PAKISTAN'S PREMIUM MAGAZINE ON ENTREPRENEURSHIP

STARTUP

Jan-Mar 2022

INSIDER

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Ideas, stories, articles, news, opinions & more

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Business ideas with no or low investment in 2022

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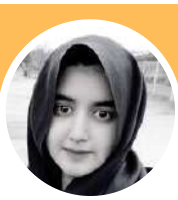

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EDITOR'S NOTE

NATIONAL STARTUP POLICY IS THE NEED OF THE HOUR

The current crisis has put start-ups and start-up ecosystems everywhere in mortal danger. They are running out of cash and watching the government institutions for support. In other parts of the world policymakers proposed and implemented economic emergency plans, much needed steps towards Post-Covid-19 resurgence of the startup sector. In Pakistan, startups raised around 350 million USD in 2021 without any direct government support. This is a clear indicator that foreign VCs are considering to invest in Pakistan. Its the right time to formulate a national entrepreneurship policy framework and attract the world to invest in the market of 220 million people.

We see a lot of world's tech giants are now investing in India. It was not the case before 2013, because the national entrepreneurship ecosystem was missing. When they launched 'Startup India' in 2014. they outreached the world with great infrastructure, public policies, success stories and potential in the technology sector. As a result they attracted the world's most innovative companies including Facebook, Amazon and Google. Now they are investing on infrastructure and will create thousands of jobs and other economic activities for the locals. And in Pakistan we are still struggling for a smooth international payment gateway.

In Pakistan, startups raised around 350 million USD in 2021; a clear indicator that foreign VCs are actually considering to invest in Pakistan.

As a startup journalists we have a very limited role. We are like an x-ray machine who can only indicate that the bone has been broken from several points. Now its a surgeon's duty to perform the surgery.

We can just raise the issues and propose the solutions and I have been writing on these issues since a decade now. If our government is unable to nurture a strong startup ecosystem then, we as a nation can play our role in Elon Musk's way.

"Instead of Baby showers, let's host a Business shower. When a friend starts a business, we all come together, celebrate them & bring resources to their business."

Usman Ahmed

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DON'T FORGET:
PROMISE IS ALSO A KIND OF DEBT. (WHICH IS TO BE FULFILLED)
Prophet Muhammad (PBUH)

ENTREPRENEURSHIP IN ISLAM

PROSPERITY IS THE MOST SIGNIFICANT SIGN OF A MUSLIM SOCIETY

By Ahmed Nawaz

A typical *Mullah* mindset always lied to us that poverty is the symbol of Prophets and it is wrong to be rich in Islam. Prophet Muhammad (PBUH) said, "Prevent yourself from poverty as it takes you to the level of *Shirk*." Prosperity is the most significant symbol of a Muslim society. There were companions of Prophet Muhammad (PBUH) who donated billions of rupees if we talk in terms of today. If Prophet didn't like the wealth then he should have asked his companions not to support him. Within roughly two decades, Muslims established their own state and became so powerful that no one could stand in their way. The spread of Islam was not possible without wealth as they needed the resources to mobilize people and win the wars. The Battle of Trench is the best example of the thriving days of Muslims. It was an early Muslim victory that ultimately forced the Meccans to recognize the political and religious strength of Prophet Muhammad (PBUH). His companions donated generously for the purpose to establish the first Muslim state in the world.

There are many Islamic reasons to aim to be rich if that is right for who you are and you have the right intention. However, if being rich and the pursuit of wealth is not right for you then there will be no chance for you to become financially independent. And if you don't have money, you can't help people. Things are very different now than they used to be. Now you can't fight a war with swords and horses. This is 21st century and a true Muslim always understands the era, he is living in. If you don't have sufficient income streams in 2022, you can't survive and as a result poverty will take you to the level of Shirk and ultimately lead you to a different world of hunger, crime and illiteracy.

Wealth in Islam is not a bad thing. It is an instrument. Wealth should be understood as a means to an end, and not loved as an end itself. That kind of relationship to wealth is only possible for some people. Those people have certain traits which allow us to recognize them as the “Righteous Entrepreneurs”. These people pursue wealth with a clear view on the purpose and end-goal of that wealth such as benefiting humanity and the Muslim nation.

Wealth isn’t bad per se, it is bad when misused. This is the point where things get worse. Specially we Muslims have really wealth digestion problem. The Prophet (PBUH) said, ‘Truly, for every nation there is a trial, and the trial for my nation is wealth.’ [Tirmidhi]

But we can not say that wealth is a bad thing. Allah gives us only good – and he gives us wealth. "He it is who made the earth smooth for you, therefore go about in the spacious sides thereof, and eat of His sustenance, and to Him is the return after death." Quran [67:15]

Out of 63 years, Prophet Muhammad (PBUH) lived in extreme poverty for three years, when he first announced about His Prophethood. He was met with stiff resistance from the Meccans, and they went to all lengths, from bribery to trade boycott, to stop him, but he would not give in. As a result he lived few years in poverty. Before revelation came to him Prophet Muhammad (PBUH) himself earned his living as a wealthy trader. The Arabs referred to him by the names of "As-Sadiq" (the truthful) and "Al-Amin" (the trustworthy) and, in fact, it is said that many would give their wealth to him for safekeeping, even after he began preaching a faith in which they did not believe. Here is a critical question for you. Would you give your wealth to someone for safekeeping if that person is financially poor in the society? I don't think so.

The thinking of some Muslims that Islam does not support wealth-seeking is misleading, flawed and theologically weak. Scholars of Islam noted that buying, selling, services and manufacturing are encouraged, supported and demanded in the teachings of Islam.

Wealth in Islam is not a bad thing. It is an instrument. Wealth should be understood as a means to an end, and not loved as an end itself. That kind of relationship to wealth is only possible for some people. Those people have certain traits which allow us to recognize them as the **"Righteous Entrepreneurs"**.

It is a duty of every Muslim, a duty sacred above all - is to have liberty and financial freedom and that without it there can be neither happiness nor real progress. "Let the rich man spend according to his means; and the man whose resources are restricted, let him spend according to what Allaah has given him." [Al-Quran 65:7]

"When a man spends on his family, hoping for reward, that is (counted as) an act of charity for him."
Bukhaari (55) & Muslim (1002)

20 NEW YEAR'S RESOLUTIONS

FOR ENTREPRENEURS IN 2022

BY SHAHID M. SOHAIL

New Year's Resolutions can help you gain perspective and achieve goals that can make you a stronger individual both personally and professionally. Start with small goals. You may be feeling motivated and excited about your goals, but don't let your ambition lead you to unattainable levels. A study conducted by researchers at the University of Scranton found that 23% of people quit their resolution after just one week. And only 19% of individuals are actually able to stick to their goals throughout the year. For myself, New Year's Resolutions can be a valuable assist in determining my long-term success. Here are 20 New Year's Resolutions that every entrepreneur should consider as they welcome this upcoming year.

PERSONAL DEVELOPMENT

1. TAKE A THOROUGH VACATION

It is important to keep your mind fresh and ready for a new and rather eventful upcoming year. In order to do so, one can spend time with their families and relatives or go on hiking or swimming or do things that they have always wished to do so but couldn't do due to the time constraints. Research shows that a vacation works as a fuel before jumping in the hustle of everyday life.

2. WORK ON YOUR MENTAL HEALTH

According to a study at UC Berkeley, 72% of entrepreneurs suffer from mental health issues. The startup journey is unlike any other life journey. It's like training for the Olympics. You only "get it" if you've trained for the Olympics too. Take good care of your mental health by surrounding yourself with the right kind of people.

3. BECOME A STRONGER LEADER

One of the biggest challenges that entrepreneurs face is being an effective leader. This means delegating tasks, rallying the troops when morale is low, creating an environment that welcomes creativity and outside-of-the-box thinking. Leaders who are truly entrepreneurial, however, excel when a situation demands complete ownership of a venture or problem, become more motivated as uncertainty increases, and have a remarkable ability to persuade others to follow their course of action.

4. EAT RIGHT AND EXERCISE

Okay, okay – I know these are the two most cliché resolutions in the history of New Year's. But they're cliché for a reason. Eating right and exercising are great resolutions for anyone who operates their own business. It will give you more energy and focus to make the most of your workday.

5. IMPROVE YOUR COMMUNICATION SKILLS

Effective communication can help to foster a good working relationship between you and your stakeholders, whether they are employees, customers or investors. When you take a look at the greatest leaders, one of the traits they possess, is the ability to communicate effectively, which underscores the importance of communication.

6. ESTABLISH A WORK-LIFE BALANCE

Entrepreneurs thrive on hustle culture — it's what keeps them going when times are tough. But it can also quickly lead to burnout and even mental health issues if the problem isn't addressed early on. You need to find a way to stay driven, while also making time for yourself, the things you enjoy and the people close to you.

BUSINESS LEVEL

7. GET MORE SOCIAL

Social media is one of the best ways to engage and interact with customers, spread brand awareness and connect with influencers and investors in your industry. If you have a Facebook, Twitter or LinkedIn account that is dormant, spend the next year being active and optimizing these channels. Build communities, start a blog, organize an event and host regular meetups.

8. UPDATE YOUR WEBSITE

How long has it been since you updated your website? This is one of those things that most businesses tend to "set it, and forget it". For a number of reasons, it can be problematic if your company website looks exactly the same as it did years ago. So if this sounds like your site, it's a good idea to go through your site, get in touch with your designer, if necessary, and update all of your web pages.

9. REVIEW YOUR BUSINESS PLAN

Startups often fail because of poor financial management or a lack of planning. Often the business plan that was used to help raise finance is put on a shelf to gather dust. Review, evaluate and update your business plan to ensure it remains consistent with your business goals for both the immediate future and for the long term. Many successful businesses review their annual business plan every month to make sure they are staying on the path they laid out for the business and to make the necessary adjustments along the way. However, it's actually time to plan again. You should regularly review your progress, identify how you can make the most of the market position you've established.

10. UNDERSTAND YOUR FINANCES

When starting or growing your business, it is important to build on your financial literacy skills to ensure that you have a solid understanding of your business numbers. While working towards the success of their businesses, entrepreneurs need to be mindful of both business finances and personal finances. So financial management needs to be a top priority this year.

11. REFRESH YOUR MARKETING PLAN

In 2022, now that you've identified what marketing efforts helped your business the most last year, and which didn't make as much of an impact, you can update your marketing plan with your insight and knowledge. Your new plan should cut out anything that didn't work.

12. EXPAND YOUR NETWORK

When you're swamped with work and trying to check off your must-do list, it can be difficult to visualize adding anything that won't have an immediate impact on your business to your already over packed schedule. This is why a good resolution for 2022 is to continue expanding your network.

13. KEEP A CLOSE EYE ON YOUR COMPETITORS

Being competitive is a trait found in the winning party. Exceeding the expectations of the customers and providing services which the other people in the market (competitors) are unable to so, is a very strong sign of succeeding. One must always look to evolve and introduce either variant of existing products or introduce completely new products to be one step ahead of their competitors.

14. AUTOMATE AS MUCH AS YOU CAN

Technology makes our lives easier every day, but are you using it to its full potential for your business? Look for areas of your business that you can automate easily. There is software of everything now a days that can make processes smooth such as invoicing, managing inventory, customer service, bookkeeping, sales, daily operations, project management, social media management and many more.

15. TALK TO REAL CUSTOMERS

Asking for feedback, analyzing it and implementing product/service fixes where necessary can make all the difference for building a great brand. Bill Gates once said, "Your most unhappy customers are your greatest source of learning." Dedicate at least three hours per week to talk to real customers and incorporate their feedback.

16. FINISH UNFINISHED PROJECTS

Every business owner has some unfinished projects, folders with plans for a potential new business, and new ideas scribbled on notes or stored in a box somewhere. This is the time to take it out and take another look at those ideas, for nothing else but to see if any of them can work. Break down your unfinished project into several micro-steps. Literally, write down as many little ways that you can think of to finish your project.

17. TRY OUT SOME NEW TOOLS

A new year means new opportunities for trying things that are, well, new. The end of one 365 and the beginning of another can motivate you to run, skip, or hop out of your comfort zone and expand your range of skills and knowledge. Start by experimenting with some new tools that help you build your business — and successfully navigate crisis conditions.

18. EXPAND YOUR BUSINESS

If you're struggling to grow your business, there is light at the end of the tunnel. Sure, it's hard. But, what's the alternative? A life-sucking 9-to-5 job? Surely not. Okay, maybe you're longing for the security of a guaranteed paycheck. But, at what mental or emotional price will that come? This new year is a chance for your business to grow! After all the hardships every business sector has been through, this is an opportunity to expand. With people's needs changing, you have a better chance in providing new services that can help your business expand.

19. GIVE BACK

Giving back as a volunteer or mentor can be one the most gratifying things you can do. As part of a community, connect and reach out to someone who's just starting and that can learn from you. Sharing a few hours to help others, will be satisfying and allow you to practice empathy & remember why you became an entrepreneur.

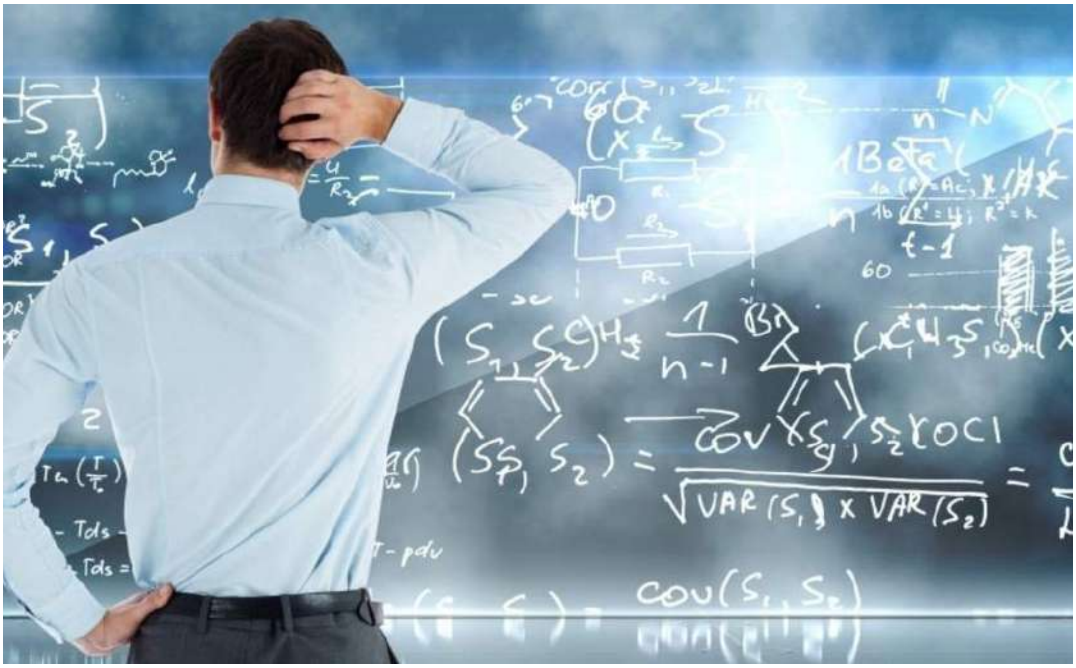
20. PERFORM A CYBER SECURITY CHECK

The last important factor that must be included for every entrepreneur is to perform a security check or audit. One must be aware of the security breaches that their website or system has had in the past and must resolve to correct them in order to ensure that the business runs efficiently.

With the New Year just arrived, it's time to start thinking about resolutions. As an entrepreneur, it's time to make a commitment to the resolutions on this list. Or at least pick a few, write where you can see them daily, and stick on them.

THE TOP 10 CHALLENGES FACED BY ENTREPRENEURS

By Sadaf Usman



> ***Starting a business is full of exciting challenges and potential learning opportunities gained from the risks that come with it. Understanding these unique obstacles may prepare founders to handle them if they encounter any as they start a business.***

Today's business environment is very competitive with a lot more challenges than before. However, entrepreneurs keep coming up with more innovative ways of doing business and dealing with the growth challenges. Considering this, here I am going to discuss the top 10 challenges faced by entrepreneurs in Pakistan.

TAKING THE FIRST STEP

It's never easy to take the first step if you want to become an entrepreneur. The act of launching a business, quitting a job, approaching someone with your first pitch, joining a startup accelerator program, and committing the money to your bank account takes courage.

Entrepreneurs who are frightened or doubtful tend to spend more time planning, brainstorming, and making a fair judgment. Many people even find many excuses against moving forward, and with so many choices, making a decision may become more challenging. Do it. There is no better time than now to learn it as you go. Make mistakes, fail fast, learn fast and relaunch but never give up.

CASHFLOW MANAGEMENT & STRAPPED BUDGET

In small enterprises, this aspect of the business plays a very important role, especially for survival. Yet, many entrepreneurs have trouble paying bills while their checks are pending. It is risky for a small business; for example, if you deliver your services and then then have to wait for days for your checks to be cleared, while you have to pay your workers and other overheads anyway.

Additionally, you might have a great cash flow management plan, but that won't help you if you are not having cash injections on time.

Entrepreneurs face the challenge of inadequate capital almost all the time. In order to improve cash flow management, you should anticipate the important deadlines and practice proper planning and budgeting for your business operations.

TIME MANAGEMENT

For entrepreneurs, Time Management is one of the biggest hurdles in scaling up. With many tasks to complete, it becomes difficult to finish everything on time, resulting in late accomplishments or failures. As a result entrepreneurs feel stressed and get out of business.

One of the most effective skills you can have in life is powerful and effective time management. If you're not managing your time well, there's no way you're going to reach your goals at work and the life outside of it.

A good time management plan involves creating goals that are segmented annually, monthly, weekly, or daily while delegating the tasks that others can handle. And eliminating tasks that do not match your goals. For people who squander and waste the precious little time they do have, they know all too well how difficult achieving even mildly difficult goals can be.

DELEGATION

One of the discernible traits of entrepreneurs is their need to control things. Yet most entrepreneurs have a difficult time delegating tasks, as most of them still reside in their heads. As a result, they end up working longer because they are doing tasks that could/should be done by their team members. You can run a small business this way but you can never grow. I often wonder how many more startups would succeed if their founders could master the art and science of delegation.

Delegation gives you more time to focus on improving the productivity of your entire organization. It allows you to see a bigger picture.

FUNDRAISING

Fundraising is a big challenge, especially for startups in Pakistan. I am talking about the running businesses with the proof of sales and revenues. Even they can't raise funds and what to talk about those people who just have a business plan on a paper? Don't delay your growth waiting for the VC fund or any other round of investment. Trust on your sales process, build it, test it, refine it and launch it.

You need resilience and the ability to execute your business plan depending on the initial sales. Sounds scary? But you can do it.

NOT FINDING THE APPROPRIATE RESOURCES & OPPORTUNITIES

Despite the growing ratio of startups in Pakistan, still, there are many small business startups who are still facing challenges in finding appropriate resources to scale up their business. They have really good ideas but they are unable to attract the right team members for their businesses. Its true to some extent that in Pakistan, universities don't produce job-ready resources but you always can find dedicated people and make them able to do the job. There should also be a culture of employee stock option in startups so these young people can see a longer future with your startup business.

> **USE A SELF-FUELED GROWTH MODEL, YOU MAY START BY TARGETING A SMALL AUDIENCE AND SLOWLY BUILDING TO SERVE LARGER CLIENT BASES. DON'T DELAY YOUR GROWTH WAITING FOR THE VC FUND OR ANY OTHER ROUND OF INVESTMENT. TRUST ON YOUR SALES PROCESS, BUILD IT, TEST IT, REFINE IT AND LAUNCH IT.**

MARKETING

Marketing is a challenge for entrepreneurs because oftentimes they're strapped for cash, and building a brand through marketing can be expensive with no immediate benefit early on. You've got to decide how to market your product or service — choose from mobile, social media, or print — and determine whether it's wise to work with outside agencies.

To paraphrase sales guru Grant Cardone, if people don't know you, they can't buy from you — not won't buy from you but can't buy from you. Marketing introduces you and your brand to customers so it is possible for them to even consider buying your product and service.

HIRING PROCESS

Entrepreneurs who want to expand must find help. At a certain point, you can't do it all on your own. But finding the right people is a big challenge. You must learn how to identify what type of people you need, how to evaluate them, and how to integrate them into your business so they are vital parts of your organization rather than "gofers" who need constant direction. You must invest time in reviewing credentials and candidates, or employees may actually hinder success.

Here are few tips to make the hiring process less time-consuming and more effective:

- Make your ads as exclusive as possible. This will reduce the number of resumes that you're likely to receive, but they'll be of better quality. Plus, you will save time on selecting the right candidates.
- Consider real references, rather than starting your search on LinkedIn. This would save you time and get you, good candidates, without spending too much time on the hiring process.
- Set clear expectations for the candidate and establish a foundation for a long-term relationship. Don't overcommit at this stage.

DECISION MAKING INABILITY

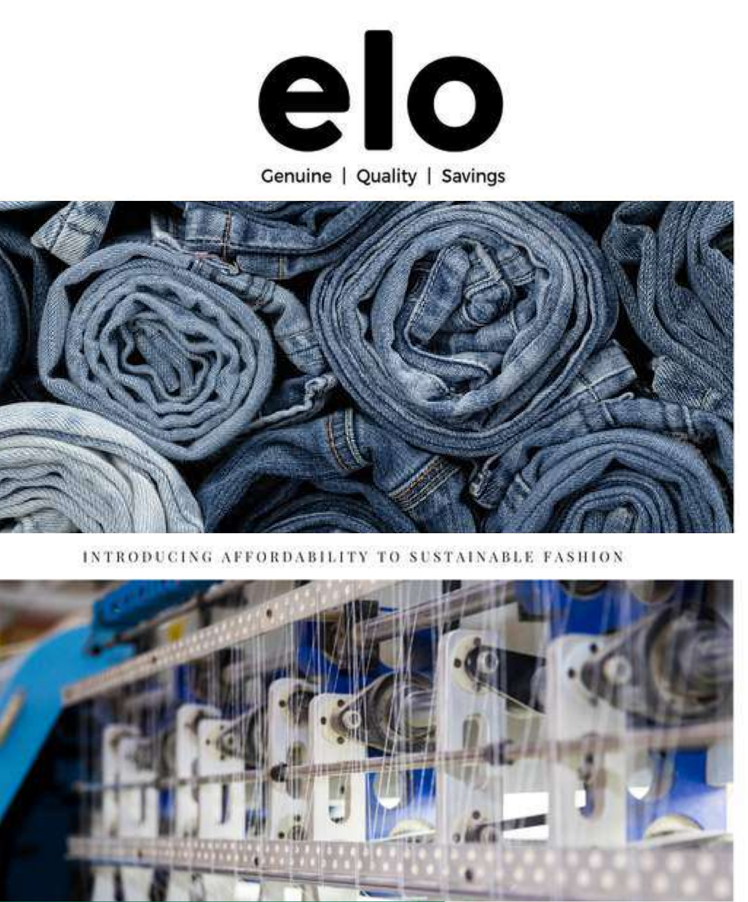
If you are not taking decisions on time you are missing out big opportunities. One of the most important traits of being a successful entrepreneur is being able to take quick decisions that more often than not, decide the fate of your company. At the helm of the company, entrepreneurs often have to take that one decision at the right time which can define the future of their company. And then they also have to quickly act upon their decisions. Always there will be a certain uncertainty and doubt until you see the result. But what you can do is enjoy this phase of uncertainty.

COLLABORATIONS

It is always recommended to not to take solo flight. Collaborate and maintain a good relationship with other organizations in the industry. Times have changed. Its an era of collaborations not the competition. Through partnerships you get access to knowledge and expertise of the other organizations.

Entrepreneurs whose organization is doing well, they may consider partnering with other professionals or businesses but early-stage startups face a lot of challenges when collaborating with bigger organizations due to lack of trust. The best technique to overcome this is to participate in the industry events and conferences. Meet with people, communicate your vision and don't be 'salesy' all the time. Don't just collect the visiting cards. Make meaningful connections and nurture them with time. Don't underestimate the power of your network, someone once said, "Your network is your net worth".

Don't ask for anything in return just invest time in your relationships.



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- Use a polishing cloth to wipe clean your jewellery.
- Use of tissue is not recommended as it may cause scratches on the surface
- To maintain its shine avoid wearing sterling silver in water
- Remove your jewellery before exercising
- Safely place back your jewellery in our siltaki box - made just for you!

VISIONARY LESSONS FROM JACK MA

- The greatest failure is giving up
- Act fast
- Love your life
- Let your vision be to impact the lives of people positively
- Cast your net wide in search of opportunities
- It doesn't matter where you start, it is where you finish that counts

15 BUSINESS IDEAS WITH NO OR LOW INVESTMENT IN 2022

EDITOR'S CHOICE

Are you passionate about starting your own business to work from home? Do you have skills but don't know from where and how to start? Or are you still looking for a great business idea to start with? If yes... then this article would surely help you to know about 15 business ideas with no or low investment in 2022.

Since the emergence of the coronavirus outbreak, the world has become digitalized. The majority of business owners, small and large organizations have converted their business models into an online business model which is one of the best models to start a small business in 2022.

Before moving with any business idea, here I would like to tell you that having a profound knowledge, command over the subject matter, passion, patience, and consistency is the key to lasting success.

The next step is that you need to do a bit of research about the scope and demand of your business idea. So, the best way to become an entrepreneur is to come up with a sustainable business idea. Yes... Inspiration is all you need as it takes time to grow. At this point, I would suggest you consider the new normal before executing any business idea. Think and re-think until you see how things evolve over the next 12 months or more.

For your ease, here I've shared these 15 business ideas that will help you start and grow a successful business by working from home. These are the best ideas through which you can start your business with no or low investment. Sounds interesting? Let's examine!

1. ONLINE TEACHING

Online Teaching and Training is not just one of the best business ideas, yet most preferred on the list these days. For starting your online setup, you just need to have a grip on your subject matter and its outcomes so that you can grab attention. Secondly, all you need to have a laptop with a good internet connection and mic. This way, you can start conducting lectures and trainings on a diverse range of topics. Also, you can teach online different subjects to the primary, secondary, higher secondary, and university students as well.

This business idea requires zero investment if you already have tech gadgets, such as; android phone, laptop, mic, and webcam. But if you haven't, then this would be just a one-time investment to start your online setup.

2. ONLINE BOOK-KEEPING

Online Book-keeping is another top priority these days. Many account experts are offering their services online to small and large organizations. Then why not you? If you are a professional accountant or a bookkeeper, then you should go for it. This is a fact that maintaining or record-keeping almost everything at the workplace is so hard, be it in-house or online. Many business owners look for experts to do this task. Similar to online teaching & training, you just have to buy a laptop to start your own setup. Secondly, you just have to be good at accounting. You can take online courses to learn accounting.

See... How interesting it is to start an online business with just the help of your mind and skills.

3. ONLINE VOICEOVER

Having a mellifluous voice is bliss. People are lending their voice to many projects, be it YouTube videos, animated video series, recorded lectures, or whatnot. Nowadays, everyone has an online presence, and you can see people are busy starting their own YouTube channels. So, that's the reason, this is a high priority of every single employer or YouTuber to have a great voiceover artist in their contacts.

So, if you have a good voice, and if you are a bilingual or multi-lingual person, then you can start your career by lending your voice to various projects. And yes, you can do it from home as well as it requires no investment.

4. FREELANCE COPYWRITER

Another best choice is 'Freelance Copywriting' services that you can offer online to all small and large business owners. If you are an avid social media user, you have seen that there is a number of small business owners who are running and managing their brands but don't know how to sell and increase their sales. At this point, a copywriter can do wonders and help them to increase their sales by producing engaging and appealing content.

If you are good at writing and producing marketing or promotional copy effectively, then this idea will surely work for you. This requires no investment. If you have a laptop and an android phone, you can easily take a baby step and offer these services online.

5. TRANSLATION SERVICES

Offering translation services online is one of the best options. If you are good at translating content English into Urdu or Urdu into English or any language, then this business idea works well for you. All you need, have a skill and then you can do everything by yourself. Translators are in high demand these days. Its preferable to provide translation services in your local language.

6. DIGITAL MARKETING

Digital Marketing is another wider field through which you can start earning by working from home. You can offer your services to small and large organizations, if you are good at running Facebook, Instagram, Google, and LinkedIn's paid advertisement campaigns. Secondly, if you are an expert in managing and handling social media handles, then this would be another choice to offer services to small business owners. It doesn't require any kind of investment.

7. GRAPHICS DESIGNING

Graphic Designing is a field which has a broader scope, be it in-house or online, professional graphic designers are in demand. So, if you are good at operating graphic designing software & tools, and if you are creative and don't have designing skills, just learn Canva and start editing templates. You can design logos, flyers, social media posters, social media posts, letterheads, visiting cards, e-certificates, newsletters and what not.

8. CONTENT WRITING

Freelance Content Writing is one of the top-rated choices which is good for all those who have good writing skills. Yes... If you are a passionate writer and you write as a hobby, then don't waste your time and turn it into a passive income. With the help of your writing skills, you can produce any kind of content, such as; social media content, blogs, articles, features, business profiles, business models, marketing content, web pages and web content. A huge scope of this field and it offers you a variety of opportunities as a freelancer.

9. NEWS REPORTER

Journalism is a quite different field but it has come up with boundless opportunities for young aspiring and emerging journalists. Not only this, but it offers various opportunities for content writers as well. Yes... You heard that right. If you are good at producing content, you can work as an online news writer for online media houses. It doesn't require investment.

10. CAREER COUNSELING

Career Counseling is another top-picks. There is a wider scope of this field as a large number of people are unaware of their work opportunities. Even people are confused about choosing their major or subject to specialize in, and they are unable to decide the right career path for themselves. At this point, all they need is good career guidance to help start their career according to their qualification and skills. This requires low investment as you should have a certification in this particular field.

11. EMAIL MARKETING

Email Marketing is another best choice for those who are good in email writing. It is considered as one of the demanding and effective marketing strategies used by both small and large business giants. To pursue this as an online business, you can join traditional freelance platforms, such as; Upwork, Fiverr, PeoplePerHour, and many others. You can start this with no investment and offer your services online at a lower cost. Once you start earning with the help of your skills, you can gradually increase your rates. There are plenty of online courses to learn email marketing.

12. PRINT ON DEMAND

Similarly, like; graphic designing, you can offer to print on demand. When people approach you for making their logos, flyers, visiting cards, e-certificates or letterheads, they can approach you to print them as well. And at that point, you can offer your services online to them by printing on demand. You can print the number of copies they want from you at minimal rates and can deliver them to their doorstep. It requires a low investment as you need to have a printer/vendor but it is just a one-time investment to your business. We are sure this would be a sustainable business idea for you in 2022.

13. VIRTUAL ASSISTANT

Nowadays, everyone wants to become a virtual assistant by offering their services to solo entrepreneurs, large organizations, online stores, like; Alibaba, Daraz, Amazon, and others. Virtual Assistant apps and website pop-ups allow you to manage and perform their daily time activities. Even students are busy making their careers with them. This requires no investment.

14. PROOF-READING

Similar to content writing, copywriting, and blog writing, you can offer services online to web owners who require editing or proofread their content in bulk. It's an innovative business model which requires zero investment. For performing the job, you just need to have a strong command of language and then you can go ahead. Normally clients will give you longer deadlines so you can easily do it by yourself and with the help of Grammerly or other online tools.

15. PERSONAL TRAINING

Personal Training is now becoming a trending choice that everyone can pursue. If you are good at any skill, like; Gym Training/ Yoga Instructor, Dietitian, or anything you find yourself expert at and can train someone personally for it, you can start with it without any investment.

Hence, these were some of the best 15 business ideas that you can start with no or low investment in 2022.

There are many other useful business ideas, such as; Ghostwriting services, cooking and baking, making DIYs, and whatnot which requires low investment. Don't forget to try any one of these, and you will surely accomplish your goals in the year 2022.

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STORY OF 2 YOUNG ENTREPRENEURS WHO STARTED WITH NOTHING

Narrated by Co-founders QCL

> ***Don't loose hope ever. Only when it is dark enough can you see the stars. Entrepreneurs have to go through the darkness in order to see the ultimate success in life.***

It all started when I was in 7th grade. I always wanted to start my own business with my friends so we can be together for work and fun. We used to organize stalls on streets during the month of August. We used to sold flags, badges, and other patriotic accessories and made good money out of it. We tasted the profits when we were very young and always talked about starting a business and become entrepreneurs. We had many ideas in the start; for example, selling shirts, perfumes, jewelry cosmetics and an infinite list of products for brainstorming.

On a one fine morning, we were having breakfast in the college cafeteria when I discussed a coaching center idea with my friend and unexpectedly he liked the idea. After a long time we both were on the same page. But the next question was, from where we are going to raise funds for that? After few brainstorming sessions we decided to discuss this idea to few more friends and when we put the idea on the table in our group, three more friends were ready to join. Goosebumps!

We pooled in some money and resources and started working on the business plan. We launched it, marketed it but didn't get a good response from the students. We finally decided to shut it down because it was being impossible for us to bear overhead costs every month. We lost a substantial amount of money in that venture.

After few months, Ovais (my co-founder) came up with an idea to start an eCommerce website like daraz.pk and I was also desperately wanted to recover the losses and I gave him a go ahead. We just invested the time in that idea and started developing the website and that website was never completed. We were not clear headed at that time on what to sell, in other words, it was a fear of failure that never allowed us to launch that website. We had few meetings over it but both of us were quite most of the time. There was some emptiness inside, we wanted to do something but we were unable to overcome fear.

Our last hope lost when the lockdown was imposed in March 2020 and decided to buried all those ideas we had in mind. We were having a few telephonic conversations weekly due to social distancing. Just after a month, we saw a boom in the ecommerce sector. For the first time in life we witnessed a massive online shopping of even fruits, vegetables and groceries. We scheduled frequent telephonic calls, talked several hours, and I proposed the previous ecommerce idea, but Ovais was one step ahead of me. "Rather than finding investors and spending on the products and marketing campaigns, lets help other online stores in their delivery process", he suggested. The Aha moment!

We discussed the idea with our teachers, they did not only encourage us but also guided and offered their support. Dots were connecting in the right direction and finally in June 2020, we launched QCL (Quickster Courier Link). In the process of finding the right IT guy, our very own friend Umar Yousaf joined us, he not only developed the digital assets but also invested in the company. Initial few months were really difficult but with the family and friends support QCL is now covering the entire city of Karachi and planning to expand to 750+ cities in phase two.

Don't loose hope ever. Only when it is dark enough can you see the stars. Entrepreneurs have to go through the darkness in order to see prosperity in life.

RINSTRA - PAKISTAN'S FIRST DIGITAL PLATFORM FOR CONTENT

RINSTRA provides entrepreneurship opportunities to the emerging and established content creators and film makers in Pakistan and beyond.

Story of RINSTRA goes back to 2007 when a group of Pakistani expatriates from USA started a volunteer organization called DICE - Distinguished Innovations, Collaboration and Entrepreneurship.

Mission of DICE is to create a culture of innovation, entrepreneurship and indigenous products in Pakistan. In order to achieve this goal DICE has been working closely with academia, industry and government for the last 14 years and has established the largest innovation ecosystem across the country from Karachi to Chitral. Every year innovations from universities are showcased to the investors and industry through many large scale innovation events across the country. Investment in innovations and young innovators has resulted in creation of many entrepreneurial ventures.

A few years ago DICE decided to take on mega projects with a larger impact on the economy of Pakistan under a strategic initiative called National Innovation Basket (NIB).

RINSTRA is one of the DICE NIB projects, which originated from its Creative Arts and Media platform (DICE CAM). Idea behind this project was to develop Pakistan's global digital media platform. Pakistan is the sixth largest population in the world and do not have a major digital media platform of its own. Our story is narrated by international social media platforms, which is not always very positive. To change this narrative and improve the image of Pakistan. "*We have to tell our story our way*." And with this mission, the idea for RINSTRA was conceived.

RINSTRA is Pakistan's first short-form digital media platform for on-demand streaming and for creation of user generated original content on iRINSTRA.

RINSTRA content is innovative, entertaining, thought-provoking, informative and educational.

RINSTRA provides entrepreneurship opportunities to emerging and established content creators and film makers in Pakistan and beyond.

RINSTRA gives content creators access to a large Pakistani community around the globe. It is the gateway for Pakistani content and talent to the local and international media markets and digital platforms. Rising stars on iRINSTRA are promoted on the main RINSTRA platform that will open-up global opportunities for the artists.

Mission of iRINSTRA is to provide economic opportunity for content creators. Therefore, higher percentage of revenue is shared with the artists as compared to the market rate.

Startups like RINSTRA bring a great deal of innovation to entertainment industry providing opportunities to Pakistani youth. A wonderful effort to promote local talent and content. This is the beauty of entrepreneurship; it not only generates profits but also creates a strong social and economic impact. The only way left to upstart Pakistan!

MY JOURNEY OF PASSION FROM IMAGINATION TO REALITY

By Faran Ali

When I reflect upon my past it does not have any extraordinary element to it. I lived in a small-town Allahabad, Bahawalpur, and was never one of those children who knew their ambitions from a young age. But what I did know was that I looked up to Waqas Khan Patafi while growing up. One day, I came across a computer book of my friend and that was what made me grow a certain interest in computers. The computer was not accessible for me but still, I looked out for ways to get my hand on that book. And, whenever I got it, it increased my interest in computers. With that came my imagination of having a computer, while I visualized myself of operating it. At the age of 15, the happiness associated with the computer got real, when my father bought me a computer for some time, as later it had to be sold to overcome our financial crisis.

But I was lucky enough, to go to a school where this imagination turned into reality- though the computer usage was not completely in my hands as had to use it under orders. When the time arose, to choose the major in my courses, I eag-erly opted for computers. It might sound easy but trust me picking up this course was not a piece of cake for me. Because my mother's interest did not align with mine and that was not the only thing because computer being an odd course had no available course books in my town. I finally got the book after my teacher had bought it for me from another city. As my financial position did not allow me to travel. It was this when my journey began to learn about the world that lies within computers.

My journey of professional life started way back in 2012 when I got my first job. I would call my first ever prominent job to be in 2015 in a UAE firm. I stepped up my professional life ladder in 2016 when I started working for some startups 'Autogenie', 'Beautyhooked (worked as technology department head)', 'Carchab'. Apart from this I also worked for NGO-based start-up and also offered my services to another start-up 'Gharpar' which is now being led by the renowned Malik Mudassir CEO AppsGenii Technologies. My time and efforts bore fruit when unlike my first start-up of software services that could not stand for long, my second start-up 'Webxteria' did wonder. When I say wonders I meant that it started on 13th September 2021 and by November 13th it had generated a profit of 10,000$ a month.

I have been lucky enough to achieve prominence in my professional life. It might seem easy but achieving it all made me give my best at all costs. I was proud to be the 'First Pakistani Laravel Certified Developer'. After this some of the Leading Punjab Government projects came my way, where I was appointed as the head of the team responsible for completing relevant projects. 2018 marks another achievement for my major contribution in Odoo ERP, the famous worldwide crypto project for digital currencies, where my efforts and shares were said to have brought obvious performance improvement. The milestone that my current start-up 'Webxteria' has achieved marks to be one of the highlights of my professional life to date.

In the future, I plan to carry on this start-up with the same pace, technique, and innovational methods for the sake of its success. Its prioritized aim will remain to be the same as now i.e. digital marketing agency and software services. We at Webxteria, not only plan to flourish alone but also will cater to the applicant's participation encouragingly while providing opportunities their way. Because I believe human capability and potent never ceases to amaze when exposed and explored.

Talent, knowledge, skills, and experience may be building blocks of success, but often it's the mental tools and techniques that get entrepreneurs through the journey intact.

8 PASSIVE INCOME IDEAS FOR INCREASING YOUR CASH FLOW

By Hisham Sarwar

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

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

1- START A BLOG

Just like you are reading this article in magazine and blog. You can open your own blog by getting a domain name and hosting it. By writing regularly, you can monetize your blog through financial partner programs such as Google Adsense.

2- WRITE AND PUBLISH AN E-BOOK

By Utilizing the Amazon Kindle Direct Publishing platform and publishing ebooks, you can make a great income for every copy sold online. Many people who have a flair for writing pick a topic, write about it and publish an eBook to make regular money.

3- CREATE AN ONLINE COURSE

Are you good at something? Create a video course, sell it on Udemy. And if you are presentable on camera or have great presentation skills, your course can sell well on their website. On the website, there are hundreds of thousands of courses covering almost every single niche.

4- PRODUCE AN AUDIOBOOK

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

5- BECOME AN AFFILIATE MARKETER

You can sell someone else's product and make a fortune. Amazon's affiliate partner program enables you to sell unlimited products on your website by pasting a link to that particular product.

From $5 to $50k, there are many products and services you can offer for sale. On each sale, as an affiliate marketer, you get a certain percentage as commission.

6- DEVELOP A SMARTPHONE APP

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

7- SELL DIGITAL PRODUCTS ON ETSY

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

8- START A YOUTUBE CHANNEL

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


23 years of friendship resulted in multimillion ventures - Story of 4 successful entrepreneurs who created a services company, an e-commerce company & a digital product. Learn how their partnership worked.
CO-FOUNDERS: FARRUKH MALIK, AHMED NADEEM, UMER MAQBOOL & ZIA UL GHAFOOR
*Left to Right

It has been said that business partnerships are a bit challenging like marriages. Most of them don't work out initially, and some end badly! Likewise, there are a lot of business partnerships that fail, and some of them go broke during the early stages. Having reached this point, the business owners look for competent and efficient partners who can share the same vision to align the company's goals. The most successful businesses have a secret sauce that gives them a competitive edge and increases their chances of success. It gives a company its unique value proposition. In this regard, we can say that the lasting partnership is essential to the overall growth of any business venture. Partnership allows you to access a greater pool of knowledge, expertise, and resources, which can be used to make better products and scale up more faster. "If you want to go fast, go alone; if you want to go far go together".

The business partnership between the co-founders, however, raises several questions. In many cases, partners are friends when they first start the company, but when it comes to business, they usually don't remain friends. It's because startups are stressful. Paul Graham once said, "Startups change people and relationships just like a dog changes a sock. If it can be pulled apart, it will be." Over time, priorities and people can change.

We can therefore say that business and friendship should be kept separate. But the true success story of four friends proving this concept wrong as they became not just successful business partners but created multimillion ventures and produced hundreds of jobs in the economy.

4 SUCCESSFUL CO-FOUNDERS & WHY THEIR PARTNERSHIP WORKED?

THE SECRET INGREDIENTS OF A SUCCESSFUL BUSINESS PARTNERSHIP

By Usman Ahmed

> ***Setting up a successful business partnership can be challenging, with many legal and practical aspects to consider before jumping in. Its not about the business idea and how much capital you are bringing on the table. Power struggles and conflict between cofounders always boils down to two missing characteristics—trust and respect.***

Not all entrepreneurs need co-founders, but many successful companies — including Apple, eBay, and Twitter — were built by multiple partners with productive personal relationships. Not only in the US, but we also can see a lot of success stories in almost everywhere in the world due to successful partnerships. Although it can be dangerous to mix friendship and business, the four pulled it off and thanks to a shared obsession with technology and a passion for entrepreneurship.

Setting up a successful business partnership can be challenging, with many legal and practical aspects to consider before jumping in. Its not about the business idea and how much cash you are bringing on the table. Power struggles and conflict between cofounders always boils down to two missing characteristics—trust and respect.

You might've heard many stories that went from a startup to a multinational company, however the story today we have got is by far the most inspiring and a great example towards a successful co-founders relationship. If you are also in a co-founder relationship, this is story is a real treat for you. Learn what made their combined skill and attitude sets a recipe for success?

This story starts from three ordinary students who became class fellows in BS(CS) at University of Arid Agriculture, Rawalpindi, back in 1999, during their teenage. The trio decided to take a step beyond a 9 to 5 job towards a different beginning i.e. to start a technology company right after graduation. Which they did, after completing Bachelors and Masters in 2006. They started Discretelogix as a Tech Services company which is a well-known name in the IT sector. Umer used to own a separate company named Binex Solutions which was acquired (and merged later on) by Discretelogix in 2014. Their goal was to impact people's lives positively by creating employment opportunities and strengthening the local tech ecosystem.

Cofounder relationships can also be challenging to maintain. Wasserman, a researcher found that when high-potential startups failed, interpersonal tensions within the founding team were the culprit 65% of the time. During the interview, I observed that the secret formula for this successful relationship was mutual trust and respect. Although these two qualities go hand in hand (we usually do not trust someone we do not respect, and vice versa), the foundation of successful co-founders relationship.

Going into business with someone is as big a decision as getting married. Only you'll spend way more time with your co-founders than you will with your life partner. If you don't totally and implicitly trust each other, it won't work. When your intentions are pure, you respect and trust each other; magic happens! Philosophy is "One for all and all for one."

SUCCESSFUL VENTURES

DISCRETELOGIX

Discretelogix was established in 2006 as a leading strategic partner for startups and small & medium businesses, looking to leverage technology & innovation for their growth. With over 15 years in business, they have served 400+ customers across the globe having 80%+ of the clients in North America. Having a full-time workforce of 70+ engineers, UI/UX designers, business analysts, and digital marketing specialists, Discretelogix is a one-stop solution having clients across the globe..

Faruukh Malik, who is also the CEO of Discretelogix told that this kind growth is only possible through honesty, trust, respect and open communication between the co-founders. The thing that sets Discretelogix apart from thousands of similar IT companies is their ability to deliver quality projects to their clients while maintaining strong company culture. You can't expect to grow a small business without getting everyone to rally around consistent ideals.

MONT5

After getting well versed in e-commerce business by providing services to the fastest-growing companies in the USA, the co-founders decided to start an e-commerce venture of their own. They had all the knowledge & teams in place so it didn't take much time to take off after the planning. Different products were tried over a span of a few years including mobile accessories, gemstones, sports items, and eventually settled with leather products. Pakistan is known as one of the best leather producers in the world but unfortunately, there is no Pakistani well-known brand in this domain. MONT5 was created to fill this gap i.e. to have a world-class leather brand from Pakistan that aims to produce high-quality custom-made, handcrafted premium leather products at affordable prices. Cutting the middlemen out and giving the benefits to the consumer. Initially, they sourced products from different vendors, but later on, they decided to have their own stitching unit in Sialkot in order to control the quality and manufacturing time. MONT5 has served 17,000+ customers in more than 80 countries, having a majority of customers in Australia and USA.

> **One of the biggest causes of startup deaths is co-founders not getting along with each other, arguing, drifting apart and ultimately splitting up. According to Paul Graham, founder of Y Combinator, "Fights between founders are surprisingly common. About 20% of the startups we've funded have had a founder leave."**

ICONBUNNY

Products vs Services discussion is probably going to last forever in the industry with respect to product and service economics, respective returns on the scale, turning product businesses into service-like businesses and productizing services businesses. IconBunny was a unique product idea considering the needs of the industry. IconBunny designs each icon in more than a dozen styles so that designers and developers can focus on the core functions rather than spending a huge chunk of time designing icons for their apps and print media. IconBunny has designed 130,000+ icons in multiple styles which are being used by people globally. These icons are available on their website as well as in different marketplaces. Different marketplaces and bloggers have mentioned IconBunny in their blogs, saying, it as a platform that is changing the way people use the icons for their websites, apps, software, and other media. They started this venture in 2015 when they were facing some lows in their IT business (Discretelogix). They wanted to explore the products model, and IconBunny was born. Now, this venture is making money while its founders are sleeping. It all happened due to their teamwork, synergies, collaboration, and open-mindedness. I noticed that their relationship got stronger whenever they faced a setback. Not the other way around. Nadeem one of the co-founders added that "Most of the Partnerships fail when the business is doing really bad or really well. That's the time to stick together!

THE SECRETS OF SUCCESSFUL PARTNERSHIP

Founding a startup with your friends is not uncommon. Successful power teams like Google's Sergey Brin and Larry Page, Zomato's Deepinder Goyal and Pankaj Chaddah, and theSkimm's Danielle Weisberg and Carly Zakin — can really get that "smart and broke friends setting out to change the world". There's something poetic about the story of friends chasing a dream, spending hours in developing the perfect product, and actually making it big. If you're planning on starting a new venture alongside your brilliant friends, there are a few important things you should consider before going into business.

BE CONSISTENT

4 co-founders work well together, they invest in their relationship consistently. That means they hold frequent daily sessions for at least 15 minutes between founders, almost every day. Fifteen minutes a day can go a long way in strengthening the bond between partners and keeping them on the same page. A daily meeting addresses these issues immediately and keeps them from festering.

"In our businesses, each person takes the responsibilities where he is more adept."

In a strong co-founder relationship, when one person excels in a specific area, they should assume the lead, while enabling the other to pursue strategies where their expertise stands out.

BUSINESS MARRIAGE

I think this is the backbone of their partnership model as they have decided to launch any new business together. According to their basic agreement, no partner can start his own

> One of the most important factors in a business partnership is to find people who carry a different perspective than yours. This helps everyone to expand their horizons.

UMER MAQBOOL

COO DISCRETELOGIX

business without engaging the other partners. They are tied up forever in each business venture they will start in the future. This way they eliminated all the insecurities one founder can have while contributing personal efforts and capital. This formula now reflects in their personal choices as well, for example, they recently bought the same cars in the same color and same make /model. So if you want to have a strong partnership model, do consider this method and as a result your financial interested would be mutual. In a healthy business partnership, you may enjoy a friendship, but as your business becomes more successful, the management responsibility of sustaining this marriage increases proportionately.

COMBINING SKILLSETS

It was clear from the start that for company to succeed it was going to have to solve two fundamental challenges. One was brand and marketing while the other was operations and delivery. Having a co-founder has allowed each of them to tackle these individually, while improving their strengths. It's fair to say that without all the partners have had no chance of success, nor would company have been able to scale as well and as quickly as they have. If you are also starting up a business with your partners, you can divide work among all partners, depending on your individual skills, and talents. This helps the firm to grow quickly. Don't make 1&1 two, make it eleven.

AGREE TO DISAGREE

As cliché as this saying is, as long-time partners, they undoubtedly do not agree on everything. It is to be expected that their likes and dislikes are oftentimes polar opposites, but they continually share a common vision and outlook on the business, providing a well-rounded perspective on the projects at hand. The co-founder CEO, Farrukh Malik told that every person in the team has an opinion which should be taken into consideration then plan it out. Most of the decisions are made by a simple rule, either convince or get convinced. Rarely voting comes as a solution to break the deadlocks. This way the matter settles more logically.

Holding contrasting points of view allows a thorough analysis of initiatives set forth by the business, and strengthens the outcome received by your consumers and clients. Rather than simply "yes-ing" each other's ideas, aim to challenge one another in a constructive manner with alternative approaches that will lead to innovation and dynamism.

Usually partnership breakup happens in up time or in down time. If you can bear up with these two times then it can add decades to your partnership.

AHMED NADEEM

CO-FOUNDER
DISCRETELOGIX

OPEN COMMUNICATION

Any relationship must have good communication to function, whether it is between business partners, spouses, or friends. To remain partners over the long haul, there should be forthright communication all the time.

BE HONEST NO MATTER WHAT

Above all, you must commit to honesty and transparency in your business relationships. This principle alone will do more to engender trust than any other action on your part. People generally know when someone is attempting to manipulate the truth. Once someone gets a bad feeling about you and if its your partner, then it's almost impossible to turn things around.

As business partners for more than two decades, there is little left to be said that hasn't already been expressed. When disagreements do arise, it is never a question of who is right and who is wrong. Rather, the compromise derives from whether this is collectively the right decision for their company.

FAMILY BONDING

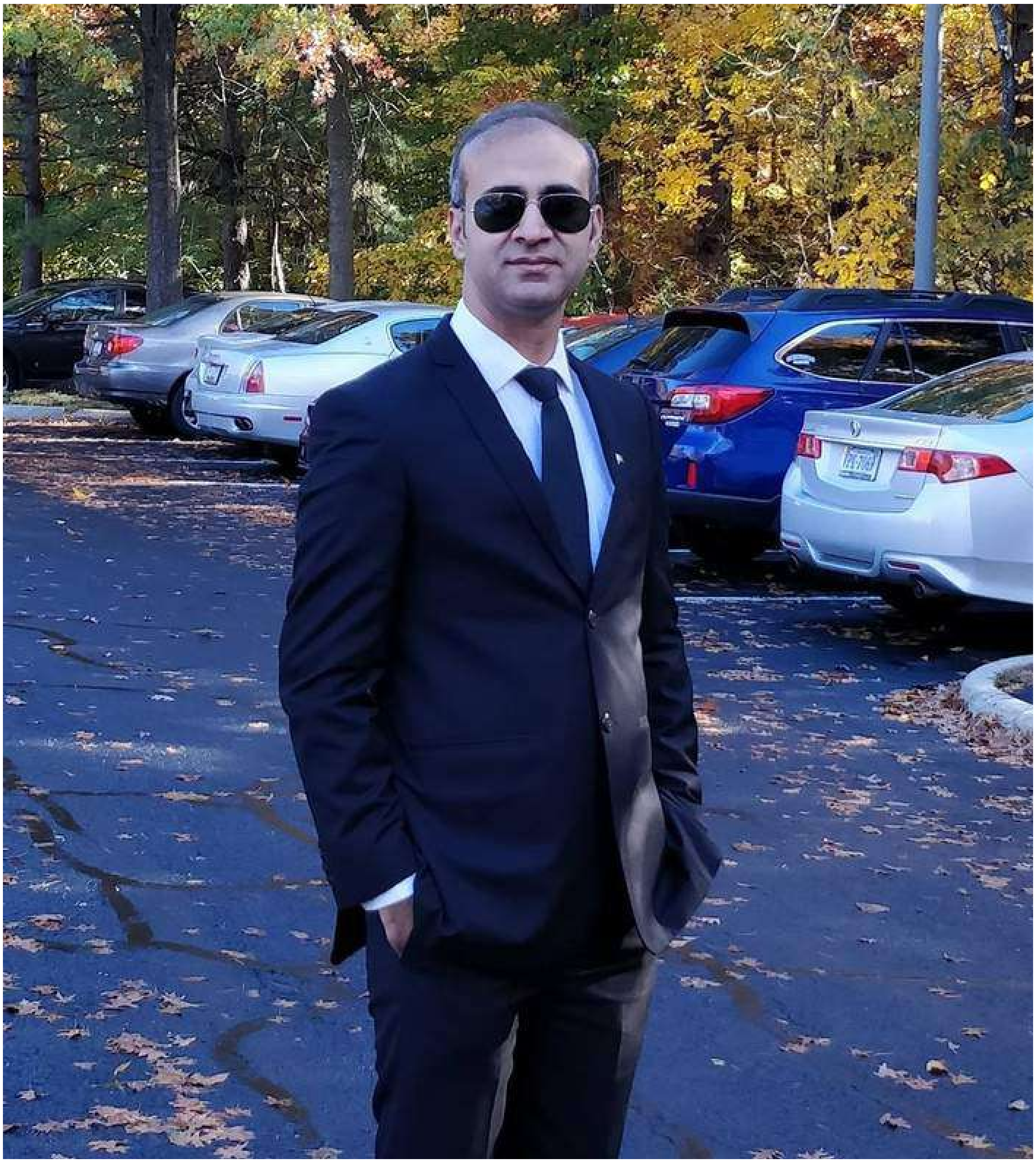
All the partners strongly admitted that family bonding has a positive impact and they believe it by heart as their families go on family trips a few times a year. In this exercise, not only the families come closer to each other but their spouses also understand their work pressures as well. Family bonding nurtures the environment of trust, respect and harmony. Not only it does sharing quality time always strengthen and build family bonds, but it also provides a sense of belonging and security for everyone among partners and their families.

Research has shown that when families enjoy activities together, children not only learn important social skills but also have higher self-esteem. It could include doing activities together, going on a picnic, having meals together, and helping each other. Their children and wives are very well connected and problem of one becomes the problem of all.

Always be honest. Partnerships run on trust not profits, it is the backbone of every successful partnership.

ZIA UL GHAFOOR

CO-FOUNDER
DISCRETELOGIX



> Always do what you really want to do. Don't just follow the trends. Trend followers have lesser chances of success. Identify a problem, make a business plan around it, and do it with passion and determination.

FARRUKH MALIK

CO-FOUNDER & CEO
DISCRETELOGIX

ADVICE FOR YOUNG FOUNDERS

Farrukh Malik:
Always do what you really want to do. Don't just follow the trends. Trend followers have lesser chances of success. Identify a problem, make a business plan around it, and do it with passion and determination.

In case of partnerships, a healthy relationship is not possible without sincerity and transparency. There is no communication gap between the partners. What's in your heart should be at your face. And don't forget to hold one-to-one session whether its of six hours or 5 minutes.

Zia Ul Ghafoor:
For successful partnerships, founders should be open minded as far as conflict resolution is concerned. That's way we resolve issues.

Always bring problems on the table, even wars end on a discussion table.

Ahmed Nadeem:
Usually partnership breakup happens in up time or in down time because in down time co-founders typically start blame games and in up time some partners think the success is due to them and others are not doing much. If you can bear up these two times then it adds decades to your partnership.

Umer Maqbool:
While it is great to plan about life long partnerships, you should still think about the exist strategies.

Always write a business plan, incorporate financial modelling and discuss all legal matters. You should make partnerships through a phased out plan. Assign deadlines, if something is not working come up with a new plan.

One of the most important factors in a business partnership is to find people who carry a different perspective than yours. This helps everyone to expand their horizons.

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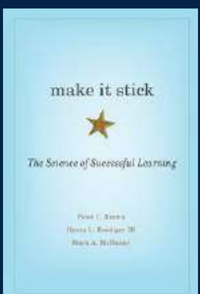
FEATURED

CORE TEAM DISCRETELOGIX (PVT.) LTD., MONT5 AND ICONBUNNY IN THEIR HEAD OFFFICE ISLAMABAD

2 MINUTES SUMMARIES BY SAMI KHAN

MAKE IT STICK



By Peter C. Brown, Henry L. Roediger III & Mark A. McDaniel

It is a common belief that repeating time and again is the best learning strategy. Peter Brown, Henry Roediger & Mark McDaniel in their book Make it Stick, argue against this strategy. According to them, repetition results in familiarity which makes learning easy and easy learning only stays temporarily. It also does not let the information sink in completely, consequently, it becomes a hurdle in the way of learning. Rereading might seem the best way to spend our time but it does not ensure complete understanding and maximum learning. Following are the three learning techniques that lead to mastery by enhancing information retention and increasing skill acquisition:

1# Self-Quizzing

It is a very useful technique for retaining information. When reading a book or listening to an audiobook, it is ideal to stop after every 15 or 30 minutes to ask ourselves the following questions:

- What were the main ideas discussed?
- Which of these ideas were introduced to me for the first time?

HOW TO START A BUSINESS AT HOME

By Talha Khan

Those of you who have played sports or trained know how important it is to know the fundamentals. You might have even had a coach or teacher who highlighted the "fun" in "fundamentals" to inspire you to enjoy the preparation and practice needed.

For businesses, it's no different. But there is so much information these days that it's sometimes hard to focus on the few basic principles you need. They are searching for a new angle or a magic bullet that will solve all their problems. But there is no magic bullet. For your business to thrive and grow, you need to follow some tested and tried techniques.

It's not easy to launch a new business from your home, but the following steps will help you get started.

COME UP WITH A BUSINESS IDEA THAT SUSTAINS

Starting a small business begins with developing a winning business idea. Ideally, you'll choose a venture that interests you and meets a market need. If you want to create a business, you can start by identifying a problem that frustrates you. Is there a problem that you keep encountering that no one seems to be able to solve?

Don't reinvent the wheel. Instead, look at the companies that are already in place and decide how you can match what they do with what they can do better. Is there any gap in the market that you can fill with your product?

DECIDE WHAT YOU'RE GOING TO SELL

The first step in starting a business is to decide what products or services you will sell. Your success depends on your ability to sell products or services to your customers. Make a list of products and services you might be able to offer.

Firstly, consider the following questions:

- Is this product or service in demand?
- How will this benefit my customers?
- What would I be willing to pay for it?
- What could I reasonably charge?
- Is there any segment in the market for me to make money?

WRITE A BUSINESS PLAN

In the next step, you'll create a business plan. A business plan will give you clarity as you start your small business, and it will be of great assistance to you if you ever decide to apply for small business financing. Business plans generally fall into one of two categories: traditional businesses or lean startups. A traditional business plan is often several dozen pages long and is required by most lenders and investors.

Comparatively, a lean startup business plan focuses on a high-level overview. You'll summarize the most important aspects of your business and it will be only one page long. It will be much faster to create this type of plan.

DECIDE ON YOUR COMPANY'S LEGAL STRUCTURE

It is essential that you choose the right legal structure for your business if you want to get started quickly and without much hassle. A sole proprietorship may be the best option for you if you want to start quickly and easily.

As a sole proprietor, there are no partners or executive boards to answer to, so you're completely in control. Keep in mind, however, that there is no legal separation between you and the business, and you'll be responsible for all debts & lawsuits. On the other hand, Limited liability companies (LLCs) offer greater flexibility, create a separation between you and your business, but they also require more drafting and state registration.

APPLY FOR EIN

If you want to register your business as an LLC or hire employees, you'll need an Employer Identification Number (EIN). Also, you will have to get registered with SECP/FBR as an PVT LTD. or SMC locally.

The IRS website allows you to apply for a free NTN and receive your NTN within minutes. You will need your National Identity no. to identify your business without an EIN, so apply for an NTN to keep your financial operations smooth.

SETUP A BUSINESS BANK ACCOUNT

Once you've set up your business entity, you should open a business bank account, which separates your personal finances from your business finances. It's a good idea to partner with a local bank to establish a personal relationship. People find that smaller banks are more responsive and helpful if they experience a problem.

SETUP A HOME OFFICE

It's a good idea to set up a home office if you plan to work from home. This can either be an empty room or a corner in the bedroom, as long as it's private and without distractions.

HIRE AN ACCOUNTANT

Small businesses face a lot of challenges, including dealing with taxes. Also, you need advice on how to structure your business, how to set up payroll, and how to track expenses. That's why it's wise to hire an accountant.

Accountants can assist you with all of this and ensure that you are up to date with the latest tax laws. And in the unlikely event of an audit, an accountant can guide you through the process.

CHECK ON ANY LEGAL REQUIREMENTS

Whenever you start a new business, it's a good idea to check local and provincial requirements. Some may require a business license

- How can I put these ideas to use in my life?

Observations tell we forget 70% of the information shortly after we read or hear it. If we want to memorize the new ideas, we should self-quiz ourselves after short intervals so that the information sticks with us for a long time. Self-quizzing slows our rate of forgetting.

2# Interleaving

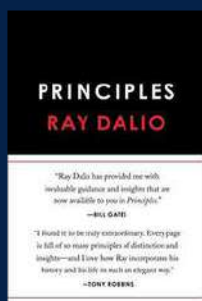
When we think about mastering a skill, we think it is ideal to invest all our energies and concentration on one task at a time. Switching between tasks simultaneously enhances learning. For instance, if we want to learn Adobe Photoshop and Adobe Illustrator. Then we can practice them on alternate days. We should keep in mind that the tasks should be similar because switching between entirely different tasks can be problematic.

3# Spacing

As we discussed earlier, repetition results in short-term memory but spaced repetition can result in long-term memory. When we give a gap between repetitions, our brain has to use long-term memory to recover the information. If we want to maximize our learning, we should always give our brain a break. For instance, if we are supposed to learn something within two hours a week, then we can schedule these two hours in a way that one hour falls at the beginning of the week. Whereas, we can give the other hour at the end of the week. Spaced repetition increases our information retention.

Like most people, I have struggled with remembering things for a long time. While I use different methods like note-keeping to retain information, the above three techniques have improved my long-term memory. I hope these techniques will help you in making your learning process more effective.

'Principles' by Ray Dalio



By Ray Dalio

How to adopt a Principled approach?

I recently read 'Principles' by Ray Dalio and became familiar with his perspective about failures and mistakes. According to him, pain and learning from it is directly related to progress. We learn most from our mistakes but we need to remain patient and willing to reflect and learn. A principled approach to life is needed for constant progress and success. Adopting a principled approach to life is a process that can be divided into three parts as given below:

We should be radically open-minded
We are usually reluctant to ask for feedback due to the criticism that we might receive. Criticism is painful but it is essential if we want to improve. We have blind spots and we make mistakes in our judgements and decision. We need to accept it and listen to what others have to say about us. Becoming open-minded and embracing criticism can only be momentarily painful but learning the right lessons from it can result in long-term positive outcomes.

We should find the root cause
When we relate the situations to some events, they are only the approximate causes. For instance, I could not catch the train because I did not check the schedule. Whereas, the root causes are the real causes and they are usually defined by adjectives because they usually lead to some personal weakness. For instance, I could not catch the train because I am forgetful. Identifying the root cause is crucial to overcoming the problem. We should identify our weakness and look for ways to compensate for them. For instance, forgetfulness can be overcome by scheduling events on the calendar with reminders. One should build principles that eliminate the weakness (the root cause) and allows us to grow in that area.

We should write down our principles
We should be able to explain and articulate our principles with ease. The best way to be clear about our principles is to write them down. It puts things in perspectives and gives us time to re-think and refine. While we learn new things, we feel the need to reflect and reorganize our principles. Writing them down gives us the space to go back and refine them. You can also share your principled approach to life by a book like Ray Dalio or you can share them by Google docs like me.

or permit, and not complying could lead to a fine.

If you are planning to start a business, you may need to research local zoning laws. After selecting a business structure and registering your business, check with your province's regulatory agency to see if there are other laws that might affect your operation.

MAKE A MARKETING PLAN
Business owners often approach marketing without a plan, which leads to wasting a lot of money without seeing any real results. Or worse - something works, but they cannot replicate it. You should start with a marketing plan that outlines how you plan to get the word out about your new business. A marketing plan will typically include:

- An overview of your marketing goals.
- An outline of your target market and customer.
- A timeline of tasks to be completed. Important metrics to monitor along the way.
- Afterward, you can outline the goals of your website, social media channels, and company branding.

LEARN
MORE
EARN
MORE

BEST SHOWS/MOVIES TO WATCH

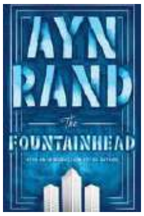
How to Get Ahead in Advertising

By Bruce Robinson

Even if you're not looking for advertising advice, How to Get Ahead in Advertising will teach you a thing or two about creative problem-solving. The film was a flop when first released, but redeemed itself many years later and is touted as a brilliantly entertaining satire of the advertising industry. It will definitely make you think differently about business in the commercial world. Dennis Bagley can sell shampoo to a bald man, but mounting pressures at work begin to push him over the edge. Teetering hilariously between a nervous breakdown and a bizarre metamorphosis, can Dennis save himself before it's too late?

24 BOOKS TO READ IN 2022

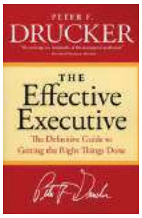
The Fountainhead



By Ayn Rand

The Fountainhead is a 1943 novel by Russian-American author Ayn Rand, her first major literary success. Even the self-made billionaire Mark Cuban says that this book is worth reading for aspiring and emerging entrepreneurs.

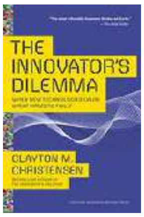
The Effective Executive



By Peter Drucker

"The Effective Executive" explores the habits that enable an executive to perform well and be valuable in his or her organization, such as time management, decision-making and a lot to learn about the daily business operations an entrepreneur has to do.

The Innovator's Dilemma



By Clayton Christensen

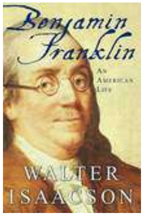
Another worth reading choice is "The Innovator's Dilemma," which is one of the all-time most influential business books. Don't forget to give it a read! It's one of the top picks for innovative entrepreneurs.

Business Adventures

By John Brooks

The book is all about the strengths and weaknesses of leaders in challenging circumstances. It has all particulars related to business and entrepreneurship.

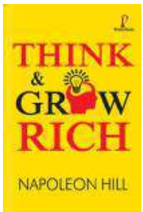
Benjamin Franklin



By Walter Isaacson

In this colorful and intimate narrative, Isaacson provides the full sweep of Franklin's amazing life, showing how he helped to forge the American national identity.

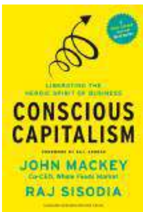
Think and Grow Rich



By Napoleon Hill

Think and Grow Rich has been called the "Granddaddy of All Motivational Literature. It has changed the lives of millions who who strictly followed his 13 principles of success.

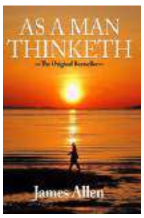
Conscious Capitalism



By John Mackey & Raj Sisodia

Read this book and you'll better understand how four specific tenets—higher purpose, stakeholder integration, conscious leadership, & conscious culture & management—can help build strong businesses.

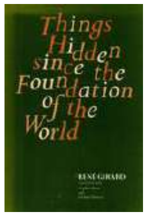
As a Man Thinketh



By James Allen

Another top priority, 'As a Man Thinketh'. It's the best gift that you can give to avid readers. The book is easy to read and understand. Robbins puts it, "It's the idea of understanding that your thoughts shape everything you feel and experience in life." Don't forget to add it to your reading list because thoughts are things. Whatever you think, it impacts your life.

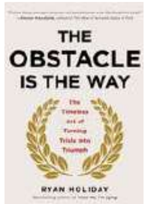
Things Hidden Since the Foundation of the World



By René Girard

An astonishing work of cultural criticism, this book is widely recognized as a brilliant and devastating challenge to conventional views of literature, anthropology, religion, and psychoanalysis.

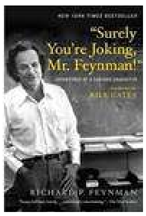
The Obstacle Is the Way



By Ryan Holiday

"The Obstacle Is The Way" was published in the year 2014. In it, Marcus Aurelius and Steve Jobs are examined as the successful leaders who used the principles of ancient Greek Stoicism.

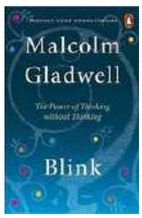
Surely You're Joking, Mr. Feynman!



By Richard P. Feynman

This is the autobiography of Richard Feynman, who dedicated his career to blending technology and the creativity. He won the 1965 Nobel Prize in Physics for his work in quantum electrodynamics. In this book you can feel the wisdom, humour and curiosity of Richard Feynman.

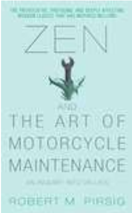
Blink



By Malcolm Gladwell

This book is a compilation of "some great advice on how decisions are made." It's about decision-making and intuition. A good read to many inspiring leaders.

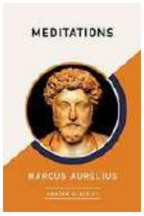
Zen and the Art of Motorcycle Maintenance



By Robert Pirsig

The book focuses on investing in early-stage tech companies, recommends this classic book which is about a father-son trip to the USA. Every entrepreneur should read this who can create anything, slowly, and savor it.

Meditations



By Marcus Aurelius

Many billionaires and avid readers are inspired by this collection of philosophical essays. This book is a compilation of personal writing pieces from the last decade of the ancient Roman Emperor Marcus Aurelius' life'. It's about focusing and accepting things out of control and maintaining your emotions.

Zero to One

By Peter Thiel

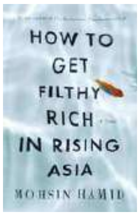
The "Zero to One" is a top book recommendation for tech entrepreneurs. It focuses on how you can harness tech to establish a business of the future. If you are running a tech startup, then this would be worth reading.

Reality Check

By Guy Kawasaki

There's a little bit of learning on every page, so it's like reading a blog post," Trunk says. Throughout the book, It will remind you to be better at what I am already doing."

How to Get Filthy Rich in Rising Asia



By Mohsin Hamid

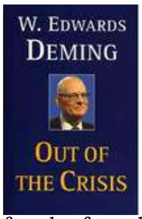
The "How To Get Filthy Rich In Rising Asia" is another top choice on our list. The story focuses on growing up in a Southeast Asian slum, escaping to start a business that brings you to an unnamed city in "rising Asia," and becoming a wealthy entrepreneur.

Switch

by Chip Heath & Dan Heath

Sean Ellis, founder and CEO of GrowthHackers.com, and other biggies recommend this book to every entrepreneur. The book explores psychology as it tells about why it's so hard to make lasting change and how to do it.

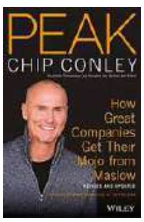
Out of the Crisis



By W. Edwards Deming

The book "Out of the Crisis" is worth sharing. The book and its contents are critical for the founders. It focuses on processes, respecting employees, and insisting on the collection and analysis of data.

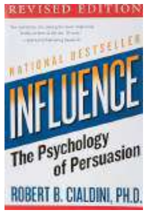
Peak



By Chip Conley

The book relates with "Maslow's hierarchy of needs adapted to the business world." It gives you advice on achieving sustainable outperformance in business and life.

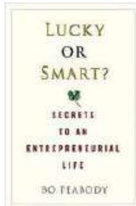
Influence



By Robert B. Cialdini

Many inspirational, billionaires recommended this book to any entrepreneur. The book will teach you how to sell anything and how to deal with customers and making them stick.

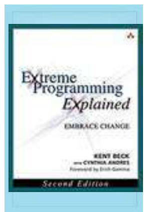
Lucky or Smart?



By Bo Peabody

Another great choice is "Lucky or Smart", an insight into some of the unique trials entrepreneurs face. The book will help you how you can put yourself in the right place at the right time for lasting success.

Extreme Programming Explained



By Kent Beck

This book is a powerful set of concepts for simplifying the process of software design, development, and testing. Kent organizes and presents five years' worth of experiences of growth, and change.

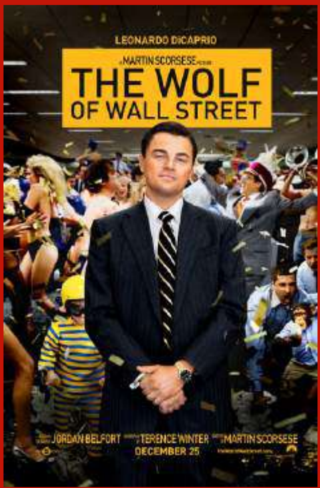
The Four Steps to the Epiphany

By Steve Blank

The book is the closest thing to a manual for building a startup. Entrepreneur Andreessen Horowitz co-founder Marc Andreessen also appreciated the book, calling it a "roadmap for finding product/market fit." Everything you need to know about starting, managing and growing a small business.

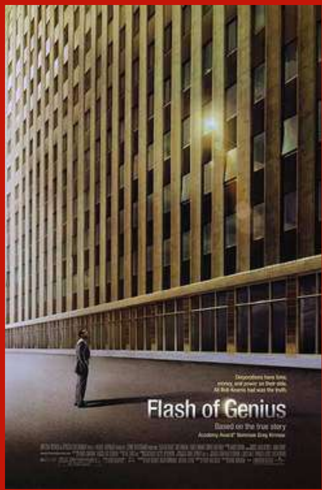
8 MOVIES THAT EVERY ENTREPRENEUR SHOULD WATCH

STAFF PICK



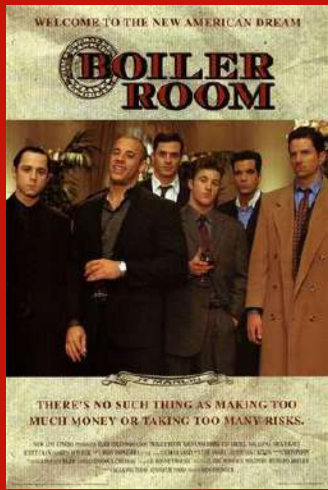
THE WOLF OF WALL STREET (2013)

This controversial movie is the best movie on our list. The story will teach you valuable lessons about fame, success, fortune, greed, law, and respect. We are sure entrepreneurs will learn something in-depth after watching this movie and apply techniques positively.



FLASH OF GENIUS (2008)

The movie is about protecting your ideas from being stolen. The story is about a college professor who invents the windshield wiper... Hold on! Here it is mandatory to keep the complete story unrevealed. Well, entrepreneurs will fall in love with the movie.

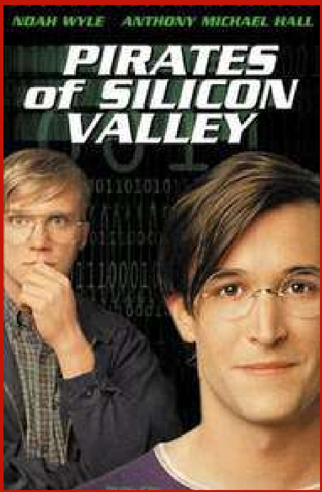


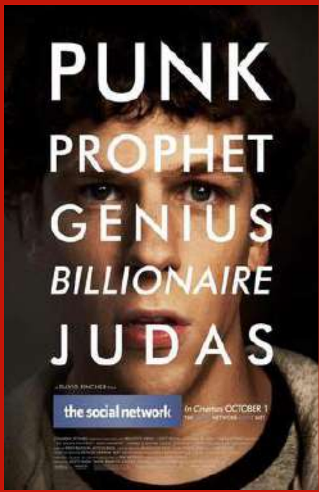
BOILER ROOM (2000)

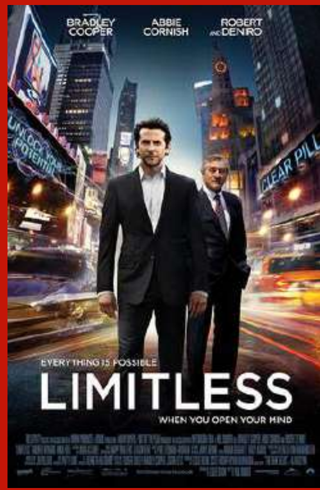
The story is about a teenager who dropout college. The guy was faced with a dire moral issue. The actor rises to become one of the top brokers at brokerage firm J.T.Marlin. In between, the 19-year-old faced the dilemma when he dealt with money and greed, morals, and legality.

THE PURSUIT OF HAPPYNESS (2006)

The story is about a struggling salesman, Chris Gardner (Will Smith). In the film, the guy loses everything including his wife, money, and house. But the best thing is, he didn't give up and worked harder and smarter than the competitors to make life better for himself and his son.







PIRATES OF SILICON VALLEY (1999)

Usually, a classic film that shows the early days of Steve Jobs and Bill Gates as they built their technology empires in the 1980s. The film story highlights their challenges and triumphs, and the different strategies the tech founding fathers operated & executed. In the film, you will see how a 20-year-old built a huge corporation like IBM and learn the value of believing in your dream and following to pursue it no matter what. Remember, copying someone's idea doesn't matter, but the execution matters the most.

THE SOCIAL NETWORK (2010)

Another great movie that you should watch if you are an entrepreneur. The film shows the meteoric rise of the world's youngest billionaire and his Harvard dorm-room startup – Facebook. Mark Zuckerberg turned a simple idea into one of the most profitable businesses. You'll see how he faced the challenges. Apart from learning from his life story and experience, you'll also enjoy the whole movie. Don't forget to watch it! This movie also teaches you on how to collaborate and do the great things work together and that can change the world.

OFFICE SPACE (1999)

The hilarious film is about those people who hate 9-5 jobs and compels to move into entrepreneurship. The film story revolves around Peter Gibbons (Ron Livingston), who hates sitting inside a cabin and works from 9 to 5. If you want to make yourself laugh, you should watch this movie. It will motivate you to get out of the desk job and ignite you to pursue a career that you love the most. Based on Judge's Milton cartoon series, Office Space was filmed in Dallas and Austin, Texas. Several aspects of the film have become Internet memes.

LIMITLESS (2011)

The thrilling film is about a struggling writer, Eddie Morra (Bradley Cooper). It will teach you something about running behind the shortcuts. Moreover, it will teach you about quick fixes and the easy path to success. In the film, the guy is sure about his dark future with no employment and Lovelady's rejection. Well, this is a perfect choice for entrepreneurs! With the help of a mysterious pill that enables the user to access 100% of his brain's abilities, a struggling writer becomes a financial wizard, but it also puts him in a new world.

TECHNOLOGY

SPACE AGE: THE CHALLENGES & THE WAY FORWARD

By Usman Ali Awan

Imagine a world where you could not gain the pleasure of your favorite spo-rts or your favorite series on Netflix, or any sort of entertainment that you look forward to after a long day at work. Imagine a world where the internet could not work anymore, where the ATMs stopp-ed operating, and where there were no weather forecasts. Does this dystopian world sound scary? Now, what if I told you that the chances of all this becoming a reality are at all high.

THE EXPONENTIAL INCREASE IN THE NUMBER OF SATELLITE LAUNCHES

The world's first satellite known as Sputnik was dispatched into space in 1957. Year after year, more and more satellit-es were dispatched into space as an increasing number of space actors appeared as well as more industries started depending on space for different purposes.

According to a recent report: “In 2020 1283 satellites were launched, which stands as the highest number of satellite launches in a year as compared to all the previous. However, in 2021, almost 850 satellites have been launched as marked by the end of April, which is 66.25% of 2020.”

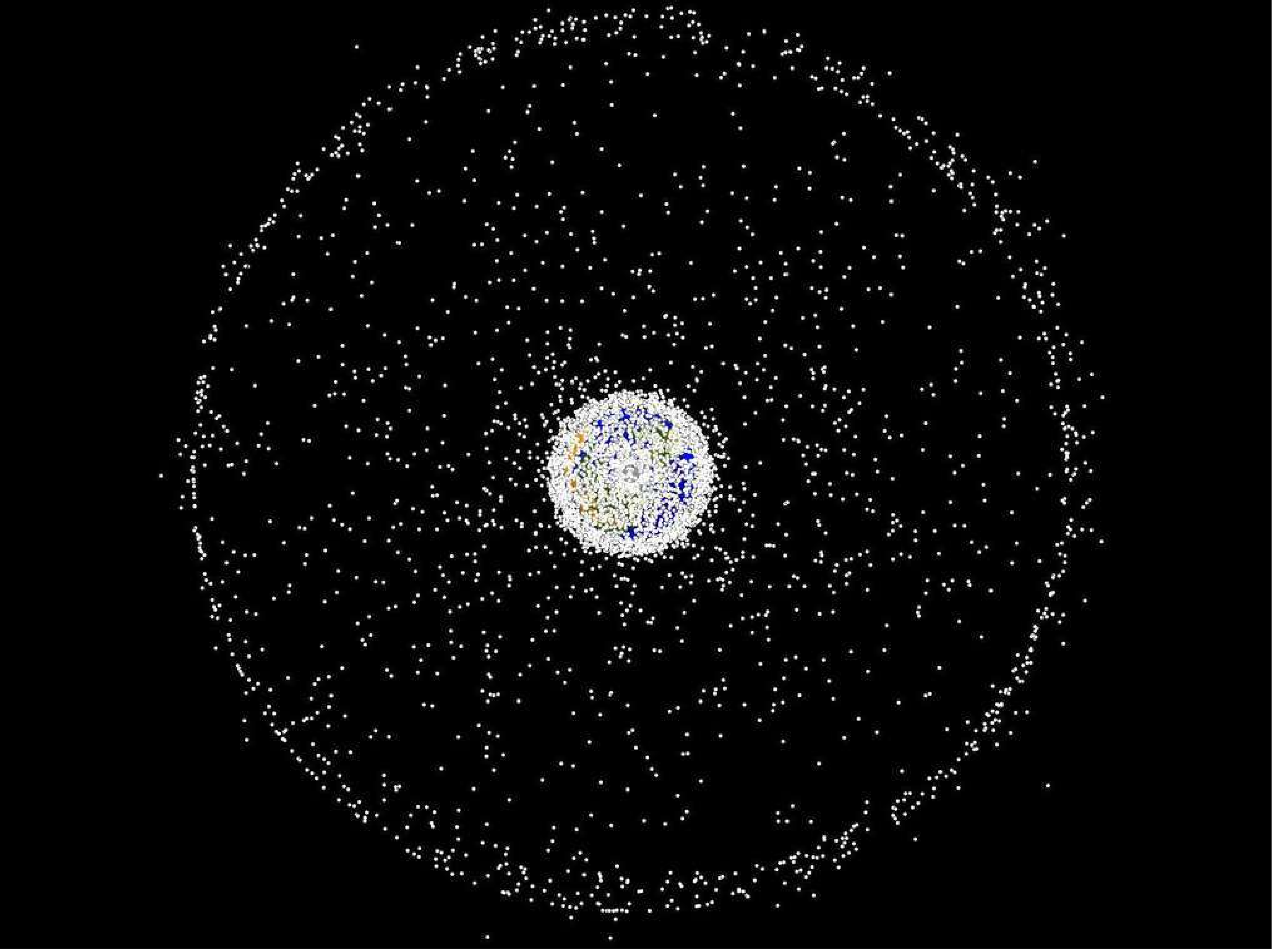
CHALLENGE #1: THE DEBRIS PROBLEM

According to the Index of Objects Launched into Outer Space, maintained by the United Nations Office for Outer Space Affairs: “Since inception 11,139 satellites have been launched, out of which only 7,389 are in the Space, while the rest have either been burnt up in the atmosphere or have returned to Earth in the form of debris”.

In more than 60 years, while everyone is in awe of the astounding achievements humanity has made off the earth, we should be equally shocked of what is about to come if we do not tackle the space debris or space junk that has been produced as a result of an increasing number of space exploration activities.

There are a large number of bits and pieces of junk fly-ing in space, which mostly involves portions of rockets and satellites that are either dead or lost and objects that are consequences of explosions in space.

The massive amount of debris is not the only challenge. The majority of the space debris is flying at an exception-ally fast speed, crossing each other paths at varying altitu-des, and there are high possibilities of accidents to occur



as there are no space traffic rules which will further result in more space debris among other serious hazards.

CHALLENGE #2: THE TRACKABLE AND UNTRACKABLE SPACE DEBRIS

There are myriads of bits and pieces of junk orbiting in space. Nearly half a million range from the size of a bullet or a marble all the way to the size of an actual bus!

Out of these half a million objects, only less than one percent (around 26000) of these bits and pieces of debris are trackable with the condition of tracking a piece of debris to be greater than the size of a softball. This means that more than 99% of the bits and pieces of debris in space are the size of a bullet (in millimeters) and hence, are untrackable.

Think of hundreds of thousands of bullets moving at very high speeds in space. Now think of the dangers involved with these small objects moving around without the laws of friction in place! You might be wondering how harmful a millimeter-sized bit or piece can be, right? To that Dr. Moriba Jah says "well, how harmful can a bullet be"?

ACTA NON-VERBA

The United Nations Committee on the Peaceful Uses of Outer Space (UN COPUOS) created a Working Group in 2010 to create and set forward a set of voluntary guidelines for all actors of space to secure the long-term sustainability of Outer Space. In 2018, the Working Group settled on 21 guidelines along with a mutual agreement of member States to further discuss space sustainability.

These 21 guidelines address collective solutions for space sustainability, security, and safety that all space actors need to follow. To date, the number of member states in this committee has increased to nearly 100 which is a healthy sign.

Different marketing mechanisms such as Space Sustainability Rating (SSR) are also working to set forward a rating system to incentivize space actors.

While the focus on cleaning existing bits and pieces of debris is of great significance, I think the focus on monitoring and quantifying the current and future space operations will be of greater significance. Instead of cleaning the oceans, let's focus on not littering the oceans anymore.

THE WAY FORWARD

If we are to explore space and take full might of the opportunity it presents, we have to make sure that the debris challenges that await us are being addressed properly with mutual consent, and only then will we be able to set foot on new skies without damaging our feet.

Dr. Iqbal-Poet, Philosopher, and Polymath-shows us the way forward by presenting his anti-gravitational thesis in an immortal manner. He says:

Other worlds exist beyond the stars—
More tests of love are still to come.
Do not be content with the world of color and smell,
Other gardens there are, other nests, too.
You are an eagle, flight is your vocation:
You have other skies stretching out before you.

Similarly, Konstantin Tsiolkovsky quoted "Earth is the cradle of humanity, but one cannot remain in the cradle forever."

EMBRACING STEWARDSHIP AND CUSTODIANSHIP

Prophet Muhammad (PBUH) said: "The world is beautiful and verdant, and verily God, be He exalted, has made you His stewards in it, and He sees how you acquit yourselves."

The lands, sea, air, and space are interconnected. We all are users of space, whether directly or indirectly. From weather data, climate change information, to banking routes, agriculture support, position navigation, and timing services and the internet, our dependency on space increases every single day as we progress towards space-based platforms. With increased dependency on advanced technology comes increased responsibility of safeguarding the space. As custodians and stewards, we are responsible for the security, safety, and sustainability of our environment. Let's not treat space like we have treated the oceans. We need to increase awareness of the space traffic footprint and the serious threats that space debris possesses. We need to be more conscious about how we operate in orbit and collective action is of utmost necessity to end the tragedy of the commons.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SOLAR NEST
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Solar Shop
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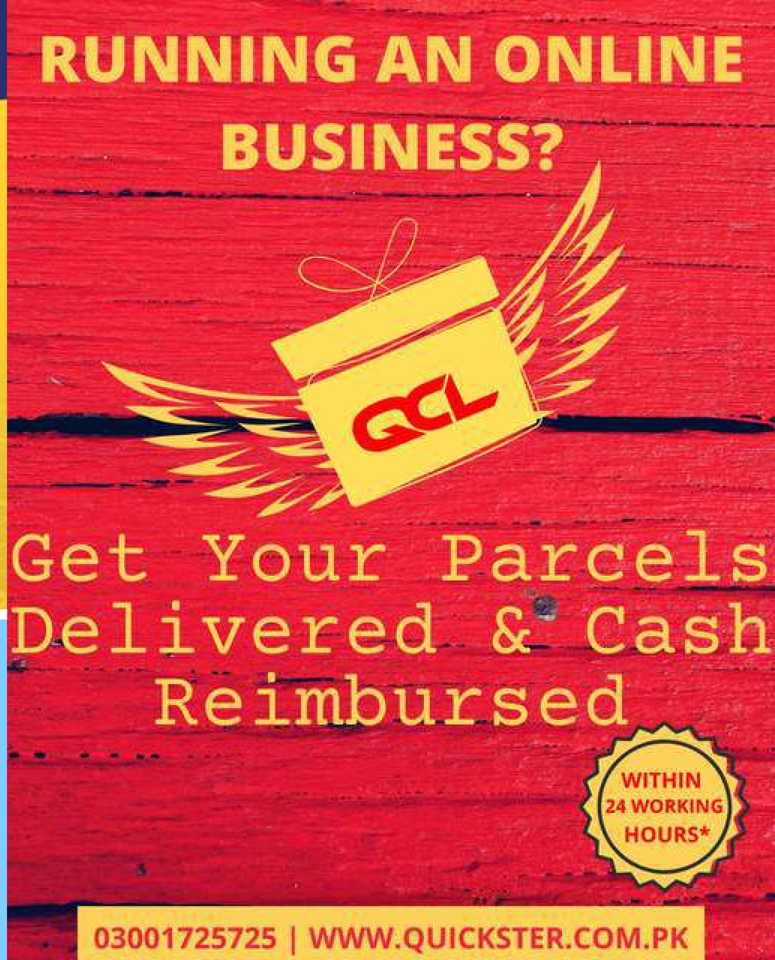
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Invest in the Market
Find Products to Sell
Teach Others with Digital Courses

10 BEST BUDGET/EXPENSE TRACKER APPS FOR ANDROID

Courtesy: Zippy Writers

This is true that we are dwelling in a competitive era where we have a lot of things to do and simultaneously our mind is occupied with multiple thoughts as well. In this way, it is certainly not an easy task to estimate and manage exact expenses and overall budget. So, bookkeeping of your finances, expenses/budget management has always been a mandatory part of life. It's an appropriate way to organize your finances, but it is really hard when you do it manually with the help of pen and paper. It is quite frustrating. Isn't it? Don't worry, because technology is in your hands. There are several apps that you can use to manage your expenses in a faster way. Sounds pretty amazing? These apps help to identify spending issues, waste of money, track your expenses, avoid fines, and organize the budget as well. Hence, it tells you where your money is going.

There are two types of budget apps. The first is the budget tracker app which helps you to know about the budgets along with taxes, and it tells you how much money you spend on a lot of stuff. And the other one is the expense tracker app which helps you to know about all of your expenses such as utilities, bills, and others. Both are crucial but hard to manage manually. But technology made it easy and blessed with plenty of applications that we can use for free.

GOOD BUDGET

As you can see the name suggests its use. The app is much simpler for budgeting which provides you cross-platform support so that you can use it on various platforms such as Android, Web, and iOS as well. It also concerns privacy to keep your data confidential through its sync function. More than that, it has also an expense tracker so that you can track your income, bills, and much more. Besides, it gives you an option to export your data as a CSV file, QFX (for Quicken), and OFX (Microsoft Money) in case you need that. Some of the main features are free.

MONEYFY

It is one of the best and simpler apps that you can use to manage and organize your expenses quickly. It has a lot of features including currency support, a built-in calculator along with password protection, dropbox integration, widgets, and many more. Its user interface is quite complex that you need to learn first. Once you understand, then it will be easy to use. The app is available in free version.

MY BUDGET BOOK

My Budget Book comes with features along with categories. It helps you to know about the money you spend on your stuff such as; clothes, entertainment and many more. More than that, it offers you 100% offline support, no advertising, no in-app purchases, along other customization tools. Overall, it is convenient to use but the only drawback is that it is not available in the free version.

MY FINANCES

The app works efficiently with the help of various features. It helps you to manage your budget simply and quickly. The features include multiple accounts, planning for future expenses, and you can check complete history of your actions. Its material design interface is good and easy to use. The app offers a bunch of customization options. The app is available in both free and paid versions. So, you can try it for free as well. Once you know the basic functionalities of the app, you can jump to its paid version and explore the other benefits.

WALLET

Wallet is a multitasker which helps you to track your overall finance and also allows you to make a budget planner as well. The app provides you a sync feature to secure your data and transactions and records etc. It also comes with a feature of account sharing with a person you want such as an accountant. The other features include multiple currencies, cloud syncing, warranty tracking, templates, shopping lists, and also support export files of any format. It is entirely free so you can try it.

YOUR BANKING APP

Through this app, you can check your balance, summary of your recent transactions. Pay bills online, transfer money, and more. This app works well along with its features. However, some of the apps have more advanced functions, but it is one of the best apps for basic budgeting. The app has a good user interface. You can use this app for free.

EXPENSIFY

Expensify comes with outstanding features which help you to manage your day-to-day expenses more simply. The app offers you limited services in its free version, while you can avail its other advanced services in the paid version. In the free version, you can scan up to 10 receipts a month and you can scan unlimitedly in the paid version. More than that, you can import your financial information from bank accounts, credit cards, track expenses by distances covered using GPS. The most striking feature is that all of your data is encrypted. So, don't think too much, and just download the app to use its free version.

MONEYWISE

You can easily register your expenses through this app. The app can get an overview of spending money with the help of graphs and filters. More than that, it offers you a feature of importing and exporting your data from mobile to PC and importing your file into Spreadsheet or Excel as well. This is one of the best options with all the necessary functions that you can use conveniently. Your money management needs are unique, so you can apply your own formulas to the Excel file and then customize the options according to your financial needs. So, just download the app, and give it a try. The pro version removes the ads as well as enables more useful tagging features.

SPENDING TRACKER

This one is like a virtual wallet which works as other similar apps do. It is a budget tracker which helps you to save your money quickly and easily. You can use this app on Android and iOS as well because it has a feature of cross-platform. The app gives you a better experience with overall control of your expenses, income, and spending every day which helps you to save your money as well. The app comes with a friendly user interface so you won't feel bored while doing tasks. The app is entirely free. So, just download the app.

SPENDEE

This is the last app in our list which we found best. The app supports cross-platform so that you can use it on Android and iOS devices as well. It has a lot of similar features to other budgets/ expenses trackers have. The app allows you to manage your budget, monthly spending, your whole finances, supports currency converter, and much more. It is a complete pack of budget, expense tracker, and a planner. The best thing is that it is entirely free to use. You can try it.

Mobile applications have made our lives very easy. They are capable of helping you to manage practically every aspect of your life, from grocery shopping and calling friends to getting work done and planning your next adventure as well as your financial life.

MARKETING

INTERESTING WAYS TO MARKET YOUR TECH BRAND

Courtesy: BeingGuru

Being seen and being noticed in any marketplace is challenging enough. However, when you are in the technology marketplace and you are trying to market your tech brand, what routes do you take, and why? If your marketing is not unique and interesting, you will struggle to reach those target audiences and make an impact, which is crucial to the success and longevity of your business. So, now you are aware of the importance of marketing, what should you be implementing?

PROMOTIONAL APPAREL

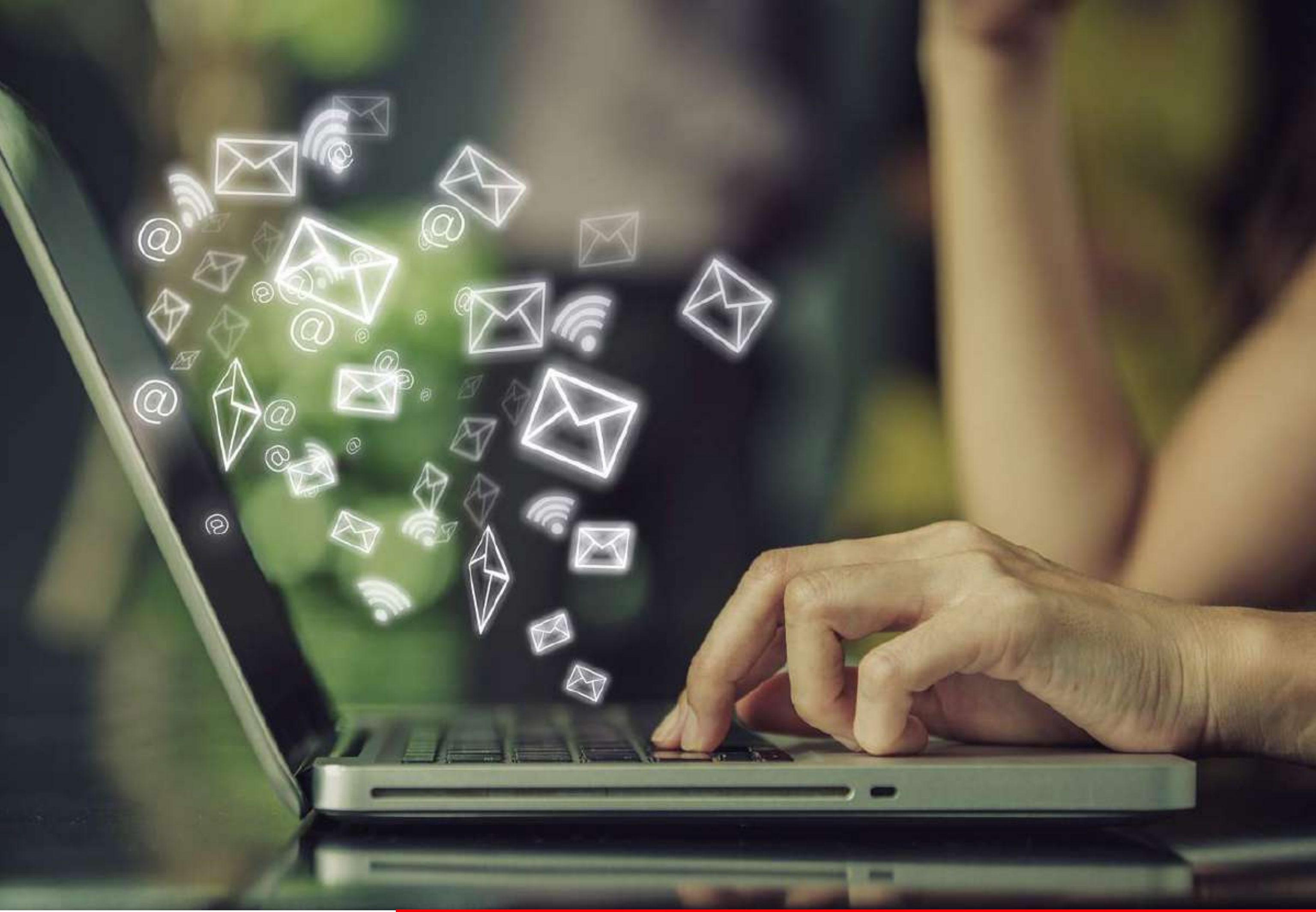
If you want to be physically seen by large groups of people, then you will want to look at utilizing promotional apparel from anthembranding.com simply because, when apparel is branded, it is seen, and it is taken notice of. The reach that apparel can have can be potentially huge, simply because you do not know when your apparel will be worn and how many people it will reach. For example, if you give away promotional t-shirts or accessories, these might be used on a busy commuter train in rush hour traffic, which can mean maximum exposure for your tech brand.

CREATING VIDEO CONTENT

Lots of end-users, and those within your target market, will use or watch videos regularly. Creating short and sweet videos that are fun and packed full of information will help your brand get seen and get noticed. Creating videos on any budget that are fun and engaging will require a little bit of planning and may even see you joining forces with a popular influencer or two. Always ensure that you plan out your content and that anything you create and release is useful and relevant to your target market and audience.

GIVEAWAYS AND FREEBIES

Everyone loves a freebie or a giveaway, no matter how small it may be. Giving away free items and possibly even branded products is a good direction to head in. Freebies and giveaways can be anything from branded drinks bottles that features your business name and logo up to gift cards and possibly even cash prizes. Utilizing giveaways and freebies will help you to reach lots of people quickly and easily, and it will allow you to market your brand in a cost-effective manner. For example, giveaways that are pushed and promoted on social media websites



will gain traction quickly and affordably.

JOINING FORCES WITH INFLUENCERS

Influencers who have large and dedicated followings can reach lots of your target market very quickly. Trying to reach as many people as they can with one vlog or one post can end up costing you a small fortune.

Piggy-backing off their already established name and following will be beneficial to your business. However, before you jump in at the deep end and get an influencer on board, you need to think about what influencers will add value to your brand when you use them, and you need to think about whose offering will tie in with what your tech brand.

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WOMEN ENTREPRENEURSHIP

ENABLING WOMEN ENTREPRENEURS IN PAKISTAN

By Pirah Aijaz

Women entrepreneurs, a new word for many in Pakistan. For decades men have held the upper hand over women in all sectors, especially in the field of entrepreneurship. However, the tides have changed and the era of women has begun. More women than ever have now started participating in the economic and social activities in Pakistan. Though sounding weird and unusual at first, to our misogynistic and patriarchal society, the change seems hard to accept and to certainly implement. The notion that women are born to be restricted to kitchens is an old and tiring phenomenon which has always seemed hard to go against or fight. However, there are more women entrepreneurs fighting their way to the top than ever before and this is just the beginning of a revolution. All of this was possible through proper training and practice.

One such institution to be credited in the growth of women in the entrepreneurial sector in our country is Women Business Development Center (WBDCs), a government initiative aimed at increasing the business opportunities for women by providing them appropriate training for it. Furthermore, there has been a significant increase in the number of nonprofit incubators like that of Extreme Commerce, which focuses on creating prolific entrepreneurs through the right training.

Another method or process which has been instrumental in the growth and progress of women is that of Internships. Internships provide a great platform for both the privileged and underprivileged to showcase their skills without any sense of biasness or pressure. Although internships, especially unpaid ones might seem tiring to many, they are very much required in the learning process and for the personal growth of an individual.

By introducing internships in Pakistan, the employers have played the dice very well. They get their work done and in pretty much less or no money at all. Plus point of it includes free training and sharpening of skills for the employees or internees. This is a very important step in the economic sector especially for women who are restricted to their homes in our country and sadly don't have much access to the outside world. Work from home is the best initiative for them as it enables them to be in their comfort zone and work without forgetting about their house chores.

Pakistan is in dire need of women entrepreneurs if it needs to showcase to the world that it isn't a misogynistic society anymore, which is very hard to show considering the struggles that women have to go through just for the

sake of basic education let alone for starting their own start-ups.

I truly feel as though that it's high time that we as a society understand that women deserve an equal chance of success as do men, though with respective conditions. One adverse factor however that remains constant is that of security. The day women feel safe in our country would be the success of the whole county. And starting their own businesses in a way gives women a sense of authority or security that they are more than capable than most of the unemployed population. Thus, giving proper and appropriate training to women can enable them to reach heights that they didn't think were possible in the past.

Training women to be future entrepreneurs would benefit the economy of the country as well. Some strong women who have struggled their way to the top include Ambreen Bukhari, Ayesha Zeenat, Firdous Huda & co. The times have changed and so must our thinking. The world has changed and so must we.

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LEGAL

HOW LAWS SAFEGUARD TECH STARTUPS

LEGAL COMPLIANCE FOR STARTUPS IN PAKISTAN WILL ENSURE PROGRESS IN TECHNOLOGY SECTOR

Barrister Safi Ullah Ghauri

Pakistan is producing some of the brightest minds and most innovative ideas, globally. The ready and cheap availability of a young and skilled population is second to none whilst the local dynamism, social cohesion and patriotism make for high-energy workplaces. The passion of tech entrepreneurs in Pakistan is noteworthy for constantly bringing innovations to the market. The only shortage that Pakistan's tech sector has been facing is the lack of financial capital.

The tech sector of Pakistan requires 5 basic ingredients to create and thrive successful ventures which are (a) Knowledge Capital (b) Human Capital (c) Social Capital (d) Entrepreneurial Capital and (e) Financial Capital.

Instead of fixing the crisis of finance for startups, Pakistan's government has maintained oppressive policies towards the technology sector in general and startups in particular. By contrast, the Governments of Israel, India, and Bangladesh turned their countries into mini superpowers by capitalizing on startups. Israel passed the R&D Law early on in 1984 to skyrocket tech startups. Startup India was a government initiative made possible by amendments in their Companies Act 2013 that brought unprecedented ease of business and compliance, along with tax breaks, that led to the likes of Google and Oracle investing billions of dollars. The Idea program of Bangladesh fostered startup education and culture in every university with the government actively funding hundreds of startups.

Recently Pakistan has taken baby steps by announcing Rs. 2 Billion for the development of Tech and a prize of 5% cashback for IT exports. There have also been minor tax cuts for IT companies but non for startups who need them most. There is to date no financial support from the Government and barely any access to knowledge networks and mentorships. The backbone of the tech policy is still the Digital policy of 2014 that is in dire need of an update. In such an apathetic policy environment the best way forward for Pakistani tech startups would be to apprise themselves of the local laws and ensure strict compliance with the same for these reasons.

a. Strong legal structures are a primary attraction for foreign and institutional investors who are used to seeing similar legal structures in their own countries. Solid agreements and compliant mechanisms drive up the valuation of companies by as much as 100% because the law firms advising the investors look favorably upon such startups. Any business, bank, or private investor would first look for well-

drafted foundational documents before placing their bets on the company.

b. Ensuring quality compliance saves money from exploitative government authorities who misuse the smallest mistakes to extract massive sums. It is much cheaper to be safe than sorry because fixing problems cost ten times as much as preventing them.

c. Legal protection for shareholders through robust structures ensures that members of a company are protected by fraud and deception from other members who sometimes take advantage of their positions.

d. Protection of intellectual property allows the bright minds conceiving ideas the benefit of reaping the rewards rather than losing them to thieves.

e. Building better business partnerships in every professional relationship because good agreements make for a foundation of security and trust amongst business partners.

The tech sector of Pakistan requires 5 basic ingredients to create and thrive successful ventures which are Knowledge Capital, Human Capital, Social Capital, Entrepreneurial Capital and Financial Capital.

The last few months have seen huge investments being made into Pakistan's tech sector making it a substantial source of FDI for Pakistan. Tech Startups make headlines every day as they break geographical boundaries and reach across multiple jurisdictions for rapid growth. Countless Pakistanis are standing at the brink of an explosion that can propel unprecedented development within the country and ensuring legal compliance will be a determining factor on who spearheads the progress.

COVID-19

CORONAVIRUS COMPARISON BETWEEN PREVIOUS AND CURRENT SITUATION

IT'S NOT AS DIFFICULT AS YOU THINK

By Humaira Hassan

There was a time when the world was moving at a fast pace till the sunset of 2019. Everyone was making preparations to celebrate a new year and busy in making their new year resolutions to welcome 2020 with great zeal. But who knew that the year would bring the strings of sorrows, grief, loss, and unforeseen circumstances. Yes... 2019 was the year when coronavirus erupted first in the month of November. In Pakistan, on 26th February 2020, the first two cases were recorded- (a student in Karachi who had just returned from Iran and another person in the Islamabad Capital Territory).

Well, eventually, the pandemic spread throughout the world. The contagious virus has killed millions of people from around the globe. On 18th March 2020, cases had been registered in all four provinces. And day by day, the situation was getting worst economically.

According to previous researches, it has been recorded that the covid-19 has affected the large number of people around the world. And this engulfed thousands of lives in the first quarter of 2020.

Initially, there was a large number of masses in the society who were not ready to accept the reality. They came up with different conspiracy theories to deny this fact, but time has proved everyone wrong as it was reported that the death toll was increased in almost every country in the world.

Consequently, the covid-19 built fear amongst all which was based on the findings and number of reported cases that the media given in newspapers and on their digital media platforms.

After the eruption of ongoing pandemic, the world's economy has been changed. The lockdown was imposed all over the world. The entire education system became worst. Millions of people have lost their jobs, and this way, the ratio of unemployment have been increased in major countries of the world.

Moreover, the pandemic had an impact on large and small businesses. On the other hand, plans, schedules, meetings, festivals, and even all outdoor and physical activities were delayed, canceled, and moved online. Apart from these consequences, the biggest one was the global shock that lasted its impact on supply and demand in the interconnected world. Also, it has impacted on stock markets since the start of coronavirus outbreak.

The outbreak has left national economies and businesses feeling the bad effects of the overall circumstances.

While the government struggled to take initiatives to mitigate the issue. However, after taking several measures by the government, Pakistan received first consignment of coronavirus vaccine on 8th May 2021 in Islamabad via COVAX Facility.

CURRENT SITUATION

In the light of measures including lockdown, closure of schools, workplaces and international borders in order to contain the spread of the virus, and vaccination dozes, the current situation seems better than before.

There is no exact statistics to compare the outbreak Pakistan has experienced during the ongoing pandemic since the beginning of 2019 till present. According to the research, 1.2M was recorded infectious cases in Pakistan as of now- which is the lowest ratio as compared to other countries including Malaysia (2.5M), Turkey (8.5M), Indonesia (4.2M), Iran (6M), India (34.5M), and so on.

While if we talk about death toll, 28.6K has been recorded in Pakistan. Among other countries, the statistics varies. Turkey recorded 75.2K, Indonesia (143.7K), Philippines (47.2K), and the data varies in every country.

According to the statistics given by the Government of Pakistan, it has recorded 14,862 active cases and 1,238,980 have been recovered as of last quarter of 2021. However, comparatively, coronavirus infectious are decreasing in Pakistan, with 331 new infectious reported on average daily basis. Pakistan have been administered 1,282,195 infections and 28,663 coronavirus-related deaths reported in the country since the pandemic started. Moreover, Pakistan's 28% of the population has been vaccinated and at least 121,158,338 doses of COVID vaccines so far.

ECONOMY

HOW THE TOP BANKS IN THE WORLD LAUNDER $2 TRILLION DOLLARS A YEAR

Mir Mohammad Ali Khan

How the top banks in the world launder $2 Trillion Dollars a year and get away ccot free while the countries like Pakistan are bullied and punished hypocritically. Imagine standing in the court while the judge announces a punishment to a gun that killed a person and lets the shooter walk away free. That is exactly what is happening in the world of financial transactions. Hundreds of billions of dollars worth of money is being laundered every month, amounting to trillions a year, by the top notch banks around the globe and not a single Executive is ever punished. United Nations Office on Drugs and Crimes has given compelling evidence with names and characters involved in this dubious trade but the authorities look the other way, repeatedly and for decades.

A small fine is paid, small in comparison to the amount of money they have laundered, to the authorities, some backdoor deal is cut and all is hushed up. And once it is hushed up, they go about doing the exact same thing again, perhaps with a higher resolve.

No drug dealer, no corrupt politician or no Dictator can benefit financially if these bankers are not in bed with them. A drug lord needs the proceeds of the drug sales to reach his account otherwise the trade is not financially beneficial. Drugs are produced in third world countries and get their highest price in the first world countries. No one writes a check for a drug transaction and leaves a financial trail behind. All transactions, no matter how small, are conducted in cash. A transaction taking place in cash in Chicago does not benefit the drug lord sitting in Columbia or Mexico unless the cash reaches his account in some safe haven. And the cash is not carried in trucks across the border. That cash has to be laundered by the local banks in Chicago to the destination of choice of the drug lord. The bigger the bank, the more cash it can take in everyday and wash it through its operations.

So, the top notch banks in the world are the biggest beneficiaries of this business.

Names that will make you think twice about doing business with them again. Names that may have given you a home mortgage on one side, are funding this bloody trade on the other side.

Let's name them. And with evidence. JP Morgan Chase. Citigroup. Danske Bank. Wachovia. ING. Commerz Bank. Deutsche Bank. 1MDB. Commonwealth Bank of Australia.

You may be wondering how I can name such big institutions and claim that they are involved in money laundering. Well, I am not saying that, it is The United Nations who is saying it and it is these institutions themselves who have paid hefty fines to settle their cases out of court to avoid prosecution who are screaming of their own guilt. I have never understood in my decades of financial world experience as to why the prosecutors are so lenient with the largest money launderers and punish any other non-western financial institution that is caught with laundering even the smallest amount.

Are the authorities eliminating the competition on behalf of the larger financial institutions? It is beginning to seem like it.

Between 2007 and 2012, Citigroup used its subsidiary called Banamex USA and laundered $8.8 in transactions. When it was caught by the Federal Reserve and the Californian authorities in 2015, it offered to cut a deal in 2017 and settled the case with a fine of $237 million. Imagine, launder $8.8 billion, get caught, pay $237 million and no arrests, no punishments, no closure, just walk away and set up a new subsidiary and do it all again. Wait, it gets better, read on.

JP Morgan, Yes, JP Morgan. The dream working place for every aspiring Investment Banker, Trader or even an IT person. The destination of most Ivy League graduates. Yes, that JP Morgan. For 15 years JP Morgan let $65 billion dollars slip through its accounts without any oversight and when it was caught, it agreed to pay a fine of $2 billion and it is back to business as normal.

Goldman Sachs, the God of Investment Banking on Wall Street has recently been indicted by the Malaysian authorities in helping its previous Prime Minister loot about $7 billion through complicated schemes put together and monitored by GS & Co. Its head of operations arrested in Malaysia but no arrests in the country where it is head quartered.

Let's talk about the mother of all money laundering with the smallest of fines when caught. Wachovia Bank was taken over by Wells Fargo and just within 3 years under the umbrella of Wells Fargo, the Mexican Drug Cartels laundered $373 billion dollars through their accounts at the bank. The bank got caught and settled for a tiny fine of $160 million dollars. Laundering of $373 billion, a fine of $160 million. No arrests. No shutting down of business. Nobody went to jail. Could there be a better deal than this? I do not think so. Standard Chartered paid $967 million in fines. HSBC paid $1.9 billion in fines. Danske Bank is under investigation for laundering $200 billion through its accounts. And the list goes on and on.

This lopsided demand of the West to curb terrorism in the East, is standing on paper stilts. How can you let the terrorism financing or drug trade financing or go unpunished in your own country and ask the affected of such financing to take action. It is like asking the victim to apologize to the culprit. And that is exactly what is happening.

Until and unless we formulate rules and regulations in our respective countries and punish the culprits like Malaysia is just doing it, independent of the American intervention, nothing is going to get better.

We will continue to punish the gun and reward the shooter.

SCALING PAKISTAN

By Nabeel A. Qadeer

Disruption takes years. It takes persistence, resilience and undeterred belief in the larger vision of the startup. It requires bravery. After laying the foundation during the past decade, Pakistan's startup ecosystem is taking its first steps in that direction. And at a fast pace.

2021 has indeed been a momentous year for the local entrepreneurial landscape. In the first nine months alone, USD 305 Million worth investments have been raised – higher than the cumulative amount in the past six years. Pakistan now ranks 5th across Emerging Venture Markets (MENA, Turkey, and Pakistan) by both funding and deal count; it was the only country in the MENAPT region to see deal count increase between 2021-Q2 and Q3 of the same year. From the investor's perspective, the number of active investors in Pakistani startups in Q3 YTD 2021 was double of that in FY 2020. More VC transactions were registered in Pakistan in Q3 2021 than in any quarter before.

Let's take a deeper, more micro view to see how it happened.

AIRLIFT: AN EXAMPLE OF PIVOT DONE RIGHT

Airlift, for example, has raised total financing of USD 110 Million to date, making it one of the most well-funded startups in the entire region. In Series B, it raised USD 85 Million that made headlines in the local news and households. The round values the company at around USD 275 Million. But it is the journey that matters and must be learnt from.

Founded in 2019, Airlift started off as a mass transit startup, offering services of air conditioned-buses in Pakistan on pre-defined routes yet offering the convenience of advance prepaid booking. The startup gained early traction, getting over 35,000 rides a day. However, soon after, COVID-19 hit the country and amidst lockdowns, Airlift halted its operations. Airlift presents a suitable case of pivot – at the right time. The company launched a 30-minute grocery delivery platform that is now available across eight cities of Pakistan. In addition to groceries, multiple categories have been added and are delivered from its network of multiple fulfillment centers across every city it operates in.

With 3 headquarters across Pakistan, 30 dark stores and operations in 8 cities, the platform has grown 30-50% month-over-month on average. In the past year, its cost of blended customer acquisition has reduced to USD 5 and unit cost to USD 2.5.

As a way forward, Airlift is also building a farmer-to-consumer distribution channel for fresh produce.

BAZAAR

Launched a little over a year ago, this startup Bazaar reflects what it means to understand customer need. A B2B ecommerce startup, it offers solutions for traditional retail in Pakistan. Its mobile-only ecommerce marketplace enables retailers in Karachi and Lahore to procure inventory for their stores. In addition, on the other hand, suppliers get a direct-to-retail channel through Bazaar, and are provided actionable insights on purchase patterns and trends.

The startup had an initial target of serving 800 retailers in Karachi by the end of 2020. They however, beat that by 10x and crossed the target with over 10,000 retailers onboarded. In terms of investment, Bazaar raised a USD 6.5 Million seed round, followed by the country's largest Seed A round amounting USD 30 Million. There is much more in these numbers – Bazaar, understanding the customer need, launched Easy Khata, a digital ledger app to help retailers all over Pakistan manage their bookkeeping. With a 90% retention rate, they are serving 750,000+ merchants, have on boarded 200+ brands and scaled to 400+ towns. It's important to note that Bazaar was launched just less than two years ago.

BRIDGELINX

BridgeLinx is a digital freight marketplace that raised Pakistan's largest seed funding round of USD 10 Million in September earlier this year. Headquartered in Lahore and launched a year ago, BridgeLinx connects shippers — such as manufacturing companies, cement factories, textile companies — with truckers and private fleets. It also provides its tech solutions to ensure documents validation on both ends, timely pickups, port operations and safety of cargo.

Like AirLift and Bazaar, BridgeLinx is promising and it is scaling. It has successfully on boarded 25% of Pakistan's top exporters, has 150+ active shippers, moves over 4000 tons per day on average, and has serviced 100+ lanes.

QISSTPAY

QisstPay stands out for introducing the Buy Now Pay Later (BNPL) model in Pakistan. Simply put, it is an installment payment service for emerging markets at zero interest. With a mix of equity and debt, QisstPay has raised USD15 Million across its seed & pre-seed rounds.

Growing rapidly at a 92% week on week growth, it is currently serving over 500 retailers in Pakistan. In the future, it plans to expand services in Sri Lanka and Bangladesh.

TAZAH

A B2B fresh produce marketplace, Tazah is using a managed marketplace model where it guarantees the quality of the produce by screening it. Headquartered in Lahore, it has raised USD 2 Million in a pre-seed round. It is already serving around 300 businesses and individual sellers of different sizes in Lahore, helping them procure their inventory of produce it sells.

Tazah may still be in its initial stages of operations but its potential to scale is large. In terms of the market it is targeting, the agriculture and food supply chain in Pakistan represents a USD 60 Billion opportunity. At a macro level, inefficiencies result in significant food wastages, food price inflation and therefore consumers spend almost 33% of their income on food. It is precisely this challenge that Tazah is slowly overcoming.

CONVERTING INVESTMENT INTO A SCALABLE OPPORTUNITY

There are a few common factors in the startups mentioned above – VC investment being just one. One, they converted the economic challenge COVID-19 posed into an opportunity – not just for themselves but for their customers and users. Second, all five point towards an age old startup rule: solve a real user-centered problem. Third, they operate in markets with huge under tapped potential. Fourth, its clearly the effort put in place by cofounders in understanding the market to the core.

The interest and risk-taking approach of investors including Aatif Awan of Indus Valley Captial, Ali Mukhtar of Fatima Gobi Ventures, Faisal Aftab of Zayn Capital, and Kalsoom Lakhani and Mishbah Naqvi of i2i Ventures is significant. For it is engagement of local investors that has given confidence to foreign VCs and has opened doors for the ecosystem. Real industry dynamics in most markets, including ours, still operate on old school and conventional methods. True, disruption takes years but Pakistan is taking its first step towards that. It takes persistence, resilience and belief. It requires bravery. Disruption calls for scale. And in Pakistan, startups are scaling, scaling fast. The next phase for startups will now depend on one aspect: scaling horizontally and vertically to make Pakistan one of the strongest economies in the region.

Deal Flow
Roundup 2021

From 2015-2021, Pakistani startups raised $563.5M, out of which 62% was raised in 2021 alone ($350M) illustrating just how much the funding landscape has shifted. In comparison to previous years, they also raised later rounds of funding. Similar to other emerging markets, e-commerce, fintech & logistics attracted the most funding in 2021.

INVESTMENT RAISED BY PAKISTANI STARTUPS

$350M
Raised in 2021

81 DEALS

$563.5M
Raised 2015-2021

255 DEALS

AMOUNT V. DEAL COUNT | 2015-2021

TOP 3 DEALS BY AMOUNT 2021

AIRLIFT	بازار	Tajir
$85M Series B	$30M Series A	$17M Series A

TOP FUNDED SECTORS 2021

Note: D. stands for digital across all sectors.

AVERAGE TICKET SIZES | Q4 2021

Note: Airlift's $85M is excluded

$6.5M E-Commerce vs **$4.8M** Fintech

INVESTOR TYPE 2021

Note: Type refers to investor composition across deals.
E.g. A mixed deal would include at least one local & one international investor.

Mixed	$238M	36 Deals
International	$61.7M	20 Deals
Local	$30.6M	18 Deals

TOP 3 E-COMMERCE DEALS

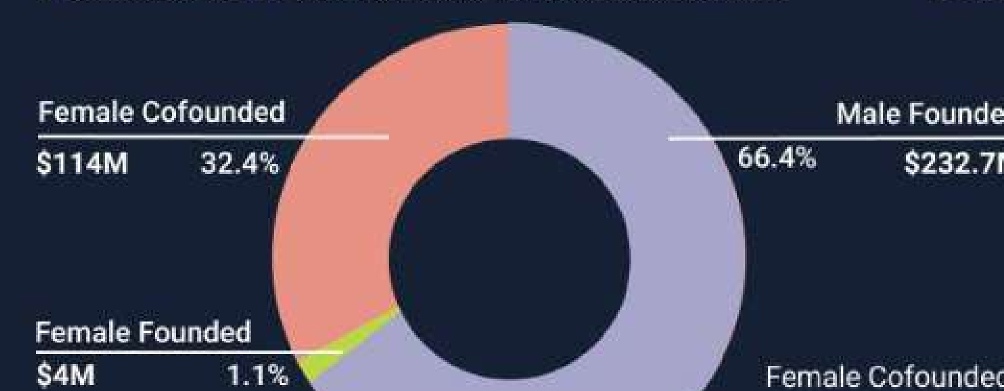
Note: These are the same as the **Top 3 Deals by Amount in 2021**

TOP 3 FINTECH DEALS

QisstPay	$15M	Seed
TAG	$12M	Seed
CreditBook	$11M	Pre-Series A

AMOUNT RAISED BY STAGE 2021

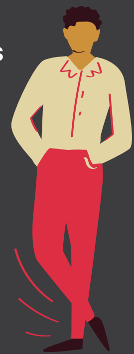
FOUNDING TEAM GENDER BREAKDOWN 2021



Female founded startups include Oraan & Sehat Kehani

Female Cofounded teams include: Airlift, CreditBook, Udhaar Book, Walee, Bagallery, Marham, Edkasa & more

ADVICE FOR YOUNG ASPIRING ENTREPRENEURS



- Focus your effort on sales first
- Postpone working with big companies
- Drop bad customers, no regrets
- Network
- Do content marketing
- Chalk out an anti-crisis plan
- Figure out how taxes work
- Hire slow, fire fast
- Small companies can afford to screw things up
- Make mistakes and learn from them

RULES TO BECOME A MILLIONAIRE

Never spend more than you make

Invest like you will live forever

The biggest risk is taking no risk

Time isn't money, money is time

7 WORTH-KNOWING HABITS OF THE WINNERS

- They Have Passion For Increasing Knowledge
- They Keep Getting Motivation
- They Stay Away From Negativity
- They Accept Challenges in Life
- They Find Smart Solutions for Problems
- They Never Miss Opportunities
- They Never Run Away From Responsibilities

NEWS >

THE BILLIONNAIRE BETTLE FOR THE METAVERSE

By Staff Reporter

You have to hand it to Mark Zuckerberg. When the founder of Facebook announced in October that he was changing the name of the social-media network's parent company to Meta Platforms in order to help create an alternative digital reality known as the Metaverse, he was mercilessly mocked.

Search queries on Google for Metaverse have increased since October and Wall Street is fueling the hype.

According to Bernstein, a broker, the term appeared 449 times in earnings views for the third quarter, up from 100 in the second quarter.

It is said that markets with potential annual sales of $ 2 trillion or more could be disrupted by the Metaverse. Jefferies, a bank, says that while the phenomenon may be more than a decade away, it has the potential to disrupt "almost everything in human life.

OMICRON CASES ARE LESS SEVERE THAN DELTA

As the Omicron wave of Covid-19 washes over Europe and America, it is only a matter of time before the variant breaks over the rest of the world. First spied in South Africa, Omicron had been detected in 106 countries. The world has been here before, with new variants causing record peaks in cases. In every country on earth will make serious Omicron infections a lot less common than serious infections of other variants were.

ANALYSIS >

PAKISTAN'S ECONOMIC RECOVERY TO CONTINUE AMID STEADY VACCINE ROLLOUT-ADB

Pakistan's economy has rebounded to 3.9% in the fiscal year 2021 (ending 30 June 2021), while at 4.0% in FY2022, the Asian Development Bank (ADB) reported on 22nd September 2021.

According to the Asian Development Outlook (ADO) 2021 Update, ADB's flagship economic publication, Pakistan's economy will continue to grow in FY2022, driven by stronger private investment, improved business activity, steady vaccination rollouts, and economic stimulus measures. In Pakistan and worldwide, there is still considerable uncertainty regarding the economic impact of the pandemic.

"Pakistan's economy is on the road to recovery, supported by promising growth in the industry and services sectors," said ADB Country Director for Pakistan Yong Ye. In order to ensure inclusive and sustainable growth, the continuous rollout of the COVID-19 vaccine program, structural reforms, and the expansion of social protection programs are crucial. Tax incentives and policies designed to boost export competitiveness, improve the performance of manufacturing, and augment private investment will continue to play a key role in strengthening the economic outlook."

Pakistan's financial development in FY2021 was upheld by further developed Coronavirus regulation techniques during that time and third influxes of diseases and proceeded with accommodative financial and money related arrangements that sped up the recuperation across all areas. Development in industry, prevalently development and limited scope assembling, and administrations are figures to work on in FY2022.

Agribusiness is likewise expected to keep supporting Gross domestic product development. Expansion declined to 8.9% in FY2021. Food cost expansion stayed high because of production network disturbances, expanded costs for wheat and sugarcane, and a drawn-out wet rainstorm. Rising worldwide oil costs supported energy value expansion. However, an expansion for different merchandise was facilitated on account of the enthusiasm for the Pakistani rupee and a deferment of arranged climbs for power taxes and homegrown fuel costs.

ADB is focused on accomplishing a prosperous, comprehensive, strong, and manageable Asia and the Pacific while supporting its endeavors to kill outrageous destitution. Set up in 1966, it is possessed by 68 individuals—49 from the locale.

Electric Tram Service To Be Launched

CM Punjab Sardar Usman Buzdar has ordered for starting the environment-friendly electric tram service along Lahore's Canal Road and Multan Road. The project has been ordered to be launched on the priority basis, would be helpful for travellers to access motorway while reducing traffic burden at Canal Road and Multan Road. After Metro and Orange, here is another alternate for the citizens.

Implanted Electrodes Could Offer Improved Vision For 148 Million Blind People

A "long-held dream" of science was realized when a team of researchers from Spain and Utah co-ordinated to restore basic vision to a blind women by connecting a camera to an array of microchips to her brain. Sightless for 16 years, 57-year-old Berna Gomez was able to identify letters and the edges of objects, as well as play basic video games, and was so instrumental in proving both safety and efficacy of the treatment that the scientists named her a co-author in the corresponding paper.

If vision could be bypassed by technology, it would represent one of the largest developments in the history of prosthesis, potentially restoring the sight of 148 million blind people worldwide.

An electrode system would successfully allow these individuals to see doorways, car doors, large letters, and other key infrastructure objects to more easily move through the world independently.

Source study: The Journal of Clinical Investigation

TECH >

SENATE PASSES RESOLUTION TO SET EV INFRASTRUCTURE

The Senate has unanimously passed three resolutions on subjects including electric vehicles (EVs) and establishment of charging stations network and infrastructure across the country. Minister for Science and Technology Shibli Faraz, while commenting on the resolution on EVs tabled by Senator Seemee Ezdi, said the government had earlier approved the Electric Vehicle Policy that would help tackle environmental issues and save billions of rupees oil import bill.

ECONOMY

AMID GLOBAL CRISIS, PAKISTAN ECONOMY SHOWS RESILIENCE

Despite several challenges on the internal and external fronts, the Pakistan government has successfully managed to bring sustainability to macroeconomics as it was indicated by the unprecedented resilience of economy during the last couple of years.

Experts believe that the economy of Pakistan is resilient despite the economic shocks caused due to COVID-19 and the recent multi-decade high-price commodity shock.

"At a time when the economy of the whole world witnessed negative growth, the Pakistan economy performed well owing to prudent policies introduced by the government," President Islamabad Chamber of Commerce and Industry (ICCI), Shakeel Munir told APP.

Finance Ministry in a recently published report said that Pakistan boom-bust life cycle appeared cyclical than sustainable in past as has been reflected from past global commodity, political or economic shocks of 1998, 2009, & 2018, where economy got busted in very short interval of time. However, the incumbent government put the economy on right path to ensure sustainable growth and providing economic opportunities to the people.

PSX Claims Rs. 258 B Aggregate Profits, Highest in 10 Years

Pakistan's stock market is performing very well as aggregate profits after tax of companies falling in KSE 100 Index for quarter three of the current year 2021, stands at Rs258 billion, highest in last 10 years.

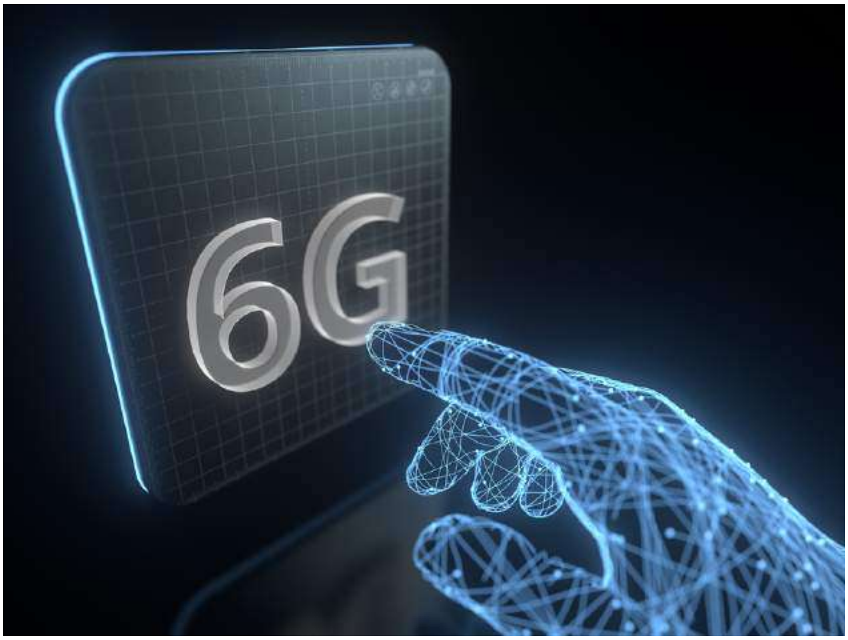
According to the official presentation of the Securities & Exchange Commission of Pakistan (SECP) made available to The News, the profit for first 9 months' of calendar year (CY) 21 is also the highest in the last 10 years a 59% year on year (YoY) growth from the corresponding period of the last year 2020. The financial year (FY) 2021 witnessed the highest YoY profitability growth in the last 10 years at 62% the next highest figure being 23% in FY14. The average quarterly profit for CY18 to CY20 stands at Rs163 billion. The first three quarters of CY21 profit stands Rs252 billion (55% increase).

Scammers Stole a Whopping $14 Billion In Cryptocurrency in 2021

2021 saw many shocking events including the cryptocurrency scams. In August, PolyNetwork, a decentralized finance (DeFi) firm working on interoperability of crypto coins was hacked and $600 million worth of cryptocurrencies were transferred out.

New data from blockchain analytics firm Chainalysis is revealing that scammers stole a whopping $14 billion in cryptocurrency in 2021 partially because of the growth of the decentralized finance (DeFi) platform.

"DeFi is one of the most exciting areas of the wider cryptocurrency ecosystem, presenting huge opportunities to entrepreneurs and cryptocurrency users alike," Chainalysis stated in its report.



CHINESE LAB HAS CLAIMED A MAJOR BREAKTHROUGH IN 6G

A high-tech lab in Nanjing in the eastern Jiangsu province of China has claimed that it has made a breakthrough in next-generation communications technology, South China Morning Post reported. The lab was working on a special government project on 6G technology in association with Fudan University and the nation's telecom giant, China Mobile.

The world is yet to see the potential of 5G and how it could change our world. Although the low latency and high transmission speeds are notable features of the technology, there does not appear to be a common world application that could put this technology to use en-masse. The high deployment costs of the technology have also put a dampener on its rollout, with operators opting for a slow pace until usage really picks up, SCMP reported.

This hasn't, however, perturbed the engineers' desire to build the next big thing. Last year, we reported how LG Electronics was working on ushering in the 6G of wireless communication and how China had already deployed a 6G capable satellite back in 2020. The problem, however, is that there is no standard that has been accepted to define what 6G constitutes.

PM LAUNCHES PAK-CHINA BUSINESS INVESTMENT FORUM

Prime Minister Imran Khan launched the Pak-China Business Investment Forum aimed at enhancing information exchange and promoting communication between businesses of the two countries, thereby opening up new avenues of cooperation. According to Radio Pakistan, the forum consists of 18 Chinese and 19 Pakistani companies and its objective is to promote sustainable investment, export industry and development of modern technology in Pakistan.

OGDCL Discovers Huge Oil & Gas Reserves in KP

Pakistan's prime oil and gas exploration company, OGDCL has discovered huge oil and gas reserves in the Wali block near Lakki Marwat in KP. The find is being estimated as the biggest one in the last decade. "The Wali block reserves are considered equal or more than the reserves found in the Nashpa field. The Nashpa reserves are equal to 95 MMBOE (million barrels of oil equivalent). Once the Wali block is developed with at least nine to ten wells, the country will be able to get 100-150 mmcfd gas," the sources said.

NCOC Says, Begining of New COVID Wave Evident in Pakistan

The National Command and Operation Centre (NCOC) Chief and Planning Minister Asad Umar said that clear evidence of the beginning of another Covid wave in the country was now apparent. Showing rising proportion of omicron cases particularly in Karachi. Remember: Wearing a mask is still your best protection.

First-ever Ginger Harvest Inaugurated in Pakistan

Special Assistant to the Prime Minister on Poverty Alleviation and Social Protection Senator Dr Sania Nishtar inaugurated the first-ever ginger cultivation during the Ginger Harvest Workshop held in the Balkasar area of Chakwal, Punjab. This was the first ginger harvest piloted in Pakistan. The crop was grown in 11 months. At the event, participants learnt from experts about the sustainable production and management of ginger and how to properly harvest the crop.

INNOVATION DEFIENIENCY IN PAKISTAN

By Staff Reporter

The Global Innovation Index (GII) ranks Pakistan 99th out of 132 economies in 2021. Innovation capability also means having the ability to exploit new technologies. This includes abilities of countries to facilitate innovation activities, and the output of these activities.

Innovation can lead to sustainable economic growth, which can help countries to achieve higher levels of performance and well-being for their citizens.

Pakistan has not been able to make significant investment in innovation in the form of R&D, education and solid infrastructure and institution-supporting innovative activities.

Pakistan ranks 134 in the Human Capital Index out of 15 countries. Investment in human capital and the quality of human capital is low. The development of human capital should be through learning, education and training.

A higher human capital indicates that individuals will be more capable of performing their jobs effectively. They will also have a higher inclination towards innovation.

Innovation climates in developing countries are, by nature, problematic, characterized by poor business and governance conditions, low educational levels, and mediocre infrastructure. This raises particular challenges for the promotion of innovation. According to a world bank report, "Support to entrepreneurs and local communities should be primarily provided in matching grant forms to facilitate the mobilization of local resources and ownership to promote the culture of innovation all across the country".

This section is a part of COVID-19 Startup Membership Program

Startup Members

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Akountmate

UMER F.

Co-founder & COO

Year Founded: 2020
Website: akountmate.com
Email: umerf@akountmate.com

Pakistan's First on Demand Virtual Accounting, Financial and Taxation Firm offering AI-powered cloud-based virtual manager backed by Industry specialists (CA's, CFA's, etc.). Akountmate co-lead by Umer who's been a part of the eco-system for a while.

Akountmate is taking care of all your accountancy, financial and taxation needs, whether you are traveling or busy with some business tasks, Akountmate has the capability to handle everything on the go. With our easy subscription plans, now you don't have to pay a hefty amount that normally accounting professionals charge.

How did it all start?

Initially, the co-founder duo faced serious issues while dealing with the registration and taxation process but as any success depends on its ability to plan for the future, they too came up with a solution which later on complemented each other resulting in an AI-based cloud to handle these matters conveniently. Putting in all the efforts, the startup officially started its operation in July 2021, after completing its beta testing. With time the team has expanded and so did the Akountmate family.

When Umer F. became the part of the journey, he considered it a challenge to build it up, making sure to go through major restructuring focusing on the technology domain as well as the human resources. Currently Akountmate's team consists of resources having decades of experience in their respective domains. Strategic thinking capabilities of Umer F. resulted in Akountmate partnering with some of the most prominent bodies in Pakistan which includes Pakistan Football Federation (PFF), Punjab IT Board (PITB) and Jazz as well.

Akountmate's Journey Ahead:

We are looking forward to tapping on the big giants of the industry and is in talks with some star startups which include Careem. We at Akountmate are really putting in some hard work to integrate its system with NADRA, FBR and SECP making it a one window solution for everyone out there. Recently, have won GIG economy startup competition.

AiN CONSULTING CO.

QURATULAIN ASIF

Founder & CEO

Year Founded: 2020
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Email: ainconsulting.ko@gmail.com

Making My Mark

'We follow the teachings of Prophet Muhammad (SAW). We are members of the brotherhood of Islam in which all are equal in right, dignity and self-respect. Consequently, we have a special and very deep sense of unity.'- Quaid-e-Azam Muhammad Ali Jinnah. Being raised in a family where religious and ethical values were prioritized, and where the hardworking individuals always made their mark, I always held this quote as my motto in life. I strongly believe in abiding by principles, and using them to carve a life characterized by dignity, respect and discipline for oneself. *Alhamdulilah*, I have been successful in doing that personally, and professionally. If you are strong willed, and passionate to fulfill your ambitions, there is nothing that can absolutely keep you from accomplishing them. My business journey is a true reflection of this statement, and proves how one's determination can make their dreams come true. Apart from serving in all financial management capacities, I take immense pride in the fact that I run my own enterprise titled, 'Ain Consulting Private Ltd' that provides services related to fraud management, tax, audit and forensic accounting. It also provides training and proven strategies related to white collar financial crimes to businesses and organizations. Additionally, since 2012, I have been managing my 8-digit e-commerce store online that deals in shoes, bags, clothes and accessories.

Ain Consulting Private Ltd. is my labor of love, and I have nurtured it lovingly for the past one year since its inception, and am committed to take it to soaring heights of success in the years to come. It has proven to be a ray of hope for scores of businesses by providing them with training and education on Tax, Financial statements, Business Registration, Finance and Risk Management. Businesses that once struggled to stay afloat in the industry are now flourishing because they now have a strong foundation courtesy of financial literacy offered by my company.

My business and I now stand strong, and have built a mark for ourselves, but this journey wasn't one devoid of any struggles. Like any SME trying to build a name for itself, my company too faced certain challenges which I deflected and combatted very successfully. Venturing into a male dominant industry of finance and accounting wasn't a straightforward task; I did face some resistance. Convincing people of my mettle was synonymous to climbing high, but once we start solving the puzzles, they wouldn't dare hire anyone else's services. Being skilled in my work, I was eventually able to win over my clients' trust.

Apart from successfully persuading people that a woman too can be knowledgeable in finance and accounting, I also had to talk people into understanding the significance of developing their business books, reports and accounts, and investing in the finance and accounting related aspects of their companies from the beginning. Unfortunately, many businesses ignore this area which also explains their inability to imbed their roots in the industry to stand tall.

Startups often struggle with acquiring funding from investors primarily because they are short of structured books to show their history, track their performance and present their financial projections. I came across many such startups in the beginning too, and it was definitely an uphill task convincing them to pay attention to setting up their books, and financial side. The good news is every time a startup or even a conglomerate paid heed to the guidance offered by Ain Consulting, they only achieved the desired results; many times, their productivity was even better than what they envisaged.

I cannot help, but feel blessed for living up to the expectations of my parents, mentors and all the teachers I have had in my life. Struggles still come glaring my way, but I am a firm believer of the fact that skill, hard work and resilience always takes one a long way forward. I am all geared up to grow my business to an even bigger level in the years to come, not just for my personal sense of fulfillment, but also because we are helping many businesses sail successfully, and skyrocket their growth.

CYBER TOR

MUHAMMAD UMER RAMZAN

Founder & CEO

Year Founded: 2019
Website: SecureThe.World
Email: info@SecureThe.World

The struggle started back in 2018.when we took an oath to make world a better place. The main idea was to aware people about their digital privacy and security. Over the years we have accomplished many milestones when it comes to the cyber bullying or child abuse protection. Still the idea is young and alive and we are ready to enrich human race when it comes to cyber security and personal privacy especially data privacy with the help of artificial intelligence and augmented reality. We have designed and composed different animated tutorials for our audience to create and spread awareness about cyber bullying and child abuse.

We had launched a mobile phone application by the name of cyber tor. This helped our user to get some insights about cyber bullying and child abuse acts. So far we have managed to generate a very good traffic on this platform and getting popular among people for their digital privacy all around the world.

Cyber Tor is providing comprehensive cyber security solutions to business community upholding the value of integrity, conformability and availability. Cyber security leverages the latest emerging technologies to serve its global and local clientele for their web, mobile and desktop applications.

Digital umbrella

SEHRISH

Founder & CEO

Year Founded: 2019 **Website:** digitalumbrellas.com
Email: sehrishkanwal.isb@gmail.com

The journey of Digital Umbrella originated back in 2019 when I started giving training sessions on digital marketing and social media. In a bid to share my expertise and skills with Pakistani youth, I garnered credibility for my work and clients started approaching me for digital marketing services. To ensure quality services to the clients, I gathered best of the best to assemble a team of elite marketing professionals. That's how the idea of a dedicated digital marketing agency came into being. On our course of providing marketing solutions to our clients, we realized some common issues that tower over the industry. The major problem most of the businesses encounter is staying on top of the changing web dynamics. A single change in the search engine and social media algorithms requires a complete overhaul of digital marketing strategy. Another thing you must have encountered, whether you are a marketing specialist or not, is that many business pages keep uploading content after content but there is no significant post engagement. Either due to a sloppy caption, irrelevant content, or half-hearted attempts at using keywords. That happens when they are not aware of the updated digital marketing dynamics or not using the right kind of strategy.

A one-fits-all approach cannot work for digital marketing, and as businesses, we need to realize that. Therefore, with an aim of expanding brands' market reach and boosting their sales, we at Digital Umbrella, have helped around 100 clients stay on top of digital marketing trends and achieve desirable results. Starting from a deep market research to crafting a results-oriented marketing strategy, the apt use of words and optimized web design - we cover all aspects of a digital marketing campaign to ensure a wholesome experience for your customers. And for that purpose, we have now become a team of 20 domain experts with skills ranging from web developers and copywriters to ad experts and marketing specialists. We look forward to providing you with a robust, holistic digital marketing strategy that is tailored to your unique business's needs to help it grow and ramp up its ROI!

FlyVour

BEHZAD SHAFIQUE BHATTI

Founder & CEO

Year Founded: 2020
Website: Flyvour.com
Email: info@flyvour.com

Welcome to the new Era!

Today is a big day for all of us here at FlyVour. Why?

Because it marks the beginning of a new journey and our unwavering commitment to you. We're creating a whole new travel chain, and we're building it around you.

We know that travel is made better when you have a companion who really understands your wants and needs—someone who "gets" you. You need more than just another travel company. From the moment you book, to the second you come back home, you need someone with you at every step of the journey.

The past year was tough on everyone—emotionally, financially, even physically. The pandemic affected many people's travel plans, seemingly all at once, and we weren't as prepared as we would have liked. But we listened, and we learned.

The COVID-19 crisis made it clear that we needed a more direct way to get feedback from you, which led us to launch the FlyVour Experiences, a group of super FlyVour users—some of them fans, others not—to tell us what's working and, more importantly, what's not. We've already acted on much of the feedback.

E-YORK STITCH
ONLINE TAILOR

MIRZA HASSAN

Founder & CEO

Year Founded: 2021
Website: eyorkstitch.com
Email: eyork.stitch@gmail.com

Online stitching sounds strange to ears, well it wasn't my idea it was my fathers. He would always say that online stitching of *kameez shalwar* would also be in vogue. yet I'm always shake off this idea.

Strangely enough, it happened at the Eid ul azha of 2021, some of my friends proposed that all of us should have suit stitched in the same fashion. I got a lot of unstitched stuff. We gave the fabric to the tailor and received the suits after 20 days. I was shocked to see the low quality stitching and awkward fitting. It was sad to see that such tailors charge heavy amounts and waste our precious time. Well, after EID I took 4/5 unstitch suits and gave them to the best tailors of Faisalabad and Lahore. I wished to see the best of the tailors to my hard luck, the result remained the same, 'zero'. Its an open secret that people get suit stitched according to their mind and body. As I've got a textile background and I have been rendering services to famous clothing brands in stitching. So I knew about the quality and fitting .

Then I gave fabric to the best image consultant of Pakistan with a view to see the stitching standard and quality they charged good amount, yet I got satisfied up to 60%. Then I turned towards to my father's idea of online stitching. I made up my mind to serve the clients by giving them best quality in least possible time.

I started working on the idea seriously and honestly, as I was already running a clothing brand hopio.pk, so it was not a hard job for me to implement this unique idea. My four year experience in e-commerce helped me a lot then I took a paper and a pencil and wrote a one-page business model that how my startup will work and how we can solve the problems. I myself designed a website and customize it according to my needs.

It was July 20th on Fathers day when I gave a surprise to my *Baba* telling him that his little dream had come true after the efforts and dedication of his son. He felt happy and hugged me. This is how the journey started. I humbly claimed that E-York Stitch is the best online tailor of Pakistan. I promised myself to provide luxury experience to customer by using premium machines, and accessories etc.

SYED ASJAD HUSSAIN SHAH

Founder & CEO

Year Founded: 2020
Website: gharkahani.com
Email: asjishah121@gmail.com

Ghar Kahani was established with the goal of modernizing the real estate industry, and it is currently the most trusted and reliable name in Pakistan's real estate market. The company's excellent reputation comes from its unique approach and ground-breaking initiatives.

Ghar Kahani started its start-up since a couple of years ago. CEO Ghar Kahani Syed Asjad Hussain Shah, a young and ambitious Pakistani businessman, came up with the concept. This marketing firm was formed with the goal of reviving the real estate sector, which has traditionally been considered as the most profitable investment choice in the country.

Ghar Kahani obtained knowledge and experience of the industry trends, regulations, business climate, and technicalities as it continued to serve as the country's only credible real estate marketing firm.

With a purely customer strategy, the startup has now established itself in the real estate market and comes up with the most effective solutions. Ghar Kahani has also created job possibilities for many devoted real estate agents in Islamabad and Jhelum, making it the most reputable platform for buying and selling property in Pakistan.

This marketing firm is well-known for introducing cutting-edge solutions that make the best use of the modern innovations, and for driving the technological revolution in the country's real estate sector.

Ghar Kahanis' popularity has risen among investors both inside and outside the country in a very short period of time. Ghar Kahani is being one of Pakistan's most well-known property consulting firm in Islamabad, and working in high-end projects such as Blue World City, Capital Smart City, Kingdom Valley, Lahore Smart City, Nova City, Park View City and Taj Residencia so far.

MUHAMMAD NAVEED AWAIS AHMED

Founder

Year Founded: 2021
Website: www.globizmall.com
Email: info@globizmall.com

Everyone loves to shop online. But as convenient as shopping online may sound to you; it comes with a hefty load of problems and troubles of all kinds specifically from platforms such as AliExpress. From missing parcels to paying heavy-duty custom clearances, you must've experienced at least one of these issues, if not all if you have shopped from AliExpress before. So it won't be inaccurate to say that International Shopping is easier said than done. Now this is where "Globiz Mall" comes to your rescue. We recognized these subsisting hurdles in the world of online shopping that no one considered providing for. And this is why we are eager to deliver a trouble-free experience for you to savor the true exultation that shopping online brings, without the aggravation of missing parcels, custom clearance issues, excessive paperwork, hidden charges, and constantly tracking your parcels.

Globiz Mall is relatively a new brand among the many others in our field of work. What makes us stand apart is our devotion and our way of apprehending the troubles of every person that goes through the rash encounter of shopping online with AliExpress. And to deal with that, we established a secure and reliable management system and designed personalized services to make this process much more effortless. With just one step, your desired AliExpress product will be with you in a timely and a safe manner without meeting the fate of being stolen.

We realize that setting up future goals are an essential part of running any business. Like any other business, we have also set forth a few ideas and aspirations for our brand. We strive to assemble better alliances with international vendors in the future as we also endeavor to obtain better services and arrangements for our precious customers. By providing splendid servicing in terms of work, we are focused on maintaining an excellent relationship with our present alliances and our customers at the moment. Over and above that we are eager to expand our business profile even further with the idea that more and more people should have the opportunity to Shop internationally, without having to tackle with the troubles that comes along with it.

GYPSY TRACES & TOURS (PVT) LTD.

COL. ZAHID HUSSAIN (R)

Founder & CEO

Year Founded: 2020
Website: gypsytours.pk
Email: info.gypsytours@gmail.com

THRILL IN LIVING A GYPSY LIFE

We humans are gypsies by birth and try to live a gypsy all our life. Some call it 'a search for better opportunity', some call it 'love for adventure' and still some call it 'taking break from busy schedules'. The fact of the matter is that our inner self is always finding the excuse to dwell in wilderness away from the orderly to the domain of disorderly or super orderly mother nature. This venture into gypsy fold helps us in discovering and connecting with our own inner self and explore our traces in hidden wealth of nature that is an innate source of inner peace and harmony. During this struggle some connect with the music that the birds, dry leaves, and waterfalls produce, some identify with and fall in love with the beauty and serenity of the surroundings, some challenge the harshness and ruggedness of the wild mountains and deserts and still some explore the undersurface gems and jewels that mother nature produces.

I was lucky to grow up in a nomadic family in the Karakorum Ranges and enjoyed my gypsy lifestyle on the yaks back and horseback. Explored the Hunza valley along the Khunjerab summer pastures and viewed the splendid Marcopolo sheep, blue sheep and ibex in their natural habitats. Had to negotiate the wild steams and falling rocks along the routes and I had to take my own decisions on matters of life importance and survival using my own life skills that nature taught me. I loved my livestock and remembered their habits and lovely gestures, I learned exchange of love from my livestock. The hate was no where to be found in a gypsy world and survival was linked to love of nature and natural inhabitants. As I grew up, my gypsy soul pushed me to choose a career that was more in line with my love for adventure and wilderness. Army was the best fit for my passion, and I spent three decades in exploring all nooks and corners of my beloved Pakistan. My love for adventure sports took me on the ski slopes of Naltar and Dumail, my fondness for wilderness invited me to the wild spaces around Fort Darawar (Cholistan), UmarKot (Thar) and Makran Coast. My liking for simple food took me to the verna (sugarcane juice making local machine) around villages of Central Punjab. At the twilight of my career my passion for relearning and networking with the future leaders led me to IBA Karachi for a master's in business administration. What else! one can ask for in life and in all humility, I thank God for his benevolence.

It is now time for this gypsy soul to connect the gypsy traces and let our younger friends explore their personal gypsy world in harmony with mother nature. Our hard acquired experience and committed team may help our nature/ adventure lovers in nurturing their inner connection with peace and love driven nature exploration. Our geographical limits follow your instinct for research and exploration, we are available from Gawadar to Kunjarab Pass. Our team of Directors is a blend of professionals who bring unique experiences to our business and provide valuable input for better planning of our customized tours. A security management expert, a medical specialist, a senior lawyer, a retired teacher, a financial professional and a young tour organizer make up our core team. This team is available for hands on consultation on issues of mutual benefit/concern.

Cultural tourism, religious tourism, ecological tourism, educational tourism, health tourism and alpine trekking are our domain of activities. We are visible on all types of social media platforms for information and easy contact.

WAYFITS

WAQAS MUNIR

Founder & CEO

Year Founded: 2018
Website: wayfits.com
Email: wayfits35@gmail.com

Wayfits was primarily established with the vision of promoting locally produced original leather products to consumers. Alas! In Pakistan, there has always been a compromise on providing value to customers and they have been offered over-priced and low quality leather products with very limited options. Founder and CEO of Wayfits, Waqas Munir, who is a lawyer by profession but entrepreneur by heart, identified this market gap and embarked on a journey to revamp the leather industry of Pakistan. We have crafted our products out of the most premium leather after extensive experimentation and rigorous testing. As we regard customer satisfaction above everything, our products are designed to cater all your requirements. We have devised a real-time feedback system for our customers to always stay connected to changing user requirements. Keeping in mind the user experience of our valuable customers, we have ensured that wayfits provide a memorable product unboxing experience to its customers. For that our products are wrapped in crusty butter paper with scratch-less laminated sealed boxes. The box also includes a car hanging *dua-e-safr* and promotional card with QR code for you valuable feedback.

After getting amazing response on our men leather wallets, we are planning to expand our product line with leather bags, belts, card holders and much more. Our quality advocates for itself since majority of our customers come to us through referrals and recommendations. We offer products in a wide range of leather textures and colors for you to choose from!

Our top-notch leather with premium packaging make them ideal gift for your loved ones. We promise our customers to never compromise on our quality and to provide them best value. With our vision and ideology we plan to become known as the biggest premium leather product brand of Pakistan.

TECHNOLYTE

SYED HASSAN NAQVI

Founder & CEO

Year Founded: 2019
Website: technolyte.com
Email: info@technolyte.com

Our vision is to become the largest and most inclusive professional development pipeline worldwide.

The Mission

- Our dual-mission: To provide formative work experiences to young people in an equitable way.
- To bring our communities and their essential needs and services online.

TechnoLyte is a software company dealing in Mobile/Web Application Development and IT resource Sharing as well. We are a better option for outsourcing unskilled work. Many of our clients began outsourcing household tasks for the very first time. Additionally, our clients feel good providing work opportunities to our experienced Developers. And we have satisfied clients.

We believe on actions rather than more conversations. As a TechnoLyte C.E.O, I am personally providing IT Consultancy to our clients to make the product more successful.

THE JOSH TOURS SINCE 2015

HAMMAD SHAKIL

Founder & CEO

Year Founded: 2015
Website: thejoshtours.pk
Email: hammad@thejoshtours.pk

I started from a humble beginning in 2015, with a simple idea to empower the traveler and now The Josh tours have pioneered the ecotourism of Pakistan. I steered The Josh tours since its inception in 2015. I have been travel obsessed for as long as I could remember. My passion and expertise made me the go-to person for travel advice amongst acquaintances. When I took a group of friends on a trip to Kund Malir in 2015, handling all the major details, leaving others with nothing to do but explore, connect, and learn, my talents began to show, and The Josh Tours came to life.

Since our beginnings, I have helped more than 100,000 travelers embark on the journey of their dream. I have also curated more than 1000 trips many of which included camping expeditions on some of the world's most spectacular landscapes. And I am just getting started. I keep striving and exploring to find new ways to enhance the traveling experience in Pakistan.

About Being an Entrepreneur

There is an entrepreneur in everyone. Most people would like to work for themselves given a situation where you earn the same amount of money. First work for a professional. That way, you know the value of someone who works for you. Every time you think you want to give up, you should know that you can go on for another month.

About Hiring the Right Team

Hire people better than you. If your marketing and finance team are not better than you, why are you hiring them?
I needed to be around bigger professionals from whom I could gain by learning through observation.

About Being Humble

Surround yourself with people who call a spade a spade. You should have the humility in you to say 'you are right!' The minute I was started king that I am cool and something big, that's the end. These quotes have not motivated me. My motivation strength is my willpower and hard work. "Passion for winning goes beyond merely chasing targets & achieving. it's the zest and zeal with which one goes about the achievement. It's not only about winning, it's about dominating!"

MIRZA SHEHARYAR KHAN

Founder & CEO

Year Founded: 2018
Website: www.hitektrainings.com
Email: ceo@hitektrainings.com

HiTek trainings is a well known registered training institute platform which not only provides trainings to youth but also provide skills to them, and as it is very obvious that skills matter a lot in this era of technology. The most dedicated team of Hitek provides their students all the facilities in which they love to learn the new and latest terms of their relative course. Course content of the trainings are always new and up-to-date. If we talk about the mentors; Hitek trainings have the most experienced mentors who can work even more hard to make up the best future of their students. A part from trainings, students can also get internships through which they can practice out all the techniques which they have learned in the classes. Hitek trainings organize live one to one online sessions and also they organize special consulting meetings with students that if they are having any issue they can refine it. Internships help a lot in the face of learning as it provides you more time in which you can practice your skills which you have learned in your lectures. Certificates are also provided to all the Students for their respective courses. Hitek trainings providing the youth a platform from which they can learn all the in demand courses which will be a new step for them which can build up their future so bright. Content of the courses are packed according to the current demand of the society, which help the students to enlighten up their upcoming career. This institute provide students a chance to build up their portfolios in a professional way by providing them assignments which also help them to practice their topics. As a whole Hitek trainings provide the youth a full packed deals through which they can consume all the advantages and make up their career bright.

UMAIR ARSALAN

Founder & CEO

Year Founded: 2020
Website: kordovanleather.com
Email: support@kordovanleather.com

Hi I am Umair, Founder of KORDOVAN LEATHER, The fastest growing young leather brand in Pakistan. Our story is a mix of highs & lows, me having been into the armed forces and leaving during training & my Co-founder being involved in multiple businesses & travelling.

Spending the last twelve years of my life in Dubai, I found myself redundant during COVID-19 phase in June 2020, which in turn proved to be a blessing in disguise for me, as that in itself made me realize how important it is in life to have something of your own.

Having been back to Pakistan & trying to figure out what I can do, as fate had it, I met our CoFounder Mr. Asad Janjua through a mutual contact. Having the same vision and foresight, we cracked a deal in 5 minutes, keeping ALLAH THE Almighty as a third partner and started building our first flagship store in Malir Cantt Karachi and launched our brand on 25th of October 2020.

Since Malir Cantt is an enclosed vicinity with challenges of limited growth we had to think for a solution and we decided to go online, initially we had no knowledge about the E-Comm business but that's where the best of things started. Our effort to create good content and provide the absolute best customer support paved our path to success.

Business challenges are a must, but with challenges comes the opportunities for people like us who are always striving to find a solution to any problem. Me and my co-founder focused all our efforts in learning the digital marketing for social media as that is all its about now. Our efforts to never stop learning brings about better changes in not only our business but in our personal lives as well.

We saw an opportunity & a gap within the known leather brands in Pakistan & brought about a new product in the market known as our KODO wallet, which was not only smaller in size & design but an absolute pleasure & joy to use. People not only loved our product, but in the process, we also got tremendous appreciation in the leather consumer market, we are continuously working on improving our products and bringing innovative, cost effective and unique products in the leather consumer market of Pakistan.

One thought of mine that I would love to share with everyone is, Honesty, Integrity & Unbiased Fairness is what keeps you leaps ahead from any individual & as a Muslim our faith makes sure that none of our positive efforts in life are left in vain or without reward.

SHEHRYAR ALI

Founder & CEO

Year Founded: 2019
Website: thestarsco.com
Email: info@thestarsco.com

S.T.A.R.S (Pvt.) Ltd. is a custom software development firm. The company has set their primary office in Cavalry Ground, Lahore which serves as a central location allowing talent from different parts of Lahore to come work in the office. The company is primarily working with international clients based in the U.S. There are multiple services being offered by the company including web and app development, front end design, cyber security, Ecommerce, API integration, custom theme development, and game development. Along with the services being offered to their clients, the company is also developing their own products such as custom themes, plugin development, game development, and application development.

S.T.A.R.S (Pvt.) Ltd. is not only focused on the output of work that is produced but also the wellbeing of the employees. A plausible work life balance is created by the company that allows the team members to stay engaged and produce efficient work output. The company provides a community of welcoming people from diverse cultures and backgrounds who come together in unison of a singular passion to magnify quality software export from Pakistan. The team members are constantly growing as professional individuals while turning the client's dreams into scalable realities. This is how the company contributes to society while simultaneously ensuring skill maturation of the technical human resource and consistent delivery of top tier software services and products; resulting in the long-term prosperity of the company.

MUDDASSAR IRFAN

Founder & CEO

Year Founded: 2018
Website: munzill.com
Email: contact@munzill.com

Munzill - Connecting Schools & Students

For Students & Parents:
Students in Pakistan are often uncertain about their admissions in school, college and universities. Parents have to go through lots of research in order to choose the best institution for their child based on the academic background of the student and the financial constraints of the family. Once the School is decided for admission, both students and parents have to go through lots of hassle in order to complete the process and secure admission in the school. On the other hand admission to professional and medical schools, in particular, has always been the subject of social contention.

In order to address the problem of finding and securing admission in schools in Pakistan, **Munzill** comes up with a solution where students can find their dream school not only anywhere in Pakistan but also around the world as well. We provide lists of all schools, colleges, and universities on our website and mobile application. Where all the details related to the concerned institution are provided along with the feature of applying for admission. The student simply has to search from the list of all schools available and apply. Munzill on the behalf of students will process the admission, till the admission is secured. Thus providing doorstep admission for students to save them from the hassle.

Munzill For Schools:
Schools are always looking for more admissions in order to accelerate their growth, Where Munzill provides them an opportunity to save the admission cost and an increasing the number of admissions. Munzill purchase subsidized admissions from the institution and provide admission to the students at discounted rates. Thus reducing the admission cost of the institution and providing them with a guaranteed number of admissions to the institution each month.

Each institution is provided with an opportunity of

- Featured listing on our website and mobile application where they can showcase themselves to millions of potential students looking for admissions.
- Dedicated dashboard through which they can process the student's admissions applied through Munzill's website and application
- Complete digital marketing & professional operational support

Munzill has put their efforts to make the admission process easier for schools, colleges & universities by connecting students and aspiring individuals seeking admissions anywhere in the world.

MUDASSIR ZAMAN KHAN

Founder & CEO

Year Founded: 2013
Website: accountaxpert.com
Email: ranazamankhan@gmail.com

Small and medium businesses play an important role in an economy. They are the backbone of an economy. In third world countries like Pakistan small and medium businesses are most affected as well, in a sense that they do not have access to Quality Services, infrastructure banking etc.

Keeping this fact in view we founded Accountaxpert back in 2013, a trusted yet economical one-stop services platform dedicated for Startups/small and medium businesses. We educate, guide and help business owners or founders with compliances & complications involved in setting up a business, ongoing operations, to its global expansion. This enables business owners to stay focused towards their goals and growth while we take care of their compliance and accounting. Our corporate professionals help business owners in setting up a business with the right registration model keeping in view their requirements and goals. Professional Accountants in our team keep accounts/books updated so the management can take right decisions at the right time. Our tax pros help individuals and businesses with tax planning and filing to ensure that they are paying the right amount of tax not the maximum. Our continuous effort in making these experiences and processes hassle free keep us apart from other service providers, courtesy technology. We are working in different regions of the world especially in Pakistan, US and UK.

We have been in the business of helping businesses for more than 8 years now. The best experience & feeling through this journey is to start working with a business having a small team and office and to help them grow their business to a large team, cross border operations and multiple offices. And we are fortunate enough to experience this feeling time and again throughout our journey.

HUZAIFA ALI

Founder & CEO

Year Founded: 2017
Website: www.ecomsuccess.pk
Email: info@ecomsuccess.pk

Huzaifa Ali, the CEO and Founder of Ecommerce Success Pakistan (ESP) is a Pakistani national with extensive expertise in eCommerce, Amazon Brand Selling, and other international eCommerce channels, as well as Software Development. He spent four years in Malaysia, where he ran a software firm and provided application development services, and collaborated with multibillion-dollar organizations like Shell and Hi-Rev Lubricants Malaysia.

He chose to serve Pakistan by sharing his experience and assisting others in building their eCommerce enterprises on foreign platforms such as Amazon, Etsy, and eBay.

ECOMMERCE SUCCESS PAKISTAN (ESP)

ESP is encouraging young Pakistanis to build their own online businesses on different online platforms like Amazon & Etsy. Currently, ESP is a community of 166k+ students and experienced sellers already doing business online. Huzaifa Ali is developing a trend of allowing almost every Pakistani to learn about the eCommerce industry online from anywhere in Pakistan through VSC powered by ESP.

VISION TO HELP PAKISTANI YOUTH TO EARN MORE!

Huzaifa's ultimate objective is to instill an entrepreneurial attitude in every Pakistani citizen and enable them to generate a substantial income, generating millions of dollars in annual revenue and contributing to Pakistan's economy.

His goal is to transfer knowledge and inspire others to develop their own multi-million dollar online business and help improve Pakistan's economy, empower the young, and bring out people's potential by assisting them in establishing online businesses.

He also urges women to create their own enterprises on Etsy and become self-sufficient, which would undoubtedly help women's empowerment in Pakistan.

MY VISION IS TO ENABLE EVERY PAKISTANI TO MAKE AT LEAST $1,000 OR EQUIVALENT IN MONTHLY INCOME THROUGH ONLINE BUSINESSES & FREELANCING.

اب کمائے گا پاکستان

FARHAN & SAJJAD

Co-founders

Year Founded: 2018
Website: consulting.riscgroup.co
Email: farhan.khalid@riscgroup.co

About two years ago, the enthusiasm of stimulating financial prosperity and strengthening entrepreneurship aspired a team of legal and tax professionals to form DE RISC Consulting, a tech enabled all-in-one platform for individuals and business' tax and corporate compliance needs. In today's highly competitive business world, DE RISC assists their clients in managing uncertainty and risk by enabling them to make smarter business decisions while fulfilling their tax and regulatory compliance responsibilities.

Their team of experienced and dedicated professionals with extensive functional knowledge and technical proficiency are capable enough to provide best possible financial solutions keeping in view, latest corporate and tax laws of Pakistan.

They are where they are needed - actively filing taxes and assisting in keeping any business compliant with the applicable tax laws and regulations, providing with full range of administrative and technological support as well as representation before authorities against tax notices.

Their consultants with progressive thinking, in tune with economic, political and market conditions can add tremendous value to a business by taking over responsibilities that include range of professional services within the field of corporate law, incorporation of firms and comprehensive provision of support regarding all business transactions and changes during the company's lifetime as well as planning, design and implementation of operational and tax strategies.

Adhering to modern technological trends, De RISC Consulting pioneers in digitizing tax and corporate compliance through launch of their secure web-based client portal used to post their requirements and track the progress of requests conveniently. This is the reason that in such a short span of time they were able to on board premier clients namely Policy Research Institute of Market Economy, Kestrel Education, Itroos, Seronic, SNAP Consultancy, Kaizen School, AGA Design Solutions, Tegic Technologies, Gezhouba Wah Nobel Blasting, Telsec Consultancy, and many others.

The team of dedicated professionals is capable of providing you top quality legal, tax and financial services!

DR SANA CHISHTI

Founder & CEO

Year Founded: 2019
Website: healthsolutions.com.pk/
Email: chishtia@gmail.com

"Please father, stay please!", I uttered these words in a trembling voice with my heart full of sorrow.

I managed to admit my father to one of the largest renowned hospitals in the country. I could do anything to save him.

"33 pints are required urgently, arrange them as soon as possible!", I couldn't believe these words from the hospital staff. According to the rules, 33 pints of blood meant providing 33 donors immediately. "Is that even possible?" I asked myself. Possible or not, it was something I had to do to save my father. I began to seek blood donors. Mr. Zahid Ansari from the Blood Bank Association of Pakistan was a great help, moreover, Dr. Sagheer Ahmed, Minister of Health did his best to help me out.

Despite getting all help from such powerful individuals and myself being one of the most influential people in the healthcare field, wasn't able to arrange 33 donors in time. I lost my father.

The thought of not being able to save my father was killing me from inside. "I had everything, I had money and power, but still, what's the use of this when I couldn't get 33 blood donors in time?" I kept on asking myself. What happens to people with no power or money? Neither they could afford a reputable Doctor, nor proper treatment, many couldn't even reach the hospital in time and die waiting for the ambulance. "I wouldn't let this happen to anyone!" I decided.

I got a team together and connected virtually to every blood bank countrywide. We took a step and started a virtual blood bank and ambulance service. We succeeded in initiating the vision that anyone should not have to worry about gathering blood donors to receive blood pints at critical hours of an emergency. We reached out to universities, incubation centers, IT professionals, Healthcare experts for discussion and awareness and created a mechanism where you can receive blood without providing donors.

"You are a brave daughter, just a few more seconds. The Doctor will see you next", I was telling this to my daughter for 3 hours in the waiting area of another well-reputed Hospital. The staff told us to keep waiting as there was no space available and there were more critical patients to serve. I couldn't see my daughter in pain. But all I could do was wait.

This is where the idea of Hospital at Your Doorstep originated and added to the mission. Apart from Blood Bank and Ambulance service, We decided to make an application, that could provide every healthcare facility from the hospital to people's doorstep. "Nobody will have to wait and watch their loved ones groaning", I decided.

We proposed a solution to all health problems, named "Health Solutions", which is just one touch away from your home.

INTEGRATED IT SOLUTIONS

YAHYA MOHIYUDDIN

Founder & CEO

Year Founded: 2019
Website: integrated-itsolutions.com
Email: info@integrated-itsolutions.com

Resilience and hard work always pay off when you're setting off in the right direction. Success is not always measured in terms of money but your achievements and accomplishments. Yahya, an emerging entrepreneur, has set off to conquer the world with the belief that the world is a clean slate to be filled with your positivity and doing good by serving others.

This is a story about an ordinary man with extraordinary thinking. He started this journey with barely anything in his hands but his will and determination against the world. And he for sure won this fight. But this still does not put an end to this journey, Yahya believes that success is a journey, not a destination.

Dream big or go home! Yahya has truly taught us what it means. After having worked in the IT sector for more than 12 years, he started his own business. Picking up tricks and tips from having worked in different sectors of the IT industry and in the field of customer support and services for 12 years, he truly became a master of his trade and set up his own firm. When asked, Yahya told us that what makes his company so special are the employees and the customer service they provide.

Integrated IT Solutions has always believed in providing customers with a top-notch experience and the best service possible. Customer service is our passion and turning this passion into a business has been a hell of a journey.

Moreover, the company has also taken a special initiative under the banner of their sub project Elearners. In this project they are providing free of cost Digital Skills and training to willing students and young people from Orphanage. The objective is to empower every person to become self-independent and take full advantage of digital technology in modern era.

Starting from scratch with almost no capital and today expanding our clientele to countries like Japan, the UK, and the US has been much of a journey, and it has all been possible with a healthy, organic working environment provided by our CEO and building trust with our clients because for us client satisfaction is our top priority. So for new startups, businesses, and entrepreneurs we are offering 40 hours of free development for their projects. For more information visit our website and get ready to discover and benefit from the services we are offering!

leyjao.pk

SYED AWAIS GILANI

Co-founder & Chairperson

Year Founded: 2019
Website: leyjao.pk
Email: marketing@leyjao.pk

Ab Shopping Karo Atimad Sey!

Leyjao.pk is more than just a shopping destination. Pakistan's homegrown brand Leyjao, is a story of successful and ultimate customer experience.

Leyjao's story is partly about giving back to its Pakistani community and partly about embracing digital transformation. The brand hasn't approached e-commerce in a siloed way. The strategy is more modern and fluid. Leyjao.pk focuses on creating a fun and intuitive shopping experience that considers the customer's needs. When you visit their mobile app or web portal, you shouldn't have trouble finding exactly what you are looking for.

In particular, Leyjao.pk has made four moves to stay ahead of new buyer behaviors and e-commerce trends.

JO MANGWAO WOHI PAO

Customers shopping on the Leyjao platform are assured that all products are packed to specifications and dispatched safely. This is made possible through extensive checks on seller and product quality.

BEST DISCOUNTS SEY SAVINGS BACHAO
Leyjao.pk is giving you the opportunity to experience shopping to its fullest without even a tinge of guilt. Every ardent shopper wants to make the most of their savings and leyjao.pk is the place to get started!

ON-TIME ORDER PAO
Leyjao is putting more muscle behind online orders by arranging an agreement with the logistics partners like M&P, TCS, Trax, and BlueEX to deliver its vendor's offerings; seven days a week to customers' doorstep in above 300 cities of Pakistan.

ORDER NOW WAQT BACHAO
All the more reasons to love shopping from an online platform as leyjao.pk are to browse offers on your phone ahead of time. Visit Leyjao.pk. You will discover a great mix of bargains, deals, merchandising, and loyalty. All to create the ultimate customer experience.

The Leyjao brand is simply fresh and youthful. Its voice is no-nonsense and without the fluff.

Operations PRO
Infinite Business Solutions

ABDUR REHMAN

Founder & CEO

Year Founded: 2019
Website: operationspro.pk
Email: a.rehman@operationspro.pk

Embarking The Digital Evolution In Pakistan
Transforming Businesses Digitally!

Digitization has become the universal phenomena that is growing with every passing day. The increasing prominence running business through digital means is observed to influence almost every domain of work.

Operations PRO (Pvt) Ltd is Pakistan's first 360 Degree Digital Marketing & Software Solutions Agency with BI (Business Intelligence) powered platform & techniques, providing integrated & customized solutions to each business, helping them to be ahead of competitors and finding them relevant audience through effective marketing services and achieve operational excellence through software solutions.

The company was founded back in 2018 by Abdur Rehman Bin Zaheer, a young entrepreneur started his professional career back in 2011. He is gold medalist from NUST and also teaching there since 2017. While working on multiple projects in different industries including real estate, banking, FMCG, hospitality, healthcare, manufacturing, retail and academia, he observed that businesses in Pakistan lacks in using latest AI, BI and integrated solutions. He founded the company to help businesses get best out of the latest technology and smart methodologies that enable them grow with insane speed, leaving the failure ratio to minimalistic. The company offers a range of services including:

- **Digital Assets:** Website, Mobile Apps, E-commerce Store, Marketplace Development
- **Digital Advertising:** Social Media Marketing (SMM), Search Engine Marketing (SEM), Network Advertising, E-Commerce Advertising
- **Digital Content:** Videos, Voice Overs, Blogs, Social Media Optimization (SMO), Search Engine Optimization (SEO), Company Profile, Catalog Design and Creative Designing
- **Business Software Solutions:** Customer Relationship Management (CRM), Enterprise Resource Planning (ERP), Point of Sale (POS), Hospital Management System (HMS), Human Resource Management System (HRMS), Accounting Software, Inventory Management System (IMS), School Management System (SMS), Learning Management System (LMS), and the list goes on.

TAIMOOR YOUSAF

Founder & CEO

Year Founded: 2020
Website: mindtech.pk
Email: contact@mindtech.pk

MindTech is a name of trust and reliability that provides web services and solutions to the entirety of any business. It is made possible owing to the expertise of its modernity of services across different platforms, including web, Android, and iOS.

The portfolio of MindTech is large in the count and is impressive as well. One of the company's prime clients is Hardee's, which unless you are living under a rock, belongs to the Food Industry and is a very famous fast-food restaurant chain, established all across the globe. Hardee's started as a client with us but in a little while; it has become a technology partner with MindTech.

The company began in 2020, and has proved its worth in the larger schemes of things in the digital sphere of the country by providing top-notch customer service and business growth and all that just within a year. MindTech is not interested in maintaining the status quo. It's services in the country's emerging digital space completely redefine the way businesses are done. Furthermore, the company is adding another weapon to its arsenal of digital solutions. Their new product, aptly titled 'Delivery Dispatch System', aims to redefine the way delivery systems work in the food industry.

To put it all in perspective, MindTech is gunning for competing and eventually becoming successful in conquering the web service solutions in the global market. The company has completed many custom requirements for its global services, while compliance modifications for certifications are in process for different markets.

AHMAD MANZOOR

Founder & CEO

Year Founded: 2018
Website: pakistanblockchaininstitute.org
Email: ahmad@pakistanblockchaininstitute.org

WHAT IS BLOCKCHAIN

The ledger is often used to track and manage asset ownership, however, Blockchain can be a simple record keeping system for any kind of data – whether that data is related to asset ownership or not.

Although Blockchain is often described as a new and cutting-edge technology, the truth is Blockchain is nothing more than a combination of old concepts, technologies, and methodologies. These old components include ledgers, cryptography & peer-to-peer networking as well as thoughts like consensus & immutability but in better and comprehensive manner. At the core of Blockchain is a ledger, a record keeping system which allows the keepers of a ledger to tell a story.

The story I normally start is from barter system (goods against goods system) where 100 people are living in the street and 2 of them want to trade of any transection. Consider them Hamza & Arez. Hamza wants to have some gold while Arez wants some wheat. In this context, they gather the remaining 98 people and announce this transaction. At first, they verify that they are trading on their own goods, then, after verification, they announce the changing of ownership. In this example, the transaction will be saved in memory of all 98 individuals involved which will serve as the ledger.

As you see, the above story revolves around the ownership and history of ownership of assets. Although ledgers are usually used to record financial transactions, however, they can be used to record just about any type of data imaginable. The earliest ledgers in human history appeared over 7,000 years ago and marked a key development milestone in human society, culture, and economics.

Another core component of Blockchain technologies is cryptography – the study of how to pass information back and forth in the presence of adversaries, bad actors, or simply audiences with no need to know. Although cryptography is often thought of as a cutting-edge discipline, it is really quite ancient. As long as there have been two or more people who wished to keep a secret from someone else, there has been cryptography.

Here in Blockchain we use cryptography to protect anonymity, to provide ledger immutability, and to validate claims that people make against assets tracked and managed on the Blockchain. The 3rd technology, as mentioned above, is the computer networking technology, specifically peer-to-peer network architectures. The same technology that serves as the back-bone of our modern internet also underlies Blockchain (always remember Internet is underlying technology of Blockchain & Blockchain is underlying technology of DApps). Adding a peer-to-peer (P2P) network architectures in the mix increases redundancy along with fault tolerance & makes it resilient by removing single points of failure commonly found in typical network architectures.

SAAD AFTAB

Founder & CEO

Year Founded: 2021
Website: solarnest.pk
Email: info@solarnest.pk

SolarNest provides ease in the installation process by making it smooth. We ensure the customer's satisfaction by providing them the multiple options by different companies and helping them to choose the best one among them.

The ever-increasing price of electricity in Pakistan and increased i.e. solar energy carbon footprint calls for another source of electricity. According to the study, with the use of solar panels, carbon footprints can be reduced by 80%. Solar energy is the most sustainable and green alternative of producing the pollution free energy. This leads to the use of solar energy more than ever. Pakistan's solar market is estimated to grow exponentially in the recent future. But not every solar company is reliable as some work with low quality better price and others do not compromise on quality. Some can make a balance between both quality and the price.

The companies reduce prices compromising the quality and the customer is unaware of the twist. This happened to us too as we agreed on the least possible price from a company and were later unsatisfied by the quality. This incident ended up with an idea in our minds to provide the customers proper guidance and be the guarantor in the entire process. This led to the development of SolarNest platform, where customers can compare the different companies online without any difficulty. SolarNest website provides guidance on quality and prices of available solar options to customers. This is a complete 100% online experience where customers can choose the best options available from the SolarNest web portal instantly. The purpose is to make the solar installation process reliable, smooth and easy in Pakistan. SolarNest has different exciting plans for future. The customers will find the financing options from SolarNest itself rather than getting it from the respective partner companies. Also, SolarNest will be expanding to the other cities of Pakistan soon. Currently, we are just operating in Lahore, Gujranwala, Islamabad, and surroundings.

AHSAN KHAN

Founder & CEO

Year Founded: 2018
Website: www.hctpolymers.com
Email: info@hctpolymers.com

HCT Polymers is one of the fastest growing companies of Pakistan. Founded in 2018, we started as trading of all kind of industrial chemicals & Calcium Carbonate (GCC), later added trading of almost all kind of plastic granules (PP, HD, LLD, LD, PE) etc. to its portfolio. Since then, our team has been performing well in Recycling sector. Plastic recycling the process of recovering waste or scrap plastic and reprocessing the materials into functional and useful products. Plastics have only been around for a little over a century, yet they've become part of almost every aspect of our lives. Plastic materials are a ubiquitous part of 21st-century life. Recycling plastic is to get post industrial waste scrap & shredding plastic into smaller flakes.

MUSTAFA MASOOD

Founder & CEO

Year Founded: 2020
Website: siltaki.com
Email: mustafamasood22@gmail.com

Siltaki is a brand that allows one to access luxury-at its best! Our vision is to attract both men and women of all ages. Our jewelry makes you feel more confident and allows you to enjoy your most special days with a little more elegance. We deal in jewelry made of pure 925 Sterling Silver which is gold plated, high quality, and coated with rhodium. Wearing it will enhance your looks and make you feel bolder and special.

Our products range from rings, pendants, bracelets, sets, anklets and chains. Our enticing jewelry range has options for all at affordable prices with good quality. It is hand crafted and imported from Turkey and other countries to ensure the designs are unique and one-of-a-kind.

tweets of the month

Umar Saif @umarsaif · 02/01/2022

Most countries have a Prime Minister by "choice": the most popular and suitable political leader chosen by the people to run the country.

Pakistan has a Prime Minister by "default", because everyone else had been ruled out.

Countries can't be run by default.

119 284 1,175

Atif Mian @AtifRMian · 20/09/2021

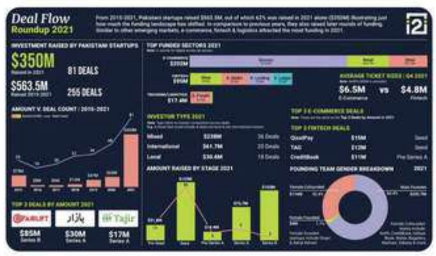
Replying to @AtifRMian

The real issue then was - and the real issue now in China is - that the economy became dependent on household credit creation for sustaining aggregate demand

This is the thing to focus on

Kalsoom Lakhani
@kalsoom82

1/ Happy 2022, friends! Here's @Invest2Innovate's end of year graphic. In 2021, Pakistani 🇵🇰 startups raised $350M via 81 deals, > 5X of what was raised in all of 2020 ($65M). To benchmark, Bangladeshi 🇧🇩 startups raised $166M & Nigerian startups raised > $1B (!) in 2021🇳🇬



Tweet your reply

Sanjay Solanki | Business & Bra... · 6m

As a **business** or **Startup**, we need to establish a purpose. It's not enough to just sell products or services anymore. Why do you do what you do? Why do you sell what you sell?

What is your "why?" Let us know.

Aaron Levie @levie · 10h

Startup advice in wild times:

1. Build for big, but untapped markets
2. Chase problems not trends
3. Ensure greatest technical flexibility
4. Define a sustainable **business** model
5. Put customers first always
6. Build a great team and enjoy the ride

Nadeem Haque @nadeemhaque · 1d

Subsidized holiday, subsidized Islamabad, subsidized roads, free parking subsidized gated communities, subsidized clubs, subsidized vip lounges. Then our rich will tell you these are for the poor

7 17 54

Raghav Belavadi @Rag... · 03/01/2022

After 3 failed **startups**, I succeeded with my 4th one, it's there over all news & magazines

Lesson: It's ok to fail. Failures will only lead you to Success.

#startupbusiness #startup #Entrepreneurs

9 8 54

Gary Vaynerchuk @garyvee · 3d

And in **startup** and small **business** land the founders and investors lose when u fail to execute your vision or some may call it a "road map" in nft land the consumer who buys the mint and the secondary losses when the project shuts down aka goes out of businesss. a lot of $ lost 😞

Ikanyeng Rammutla @ikaramm... · 20h

It's actually quite crazy when you realise how big what you're doing is while you're doing it. The best thing you can do for yourself is start working on the idea / **business** / **startup** / project you've been dreaming and thinking of for a while. I repeat, you will thank yourself.

8 46

10 BIGGEST SMB DIGITAL MARKETING MISTAKES - & FIXES

By Sami Khan

Remaining Part...

NOT GETTING THE BUSINESS LISTED ON GOOGLE MAPS AND OTHER PLATFORMS

A click-and-mortar business is missing out on the local market if they do not get themselves listed on the Google My Business platform. A small local store must let its customers know that it is locally available and within their reach when searching online. This is especially important if the marketing objective is to increase store visits. I see way too many businesses who haven't even claimed their existing GMB listing and my heart aches every time seeing the lost potential.

Brands can even run small local campaigns that are run Google Search, Google Maps and Display Network once they are listed on Google. Apple and Bing have also similar platforms for local marketplaces. An online store doesn't necessarily require this.

GMB also offers a free app using which you can respond to reviews, post new photos for the products or jobs you've completed on a client site (in a Service business) and keep your operating hours updated on top of adding new articles or key content. Remember, GMB is Google's own product and if you impress the Google bots by keeping the GMB up to date and engaging, don't be surprised to see some SEO benefits as a reward for your main website, at least locally.

UNDERESTIMATING THE STRENGTH OF CORRECT POSITIONING

We've all heard that if your product/service offering is trying to target everyone, it is targeting no one. I have seen this misconception that narrowing down the focus too much might result in losing customers. My response is that it is better to lose 10% of the customers who don't align with your brand's positioning than not having any customers because you mix too well with the noise that you are not uniquely relatable to the target audience for them to do business with you.

Implement the principle of 'Build-Measure-Learn' where they can build a product, measure customers' response and learn from the mistakes made. Brand tells a story, therefore, the brand's products must be positioned to emphasize that and the product offerings must be aligned with the brand image it is trying to build in the mind of consumers.

LACK OF SITE OPTIMISATION

On average, 55% or more of the web traffic comes from a mobile device, hence All businesses should make sure their website works seamlessly on the mobile device of any site visitor. Bad website interface, slow loading pages or images, poor graphics, pop-up ads and distorted text would never compel a customer to buy from the site or visit the store.

Site optimisation also critically impacts SEO ranking and quality score. Therefore, small businesses should overlook this as a fast and effective mobile site is not a good-to-have asset anymore.

Featured Contribution:
Speaking to speed in particular for Shopify stores, it's very difficult to achieve good performance in Shopify because almost everything you need slows it down a fraction of a second--which adds up.

1. Additional apps & beacons
2. A/B testing--Google Optimize/Optimizely
3. Shopify's infrastructure-Liquid, CDN

This is why it is shocking to see a store score above 50 on mobile today, there are so many moving parts, and fixing one piece can cause an issue somewhere else. Few Shopify stores doing between $5-30 million online have the resources to solve all of these issues. As of today, what we've seen is that the only way to achieve scores in the 90s while still using apps, beacons, and A/B testing is leveraging Shopify's headless APIs, an enterprise-level CDN, and pre-loading and caching the entire site across the globe, among other optimizations.

IGNORING THE POTENTIAL OF EMAIL MARKETING

Out of all digital marketing channels, email marketing is the most neglected by small brands. They underestimate the potential of personalised marketing this channel has. It can be used to offer special deals, remind them to complete their checkout process, or send a tailored newsletter. According to surveys, customers do not mind receiving emails from the brands with special offers as long as they are not being spammed with multiple emails per day and are receiving value, information or entertainment from the brand communication.

For those who have at least started doing it, some of the common email marketing mistakes made by small businesses include unattractive or misleading subject text, not involving CTAs, sending emails at an inappropriate time. The subject text must excite customers with a little hint of what the email says. I'd suggest looking into C.U.R.V.E methodology to write email subjects. Different texts can be tested with A/B testing. Effective CTAs are essential with the right text and must be included towards the end of the email. Select an appropriate time according to the geographical location of target customers. To make things easier, opt for an email marketing management tool so that emails could be scheduled and automated.

OFFERING IMPERSONAL CUSTOMER EXPERIENCE

Customers appreciate personalised treatment especially when they think a user experience, promotional offer or discount code was tailored just for them.

Website or app interface can also be customized by using cookies. An example of that is the Marketplaces and eCommerce platforms often use AI to track the behaviour of thousands of visitors and then offer product recommendations under 'You might also like this.'

Small businesses think AI might be too expensive for them but there are many cheaper tools available that can provide some degree of personalised marketing communication. Brands must understand the customers and the different stages of the purchase journey they might be in. A few ways personalization could be done is based on their browsing history, products viewed or purchased in the past, their location and demographics. Visitors can also be retargeted with ads and emails if they abandon the cart and did not convert.

SPENDING MOST RESOURCES ON SOCIAL MEDIA LIKES & COMMENTS

I hope this yelling statement is super loud and that it reaches far and gets to everyone,

"SOCIAL MEDIA MARKETING DOES NOT EQUAL DIGITAL MARKETING".

I can not count on both hands how many times in a day I see businesses thinking Social Media marketing is one and the same as Digital Marketing. Please note, SMM is a smaller subset of DM and is not the entirety of it. Especially wrong when you are referring to the organic posts that you believe will miraculously reach the target audience and will give you anything more than a few likes and comments. Unfortunately, unless you have a genuine following in excess of 100k+, very little tangible rewards are to be expected from organic social media efforts purely based on how algorithms are designed to suppress your posts unless you pay for it.

Some companies, since they translate digital marketing as just social media marketing, spend maximum resources on social networking platforms while other aspects of digital marketing are ignored.

Social media is important for its cosmetic value, but so are SEO, content marketing, SEM, Email Marketing etc. If the full digital touch point funnel is not serviced, it's hardly any better than doing nothing at all.

My recommendation is to regulate the time and resources spent on each channel. Use analytical tools to understand which channel is most yielding and which is least. Adjust time and resources spent on each channel accordingly. Channel performance must be reviewed time-by-time and the budget should also be revised periodically.

And PLEASE, don't ask me which channel is better for results. You fill petrol in your car and inflate your tyres to the right pressure before going on a drive to see your friend. You reach your destination, and the host asks you, "I am going on a long drive next week too, so tell me did the petrol help you reach here or your tyres" - you'll make a weird face, right? That's the kind of face I make (at least on the inside) when I get asked which channel is best for leads/sales out of SEO, Google Ads, Social Ads or Email Marketing.

There is no 'Loyalty' before they 'Convert' as your customer. There is no 'Conversion' before they 'Consider' that they are in the market for something you offer as a business. And there is no 'Consideration' before they are 'Aware' of the fact that your brand offers that service.

> *As a business, we need to service a full funnel and a mix of channels contribute towards different stages in few different ways. Mastery, is in the balance.*

UNDERMINING THE IMPACT OF BACKLINKING

Inbound links are given high importance in SEO strategy and rightly so, it informs search engines (Google) that the content on a particular site is good enough that other websites linked themselves to it. This is one of the most important factors checked by SEO auditing tools. The more competitive the market, the more it would matter how high quality those backlinks are. It is astonishing to see, how many small brands ignore inbound links to their website knowing that without links, the website simply won't rank in search results. There must be conscious efforts to always be on the lookout for this through outreach, PR coverage or outsourced content-rich SEO linking service.

To get links for the website, content present on the website should be of top-notch quality that other site owners would be willing to get affiliated to. High-quality content has original survey data, unique industry statistics, well-structured text combined with images, videos or infographics.


Estd. 1860
MURREE BREWERY
ISO 9001, 14001, HACCP & OHSAS Certified Company
REFRESHING
Lychee
SPARKLING
DRINK!
Fun ka maza - your ultimate choice
Estd. 1860
MURREE BREWERY
Murree Brewery's
BiGG Lychee
Carbonated Lychee Flavoured Drink
LYCHEE LOOOOVVEE....
BiGG Anaar
BiGG Apple
BiGG Peach