction Chemicals: Construction sector will always need high-end grouts, epoxy floors, resins and other chemicals. A very high-profit sector it is for sure.

Design & Interiors: If you have good designing skills, house design and interiors can be a really successful venture.

Property Business: Buying and selling of land is a business that you can excel in with minimal technical knowledge or experience.

CLOTHES

Clothing business is another business idea that has immense growth opportunities if carried out the right way. Following are some of the related sectors that you can profit from.

Fabric: Fabric business is a good choice if you know the right channels and market places for it.

Wholesale: In Asian countries like Pakistan, wholesale selling of garments can leave you

good profit margins.

Retailer: If you have the skills and can market your products to the right clientele, opening up a retail shop can be a good idea.

Boutique: After conducting proper market analysis and segmentation, boutique start up can be a good start up idea. Wedding, party wear, formal clothing are all high-end market niches.

Tailor: Although a bit on the technical side, if you have the tailoring art, you can make some serious money.

FOOD

In Pakistan and elsewhere across the globe, if you know how to cook good food and serve it in a presentable manner, you can for sure generate good profits. For instance:

Restaurant: A good food place is something we all want

Food Supply Chain: Food places need supplies on a constant basis, so this can be a good option.

Quality VS Quantity: Low-income groups will prefer quantity, while high-income groups

would prefer food quality. **Beverages:** Juices, coffee shops, ice-cream parlors can have growth opportunity if done after proper market research.

Fruits & Vegetables: This is something that people need on a daily basis. Good for those with low investments.

FINAL THOUGHTS

If you invest in any of the aforementioned business ideas in Pakistan – or any other country in the world – after conducting proper market re-search, there is a high probability that you won't fail.

KEEP
CALM
-AND-
WASH
YOUR
HANDS



ASK A MENTOR

Send your queries at
info@startupinsider.info



Mohammad Imran Qureshi
Entrepreneur & Startup Investor

Imran is a Pakistani born Australian entrepreneur who owns and operates a Himalayan salt business called Healthcare Minerals. For the last 11 years it has refined, packaged and exported high quality salt products across the world including Australia, US, Canada and France. He is now expanding into premium herbs and spices. In addition to his own entrepreneurial endeavors, Imran also works with early stage startup companies to help them understand and succeed in the global export business.

Hurry up and send your queries for "Ask a Mentor" segment before **24th May 2020** and he will respond top 5 questions consisted of opportunities for Pakistani startups in Australia.

FROM ILLUSION TO REALITY

By Zain Ul Abedin



This is the question everyone is trying the answer. Is it really possible to make living through online business? Therefore I will guide you on some of the best platforms and methods from where you can earn money online in Pakistan. Do you know that making money online in Pakistan is never been easier despite we have millions of people who live below the poverty. There are many reasons for it. Sometimes its because we Pakistani's ourselves have been born with lots of negativity about online work in our mind like its scam not legitimate or true. Our families do not support much of us. Since many of us not earned and shown it practically. Then many of us have additional problems for instance, they keep on thinking about receiving the payments and to cash them from bank

accounts and sometimes its delayed.

So my suggestion is that: "Do work hard and let the payments on later."

Pakistan is at lower edge in these days regards to employment thus most of our youth tends to move towards entrepreneurship. All the online business ideas are zero investment business ideas. It may be adopted as a part time and full time job. The progress is gradual in this kind of business that proves to be profitable in the long run. Mostly Pakistani women have been taking up this kind of businesses seriously lately as they support their family from the comfort of their home in this way. It is the only business which women and men can start from zero or with little investment and earn well but let me guide you one thing which is very very important

before starting the business.

Do some research about the product and choose the good location for selling your product. If you have already experience about the product, this will be your plus point because you can also provide the resources for the better.

Here i am quoting one saying, "Business is the art of making money by selling things or services people want for more than their cost." Let me tell another thing to you that is the most important thing; Time". You don't need to be so hurried for any success. You can't earn money overnight because it takes some time to start earning. If you are willing to spend your time then you can be successful in the future. The struggle for online money can be hard but once you start earning you can make a good amount

from it. In Pakistan many people are earning a good amount working from home. However you may require some skills before starting your small businesses. For example web designing, content writing, web development, graphic designing and more. Even you have all these skills you don't need to expect instant money. There is no such way to make instant money online no matter where you live. May be it sounds impossible sometimes to make lots of money online but once you start to earn you can earn constantly. Initially you will face a different kind of issues when you take first step. However you should not be disappointed when you start thinking that everything is slow on the internet. Even when you think of giving up then you should remind yourself that why you even started it. That's what happens to everyone, even to me, but you have to keep moving on until it pays off. There are many websites which can offer a good wage for your work and if you can communicate internationally than you will have great time earning money online. "Success is not always about greatness it is about consistency. Consistent hard work leads to success. Greatness will come."

Many people are dreaming to launch their own business in Pakistan but don't know where to start no need to worry all you need to kick start your vision into reality. "A dream doesn't become reality through magic, it takes sweat determination and hard work."

To be continued...

ZAIN UL ABEDIN IS A DIGITAL MARKETER AND FOUNDER OF DIGITAL FREAKS.

FREELANCING IN THE TIME OF CORONAVIRUS

Courtesy: BeingGuru



In this time of crisis where employees are being laid off, freelancing could potentially take a new shape, making ways for bread and better of more people all over the world.

The Coronavirus outbreak has escalated in Europe and other countries. People in the U.K, union leaders are rooting for support for freelancer movie makers, TV workers. Many domains are at risk of losing their jobs if the outbreak continues for over a longer period of time.

Italy, China, and the U.K are hard-hit with the virus outbreak battling a rising number of infections.

The situation of employees being laid off is actually getting from bad to worse. In Ireland alone, around 140,000 workers laid off due to coronavirus. The number consists

of restaurant workers, pubs and bar staff and other small industries such as childcare workers. The minister of social protection has already revealed that it may take a “number of weeks” before employers are reimbursed for paying their workers @£203 per week incase the companies have to cease trading after Covid-19 measures.

In this time of crisis where employees are being laid off, freelancing could potentially take a new shape, making ways for bread and better of more people all over the world.

In the times of major lock-

downs, one should spend their time constructively. They can still make money by staying home and using their computer, laptops as a freelancer. All one needs to learn is a new skill, sign up on any freelance marketplace and start bidding on the projects. It seems like freelancing work will grow in this time of the Coronavirus outbreak crisis as more companies would be looking to get the jobs done by hiring remote workers who could work from home for a competitive price without compromising on work quality. Want to become a freelancer?. Take a look at

the “freelancing” category on our blog. You can learn every tiny detail about how to work online and get started as a freelancer. This will let you make some handy money, even if you are laid off from your job. In the future, if your freelance work plate grows, who knows, you may never have to go back to full-time employment anyway.

For Urdu and Hindi readers, a YouTube course by Hisham Sarwar will kickstart your freelancing career right away. Happy freelancing season everybody. Stay home, stay hydrated and make more money.

RETOOL, REFLECT AND RESTORE

By Sarmed Malik



“

Jack Ma tells Chinese businessmen in the epidemic of Coronavirus. “Reflect on what you really want, what you have, and what you need to give up, or stick to”.

In his lecture at the Hupan College, Jack Ma advised teachers and students “to find direction amid crisis and change” that has been plaguing the superpower for some time.

Ma reminded students to invest in digital working methods and adopt the internet as a source. Alibaba’s founder launched an online shopping platform in 2003 while his home country was going through the SARS outbreak.

Jack Ma knows first hand how he and his team went through and made Taobao the world-leading e-commerce

with 428 billion\$ net revenue.

Local Authorities have quarantined business operations on various cities across China, forcing its residents to stay at home and avoid public gatherings.

Disneyland Shanghai is expected to lose more than 135 million dollars.

Jack Ma retired as chairman on his 55th birthday to devote his time to groom the next-gen of startups. However, he did recommend these 5 rules which he learned from Kazuo I-namori who came out of retirement to help Japan’s flag carrier.

Rule one: Every employee should turn to sales

Even in a company with advanced tech, selling a product is still the foundation of the company’s operation.

Rule Two: Spare no effort to develop new products

A recession is a golden opportunity for companies to innovate and expand sales. Clients are too free during the recession. They will propose new ideas after listening to you.

Rule Three: Cut Costs

Recession is the only chance to cut costs, as our team

would strive to make it happen.

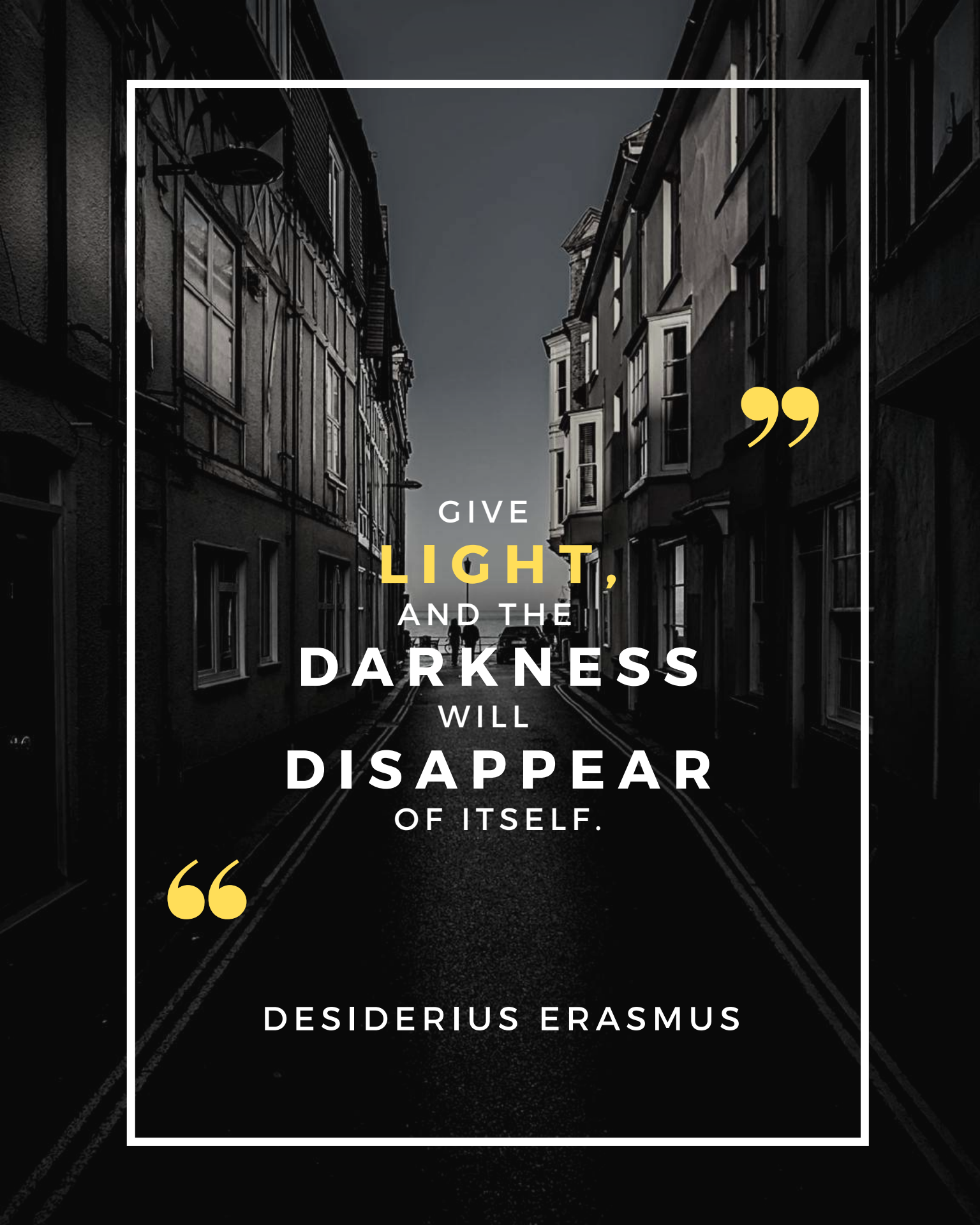
Rule Four: Maintain a High production Rate

Companies should maintain their usual high productivity rate even in times of recession, by reassigning excess labor from production to other tasks.

Rule Five: Establish Public Relations between Managers and Employees

It is very important to maintain a constant, healthy relationship between managers and employees.

The news was originally reported by SCMP



GIVE
LIGHT,
AND THE
DARKNESS
WILL
DISAPPEAR
OF ITSELF.

“

”

DESIDERIUS ERASMUS



“

**It is during the
worst times of
your life that
you will get to
see the true
colors of the
people who say
they care for
you.**

”

ANONYMOUS

THE ART OF LEADERSHIP

By Qaiser Imdad



“

In the modern corporate world, leaders have a unique, dynamic, and demanding role. They are expected to inspire, integrate, devise strategies and formulate both short-term and long-term plans that are in line with the organization's purpose.

If we go back and take a look at human history and all the different civilizations that ever existed on the face of the earth - one entity that is quite evident and constant amongst all of them is a 'leader.' Regardless of how rebellious or civil humans have been, they have always been led by excellent leaders. They have been influenced by people who have shown them the way and the real purpose of their existence.

In the simplest of definitions, leadership is the art of motivating a specific group of individuals to act toward achieving a common, unanimous organizational goal. It is one

of the most valuable assets on this earth. If a group, society, organization, institution, country, or even a religion - is without a true leader, they will go astray sooner or later. A visionary leader will help a group of people to move from one point to another.

To shed more light on this vast topic of leadership and the various elements associated with it, we will include a recently conducted interview of two promising leaders - Mr. Furqan Shamsi, Principal Consultant at Guggu Consulting; and Mr. Nasir Ayub, Founder at Spectra Engineering. Some important questions related

to the art of leadership were asked, let us analyze what they had to say:

What is Leadership?

According to Mr. Furqan, leadership is a continual process of 'social influence' - where you put in a lot of energy and self-belief to fulfill your commitment towards the ones around you. If there is a short-term or a long-term goal that you wish to achieve, you accomplish that via listening, connecting, collaborating and matching with the rest of your group or team members. According to him, leadership is a two-way process where

you understand and interpret your team members' beliefs, expectations and motivation points.

As per Mr. Nasir, leadership - in a nutshell - is the art of influencing and inspiring people around you through your character and charisma. It is the art of imparting your ideas and vision to others in a way that they are on the same wavelength as yours, which eventually helps to achieve collective goals.

What are the personal traits of a leader?

Mr. Furqan summarized this as the "3 P's", which are:

Planning: The ability to foresee specific outcomes through self-assessment and situational analysis - and be able to plan accordingly.

Provide: The ability to provide, not just the tangible or monetary resources, but more importantly - the right direction and way forward to achieve collective goals.

Protect: The ability to protect the interests, goals, beliefs and expectations of their team members this is what inspires them to follow your lead.

Leadership and entrepreneurship both share the same traits, what is the fundamental difference between the two?

According to Mr. Nasir, leadership is a 'subset' of entrepreneurship. If someone wants to be a successful entrepreneur, then he or she has to be a good leader in the first place. He further added that a leader should possess the following skills:

Visionary: A true leader needs to be far-sighted so that he or she can foresee certain situations and come up with action plans accordingly.

Lead from the front: A leader

needs to set an example by leading from the front to inspire his or her team members. **A 24/7 Leader:** a true leader will show leadership qualities round-the-clock and not just during business hours or weekdays.

Show Emotional Intelligence: Leader needs to know his or her own emotions, as well as the emotions of the entire team.

Are leaders born or made?

Mr. Furqan mentioned that although genetic and innate characteristics are always present in a human being, however, there is a particular set of skills that a human can learn depending upon a few factors such as the environment, personality development, pressure scenarios someone has been in, etc.

Is there a process to becoming a leader?

According to Mr. Nasir, yes, there sure is, and it certainly can be learned over the years. He did mention that seldom is the case where we see a born leader. He was of the view that leaders learn the art of true leadership 'after' they go through a certain process that includes experiences, situations, failures and successes.

Mr. Furqan suggested that the process of becoming a successful leader starts with self-assessment. In addition to that, a combination of emotional and intellectual intelligence plays a vital role during the whole journey.

What is the best leadership model?

Mr. Furqan's vote was with the 'servant leadership model' in which the primary goal is to serve. He emphasized on the fact that it is not only about serving the people that is just one part of it. He believes that a true leader has to serve the purpose as well as his people to achieve goals. Moreover, the demonstration of leadership qualities is heavily based

on a certain situation. So at the end of the day, a leader needs to adjust and portray the skills of situational leadership.

What is the difference between a manager and a leader?

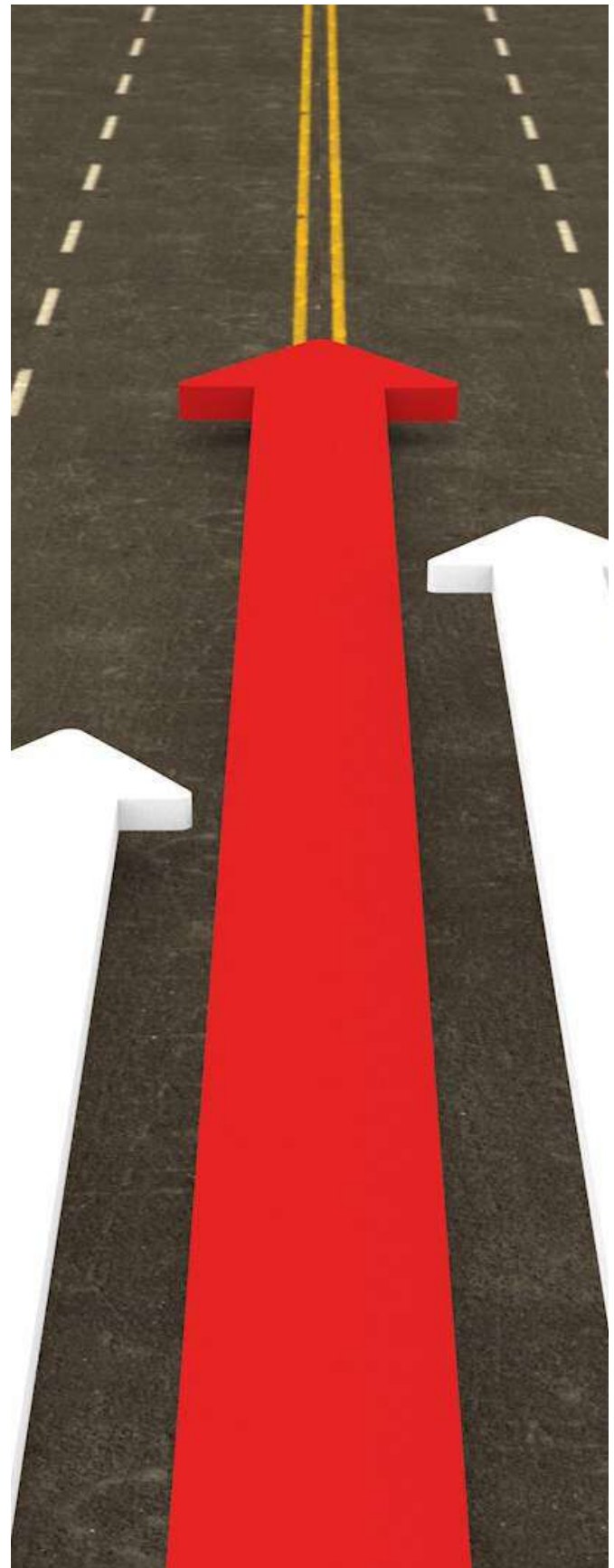
A leader will say 'We do it,' whereas a manager says 'You do it' – Mr. Furqan quoted this famous example that we all know of and went on to say that not everyone might have the qualities of a good leader. For instance, some people are good at supervising, while others are great managers. A leader, on the other hand, has to know when to lead and when to manage. That is the primary difference between a manager and a leader.

Art of Leadership – In a Nutshell

In the modern corporate world, leaders have a unique, dynamic, and demanding role. They are expected to inspire, integrate, devise strategies and formulate both short-term and long-term plans that are in line with the organization's purpose. It can be a real challenge in the modern context, yes – however, not at all impossible to achieve.

**IF YOUR ACTIONS
INSPIRE OTHERS
TO DREAM
MORE, LEARN
MORE, DO MORE
AND BECOME
MORE, YOU ARE
A LEADER.**

- John Quincy Adams





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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

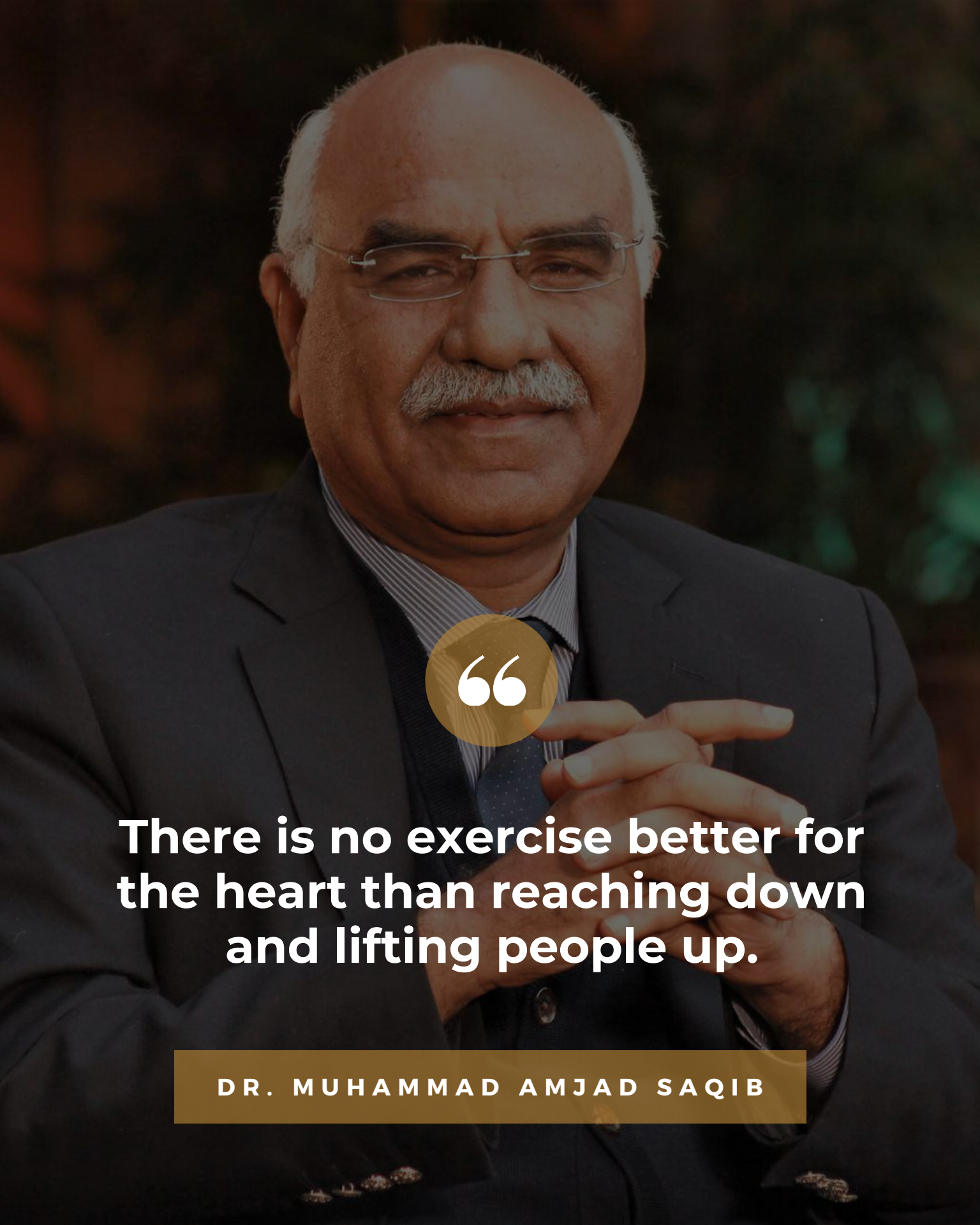
Faizabad Campus, H # 31/1 Faizabad
Housing Scheme, I-8/4, Islamabad

1 گلزار قائد کیمپس

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



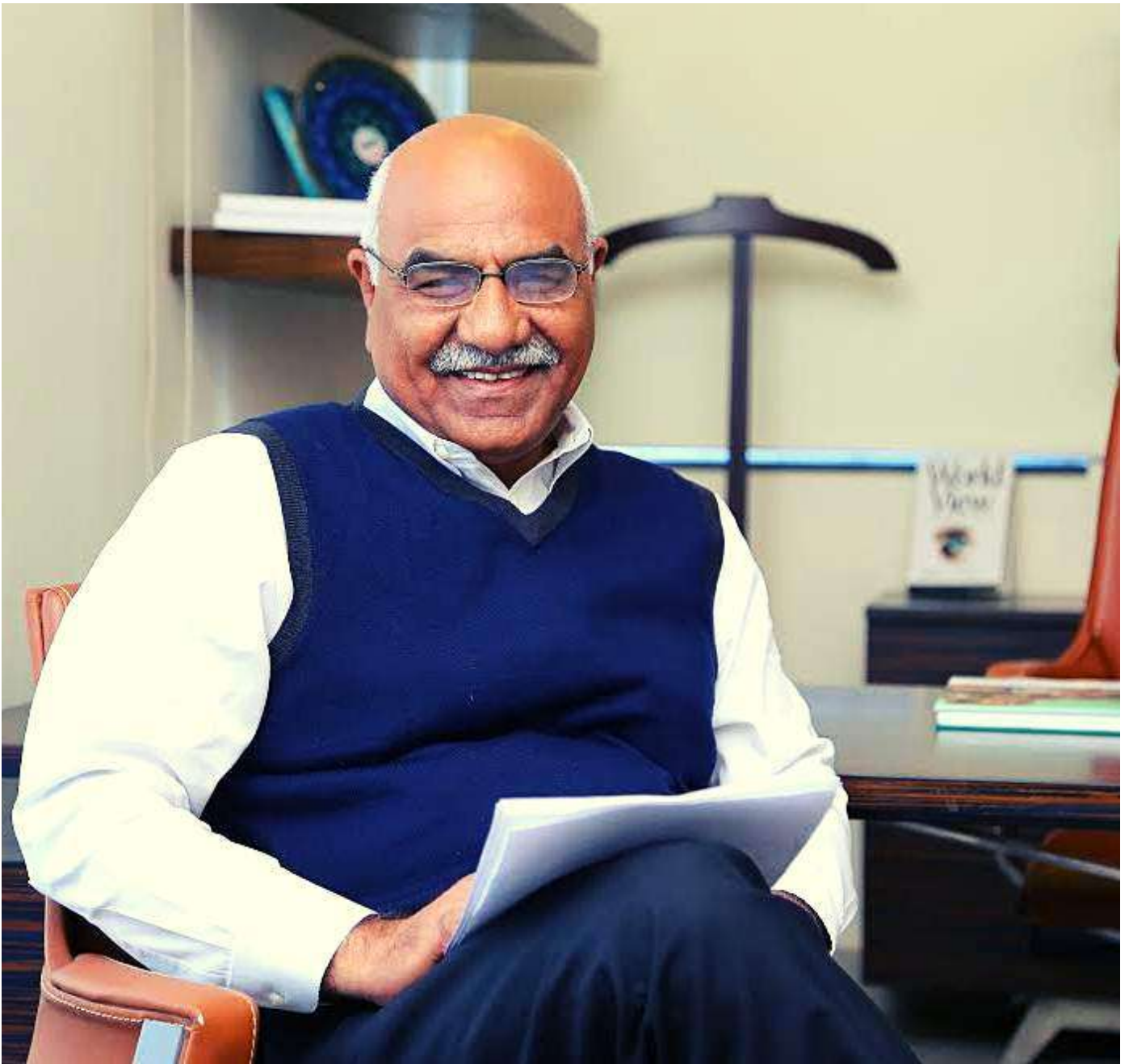
تنظیم اسلامی

A portrait of Dr. Muhammad Amjad Saqib, an elderly man with a white mustache and glasses, wearing a dark suit and a striped shirt. He is sitting with his hands clasped in front of him. The background is a blurred outdoor setting with green foliage. A semi-transparent dark brown overlay covers the bottom half of the image, containing a quote and the speaker's name.

“

**There is no exercise better for
the heart than reaching down
and lifting people up.**

DR. MUHAMMAD AMJAD SAQIB



Dr. Muhammad Amjad Saqib, Akhuwat's Founder is a development practitioner and a philanthropist. He joined the Civil Service of Pakistan (DMG) in 1985 and served at senior positions in the Government of the Punjab including as the General Manager of the Punjab Rural Support Program (PRSP). He resigned from Civil Service in 2003 with the intent to dedicate himself to becoming a social entrepreneur and make a difference in societal change through Akhuwat – which he had founded in 2001. Moreover, Dr. Saqib is an MBBS Doctor from King Edward Medical College, Lahore – 1982, Bachelors from University of Punjab, Lahore – 1984, Hubert H. Humphrey Fellowship in Public Administration – 1994 and Masters in Public Administration (MPA) from School of International Studies, the American University Washington, D.C. USA – 1995.

FROM INTEREST-FREE MICROFINANCE TO CORONAVIRUS OUTBREAK

DR. MUHAMMAD AMJAD SAQIB IS TRULY MAKING AN IMPACT.

Exclusive Interview by Sadaf Usman



“Akhuwat's model is truly a remark innovation in the micro-finance sector. According to World Economic Forum "Akhuwat" has disbursed around \$600 million in loans among the poor, 98% of which have been used to launch or expand small businesses.

UNDERSTANDING THE ORGANIZATION

When and how did you conceive the idea? What was the motivation behind Akhuwat?

The idea for Akhuwat came to me when a widowed woman came to my office one day and asked for a loan of Rs. 10,000 to start a business and provide livelihood for her family. I was surprised when a couple of months later that woman returned to my office and told me how that loan had enabled her not only to

sustain a living but she had used that money to marry her daughter. She told that she purchased two sewing machines and started her own small business.

The motivation behind Akhuwat is simple, I believe it is our responsibility to offer support to those who do not have the means to provide for themselves and hence, empower our people to become contributing members of Pakistan.

What are the major initiatives of Akhuwat? And what are the achievements?

Akhuwat began in 2001 with a goal to alleviate poverty by creating solidarity between the haves and have-nots of society. *Alhamdulillah*, today we are the world's largest interest free microfinance organization and have provided PKR 107 Billion in interest-free loans to over 4 million families across Pakistan. Today, our efforts are not only limited to Microfinance but we have started Pakistan's first free of cost University in Kasur, we have started Akhuwat Clothes Bank, Food Bank, Akhuwat KhawajaSira Supp-

ort Program to cater to the most marginalized segments of the society.

However, the essence for Akhuwat is the strive to build a society where every citizen can live with dignity.

What made Akhuwat the world's largest interest-free microfinance institution in very less time?

The dedication and support of our generous donors who continue to act as the pillar holding Akhuwat together and of course our heroes, our borrowers who have shown us that our people are trustworthy and reliable, we just need to extend a helping hand to them. This is also the victory of an idea; solidarity or *Mawakhat*.

How do you raise funds? How does your donation model actually work?

Akhuwat's funds are mobilized through two main sources, firstly we rely on donations for social investments and *Alhamdulillah* we have a great network of generous donors who have been donating to Akhuwat from the day it started and with time we have only seen increase reinforcing our faith in the ability of philanthropy to transform the lives of millions. Secondly, one of our philosophies is to transform borrowers into donors, we encourage borrowers to donate according to their own capacity so that others may benefit the same way they did.

We also minimize operati-

onal costs by using mosques and churches as locations for distribution of credit and have a large support network of volunteers and honorary member who work tirelessly to ensure Akhuwat functions at minimum cost. Government of Pakistan and different provincial governments also collaborate and we implement their programs.

How do you manage the loans recovery rate more than 96%?

We develop a strong relationship with our borrowers, a common thing I hear from the borrowers is "I want someone else to benefit from this loan like I did". Each loan is given in a mosque and has no interest charged on it.

Alhamdulillah, our recovery rate of 99.9% proves that the people of Pakistan are reliable and trustworthy if given the chance.

What are the next 5 years goals to be achieved by Akhuwat?

In our capacity, to help as many people as possible. We intend to invest in enterprise, housing and education.

UNDERSTANDING AS AN ENTREPRENEUR

What challenges did you face and how you overcome those obstacles to make Akhuwat world's largest micro-finance program?

Like any other person there have been obstacles in my life as well but Alhamdulillah, they did not stop me from moving forward. I face challenges every day, but I see every challenge as an opportunity to reflect and improve. With faith, you can move, mountains.

Daily routine is one of the most important factors of success. How do you plan?

I usually have my day planned out the night before, so that I can keep track of how to optimize my and my team's work. I do keep a diary with me that has a list of tasks that I need to focus on, but most importantly I note down ideas that I have on a daily

so you will not be judged. Radiate and give love and love will come back to you.

Who is your mentor in business? Is mentorship a necessary thing for an entrepreneur to grow?

I believe that having a mentor is the best gift that a student can receive during the growing years of his/her life.



MY ROLE MODEL IN PERSONAL LIFE IS THE LIFE OF OUR HOLY PROPHET MUHAMMAD PBUH BECAUSE HE HAS GIVEN US THE ART OF LIVING AND WAY OF LIVING A CONTENTED AND HAPPY LIFE. HIS CHARACTER IS THE COMPLETE EXPLANATION OF THE QURAN AND HIS GUIDANCE IS SUFFICIENT FOR ALL TILL THE END OF THIS WORLD.

basis which I can further ponder upon and then put into action.

How do you lead and retain your core team?

Leadership is about transferring the knowledge that one has to others and to have the ability to bring out the best capacities in a person. To do so I focus on listening to my team to understand the ideas they have and problems they might be facing. One thing that I share with my entire team is to have humility in all circumstances, I think this has helped us in developing a close knit core team who all believe in the same mission. We never lose hope. We are always optimistic. I always stay away from anger; it hurts only you! It doesn't solve anything. It builds nothing, but it can destroy everything.

What is your ultimate aim in life?

To see a society where each person can live a life full of compassion and dignity. Life is an echo. What you send out, comes back. What you sow, you reap. What you give, you get. What you see in others, exists in you. Don't judge

My mentor has been Mr. Shoaib Sultan Khan, a true visionary in the field of Development Practice in not just Pakistan but across our region. He told me that a satisfied life is better than a successful life because our success is measured by others. But our satisfaction is measured by our own soul, mind and heart.

Any message for the young entrepreneurs of Pakistan?

Create an idealized image of yourself and try to become closer to that, soon you will begin to resemble who you wish to be at your highest potential. Second message is life is like a notebook. Two pages are written by God. First page is birth. Last page is Death. Center pages are empty. So fill them with smile and love.

UNDERSTANDING AS A CHANGE MAKER

What is entrepreneurship to you? Can we boost Pakistan's economy through entrepreneurship?

Simply defined, entrepreneurship is the desire of starting something new, innovative

and beneficial for others. It is adding value to life and society. If you allow, I can introduce you to thousands of entrepreneurs who have taken charge of their lives; over 3 million to be precise. The only thing they needed was the initial support and once Akhuwat provided them with it, they were able to set up their own small businesses. I believe

in social entrepreneurship which helps us to think for others.

Name any top 3 national problems of Pakistan? How the entire landscape could be changed by addressing those problems?

Poverty, lack of Education and deteriorating Health. I believe if we are able to solve the issue of Poverty, the latter two will automatically be resolved as so many people in our country are unable to educate their children and have deteriorating health simply because they lack the means needed to prioritize those necessities. Once the poor man is able to educate his child, he will also have the means to provide nourishment.

To fulfill our dream of a society free from poverty, providing education is the first step. Nowadays education has become so expensive that the common man cannot afford to put their children into school. To combat this problem, we have started the Akhuwat University which is Pakistan's first fee free college where admissions are made based on merit and higher education is provided for free.

How social entrepreneurs can



Lighter side...

Your favourite book:

All books about the life of Hazrat Muhammad (PBUH)

Your favourite personality:

Martin Luther King, Nelson Mandela, Abdul Sattar Edhi

Your favourite movie:

Heer Ranjha (Punjabi)

Your favourite quote:

Create an idealized image of yourself and try to resemble it

You are energised by:

Meeting Akhuwat borrowers and staff

Your friends are:

All those who serve humanity



Pakistan is a resilient nation, that fights adversity with a lot of bravery – the COVID-19 pandemic has received the same response from our nation. People are encouraged to help those in need at this moment.

bring the socioeconomic change in Pakistan?

By working not for the benefit of oneself but for the benefit of society which is termed as “social entrepreneurship”, in whatever capacity Allah has given to him/her.

What does it take to launch and grow a social enterprise in Pakistan?

Faith, hard work and integrity.

ON CURRENT ISSUES

What are your initiatives on the recent novel Coronavirus?

Akhuwat has taken a couple of initiatives to support those suffering because of the Corona crisis. Our interventions include

1. Arranging free testing services for the deserving or poor.
2. Giving Ration packs and Financial support to the deserving/poor.
3. Providing financial support to hospitals where facilities are inadequate.
4. Distributing food to the deserving and poor via **#AkhuwatFoodVans**.
5. Giving Interest -free consumption loans to those who would not like to opt for Zakat or Grant.

What are the achievements till date regarding Co-ronavirus Outbreak?

We have been able to provide ration and meals to thousands of families on an ongoing basis. We have also provided financial support to hospitals who are in need. As of April,

2020, Akhuwat has disbursed 25,000 Ration bags to 25,000 households in 93 cities and has provided 130,028 cooked meals to families residing in 70 cities. A total of PKR 3.0 million has been provided in Financial Assistance to 600 families. And these numbers are increasing every day. We have a far way to go and we will, In Shaa Allah.

How people are responding to the donations in these days? Donation rate has been increased or stayed the same?

Pakistan is a resilient nation, that fights adversity with a lot of bravery – the COVID-19 pandemic has received the same response from our nation. Alhamdulillah, people with

more resources have been encouraged to help those in need at this moment. We have seen so many groups of individuals and organization doing much needed relief work across Pakistan.

UN warns Pakistan could be the hardest-hit by economic fallout of pandemic. How we can respond to the situation?

In the case of an economic fallout, the Government alone will not be able to deal with the crisis. Those who are fortunate must provide support to those less fortunate. We need to support our small business owners who will be affected the most.

As humans, any lessons we got during Corona virus Outbreak?

We have to come together, think together and act together to create sustainable pathways of recovery. Let me say that every test in our life makes us bitter or better, every problem comes to make us or break us. The choice is ours whether we become victims or victorious.

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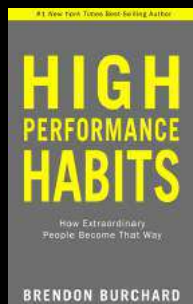
www.flamestore.co

2 MINUTE SUMMARIES



by Sami Khan

➔ HIGH PERFORMANCE HABITS



By Brendon Burchard

I recently finished reading 'High-Performance Habits' by Brendon Burchard. I came across a few really

great tips for improving performance and productivity that I thought of sharing with you.

How to improve performance and productivity?

Everyone wants to accomplish big things by being productive in life. It is not very easy to keep up with the routine and motivation that is required to achieve big. People often struggle with their emotions and that decreases their productivity, hence, their performance is affected.

The book talks about six considerations in Personal and Social context;

- Seek Clarity
- Generate Energy
- Raise Necessity
- Increase Productivity
- Develop Influence
- Demonstrate Courage

Following are three key takeaways for me to help in improving the performance and productivity:

COVID-19 — TAKE CARE OF THESE 6 THINGS FOR MAXIMUM SUCCESS

By Hisham Sarwar



The most valuable finite resource a man could have is time, yet many people get so much caught up in the whirlwind of life that days pass haphazardly. This results in inefficient tasks and wastage of every important minute that can play an important role in their lives. On the other hand, ultra successful people are aware of the importance of time and schedule their days strategically, maximize their productivity, and enhance their well being outside of work Thankfully, because of the availability of plenty of science backed solutions allow you to do the same, especially, in the time of crisis as the world is experiencing

lock down amid COVID-19 fear. Working from home is not easy. Remote working requires discipline. These 6 strategies can help you to squeeze the most productivity out of your day.

1- WRITE YOUR TO-DO LIST

Most of the people waste a lot of time deciding what is urgent and what is important. This completing the tasks. Therefore, before you even get started with your work, plan out your day in advance. Take some time out to write your to-do list every single day and make an effort to get done with every task. This will not

Don't wait



SELF ISOLATE

#StopTheSpread

only help you get most things done but will also allow you to ensure the work you are doing is valuable for yourself or your company.

2- FOCUS ON GETTING 3 BIG TASKS DONE

The future is uncertain and you do not know what is going to happen the next day. Therefore, plan to focus on just three tasks that are a part of your bigger goals. These are the goals that you should write on the top of your to-do list and get them done no matter what happens. If you accomplish them successfully then pay attention to what else needs to be done.

3- DON'T AVOID THE DIFFICULT TASKS

Most often you think that being busy means avoiding the few critically important but difficult tasks and complete the rest. But this is not the right thing to do, it is better to eat the frog first. This means that instead of worrying about a difficult task all day, get that done in the beginning.

4- SCHEDULE YOUR TIME IN 90-MINUTES CHUNK

According to the leadership mentor Michael Hyatt, an individual's mind can focus deeply for a limited amount of time. Therefore, you must devote it to your most critical thinking. Research has also proved that productivity and performance are at a peak during an uninterrupted 90 minutes interval and after that, you need to take a break. Therefore, schedule your time in 90 minutes chunks and during that time; avoid all kinds of distractions to concentrate on one a task.

5- DO NOT MULTITASK

You may consider multitasking as an ideal thing to do but in reality, it wastes more of your time and energy. Instead of trying to get a lot of things done at the same time, group similar tasks together and get those done in a chunk of time.

6- TAKE BREAKS THROUGHOUT THE DAY

No one can stay productive throughout the day because brain needs to rest too. The efficiency of your brain improves when you take smaller breaks in between and prepare yourself to get more things done.

KEY TAKEAWAYS

Habit#1: Generate your own feelings

High-performers do not let their feelings and emotions to take over. It is normal for people to feel low at certain points, yet it is important to know how to change the way you feel. You should be in control of your feelings. For making the transition, you need to release the tension of the previous feeling. It can be done by closing your eyes and releasing the tension that has built up in your face, shoulders and neck. You can then generate the feeling that you would want to bring into the situation you are in the present.

Habit#2: Build your identity around your work

High performers do not see work as an option rather they see it as a necessity. In other words, they build their identity around their work process. You should not only hope to perform well rather you must perform well by creating a sense of identity around your goal. Brendon observed that the people who continuously stay motivated believe that this is who they are. Hence, you should shape your identity around your goal to become a high performer. If ever your motivation level is low, you should remind yourself. "This is who I am, This is what I do." It will help you in gathering the lost motivation.

Habit#3 Find the one who needs your 'A' game

We are often pushed to believe that a sense of self-worth can only come from helping millions of people. However, this is not true. Brendon observed that high-performers usually get their drive to work and a sense of purpose by focusing on a single person. You don't need to look for a larger group of people to help, rather you should think of that one person who will benefit from your high-performance and productivity. It can be anyone close to you or anyone that you want to impress. Whenever you feel low on motivation ask yourself, "Who needs my 'A' game?". Think of a person who is worth the effort you are about to put in.

COVID-19 A STEP BACK IN THE RIGHT DIRECTION



Engr. Usama Bin Mansoor

When we waved the year 2019 goodbye after a series of odd and unfortunate events, a lot of hope transferred to 2020 in order to inject the much needed positive impact to kick start the turn of the decade. Coincidentally, no one ever expected that 2020 would bring such an event; a calamity that even successful businesses and corporate entities with the most efficient risk management strategies would not be able to overcome.

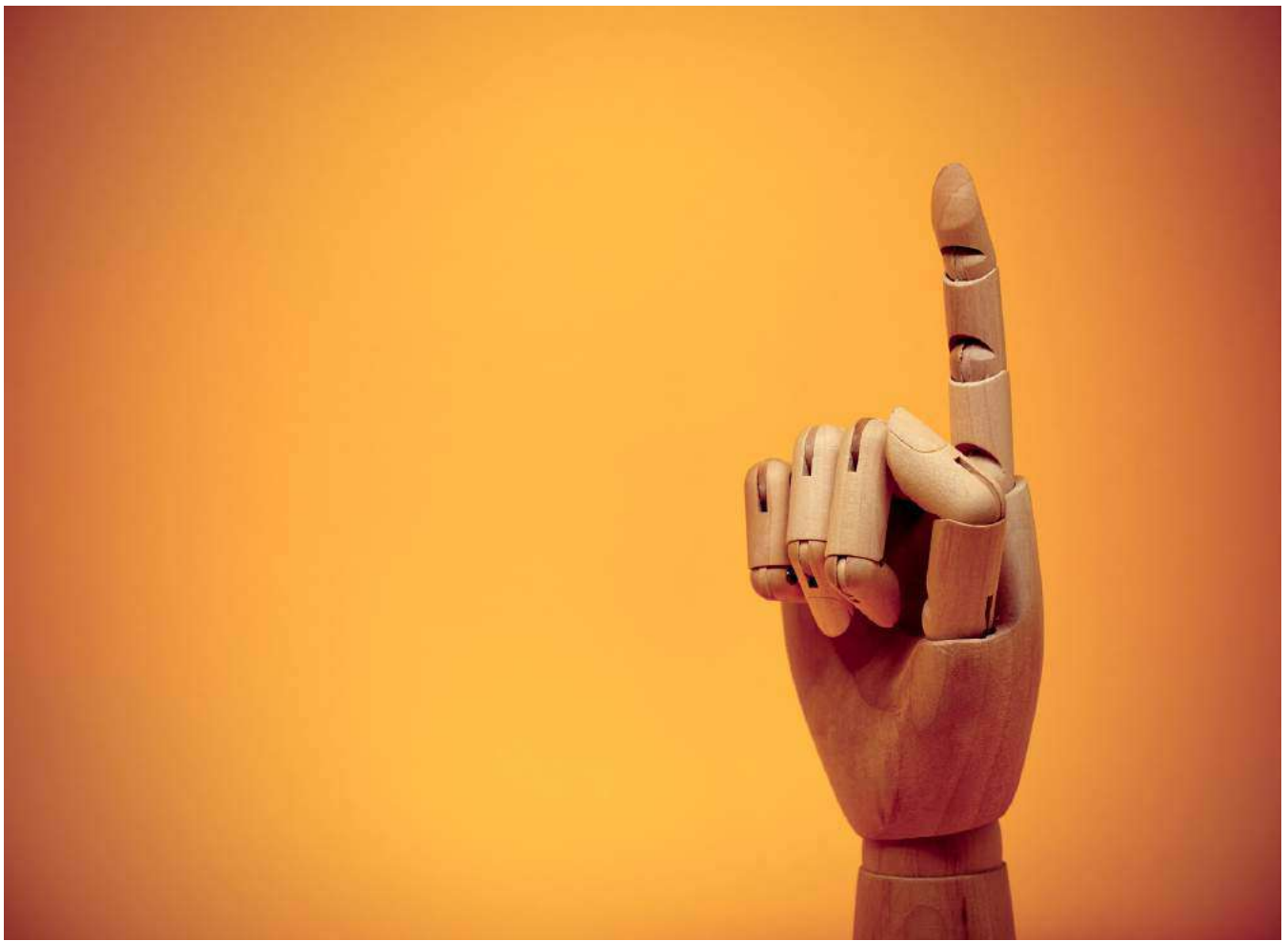
In a matter of days the COVID-19 virus had turned into a pandemic and where staying at home was once considered a flaw in the basic human social life, it has now become a present day norm that will supposedly reduce the spread. Busy streets, highways, down towns, restaurants, shopping centers all deserted in no time. It seems as if a 'mini apocalypse' we so often read in novels and see in movies & TV shows has engulfed the world.

Not so far into the past, the global startup economy had contributed approximately \$3 Trillion, however now, with each passing day millions of dollars of loss is being inflicted on the economic value. No other incident in the modern

era post World War 2, has wreaked havoc as much as the COVID-19 has. It has pushed people back into implementing a needs based lifestyle (health, wellness and safety), where at one point the wants i.e. luxury goods, brands and a lavish lifestyle had become a priority.

The global ecosystem has taken a major hit, with industries closed, factories dormant, lockdowns and the talk of enhancing the "Global Village" once again pending as people are now focused on survival. Businesses have gone from doing well into rethinking their entire mode of operation and some have even been forced to initiate the 'dreaded call' for redundancies.

However, the real question we must ask is 'How do we get out of this?' The answer lies in the Lemonade Principle of the successful 'Effectuation Theory of Entrepreneurship' developed by Prof. Saras Sarasvathy. The lemonade principle states that when an uncertain situation arises, we must embrace that surprise and remain flexible rather than tethered to the existing goals. It must be noted that majority of the businesses operating in the world right now became so comfortable with the current ecosystem that even though on paper they may have been prepared for a global



catastrophe, but in reality they weren't mentally and practically ready. When a major incident like the one we are facing occurs, it comes with its level of damage which one way or another will ensue. What we must do is to play our part in limiting it through 'basic' measures and take one step back. It has also become essential to look at our available resources and reevaluate our strategies, because this situation will pass eventually, though it is uncertain when.

While big companies are busy reorganizing, COVID-19 has provided a big opportunity for startup businesses, who are just at the beginning of the ladder, to critically evaluate the goals they had implemented previously. They should now develop SMART action plans since they have experienced firsthand the damage a global catastrophe can cause. Sometimes, we as human beings are living life in the fast lane and forget to take a break and incidents like COVID-19 are a reality check that at certain points in time we have to put our foot down on the break and stop, look around, observe and redevelop our objectives and purpose in life.

The positive element that has risen from this mostly negative scenario is that, though the world has become isolated, people have come even closer together. After a long

long time there seems to be a sense of collective purpose i.e. to fight and overcome COVID-19 by working as a team in our own humble capacities. It has provided us with a new opportunity to identify our shortfalls and to derive multiple short term and long term solutions.

As a global family, we were moving so fast that we started to forget what really is important for us. Now, in isolation each country has a chance to constructively analyse the necessary options and resultant outcomes. With the rapid technological advancements we started to ignore the ethics of sustainable development and resultantly put a hefty load on mother earth and its own very sustainable ecosystem, that there was bound to be a retaliation. With current business and industrial activity down to a bare minimum, the environment has started to make a recovery, the same environment which is crucial to our survival but was starting to get destroyed due to our ignorance.

It is high time that, we utilise this phase to our maximum use, stop worrying but remain vigilant, and take a 'step back' in the right direction to develop solutions that will help us solve the real problems.



PRODUCTIVITY
IS BEING ABLE
TO DO THINGS
THAT YOU
WERE NEVER
ABLE TO DO
BEFORE.



FRANZ KAFKA

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

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WE UNDERSTAND YOUR NEEDS

NAVIGATING THROUGH CHAOS

IN LIGHT OF THE IMMENSE IMponderABLES FACED WHEN VENTURING INTO THE FUTURE, INTUITION BECOMES THE DEFINING QUALITY IN A GREAT STRATEGIST.



Kamran Rizvi

The competitive nature of business in a dynamic environment poses mathematically infinite options to choose from. In developing strategy, rational thinking alone is of limited value, as information needed to make critical

choices is hardly ever available in a fast changing world.

"Great champions need great enemies." Says Garry Kasparov - former world chess champion in a recent interview with the Harvard Business Review (Article is titled 'Strategic Intensity' - HBR - April 2005). In keeping with this thought Coke has Pepsi to thank. Steve Jobs is indebted to Bill Gates, and, at last, the West and Japan have China and India to contend with. Challenges posed by competition call for strategic responses from corporations and nations alike.

Strategy without proper plans for execution is like a body without a soul. And executing a strategy can be a real challenge when you consider the multitude of possibilities that need consideration.

Garry maintains that chess is a good metaphor for business strategy. There is plenty of uncertainty and abun-

dance of strategic choices in the game of chess. Garry states that just after three opening moves by a chess player, more than nine million possibilities open up, and that's when only two players are involved in a game. Now imagine all the choices that open up to organizations with a whole host of corporations responding to their new strategies, pricing, products and services. The number of variables is mind-boggling!

Coincidentally, KASB Bank in Pakistan, in the recent past, has also used the game of chess as a metaphor for its media campaign on bill boards all over the country trying to communicate to its target audience the message that it makes the right moves. Considering the immense complexity involved in the game, maybe it is a tall claim to make.

In light of the immense imponderables when venturing into the future, intuition becomes the defining quality in a great strategist. The challenging nature of business in a dynamic environment poses mathematically infinite options to choose from.

According to Garry, the total number of possible different moves in a single game of chess is more than the number of seconds that have elapsed since the big bang



created the universe! However, the game of chess is often viewed by managers as a limited board game with sixty four squares and 32 pieces. Nothing could be further from the truth. The need to rethink corporate strategy is acute. If a world-class legend like Garry Kasparov can think no more than 15 moves in advance, and that's about as far as any human is known to have gone, **where would our thinkers, planners, leaders and CEO's, stand?** I really wonder.

Inevitably you reach a point when you have to navigate by using your imagination, perception and feelings rather than relying solely on your intellect or logic. And this proposition is hard to swallow for most of our corporate leaders who have forever relied on number crunching, and often falling into the trap of projecting the past into the future, using incremental logic. Strategic thinking is not about 'copying' the past and 'pasting' it into the future with a small increment in percentages for growth in market share or impact, top lines and bottom lines.

Using logic and analytical thinking in dealing with the future is much like driving a car in reverse gear. Stra-

tegic thinking is about the future - a domain of fiction, of imagi-nation, of uncertainty, of possibilities, of probabilities - where the stakes are high and risks abundant. On the other hand, facts, logic and certainty sit comfortably in the past. Our past is a data bank of wisdom and inspiration, if only we learn from it - be it recent history or a journey of five millennia.

Think of a grand banquet - a place where the greatest minds of the world have assembled for your benefit. They remain exclusively available to you for sharing their knowledge and insights, at your convenience, and for as long as you desire. They share of their time openly and keep no secrets from you. They give you their undivided attention and demand only your time in return. They share their mistakes and their achievements so that you may learn from their wealth of experiences. They pass on to you what strategies worked for them so that you may adapt their moves to your current situation and derive maximum benefit. Such a place is a library and one can build one at next to no cost. **How many managers have a habit of reading books in our country?**

The article goes on to reveal that leaders of today are untiring innovators who challenge old models, take huge risks and anticipate change.



You don't have to look far... few do. The trend is slowly but surely changing. My visit to Bombay to address a seminar a few years ago was an eye-opener in some respects. One afternoon, I went out shopping near Nariman Point. The car stopped at the lights. And I was approached by a street hawker, just like the ones we encounter in streets of Karachi, Peshawar, Quetta and Lahore, where the chap is either selling combs, flowers, tabloids, napkins etc. What happened in Bombay was amazing! The lad displayed contemporary management books that are hard to find out here. They were neatly packed in transparent wrapping! Titles included: *Winning* (by Jack Welch); *Blue Ocean Strategy*; *The 8th habit* by Stephen Covey!

Strategic thinking requires that we furnish our minds with distilled wisdom from the past and learn from current best practices being applied by leading corporations. We also need to flex our creative faculties to produce ideas of value. Check out Newsweek June 20, 2005 issue. It contains ten case studies of how leaders like Masatoshi Kumagai (CEO of GMO – No. 11 amongst Japanese Internet businesses with market capitalization of US \$1.5 billion) are sparking a revolution in corporate

strategy. The article goes on to reveal that leaders of today are untiring innovators who challenge old models, take huge risks and anticipate change.

We need to consciously break away from the comfort of bad habits. For example, we tend to keep on repeating what worked in the past and want to continue the same way into the future. Just look at the recent transitions. See how managers resisted introduction of new technology for almost two decades – implementing ERP being a glaring example. The move from electric typewriters to word processing to ipads and smarter phones is causing a huge revolution in communications and connectivity. But generally people continue to pay lip service to innovation till such time that adopting the technology or best-practice becomes vital for survival.

I was shocked to see that back in 1998 (more than 20 years ago), significant organizations like PIDC (Pakistan Industrial Development Corporation) and SBP (State Bank of Pakistan), were using typewriters, carbon papers, telex machines and other such outdated tools. Thankfully, all this has changed at SBP a few years ago through a massive change management program initiated by Mr Ishrat Hussain, which also included infusion of

new talent. Such bold moves require large investment in relevant technology, processes and people.

New times require new thinking. This has become a cliché and hence considered redundant for the unimaginative and the risk-averse executives. The good news is that innovative leaders are using new thinking to carve heroic paths while triumphantly marching into the future.

Our subcontinent has more than its fair share of brainy but gutless managers, whether in government, not for profit segment or the commercial sector. It is the apathy of our so-called educated leaders we need to address, while also tackling the problems of poor governance, poverty, lack of education and so much else.

In 2005, on a flight from Karachi to Islamabad, I met a Malaysian gentleman traveling with a delegation to meet with Shaukat Aziz the following day. I took the opportunity of asking him how Malaysia had transformed itself into a nation we admire today in less than four decades. I thought he will start by singing praises of Mahathir. I was wrong!

He immediately took me to the example of Tun Razak, the 2nd prime minister of Malaysia. He said that Tun's sincere efforts and clear strategy are an inspiring legacy even to this day. Keep in mind that his story provides a useful example of the value of a clear sense of direction amidst chaos coming out of a strategy that everyone can relate to and willingly plays a part in its execution.

Successful organizations are distinguished by: a) a culture based on aiming high; b) a structure that is flexible and responsive; c) a strategy that is clear and focused; and d) its flawless execution. What often stands in the way of the flawless execution of clear strategies is management's tendency to be either over or under confident and its struggle to maintain the status quo at all cost.

Back cover of the book, "First, Break all the Rules" by Marcus Buckingham. Of course, such freedom can only be enjoyed with immense self-discipline. It is troubling to see people in high office, defer reverentially to authority by indulging in pomp and ceremony, thus helping maintain the state of affairs. Hypocritical silence is a global phenomenon, which is far more pronounced in the lesser developed and developing countries. Pakistan is no exception to this malaise.



If more 'education' based on outdated curriculum for the masses was the answer to our plight, then we need to ask ourselves who created the gross inefficiencies and waste in our public sector organizations and government departments – the educated or the preliterate? How have the highly qualified intelligentsia become so distant from their key constituents and stakeholders? Why is lack of professionalism so common amongst our managers? Why is it that those who lead are not held account for their deeds?

KAMRAN RIZIV IS CO-FOUNDER SCHOOL OF LEADERSHIP

A top-down view of a wooden desk. On the left, a white cup of coffee sits on a saucer next to a glass of water. In the center, a person's hand is typing on a laptop keyboard. A red book or folder is visible in the bottom left corner. The entire scene is framed by a white border.

*The quarantine
period is the best
time to showcase
your creativity,
not on the bed,
but on the home
desk.*

H. JACKSON BROWN. JR

Procedures for Self-Quarantine under Covid-19

Self-quarantine is recommended for individuals who have been directly exposed to the new Coronavirus or have history of travel in infected or heavily populated areas.

Stay at home.

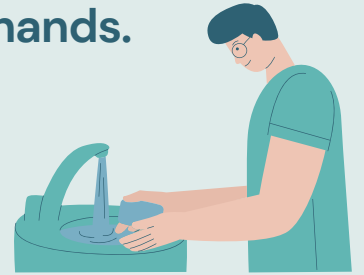
Limit all your non-essential travels.

Unless you're going out for food, medicines or other essentials.



Wash your hands.

Practice good hand hygiene by washing your hands with soap and water or using alcohol or hand sanitizer.



Check your temperature.

Check your temperature at least two times a day.



Stay in a specific room.

If you're sick or suspect yourself to be sick, it's best to stay in a designated room or area away from others.



If possible, have a designated toilet and bathroom as well.

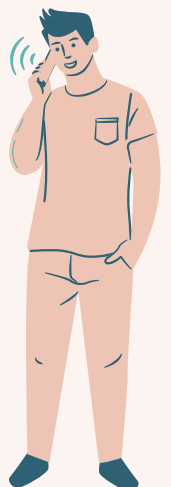
Watch for other symptoms.

Aside from fever, Covid-19 symptoms include cough, difficulty breathing, and fatigue.



Call your doctor or hospital before visiting.

If you need to seek medical attention whether for viral symptoms or other medical care reasons, contact your doctor or hospital ahead of time so they can prepare and take precautions for your arrival.



Practice social distancing.

If you need to go out, maintain at least 1 meter (3 feet) distance from others.



CORONAVIRUS AND LIFE PROTECTION

COVID-19 – SEVEN POWERFUL EFFECTS OF STRESS THAT CAN HELP YOU GROW IN LIFE

By Tauseef Sarwar

W

ith coronavirus lockdown, everyone is forced to stay at home. Everyone experiences stress in their life and many of the people try to reduce the effects because they think it is bad for them. But not every stress is bad and can be beneficial for you. Some stress can motivate you to get all the stuff done and achieve what you want.

Upon experiencing stress, you get a flood of emotions or hormones to prepare yourself for taking action. The effects of stress can be beneficial in situations where you need to be more alert, focused, and energetic. A balanced amount of stress can spark the drive to achieve more and improve your quality of life. Here are some ways stress can be beneficial for you:

1. MODERATE STRESS BOOSTS IMMUNITY

If you think about your stress response, it is basically designed to protect you from threats. These are the threats that are even posed by bacteria and microorganisms which make stress to help you to fight off infections. When you experience a moderate amount of stress, it gives a boost

to your immune system.

2. IT MAKES YOU CREATIVE

When you feel stressed, you change your path because of the uncertainty that surrounds you. Stress actually pushes you to change, to fight, to grow, and adapt to the occurring changes. It is very often that a moderate amount of stress helps you come up with an unusual but creative idea for dealing with the challenges.

3. GOOD FOR MENTAL HEALTH

Studies have proved that a moderate amount of stress can strengthen your mental health. The experience of your moderate stresses can help you confront the stressful situations in your life. According to the researchers, people who have a history of some lifetime adversity reported better mental health and well-being outcomes as compared to people with a high history of adversity and people with no history of adversity.

4. MOTIVATES YOU TO SUCCEED

Stress pushes you to get your job done and achieve what



you want in life. When you keep a deadline for completing a project, the stress you face when it approaches near makes you work productively. The stress creates pressure that actually drives to attain your goals in life and succeed.

5. IT HELPS PROMOTE CHILD DEVELOPMENT

Studies have proved that normal everyday stress does no harm to unborn children. If the stress levels are moderate, children can develop motor and development skills by age two as compared to women who remain unstressed.

6. DEVELOP A PHYSICAL AND PSYCHOLOGICAL SENSE OF CONTROL

Dealing with everyday stress makes your body strong and enables you to deal with stressful situations easily. With practice, stress helps your body to develop both physical and psychological sense of control in case of stressful events.

Re-frame!
*“I am stuck inside” to
“I can finally focus on my
skills and capabilities”*

7. It improves your cognitive power

Moderate stress helps to improve your brainpower because it strengthens the connections between neurons in the brain. When faced with a threat, the stress brings changes in your brain that result in an improved memory as well as a boost in the attention span. So, if you experience a moderate amount of stress then it isn't bad. But it is very important to know what level of stress you are experiencing because it can easily increase from moderate to high levels of stress which can have harmful effects.



“

**YOU
AFFECT
THE
WORLD BY
WHAT YOU
BROWSE**

TIM BERNERS-LEE

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

WHO INFO

The latest health information at your fingertips with the official World Health Organization Information App. This app displays the latest news, events, features and breaking updates on outbreaks including COVID-19

2

HEALTHTAP

HealthTap enables you to search content from over well over 2 million doctor-answered questions and over 700,000 topics and articles that cover close to 900 conditions.

3

HEADSPACE

The great thing about this app is that it eases you into the practice. It starts you off on a free Take10 program, which gives you the chance to meditate for just 10 minutes a day over 10 days.

4

UDEMY

An online learning platform aimed at professional adults and students to learn hands-on tools. The platform has more than 50 million students and 57,000 instructors teaching courses in over 65 languages.

5

ZOOM

Zoom is a video communications based app, with an easy, reliable cloud platform for video and audio conferencing, chat, webinars and training programs.



6

CLOCKIFY

Clockify is a time tracking app that lets your team track their work hours. The team can set their hourly rates, and track billable time (and have their earnings calculated automatically).

7

FOREST

Forest is an app that helps you avoid your phone and stay focused on your work in an innovative way — by associating your self-control with the fate of a virtual tree you need to take care of.

8

ZEN

Coloring book app for adults that lets you create colorful pieces of art while listening to relaxing music. Once you're done, you can save or print your art.

HALLMARK OF FINTECH ERA



Fahad Khan



The world is witnessing the fourth industrial revolution owing to break through digital and communication technologies (such as Artificial Intelligence, Cloud Computing, Big data and Internet of Things (IOT)). The advancement in the technologies planted the seed for the birth of a large number of “tech titans” which have become the driving force for the influx of digital services; Uber, Netflix, Airbnb, Google, Facebook etc.

According to a NASDAQ report, tech giants Facebook, Amazon.com, Apple, Netflix and Google— collectively known as FAANG has a market value of a USD 3.9 trillion. If FAANG were a country, it would be the fifth largest in terms of economic output, outgunning Britain and snapping at Germany’s heels.

The 21st century’s teen years, book ended by a financial crisis at the beginning but the wonder of fintech revolution at the end, were a decade of disruption. They also have an inestimable impact on competition, innovation and job creation, while offering a wide range of services from payments to wealth management, from peer-to-peer

lending to crowd funding.

Since 2008, more than 11,000 Fintechs have marked their presence on the Globe, most of them are start-ups. In 2019, the investment in Fintechs was valued at USD 141 Billion.

The word Fintech is derived from a portmanteau of “financial technology,” it is an economic industry composed of companies that harness existing and new technology to “improve and automate the delivery and use of financial services.

The use of technology for automation and delivery of financial services is not new, one may argue that history goes back as far as the 1950s, when Dinners introduced the world to the first ever Credit Card. In 1967, Barclays Bank acquainted the world with Automated Teller Machines (ATM). In 1970, the first electronic stock exchange “NASDAQ” of the world was established followed by the launch of SWIFT (Society For Worldwide Interbank Financial Telecommunications) in 1973.

The 1980s saw the upsurge of bank mainframe computers and the world was presented to online banking, which flourished in the 1990s with the Internet and e-com



merce business models.

The dreadful financial crisis in 2008 had shaken the world, financial giants like the Lehman Brothers collapsed. The financial crisis primarily happened due to subprime mortgage, and caused the lack of trust on traditional financial institutes by the public.

There is a controversy about the meaning of chinese word for crisis, whether or not it is composed of two characters “Danger and Opportunity”. But undoubtedly the financial crises brought an opportunity that lead to creation of new breed of financial institutions known as Fintechs. The world in now being surrounded by them. According to a survey, half of the world says it is using at least one Fintech.

DISRUPTION

If we could go just 10 years back, doing shopping through mobile could only be a bewildering idea but a few years later it has become a ritual. The behavior of consumers is changing at a very fast pace due to advancement in the technology and growing penetration of mobile phones.

Millennial and Generation Z, that consist of 63% of the world population are very tech savvy, they need to perform their financial transactions, such as one-click ordering — see it, like it, click it, buy it. Fintechs like Apple Pay, Google Pay, AliPay, WeChat and others are offering innovative payment solutions to cater the dynamic needs of society.

The other major factor for the existence of Fintechs is Financial Inclusion. According to the Global Findex Report 2017, about 1.7 billion adults remain unbanked. Fintechs Solution are generally inspired by electronic platforms, leapfrogging technologies and Digital KYC procedures making their operating model very cost effective and convenient, which, as a result, allow them to serve the unbanked and lower class segment of the society, During 2011 and 2014, 700 million people became account holders, but not through a bank rather by Mobile-led Fintechs. An epic paradigm would be MPESA who has reached out to 80% of households of Kenya within four years.

FinTechs are spurring the agility, innovation and customer centric products that are required to disrupt

In China, Wechat registered more than a billion users who can perform a wide array of financial transactions through Wechat app without opening a bank account.

and create new value propositions. They give high emphasis on providing an iconic user experience with low cost, swift and personalized services. The benefits portfolio of Fintech includes but not limited to:

CONVENIENT

The unanimous demand by the global village segment is convenient. We are living in the age where the maximum effort we want to put for doing most of the transaction, is just to grab our phone or any electronic device while laying on sofa and make few clicks. Fintechs are streamlining the process and make it simpler and convenient for users. An epic paradigm would be Alipay, a unicorn tech titan, offers a consumer in Pakistan to make a purchase from a seller in China.

INTUITIVE PROCESS

Fintechs by virtue of harnessing the advance technologies such as Big Data, Artificial Intelligence, Internet of thing and Application Programming Interface etc, managed to reduce the processing time. For instance, the decision of Loan, Financing and open a mobile wallet can be done in just fraction of hour. In China, Tencent's 'WeChat' now allows users to apply for uncollateralised loans of up to US\$30,000 and get a decision in under a minute, while individuals can transfer money to each other. Among few renowned names are Avent, Credit Karma, and Kabbage. In Pakistan, Tez Financial is also geared up to offer small scale instant loan.

FLEXIBLE

Leaner structure coupled with technology driven processes enable firms to make quick decisions, create space for creativity and out of box thinking to offer tailor made and personalized innovative products according to the need of consumers.

SAFE AND SECURE

Safety and security of consumers is being kept on high priority by Fintechs Companies. They generally comply

with all the relevant regulations such as PSD and GDPR, Use multi Factor and BioMetric Authentication to secure the process, adapt security standards like PCIDSS, PADSS to protect their infrastructure from intruders.

BUSINESS MODELS

There is a wide array of financial services that are being offered by the Fintechs, some major categories of product are explained below.

Digital Wallets and Payments: Digital wallet is one of the revolutionary products brought by Fintechs in the financial services. Digital wallets can be opened through electronic platforms or Mobile Apps that generally consume APIs. Fintechs generally use a risk based KYC approach along with Biometric verification to open a wallet. The wallets encompass a large suite of financial transactions such as Mobile Payments (QR & NFC), P2P & Bill Payments, Loan approval and payments etc.

In China, Wechat registered more than a billion users who can perform a wide array of financial transactions through Wechat app without opening a bank account. Ant Financial (Financial Arm of Ali Baba) also allows hundreds of millions of users to pay immediately.

Crowdfunding Platforms: The Crowdfunding companies generally provide electronic platform that allow individuals or businesses to pool funding in an early stage unlisted company even for niche products from financial backers and potential customers around the globe. It is more efficient and effective than traditional funds raising. The crowdfunding can be categorised into two major categories i. Equity based ii. Reward based. In Equity based, people invest in an early-stage unlisted company in exchange for shares in that company. Companies like Kickstarter, Patreon, GoFundMe and others illustrate the range of fintechs that offer crowdfunding platforms.

Robo-Advisors: Robo Advisors are automated software platforms that provide financial advice, which thus reduce human intervention and enhance efficiency. These platforms are generally leveraged by Artificial Intelligence (AI) and machine learning. Robo Advisors have mainly disrupted the asset management sector by providing algorithm-based asset recommendations and portfolio management options on a 24/7 basis to a

Fintechs by virtue of harnessing the advance techno-logies such as Big Data, Artificial Intelligence, Internet of thing and Application Programming Interface etc, managed to reduce the processing time.

large volume of clients. They have increased efficiency and lowered costs. Betterment, Wealthfront, Robinhood and Acorn are among the few popular Robo Advisors.

Insurance (Insurtech): These companies also known as “InsurTech”, are revitalizing a well-established industry to make it even more vibrant, sustainable and agile. They usually offer services through mobile apps or electronic platforms that are backed by AI and Big Data. The renowned names include but are not limited to Oscar, Clover and Bright Health.

Blockchain and Cryptocurrency: A Blockchain is a distributed ledger technology that forms a “chain of blocks.” Each block includes information and data that are bundled together and verified. Blockchain technology permit verification without having to be dependent on third party, it provides additional security as the data structure in a Blockchain is append-only. Hence, the data cannot be altered or deleted. It offers a bundle of benefits such as greater transparency, enhanced security, and easier traceability. The business across the world financial services, healthcare, government, Fintech and many other industries are exploring ways to use Blockchain to disrupt and transform brick and mortar business models.

Cryptocurrency is a digital currency, it leverages Blockchain technology to gain decentralization, transparency, and immutability. Cryptocurrencies can be transferred directly between two parties through exchange. The distinct advantages of crypto currency over traditional forms of payments are minimal processing fees, instant processing and low chances of fraud. Cryptocurrency exchanges like Coinbase and Gemini connect facilitate user in buying or selling.

FAHAD HOLDS MASTER DEGREE IN BUSINESS ADMINISTRATION FROM UK ALONG WITH AIBP CERTIFICATE IN DIGITAL TRANSFORMATION OF FINANCIAL SERVICES.



WHY ARE WE SUBSIDIZING CAR-USE?



Dr. Nadeem ul Haque

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e are making cities for cars. There was a time people walked or biked in most of our cities. Since then an obsession with cars has widened roads to huge urban highways that are impossible to cross, an abundance of flyovers and underpasses for signal-free corridors has made biking and walking impossible. Not to mention that all sidewalks are eliminated and there are no bike lanes. Even worse bikers and walkers are required to walk or bike 3 floors up to cross a road. In one mile in Lahore city I had to go up 3 of those overhead road crossings. It was a quite an exercise which would making it impossible for all but the fittest to use this city for walking or biking.

Yet our quest in Pakistan remains signal free corridors, wider and wider roads, flyovers and underpasses to facilitate faster and faster cars. Bear in mind in a city like Lahore with a population of over 10 million there are about three hundred thousand cars. And all this effort is for them.

Even the public transport that is being build is on platforms to provide more room for cars. Pedestrians have to walk up 3 floors after dodging cars in very wide signal free corridors. The ugly high-rise public transport that impedes

walking and biking while destroying the city skyline is the preferred alternative for our leaders. For decades, I have been writing that we need to follow the rest of the world and rethink cars in cities. What we need in cities is mobility without traffic congestion that wastes time and pollutes the environment.

Mobility is also for all and not just cars. When cities grow in size and people and their activities crowd into dense neighborhoods, cars hinder mobility rather than enhance it. Space for cars in the form of roads and parking is never enough as density increases.

Large cities have struggled with growth of people and cars and have reached the conclusion that the answer cannot be continually making more space for cars. Congestion seems to increase even as roads are expanded and underpasses and overpasses are developed. Efforts to increase traffic flow often come to naught after a while despite large expenditures of car infrastructure.

Pakistan has some of the largest cities in the world and all of them are struggling to cope with car even as a huge housing shortage persists. The largest item in the development budget of all levels of government is road building.



Most large cities have now accepted the idea that for equity in mobility as well as faster mobility within a city, cars have to be limited. The thinking goes something like this. In the city the cheapest and healthiest forms of transport are walking and bicycling. The next cheapest form of transport is the elevator as people move in the neighborhood of high-rise buildings.

Linking walking, biking and elevators to transit systems that connect dense centers of flats, commerce, work, education and entertainment is now seen to be the approach to a healthy and nurturing city life.

But then what about cars? Cars are a luxury and not a necessity as our planners seem to think. They take up a huge amount of space that otherwise could be used for human activity. It is estimated that one car takes the space of about 100 pedestrians when you consider the space that must be kept free in front and back. In that space 15–20 bicycles can be operated. A bus with about 80–100 passengers takes about the space of 3 cars. Most major cities have begun to price the use of cars to curtail its use. This is done as follows.

- Meaningful metered parking charges for use of appropriately designated parking spaces.
- FASTRACK lanes: In dedicated lanes, they can go faster

but at a price. They can even be charged for every mile they use dedicated fast lanes.

- Congestion charges to enter and operate in a city center — the denser more commercial parts of the city.
- Technology allows such charges to be collected very cheaply through mobile phones. Well-planned use of charges rationalizes car use while encouraging other forms of transport.

Space on roads will easily be freed up for:

- Paths for pedestrians and cyclists.
- Providing more dedicated bus routes without building elevated tracks.
- Providing space for street commerce with kiosks for entrepreneurship by the poor.

With this little tweak in policy we could have better cities and provide cheaper more people-friendly metro buses; provide people with more choices of transport such as walking and bicycling. No need for ugly elevated tracks and flyovers — expensive city dividers.

If done right this will be a significant source of revenue for the city.

DR. NADEEM-UL-HAQUE IS AN ECONOMIST AND FORMER DEPUTY CHAIRMAN PLANNING COMMISSION OF PAKISTAN.

THE POST-COVID ERA IS OF OPPORTUNITY



Nabeel A. Qadeer

In recent human history, World War II was a miscalculated catastrophe that resulted in global destruction. Recorded as the deadliest war in world history, it lasted six years, saw ruthless involvement of 30 nations, with casualties as high as 70-80 Million, and an estimated economic loss of USD 1 Trillion. The damage was beyond numbers; nations were destroyed, political global system overturned and the cruelty of those living in this world marked. Ammunition, bombing and genocide scarred humanity, leaving it in misery, deprivation, and suffering.

Today, 75 years later, a global catastrophe is caused by a single unidentified micro-droplet. Corona Virus (COVID-19) that started from Wuhan, China has spread to 190+ countries across the world. In less than four months, 1.5 Million cases of COVID-19 have been confirmed with 91,000 deaths (as at 9th April). The USA has the highest number of reported cases whereas, in Italy alone, the death toll has surpassed 18,000. As individuals from all races, nationalities and religions are being directly affected by it, the concern and response is pronounced than other global challenges such as

global warming.

Despite clear warnings by scientists and environmental experts, global warming and climate change have not been given due urgent consideration – neither by governments nor individuals. The city of Lahore is one such example; no policy was put in place until last year when drastic change in air quality was evident. Why? Because it had not hit people yet – it was the animal race that was suffering. Sadly, that has been the extent of indifference and unkindness. Let's not forget that even before the corona virus, air pollution killed seven million people a year; the indifference has killed seven million people a year.

In Pakistan, the first COVID-19 case was reported in end February 2020. In less than 60 days, the numbers have escalated to 21,000 reported cases of which 15,233 are active. 486 casualties have been reported so far – the effect, like the World War II is beyond this – the economy that had just started to show signs of recovery is now suffering without a buffer. The economic impact is expected to further worsen post-COVID.

The Government of Pakistan is taking responsibly calculated measures. The underlying primary concern are the po-

According to Stanford University calculations, the drop in air pollution due to COVID-19 lockdown is likely to have saved between 53,000-77,000 lives in China; many times more than the direct toll of the virus. In Lahore, Pakistan the air quality index has improved from 'Hazardous' in December last year to 'Moderate' owing to the partial lockdown in the city.

Governments across the world are taking measures at different levels, largely based on their economic standing. The US may have announced a USD 2 Trillion relief package but regardless of an advanced healthcare system, it remains helpless in front of the spread and effect of COVID-19. An economic and political 'superpower' remains powerless in front of a single microdroplet. Europe too remains powerless in front of a single microdroplet. The world remains powerless in front of Nature's calamity.

The Almighty created this world in balance. Every time the inhabitants have damaged the balance by blurring the defined line between the right and the wrong, between kindness and unkindness, between responsibility and irresponsibility, a calamity has hit – at times more intense than others in human history. Why? To bring this world back to the basics, to restore that balance which is essential for human survival.

The positive impact on environment and climate change is already visible. According to Stanford University calculations, the drop in air pollution due to COVID-19 lockdown is likely to have saved between 53,000-77,000 lives in China; many times more than the direct toll of the virus. In Lahore, Pakistan the air quality index has improved from 'Hazardous' in December last year to 'Moderate' owing to the partial lockdown in the city. Will the same positive impact be evident in humans as well? It is the choices and decisions of humans that will decide it – it is now upon humans to decide whether they return to that clearly unsustainable inhuman status quo or they return to the basic, restoring that balance in the society. The prerequisite is simple: let go off the

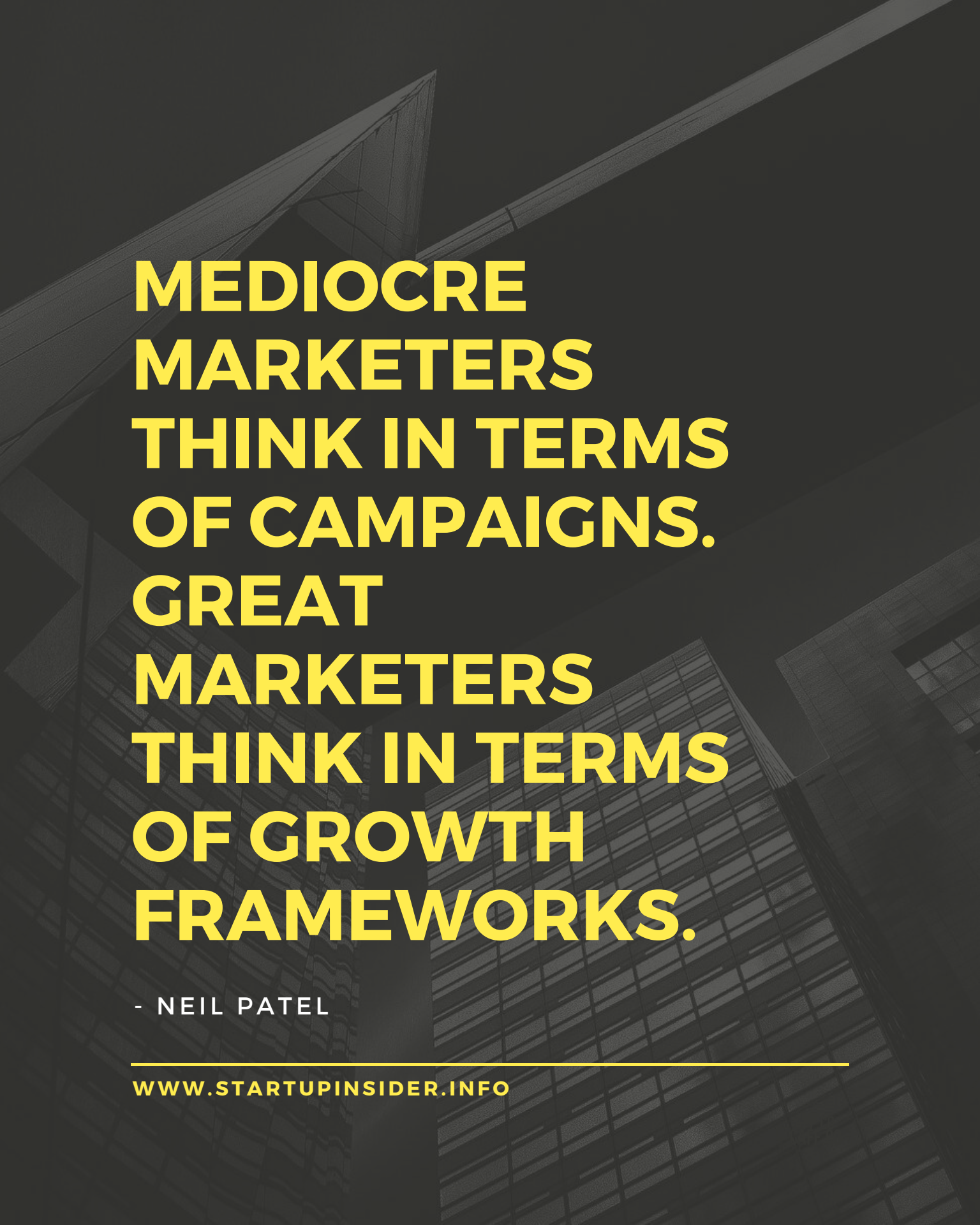


indifference. Lead a life such that it empowers those around and brings out the better in them – apply this on individuals, startups and organizations, groups and societies and you have a better, more kind world.

The Post-World War II era was of opportunity – opportunity to let go off old ways of industrial production, innovate and adopt more efficient technology. In the same manner, the world has an opportunity once again to embrace simplicity, come up with newer tech based ways to leverage this new order. Startups and SMEs have an essential role to play – of jumpstarting a post catastrophe economy, by creating job opportunities and facilitating economic activity.

In the realm of policy-making and governance, Pakistan now has the foundation to build on technology driven and evidence-based data for policy measures. The questionable priorities of the previous regimes have come out in open, more clear than ever, indicating a strong need to reform and build its health, education and disaster management systems.

In doing so, women have an integral role to play as the anchor of households – of defining the right heroes for the next generation. It will keep the balance in place with empathy and responsibility as key factors. It will put forth those who live a life beyond the self, to socially and economically uplift the society. For otherwise, the world also has a choice to repeat the mistake of a miscalculated World War II – this time a warfare for a share of the economically depleted global economy. What do the humans choose – a balanced world that brings sustained innovation or another pandemic for the next generation?



**MEDIOCRE
MARKETERS
THINK IN TERMS
OF CAMPAIGNS.
GREAT
MARKETERS
THINK IN TERMS
OF GROWTH
FRAMEWORKS.**

- NEIL PATEL

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PIVOT? YES. HOW? THESE 9 QUESTIONS...



Sami Khan

While the economic landscape is changing with this ever-evolving COVID-19 situation, some SMB business owners are either conceding too early by putting a dead-stop to marketing or are jumping to their answers for a possible pivot, not knowing the full range of questions that need to be answered. Being a digital marketing/business executive for the past 10 years, as an ex university teacher in the agile entrepreneurship space and as a student of business for 6 years of academic specialisation prior to that, I felt an urge to share a framework of questions that business owners can go through to reach a more comprehensive solution, a well-considered pivot. Not just that, how to actually do that so it is still fluid and can be modified on periodic basis. I'd suggest you order some different coloured sticky notes if you aren't stocked up or if you'd like to do it online, paper-free, sign up for a free Lucid Chart account for a BMC canvas.

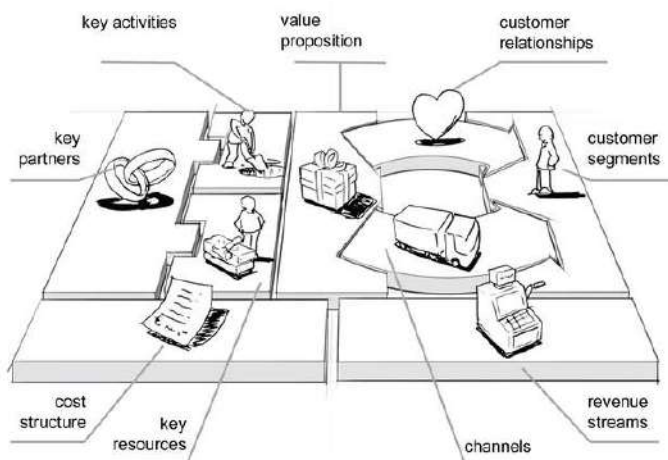
"The difference between market takers and market makers isn't product innovation, it is business model innovation."

Vala Ashfar - Salesforce

This model, might be familiar to many, is a 1-page view of the entire business; a Business Model Canvas.

QUESTION# 1: WHAT ARE YOUR KEY CUSTOMER SEGMENTS?

Definition: Customers comprise the heart of any business model. Without profitable customers, no company can survive for long. In order to better satisfy customers, a





company may group them into distinct segments with common needs, common behaviors, or other attributes. A business model may define one or several large or small Customer Segments.

Considerations: When you had your cafe open, you knew what the 60+ y.o lady from a block away likes to eat with her skinny latte while reading a newspaper that you had ready for her when she walked in at 8.30. Now you are only trading online. Or in a B2B business, you were offering bespoke specialised consultancy to half a dozen clients and charging 5-figure retainers, now you are considering converting your IP to an online course and sell it to masses on a 2-figure fee. Not as bespoke but still valuable and a game of masses. Different personas, different reasons to buy from you. Consider redoing your business persona mapping using this free tool: www.hubspot.com/make-my-persona

QUESTION# 2: WHAT ARE YOUR NEW VALUE PROPOSITIONS?

Definition: The Value Propositions Building Block describes the bundle of products and services that create value for a specific Customer Segment. The Value Proposition is the reason why customers turn to one company over another. It solves a customer problem or satisfies a customer need. Each Value Proposition consists of a selected bundle of products and/or services that caters to the requirements of a specific Customer Segment. In this sense, the Value Proposition is an aggregation, or bundle, of benefits that a company offers customers.

Considerations: The reason they are buying from you might be different now. Maybe '30 years in business' is not as strong a value proposition as 'free instant delivery' and 'available to order from 48 suburbs'. Here's how you can write a value proposition;

- Identify all the benefits your product offers.
- Describe what makes these benefits valuable.
- Identify your customer's main problem.
- Connect this value to your buyer's problem.
- Differentiate yourself as the preferred provider of this value.

QUESTION# 3: WHAT ARE YOUR NEW 'CHANNELS' TO COMMUNICATE AND DELIVER YOUR PRODUCT/ SERVICE?

Definition: The Channels Building Block describes how a company communicates with and reaches its Customer Segments to deliver a Value Proposition Communication, distribution, and sales Channels comprise a company's interface with customers. Channels are customer touch-points that play an important role in the customer experience. Channels serve several functions, including:

- Raising awareness among customers about a company's products and services.
- Helping customers evaluate a company's Value Proposition.
- Allowing customers to purchase specific products and services.
- Delivering a Value Proposition to customers.
- Providing post-purchase customer support.

Considerations: This is an area where I won't just give you the question but will be happy to give you the answers as this is what I do for my professional specialisation. If you're unsure how to pivot on this or where to get started, I am happy to offer a free 30-minute slot to you for a quick brainstorm. You can book a meeting with me here: app.hubspot.com/meetings/sami14

QUESTION# 4: (RE) DEFINE YOUR CUSTOMER RELATIONSHIPS?

Definition: Relationships can range from personal to automated. Customer relationships may be driven by the following motivations:

Considerations: Soft-acquisitions, CRMs and nurturing methodologies in place is now more important than ever. When the situation stabilises, you would want a lever you can pull to increase the demand and enquiries. If you have the above 3 figured out, you will be able to increase the demand of your product at will. With your competitors possibly making hasty calls and dropping off these essential costs, there could be an increased opportunity available to you to silently grow your 'latent market share'. Again, an area of my personal specialisation, if you'd like to chat about your specific case,

QUESTION# 5: WHAT ARE YOUR NEW 'REVENUE STREAMS'?

Definition: The Revenue Streams Building Block represen-

ts the cash a company generates from each Customer Segment. If customers comprise the heart of a business model, Revenue Streams are its arteries. A company must ask itself, For what value is each Customer Segment truly willing to pay? Successfully answering that question allows the firm to generate one or more Revenue Streams from each Customer Segment. Each Revenue Stream may have different pricing mechanisms, such as fixed list prices, bargaining, auctioning, market dependent, volume dependent, or yield management. Revenue streams could be one-off payments or could be recurring retainers for ongoing development and management of your client's deliverables.

Considerations: If you and another related (non-competing) business know a 100 customers each, you can run collab campaigns where both of you promote each other, theoretically speaking it will get an exposure to $100+100=200$ prospects. Especially suitable for a services business, consider changing your delivery to online classes for a small fee for quick gains or even free for lead-gen or super inexpensive 'foot in the door sales campaigns' so when we recover from COVID-19 situation, you have a scalable source of warm 'clients' you can scale up.

QUESTION# 6: WHAT ARE YOUR KEY RESOURCES?

Definition: The Key Resources Building Block describes the most important assets required to make a business model work. Every business model requires Key Resources. These resources allow an enterprise to create and offer a Value Proposition, reach markets, maintain relationships with Customer Segments, and earn revenues. Different Key Resources are needed depending on the type of business model. A microchip manufacturer requires capital-intensive production facilities, whereas a microchip designer focuses more on human resources. Key resources can be physical, financial, intellectual, or human.

Considerations: You probably need less of interior cleanup and decoration maintenance, less of utilities for your brick and mortar. Maybe more resources on your logistics front to get your products to your customers and most importantly, more communication and marketing to deliver a message of stability, compassion and service to your current and new customers.

QUESTION#7: WHAT ARE YOUR KEY ACTIVITIES - THINGS YOU MUST DO FOR THE BUSINESS TO SURVIVE?

Definition: The Key Activities Building Block describes the most important things a company must do to make its business model work. Every business model calls for a number of Key Activities. These are the most important



actions a company must take to operate successfully. Like Key Resources, they are required to create and offer a Value Proposition, reach markets, maintain Customer Relationships, and earn revenues. And like Key Resources, Key Activities differ depending on business model type. For software maker Microsoft, Key Activities include software development. For consultancy McKinsey, Key Activities include problem-solving. And for any business in any industry, online voice, customer acquisition (both soft-acquisition and hard-acquisition) and retention planning should be a key activity right now.

Considerations: *Those who fail to plan, plan to fail.* While stopping all cash outflows immediately might seem like an easy way out, taking cash out of the bloodlines of your business can result in irrecoverable losses or a lost opportunity to outrank and outsmart your competitors who might be committing this mistake at the moment.

QUESTION#8: WHAT ARE YOUR KEY PARTNERSHIPS - THE NETWORK OF SUPPLIERS AND PARTNERS YOU NEED TO BE ABLE TO DO BUSINESS EFFECTIVELY?

Definition: The Key Partnerships Building Block describes the network of suppliers and partners that make the business model work. Companies forge partnerships for many reasons, and partnerships are becoming a cornerstone of many business models. An example of this is when companies engage our agency to support them with their Digital Marketing. These businesses are great at delivering the services and products they offer to their customers but need us to get their customers to find them and do business with them.

Considerations: Distinguish between four different types of partnerships and see which players in each type have the strongest impact on the business?

- Strategic alliances between non-competitors - Value Chain analysis. Do you need more on logistics and less on shop interior designs?
- Joint ventures to develop new businesses - Collaboration Campaigns. Can you tap into your value chain to run collab campaigns online and share audiences to grow it for both of you?

The cost of advertising drops during recessions. The lower rates create a “buyer’s market” for brands. e-g With less advertisers on Google Ads bidding for the terms you want, you can stay there rather inexpensively, have some soft-conversions in and have a headstart on your competition when things come back to normal.

- Buyer-supplier relationships to assure reliable supplies
 - Agency to sustain/amplify. Consider getting in touch with me to discuss if we can help in any way to help you develop your message and get it out there so your customers can find you.

QUESTION#9: WHAT IS YOUR COST-STRUCTURE? ALL COSTS INCURRED TO OPERATE THE ABOVE BUSINESS MODEL?

Definition: The Cost Structure describes all costs incurred to operate a business model. This building block describes the most important costs incurred while operating under a particular business model. Creating and delivering value, maintaining Customer Relationships, and generating revenue all incur costs. Such costs can be calculated relatively easily after defining Key Resources, Key Activities, and Key Partnerships. Some business models, though, are more cost-driven than others. So-called “no-frills” airlines, for instance, have built business models entirely around low-Cost Structures.

Considerations: You know your costs and cost structures better. Now you know what you need less of and what you need more of to support the other 8 blocks. I can answer on the area that I have specialised in over the past decade i-e Digital Advertising. There are several reasons to continue to advertise during a slowdown.

- The “noise level” in a brand’s product category can drop when competitors cut back on their ad spend. It also allows for advertisers to re-position a brand or introduce a new product.
- Brands can project to consumers the image of corporate stability during challenging times.



- When marketers cut back on their ad spending, the brand loses its “share of mind” with consumers, with the potential of losing current – and possibly future – sales. An increase in “share of voice” typically leads to an increase in “share of the market.” An increase in market share results, with an increase in profits. (source: Brad Adgate at Forbes)

SAMI KHAN IS A MULTI-CERTIFIED, AWARD-WINNING, DIGITAL MARKETING PROFESSIONAL WITH AN MBA, 10+ YEARS IN THE MEDIA & ADVERTISING INDUSTRY, AND A UNIQUE DIGITAL PROJECT LEADERSHIP EXPERIENCE OF 100,000+ HOURS ACROSS DOZENS OF TECHNOLOGIES & ADVERTISING CHANNELS.

FEAR AND FAITH

FAITH AND FEAR BOTH DEMAND YOU BELIEVE IN SOMETHING YOU CANNOT SEE !



Usman Gulzari

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nce in a faraway kingdom, a criminal was caught and brought to the king. As the man was found guilty, the king gave him two options to choose for his punishment.

“You can either choose to hang from the rope or walk from the mystery door of furious iron.” King said.

Criminal chose to be hung by a rope and while the rope was near his nose, out of curiosity, he asked the king that what was behind the mystery door of furious iron?

King smiled and said, “I give same options to everyone before punishment and they always choose the rope to die, the fear of what is behind the door and uncertainty of unseen never let them go for it. Behind that door lies the Freedom, he who chooses it is free to walk away.”

The story tells us that fear of unknown has the power to cripple our mind. The journey of faith often starts with a door of fear. These two terms have always been on the radar but in current pandemic the understanding has become relevant more than ever.

Now let's analyze what we can do about it.

We can let fear overwhelm us or we can let faith guide us. The choice is ours. And deep down we know, which one is better! For many people, the outbreak of COVID-19 has caused fear, coupled with stress & anxiety. It is easy to catastrophize the situation and fall into a spiral of negative emotions. If this fear remains unhandled, it can be destructive and lead to personal damage, unrest in the work environment and reduced productivity along with bitter & strained relationships with peers and family.

So what is the antidote of fear? It is faith. Faith & fear both require the ability to see things that not yet exist. When the imagined outcome is horrific, we call it fear and when it is endearing, it is faith. In fear we apprehend, in faith we anticipate. There are three things we can do to restore faith during Corona Crisis:

Belief that we have the Built-in Capacity: Fear is an automatic reaction of our body and mind when it perceives a danger or threat. It overwhelms us when we are facing a problem and we feel we don't have enough ability to handle the situation and the pressure is beyond our capacity.

According to Quran, Surah Baqrah, verse 286, “we don't



burden any soul beyond its capacity”.

What does it mean that we already have the capacity to handle the situation. It is just that sometimes we don't realize it.

Human beings have this incredible power to interpret any event to their advantage. It depends upon the way we perceive it. Two people undergoing the same experience may see it in a completely different way based on their perception.

Taking Control of Our Response: If we pause for a while and analyze how we deal with various day to day situation, we might be surprised to notice a pattern that our reaction is often not in our control. We are merely **REACTING** not **RESPONDING**. What is the difference? To understand it simple, imagine what animals do when they are being attacked? They attack back. This is a **REACTION** of an **ACTION**.

Whereas when humans are attacked, they have the choice either to **REACT** or hold on and take control of emotions and then **RESPOND**.

In current pandemic, analyze what is your state of response right now?

Indifferent: Nothing is happening. It is just a hyped news. I am chilling with my friends.

Victim: Why this misery has fallen on us? Anxiety is not letting me focus? What is going to happen?

Anger: This is all government's fault? How long am I going to stay at home? Who is going to pay my bills? When everybody has got to rest why do I have to work whole day without any help from maid even?

Acceptance: Covid 19 is here. It can stay here for a while. I have to act responsibly for myself and my family.

Fighter: What can I do in this time? How can I manage and organize things? I have the ability to get through this. This too Shall Pass.

In the end, lets understand that fear is a humanly emotion, there will be times and days when fear would grip us but we must decide to not allow it to paralyze us so much so that we are unable to do anything. Let's choose to hold on to the faith and emerge as a fighter. To become a fighter, the most helpful idea is to identify the factors which are in our control. Decide today that you're not going to fret about uncontrollable factors in life. "Fear and Faith both demand you believe in something you cannot see. You choose!" Bob Proctor.

THE NEW “NORMAL”

NO ONE KNOWS EXACTLY WHAT WILL COME, BUT ONE THING IS FOR SURE, THIS COVID-19 OUTBREAK AFFECTS EVERY ASPECT OF OUR LIVES, OUR HEALTH, FAMILIES, CAREERS, FINANCES AND SO ON.



Dr. Nadeem Khan



Shahzaib Khan

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he impact of this epidemic is universal. Everyone wants things to back to normal quickly. Though, we don't know how the world will change after this virus leaves us but what most of us have probably will soon realize, is

that things will not go back to normal after a few weeks or for months. Some things might have become permanent. Will life be normal after completely lifting this lockdown? What will "normal" be like when it arrives? Will touch become a taboo?

It is clear that life will not return back to normal how it was before coronavirus until there is a vaccine. In the near term, we will find some uncomfortable compromises that allow us to retain some appearance of social life. Many health researchers and social analyst have different views. As Anthony Fauci, white house health advisor gave insight on what the "new normal" might be for the Americans after Covid-19 pandemic subsides. He said that people will gradually come back to normal from this pandemic and able to jump back into their regular lives with both feet. If they want to get to pre-coronavirus that might not ever happen

Further he said the new normal will include compulsive handshaking or giving up the handshaking. It would not only good to prevent corona virus, it probably would decrease the influenza dramatically because it is really one of the major ways that you can transmit bacteria and viruses.

George Poland, director of the Mayo clinic vaccine research group, denoted handshaking as an outdated custom and focused on learning other ways of greetings without touching each other. He suggested tilting or bowing head to greet another person like people did many years ago. While according to Bill gates there would be a possibility that gatherings will be permitted but bounded to age of people involved and he stressed that larger public gatherings may not resume until the vaccination has taken place.

Marina Gorbis, executive director of Palo Alto's institute for the future, said that pandemic has revealed weaknesses in hospital capacity and gaps in health coverage. She further said that health is no more private health because we are all inter-dependent on each other's health. Private health is turned into public health due to this inter-dependency. The novel corona virus has reshaped the society not just in the short term. Now people will be more curious about



others health and will be more careful about the overall health conditions.

There will be some adaptation of course. Everywhere, the crowds will be prevented and physical contact will be limited. This will include transportation, supermarkets, parks, recreational areas, hotels, etc. Airports, planes and trains will be less populated. All work places, colleges, universities and schools will be revised working and teaching methods, seating arrangements, toilet and cafeteria meetings, etc. Online education will have proven to be a viable means of education. College costs could decline as more students will like via online methods. It will not be surprising that many students from high schools decide to enter the trades because their parents who have lost their job. In Pakistan, the education ministry has taken the initiative to launch a TV channel, Tele School, as an alternative to regular educational mechanism during the lockdown due to coronavirus and for this purpose PTV would provide eight-hour airtime to support education system through channel.

Hygiene has already become top priority of corporate as

Singapore plans to introduce mandatory cleaning standards. So, people will be more hygienic and might become germophobic. Health care system will be better and quick to identify outbreaks before they start to spread. Testing and tracing apps that register those falling ill and alert people who have been near them will be built up. There would be temperature scanners or it will become vital signs to wear such monitors that track temperature. People will be encouraged to wear non-medical fabric masks in public.

When this pandemic will subside, one thing is certain that the builders or the town planners will rethink to trade off the construction of hotels, marquees, highways and other housing mega projects with building more hospitals and healthcare facilities. As many companies found their employees can work relatively easily from home and executives realized how much money will be saved by ditching pricey offices and allowing employees to work at home. It will be hard to bring everyone back from home once they have tasted freedom from hectic eight-hour office routine. Recruiting managers will have a bundle of CVs to choose from and management won't feel the need to pay well or offer good

benefits, as the company will already have so many candidates competing for a job.

People will prefer to rely on online shopping rather risk-
ing their health going to the markets and malls. It will be
seen that Amazon in the world and Alibaba group in Asia,
getting more bigger and stronger while the brick and mor-
tar stores just can't even compete. Netflix will beat the the-
aters because people will be paranoid by watching movies
with dozens of strangers who may potentially carry a dise-
ase.

This is not temporary disturbance. It's the start of a com-
pletely different way of life. China is an authoritarian co-
untry which imposes strict controls on movement and me-
ans of surveillance even after uplifting the lockdown in
Wuhan. Though in Wuhan, 11million people are now free to
venture out after more than two months of being quarant-
ined to their homes but they are hesitating. As one of the
restaurant owners, Xiong Fei said that even the end of the
lockdown has not brought relief rather set a new challeng-
e. People are cautiously going outside to the streets and
still must have their temperatures checked before entering
in any building. Xion further said that lockdown has chang-
ed customer's behavior as they are all have their lunchbo-e-
s, while in past, they dined out with their colleagues in lun-
ch hour. But now they are more likely to cook at home than
go out. Yu Wong, a citizen of Wuhan, described his feeling
after uplifting the lockdown that he wished gravely for nor-
mal life during quarantine but now it's not easy to return.
Since lives have been completely changed, it is difficult to
change back so suddenly after adjusting to life under lock
down.

History reveals that crises and disasters shape it by con-
tinually setting the point for change, often for the better. It
has exposed people's strengths and fears. But every disaster
is different. The global flue of 1918 helped create health na-
tional services in many European countries. The Great depr-
ession and the Second World War set the stage for the mo-
dern welfare state.

This fight against the virus goes better than expected but at
great economic cost, to poor people and small businesses.
This is more difficult situation for poor countries because
often they do not have health care infrastructure and can
easily afford the economic losses caused by prolonged rest-
rictions. However, the poor will be more affected by this
change as they have less access to health care and live in
more disease prone areas. The success against the pandem-
ic will lead to a greater trust in our government and institu-
tions.

Andrew Blau, managing director of Deloitte Consulting
told USA TODAY that different nations will feel the impacts



*This is not temporary distur-
bance. It's the start of a comp-
letely different way of life.
China is an authoritarian
country which imposes strict
controls on movement and
means of surveillance even
after uplifting the lockdown in
Wuhan. Though in Wuhan,
11million people are now free
to venture out after more than
two months of being quarant-
ined to their homes but they
are hesitating. As one of the
restaurant owners, Xiong Fei
said that even the end of the
lockdown has not brought
relief rather set a new
challenge.*

in different ways. We are all imagining the future but the
future is not written yet as none of us actually knows. Life,
as we know, it has been significantly altered. At least, one
thing is clear, normal as we knew it has gone. We have to
adjust to our "new normal."



DRESS FOR SUCCESS

DRESS LIKE
YOU OWN THE BANK
NOT LIKE
YOU NEED A LOAN

— ANONYMOUS

CORONAVIRUS AND THE GLOBAL ECONOMY

IS THE WORLD PREPARED FOR ECONOMIC SHOCKS ?



Mir Mohammad Alikhan

A

ngela Merkel, The Chancellor of Germany, this morning has made a statement that is sending shock waves across the world. She said 60 to 70% of the Germans will be infected with The Corona Virus in the coming mon-

-ths. And this statement was made on the floor of the parliament and more importantly in the presence of the German Health Minister, Jens Spahn. Spahn added that 80% of the infected will not even feel the symptoms. Well, medical field I am not an expert in, so let me contain myself in this article about the economic effects of this dreadful virus.

Well, on March 2nd 2020, The Organization of Economic Cooperation And Development, OECD, published an eighteen page report predicting doom and gloom for the global economy based on the ongoing concerns of the Corona virus. Let me point out here that when the research was done for the report that was published on March 2nd was most likely done a few weeks prior to its publishing. That pushes us into February 2nd week. Now, at that time the effects of Corona virus were beginning to be noti-

ced. America barely had any carriers. Italy was not locked down. Iran had just begun to get the severity of it. German Chancellor, the largest economy in EU, had not made such terrifying yet fact based statement. To put it mildly, we had no idea how fast the virus would spread. 60 countries so far since February have been effected.

I am not going to talk about mortality rates or the recovery statistics because that is not my field. Please visit World Health Organization's website for that. What I am going to talk about here is the global economic effects of this virus so we as a global community can prepare ourselves and take necessary actions when it comes to our production, trade and services.

OECD says that \$2.7 trillion will be lost from the global economic output. Well, may I dare to say that this figure is very conservative. I cannot even begin to guess a number because the grim reality is that America will definitely face a recession, Japan, Euro zone and China will lose the most. China has already begin to show the signs. The Chinese official manufacturing purchasing managers' index shows a drop from 50 to 35.7. Now that, when translated into numbers for the common men to understand, it means th-



-at it is a disaster. For example, the Chinese automobile sales are down 80% and Chinese air traffic is down 86.6%. The Asian airline industry is poised to lose \$129 billion. Now that does not include the hotel and tourism industry for countries such as France, Thailand, and Malaysia, to name just a few.

The percentage point drop in the Chinese GDP alone is expected to be 0.7%. Canada 0.1. Germany 0.1. South Korea 0.3. Indonesia 0.3. And the list goes on and on. Not a single economy is showing sustenance power through this virus. Why does China matter so much ? It does because Chinese imports were \$2.1 trillion dollars last year alone. That figure includes American multinational sales and the rest of the world as well. China slows down, the world economy slows down. Icing on the cake is that the world economy is slowing down in addition and without a relation to the Chinese economy.

Add to this the oil war that was started between Russia and Saudi Arabia for production and price 2 days ago will put further burden to the already slowed down demand. Saudi today has warned the world that it would flood the

world oil markets with 12.7 million barrels a day in April as opposed to less than 10 million barrels just 30 days ago. Airlines, shipping companies, summer vacation travelers, no matter which way you look at it, the demand has slowed considerably. And when the demand is so slow and an additional few million barrels a day is dumped into the oil markets, that is a recipe for a drastic price drop. And a price drop cuts into the sovereign budgets of nations because many of these oil producing countries have their fiscal break even at much higher numbers than their extr-action cost.

So what should be done?

Well when it comes to human tragedy through Corona Virus, all signs indicate that it will not be there. The recovery rate according to The Center For Disease Control CDC, in America, is very high. Specially for the people under the age of 50 years, the recovery rate can be as high as 98%. It is not the mortality rate that I am concerned about, what I am concerned about is the economic slowdown because of human lock downs. Humans face two deaths in this world-a physical death and a financial death.

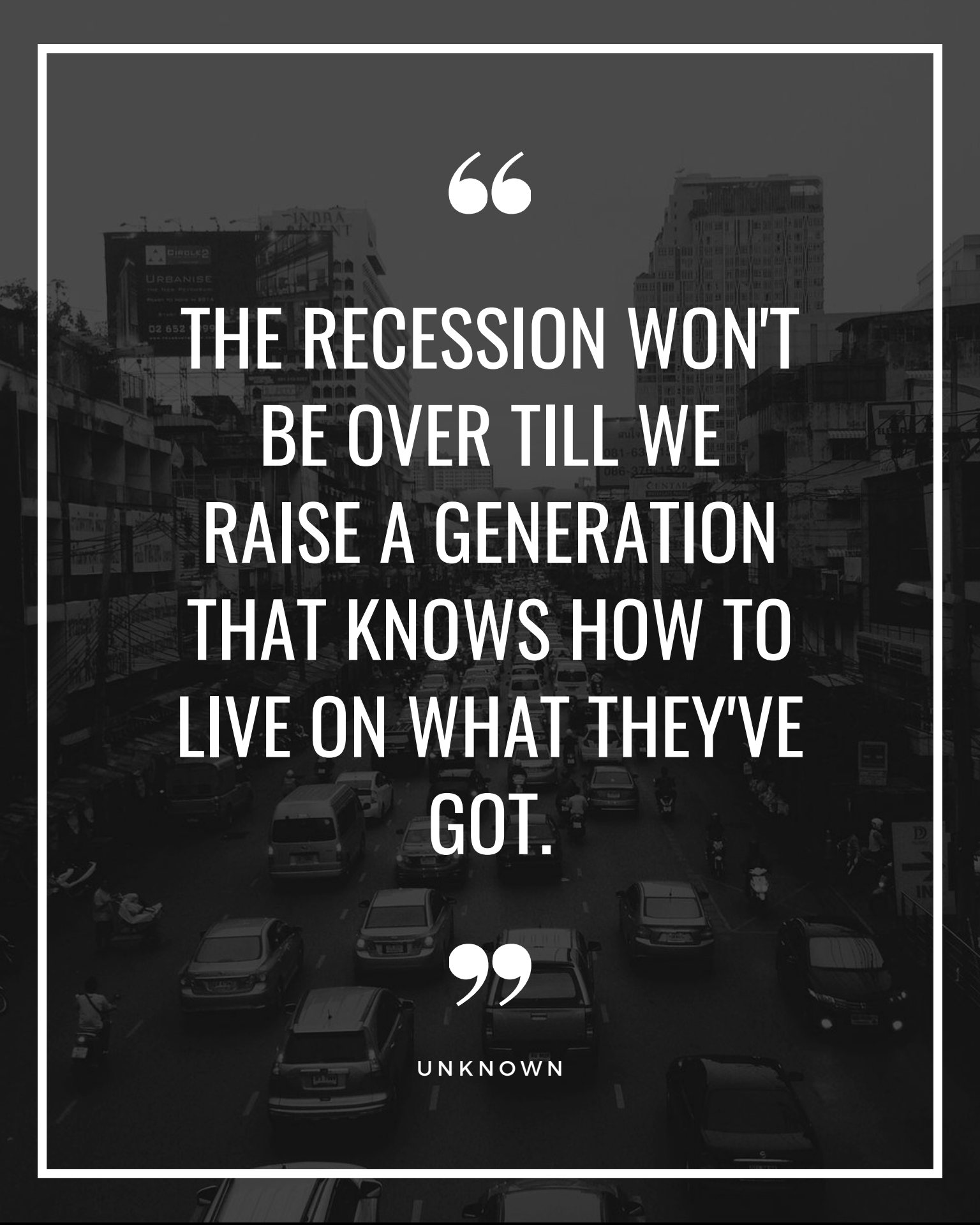
The percentage point drop in the Chinese GDP alone is expected to be 0.7%. Canada 0.1. Germany 0.1. South Korea 0.3. Indonesia 0.3. And the list goes on and on. Not a single economy is showing sustenance power through this virus.

When people will not be able to go to work, conduct business, interact or travel for economic activity, who is going to pay their bills? Companies will not continue with worker salaries without any attendance of those workers. Small countries need to adjust their spending patterns immediately. Countries like Pakistan that are exporters of goods to countries that are the most affected like Germany, U.K., Japan, and others need to sit down and prepare for what is to come in the next few months. Many small countries do not even have the Corona virus testing kits. Without the testing kits, we will not even be able to know the correct numbers of the infected ones, let alone quarantine them.

We need to suspend developmental budget for infrastructure in Pakistan, albeit temporarily, and re-allocate those funds for what is to come. Us Pakistanis have a very relaxed attitude when it comes to our health issues. We cannot deal with this virus with.. *Insha Allah Sab Sahi Hojaeeyga!* In shaa Allah it will, but Allah only helps those who help themselves first and then ask for his divine intervention. We neither need to be overconfident nor relaxed. We neither need to panic or brush it aside altogether. We just need see the reality, prepare for it, adjust our plans, be ready to fight it at all levels and then say: *Insha Allah Sab Sahi Hojaeeyga.* AMEEN.

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 RECESSION WON'T
BE OVER TILL WE
RAISE A GENERATION
THAT KNOWS HOW TO
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”

UNKNOWN

DO THE NEXT RIGHT THING



Tabinda Usman

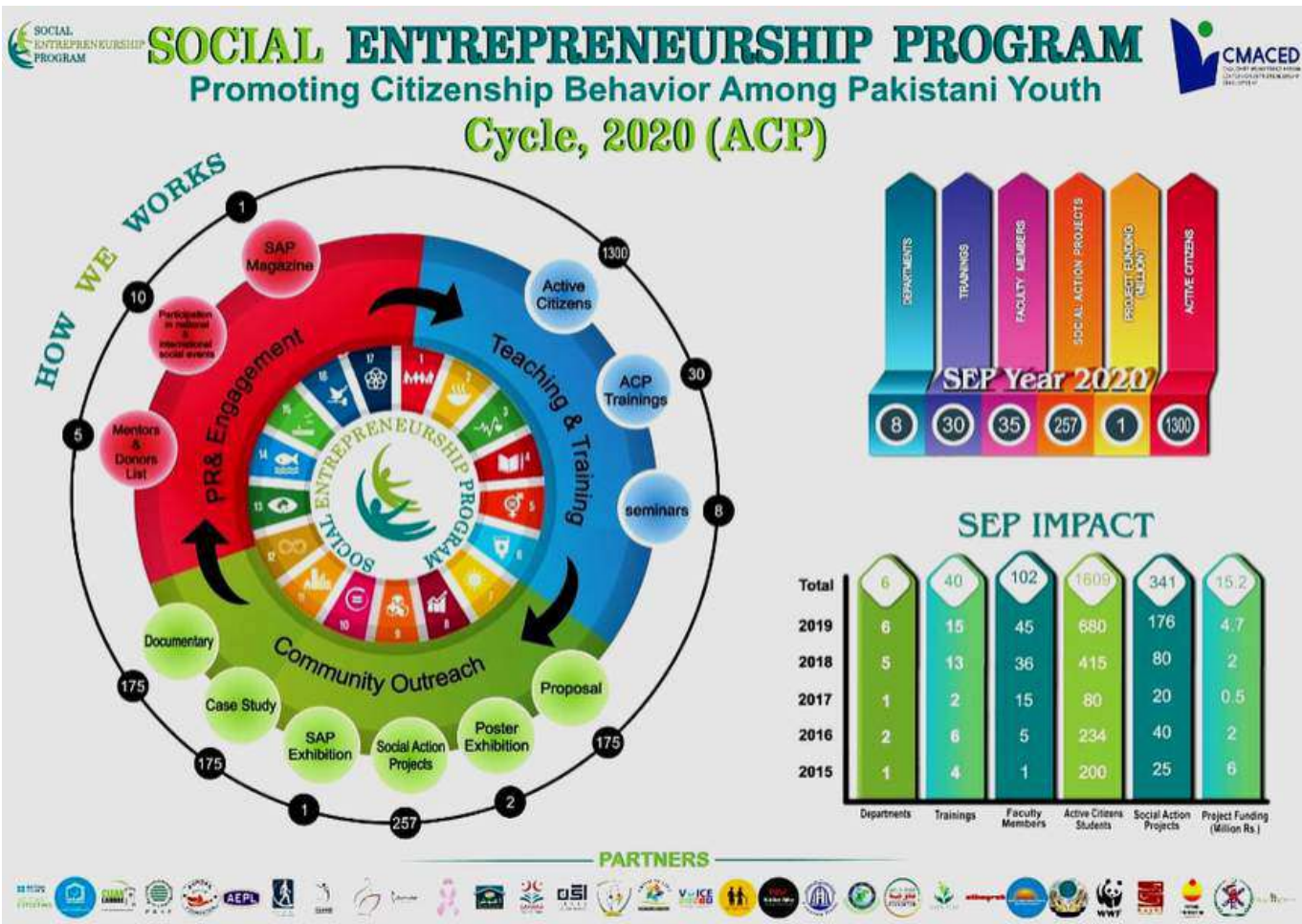
On the contrary now days every individual is thinking that how is the corona virus outbreak affecting their life? How are they staying connected with their loved ones and maintaining a social distancing as well. In fact, this is really a tough time for all of us as corona virus has reprocated how we work, lean or play: schools are closed, sports leagues are no more lined up, corporate officials are bound to work from home. This pandemic situation is very challenging all over the world; certainly, we need to take precautionary measures for our safety. Therefore, few things can help it from stop spreading such as; don't crowd in public places, maintain the distance at least 6 feet, wash hands 20 seconds minimum after every 1 to 2 hours and forget shaking hands.

Our government is also taking precautionary measures for the nation to be safe; restaurants, food courts, saloons, schools and every other business is closed other than grocery stores and medical stores. Moreover it also means to minimize the contact with people, avoid public transportation, limit unnecessary travel, try to work from home,

dodging social gatherings and certainly do not go to crowded places.

The effects of current lockdown loom large over not only our economy but also subsection of our society that constitute 30 percent of the population that lives under the poverty line. Pakistan is facing multiple social challenges as 60% population is living in poverty, 52% population is illiterate, 22.6 million children are out of school, 48.71 % billion budget is allocated for healthcare sector which is 20 % of total budget, 80% population drinks polluted water. Heroic acts are the need of the hour; How can we forget noteworthy efforts of ABDUL SATTAR EDHI for the society, who founded the "Edhi Foundation". He was beacon of hope for those in need. Usman Sadiq and his team is one of such personalities who under the kind mentorship of Dr. Sumaira Rehman initiated the "Social Entrepreneurship Program" that aims to develop leadership and advocacy skills and empower young people to play a pivotal role to bring positive social change within their communities and sensitize them towards real-life issues.

The Social Entrepreneurship Programs always provide



A MESSAGE FROM...



DR. SUMAIRA REHMAN

Rector Superior University &
Director CMACED

Your journey to be a Superhero is a promise to transform your challenges into life changing opportunities. I welcome you to our Superior world powered by Emotional intelligence and Entrepreneurial mindset. I believe in the power of Entrepreneurship. For me this is a unique way to transform the lives of a common person. It enables and empowers them to become learners of 21st century. Our unique entrepreneurial eco system is equipped with all necessary ingredients promoting entrepreneurial mindset in our future generation in order to develop an economically Superior Pakistan. We are a diversified, welcoming, open minded, supportive family where everyone matters. We provide a great environment to learn and discover "Who you are" You and your dreams are important to us.

the opportunities to students for exploring communities and addressing certain issues. The basic moto of this program is to provide training and empower them for a social change leads to societal well being.

As a consequence of this pandemic of corona virus, superior university (CMACED) took an initiative of "Mission Essar" through our group based national media partner "NEO TV". The mission is to arrange food packages for one lac poor families in this health emergency of COVID-19. It is an open forum for volunteers, students from all over the country can join in "ESAAR CAMPAIGN" and prove that we are together to fight against this deadly virus. CMACED and Alkhidmat foundation are facilitating poor families throughout Pakistan and to date, we have distributed food packages among 20,000+ families amounting PKR: 45 Million.

Not only this, we are the contributor of Punjab Youth Council's initiative and Mr. Muneeb Ahmad The General Manager of CMACED, is one of the Executive members in supervising, implementing and monitoring the social activities all over Punjab.

Chaudhry Muhammad Akram Center for Entrepreneurship Development (CMACED) is a university-wide initiative with a mission to build an entrepreneurial mindset and prepare the youths to bring economic revolution in Pakistan through small and medium enterprises. CMACED equips the students with confidence, knowledge and tools to turn a business idea into a flourishing reality. Throughout the academic year, CMACED organizes series of seminars, workshops and frequent mentoring sessions on a wide range of topics including basics of business, networking, e-commerce, and emotional intelligence. Annual enterprise events such as Entrepreneurial Gala are also managed by the center.

Pakistan is one of those countries where the need for social entrepreneurs is indispensable. There are various national and international social enterprises who are working on societal development. However, formal academic efforts to train young generation are of pivotal importance to bring productive outcomes. Therefore, the primary objective of this program “Social entrepreneurship” is not only to make students understand the ideology of social entrepreneurship and its strong linkage with social change but also to make them active learners, actors and influencers of society. The overall pragmatic approach configured in this program will instill students with all proficiencies required to become a social entrepreneur in the diverse fields of society. This specific program is providing an opportunity for the students to explore their local communities and address varied levels of issues prevailing there. The mission of this program is “to flourish the citizenship behavior among Pakistani youth” by delivering indigenous education and training programs and empowering them to create a social change through community outreach initiatives that ultimately leads towards a prosperous Pakistan”. To accomplish this mission SEP performs as an incubator where students can learn the appropriate skills according to their context or program such as need assessment, writing proposals, budgeting, action planning, societal marketing, monitoring, evaluation and sustainability while keeping in view of local economic, social, political, and geographical conditions. (May ALLAH ALMIGHTY Help Us).

The movement of community outreach program started in 2015 with one department and brilliance of this program evident in 2020 through;

- 1600+ active citizens & volunteers trained
- 100+ Faculty trained in community outreach initiatives
- 300 Social action projects executed throughout Pakistan
- Rs 15 Million project funded amount on SAP



This program is meant to empower Pakistani youth with indigenous education and training program to create a social change through community outreach initiatives that ultimately lead towards a prosperous Pakistan.

- 50+ partner NGO's/CSO on collaborative social action projects
- Actively working on sixteen United Nations SDG's First HEI in the private sector who starts working with British Council and introduced the Active Citizenship Course
- Won Pakistan Best social action project Award 2017 (British Council) in SAP showcasing & ILM summit (Marriot Islamabad) among all HEI's
- Won one-week International study Visit to Egypt by our Volunteer Mr. Awais Arshad. He was the only Pakistani who had selected in this program
- One of our volunteers “Hamza Afzal” nominated for best Volunteer award by Alkhidmat Foundation Manager SEP “Mr. Usman Sadiq” selected by British
- Council for participation in international Partners
- networking event (IPNE) London.

In 2020, we have introduced this program in eight different departments for developing active citizenship behavior among 900+ students. This program includes Active citizenship training, seminars, poster exhibitions, community outreach projects, MOU with civic organizations, participation in national in international social events, case study development & Social action projects exhibition.

The Social Entrepreneurship Program is adding value & creating hope in the society. This program is meant to empower Pakistani youth with indigenous education and training program to create a social change through community outreach initiatives that ultimately lead towards a prosperous Pakistan. The impact of Social Entrepreneurship Program can be accessed through following factors, it has 08 Departments, 40 Trainings, 100+ Faculty Members, 341 Social Action Projects, 15 Million Project Funding and 1600+ Active Citizens.



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