PAKISTAN'S PREMIUM MAGAZINE ON ENTREPRENEURSHIP

STARTUP INSIDER

OCT-DEC 2022

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EXPERTS ON

HOW TO FIND A MENTOR IN YOUR LIFE?

VC FUNDING
How venture capital works?

METAVERSE
How it can change the world?

SUCCESS STORIES
That will inspire you to take action!

NOMAN AZHAR

INSPIRING INTRAPRENEUR

ZINDIGI'S INTRAPRENEURIAL VOYAGE TO DIGITAL REVOLUTION IN PAKISTAN

VOL II • ISSUE 28

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Exclusive sections on business ideas, freelancing & lifestyle.

How changing the existing narrative can help revive primeval Islamic entrepreneurship?

Expert opinions, analysis, news, events & much more.

A truthful and trustworthy merchant is associated with the Prophets.

Prophet Muhammad (PBUH)

EDITOR'S NOTE

ENTREPRENEURSHIP & SOCIETY

ENTREPRENEURSHIP BRINGS DOWN BARRIERS BETWEEN COMMUNITIES AND CULTURES AND BUILDS BRIDGES THAT HELP US TAKE ON COMMON CHALLENGES TOGETHER!

Usman Ahmed

Pakistan's current political instability has interrupted economic activities and macroeconomic variables very badly. The country has long suffered from war on terror, which has led to thousands of related deaths in the past. Now almost all the institutions are helpless to put Pakistan back on track. People have different opinions about the root causes of the current situation. I should not be repeating them but let's discuss, how we can solve them!

Last Sunday I was listening to an old speech by former US President Barack Obama which he delivered at the opening of the Global Entrepreneurship Summit.

Barack Obama made some remarkable points on how entrepreneurship is the ultimate solution to creating a healthy economy. I am quoting his speech so we can choose the path of prosperity.

"Today, young people are ready to start something of their own to lift up people's lives and shape their own destinies. For that purpose, entrepreneurship is the right path that helps create new jobs, new ways to deliver basic services, and new ways of seeing the world. It builds the spark of prosperity and helps citizens stand up for their rights and push back against corruption. Entrepreneurship offers a positive alternative to the ideologies of violence and division, they can all too often fill the void when young people don't see a future for themselves. Entrepreneurship means ownership and self-determination as opposed to simply being dependent on somebody else for your livelihood and your future. Entrepreneurship brings down barriers between communities and cultures and builds bridges that help us take on common challenges together because one thing that entrepreneurs understand is that; you don't have to look a certain way or be of a certain faith or have a certain last name to have a good idea. There are many challenges, which are often hard to take such as accessing capital and getting the training and the skills to run a business in this competitive world, tapping into the networks and mentors can mean the difference between adventure taking off and one that falls flat, and it's even harder for women, young people, and communities that have often been marginalized and denied access to opportunities".

Likewise, Pakistan needs a path toward sustained, rapid, and equitable economic growth that incorporates its fast-growing population into the labor market, which can only be done through entrepreneurship. Economic stability in Pakistan cannot be ensured simply through intra-elite deals made in the country rather, it requires providing an enabling environment where entrepreneurship can be nurtured.

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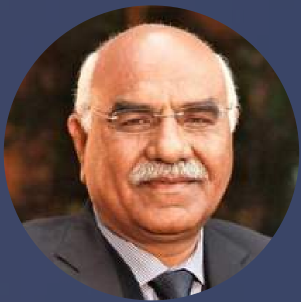

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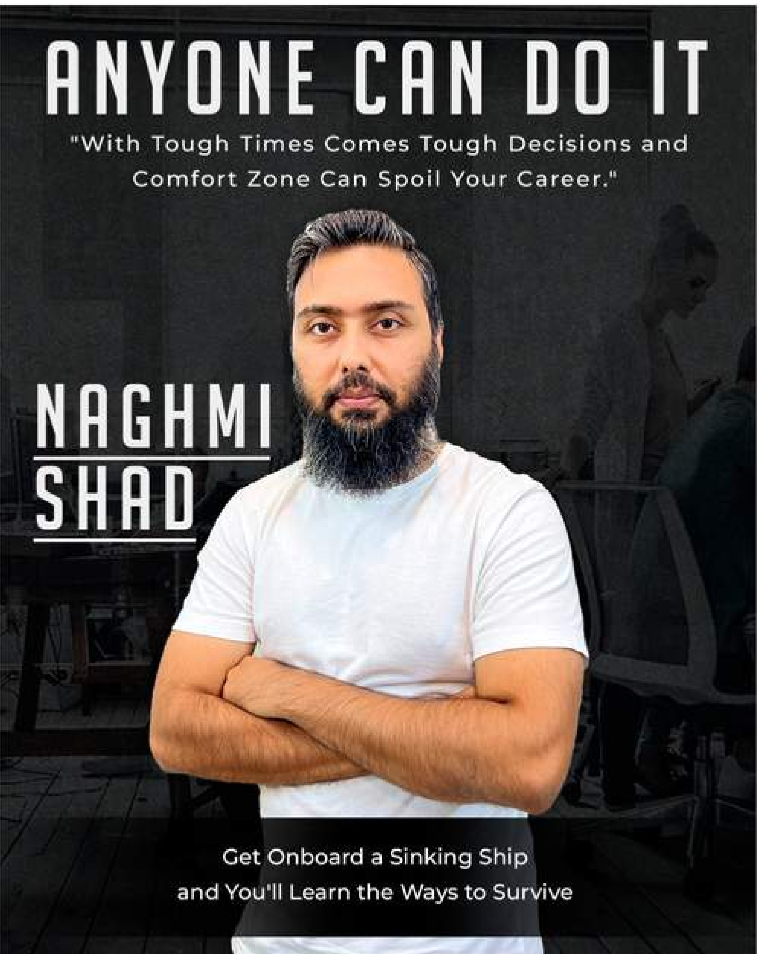
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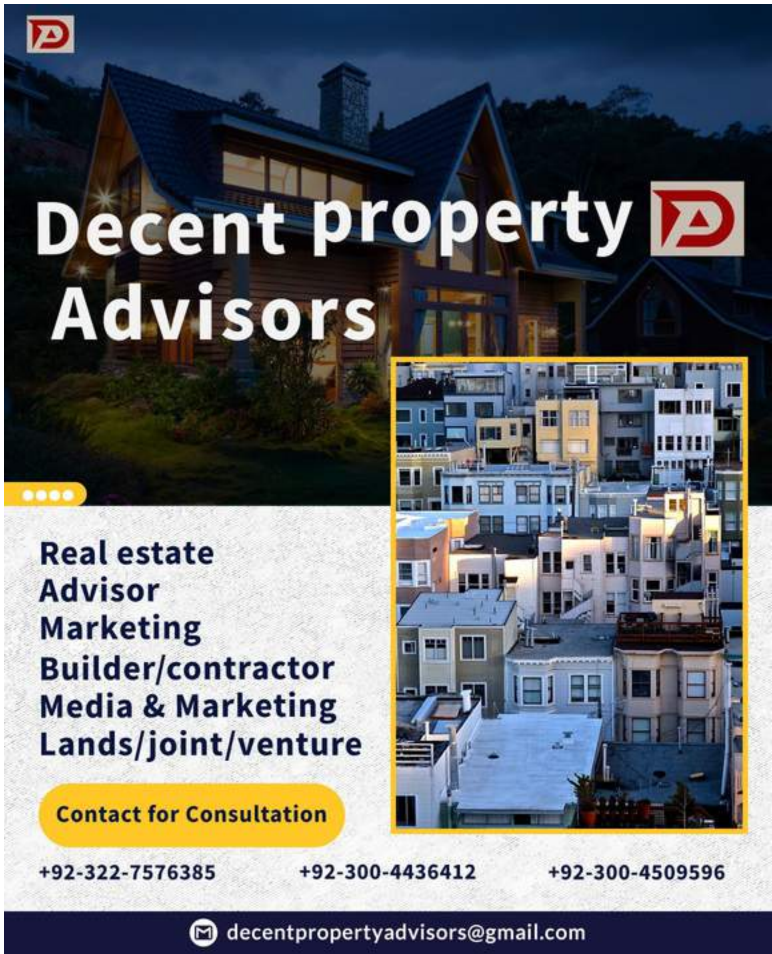
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A Special Tribute to

Arshad Sharif

(1973 - 2022)

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تجھے بھی روشن جو کر گیا ہے وہ میری دھرتی کا لاڈلا ہے

(خلیل الرحمان قمر)

"Bullets only kill the body, not the being. The being lives, so long as the cause lives."

Arshad Sharif was an investigative journalist, writer, and news anchor for Pakistan's national and international news organizations, including the United Kingdom, who specialized in political events. He did his MSc in Public Administration from Quaid-i-Azam University Islamabad and also had a Master's degree in Media Studies from the UK with a distinction as a Chevening scholar. On March 23rd, 2019, he received the Pride of Performance in Journalism award from President of Pakistan Arif Alvi in honor of his accomplishments.

Arshad Sharif has covered a number of stories nationally and internationally. His journalistic forays include conflict coverage in tribal areas with a specialization in defense and foreign affairs. He has also reported for leading Pakistani news organizations from London, Paris, Strasbourg, and Kiel. Arshad Sharif was also the winner of Agahi Award 2012.

Arshad Sharif left Pakistan in August and launched his own YouTube channel. His most recent news appearance was in the trailer for the corruption documentary "Behind Closed Doors."

Being a journalist is often a vulnerable path. The dynamic anchorperson had won thousands of hearts with his energy and optimism. Upon the devastating news of his demise, to fulfill his mother's wish, citizens laid out rose petals on Arshad Sharif's driveaway. Locals honored the TV news anchor with a respectable yet grand gesture. Arshad Sharif was an "icon of journalism in Pakistan," according to the ISPR chairman, who called his passing an "unfortunate tragedy." Moreover, politicians and other journalists lit a candlelight vigil tribute to *Shaheed Arshad Sharif* at Karachi Press Club.

Thank you for sharing stories that otherwise might not have had a voice. On behalf of the people of the nation, we'd like to say thank you for being a man of action and not just words.

ENTREPRENEURSHIP IN ISLAM

REVIVING THE PRIMEVAL ISLAMIC ENTREPRENEURSHIP

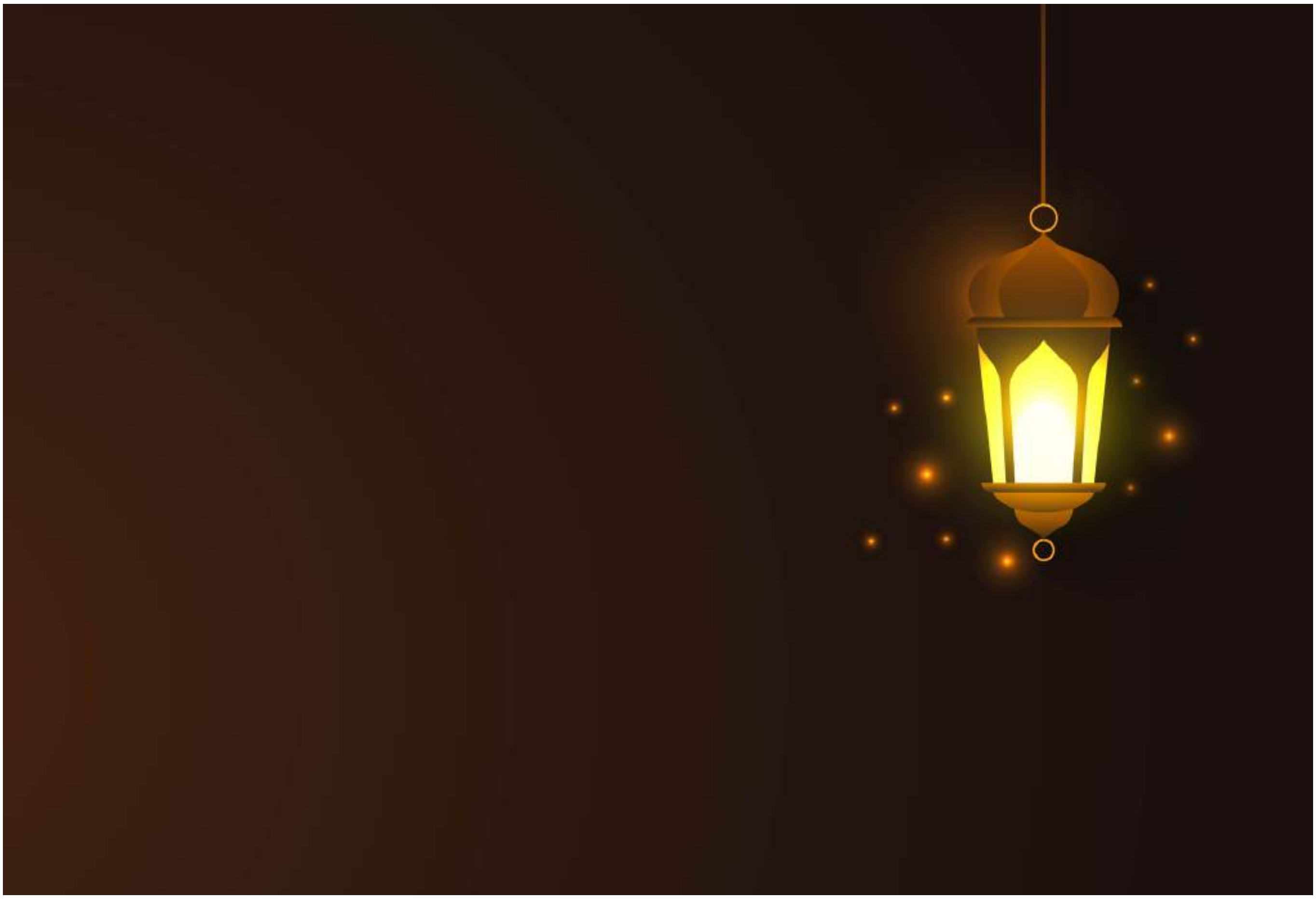
By Shoaib Siddiqui

Entrepreneurs are called the fourth factor of production, the engine of economic growth, and the catalytic agent of change, because; the economic development of a country is accelerated by the activities of qualified entrepreneurs. Islam as a complete and comprehensive way of life highly encourages the development of agriculture, industry, trade, and commerce because; resources are mobilized and increased for fulfilling the needs of people through business.

Islamic civilization was a beacon light and an icon of scientific innovation, technological advancement, and improved entrepreneurship of that time for the rest of the world. Presently, everywhere in the Islamic world, stretching from West Africa to Lebanon, Malaysia to Indonesia, and India to Pakistan, Muslims have the urge to "revive" Islamic traditions and the fundamentals of their faith as a way of asserting their identity, a means to fight the unjust social and political oppression experienced in their societies, and an alternative to avert materialism and pressures of the twentieth century. As, many business people of the Muslim world are facing challenges like bribery, nepotism, stealing, lying, fraud and deceit, conflict of interest, quality control issues, discrimination, falsification of information, abuse of public funds, environmental pollution, innovation, excellence, strategic thinking, and skills while doing business. To overcome these problems we need to return to having integrated Islamic values and spirits with modern disciplines of education relating to science, technology, and business.

Unfortunately, despite having clear and sharp directions in Islam regarding the establishment and management of business enterprises, many Muslims still pay no or little attention to Islamic guidelines while developing and managing business enterprises. This is because, many Muslims lack the spirit of Islam and on the other side, absence of clear guidelines in entrepreneurship development from an Islamic point of view.

To run a business enterprise successfully from an Islamic perspective an entrepreneur must acquire sufficient contemporary and Islamic knowledge. In Islam, there is always room for improvement, as regards knowledge; Allah says "Those truly fear Allah, among His servants, who have the knowledge, for Allah is exalted in Might, Oft-



forgiving" (Quran, 35:28). The amount of Islamic restoration that has occurred since its beginning until the present is not something to be scoffed at, there is still much more to be achieved, especially in today's era. Certainly, these accomplishments and advancements cannot be done without any sense of entrepreneurship.

The existing narrative cannot be developed automatically; rather a lot of activities are to be performed thoughtfully and delicately to prepare and revive primeval Islamic entrepreneurship. As part of preparatory activities, education should be provided in all educational institutions (schools, colleges, universities, and madrasas) so that every single student can acquire sufficient traits (knowledge, skills, honesty, and values, etc.) to establish, operate and manage business enterprise efficiently and effectively from Islamic perspectives. Furthermore, awareness should be developed continuously among the existing and potential entrepreneurs to set up and manage business enterprises upholding the traits of Islamic entrepreneurs and thereby becoming successful both in life here and hereafter. In developing awareness the imams of mosques (clerics) can play a very important and effective role. Because, every type of people including educated, and uneducated, administrators, policymakers, bureaucrats, businessmen, and general people come to the mosque especially to say the Juma prayer every Friday. So, continuous awareness can be developed through imams of Mosques regarding the traits of Islamic entrepreneurs. Moreover, for developing skills, knowledge, and awareness among existing as well as potential entrepreneurs, various types of programs like seminars, symposiums, workshops, and talk shows should be organized continuously in an effective and efficient way.

We all know how negatively Islam and Muslims are always portrayed in the media, but thankfully as an entrepreneur and a business owner you have the opportunity to change that. Because as a Muslim you represent Islam and when you serve your clients with honesty, trustworthiness, willingness to operate, and a positive attitude, then that is an opportunity to build bridges of understanding and connections with others and change the narrative surrounding Islam and Muslims. You'll never know if all it took to change someone's mind about Islam was a positive interaction, smile, or benefit from your business or product. Thus, The betterment of this *Ummah* requires further innovation, which can be achieved only when entrepreneurial values are instilled within the minds of the younger generation.

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Key Takeaways

WHAT EXPERTS SAY!

The Question:

Studies prove the benefits of mentors, so how do you find and keep them?

TOP EXPERTS ON MENTORSHIP

"A mentor is someone who sees more talent and ability within you, than you see in yourself, and helps bring it out of you." — Bob Proctor.

Kamran Rizvi

Inspirational Speaker. Trainer & Executive Coach at Carnelian.

"It's not about having a great Mentor or Mentee but the MATCHING of both."—Kathleen Bury, Mentoring aims is to nurture, empower and support the personal and professional growth of the mentee. Mentors need to be prepared to serve and empower their mentees and not just advise, whilst the mentees need to recognize that they are the drivers of the mentoring relationships and that they will not be getting the answers from the mentor.

Both structured and unstructured approaches to mentoring have their pros and cons; In my view, mentoring first-timers who are seeking guidance and different perspectives, a structured approach, is more likely to achieve greater results. Tracking progress requires structure.

A structured mentoring framework must include an agenda, timeline and guidelines for mentors and mentees to follow. This sets up the basis for accountability.

Goals and plans ensure participants are clear of their commitment and are consequently able to realize their goals.

Zahid Latif Khan

Chairman of ISE Tower REIT Management Company Limited

Mentors act as beacons. The information that flows into one's mind through conventional education doesn't suffice that one would triumph the success - ladder until and unless he/she has got the right guidance in the first place. Many areas of personal and career growth need immediate impact of mentors.

How to unlearn things. These could be habits, perceptions and views about the work that occupies your mind but also you don't see them as problems, because they are around you for so many years. A mentor helps to highlight those areas and motivate you to respond timely.

Mentor limits your panoramic view of superficial images about the real business. A mentor is one who sees things in a much more practical way. That helps to mitigate your risk of failure when you are dealing the real people and putting your money and energies into that place.

Discipline comes before putting your ideas to work. Procrastination that comes along with unsustainable schedules - maybe a habit but it decays your investment and dreams of success. Mentors help you to be consistent with your goals and motivate you to keep going.

When you are new to the work - ethics, judgment and calmness, aren't common. Over decades of ups and downs, successful mentors achieve normalcy in their lives, work and presentation. This brings positive vibes that overlap negativity, stress and being judgmental about anything which leads to calming down your mind and enhancing productivity that may have become a problem otherwise.

Affan Haider

Founder of Dairy Project

A mentor is usually a person who supports, advises and guides you. Mentorship can be a formal, defined, structured or informal, casual, or unstructured relationship.

Though there is an increasingly strong emphasis on online mentorship from experienced people in your profession, I have a more traditionalist approach towards it and believe that mentorship by someone known to you in either a professional or a personal capacity is much more important. For example, my mentors haven't been one person, in a defined mentor relationship with me, but a series of people who have been experienced professionals with expertise and a keen sense of responsibility towards developing and shaping professional, moral, and ethical lives of people willing to learn.

In short, the best way to find a mentor or mentors is to carry your curiosity and willingness to learn as a badge of honor and always keep an eye out for people willing to impart knowledge and expertise and eventually sift through that knowledge to pick and choose best advice, practices, and learnings.

Ayub Ghauri

Founder HospitAll

Mentors are a blessing to young entrepreneurs and I believe absolutely essential for them to get someone seasoned with their 'what if' benefit analysis. The following are the key reasons.

1. They understand the overall market better, its variables that include issues of money supply in the market, organic inflation, and unusual scenarios that may change market behavior all of a sudden.
2. They would understand the business scenario shared by the entrepreneur. And they will ask the right questions so the entrepreneur understands the most important changes that are happening.
3. Mentors have a better grasp of what's available in the market segment or close to that. What is that that would make world of difference in terms of value creation on your offering

VC FUNDING - HOW VENTURE CAPITAL WORKS?

By Abdullah Qamar

> ***If your business had no risk, you could go get a bank loan and call it a day. VCs like risks - without them, venture capital wouldn't exist. But they need to be risks that VCs are good at assessing and managing. ~ Jose Ferreira***

For a new company to succeed, the founders must work tirelessly and devote themselves entirely to the venture. To make your new business sustainable, you'll likely need financial backing, which might be challenging. However, the business model can continue to operate profitably for the foreseeable future is a major concern for potential backers. Therefore, Startup founders that use the tried-and-true approach to raising funds may be in for some unpleasant shocks along the way. Startup founders may expand at various points in time depending on the kind of funding they get. To be considered for each fundraising round, however, your business must have reached a certain level of maturity. The initial funding can involve Venture Capital and the Seed Round Funding.

Consider Series A, B, and C funding once you've established your new business and moved through the seed capital stage. Here you'll discover comprehensive guide on business financing options including Series A, B, and C. The focus is on explaining these company capital-raising campaigns' rationale behind and mechanics.

Seed Funding

The term "seed funding" refers to the first round of financing that a business receives before going on to "series A," "series B," "series C," and so on. Investors give funding for your firm in exchange for equity. Startups often get their first capital from the founders' own resources or from close relatives and friends. In reality, personal savings account for 77% of startup capital for small firms in US.

Seed money for new businesses often comes from angel investors. An angel investor is often a wealthy person with a strong appetite for risk. In certain cases, angel investors may band together to make a larger investment (these are known as angel networks). Investors may be wary of providing seed capital since your firm has not yet established itself in the marketplace. However, it also presents a chance for success. When a seed round is an angel investor's primary emphasis, they might buy into a company's shares at a low value and reap substantial returns.

"Founders should raise money after they have worked out what the market opportunity is and who the client is," says Y Combinator about raising a seed round. Seed capital allows you to test the viability of your company idea with little financial risk. Investors' primary focus at the seed stage is often on finding firms with credibility and product-market fit. To convince investors in the seed round, you need to show that your product or service has the potential to have a foothold in the market. The need for clarification on such matters cannot be be overstated. You'll have to demonstrate that people really want and use your goods.

VC Funding

Investors that bet on a company's long-term development potential supply it with a special sort of funding known as venture capital (VC). Investors with a lot of disposable income, investment banks, and other financial institutions are common sources of venture capital.

Seed-round investors may include venture capitalists (VCs). In this case, angel investors put up their own cash whereas venture capitalists use other people's money. Or, as Y Combinator puts it, "angel investors are amateurs and venture capitalists are professionals." In contrast to venture capitalists, who would often need many rounds of meetings before making a final choice, angel investors may do so with relative ease.

Venture capital is a kind of finance that is made available to businesses and individuals looking to start up their own ventures. It's available at a variety of phases, but it's most common in the form of early and seed investment. Typically, only accredited investors are allowed to participate in venture capital funds, and the funds' managers use the money to purchase shares in startups and other early-stage businesses with strong growth potential.

Since its origins at the conclusion of World War II, the venture capital business has grown from a small but significant subset of the economy to a highly developed, competitive market.

Finding an investor is potentially a life or death moment for your company. To survive you must prepare.

Series A Funding

When a business receives a Series A investment, it receives its first venture money injection. Revenue growth is critical in securing Series A financing for your firm. Now is the time for your company's co-founders and brilliant management team to find out what makes your target market tick and how to best appeal to them with your goods and services. In addition to the fact that an A round is much more capital than a seed round, organizations must show they have a minimum viable product (MVP) and not simply a brilliant concept or team to get one.

At this stage, a startup's valuation typically ranges from $10 million to $30 million. This number is variable and usually depends on the products and services you provide in the market and the pace of market expansion. For businesses that have received seed capital, moving on to Series A funding is a significant milestone. Less than 10% of the companies that get a seed round also successfully secure a Series A investment.

Series B Funding

In contrast to the focus on team and product development during a Series A financing round, the primary goal of a Series B investment round is to advance the company beyond its infancy. Acquiring Series B financing allows you to expand your team with skilled new members, invest more in advertising, and speed up the growth of your organization. A company must have a solid track record following its Series A round before it can get a Series B investment.

Tomasz Tunguz, one of Redpoint's most well-known venture capitalists, has said that raising money in a Series B round is the most difficult for a startup. Series B is intended to accelerate the company's expansion with a more significant investment round. Company values in Series B are typically between $30 and $60 million, with an average of $58 million since these businesses are well-established in their respective industries. VCs expect a startup to be developed, revenue-drenched, & growth-ready.

Series C Funding

For most startups, a Series C funding round increases their market value in preparation for an acquisition or to back an initial public offering. Investments of this kind are made in the final stages of a company's development. A Series C round of funding is not "the" last stage but the last piece of the puzzle. It's time to start considering Series C investment if you've shown your investors that your market will continue to expand steadily over time.

Entering this phase of business development indicates that investors have faith in your company's ability to sustain its rapid expansion. The typical value for a Series C round is between $100 and $120 million, and the amount raised is about $50 million. Private equity investment companies, hedge funds, and late-stage venture capitalists represent a new class of investors who are joining the bargaining table.

Funding in Series A, B, & C

Gaining access to external capital quickly is crucial to establishing a solid foundation for a new business. Neither rapid expansion nor steady progress can be sustained without a steady infusion of capital. When a new company has matured through the "seed stage," it's time to expand operations. So, talk to potential investors and get them involved. Commonly known as "venture capitalists," most investors in new businesses also back established ones. One who invests in high-risk businesses as a seed investor, angel funder, or private investor. It would help if you informed the investors of the value you've provided in return for their financial assistance. Investors put up the money for a startup in return for some company ownership. Startups in today's highly competitive fundraising landscape are up against formidable challenges. A new company that wants to develop must demonstrate "how" and "when" it will expand.

How These Rounds Operate?

A company often uses Series A, B, and C funds after the pre-seed and seed fundraising phases. But in the early stages, businesses may get by with just a tiny amount of capital, so they don't need to worry about raising Series A, B, or C capital.

When a startup begins to gain traction, its creators may approach prospective investors in hopes of securing financial backing. To gain a following, startup owners must show that their firms are expanding and planning to release a product that is expected to generate significant consumer interest, for instance. In certain cases, seeking investors is all it takes to get the required money. In exchange for their financial assistance, investors are

Types of Funding Rounds for your Startup

Funding Round	Pre-Seed	Series A	Series B	Series C
Stage Focus	Proof of concept/ Prototype	Revenue Growth	Growth	Large scale expansions
Common Elements of Growth	Hiring	Development, Operations, Branding & Marketing	Hiring, Market expansion, Buying Businesses	Acquiring businesses, International markets
Amount of Investment	$10K-$1MM	$10MM	$15-25MM	~$50MM

Credits: ULP

eager to acquire a portion of the company. Investors are prepared to put up capital in exchange for ownership of the business.

The longer it takes for investors to recoup their money, the more successful your firm will be. To effectively exit, your firm must be purchased, combined with another company, or listed on a public market. A high rate of return promises your investors a healthy return on their capital. But you and the investors stand to lose money if the business fails.

A company's operating ability, past performance, and future potential are all essential valuation considerations. Achieving Series A financing demonstrates that you have a good grip on the essentials. Capital requirements, market size, product value, and the viability of the company model are all examples of such factors. Securing Series B financing is all about expanding the company's current capacities.

Reaching this point requires more than just a viable company plan. You should consider this financing if you have built up a sizable and diverse user base. Having a successful model that helps you increase your market share is a mature indicator. This is when the Series C funding comes into play.

Venture capital is valuable to a fledgling company, but even well-funded startups fail without smart leaders to guide their growth.

Before jumping at new funding opportunities, founders should step back and consider whether their companies genuinely need more funding or whether continued lean operations would be more effective for long-term growth. Focus on your core mission, build an audience and invest carefully in the brand development. Investors will always want a piece, but founders who build their companies with limited help get to keep more of the rewards.


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BAZAAR GHAR

A live streaming startup innovating in Pakistan's ecommerce space

By Local Correspondent

BazaarGhar: A language-independent B2C Social Commerce platform, accessible via both web and mobile applications with the dream to create an all-inclusive platform with a deep social-economic impact.

In late 2019, born out of an idea while scrolling down aimlessly on social media, BazaarGhar.com is one of the leading social commerce applications in Pakistan. The story simply began with a light bulb that lit in the head after seeing a "what you order vs. what you get" meme. The question that arose there, was as straightforward as "if shoppers in first-world countries, ordering from giant e-commerce companies like amazon and Ikea can get trolled, what about the very few online shoppers of a third-world country like Pakistan?".

There has to be a better way to shop online, where the the customer is confident of buying what he is actually seeing on the sight. Going further down this road, the minds behind the idea came face to face with a Chinese website with a "video-based selling" model, where in addition to static images of a product, the customers could browse through videos and live streams, thus giving off a far better view of the product under consideration. Yet, a proper grasp of the product was pretty difficult because of a foreign language.

Considering the literacy rate and understanding of the English language in Pakistan, it was observed that it would be equally difficult to shop from English-only marketplaces for most of the Pakistani people.

On further research, it was found that a lot of online sellers in Pakistan were already working with the video-based selling model using live streams on Facebook. The people had to share product screenshots to buy a product but it was very difficult for the vendor to manage orders due to a lack of inventory management and a streamlined ordering process. Then, the fulfillment process was also very hectic with all the packaging and dispatching, this created a lot of hustle with very less produce.

The answer was a complete end-to-end solution, not just another marketplace but a localized ecosystem that has no language barrier and supports a full ordering and inventory management process.

Kicking off with humble and pretty demanding beginnings, Asjad Abdul Lateef along with his friend Ejaz Ahmad Siddiqui, (now the CEO and CTO respectively) laid down the foundations of BazaarGhar: A language-independent B2C Social Commerce platform, accessible via both web and mobile applications with the dream to create an all-inclusive platform with a deep social-economic impact.

The BazaarGhar (BG) was started in 2020 but the pandemic was at its peak at the time and it was very difficult to assemble a good team to realize its vision. However, initial hiring was made and the project was kicked started with a core team consisting of only six people. It was a difficult period but the project got going. Their initial launch date was 1st March 2021 but the project was not ready due to lost time, hiring issues, and lack of interaction due to the pandemic. The pressure of the stakeholders to quickly launch was mounting but the management team and board preserved and they eventually launched in July 2021 with the live video feature.

Initially, the traction, visitorship, and viewership were very low. Instead of aggressively spending on marketing, BG explored partnerships, multiple revenue streams, and building a local ecosystem. With the early seed round going in fourth gear, the management team was pushing forward for aggressive expansion, and the efforts paid off. At the start of 2022, BazaarGhar had expanded its task force to 60+ members, delivering more than 311 cities in Pakistan as well as international deliveries to 4 different continents, Facebook integration, and major partnerships secured nationwide. Its courier partnership with Pakistan's leading logistic providers enabled the platform to deliver 40K+ orders in more than 370 cities in Pakistan.

The platform successfully delivered its orders to five continents, thumping the marketability of on-boarded vendors to the international market.

The integration of social media positively impacted the platform in low customer acquisition costs. The other achievements include 70 thousand plus downloads, the M.O.M growth rate of 46%, viewership over 1.9M, and annualized sales number above 250M+, representing the traction of this new platform.

Last but not least, Bazaarghar scored the Best Innovated App Award at the Pakistan Digital Awards 2022 while cementing its name as a nominee as a finalist for the Pasha Awards 2022. Pakistan Digital Awards recognize the best in terms of digital platforms and talent throughout the country.

HOW WOW HEALTH AIMS TO REVOLUTIONIZE HEALTHCARE IN PAKISTAN

BY IRSA KHALID

While it has great potential, telemedicine receives little attention in our country. With this goal in mind, WoW Health was established in 2018. No, they are not your typical health insurance; instead, they put you in touch with your doctor directly, provide packages that reduce it's prescription prices and provide you the option to join a healthcare community that helps you manage your substantial healthcare bills.

Waseem Irshad, a co-founder of WoW Health, was kind enough to provide Start-up Team an opportunity to organize this exclusive interview.

Pay heed to the whole conversation with him in this article to get the insightful advice and practical solutions he provided to operate in this industry.

Tell us a little about yourself and what WoW Health is all about.

I'm a software engineer by profession. For the past 16–17 years, I have been working in this industry. Many ventures and businesses have benefited from my experience. And I have to confront the prospect of failure many times in this respect. I first got an idea about WoW Health in 2017, when some business associates and I were discussing the void in the US healthcare sector at the time.

The concept of "WoW Health" occurred to us. After five years of implementation, businesses have found great success with this concept.

Is this something you've dealt with before?

Entrepreneurial software developers like us continually explore new areas where the technology may be of use. My business partner, Dr. Jawad, and I have been able to pinpoint this issue. He essentially uncovered all these problems, and then we collaborated to figure out how to fill this need in the US market. No one in our group had any intention of moving to Pakistan and establishing a company at the time. This was designed with the American market in mind. And the feedback was fantastic. We estimate that there are now 20,000 individuals making use of it. It's now being used by businesses as well. Only a year ago, we made the journey to Pakistan.

Where did you get your first funding and resources?

Today, funding is often cited as a sign of a project's success. But up until this point, we've done everything to advance our product on our own. We have either put our personal funds into this venture or used the profits to fund it. We don't need outside financing and we've been doing just well on our own. Making it self-sufficient and sustainable is our top priority. We will watch how things develop. However, we have gotten thus far mostly by bootstrapping.

How did you originally start promoting your company?

The age-old chicken-and-egg conundrum awaits you at the marketplace. When you go to patients and tell them to use your product. They will question how many providers you have got on board. And if you go to providers that have this product we want to give it to patients. They will ask you how many patients you have on board. That's why there's little demand on day one of the sale. For that reason, the first year was spent fighting this problem. In an effort to draw in the suppliers, we attempted. Concerning things like patient base, they had some doubts. However, we began by examining the service provider side. There are a lot of networks out there, we found them all and partnered with them for the collaborative contribution.

Today, the Network has an estimated 350,000 participating medical professionals. We have on board something in the neighborhood of 200,000 dentists, 100,000 eye doctors, and 65,000 drugstores. Now that we've established this extensive network, potential employers should not worry about making contact with us.

How did you get through the setbacks you've experienced thus far?

So, in the realm of technology, we create something, only to find flaws in it during testing, and then we must find ways to fix them. We also experience difficulty penetrating the market in terms of business expansion. That's proven to be rather difficult. Time and again, we've fallen short. I wouldn't say at this point that we've achieved our goals. Instead, we are doing things slowly in an effort to solve this market mystery. The first obstacle that entrepreneurs must overcome, in my opinion, is expanding their firms. When you're Bootstrapping, money is tight, therefore you need to think every move through. In this manner, you can steadily and reliably construct a model that will last. We began with only three employees and have now grown to a team of seventy. Therefore, we have grown gradually.

What steps do you take to develop cohesive teams?

We began off with only three employees, and as I said before, we've been slowly but surely building up our staff ever since. Consider these two points:

1. Selection Criteria

When hiring someone, we typically conduct at least two and sometimes as many as three interviews with potential candidates. To determine whether a candidate is a good fit for our company, we looked at a number of factors.

2. Develop the Relationship

The bond between us and our team members has become stronger over time.

Their issues are familiar to us. Their point of view is clear to us. Our goal is to alleviate their plight. We're a close-knit team that works together like a family. They have our attention. Here, we have a strict policy of never closing our doors. In my opinion, if you want to go far and do great things, your team has to be there for you like a family through thick and thin. I'm happy to add that our group is both encouraging and diligent.

> ***The first obstacle entrepreneurs must overcome, is expanding their firms. When you're Bootstrapping, money is tight, therefore you need to think every move through. In this manner, you can steadily and reliably construct a model that will last.***

Tell us about any market trends you've seen for the industry you work in.

Telemedicine has barely reached a 5% market share at this point. It's estimated that 95% of the population has never used telemedicine. As an example, just a handful of US-based firms now provide consultancy services, and doing so involves a maze of bureaucratic hoops. This isn't an item that would normally be found at a supermarket. It's inevitable that when people experience pain, they'll seek medical advice. This is a challenging route, but the rewards are great, so we took it.

Can you provide the general public with a clear explanation of the WoW health business model?

We provide comprehensive medical treatment. Whether we're talking about telemedicine, pharmaceuticals, or consultations from American pharmacies and hospitals. From beginning to end, we've got you covered. As a result, after you've joined, we'll be able to handle any issue that arises. When you need us, we'll send a doctor to your house. All you have to do is dial the number on your door and a doctor will be right there to help you. So, we provide everything related to medical care that you might possibly need.

To what extent has developed your business in Pakistan been the most challenging choice you've had to make on this journey?

It has nothing to do with seeking work in Pakistan or the United States. The most challenging choice is the one that led to the formation of this formidable squad. There have been rare occasions when we've had to let a member of our staff depart. Perhaps that individual just didn't work out in that particular situation. Having to leave a team that functions like a family must be incredibly difficult. How do I feel about this economic slump? It's unfortunate that businesses like Airlift have to lay off workers. Just spreading the word that it's tough for start-ups to fire staff. For this reason, deciding to release one or two members of my team was a very tough one for me to make.

Please provide any words of wisdom you have for budding entrepreneurs.

Everyone dreams of striking it out on their own, but it's crucial to get experience and knowledge first. Go spend some time researching the field you're interested in if you really want to go into it. You may get insight into the lives of others by reading about their adventures. Also, if they have an idea for a piece of technology. Rather than waiting to see whether people want to use it, they rush into developing the technology and then introducing it to the market. My recommendation is that you get on board the greatest engineer possible. The idea prototype has to be obtained. Additionally, you should finish the user testing and move on. Seek out potential end consumers and inquire as to whether or not they would be interested in purchasing these goods. Seek out, backers. Exhibit the whole working prototype. Get at least some clients ready to buy before you launch your goods. The reason for this is because of the initial cost of the product. As you continue investing, the consequences of failing become more severe. As a result, finishing a product is the top priority. Numerous products are launched every day. However, prior to launch, each product needs to pass the product-market fit.

HOW CANVA BECAME A $40 BILLION BUSINESS IN JUST A DECADE

BY NADIA BASHARAT

> ***In 2006 Perkin found that students at Perth University were struggling with the available platforms provided by Microsoft and Adobe. It was when she was struck by the idea to come up with something better and easier. So, she and Obrecht started working to chase that dream and launched Canva.***

It is challenging to start a new business. It's quite a different level of endurance to jump in competition with tech giants like Microsoft and Adobe.

Melanie Perkins, a young Australian entrepreneur, showed that courage when she built Canva, a free-to-use, online design platform. 34-year-old Perkins is one of the co-founders and CEO of Canva. In an interview, she told that "Our goal was to take the entire design ecosystem, integrate it into one page, and then make it accessible to the whole world." With an intention to make designs accessible to everyone, Perkins launched the company in Australia in 2013. The target audience was all the people, literally all the people from all walks of life. And the world witnessed the headlines she made, as one of tech's youngest female CEOs just at the age of 30 years.

It all started with a high school yearbook business. In 2006 Perkin and Obrecht, co-founders of Canva were studying at University in Perth. 19-year-old Perkin would earn a little income on the side by teaching other students design programs. She found that students were struggling with the available platforms provided by Microsoft and Adobe. It was when she was struck by the idea to come up with something better and easier than Microsoft and Adobe. So, she and Obrecht started working to chase that dream.

The young couple built Fusion Books, an online school yearbook designing tool. To make designing more fun, they launched a website for students to ''collaborate and design their profile pages". The couple would print these yearbooks and deliver them across Australia physically. Fusion Books worked like a prototype of Canva.

Perkins' entrepreneurial journey of Canva started in 2007 from her mom's living room in Perth. Her idea came out as a successful business and still, it is. But for Perkins, it was just a baby step towards a one-stop-shop design site. So, she started hunting investors, which was not easy. Perkins got her first major break in 2011 at a conference in Perth. Bill Tai, one of the Silicon Valley Investors, invited Perkins to San Francisco to present her idea. Within a few hours, the venture capitalist, Bill Tai was quite impressed and decided to get Perkins connected with his network. Initially, Perkins was disappointed as Tai was busy on his phone and she thought that meant he didn't like the idea. But soon she realized that he was actually introducing her to his network.

Tai was a passionate kitesurfer. He wanted Perkins and Obrecht to get engaged in networking at Mai-Tai, his exclusive retreat for investors and kitesurfing fanatics. The founders moved forward with a newfound passion for water sport. "But yeah, we decided to give it a go because when you don't

have any connections, you don't have any network, you just kind of have to wedge your foot in the door and wiggle it all the way through," Perkin said. The new skill opened horizons for her in attracting investors and building out Canva's platform with a competent team of tech engineers.

Initially, investors were reluctant in investing in an Australian-based startup. The wave-chasing network paid off. They met, Cameron Adams, an ex-Googler, who had founded a startup based in Sydney. Cameron became the third co-founder in March 2012, and it was when the business took off properly. The company really performed well under the supervision of the new technical leader. The initial $1.5 million investment was matched by the Australian Government in a bid to keep the company on Australian Shores.

The Trio worked hard to make Canva go live, enabling the users to create online designs on a click. The following year, the site went live, allowing subscribers to create a variety of online designs for free. The best thing that happened was Canva's timings; it was just perfect. Instagram and Twitter were already impacting the interaction between businesses and clients. Almost everyone, from students to businesses, noticed the presence of Canva. It was an affordable way to look good. The number of new sign-ups started to increase manifolds. By 2014, 600,00 users made 3.5 million designs. The Business saw its ups and downs and rivalry challenges as a usual business. Adobe, one of the biggest competitors, came up with a new templates-driven app, called Adobe Spark in 2016. Then came the typical startup growing pains. Canva's tool for editing its core code was so heavy that only five engineers could work on it at a time. In May, Canva endured its biggest test of customer trust. Then, a hacker in Europe breached Canva's systems and downloaded 139 million usernames and email addresses before they could do anything to stop this attack.

That was a past story, today Canva has facilitated users to create almost 2 billion designs in 190 countries. The company has multiple revenue-generating options such as a $14-a-month premium version, a corporate account option, and $1 per high-quality photo which Canva has in millions.

The coronavirus pandemic has been a godsend for Canva. During and after the pandemic Canva has facilitated thousands of new users working from home by offering new collaborative tools, such as the startup's presentation suits. In 2021 Canva won the best App award. Currently, Canva has a $40 billion valuation and 60 million+ Monthly Actual Users from 190 countries. More than 7 billion designs have been created in different languages. All this has been made possible with a team of 2000+ employees who work entirely remotely and depend on different remote tools for their productivity. The success of Canva is a big motivation. Determination, and hard work is the key to achieve your goals.

THE ONLY SECRET IS HARD WORK & CONSISTENCY

EXCLUSIVE TALK WITH SYED MUDDABBIR ALI, FOUNDER & CEO SCENTS N SECRETS & MENIGMA

Scents N Secrets is the story of a young and struggling founder who started his journey in 2014. When he was in his college life, he alongside did some sort of BTL for marketing agencies based in Karachi. From here, he got the flare to do something impressive and authentic. In 2014, his first job was in an IT company and he performed the role of Marketing Executive. During that time he has learned that there is a huge market gap in the ecommerce industry in Pakistan. However, in 2015, he started his graduation and did his bachelors in Business Administration and completed his MBA in 2022. Throughout his student life he has been associated with multiple private organizations and served for different roles such as marketing, designing, business development.

He was a young man full of life and vitality who placed a premium on looking and feeling good at all times. However, he was unable to purchase high-end products when he was financially strapped, and the cheaper alternatives he had to settle for sacrificed quality. Because of these factors, he formed the opinion that a youngster his age in an urban area is unable to provide for himself. This young man now has the ability to fill this void in the market by providing reasonably priced, high-quality cosmetics.

In addition, his professional background has linked him to the wellness and cosmetics sectors. As a result, he knew his way around products, packaging, materials, and all the rest.

At that time, he resigned from his office job and established an e-commerce store. He launched his first ecommerce store named as Menigma. This startup had men grooming products and currently there are 18 plus in total. All the products are natural and certified and it's a D2C brand. After that he launched his second store, ScentsNSecrets. Local D2C direct-to-consumer brands lacked necessary cultural capital. Covid's Ecosystem market was given a boost as a result of digitization. Together with his group, he launched a fragrance sales campaign. In the past 15–18 months, it has helped more than 100K consumers. Around 1.5m people are using it regularly. The two main stores here are completely separate from one another, and there are many more outlets available.

By recognizing that the product's high price is not due to its constituent parts or its packaging, this young youngster was able to arrive at the correct conclusion. By adopting a D2C strategy, he was able to realize his vision of making high-quality products accessible to more people at more reasonable prices. This youngster is named as Mudabbir Ali, the young entrepreneur behind the successful fragrance line Scents N Secrets. The Startup Insider team has reached him and learned his inspirational story, his vision, mission and his practices from him which are inscribed below:

Where did you find your initial capital?

When I finally decided to do something about it. I have begun putting money away ever since then. I also started freelancing on the side. Because of the many certificates I've earned, I've honed my skills and put them to use as a freelancer. When I first introduced my product line, the economy was in a bad place. After that, a friend and I made a modest investment together at the beginning of 2019.

In that case, could you perhaps describe the business model that scents and' secrets uses?

To get material into the country, the middle man is traditionally required. This adds a further expense to the situation. We maintain an effective supply chain and control the vast majority of our raw materials. These scents, which retails for between 3,000 and 5,000, are one of our best sellers. We are able to offer it at a price that is reasonable. Additionally, we provide this service to our clientele. We were able to do this by eliminating the supply chain's middlemen and thereby reducing our overall costs. Also integral to this business strategy are electronic commerce functions.

In e-commerce, there are two primary domains. Both come from the business and marketing perspectives.

With our streamlined e-commerce processes and low overhead, we are able to keep our prices low and competitive. Our business is heavily reliant on technological advancements that allow for increased efficiency and reduced overhead costs.

To keep our marketing budget low, we focus on a few key areas. We maintain effective and cost-efficient marketing activities as part of our business model, with a focus on maximizing returns. We're able to cut costs significantly, resulting in huge gains.

When you were originally getting started, did you encounter any obstacles or failures? If so, please explain how you overcome those obstacles.

We'd like to permanently engrave the idea that failure is part of the learning process into the fabric of our company. When we started importing on our own, for instance, we accidentally brought in the wrong goods. In that respect, problems arose. However, this is how we determine which areas of our business need improvement and where we went wrong. A positive mentality of perseverance and success is essential for meeting adversity head-on.

How do you lead by example and inspire your staff?

We focus on three things: First, there is no secret society here; rather, everyone knows exactly how we operate. Every member of the company is required to attend quarterly, semiannual, and annual meetings. The next step involves self-reflection and a presentation detailing my progress toward last year's set objectives. And if there was a deficiency, what caused it? The second question is, how can I achieve my goals? We urge team members to seek out responsibility in an open and honest manner.

Second, we put a lot of effort into developing a sustainable financial plan for our staff. Offering complimentary lunch and tea is a common courtesy, while we are a small business. They have the right to do so.

Third, we've got each other's backs when things become rough, like when there's a lot of work to accomplish or when someone has to take time off for personal reasons. There is a lot of mutual help and a strong sense of team spirit among us.

What businesses do you consider to be your rivals?

There are, without a doubt, finishers in the world. According to Paul Graham, a lack of competition could indicate that your product is either in demand but not yet on the market, or that you have invented something completely new. Therefore, we see competitors favorably, especially when they are local businesses, because it gives us a chance to show off our accomplishments. There are both small and large businesses operating here. We compete in a healthy environment.

For someone interested in starting their own business in the same field as you, what recommendations would you give them?

If I had to guess, I'd say that your soft skills make up half of your whole game. Unfortunately, nobody in Pakistan actually does this for a living. Your ability to convey ideas, negotiate, and influence people is crucial.

Focus first on honing your core technical hard talent, and then shift your attention to developing your soft abilities. Pay attention to just one thing at a time. Just meeting one requirement would be enough for success.

HOW I BECAME AN ENTREPRENEUR WITH 9 TO 5 EMPLOYMENT MINDSET?

By Rehan Khan *(Co-Founder, VMR Lines Ltd.)*

> ***It all started when I was doing my masters in evening and working in a shipping company as my first job and I already came to know about the importance of shipping & logistics and decided to choose it for my entrepreneurial journey.***

The saying, "when there is a will there is a way" is absolutely correct and applicable in my case. I never thought to be an entrepreneur in any stage of my life but when I had to face certain circumstances I was compelled to change my mindset from a regular 9-to-5 job to entrepreneurship, even when I had nothing in hand in-terms of financial resources.

It all started when I was doing my masters, taking evening classes and working in a shipping company during daytime. This is when I understood the importance of shipping and logistics, hence I decided to choose it as my career.

I was fortunate to land my second job in a multinational company. I was happy to be a part of it, whilst I thought my professional journey is going on the right track, concurrently, I was unexpectedly offered a good opportunity in public sector. After much pondering whether to switch to a government job or to continue the current job, I decided to go with my logistics job. On a later stage I joined another shipping company where I was doing well and tried to find out more exciting opportunities and got a chance to work in one of the difficult regions i.e. Europe for which not a single Pakistani NVOCC (Non Vessel Operator Common Carrier) company was working at that time thus, it was not an easy task to convince European companies to act as agents for Pakistan based-entity but I managed to establish regular trade in Europe, which strengthened my department to be the most lucrative one within the organization. In short, I carried on my career journey by joining one of my old colleagues with some verbal commitments and kept on working.

At a later stage, I realized that at the end I am still working here as an employee and could be laid-off any moment.

This thought became the breakthrough point of my startup career and I kept thinking that if I can help others flourish, so why not work for myself? If I play a significant role in the outstanding progress of others so, why not try to do it for my own sake?

Although it was not a good time to go for any startup in shipping industry but, Almighty Allah showed me the ways and opportunities by which I decided to move on. Yes, I could not do in same way what people mostly do at this stage to carry on their jobs and establish the parallel setup in the same industry by giving more attention and time to their startup and when their setup is in such stage where they think they should move towards with minimum risk factors they simply resign and give their startup full-time.

I believe that it is ethically wrong to have your feet in two different spaces, thus, I left my current job to work 100% on my own setup.

When I started with my partner, we had inadequate capital & funds with only a single source of investment. We did not have certain sort of funds that could establish the very basic structure of startup so, we decided to invest some part of funding on it, hence starting with a few containers. From prior experience, I knew how to work with international shipping agents which easily helped me develop agency network in different countries.

In Pakistan, working environment of 98% NVOCCs is purely a **"SAITH LEADERSHIP"** culture where a Saith sahib is ALL IN ALL within the org-anization even in terms of handling customers with no professional ethics due to which the image of NVOCC companies in front of customers is atrocious and there is no concept of corporate culture either.

Therefore, we helped to bring a revolution which is a primary moto of our VMR philosophy. Apart from changing the traditional approach towards customers and organizational norms, we worked to make our services more competitive and compatible through problem solving approach including flexibilities in various charges. Hence, our brand name was globally highlighted and appreciated.

In the start like any other startup, we faced many internal and external challenges such as, fraudulent acts of some old team members which we overcame with consultation and harmony.

My partner, Mr. Zahid Majeed, and I have a positive professional and personal bonding which has resulted in making our group of companies VMR Lines Ltd and AAA Shipping & Logistics well-run companies.

In the future, we plan to establish more offices of VMR Lines internationally, to expand the services and physical presence in global locations.

Currently, we have established VMR offices in UAE, Malaysia and Turkey which will soon be fully operational.

I would like to advice to the youth to analyze your capabilities, experiences and prioritize your expertise with the available resources so that you could be able to decide if to begin a startup or to carry on your job. It is not necessary that you achieve entrepreneurial spirit only in a startup, but if you think broader, even in jobs people are taking risks and steps to innovate product development and marketing. Or you also can start a side hustle. Balancing a full-time job with a side gig isn't easy, but it can be financially and emotionally rewarding.

***

I was compelled to start changing my mindset from 9 to 5 job to startup, even I had nothing in hand. in terms of financial resources but I only knew one thing that "when there is a will there is a way".


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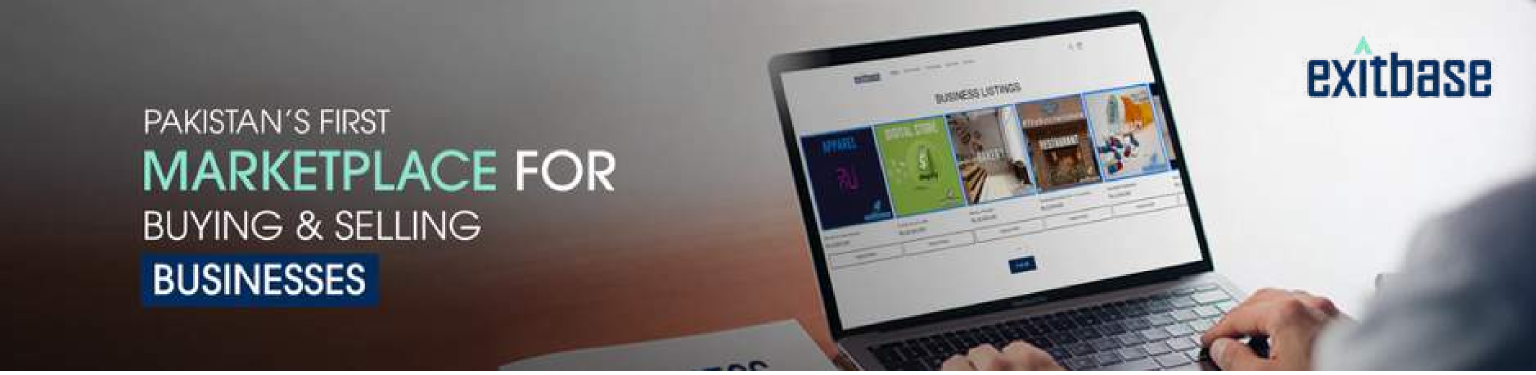

Discount Store PK

Discount Store was launched with a vision to invent a new and better shopping experience to deliver high quality products amongst Pakistani buyers.

Age: 22 months
Revenue: 9,000,000 p/m average
Industry: Shopping & Retail

40,000,000 PKR

Cubby.pk

A leading E-Commerce store selling baby products all across Pakistan. The mission is to create the ultimate seamless shopping experience for our customers.

Age: 4 years
Revenue: 1,800,000 p/m average
Industry: Shopping & Retail

6,500,000 PKR

Apparelsden.pk

If you were looking for a place to buy Quality Clothing then you are at the right place. Apparels Den delivers quality clothing right to your doorstep all across Pakistan!

Age: 4 years
Revenue: 1,600,000 p/m average
Industry: Fashion & Apparel

6,000,000 PKR

Breweasy

The idea behind Breweasy was to bring the coffee culture to Karachi by introducing coffee of the highest quality but budget-friendly. It was a roadside café.

Age: 2 years
Revenue: 400,000 p/m average
Industry: Coffee Shop

1,500,000 PKR

ELEN

A premium skincare brand offering products specially formulated according to men's skin. All the products are made by certified manufacturer.

Age: 2 years
Revenue: 750,000 p/m average
Industry: Skincare

2,500,000 PKR

Mewzils

Founded to provide the best oral care products. Our goal was to introduce products that were unavailable in Pakistan and if available would cost a lot.

Age: 2 years
Revenue: 750,000 p/m average
Industry: Oral Care

3,500,000 PKR

What You Need to Know to

Create a Successful Product

Understand your audience

The first step to creating a successful product is to understand your target market. This includes understanding their needs, wants, and pain points.

01

Define your value proposition

Once you understand your audience, you need to define what value your product will provide. This is what will make your product unique and appealing to your target market.

02

Create a strong brand

A strong brand will help you to differentiate your product in the market and build customer loyalty. This includes creating a unique name, logo, and identity for your product.

03

Develop a marketing strategy

Creating a well-planned marketing strategy will help you reach your target market. A marketing plan should consist of customer profiling, demographics, and messaging.

04

Build a great team

Surround yourself with talented individuals who can help you to bring your product to life. This includes everything from engineers to designers to marketers.

05

Best Practices For Productive Meetings

Purpose of Meeting

Person: __________ | Company: _________

Write a brief description of the purpose of this meeting. What do you hope to achieve from this meeting? What are the goals?

Date: ______________________
Time: ______________________
Location: ______________________
Facilitator: ______________________
Attendees: ______________________

Agenda Topic 1

Invitation to Speak at Our Upcoming Conference

Write a short sentence about topic 1, listing the main objectives of the subject under discussion and what you hope to achieve.

- Subtopic 1
- Subtopic 2
- Subtopic 3

Agenda Topic 2

To Discuss Activities During Universities Drive

Write a short sentence about topic 2, listing the main objectives of the subject under discussion and what you hope to achieve.

- Subtopic 1
- Subtopic 2
- Subtopic 3

Agenda Topic 3

To Finalize Joint Project Team Members

Write a short sentence about topic 3, listing the main objectives of the subject under discussion and what you hope to achieve.

- Subtopic 1
- Subtopic 2
- Subtopic 3

Notes

Initial To Dos (Post-Meeting)

HOW COMMON MAN SEES SHIPPING & LOGISTICS BUSINESS

By Rehan Khan

You work in Shipping & Logistics so what exactly is it? Oh, you are in shipping so do you work on a ship? Does shipping mean Merchant Navy, so are you a Captain? What is a container and how do you use it? I am a doctor, sorry I don't understand your job; please explain! So you do import and export, right? Shipping Line! What line is this? You work in the container industry so how the containers are moved?

These are the common remarks I have been receiving since I started my career in Shipping & Logistics (S&L) and trust me, working in the shipping industry is much easier than defining it to the people who do not belong to it but are deep down affected by the Global Shipping & Logistics by various means in their own professional & personal lives.

Globally, the shipping industry is one of the oldest industries and plays an important role in our modern society. Today over 55000 cargo ships are active in international trade as 90% of world trade is being transported by the shipping industry.

Being in the shipping arena for the last several years, I can discuss and write on various topics of International Shipping & Logistics but it is still quite difficult for me to make common people (who do not belong to this industry) understand the logistics flow from import/export to shipper or consignee and from vessel to container activities.

I am not here to explain S&L (Shipping and logistics) by means of typical definitions which you can easily find on the internet but intend to elucidate them in a way that a common man could be able to understand or can relate to this global phenomenon in his practical life.

Lets dive into this world.

WHAT IS GLOBAL TRADE?

So if I say, Shipping & Logistics so what is meant by Shipment, and what is Logistics? Before clarifying, YOU yes you, a common man who could be a student, a doctor, a businessman, an engineer, a shopkeeper, or anyone else should be aware of the concept of "GLOBAL TRADE".

In modern society, the economy of any country is actually supported by Trade which is the basic economic concept involving buying and selling products and services among different countries with compensation paid by a buyer to a seller by means of exchanging goods between both parties.

We should be thankful to global trade that you can buy those products which do not actually belong to your own country but are available for you at reasonable prices, and that you can buy them whenever and wherever you want.

TERMS USED IN SHIPPING

Here buyers mean those who buy the products out of their country and get them imported to their location so they are called Buyers/Importers and CONSIGNEES in shipping terminology. Similarly, the sellers are those who sell their products out of the country and get them exported to the Buyer's location via Shipping either by sea or air so you can call them Sellers or Exporters or SHIPPERS in shipping terms. Now back to the point to describe "shipment" which means the product you want to ship and "logistics" means the process of shipping or moving your shipment from the port of loading POL to the port of discharge POD. Logistics refers to the overall process of managing how resources are acquired, stored, and transported to their final destination.

SHIPPING LINES AND CONTAINERS

So I can say that "SHIPPING BUSINESS" is the act of carriage of goods from point A to point B using the ships or VESSELS in shipping terms which falls under the Maritime industry. So what is SHIPPING LINE or CARRIER then? Very simple, a service provider Company which offers shipping services by means of offering and carrying Vessels/Containers so that the goods are moved from one country to another by sea.

What you say! What is Container? Ok, CONTAINER means a big object of rectangle shape for holding or transporting the goods from one seaport to another which you usually see on the roads loaded on big Trucks in different sizes like 20ft and 40ft.

LOGISTICS AND SUPPLY CHAIN MANAGEMENT

Now get back to **LOGISTICS SERVICES** which could be defined as the process involved in getting the goods from the manufacturer's warehouse to the receiver's warehouse including the arrangement of shipping services offered by the shipping lines. So this is what I explained S&L in a simple way for a common man but how both terms are interconnected with each other? Now I must have to define the term Supply Chain.

Don't worry! I will not define the bookish definition here as well. SUPPLY CHAIN could be defined as the whole process comprising all aspects of Shipping & Logistics.

For instance, from picking the fruit at a farm in Point A of any country to delivering the same fruit to the shelf at a store in Point B of another country using all desired industries, businesses, and services including purchasing, packaging, loading, transportation, storage, cargo handling and distribution process to deliver products from the production location or factory to the direct consumer quickly and on time.

MY TURN

All right, now it's my turn! If you belong to the Pharmaceutical industry so don't get surprised to even sell the imported and life-saving medicines that came to you via S&L.

If you are an IT Professional and using the advanced versions of IT-related devices and Machines from China, Europe, or anywhere so they all are approachable to you through S&L.

If you are from Automobile Industry and selling imported reconditioned cars so you should know the importance of S&L. Do think about S&L even when you are having imported Chocolates & ice-creams. Last but not least, If you are a shopkeeper or run a big superstore and you sell various imported items of cosmetics, mobiles, electronics, groceries, and sundries so do I need to tell you how all these things are easily accessible to you and for the end-user? I think no need for it now, isn't it?

MOTIVATIONAL SUCCESS STORIES THAT INSPIRE YOU

EMAIL ADDRESS

An unemployed man applies for a job as a toilet cleaner at a large computer company and takes an appointment for an interview with the company's manager.

During the interview, the manager told the unemployed person: You have been accepted for the job.

But we need your email to send you the work contract and terms. The unemployed man replied that he had no e-mail and no computer at home.

The manager replied, "You do not have a computer, which means that you are not present, and if you are not present, it means that you cannot work for us."

The unemployed man came out upset after the doors were shut in his face and he was rejected. And on his way, he bought with all he had, 10 dollars, 10 kilograms of strawberries, and started knocking on the doors to sell them.

At the end of the day the man earned $20. After this the man realized that the process is not difficult. The next day, he started repeating the process 3 times, and after a while the man started going out early in the morning to buy four times the amount of strawberries.

The man's income began to increase until the man was able to buy a bicycle.

After a period of time and hard work, the man was able to buy a truck until the man owned a small business selling strawberries.

Five years later, the man became the owner of the largest food store. The man began to think about the future until he decided to insure the company with the largest insurance companies.

In an interview with the insurance company employee, the employee said I agree But I need your email to send you the insurance contract. The man replied that he did not have an e-mail and he did not even have a computer. The insurance employee replied surprisingly, I established the largest food company in five years, and you do not have an email, what would happen if you had an email!

The man replied to him If I had an email five years ago, I would now be cleaning toilets in a company.

Sometimes God forbids something from you that you think is good for you, but God Almighty is hiding the best for you. If God closes a door before you, He will open another door that is better than the first.

THE POWER OF MONEY CIRCULATION

A tourist entered a hotel in a town and asked the owner to show him the best room he had in the hotel. The owner gave him the key and allowed him to see the room. The tourist put a five thousand rupee note on the counter as an advance and went to see the room.

At that time, the butcher of the town came to collect the money for the meat he supplied to the hotel. The owner took the same five thousand and gave it to the butcher because he hoped that the tourist would like the room.

The butcher took five thousand and immediately gave this money to his cattle supplier.

The cattle supplier was in debt to a doctor who was treating him, so he gave the five thousand note to the doctor. That doctor was staying in a room of the same hotel for many days, so he paid the same note to the owner of the hotel.

That five thousand rupee note was lying on the counter when the tourist who went up the stairs to like the room, came back and told the hotel owner that I didn't like the room. Saying this, he picked up his five thousand rupee note and left.

In this economic story, no one earned anything and no one spent anything. But in the town where the tourist brought this note, a lot of people got rid of their debt.

Moral of the story is to believe in circulating the money. That is for the welfare of the people.

THE BAKER AND THE BUTTER

A long time ago, a baker and a farmer lived in the same small English village.

These two men had a friendly arrangement in place, where the farmer would sell a pound of butter to the baker each day.

One morning, the baker decided to weigh the butter to see if he'd received the correct amount.

To his surprise, he discovered that the farmer had sold him less butter than he'd paid for.

Angry about the unfairness, he took the farmer to court.

At the hearing, the judge asked the farmer whether he used any measure to weigh the butter.

"Your honour, I am but a lowly farmer and do not own a proper measure. I simply use an old-fashioned scale," he replied. "How do you weight the butter then?" Enquired the judge. To this the farmer answered:

"Your honour, long before the baker started buying butter from my farm, I've been buying a pound loaf of bread from him. Every day when he brings me the bread, I place it on my scale and give him the same weight in butter. If anyone is to be blamed, it's the baker."


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فری لانسنگ کیا ہے؟

فری لانسر کسی کا مستقل ملازم نہیں ہوتا

انہیں کسی نے بھی اپنے لئے 5-9 پر کام کرنے کے لیے نہیں رکھا ہوتا ہے۔ فری لانسرز کنٹریکٹ پر ملازمتیں تلاش کرتے ہیں (ایک بار یا ایک سے زیادہ)، وہ کام مکمل کر تےہیں، معاوذہ لیتے ہیں اور اگلی اسائنمنٹ پر چلے جاتے ہیں۔

آن لائن فری لانسرز اپنی تکنیکی خدمات پیش کرتے ہیں۔ مثال کے طور پر، ویب ڈویلپر، گرافک ڈیزائنر، ڈیٹا انٹری، ویڈیو ایڈیٹر وغیرہ۔ آن لائن فری لانسرز فری لانس ویب سائٹس پر کنٹریکٹ کی ملازمتیں تلاش کرتے ہیں۔

سب سے اچھی فری لانس مارکیٹ پلیسس میں سے ایک Upwork, Guru, Fiverr ہیں۔ جہاں خریدار اور فری لانسرز آپس میں تعاون کرتے ہیں۔

ایک کامیاب فری لانسر کیسے بنیں؟

ایک کامیاب فری لانسر بننے کے لیے درج ذیل عناصر پر توجہ دینے کی ضرورت ہے۔

1- آج، انٹرنیٹ کے دور میں، فری لانسرز کے لیے کمپیوٹر کی مہارت سیکھنا انتہائی ضروری ہے۔ انٹرنیٹ پر بہت سی ویب سائٹس ہیں جہاں آپ مفت میں ہنر سیکھ سکتے ہیں۔

2- اگلے 30 دنوں تک آپ نے جو ہنر سیکھا ہے اس پر پریکٹس کریں۔ محنت کریں کامیاب ہو جائِں گے ، آپ جتنی زیادہ محنت کریں گے اتنا ہی بہتر سیکھیں گے۔ اپنے کام میں مہارت حاصل کرنا ضروری ہے۔ فری لانس ویب سائیٹس میں ہر ہنر کے لیے زبردست مقابلہ ہے۔

3- اپنا پورٹ فولیو بنائیں۔ جب فری لانسرز اپنے پورٹ فولیو پیش کرتے ہیں تو انہیں نئے کام کرنے کا زیادہ موقع ملتا ہے۔ مفت پورٹ فولیو بنانا سیکھیں۔ اس طرح، آپ کے پاس نہ صرف کلائنٹس کو دکھانے کے لیے کچھ ہوگا بلکہ اس عمل میں سیکھ بھی جائے گا۔ ابتدائی طور پر، پورٹ فولیو کے 5-7 نمونے کافی ہیں۔

کلائنٹس کے ساتھ مضبوط تعلق قائم کریں۔ اپنے کلائنٹ کو خوش اور مطمئن رکھیں۔ رابطے میں رہیں اور وقت پر کام کی ڈلیوری کریں۔ایک مطمئن کلائنٹ نہ صرف آپ کو زیادہ کاروباردیتا ہے بلکہ مزید لوگوں کو بھی آپ کی طرف بھیجتا ہے۔

4- فری لانس ویب سائٹ پر پروفائل بنائیں۔ آپ کا پروفائل آپ کے کام کی وضاحت کرتا ہے، اور آپ کا پورٹ فولیو دکھاتا ہے۔

5- اپنے معاوضہ کا تعین کریں۔ آپ کو یہ معلوم ہونا چاہئے کہ آپ اپنے گاہکوں سے کیا معاوضہ لینا چاہتے ہیں۔

6- اپنے کام کی ویڈیو بنائیں۔ آپکے پورٹ فولیو میں کلائنٹ کو آپ کی تعریف کرتےدیکھا جا سکتا ہے۔ اس ویڈیو کو یا تو یوٹیوب چینل پر اپ لوڈ کیا جا سکتا ہے اور آپ کے فری لانس پروفائل میں ایمبیڈ کیا جا سکتا ہے یا براہ راست اپ لوڈ کیا جا سکتا ہے۔

7- پراجیکٹس پر بیڈ کریں۔ یہ مشورہ دیا جاتا ہے کہ صرف ان پراجیکٹس پر بیڈ کریں جن میں آپ ماہر ہوں۔ بیڈز مہنگی ہوتی ہیں، لہذا اپنی مہارت کے حساب سے ان پرجیکٹس پر بیڈ کریں

8- پراجیکٹس پر بیڈینگ کرنے کے لیے 7 رنگی فارمولہ استعمال کریں۔ اس میں وہ سب کچھ ہے جوآپ کو پروجیکٹ جیتنے میں مدد دیتا ہے۔

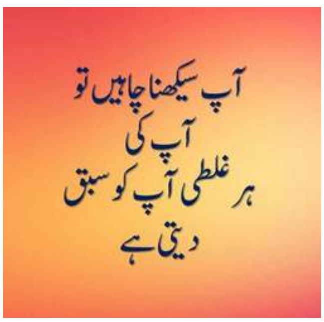
9- گاہکوں کے ساتھ مضبوط تعالق قائم کریں۔ اگر کلائنٹ آپ کو کوئی پیغام بھیجتا ہے، تو ان کے فیصلہ کرنے سے پہلے آپ کلائنٹ کے ساتھ اچھے تعلقات استوار کریں۔

10- ایک بار جب آپ کو کوئی پروجیکٹ دیا جاتا ہے تو باہمی گفت و شنید پر توجہ دیں، کام کی بروقت تکمیل کو یقینی بنائیں۔

اپنے کلائنٹ کو خوش اور مطمئن رکھیں۔ رابطے میں رہیں اور وقت پر کام کی ڈلیوری کریں۔

ایک مطمئن کلائنٹ نہ صرف آپ کو زیادہ کاروباردیتا ہے بلکہ مزید لوگوں کو بھی آپ کی طرف بھیجتا ہے۔

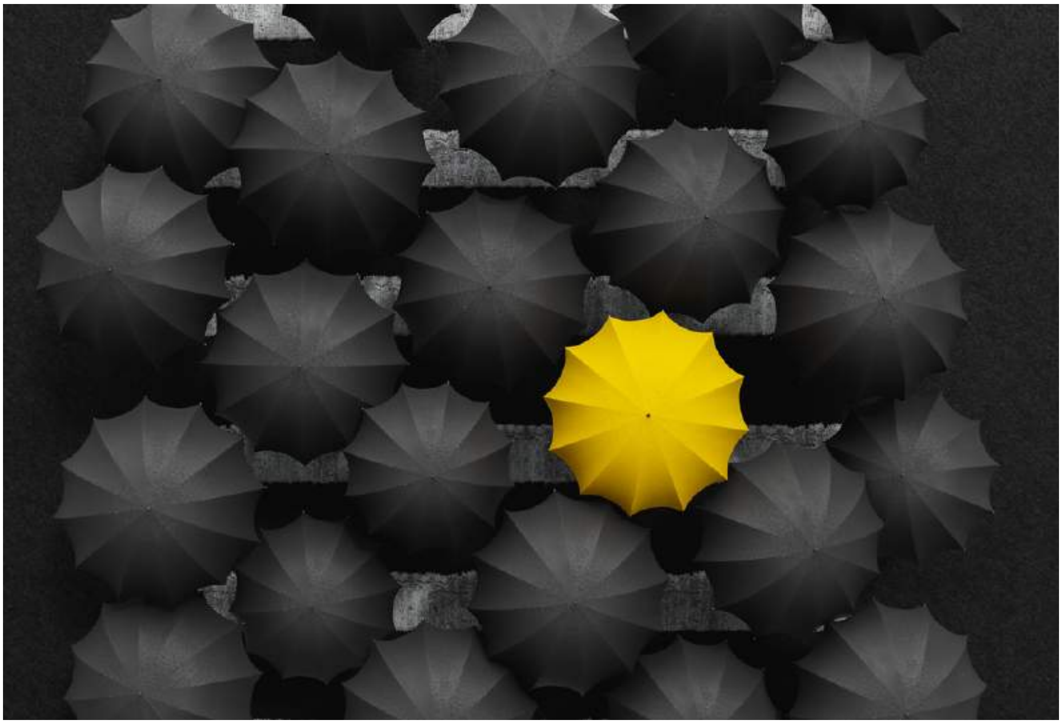
آئی ایم ایف نے کہا ہے کہ رواں مالی سال پاکستان میں بے روزگاری بڑھے گی۔اس کی شرح 6 اعشاریہ 2 فیصد سے بڑھ کر 6 اعشاریہ 4 فیصد جبکہ افراط زر19 اعشاریہ 9فیصد رہنے کاخدشہ ہے۔ بے روزگاری ختم کرنے کا سب سے اچھا طریقہ فری لانسنگ ہے۔ فری لانسنگ کیجۓ اور پاکستان کی معاشی ترقی میں کردار ادا کریں۔



WHAT IS INTRAPRENEURSHIP?

How can it be fostered in a startup setting?

By Kinza Shaukat



Entrepreneurs create and lead new businesses, while intrapreneurs take on entrepreneurial roles within established organizations. Indeed, intrapreneurship is about inspiring your staff to act as if they were small businesses.

If you want to foster a culture of creativity at your company, one method is to give your staff more autonomy over the tasks assigned. Therefore, corporate intrapreneurship may be the key to propelling your business forward. Although successful intrapreneurship is becoming more common as companies realize the value of promoting employee initiatives, it is still the exception in Pakistan. It's estimated that 70 and 90 percent of intrapreneurial efforts in significant corporations are unsuccessful. How come that is, what is the purpose of intrapreneurship in giant corporations, and what can you do to make it successful? Get lowdown on intrapreneurship with the help of our handy primer. Let's dive deeper into the idea with a definition of intrapreneurship.

INTRAPRENEURSHIP: GROWTH DRIVER

With intrapreneurship, workers are free to take on entrepreneurial roles while still working for a company. Intrapreneurs are company employees who use their current infrastructure and assets to innovate. Instead of venturing out into a crowded marketplace, intrapreneurs work within an already existing business framework. They are dedicated workers always looking for new ways to advance their position, output, and even their organization.

Finding and fixing issues is a critical component of corporate intrapreneurship process, which may be used for everything from coming up with new goods or services to expanding existing ones to launching wholly new divisions. Simply put, it means instilling an entrepreneurial spirit within your company and inspiring your staff to behave and think like true innovators. These people are the lifeblood of your organization, the source of the fresh insights that can transform your field.

COMPARING INTRAPRENEURSHIP & ENTREPRENEURSHIP

Intrapreneurship and entrepreneurship can be seen as two sides of the same coin. Entrepreneurs create and lead new businesses, while intrapreneurs take on entrepreneurial roles within established organizations. Indeed, intrapreneurship is about inspiring your staff to act as if they were small businesses.

There is a lot of overlap between the skillsets of entrepreneurs and those of intrapreneurs, especially in leadership, creativity, and flexibility. In contrast to typical entrepreneurs, intrapreneurs aren't required to take on the financial risk that comes with starting a business. Since their suggestions improve working conditions, their employer should be willing to take the necessary risks to implement them.

However, the entrepreneurial spirit is something shared by both entrepreneurs and intrapreneurs.

Those who identify as intrapreneurs aren't scared to make waves at work and are always looking for ways to improve things. They're the type who toil away at their computers well beyond their bedtime because they're so invested in what they're doing. The intrapreneur may not face the outsized risks or reap the outsized rewards of an entrepreneur;

however, the corporate intrapreneur has access to the resources and capabilities of an established company.

ADVANTAGES OF FOSTERING INNOVATION INSIDE ENTERPRISES

To advance your company, you must welcome and embrace many points of view and ideas. Creative schemes ease transitions and guarantee a more streamlined, effective operation within your business. To adapt to and stay relevant in today's ever-evolving and innovative digital landscape, you must promote intrapreneurship.

Employee engagement and output can benefit from encouraging an intrapreneurial mindset. Many workers who are exposed to a culture of intrapreneurship will flourish. It's also worth noting that intrapreneurship can result in considerable innovation within your company, which could significantly affect your bottom line. The Apple Macintosh, the Sony PlayStation, and the Post-It note are just a few examples of items developed within an organization that went on to achieve widespread popularity thanks to the efforts of intrapreneurs. Incredible outcomes can be achieved when people are given the resources and authority to act as mini enterprises within a more prominent firm.

DEVELOP AN INTRAPRENEURIAL CULTURE AT YOUR COMPANY

The success of every business depends on its employee's ability to think creatively, innovate, and freely exchange ideas with one another. A simple way to encourage innovation is to provide a safe place for employees to speak their minds and let them know their contributions are welcomed. A great example of a business incentive is Google's "20% time" programme. Google's engineers are given 20% of their time to concentrate on personal interests. AdSense, Gmail, Google Maps, and Google Earth are just a few of the outcomes that have become common parlance. It's also vital not to keep workers at their desks nonstop but to give them space to experiment and develop new ideas. Another option is to set aside money specifically for intrapreneurial projects so that workers who wish to take the initiative in innovation can access the tools they always need.

WHAT TRAITS SHOULD WE LOOK OUT FOR IN INTRAPRENEURS?

Intrapreneurship isn't for everyone. It's excellent for startups with low administrative and corporate operations. Some people aren't suited to be intrapreneurs; they're more cautious, and their work performance may suffer if you urge them to be more intrapreneurial. Making an intrapreneurship culture is less about creating than finding. What should you look for in intrapreneurship? Successful intrapreneurs are proactive. They take the initiative and move faster than their counterparts. Intrapreneurship requires selling skills. Lack of sponsorship or salesmanship hinders innovation in many businesses. If you can locate people with these skills, you can develop an intrapreneurial spirit in your team.

“

Creating a positive imprint for future generations has always been the driving force for me to "do more".

NOMAN AZHAR

CO Zindigi

FEATURED

ZINDIGI'S INTRAPRENEURIAL VOYAGE TO CORPORATE REVOLUTION IN PAKISTAN

By Ukasha Shuaib

> ***Intrapreneurs work and lead with the producer mindset. They run their department, team, or company with an abundance mentality, an attachment to true principles, and a fearless and informed faith in people and quality. ~ Oliver DeMille***

In the last decade, entrepreneurial focus revolved within the boundaries of existing organizations. Now most commonly known as intrapreneurship or corporate entrepreneurship. The phenomenon is important for organizations as implementing it accelerates organizational growth, profitability, renewal, and secure the company's survival in the business. However, to make sure that an organization reaps the benefits of intrapreneurship, there needs to be a Goliath – ready to take on the challenge, proof his mettle and inspire trust and loyalty.

An innovative individual with the ability to dream a solution to a problem and, have the will to see the dream transform into the practical future are fundamentals of such a leader. As companies grow the structure become complex and no one has control of all the pieces. This causes a vague fluidity while creating hierarchies which together can entangle innovation. Thus, change has to be negotiated across stormy waters. But this process of change must be led by someone who has a heart of iron and steel - both wisdom and determination. A true entrepreneur at heart never shies away from a challenge. They maneuver across such cultures. The individual we are meeting today is a stellar example of what it means to be a thoroughbred intrapreneur, a corporate leader and a technology enthusiast with a mission - such a combination is hard to come by and in all honesty, we have a gem whom we can glean inspiration from. Before we embark on this journey of resilience, creativity, resourcefulness that we understand the environments that can foster such value. Corporate cultures that allow their people the freedom to innovate, whilst at the same time supporting them with the resources to quickly bring their innovations to market are the breeding grounds of success.

Intrapreneurs are faced with challenges far greater than the traditional entrepreneurship. They tackle the many armed giant called "corporation" while remaining true to their own beliefs. Colleagues tend to falter saying “We’ve never done it that way before,” or “that’s not how we do things here”. A business owner or a stakeholder always looks to invest - but do that, the baseline is trust. Trust that the person in question has in himself or herself and the trust that they historically inspire among peers, leaders and their teams.

Breakthrough innovations are inherently unplannable. Companies that successfully innovate empower their employees to use corporate resources in ways that cannot always be predicted or justified.

For our current issue, Startup Insider took a different approach by recognizing and celebrating the spirit of entrepreneurship that thrives in the marshes of a corporate jungle. In this digital era, it is important to install entrepreneurship in the corporate world to speed up the mission of generating value at every step in the ecosystem.

Today we are witnessing a world-class digital bank providing innovative financial services to customers through a motivated team, supported by the latest technology, whilst maintaining ethical standards, creating value for all the stakeholders and contributing to society through responsible and sustainable development.

Team Startup Insider is honored to bring forth to meet you all the category definer of Intrapreneurship in Pakistan, Noman Azhar, the Founder, and Chief Officer Zindigi. Read on for a journey that inspired, instilled knowledge and paints a picture of vivid resilience and superb entrepreneurship - the man who dreamt and birthed the future unicorn in fintech - Zindigi.

> **“** ***The intrapreneurial process includes giving enterprising individuals certain rights within the organization that are normally available to those same individuals outside the organization. ~ Peter Drucker***

Common Traits of Successful Corporate Intrapreneurs

They have a clear vision

Clarity of purpose and vision helps these intrapreneurs attract employees, convince investors, and bring in partners more easily than others.

They surround themselves with great people

The best intrapreneurs are well aware of their shortcomings & build an ecosystem of great people to fill in the gaps. This means that someone has “big ideas”.

The startup is their passion

The most successful intrapreneurs love developing new ventures. Their level of passion and drive is critical to success.

They stay focused on what matters

Intrapreneurs are typically visionaries, able to see new opportunities around every corner.

They care about details and often go for perfection

Intrapreneurs are typically visionaries, able to see new opportunities around every corner.

EXCLUSIVE INTERVIEW WITH THE INSPIRING INTRAPRENEUR NOMAN AZHAR

CHIEF OFFICER - ZINDIGI

Give us the gist of your story by helping us see how it all started and what was your motivation?

I will start my story with some background, from where I think my journey actually began with the realization that I can do more. That realization was my first launch pad - the faith I built in Allah's blessing and my hard work. Like anyone else, a lot of what I do and how I think have been shaped by my overall life experiences. I am defined by my curiosity, thirst for learning and most of all my will to do more and never settling with the status quo.

I started from the deep end of things when I was supporting myself financially by working during the nights and studying in the day. Even then my grades soared, that was my commitment to excellence. Even in the harsh times of my early career, I kept my motivation intact and always put my faith in Allah that build my innate positive nature. I have learned that it is up to you to decide whether you will face your difficulties or be blown away by the harsh wind of desert. I fundamentally believe that the inaction will make you stagnant. If you are not learning new things on daily basis, you will become passive.

In my professional journey, I have been a part of major organizations in the country. I have always tried to give my best at every given opportunity and these experiences have led me to stand where I am today. It is an incredible honor for me to serve JS Bank and to lead its greatest initiative Zindigi.

After my academic life, the first few years of my career taught me many hard facts, which in return gave me the strength to change my world through technology that empowers people to do amazing things. The business that we are in, is based out in the traditional banking - but the new offshoots that we are crafting are innovative. So innovative that the same face cannot be relevant as the years pass unless we continuously improve and evolve, which is exactly how I operate. Market needs a leader! This is a critical time for the industry and Zindigi. We, as group, are headed for greater places — as technology evolves and we are evolving with and ahead of it.

How did you manage to get through setbacks?

The financial setbacks I had, made me aware of the world shifting around us, which served as my inspiration.

When the times are good, there are many people who celebrate you, but when the going gets tough, there are very few that one can rely on. The best support in tough times is the faith in Allah and believe in one's own abilities and will to commit. That is the time when one needs to prove their worth. Even with some ups and downs, to my good fortune, everything somehow fell into place with the will of Allah. Harnessing my belief in myself and my commitment to the task at hand, I have sailed across many turbulent tides. Leading a ship is not easy but honesty and integrity makes it possible.

Someone once asked me, in Malaysia at an international forum, where I was seated amongst people who had great number of years of experience - how I had accomplished so much at such a young age. “Tell me, do you honestly believe you deserve such treatment?”, he asked. I said, "the years are not simply what count! If you count the hours I have put in, my years will triple in the time I have spent at work".

Was becoming a CO your motivation? If not, what inspired you then?

To be honest, becoming a CO never topped my list of goals, but suddenly it occurred to me that there is no top, rather there are always more heights to reach. A person needs to check their motivation for becoming a leader before they can get into how to be a better leader with the right motive.

I truly believe that each of us must find meaning in our work. The best things happen when you know that it is not just work, but something that will improve other people's lives.

Have you achieved a balance between your job and personal life after all these years of work?

The last 12 years had my razor sharp focus on my career and the work that I was doing. I did not take days off and that was the requirement of the early career. However, over time I have begun to schedule some time off during the year where I take my family on vacation. I still feel that I have not achieved my desired work-life balance. The little I have gained, I give the credit of this balance to the support of my family who have been my backbone in my intrapreneurial journey.

How can Academia inculcate a culture conducive to corporate entrepreneurship?

I feel that institutions and academicians fail to bridge gap between universities and real life. The reason is that they themselves do not have first hand experience of working for corporates. I've always been encouraging business professionals to get more involved with academia, that will help the students to gain first hand knowledge about professional life. Knowing what is needed when you are going on a journey ensures success. To the north pole you would take warm clothes and if you were headed to a desert, you'd pack up light clothes. Similarly, for a student getting ready to step into the corporate world, skills development and a professional demeanor are essential assets to take along.

The will to do more than just go to school and come back needs to be inculcated in our youth. Settling for less or the status quo is something where we fail as a country. The youth needs to reach beyond simply classrooms to look for newness and solutions to problems. That is not simply tied to finances. Seeking out supporters for young ideas is also part of nurturing young mindsets.

> ***Its all about impact. I truly believe that each of us must find meaning in the work we do. The best things happen when you know that it is not just work, but something that will improve other people's lives. ~ Noman Azhar, CO Zindigi***

Do you believe that a motivating force helps catalyze opportunities?

To be in the right place at the right time with the right people was a tremendous blessing. Successful corporate entrepreneurship relies on having a trustworthy relationships within the system and outside. Stakeholders were the engine that drove my work - they inspired and were inspired. That became a catalyst that drove success for Zindigi.

We're fortunate that our stakeholders prioritize entrepreneurship in the business sector beyond just traditional options. My stakeholders and leaders never stopped trying to aid me in my quest. A conducive ecosystem is necessary to take off on a jet from the drawing board. Most people believe that errors are inevitable once we go into the unknown.

What do you think is the strategic process to achieve progress in a corporation?

Mindset, mindset, mindset! The concept of corporate entrepreneurship usually starts by identifying a new or previously missed opportunity for the parent organization and then pulls together the resources to capture the opportunity. This becomes a matter of perspective and leadership, which are essential factors to prevent strategy conflicts within a corporation.

True progress is witnessed when there is smooth leadership, in which the employees are given creative freedom, this ultimately boosts their confidence and drives them to be more innovative and find unique solutions.

Running an intrapreneurial endeavor inside a larger organization successfully requires setting your own culture and following your strategy. For this, trust within the hierarchical structure is another fundamental element to win in the corporate culture. By doing so, you strengthen the bonds of confidence in your business partnerships as well.

In addition, the person leading the endeavor has to be such who can lead with inspiration and maintain a trust with the parties involved.

How would you explain the gravity of empowering employees in the team-building process which brings an intrapreneurial change in corporate culture?

Recruiting the most suitable people is just the first step in this process. Creating awareness and training your employees about innovation and entrepreneurship is another critical step.

John C. Maxwell said, "If you want to do a few small things right, do them yourself. If you want to do great things and make a big impact, learn to delegate". At JS Bank, in my individual capacity - I always strive to build leaders for tomorrow. We empower our employees to do the work they are best suited to. It allows them to invest themselves more in the work and develop their own skills and abilities. On the other hand, it allows us to give direction that helps the whole organization thrive systematically.

Operations and strategy have to work synchronously for success. We encourage our employees to take risks, which helps drive intrapreneurial growth. Building a conducive environment that realizes the strengths and weaknesses of having the spirit of risk-taking among employees helps the employees feel empowered and looked after.

Building competencies that enable employees to harness existing opportunities is key. Gathering experiences through trial and error helps to make the knowledge base and also the culture of doing and achieving.

This approach builds the foundation of innovation and entrepreneurship in an organization while, a trust among the employees that they can do more - and dream bigger.

Are you someone who's a compulsive risk-taker? If yes, what do you think is more important, knowledge or the

intuition?
In my opinion, it has always been a combination of knowledge and the gut feeling. In the end, knowledge is a steady stream of evidence that supports your hunches. Consequently, you will use your facts and expertise to guide your judgments wherever possible. If you're really invested in what you're doing, you will reach out and seek out new methods. This would mean knowing about the organization inside and the ecosystem outside the company.

As a risk-taker, which comes to me from my father, I believe I am aware of what I am getting into. Calculated risks and recklessness are two different things. I deep dive into gathering knowledge and my accumulated experience and then I embark on the risk I choose to take. Intuitive intelligence is non-linear, a key skill for success in the new economy. However, even then, I believe that mindset is an important factor. People who take risks and yet have people backing them have invested heavily in building their own skill set and trust.

Amidst all, to fully apply collective intelligence to make great intellectual leaps forward, we cannot do this without harnessing the power of both knowledge and intuition - while sailing on trust.

How do you secure the success of your core team when you are leading them?
The ability to set goals that help create a clear roadmap is one of my core competencies. I have had years of experience and training in creating effective managers. It is a task that I find very doable. However, I believe leaders are born. And that is what I feel I have been blessed with natural leadership.

However, I still wish to make more leaders in my teams, people who can inspire and lead. My success as a successful and effective leader is my honesty and integrity. I do not indulge in politicking in my teams. I present facts.

You must be honest with them. They will never trust you if you attempt to play them. The key to make people devoted or loyal is to never be an arrogant diplomat. Moreover, proactive enablement of employees includes strategic planning on how to support employees in a way that allows them to do their best work and facilitates a high level of productivity & engagement.

> The best support in tough times is the faith in Allah and believe in one's own abilities and will to commit. That is the time when one needs to prove their worth. Even with some ups and downs, to my good fortune, everything somehow fell into place with the will of Allah.

Could you share the vision of Zindigi, and how this app is going to change people's lives?
Zindigi App's tagline "*Zindigi simple kro*" is very important to us. This is exactly the purpose of this product - to simplify the life of the masses reflecting inspiration from the world over and ease of finances that have been created.

Across the globe financial services have simplified people's lives. In Pakistan, opening an account is a lengthy and complicated process. Only 12% of the population is banked or otherwise financially involved. Banking in Pakistan deserves much of the credit for the successes we've had during this time.

However, we still lack in several areas. Though, we have achieved our goal of satisfying the demands of Pakistan's upper middle class citizens. Therefore, we transpired the Zindigi Simple Karo formula. Where our goal is to comprehend the problems faced by Pakistan's millennials and Generation Z to provide them with a straightforward solution.

Managing portfolios of stocks and mutual fund niches may do very well in Pakistan. Currently a huge sum of money must be available to dabble in stocks and mutual funds. We have broken that barrier and brought the opportunity to the mobile phones and tablets.

Zindigi enables purchasing stocks through the app, an easy solution. This helps eliminate traveling expenses and saves time for customers; to create an investment account or purchase stocks. Monetary exchanges are entirely online for customer ease. The Zindigi App also allows users to invest as little as one hundred rupees in mutual funds. What makes it so great is how easy and simple it is for you to do anything.

Furthermore, Zindigi has launched its Social Entrepreneurship Program called the "Zindigi Prize". Zindigi Prize is a yearlong entrepreneurship program that aims to engage 100+ universities across Pakistan and will provide students with the opportunity to showcase their ideas, get mentorship from leading industry experts, learn new skills, network at startup events, and receive educational sponsorships.

Our target market is tech savvy and performs a big number of digital and online activities. They are more inclined towards the ease of use and simplicity in their financial activities online.

We want to enable this generation to be able to compete at the global level. They will now be able to walk around without cash, they can purchase and invest - these are the people who need innovation to innovate!

There are additional competitors in the FinTech market. If you're not like them, then what sets you apart?

At Zindigi, we have been successful in leveraging the strengths of the Branchless Banking License as well as the Commercial Banking License to offer a true Digital Banking experience to our customers. While EMIs can offer customers an account-limited transaction to a maximum of two hundred thousand per month, we utilize commercial banking licenses to offer full-fledged banking services from their phones. On top of it, we cover a debit card (physical as well as virtual) which is accepted internationally.

This combination of technology and banking licenses makes us stand out from the competition including legacy Banks EMIs, NBPS, and BPS.

Zindigi was launched on January 18th of this year. To begin with, we had to comprehend that there were numerous exchanges involved in targeting through digital banking. We decided to speak with Pakistani millennials to fully comprehend their needs and wants. After extensive research, we concluded that millennials require control and prefer to conduct financial transactions in their way. Thus, that is when we created the Zindigi app, which has easy transfer options, and user-friendly screen visibility with customizable options as well. Giving them complete control by letting them create their app option with customized screen colors and themes.

For me, despite many banks in Pakistan, introducing an exceptional banking experience was the score to settle. Hence, with Zindigi we have finally achieved that agenda. Zindigi serves the next generation of customers, with a design philosophy to simplify banking. Loaded with the most innovative product suite in the market including investment in stocks, mutual funds, and request money within a fully customizable app interface.

Specifically, what advice do you provide to young people who are interested in pursuing corporate entrepreneurship as a career? Which path did you take to get here?

The first step is to adjust your mindset. That counts a lot!

To develop as an entrepreneur within an organization or independently, think outside the box! You can always go somewhere new if that's what you're looking for. I was the kind of person who constantly tried to do something different or many things at once. I would advise anybody with spare cash to put it to good use by investing it - experiment with at least 10% of what you have. You have the power to improve your situation. You should take advantage of your available resources.

When someone tells me that I lack the funding to start a particular venture, I usually try to inspire them to think out of that box as well! Such individuals can spread their wings and look for people who they can inspire to trust them and invest. Confidence in ones own self and most importantly, the purity of intention is essential for success. Seeking out such people may get you a chance to demonstrate your worth. Everyone in company ownership considers themselves investors and actively seeks investment opportunities. If you have a workable idea, that you have gained knowledge about and your gut says "GO!" You are the person responsible for any costs or damages that may arise. As such, you'll need to show them that investing in you is a good idea. The future is vague and ever evolving. The opportunities will be pivoted on technology and I urge our upcoming youth to develop business, technical and interpersonal skills to succeed in the business world.

> I firmly believe that over the next decade technology will become even more ubiquitous and intelligence will become ambient. Hence, you need to develop business, technical and interpersonal skills to raise your profile to succeed in the business world.

How should people tackle the surrounding politics while working in an organization?

My professional experience includes dealing with such politics. One of my professors told me that, if people aren't against you, then you are against yourself. Practicing "good" politics enables you to further your and your team's interests fairly and appropriately. Moreover, being alert to the "bad" politics around you helps to avoid needless suffering while others take advantage.

To harness positivity you need to develop strategies to recognize and understand political behavior, build a strong and supportive network, and carry out your work in a manner that no one else can replicate.

What is your top piece of advice for inspiring intrapreneurs?

Honesty, sincerity, and integrity are paramount. Your entrepreneurial choices define you, so make sure to have responsibility-driven motives rather than reward-driven motives.

Noman Azhar - CO Zindigi

Lighter Side..

My favourite quote is:

"The poor in the world is not the one who has no money; poor is the one who has no good friends. Good friends stick by your side through hard times."

-- Hazrat Ali Ibne Abi Talib

I always value:

- Integrity
- Honesty
- Passion

I am energized by:

Challenges & Independence

I recommend watching:

- House of Cards
- Blacklist
- S.W.A.T
- Made in China

Your credibility as a businessperson provides opportunities and access to people and their talent. Resources will be available only when you can be trusted.

The qualities of decency, morality, credibility sets one apart. Combine that with diligent hard work and commitment, Allah will grant you success by His will.

INTRAPRENEURSHIP CATALYZING VALUES & GROWTH IN CORPORATIONS

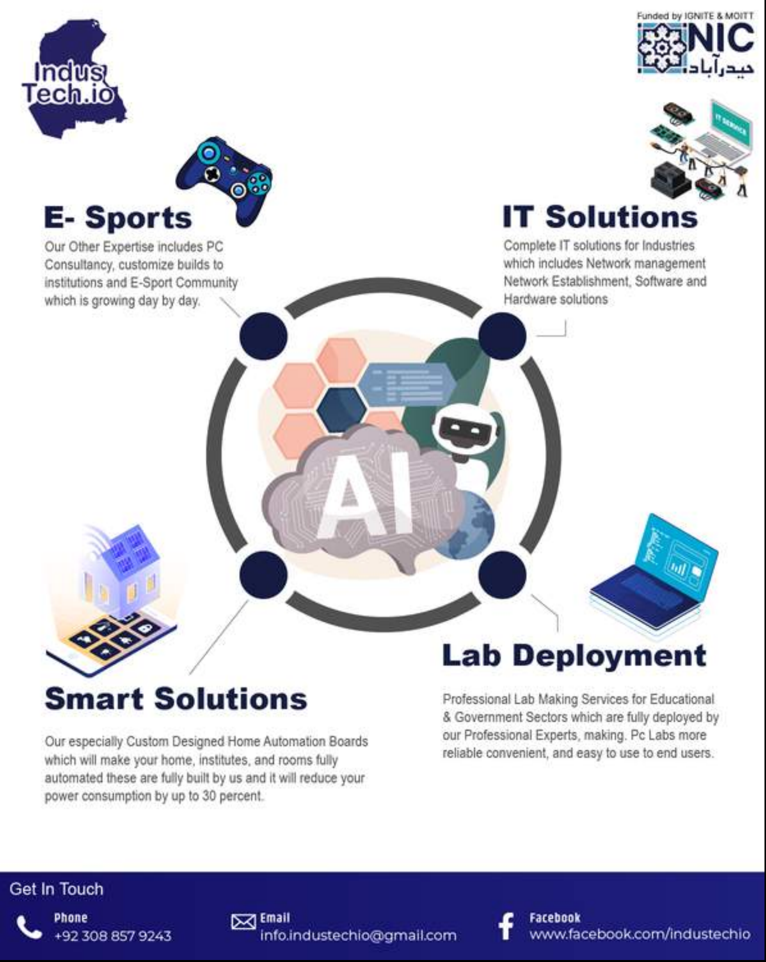
The global market is characterized by extreme pressure and competitiveness. Organizations try to cope up with this competition by turning to innovation and finding new solutions to enhance the operational efficiency and customer satisfaction.

Exemplary organizations are shifting their attention toward their intrapreneurial growth. The benefit is tapping into solutions that stem profitability, strategic renewal and innovation.

Nurturing intrapreneurship helps revive companies allowing them to adapt to external changes and achieve innovations and sustainability.

From the resource-based view, intrapreneurship serves as a valuable strategic resource that enables firms to fit into their external environment. Intrapreneurship gives businesses a competitive edge through this innovation. Along with developing new goods and services, intrapreneurs also push their organizations beyond their comfort zones by spotting possibilities and risks and seizing them. Moreover, creating an intrapreneurial mindset can also make a company culture even richer in ideas and diversity. Intrapreneurs will develop highly productive and engaged teams which in turn will help the company to grow. As success stories emerge, employees will feel motivated and valued, having their morale boosted and spirits uplifted.

At the end, in my story, the constant pursuit of change and integrity has worked in my favor and I stand by it!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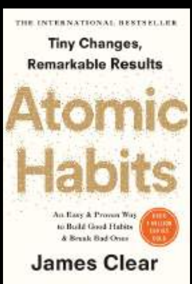
2-MINUTE BOOK SUMMARY BY SAMI KHAN

Atomic Habits



By James Clear

I recently read 'Atomic Habits' by James Clear and got to learn ways of adopting a new habit. I would love to share the ones I think are the most effective strategies.

STRATEGIES TO ADOPT A NEW HABIT

According to the book 'Atomic Habits' by James Clear, the failure to adopt any healthy habit can be due to the failure of making the new behaviour obvious, easy, attractive, or satisfying. For instance, you start exercising but do not feel satisfied after your workout session, you will eventually lose the motivation to exercise daily. When you are adopting a new habit, you must make the new habit obvious, easy, attractive and satisfying. Following are the two strategies that will help you in making the new healthy habit a permanent part of your routine:

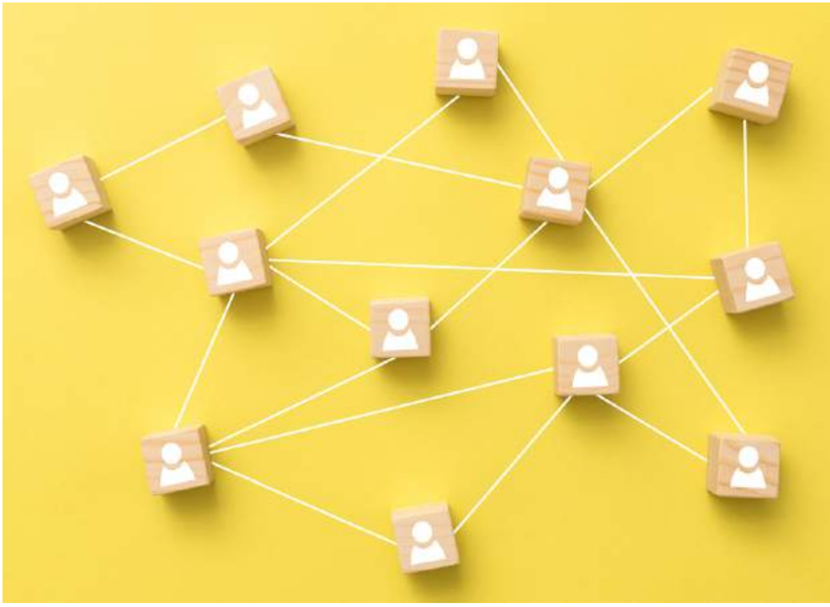
Stack your new habit:

When one habit is used as a cue or trigger for the other habit, it is called stacking. It makes it easier for you to perform the other activity when the first one has been performed. For

YOUR NETWORK IS YOUR NET WORTH

8 WAYS TO CREATE RELIABLE CONNECTIONS

By Musa Sheikh



The influence of a well-developed network on one's professional advancement cannot be overstated. Connecting with others in your field, you may learn new information, gain insight, and advance your career. Building a solid network is like saving money. Gaining traction, making connections with key opinion leaders, and securing new chances all come down to the strength of your network. One of the most effective ways to further your career is by creating and maintaining a network of contacts. And yet, too frequently, our attempts at networking are just social, random, and fruitless. Friends and associates are made, but they may not be able to assist you in advancing your career, and, more crucially, they may not be willing to advocate on your behalf.

Making meaningful relationships takes practice, but the more you network, the better you'll become at it. If you have a large enough network of professional contacts, you can be sure that someone in your circle knows the solution to any query you may have, no matter how obscure. If you can't find a solution, you'll have someone to bounce ideas off and a framework for taking baby steps toward solving more significant issues.

To help you grow in your profession, here are seven reasons highlighting the significance of building your network proactively:

A FORUM FOR DISCUSSION & DEBATE

Without taking in information from different sources, one can never know their level of expertise. The sum of your knowledge and experience is a significant factor in your professional success. To maintain long-term connections and mutual trust, networks allow for the free flow of information and ideas. Ideas are beneficial both in and out of the workplace and may help create habits that will help your career flourish.

INCREASE YOUR VISIBILITY

Those who want to get their names there rely heavily on networking, whether in business, politics, or the entertainment industry. Those with more talents to make them relevant stand out to others very quickly. Standing out in your field and among your competitors opens doors to business partnerships and further professional development.

Many professionals have learned to capitalize on their networking skills, leading to more exposure for their various connections and customers.

PATH TO BETTER PROSPECTS

You'll have more chances to succeed if people begin taking notice of you. People that put in the time and energy to network throughout the years find that their business and professional horizons broaden with no further effort. Opportunities like meeting top professionals or simply meeting individuals who are superior to your job path might be stepping stones that could improve your business and personal life.

REEVALUATE YOUR QUALIFICATIONS

Having a network is one thing. To put it to use is something else entirely. It's easy to believe that where you are now is as good as it gets in your chosen field.

But have you ever really thought about the multiple tiers of your chosen profession and how other individuals in comparable situations got to where they are today? But let's face facts: it's OK to be impressed by somebody's credentials, but if you want to get where they are, you need to cultivate a strong network and solid relationships with the people around you.

ENHANCE YOUR ABILITY TO THINK CREATIVELY

Aspirations and great inventions are most times from the external elements surrounding where we find ourselves. Over time, the relationships we cultivate with others greatly enhance our IQ and capacity to succeed in various professions.

A conversation with just one person may redirect a year's worth of research. People who have had the opportunity to interact with others who share their interests and perspectives have a leg up when it comes to expanding their horizons intellectually, which may lead to tremendous success in one's chosen field and the release of latent creative abilities.

GROWTH IN STATUS

Depending on how diligently you pursue opportunities for professional growth via networking, advancing in your chosen field might take years. Prominent professionals often get to where they are now thanks to their established standing via their extensive network. The contacts you retain are significantly related to your progress. They are crucial for advancing in your job and raising your social standing. These ties you've forged are formidable.

DEVELOPMENT IN SELF-CONFIDENCE

Building your network is one of the most important things you can do for your job advancement. Confidence and pride in one's accomplishments may be bolstered by acquiring training and credentials through networking. The self-assurance you've gained through time will serve you well anytime you converse professionally with others who share your values. As a bonus, this will help you perform better in future projects. Therefore, the more professional your network is, the more specific you will feel about yourself.

CULTIVATE CONNECTIONS THAT WILL ENDURE A LIFETIME

If networking is about building relationships, then identifying the best channels to do so may assist advance your career. A lasting friendship may be made by networking, but it isn't always a quick and straightforward process. However, if both parties are willing to put in the effort, the door will be opened to a more stable partnership. Those who have made networking their exclusive focus have found success in advancing their professions in ways that align with their objectives.

instance, as a child flushing becomes a cue for your habit of hand washing. A similar formula can be applied when you are adopting a new healthy habit. You can stack your new habit with a reliable routine habit of yours. It makes the initiation of the former task easier. Stacking surely makes the transition from one old habit to the new one easier. But you should always start with baby steps. Although, our initial excitement and motivation push us to go big. Yet we should start with the two-minute rule. Whenever you are trying to adopt a new habit, start with giving it two minutes of your time daily. The smaller the task seems, the easier it becomes to adjust to your routine. For instance, you can change 'reading a book before bed' to 'reading a page before bed'.

Sync your habits with your cravings:

An electrical engineering student in Dublin synced his workout with his favourite Netflix show. He could only watch the episode of his favourite show till the end if he completed his workout successfully. Hence, it is best if we sync an activity that we dread doing with an activity that we love to do. In this way, the satisfaction we get from our favourite task becomes the motivation for the task that we do not like very much. If you sync the new habit with something you already enjoy doing, it will become easier for you to adopt the new habit.

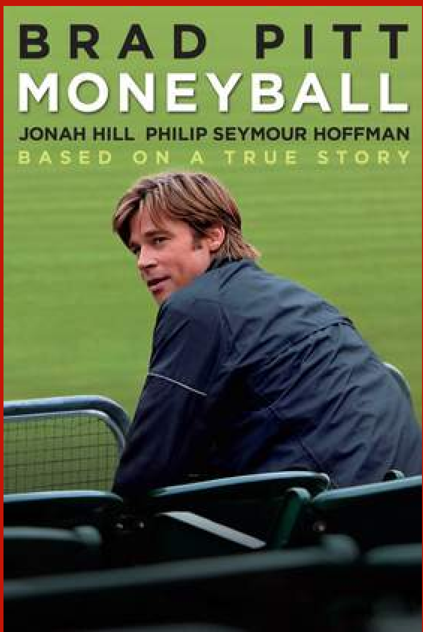
Keep scores:

Adopting a new healthy habit is surely a great accomplishment. You must make yourself feel like that too. You should keep a score of your progress. For instance, you can mark the days when you did the workout. It will help you in staying motivated.

Adopting a healthy habit is not an easy task, because breaking the routine is the hardest thing to do. The above-given strategies can really help in achieving your goal. Do you use any of these strategies for motivating yourself? If yes, then please do share with others.

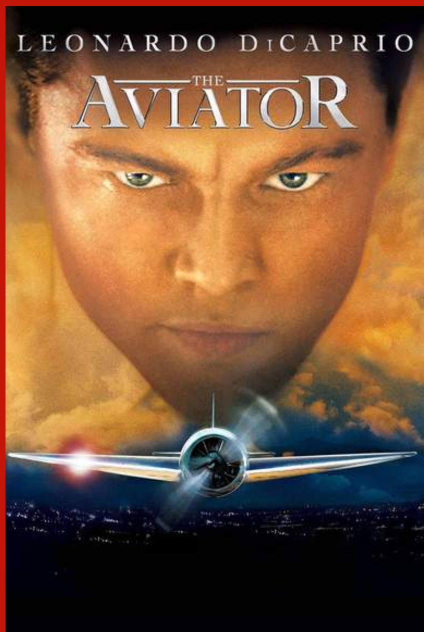
3 MOVIES EVERY ENTREPRENEUR SHOULD WATCH

STAFF PICK



MONEYBALL 2011

In the face of financial constraints, Brad Pitt adopts the novel sabermetric technique to team construction, leading to outstanding success in Major League Baseball (MLB). Adjusting to new circumstances was a must for Billy Beane. He understood that the Oakland A's lacked the financial resources of the league's heavy hitters and hence couldn't hope to compete. Due to this, he had to make some risky choices in order to succeed. Billy Beane's success with Oakland Athletics demonstrates that taking risks and being creative are necessary for achieving goals.



THE AVIATOR 2004

A film directed by Scorsese and starring DiCaprio. Howard Hughes, the eccentric millionaire portrayed in the blockbuster The Aviator, was able to become a renowned businessman and accomplished film director despite his increasing OCD. DiCaprio's performance in the film, for which he was nominated for a second Academy Award, is outstanding. It also ranks high among the finest biopic films.
The timeline accuracy with the greatly picked soundtracks, a great movie to be experience if you enjoy a nice movie to think about and dissect.

THE BIG SHORT 2016

The Big Short, a film adaptation of Michael Lewis's book of the same name, follows three people who were able to foresee and benefit from the financial catastrophe that hit the US in 2007 and 2008. Two of the film's stars, Christian Bale and Steve Carell, gave performances that are Oscar-worthy. The film was directed by Adam McKay, who was previously renowned for the Anchorman series. Subprime mortgages and collateralized debt obligations are only two of the difficult financial issues that the movie uses innovative methods to convey (CDOs).

FINANCE

HOW TO RAISE FUNDING FOR YOUR STARTUP

By Qadeer Abbasi

Recent research indicates that over 94% of startups fail during the first year. It turns out that a lack of money is a rather prevalent explanation. Financial resources are essential to the survival of any enterprise. Capital is the lifeblood of the lengthy, arduous, and thrilling process of bringing an idea from concept to cash cow. Here is a complete guide about raising funds for your small business.

LANGUAGE OF FUNDRAISING

There are several methods to raise business funds. Anyone can offer you a startup grant. Different sources provide grants. HEC has a grant program. Big corporations and institutions sponsor creative startups. So the first step is to finalize the type of funds you are looking for.

DEBT & EQUITY

Two kinds of investments exist: Debt & Equity. Debt is borrowing from an investor or bank to start a business. You repay the money with interest, not a piece of your company. Different methods exist. It may be done *halal* or *haram*. Individuals are the main loan takers, since banks don't like creative companies. In equity, you grant a borrower ownership of a portion of your firm. Equity or stake. Investors undertake due research on a company to assure its future success.

TERM SHEET VS SHAREHOLDER AGREEMENT

When you pitch an investor, they'll invest in your firm. The first document is your verbal agreement in writing. Sign the paper. The investor then verifies and investigates the business before investing. This is called as Term sheet. Lawyers construct the shareholders agreement's legal wording. It's the legalization of term sheet terminology. Once you sign a shareholder agreement, investors will invest in you. The agreement specifies penalties for investors who withdraw.

VESTING VS OWNERSHIP

When an investor invests in a firm, he expects monetary value in return. As a security measure, investors require a share vesting timetable.

You-'ll receive shares if you invest in the firm and help it develop, and I'll get mine right now.

The four-year vesting period begins in year 2. A year later, you'll get 20% of your stock. Then, you'll get stock monthly, quarterly, or annually.

WHEN A BUSINESS IS READY TO RAISE FUNDING

Start with six months to secure initial sales. Pakistan gets minimal foreign investment. The firm should develop itself without funding at initial stage. The investors support a flourishing firm in its second round. You must also determine whether delaying capital raising would benefit you. Seeking funding as a startup might reduce your company's value. At first, you'll need to raise money for your firm.

Whether considering when to seek financial assistance for your firm, consider three factors.

1. Reduce risk and create traction to increase value while raising cash. Quick financial input will lead to less traction, higher risk, and less value.

2. You must raise money for 18 months. This is normal since you grow your firm over a year and then need to show to investors that it can expand for another year. When you're ready to grow, there's less risk.

3. How fast must we go to make enough money? You and your management team must handle the predicted growth. Overshooting will destroy the company.

SOURCES OF FUNDING

Most company owners need extra money after initial capital expenditures to grow. Investors that fund your firm believe in its revolutionary potential. You must always utilize your company's risk money. Secondary source Grant window is excellent. Pakistan has several grant sources. A donation will result in debt, not equity, and no interest will be charged. When business is tight, consider these openings. You may also seek family for aid. Risk-takers are crucial. The idea is that if you take on more risk, you'll get a larger payout. Your friends and family will be your best fundraisers.

Pakistan lacked crowdfunding till recent year. It involves asking a large group for money. It might be your extended family or a public or communal network. You'll present a local investment strategy. You'll be honest about the hazards. It's better to raise less from many people than more from fewer. If you're a startup founder and believe your company is worth a few crores, your goals are unreasonable. Here are two options. You borrow money and pay interest. Offer the receiver a company share instead. Debt is an option.

Angel investors finance startups. Due of risk, angel investors write smaller checks. So, four or five angels may invest in your firm. First, invest on developing your business, increasing product traction, and lowering losses.

WHAT ARE INVESTORS LOOKING FOR?

Businesspeople invest to make money. VCs risk 5% of their net worth. They assess loss and gain.

Market Size: Venture financiers like firms with a huge market. If you can secure outside capital for your business, you can access a large market. Prioritize $100-$1 billion opportunities. You'll have competition. It's smart to sell your stuff abroad.

The Team: Potential investors evaluate the team's quality. You must form the best team. Everyone should be focused on business success. Teamwork is crucial. Only with great business vision, you can recruit and keep great employees.

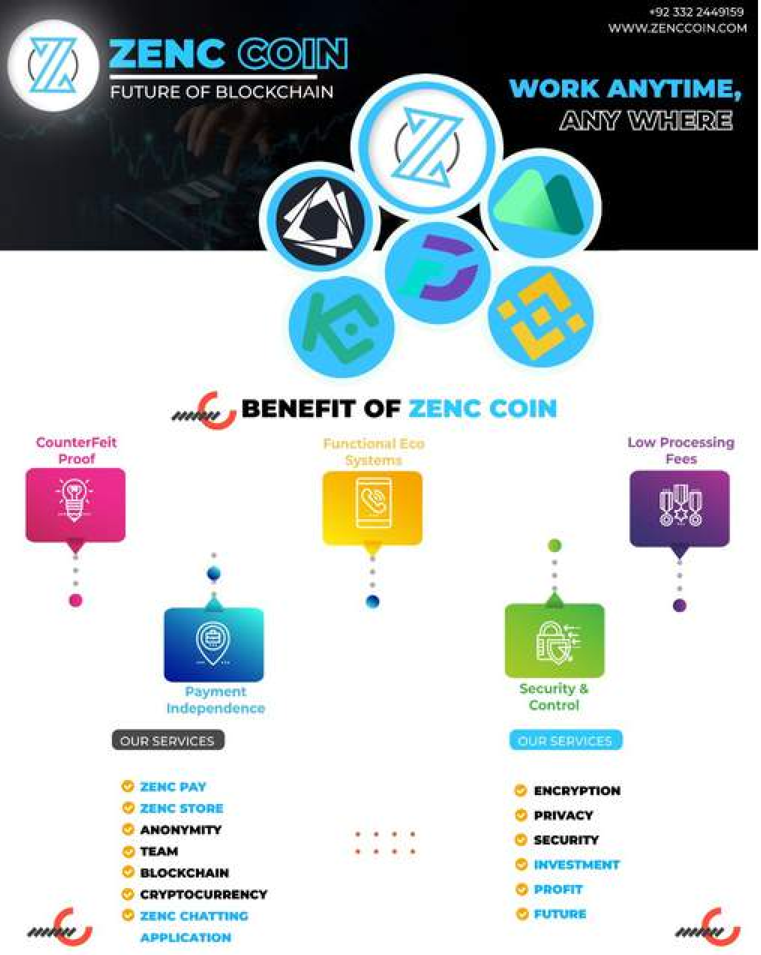
Industry Knowledge: You must understand in which industry you are operating in. Nobody will support your enterprise if you don't grasp numbers.

Competitive Edge: Ask whether your product is easy to imitate. If there's a high barrier to entrance, you'll raise more money. To succeed, seek hard-to-replicate value.

Exponential Growth Potential: Investors prioritize growth. "Hockey stick" growth excites startup investors. Identify growth strategies. After building your product, you may experience "hockey growth," in which you swiftly expand. You must double the price of the things you're selling. Once a product is live, a startup's growth rate soars.

Exit Strategy: Prospective investors may ask you a question, "How can I get my money back if I invest in this company?" You need a comprehensive business feasibility to identify exit options.

This article is inspired by an online course at The Startup School by Khurram Zafar - Founding Partner & Country Director 47 ventures



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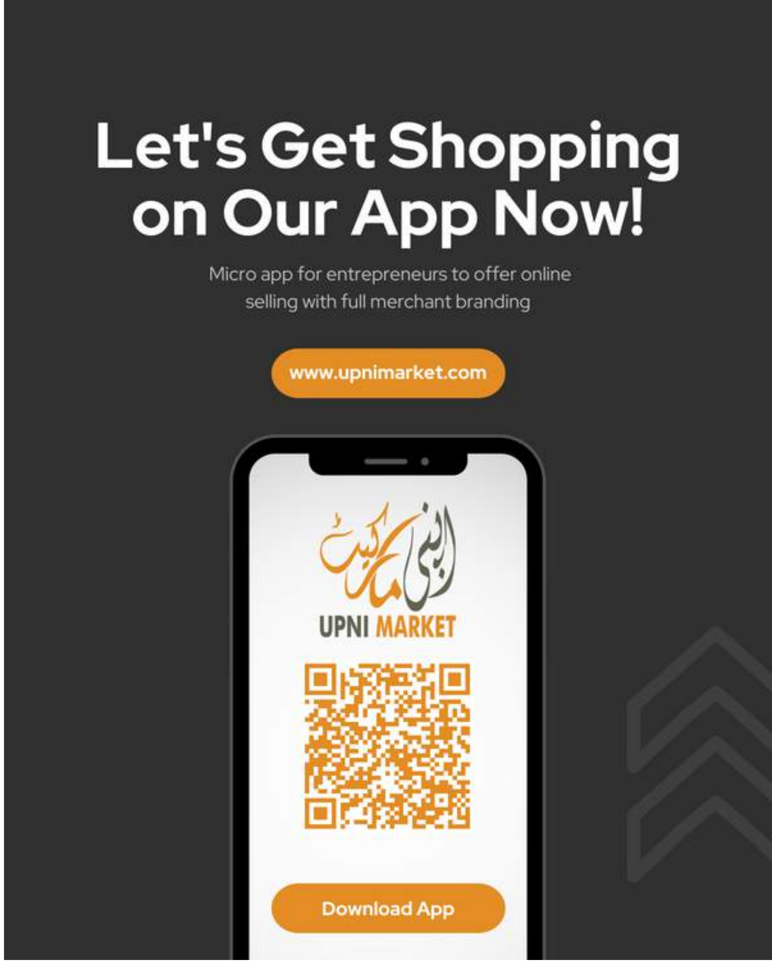

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Zabis tech is a tech solution company with experience in Web/App development and digital marketing. Experienced team members specialize in web design and development, SEO, PPC, social media, and content marketing.
01 Who we are
Bring to the table win-win survival strategies to ensure proactive domination. At the end of the day, going forward will have multiple touchpoints for offshoring.
02 Our philosophy
A new normal that has evolved from generation X is on the runway heading towards a streamlined cloud solution. User generated content in real-time.
03 How we work
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TECHNOLOGY

METAVERSE: HOW IT CAN CHANGE THE WORLD

By Farhan Ahmed

Having a virtual reality experience has been a mainstay of science fiction for many years. Numerous books, movies, and games have dealt with the subject, but only now are we at a point where it could be possible to implement. The Metaverse has been the focus of several heated debates. Both those who think it will be the next great thing in technology and others who think it will quickly die out have strong opinions. The reality is that we will be living in a Metaverse for the foreseeable future and this technology will have far-reaching effects on everything from our mental health to our professional lives.

People generally have no concept of what a metaverse is. Here's some context, with a crash course on the Metaverse for good measure. The term "metaverse" is a portmanteau, with "meta" coming from the Greek for "next" or "beyond." Thus, the term "metaverse" refers to the space beyond our own. Neal Stephenson published the futuristic fiction Snow Crash in 1992. It refers to the expansive computer-generated virtual reality that exists on top of the actual world and allows users to communicate with one another using virtual characters. Ready Player One isn't the first science fiction novel to explore this concept.

The Metaverse might be thought of as the next stage of the Internet or an additional layer superimposed on our actual world.

The narrative explains that the Metaverse is a parallel realm to our everyday physical world. It can be considered an "all-encompassing computer environment." Here is all you need to know to end your skepticism about the power of the Metaverse to revolutionize the globe.

METAVERSE-BASED TRAVEL AND SOCIAL INTERACTION

Anyone in the Metaverse has the freedom to explore the world at large, make new friends, and engage with the local culture. Nothing can stop you, not even the passage of time or space. Services like travel will need payment, making cryptocurrencies like Bitcoin essential. You may go from Singapore to Australia to London by changing rooms in the Metaverse. It is augmented with conversational, AI-powered, human-like avatars that enable natural conversations in multiple modalities.

In the Metaverse, you can make friends beyond borders, from down the street or across the globe.

THE LEARNING POTENTIAL OF THE METAVERSE

What if students were taught about the Wright brothers and how to create a 3D aircraft model? What if a pupil could view their favorite artist's masterpieces in The Louvre? What if students had their virtual classroom to collaborate globally? Metaverse. It's a virtual environment that will transform schooling. Metaverse will alter learning and teaching. This new technology may let teachers create immersive courses on any topic, engaging pupils in their studies.

The whole framework of schooling will have to be rethought. University attendance in the physical world will become optional for students. Instead, they may enrol in online courses in the Metaverse, where they can learn about, say, the Roman Empire from the comfort of their homes. The metaverse classroom is designed to simulate a completely immersive environment. You may go back in time to the days of the Roman Empire and live as the Romans did. Those fortunate children of the future won't have to go through dull lectures.

THE METAVERSE AND GLOBAL DESTRUCTION

Ernest Cline envisions a near-future Earth devastated by environmental calamities in Ready Player One. OASIS is the only way to escape. Our world is degrading at an alarming pace, and we can build our realities and be whatever we choose. Metaverse might rescue our world by allowing us to reduce consumption without experiencing it. We wouldn't need to commute, socialize, or work, reducing fuel use.

META-SHOPPING

Metaverse shopping is possible. Your avatar may try on, purchase, and mail clothing to your real-world address. Do you see? In the Metaverse, you can preview how an item appears in your digital reality house before buying it and transporting it to your physical location.

BUSINESS IN THE VIRTUAL WORLD

The Metaverse will change many things about how we do business, including that members of the same firm may be located all over the world. Still, they'll be able to get together in the Metaverse and come up with original solutions to issues. In contrast to the impersonal and disconnected nature of the current 2D Internet, interactions in the Metaverse will be far more personal and intimate. In what way? There will be no more of those uncomfortable Zoom meetings.

Corporate hierarchies will be eliminated so everyone, regardless of position, may exhibit their skills in a corporate metaverse. Individuals' creativity will be more accessible. The Metaverse will break through corporate borders and develop creative problem-solving teams.

CONSEQUENCES FOR OUR PRESENT SELVES AND RELATIONSHIPS

The Metaverse may transform ourselves and other relationships. We can explore new identities, relationships, and methods of communication. People will be able to construct avatars, travel, and engage in the Metaverse. It might be a secure area for people to express themselves without fear. In the Metaverse, color, ethnicity, and gender wouldn't matter how you portray yourself and what you say.

Metaverse might complicate future relationships. Future connections are shallower and less intimate. More individuals will possess phony online identities. It would be hard to verify someone's identity.

PLAYING SPORTS AND WORKING OUT IN THE VIRTUAL WORLD

Connect your exercise bike to your computer, enter the Metaverse, and participate in the Tour de France. Will metaverse football games render coliseums obsolete? Maybe. Unknown. Why not hire a trainer? Book a metaverse meeting. You won't need to meet at the gym physically. And you won't have to deal with gym jerks smashing weights or breathing down your neck. It's possible to work out successfully from home.

EXTRAORDINARY CONCERTS & OTHER EVENTS FOR AN UNLIMITED AUDIENCE

The use of virtual reality and augmented reality technology has been increasing in the gaming and movie industries. The next phase in this development is the Metaverse, where a virtual reality world with infinite storage and unbelievable effects is built. People can enjoy incredible lighting and sound effects without leaving the comfort of your own home at a concert with a limitless capacity. As a result, people could enjoy concerts from anywhere around the globe, making them more accessible than ever before.

IN CONCLUSION

The Metaverse is a revolutionary media worth exploring. It'll open up a whole new world of possibilities for individuals, letting them experience things they couldn't have without leaving their homes.

Our existing reality is not the final situation. The role we play is relatively little. Equally as crucial as it is to investigate and comprehend this reality is to learn about the existence of other worlds and universes.

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MARKETING

DIGITAL MARKETING MISTAKES & FIXES

By Sami Khan

One of the major reasons digital marketing gained its popularity for introduction-stage businesses, was the scope of growth it had for an affordable upfront investment. The potential is immense but what's missing is the right way to use it. A challenge that I have witnessed in many small brands that they strive for perfection too early. This obsession leads to a continuous loop of rebranding and/or redesigning strategies which means wastage of resources. A small company cannot afford to waste their limited resources in the initial stage of the business.

In my opinion, work smarter, not harder is a perfect approach for small businesses where they could test prototypes and employ testing wherever possible. Please don't read this article the wrong way, this is not another checklist you need to act on before you launch. In fact, if I could tell you one thing that I have seen with businesses achieving growth more rapidly than others, I'd say it is '*better done, than perfect*' but if you are already in market and have been playing it by the ear a bit too much for a bit too long, in the introduction or growth stage – here are some costly mistakes that I have noticed businesses make and have included their fixes hoping it helps you.

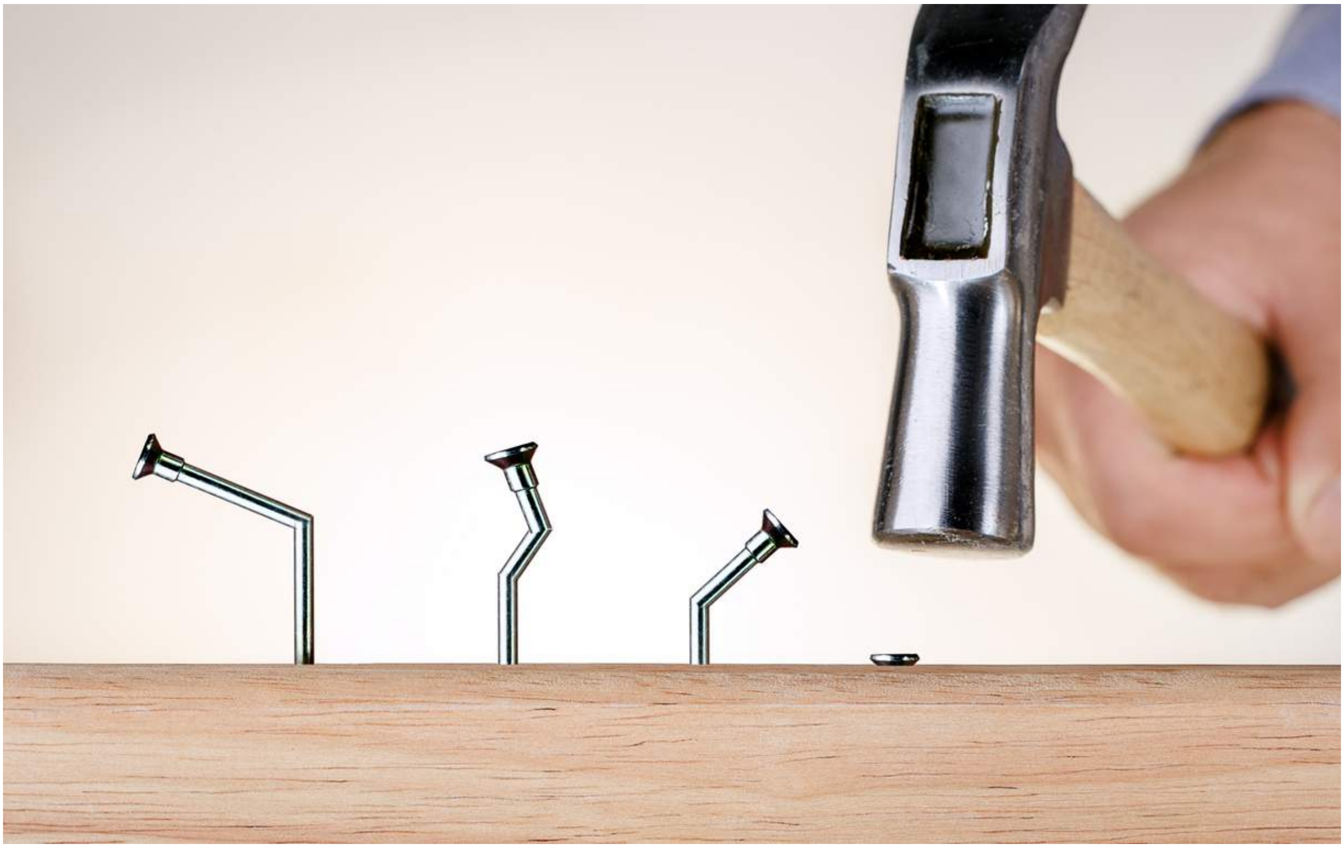
NOT PLANNING

Many small businesses underestimate the importance of having the strategic plan exist in a blueprint at all times. In theory, plans might seem more favourable than they are. Once a plan is laid, its shortcomings, if any, become more clear. A small startup must be aware of what its business goals are and its vision for its future.

My recommendation to small startups is, to begin with, for a short-term plan just for digital marketing and then, if it works, integrate it with the company-wide marketing plan. To review the success of marketing plans: run a capability review, use analytical tools to review various metrics, and use tried-and-tested marketing plan templates available online.

IGNORING OR TOO FOCUSED ON SEO

A smart approach for a smaller business is to make the most of free instruments like SEO. Few strategic tweaks in the website and its content could be high-yielding for small-scale startups. Effective SEO presents an opportunity to show up in front of a potential customer when they are actively looking for it. SEO takes time to show results in comparison to paid ads, but that doesn't mean it's not worth investing in.



Having said this, it does not mean small companies can start competing head-to-head with big bulls. Big companies have more sophisticated technology and approach, hence smaller brands are bound to lose. Instead, smaller ventures could focus on locally popular keywords or those key phrases that big brands have not thought of. Targeting a keyword with search volume of 11,000 searches per month on the 2nd week of your website launch will only bring frustration shortly after, but knowing your range and focusing on narrower opportunities with a shorter path-to-finishing line may result in a few dozen good visitors to seed your first few sales. Please remember this when planning SEO for your SMB, '*Small bites, lots of chewing!*'

LACK OF RESEARCH

A prerequisite of setting a business is to market research extensively. Research must include closely studying the customers and competitors. The importance of customer research is discussed again and again, but research on competitors is not stressed enough. Competitors serve as real-life case studies that could be analyzed to identify what they are doing right and wrong. The way they have segmented the market and positioned their brand could be used as an inspiration or an example. The shortcoming in competitors' strategies presents opportunities for new entrants.

Research must not stop after the initial phase but small business marketers must keep a close eye on competitors and customers' opinion about them for future marketing and product strategy. Competitors must not only be identified by the business itself but also from the perspective of customers. Regular SWOT analysis gives a fair idea of the overall market condition, customers, and competitors.

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 argument 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 OPTIMIZATION

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.

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.

Work smarter, not harder is a perfect approach for small businesses where they could test prototypes and employ testing wherever possible. Please don't read this article the wrong way, this is not another checklist you need to act on before you launch. In fact, if I could tell you one thing that I have seen with businesses achieving growth more rapidly than others, I'd say it is 'better done, than perfect'.

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. 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 promotional offer or discount code was tailored just for them. Website or app interface can also be customised by using cookies. 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 personalised marketing options. Brands must understand the customers and the different stages of the purchase journey they might be in. A few ways personalisation 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

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 1M+, no real 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 touchpoint 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. Once you reach your destination, what if 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 tires" – you'll make a weird face, right? That's the kind of face I make (at least 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. Make sense?*

UNDERMINING THE IMPACT OF BACKLINKING

Inbound links are given high importance in SEO strategy and rightfully 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 in their website knowing that without links, the website simply won't rank in search results.

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 attached to.

High-quality content has original survey data, unique industry statistics, well-structured text combined with images, videos or infographics.

Good Luck!

Tips to Build Business Partnership That Work

Choose a Partner Based on Skill

When you have a business partner who is capable of covering some business areas that you may not be able to cover on your own, you will benefit greatly.

Define Role and Responsibilities

Even though you are working with your best friends, defining job titles and tasks can give them control. As a result, disagreements are reduced.

Write Everything

Establish your business structure, capital contribution, how decisions are made, how disputes are resolved, and what happens if your partner leaves.

NEWS & EVENTS

TECH >

GOOGLE CLOUD WILL SOON ACCEPT CRYPTOCURRENCIES

Google is going to rely on a cryptocurrency exchange, Coinbase, to accept payments for its cloud service starting in early 2023. After the announcement, Coinbase stock rose by 8.4%.

At Google's Cloud Next conference, the company seemed determined to incorporate digital currency payments to help lure big companies into a competitive and rapidly growing market. Alphabet's cloud business accounts for 9% of its revenue.

Coinbase vice president of business development, Jim Migdal, said that the company would move data-related applications to Google Cloud from Amazon Web Services Cloud, which it relied on for years.

Over time more customers will be allowed to make payments using cryptocurrency. Coinbase supports 10 currencies, which have declined by 60% in the past year.

Coinbase is expected to earn a percentage from the transactions through its platform. Google is already exploring Coinbase Prime, a service that stores organizations' cryptocurrency and enables them to make transactions.

PAKISTAN NEEDS SUSTAINABLE EXPORT-LED GROWTH

"Pakistan desperately needs to take measures to bring the country's economy out of crisis through sustainable export-led economic growth," said Minister for Planning and Development Ahsan Iqbal on 7th October addressing the closing ceremony of a two-day international conference on Productivity Accreditation and Certification, organized by National Productivity Organisation (NPO) on the occasion of APO's Diamond Jubilee. He further highlighted that Pakistan could earn an additional $10 to $12 billion per year only in the agriculture sector.

GLOBAL >

PAKISTAN IS QUICKLY BECOMING ONE OF THE WORLD'S IT HOTSPOTS - THANKS TO ITS POTENTIAL FOR HUMAN RESOURCES

"Pakistan is considered the emerging hub of the IT industry across the world with its increasing contribution to the global banking system through innovative services and out-of-the-box solutions," said NdcTech Limited CEO and President, Ammara Masood while addressing an audience at the Bank of the Future Forum 2022.

She added that the global fintech services provider, Temenos, has designated Pakistan as the regional hub for targeting the penetration of its services in different countries including banks and the financial sector.

MD Systems Limited, Asif Peer affirmed that "Pakistan's IT industry has grown by leaps and bounds in the last few years".

Talking to the media, Peer emphasized that "Pakistan can't survive by relying only on manufacturing-led exports.

The country needs services-led exports which can be done through IT and IT-enabled services. This is the only viable method to enhance the country's exports."

According to 2021 Kearney's Global Services Location Index, Pakistan is ranked as the second-most financially attractive location in the world for offshore out-sourcing services, and the second-largest supplier of online labor in software development and technology as per the ILO Flagship Report 2021. "The government and IT companies are working aggressively to promote IT exports at the international level. This can be seen most recently from the mega pavilion of Pakistan set up at the Gulf Technology Exhibition (GITEX) Global in Dubai," he said.

Pakistan Software House Association (P@SHA) Chairman, Zohaib Khan apprised that "Pakistani IT companies have displayed diverse capabilities to industry players of the IT industry at GITEX 2022 - The largest technology exhibition in the world."

PAKISTAN - THE ROAD AHEAD

The ongoing political and economic crisis must be viewed within the context of this history.

With the country's ruling class currently engaged in scorched-earth warfare, all four of Pakistan's historical patrons are recalibrating their policy towards Islamabad.

This is not only because Pakistan has fallen short of the expectations these countries have had over the years, but also because they have more important strategic challenges that they must contend with. As a result, they are not interested in spending an inordinate amount of time or resources in dealing with Pakistan.

Today's increasingly multipolar world demands a different set of strategies from Pakistan. This is especially true because Pakistan's traditional guarantors are preoccupied with a different set of challenges, and they increasingly believe that Pakistan does not offer much to them as a force multiplier — both geopolitically and economically.

This does not need to be the case, because Pakistan has immense latent capabilities to be a valuable partner for its key strategic partners. For one, Pakistan's defense capabilities, including its nuclear prowess, offer the Saudis a buffer to backstop its security concerns. Then there is the potential to be part of a diversified global supply chain as the world seeks to move away from China. Finally, to China, Pakistan offers access to a deep sea port if Gwadar finally reaches its potential.

Harnessing these capabilities, however, requires the country's ruling class to first internalize that the world has changed – it will no longer rescue the Sick Man of South Asia simply because it is too big to fail.

Once elites recognize that the days of extracting geopolitical rents are over, the country can begin the process of rebuilding its value proposition to the world. To make future economy more resilient, Pakistan needs systems that can build and retain more human and physical capital.

OPPORTUNITY

HOW PAKISTAN MAY CAPITALIZE INTERNATIONAL FUNDING FOR CLIMATE CHANGE

In order to achieve the 2030 emissions target and make our cities livable, Pakistan will need to attract investment in climate change initiatives.

The aim is to reduce GHG emissions by 50 percent by 2030 from the projected levels by shifting to 60pc renewable energy and 30pc electric vehicles, banning imported coal, and sequestering (or capturing) carbon (a common GHG) through natural resource restoration initiatives such as the Ten Billion Tree Tsunami Programme (TBTTP) and the Protected Areas Initiative.

It is common knowledge that Pakistan contributes minimally to global GHG emissions — 2020 emissions of CO_2 accounted for less than 0.7 percent of global emissions. Hence, Pakistan can explore two strategies.

One, it should look at cases of innovative financing instruments and apply those relevant to the local context. Two, and more broadly, it should look to improve structural issues to make itself a more attractive destination for international climate finance.

This will require Pakistan to decommission coal plants, expand renewable sources of energy, invest in green technology more broadly and deepen the green finance market for bonds by improving perceptions about country risk. More importantly, it will be critical to building capacity and technical expertise within the Ministry of Finance, which is leading the country's climate finance efforts, so it can identify and mobilize financing from the range of climate finance instruments and means available internationally.

STRATEGIC DECISIONS - A NEED FOR THE HOUR FOR E-COMMERCE STARTUPS IN PAKISTAN

Currently, the eCommerce sector of Pakistan is experiencing the maximum growth in the startup ecosystem of Pakistan, followed by the health tech, finance, and ed-tech sector. Other sectors that have a scope for further improving its position are transportation, the automotive sector, and the agri-tech business.

A better place can be created for providing young entrepreneurs with a way to connect with investors. The government has already removed the requirement of minimum capital investment from international investors and this is a good step toward the development of the startup ecosystem of the country. Another good step that can be taken to improve the efficiency of entrepreneurs is to create an efficient taxation process to save both the resources and time of the investors and the entrepreneurs.

Moreover, the government should work toward bringing more women into the world of entrepreneurship. Recent data has shown that most startups that are developed by men manage to get more investment in comparison to their female counterparts. However, this trend is not specific to Pakistan but is visible across the entrepreneurship ecosystem of the world, still, there is a need of making a conscious effort to welcome more women into the startup ecosystem. E-commerce has inarguably reduced the burdens of conducting business. It has provided a significant opportunity to women entrepreneurs to excel and explore global and regional markets from their home offices.

GOING FORWARD

HOW WE ARE PREPARING OUR FUTURE GENERATION FOR A GLOBALIZED, KNOWLEDGE-BASED ECONOMY

October 5 is World Teacher's Day, and for Pakistan, it should be one of those days to introspect and look upon its education and teaching standards.

Education has to be reimagined. It has to be made easier and more accessible. Teaching and transferring a skill set is one of the earliest traits in human history — without it, we would not know how to do most of the things we do today.

Quality education is an indispensable element of the progress and prosperity of any nation. The countries that realised this vitality have attained a prominent place in the comity of the nations. They have done so by evolving intellectually stimulating educational frameworks in line with the emerging dynamics. Such educational systems have enabled students to evaluate, interpret and synthesis informed opinion and creative approaches to life.

The good news is that education is valued in Pakistan. A significant portion of income is spent on this sector. But for the lower-income groups, quality education has become expensive and hence gone out of reach.

The digital learning process is in fact, the only solution in times when road access to schools is blocked. It saves on costs for the school, and could genuinely provide the state with the most cost-effective solution. It can also be more easily monitored, and the feedback loop for students is faster and easier to access. The public sector is swamped, and it is understandable. Its resources are limited, and the population has only that much capacity to contribute. It is time for quality education to be made more accessible by trying on different ideas and tools. There is a dire need to reform education by: increasing budgetary allocation to 4%; curbing corruption in educational funds; reforming curriculum in line with the demands of time; promoting state-of-the-art research culture; encouraging creative and critical thinking; improving pedagogical practices; replacing rote learning with real-life experiences and skills; and developing an intellectually stimulating academic environment. But for these reforms to succeed, elitist mindset needs to be reformed first. Unless the elites shed away their selfish motives in favour of the larger national good, the country's educational system would remain largely impotent.

REGIONAL

PAKISTANI ACCA STUDENTS EXCEL INTERNATIONALLY

The top two scorers of ACCA exams were Pakistani students. Results were released in October of this year. The ACCA Qualification rigorously tests the skills, abilities, and competencies that a modern accountant needs, with a firm grounding in ethics and professionalism. It prepares students for a rewarding global career as qualified and ethical finance professionals.

First, Malik Shahmir Pervez earned the global position for demonstrating stellar performance in the Advanced Audit and Assurance (AAA) exam which is considered one of the most challenging of all ACCA papers.

Shahmir comes from a modest family and his father was a truck driver in Rawalpindi. He completed his early schooling at an Urdu-medium local school before joining the Army Public School (APS).

Second, Noman Abbasi, who's celebrating his 22nd birthday this month, is one of the two Pakistanis who also made the ACCA's list of global prize-winners by scoring the highest marks in the Financial Reporting (FR) exam.

Listening to the news, Noman's father, who is a doctor by profession, had tears in his eyes. He proudly admits that his son's achievement is undoubtedly the highlight of his life and that nothing else can ever come close to the feeling of seeing one's son or daughter succeed in such a coveted exam.

BREAST CANCER AWARENESS MONTH

Is wearing a pink ribbon to raise awareness of breast cancer sufficient? Not only do we need to point out the issue, but we also need to propose a solution. Women in remote communities frequently don't value their health highly enough and are reluctant to come to the city for treatment. In addition, many men would desert their spouses when they suspected they might have cancer because they didn't want to pay for or care for them throughout treatment.

Experienced professionals are desperately needed to plan healthcare services. Programs of structured training must be established. The government sector must collaborate with the private sector, private hospital doctors must be required to mentor public health professionals, and Pakistan's healthcare system can gradually improve with careful planning and execution.

October may be Breast Cancer Awareness month but the debilitating effects of a disease that is likely to inflict one in every three women need to be addressed beyond a month. The necessity of regular breast check-ups, an awareness regarding the disease across all sections of society and, more significantly, the availability of specialised healthcare are important aspects for which solutions need to be devised.

RUSSIAN WHEAT IMPORTS AUTHORISED BY ECC

On a government-to-government (G2G) basis, Pakistan officially agreed to import 300,000 tons of wheat from Russia and granted a 63% rise in commission to oil marketing organisations (OMCs) on the sale of petroleum products. Ishaq Dar, the Minister of Finance, presided over a meeting of the Economic Coordination Committee (ECC) of the Cabinet when the decisions were made. The Ministry of Commerce provided an overview of the G2G purchase of wheat from Russia in reference to wheat imports. The Russian wheat met the requirements of the Ministry of National Food Security and Research, according to the Trading Corporation of Pakistan (TCP).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"
A man who defined success on his own terms from being an Entrepreneur to owing Group of Companies.
ShopMump
AFROZ
SST

tweets of the month

Tim Cook @tim_cook · 08/09/2022

Steve's legacy lives on in the company we are and the products and services we create. The Steve Jobs Archive was created as a place to spark a sense of possibility in everyone.

Steve Jobs Archive

stevejobsarchive.com
The Steve Jobs Archive

Elon Musk @elonmusk · Oct 19

We even did a Starlink video call on one airplane aloft to Starlink on another, far away, airplane aloft and it worked perfectly with no lag!

Richard Branson @ri... · 28/09/2022

"If you've got an idea, you should go for it. It doesn't matter if it's not polished. Just go out there and test the waters." Advice I firmly agree with, shared by the co-founder of @TiwaniHeritage, Carol Lathbridge: virg.in/42XG

@VirginStartUp
#VirginFamily

Hisham Sarwar @beinggurudot... · 1d

Communication skill is an art on forefront lies listening ability :-)

15 26 218

Umar Saif @umarsaif · 4d

Elon musk has changed at least four major industries radically: digital payments (PayPal), electric cars (Tesla), Internet connectivity (Starlink) and space travel (SpaceX).

Social media is long due for a serious overhaul. Let's see what @elonmusk can do here with Twitter ...

MAKE today GREAT

Nadeem Haque @nadeemhaque · 2d

We are trying to build an economic/public policy research network in Pakistan where all universities think and debate in a community. Hard to do it in a divisive, polarized shrill society incapable of tolerance.

Dr Amjad Saqib @DrAmjadsa... · 10h

Graduation ceremony of 2 months leadership and entrepreneurship program conducted by Foster Learning. Nurturing freelance entrepreneurs and leaders of tomorrow.

#Akhuwat #Mawakhat #Fosterlearning #Freelance #Leadership

Sundar Pichai @sundarpichai · 5d

We're launching a new @GoogleStartups Growth Academy to support cybersecurity-focused startups in Europe. Look forward to helping entrepreneurs bring fresh ideas to the work being done in this space.

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APPLES
YOU HAVE TO
SHAKE THE
TREES

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OCT-DEC 2022

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AXIS ACADEMY

USMAN KEMAL
Founder

Year Founded: 2022
URL: instagram.com/axisacademyedu
Email: axis.academy.pk@gmail.com

Sustainable Development Goal 4 is about quality education and is among the 17 Sustainable Development Goals established by the United Nations in September 2015. And at AXIS Academy, our aim is to Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

AXIS Academy is not just another academy, but also a training institute focusing on areas that are need of the hour so our youth can identify and learn skills and start earning. We are focusing on Quality rather than quantity by providing students with trained competent coaches because a teacher can make a difference in a student's life.

We deal with Academics plus the psychological well-being of students from Montessori till 2nd year which makes us stand out in the market. The unique feature of our startup is to provide Free Qur'an classes for all the students which is the most essential part of our life and our youth is forgetting it.

As the pricing of the coaching classes is very low, the main challenge we are facing is to meet the expenses. As the selected area for the startup was an area where the education is not up to the standard, we had to lower the cost of coaching to spread the knowledge to the masses. *Alhumdullilah*, in 2 months, we have achieved our running expenses and our target is to achieve our breakeven in one year. Our future plans are to start another branch in a year's time to target O and A-level students, introducing new skills, and focusing on Sustainable Development Goals (SDGs).

BELIEVE IN YOURSELF

NEXARISE

ASIF ARAIN
director Sales & Marketing

Year Founded: 2020
Website: www.nexarise.com
Email: cryptostar25@gmail.com

In today's growing world especially in the field of technology where physical items and commodities have lost value as companies move to digital adaptation. Asif is a technology lover who also has a keen eye on the international market. A 26 years old young entrepreneur born in Sindh and graduated from a reputed university in Sindh having a strong working and conceptual knowledge of all non-coding areas of the ecosystem such as Web3, Blockchain, NFTs, and Smart Contracts, and follows news and developments on daily basis. Tried a few other carriers in the fields of Hospitality Management, Event Management, Sales and Marketing, and Office Administration. Currently, Asif is holding the position of Director at Mether which he earned through his enthusiasm and hard work. Mether-Nexarise was founded in 2020 in which our focus is on new-era technologies and their education as well services like Blockchain Technology, Crypto Currency, Forex Education, AI trading, NFTs, Sales services like Sim Card, Electricity Supply, Gas Supply, Air Tickets, Hotel Booking, Identity protection. Moreover, Nexarise hires fresh graduates and then gives them proper training. When I started this idea in Pakistan, many were unaware of its scope. Many did not believe in the digits due to which a lot of people didn't accept e-money yet. Performance-driven and hard-working Forex and Cryptocurrency with a proven track record of extraordinary achievements in conducting detailed technical and fundamental market analysis, performing currency and security trades, and providing beneficial financial advice to clients. Possess strong attention to detail and well-developed time management abilities.

In Pakistan, we have hundreds of registered consumers making money online. Nexarise encourages youth, students, job holders of any sector, and business professionals to participate, learn, and use our services to save time and energy and multiply your wealth through our platform. Asif has a strong vision to leave a legacy to the nation of Pakistan and across borders, he believes that knowledge and technology have no boundaries no matter where ever you are and who ever you are!

FAHAD NADEEM

Founder & CEO

Year Founded: 2017
Website: www.axcoreacademy.com
Email: fahadnadeemx@gmail.com

Our journey started in a small room to assist unemployed college students, entrepreneurs, and professionals who required assistance with setting up a business and entering the industrial world.

Axcore Academy's goal was to educate everyone who was to make a career professionally; advise them on how to generate sales from their businesses, and increase ROI. Axcore is expanding rapidly, with over 5000+ successful competent students and entrepreneurs by providing secrets and crucial parts to stay steady in their entrepreneurial journeys.

We offer more than 30 online courses and degrees in all web-based training areas, including graphic design, animation, web development, social media marketing, public speaking, android application, and diplomas in digital technology and graphic design.

Mr. Fahad Nadeem, Founder & CEO of Axcore Academy is passionate about the IT industry and wants to impart his knowledge to the next generation so that Pakistan's business industry can compete globally.

NAGHMI SHAD

Founder & CEO

Year Founded: 2022
Website: www.b-uniquestudio.com
Email: naghmi2@hotmail.com

B-Unique Studio is something that was a long lost dream of creating an entity that I can call my own or something that can create a name in Pakistan, having an international portfolio. Design Sales is one of the lucrative industries in Pakistan offering huge paychecks and opportunities for youth in Sales and Production department. This is different from all digital and social media agencies working locally here in Pakistan, still there's a huge competition since it's the money that we talk about. Core idea of this business is to create outsourcing opportunities for international clients specially startups, SME's, B2B and B2C businesses looking to establish an initial online presence.

For me, the current challenges involve the investor's patience level and the severe competition we face from Pakistani and Indian companies. "Patience and perseverance is the key to success" in this business and like every other business this involve huge investment budgets. I won't recommend everyone to leave their 9-5 and start something of their own but at least once in life take a risk (calculated one) and see what potential you have.

MIAN UMMAR

CEO

Year Founded: 2005
Website: facebook.com/decentpropertyadvisors
Email: descentpropertyadvisor@gmail.com

Decent Property Advisors was established back in 2005 with the mission to disrupt the real estate industry of Pakistan by providing our esteemed customers with the best opportunities in real estate worldwide, either it is for long term investment, trading or for having a dream house.

Decent Property Advisors has set a benchmark in the infrastructure and real estate industry of Pakistan. It started with a vision to empower the masses to lead an elevated and better lifestyle.

Decent Property Advisors has been continuously working towards providing innovative infrastructure solutions and improving the standard of living for Pakistanis. Over the past two decades, the real estate company has seen tremendous growth. It has many successful projects, expanding from Kasur to other cities in Pakistan.

Decent Property Advisors started its hugely successful flagship project Maqbool Gardens Housing Scheme in Kasur city.

Al Kareem Gardens is the latest premium addition situated in Kasur.

TAYYAB AKMAL

Founder & CEO

Year Founded: 2019
Website: www.dtlogics.com
Email: dtlogicsryk@gmail.com

Every company has started from a small beginning but a big idea. The same happened with DTLogics. In 2019 the idea of creating a software house where people from the IT community can excel in their future now has become a reality.

Like every reasonable organization, DTLogics has multinational clients and doing work with integrity to satisfy every productive order from clients which defines our 97% success rate. Like every legitimate authority, we do follow our passion religiously, this is why DTLogics is following a departmental approach and have dedicated resource for every domain including:

- Web Development
- App Development
- Graphic Designing
- Digital Marketing
- SQA Engineer

DTLogics is working on clients' projects and also has its products to serve the need for useful software, websites, mobile applications, or other IT services for businesses. We have passionate, smart, and IT-equipped resources who can ace any given IT-related task. Moreover we have project management skills to feel every client relax after the initiation of the project because DTLogics got its clients covered in every domain.

MAHR MURSALEEN

Founder & CEO

Year Founded: 2021
URL: facebook.com/ManifestEcommerce
Email: mahrmursaleen@gmail.com

E-Manifest delivers Amazon-related services and training. E-Manifest takes customer funds, creates accounts, manages virtual businesses, and turns investments into returns. Amazon Account Creation, Account Management, and Training on Online Arbitrage, Micro wholesale, Drop Shipping, etc. are our top three services.

Account Creation Includes LLC Formation, Ein Number Generation, USA Unique Business Address, USA Mobile Number, USA Bank Account Sign Up.

We maintain your account and make your investments profitable. Product Hunting, Listing, and Processing are included. This involves account management and client relations.

E-Manifest offers training. Our training prepares learners for future account independence. It teaches trainees product searching, listing, processing, order, and client management. At the completion of the course, we provide learners an internship.

Beginning was smooth. My team and I managed drop-shipping customer accounts. Within a month, our accounts were blocked despite following Amazon's code of behavior. Pakistan and South Punjab saw a ban wave. Thousands of District Mian Channun accounts were blocked, prompting Amazon to crack down.

Drop-shipping firms, including mine, were struck hard. As a legitimate entrepreneur, it harmed me considerably. Never having quit, I opted to pivot. We kept operating and explored alternative possibilities when business decreased.

We're evaluating possibilities and changing our business strategy. My expertise and business are developing. Our business approach will be online arbitrage or Wholesale FBA.

Since many individuals are unfamiliar with Micro wholesale or 3PL, our aim for the second part of the year is to teach and attract additional people.

Our objective is to digitize our training program and build a network of trainers. And they will develop, produce and help deliver customized training programs to suit specific needs of their clients, including eLearning, live and virtual instructor-led training courses.

AFTAB AHMED

Founder & CEO

Year Founded: 2021
Website: www.zetsol.com
Email: aftab.saraz@zetsol.co

I always had this fantastic startup idea to create an AI-based solution that makes check-ins to offices of any industry more accessible than ever. I was just a turning point away from starting to work on it. It was September 2019 when I finally took the decision to leave a full-time, well-paid job and started my journey to be able to deliver what I wanted to. This is an exciting part of my story.

When I resigned from my job, I had to do something to continue generating the kitchen money, so I started working on maintaining my LinkedIn profile and freelancing sites profiles and trying to get things rolling. Fast forwarding from generating kitchen money until now when running a startup that focuses on generating value for the industry and focusing on Emplai.

Let's talk about EmplAi - it is an AI & Cloud based check-in system that enables on-the-go check-ins. EmplAi provides an In-office display app, employee personalized app, or any video input device to detect and recognize the face. Thanks to AI models and advanced algorithms, EmplAi resolves almost all the issues in currently available solutions. We are ready to launch officially and make an impact by the end of this year.

As for a final piece of advice: I have learned from my experience that you have to keep going and pushing. May be slower at times, or someday you will get colossal work done - all that matters is consistency. Many successful entrepreneurs resonate to this feeling that whatever the circumstances may be, you must move on and never give up!

MUBASSHIR QAYYUM

Founder

Year Founded: 2022
Website: fairshare.pk
Email: info@fairshare.pk

I am Mubasshir Qayyum from Islamabad. I am a computer graduate from Bahria University, Islamabad and I have more than 5 years of experience in the field of Information Technology. My major concept is to help vehicle owners save money on gas and reduce traffic by encouraging carpooling.

I considered ride-hailing services in 2018, but I didn't have time. In 2020-21, as fuel costs rose during Covid, I researched carpool services again. The political change in Pakistan led to a big increase in gas prices, therefore I decided it was the greatest moment to help people manage their travel expenditures, particularly those traveling by automobile. So I decided to support those who drive alone to work. This individual may chose 4 others on the same route to pay him rent, which would help him to manage his daily fuel expenditures and become his source of income. So I used Fairshare.

First, I had a money problem that I solved using personal savings. Jang Sher, CEO of Uraan Marketing, helped me develop my team. We're working 24x7 on Fairshare to launch our full-fledged product shortly. Our marketing efforts and tactics are ready, and we're only waiting for our full-fledged product to debut by Oct. 2022.

Our initial goal is to help automobile owners and passengers in Rawalpindi and Islamabad, then expand to other Pakistani towns. We aim to grab the carpool market as none exists. Reach 30000+ passengers and 10000+ automobile owners. We aim to equip registered automobiles with cameras that record video during rides to guarantee rider and passenger safety.

JAY ACADEMY

JAZIB TARIQ

Founder & CEO

Year Founded: 2021

URL: www.instagram.com/ayacademy1

JAY Academy was first established in 2021 providing a platform for individuals to acquire skills intended to enable them to contribute and benefit from the 21st century's freelancing. JAY Academy's core mission has been to create an ecosystem uniting education, software, and community to help individuals to become financially independent and businesses grow. JAY Academy in its initial phase faced issues as any other new entrant in the market as it was not well known. However such difficulties increased when coupled with the extensive Covid-19 lockdown where advertisements through pamphlets and commercials were difficult to carry out.

Despite this JAY Academy overcame these with social media marketing. We have adopted an unconventional online mode of teaching, without any compromise on providing quality education. This in turn proved to be beneficial for JAY Academy as this flexibility in transitioning to the online platform not only developed trust with the students but also created JAY Academy as a known education provider in Pakistan. Since then JAY Academy has been teaching students to learn skills that will enable them to earn from and contribute to the electronic commerce market.

Indus Tech.io

SAMEER AFTAB

Founder & CEO

Year Founded: 2022

Website: industech.io

Email: mursalfurqan@gmail.com

Our business offers inexpensive home automation to the public. The goal is to automate every home so that residents may operate it even while they're away. According to a research, home automation may save your energy cost by 30%. Convincing our target demographic that home automation would work in their homes, stores, etc. was our largest challenge when establishing our firm. By launching this product as a "Minimum Viable Product," we hoped to eliminate the notion that it was solely for the wealthy. In the current scenario, our prototype is ready for commercial, residential, educational, etc. use. Syed Amin Ul Haque, our Federal Minister of IT & Telecom, reviewed our MVP at the launch of the 6th National Incubation Center in Hyderabad. One of our first significant triumphs was inventing this well-received product, but our ultimate goal is to commercialize it and sell it to local markets and architects so it can be used in their projects. In the future, we intend to outsell the Big Giants, who sell similar things at exorbitant costs.

Mixeal

JAZIB TARIQ

Founder & CEO

Year Founded: 2021

URL: Jayacademy1

Mixeal is a virtual reality software/games company that creates next generation training solutions for enterprises. From kids education to training medical professionals, our solutions have helped hundreds of people improve performance in their respective fields.

You are doing GREAT!

Playing Cricket has become almost impossible for millions of people around the world who are passionate about it. You need teammates, equipment, and a ground to play on. All at the same time!

We have solved this problem by creating a hyper-casual VR Cricket game called The Final Overs. What's unique in our product compared to others is that we are targeting casual + pro players. We have simplified it so much that you can start to bat within several seconds after opening the game. Currently it's live on Meta Quest Store (App Lab) for Quest 2 VR Headset.

ANAS JAVERY

FOUNDER & CEO

Year Founded: 2014
Website: www.mediaexpertspk.com/
Email: anas.javery@hotmail.com

Startup Idea

I started my JOB in various organizations, worked as Live News Video Editor at TNN from 2010 to 2012, then worked in 2013 as Media Incharge at V.M.C after that I was I realized that I can fulfill my dream of IT Media Creativity through my own business, so in 2014 I decided to start my own business and later I named my company Media Experts.

Challenges we overcame

The company faced financial difficulties in the beginning. I collected 50000 from my jobs and invested in my own company in which I set up a sharing office, telephone, and internet.

Due to my young age, I faced difficulties in registering the company, bank accounts, etc., and proving the business to family and friends. Worst of all, I got my first client from Houston, Texas. USA, whose name is Wireless Max. I faced a lot of struggles due to a lack of a company profile and no portfolio.

Current Situation

In today's history, by the grace of Allah, our company is on the path of development.

Our company got certificates from Karachi Chamber Of Commerce and Pakistan Businessmen Association.

A few days ago, we were invited by various firms, including from Karachi Expo Center (ITC Asia, Print Pak and IEEEP), from PBA (KTPL).

Now company has more than fifty international clients including USA, UK, Canada & Europe.

We completed more than 22 thousand projects and got more than 25 Awards.

Future Plans

Media Expert is based in Karachi, Pakistan. We plan to open more branches of the company worldwide in future.
And we have some more plans which you will know in the near future.

SAIMA AMJAD

Founder & CEO

Year Founded: 2021
Website: www.almajarafoods.com
Email: saima.amjad2678@gmail.com

Startup idea

Al Majara Foods pvt ltd is a new company established in Rawat Industrial Estate, Rawalpindi. The exclusivity of company is that it is the first women led start-up in a male dominated field. The company is aiming to provide high quality corn-based snacks under the brand name of KRRICCHH in an affordable price. Company owns complete manufacturing plants with related manpower and is not involved in mere purchase and packing the products. This allows us to have quality control over complete process. The company also has obtained all relevant certifications needed for food manufacturing.

Challenges we overcame

- Female in a male-dominated field, thus not taken seriously
- Less knowledge of the business dynamics of the market and latest industry trends
- Developing an effective team for the daily business operations
- Fundraising

Current situation

Al Majara is proud to have gained the confidence of an esteemed brand like CSD and all their major outlets have been opened for our products. Till now we have reached the markets of major cities/towns e.g Peshawar, Bhimber, Kotli, Mirpur, R.Y. Khan, Jhelum, Islamabad/Rawalpindi, Rawat, Mandra, Sukkur, Multan etc. with positive response.

Future plans

In view of soaring inflation and fluid market dynamics it is getting difficult to manage the budget constraints. The only way forward is to focus on volume based sales, expand through adding new variants, enhanced weight packaging and aggressive marketing to boost up the sales. All these steps if executed, can boost up the sales and margins hugely as food manufacturing is a high profit-making business.

SYED HASSAAN MUJAHID

Founder

Year Founded 2018
URL: facebook.com/ibrahimassociates786/
Email: hassaan_3d@hotmail.com

So, it all started from 4-Friends and end up at 1 (Me). We all, were sitting in a coffee shop and collectively, plan a startup of Realtor Office, in 2017. We created a pool of Rs. 5000/Person and booked 1 furnished room on rent, in a building of Phase 6 DHA Lahore and set up a Realtor Office.

We just had one month rent which we already paid to the lessor. Name of my elder son is Muhammad Ibrahim, so we all decided to start our business with the name of "Ibrahim Associates."

After 2-Months of starting up, our 2 Friends/Partners left our business due to no profit/no loss situation and we remaining 2, continued our business with more enthusiasm and hard work.

We tried our best to to generate revenue from construction projects as well and we did it Alhamdulillah, to retain our business. After 6-Months (2019), my partner got job in Saudia Arabia, and from that day, I am leading my business as a sole, on my own.

As a sole proprieter, I am managing and providing Realtor Services in DHA Lahore and we are one of the Registered Realtor from Defence Housing Authority Lahore. We are having support staff, who assist me in Exact Assessments and updates of pricing and trends of investors, as per market situation.

Investors are at our board and they are getting profits from our advice, by putting their financial resources and investments at the right time and at the right place, as per market trend. *Alhamdulillah*, we are having the ability to forecast profits for our clients, as per their amount capping and period of investments.

My short term future plan is to expand my office branches in Lahore. Facility location is underway and we are expecting to open our new branch in Bahria Town Lahore.

Long-term future plan is to cover DHA and Bahria Town Islamabad by ppening up new branches, to meet the requirement of the clients in real estate industry.

SHAHID SHOAIB

Founder & CEO

Year Founded: 2020
Website: nascon.tech
Email: shoaib.shahid@gmail.com

While COVID-19 was a disastrous pandemic for humanity, it opened doors for many like us who got some time to explore and unleash our true potential. Before that, I provided consultancies to my friends on a complimentary basis, limited to my professional qualification domain. By the way; by Qualification, I am a seasoned Chartered Accountant with diversified experience of working with different business sectors e.g. IT, Telecom, Manufacturing, Construction, Aviation, Consultancy, Investment Banking, and Pharmaceuticals.

However, during the pandemic it occurred to me that with almost two decades of experience and networking, I can deliver more than what I am offering. So that’s how the idea of NASCON came to our mind. We started with domain of Finance only and now after almost 2 years NASCON is a key regional player providing 360-degree services in the domains of Finance, Tech, Supply Chain management, Digital Marketing and Advisory Services field within Pakistan & Globally; providing top notch services to the various sectors.

Our business model is simple; we are here to provide solutions. We meet our clients, understand their problems, then update our respective market and customer orientation and provide value-adding solutions to our clients. Our niche and USP is our futuristic approach that helps our clients maximize their returns. That’s why we always say that signing up with us is not an expense but an “Investment”. Our daily challenges are acquiring the most up-to-date information in Finance, Tech, Marketing, and Advisory functions and researching and updating our knowledge database to provide value-added services to our clients.

Currently, we have introduced a new stream of service that deals with personal and business wealth management, multiplying our client base in different parts of the world, including the UK, the US, Africa, and the Gulf. We strive to constantly upgrade and fine-tune these methodologies to remain aligned with national and international business environments.

FOZIA BADAR

Founder

Year Founded: 2019
Website: granniskitchen.com
Email fozi.atif1@gmail.com

I am motivated to improve spice quality because of the increasing prevalence of stomach and liver-related disorders associated with their inferior quality, additional preservatives, fungus, and aflatoxin.
Ayat number 168 is our brand statement:

"لوگو جو چیزیں زمین میں حلال طیب ہیں وہ کھاؤ"

Our spices are *halal* but drying procedure of these spices in open fields for 10 to 15 days causes contamination of fungus and aflatoxin and these spices don't remain "*tayyab*". In Granni's Kitchen, we control the moisture of spices in hot air dryer within 24 hours.

Different hurdles were faced during this journey. In the first place, we need to get our name out there and show people why they shouldn't trust the spices they've been buying elsewhere. We have significant costs compared to our rivals, which makes it difficult for us to keep our prices and quality competitive. I am becoming a well-known name in my industry. Eventually, we as Pakistanis receive leftover items after exporting and I want to develop my company on a national level.

HAFIZ MUHAMMAD ATTAULLAH
Founder

Year Founded: 2021
Website: www.nanotechx.org
Email: info@nanotechx.org

Nanotechx is a cyber-security firm that offers penetration testing, multicloud security, audits, consulting, and high-end technical education. Almost 30,000 new websites are compromised everyday due to cyber-attacks. The digital world requires penetration testing services and methods that can be updated to reflect new attack techniques and vulnerabilities, preventing real assaults. Nanotechx offers a tool that does Pen testing and exploitation manually, automatically, or both. We take pride in being the first organization in the industry to introduce digital transformation and launch a complete line of digital solutions.

We introduced our digital suite to help companies tap into the advantages of digitization and mobility while taking control of the challenges inherent in this environment. Our products and services are significantly cost-effective while giving all the newbies of the market a straightforward approach to experiencing our tools and their effects on your website. We provide multi-Cloud and Network Security, a complete solution that protects personal data from sophisticated security threats and cyberattacks. SecOps consists of highly qualified security and IT operations employees that monitor and analyse threats and defend company assets from a Security Operations Center (SOC). We aid in consultancy and assistance of multicloud and network security, DevOps, and secOps, designing and developing your website with our ever-so-efficient tools.

Husnan Qureshi

Director & Founder
Year Founded: 2018
Website: **n**ayasekho.com
Email: husnainqureshi05@gmail.com

When I first started freelancing, I had a hard time finding high-level courses in Urdu; I also found that most Pakistani students wanted to master advanced skills but were unable to do so since there was so little material available to them in Urdu.

When I first started thinking about how to make advanced courses available to students, I naturally turned to Udemy. However, I soon learned that many Pakistani students lacked the necessary funds to enroll in courses through Udemy or any other international platform, and that it was also challenging to upload courses in the regional language of Urdu to international platforms. To make it easier for excellent teachers to post their courses, I built my own website that accepts local payment methods like Easypaisa etc. and where manual payment processing is just as simple. We have 100s of registered students on Nayasekho.com, and we're growing fast. We've just begun offering a variety of advanced courses many of them for free and we've reached out to professionals in the field to see if they'd be interested in offering their own courses via our platform.

NutraPatch
Rethink Vitamins!

HASHIM MANSOOR
Founder

Year Founded: 2017
Website: www.NutraPatch.com.pk
Email: Hashim@AUELifeTechnologies.com

NutraPatch is a wellness revolution providing vitamin-infused patches that deliver vitamins through the skin pores, hence more efficient compared to oral pills and capsules, which rely on the digestive tract for absorption and get majorly degraded till they reach the systemic circulation. The concept of introducing NutraPatch in Pakistan was nutrient deficiencies related to poor absorption.

No matter how many chunks of vitamin pills and capsules are ingested, the feeling of being deficient & deprived of micronutrients is always there owing to impaired absorption. Being someone from a healthcare family and pursuing a career in the same area made me recognize how important vitamins are, this was the initial point of bringing a new and more advanced approach of consuming vitamins. NutraPatch's vitamin patches are a complete vibe & fun to use!

Challenges:

The biggest challenge we have faced was breaking that stereotype of tablets/pills' vitamin intake. Knowledge about oral absorption compared to an understanding of transdermal delivery that completely bypasses the liver and gastric enzymatic degradation was lacking majorly.

Current situations:

NutraPatch is active since November 2021 - whether it's about answering queries or delivering orders smoothly, we have achieved complete customer satisfaction.

Whether it is about feeling low on energy, trouble falling asleep, dull or uneven skin, weakened immunity, brittle bones, or an anxious occupied mind. Our vitamin patches have proven to be a popular take-home product.

Future Plans:

NutraPatch reimagines vitamins by replacing junk-filled pills/gummies with vitamin patches made with clean and pure ingredients. By the end of 2022, we plan to expand and make our product available at major retail pharmacies in Karachi, Lahore, and Islamabad. Currently, 4 new formulations are in pipeline, stay tuned for our more wellness-enriched patches.

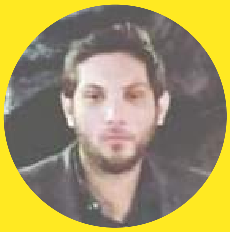
ORECTO
THE BEGINNING OF A NEW HOPE

M. KAMRAN YOUSAF
Founder

Year Founded: 2022
Website: orecto.pk
Email: contact@kamranawan.com

Orecto is an ecommerce software that is still in its infancy. The lack of infrastructure in Pakistan's smaller cities inspired the creation of the orecto platform to address the issue of providing internet services to these communities. As a first step, we surveyed the competition to understand the landscape and identify areas of differentiation for our own platform. As a result of our investigation, we were able to find solutions to the more particular difficulties of individuals being unable to negotiate prices for their goods or to sell used goods. they are unable to sell the items in overseas markets. Orecto is prepared to take a risk in order to find solutions to its difficulties. Orecto has faced various obstacles during this time, including limited means, a focus on brands and local markets, difficulties in staffing and management, difficulties in attracting and retaining customers, and difficulties in identifying and capitalizing on a unique selling proposition. Orecto has hardly begun to mature. Orecto is now available for purchase and usage. Orecto aspires to become Pakistan's first and biggest negotiation forum and to successfully complete another eCommerce-era online transaction.

M. MOBEEN IMTIAZ



Founder

Year Founded: 2020
Website: www.originalgeordie.com
Email: mobeenimtiaz1@hotmail.com

There was indeed an iceberg under this glacier that came to be known as Original Geordie; it was made of the experiences and observations I collected over the years living in Pakistan as a native and the UK as a student. When I returned, I saw an opportunity to introduce dishes. I anticipated Parmos would find their place here because of a myriad of reasons; who isn't fond of blankets of fried crispy chicken and fries?

Starting a new business, especially in a field that was initially completely unfamiliar was indeed daunting but I dove head first eager of all that could be and what I was determined to make of it. The logo and motto came quite naturally to me with little brainstorming needed. Our team went from purchasing and using prepackaged raw ingredients to making them fresh and in-house. This not only saved us a pretty penny but made us more confident in our originality and quality.

We are planning to expand to locations beyond Lahore, to other countries like Turkey and the US. The support of my friends and family has been great for this passion project of mine.

It's breaded & fried chicken topped with bechamel sauce and cheese. Much loved in the north of England and considered to be a mighty comfort food.
To order: message @Original Geordie, call at 03344440453

M. MOHSIN KAREEM

Founder & CEO

Year Founded: 2022
Website: www.pakbioenergy.com
Email: mohcinkhan@outlook.com

Our mission is to develop clean, renewable, cost-effective, and eco-friendly energy sources.

With a growing population, demand for thermal energy is rising in every industry, but the natural resources required to supply it are dwindling. Available alternatives are costly, dangerous, and unreliable, causing socioeconomic concerns and industry closures.

We provide the greatest solution for residential, commercial, and industrial heat. Biomass fuel in the form of bio rods and premium pallets is a cheaper, safer sustainable energy source.

This concept is a year old. Delayed payments and rural barriers have made it harder.

The most challenging task was encouraging industries to utilize renewable energy.

To remedy this, we rebranded as a cost-saving solution rather than a green energy source. Visiting factories, studying raw materials, and visiting suppliers required a strong drive. We established a supply network for distant raw material pickup.

Managing the manufacturing line requires close observation and skill. Our 10-tons-per-day capability is in great demand in global markets.

Our future plans include expanding capacity and exporting.

WAQAR FAIZ

Founder

Year Founded: 2016
Website: Pizzaonline
Email: waqarfaiz@yahoo.com

Hi, I'm Waqar faiz, and I'm the CEO of a food delivery business called PIZZA ONLINE . I launched the company in the middle of 2016. My success in this area might partly be attributed to the fact that I have always had an excellent sense of taste. My formal training is in textile design, however, I quickly lost interest in the profession after beginning employment, at that point I resigned. I decided to put my baking abilities to good use. I was spurred to action when a consumer raised a query in the comments section of my website. The inquiry was phrased as "how can we see your site and how can we know that you are employing quality materials." After a year of hard effort, we added a take-out service for the simple reason that I care deeply that my clients are satisfied with the quality of the products and the cleanliness of the facilities. Now, I oversee eight locations. The plan is to open 100+ locations all across Pakistan.

UPNI MARKET

AHSAN ZAHID

Founder & CEO

Year Founded: 2020
Website: upnimarket.com
Email: ahsanzahid@upnimarket.com

Upni Market is a microapp that allows businesses to sell online with complete merchant branding, using a SaaS and Marketplace platform to connect buyers, merchants, and service providers. I'm collaborating with my team to bring this made-up universe to life. To simplify the complexities of doing business online and to ensure that the resulting online system is both comprehensive and accurate, we need everyone's input. Our mission is to empower men of modest means by providing them access to the wider audience of "Upni Market."

We're ready to take the next step in our journey, and we need opportunities to help us change people's minds. To that end, we'll build new bridges to the chasm, put money into sales and marketing, and, most importantly, tell our story so that others can join a new generation of entrepreneurs and reap the rewards of a rapidly expanding market.

In order to advance in our quest to upgrade the marketing system and disseminate that knowledge to every individual, we want to construct a design for several cities that incorporates all facets of the economic cycle.

OMER QURESHI

Founder
Year Founded: 2019
URL: www.retroit.pk
Email: omerqureshi977@gmail.com

Retroit was a business idea that evolved for over a decade before getting the name and becoming operational in 2019 as a school Cafeteria. Which we proudly regard as our gateway into the industry. Retroit is more than a company. It is a community of our team and customers where we share experience and feedback to pave the way toward becoming a trusted name. Based on our commitment to being the right choice in terms of Quality, Taste, & Hygiene, we have earned the trust of thousands over the years. A journey that started as a school cafe became a small food stall in a local Bazar during COVID, and now has a frozen food distribution network with major super-stores/restaurants around Islamabad.

The greatest challenge we faced after the Breakeven was covid. Our team of five went down to just One. Blood, Sweat, and tears from there to about Ten members, on & off, currently. Overlooked by my wife (Ayesha Omer), our female staff plays a vital role in maintaining food Hygiene. Our recipes belong to Founder Irrum Yahya (my mother). Recipes that quickly gained popularity in new markets are prepared with high-quality fresh ingredients to deliver the right taste every time. Despite all odds, Retroit achieves new milestones annually, thus, proving it is here to stay.

By Dr. Amnah Jawwad

SKIN COACH

AMNA JAWWAD

Founder

Year Founded: 2020
Email: jawwadamna@gmail.com

The idea of founding Skin Coach came into being when I suffered an accident the next day from my graduation which left me with 30 stitches on my face which left me devastated. That's when I got interested in aesthetic medicine. I wanted a way to help others suffering through the same thing so they could feel better about themselves. So now I not only treat patients but train & inspire other doctors in aesthetic medicine in our UK certified academy.

The beauty industry is so vast and only caters to a certain class of people. Skin Coach changes that with affordable rates and amazing results. All our procedures ensure quality product usage from Switzerland & Italy making sure the results that you desire! It was tough to build a startup from the ground up because its twice as hard for the market to take you seriously when you're a young female. But I'm passionate about what I do and I love the smiles on my patient's faces when I show them great results. That's what keeps me going.

Future plans:

Our future plans include building a larger training center for young doctors to improve healthcare standards and expanding our centers so our services can be available and accessible to all at affordable rates.

OMER OVAIS AKRAM
M. KAMRAN SHAHNAWAZ

Founder & CEO

Year Founded: 2021

Website: www.nitrate.media.com

Email: omer.a@nitrate.media, kamran.s@nitrate.media

Nitrate Media's creative talent and technicians offer end-to-end audio/video production solutions. We strive to create exciting, edgy content for all clients and consumers. Our biggest issue in 2021 was to stand out in a crowded market. Underquoting and antiquated aesthetics plague our industry. Our customers progressively trusted us to handle riskier projects and offer top cinematic quality. On the backend, we had to build a strong team with expertise in product design, filming and editing. Our relationships have helped simplify productions, laying the groundwork for phase II of the company: developing exciting unique content.

We're generating original infotainment material for digital platforms. We want to showcase individuals with fascinating ideas, such as youthful discoverers, tech innovators, foodies, and automotive aficionados. We're establishing a Post-Production center in Pakistan and want to provide high-end services to the likes of Netflix, Amazon, Apple+, and Zee5. Our team is testing VR solutions to provide consumers with interactive content.

SYED QUSAIN

Founder & CEO

Year Founded: 2019

Website: facebook.com/SyedQusain786

Email: syedqusainraza2004@gmail.com

Syed Qusain, the current head of Digital Next, is a cutting-edge businessman. Among the youngest worldwide digital marketers, he shares his story of becoming an entrepreneur at a young age. He is a 16-year-old from Pakistan, has established and launched various enterprises that generate monthly revenue of more than $10,000 (USD). He is setting an example for other young people of what they may do with dedication and initiative.

Syed Qusain is a rising young leader who has promoted the country's youth and its potential. His methods of doing business are innovative and daring. Because he has faith in his abilities and knows that he can do everything he sets his mind to, he is able to achieve great things. He is just 18, yet he already runs many successful IT enterprises in Pakistan and Dubai. He is a role model for the young of Pakistan, showing them that everything is possible.

As the youngest ever international digital marketer and entrepreneur from Pakistan, Syed Qusain has made quite a name for himself. A content producer who is changing the face of social media marketing, he has amassed a following of 15,000+ on Facebook alone. He is a scientific tinkerer who has an unhealthy fixation on design and is always thinking of new ways to make awesome stuff that people will buy.

Syed Qusain's long-term goal is to provide stable employment opportunities for the people of Pakistan, with the hope that this would enhance the country's standard of living. His ambition is to see his ideas implemented on a worldwide scale.

TEACHING IS A WORK OF HEART

ABDUL BASIT

Founder & CEO

Year Founded: 2017
Website: www.wethebabies.com
Email basithumayun1@gmail.com

When I was 12, my father had a rice exporting company. I used that money and opened an online shop. We the Babies was founded in September of 2017 by a group of individuals with no prior expertise in the online retail sector.

My company has grown from a single employee in my dorm room to twenty or more people working for it now. A while back, I would handle everything on my own. Everything from Facebook advertisements to shipping boxes, stocking shelves to closing deals with clients

My company, We the Babies, is an upscale internet retailer for children and infants, with 2200+ SKU. We are committed to selling only the highest quality items at prices anybody can afford.

These days, it's unusual to find a Pakistani e-commerce firm with more than 15 thousand verified evaluations, many of which also include images.

In 2020, hackers erased my website and all of my social media platforms. This had a devastating effect on our company, but with the help of my family and my staff, we have been slowly but surely making a comeback and expanding our operations.

FAHAD REHMAN

Founder & CEO

Year Founded: 2021
Website: www.thescibox.com
Email: rehmanfahad351@gmail.com

The reality that most customers believe they only need one writer for their projects sparked the motivation to develop a solution that meets the needs of everyone involved and reduces the tension associated with working on one's own ideas. However, as they continue to write, they realize that maybe two or more authors would have been preferable, and that a graphic designer might improve the writing's aesthetic worth. (the exact number varies from job to job) They may either put the project on hold or bring in additional authors and perhaps some graphic designer(s) as well. Due to the fact that the writers and designers working on the project are not personally acquainted with one another, they need to be managed in order to accomplish tasks like dividing up the workload, communicating any new ideas or information that has arisen in relation to the topic assigned to writer#1, etc.

Simply doing this is more time-consuming and difficult than working on the actual job. In the end? The project suffers, and time and money are squandered. My solution, which I'm calling THE SciBOX, is to put everything inside of it. An establishment where you may acquire specially assembled teams for your projects, with specialties in medical and creative writing as well as graphic design to provide life to otherwise drab endeavors.

Simple? I'll take it as high praise, since the work of a dedicated expert always seems effortless from the outside. If that were the case, then any soccer player would be able to equal Cristiano Ronaldo's bicycle kick goal total. My endeavor, like any other, has had and still has its share of difficulties, which I work hard to overcome every day. Some of these difficulties include the fact that many medical professionals are reluctant to work as freelancers due to social pressures to follow the status quo and the inherent unpredictability of the freelance lifestyle.

We've taken our first steps into the global market as a team (most of us previously worked as independent contractors on other platforms) with Upwork. This is not a novel concept to us. And nothing less than complete victory will do for us.

USMAN IMRAN

Founder

Year Founded 2021
Website: https://westpointek.com
Email: usman@westpointek.com

We apply our technology expertise to keep business up with the digital today and unlock its potential for tomorrow. We value intellect and knowledge as they are the primary tools of our trade. We stay on top of the tech as it is fundamental for the business outcome.

We strongly believe that any business is all about people. However, software development is a team game by it's nature. Building trustful and transparent business relationships is as important as using cutting-edge technology. Therefore, we maintain and constantly improve our engineering and delivery processes as they are the means of creating transparency and trust. Westpointek Pvt. Ltd. is a fast-forward and well-established IT firm that has been providing its services since 2012. Hard work, perseverance and patience have led us to dominate the IT sector. Blockchain development, Web development, app development, digital marketing, animation, and video production have become second nature to us. We are proud to serve our business clients at reasonable prices allowing them to engage with us continuously for further projects. We always try to complete what we have been assigned, in addition to this we strive to provide even more than that what is agreed in our scope. In a short period of time, we have been able to deliver projects of clients from various commercial sectors and we hope to continue giving our best and serve those who put their faith in us.

SHAIKH TAHIR

Founder

Year Founded: 2021
Website: www.zenccoin.com
Email: ceo@zenccoin.com

A long time ago, the term "Blockchain" was completely foreign to the general public. Most of the individuals around did not have any knowledge about it. Our team began developing cryptocurrencies in an effort to popularize the specialized word. The initiative was originally taken by us. It required us four years to research all the different kinds of blockchains. It took us two years to accomplish our goal, but that was only because we took the time to design a solid strategy. The invention of the "ZENC coin," made possible by our persistent efforts, successfully addressed the need for a secured, safe, and protected cryptocurrency.

The ZENC coin is now in a situation where it may be traded and swapped speedily. It serves its purpose in a novel and effective way. After rating it, we'll give you an excellent rate. Let's use an example to help clarify things. Just think about it: right now, you can buy from us for a grand total of $0.01. It will increase to $0.5 after being listed on Binance.

Everyone is shocked to find that purchasing ZENC coins is a certain way to make money. We're thrilled to provide Pakistan an advanced blockchain and a functional cryptocurrency.

SHARJEEL BABAR

Founder
Year Founded: 2019
Website: www.zabistech.com
Email: sharjeel.babar@zabistech.com

Zabis Tech set its benchmark of digital marketing in 2021 when its founder Sharjeel Babar preferred working for the Tech industry and persuading his educational career. To promote and provide an easy way for small-scale industries to promote their businesses. We are working to provide the best services at minimum cost and help small businesses grow digitally, which will automatically lead to stability in the economy of Pakistan.

People used to find it challenging to trust digital marketing. It was difficult for them to put their trust in digital marketing because they had no access to the marketer, but with time, people have started putting their trust in digital marketing.

Zabis Tech is currently working with 50+ clients globally and providing good services to them with time. Zabis Tech Is setting its target to become a Leading tech company in the next five years. Providing every possible service to its customer and ensuring the best services that a digital marketing organization can provide to its customer.

SHOAIB RAUF

Founder

Year Founded: 2015
Website: www.dropshippk.com
Email: shoaibrauf@dropshippk.com

Established in 2015 by Shoaib Rauf, DropShip Couriers & Logistics offers transportation and courier services to e-commerce businesses, corporates, and individuals across the globe. There were three driving forces behind the startup idea: to empower women entrepreneurs, facilitate small-level dropshippers and e-commerce startups, and make delivery services more accessible for everyone.

During my entrepreneurial journey of 12 years, I observed that e-commerce ventures and new dropshippers struggled with the efficient and safe delivery of their products. They were neglected by other courier companies who were not ready to entertain startups. This was especially true for women entrepreneurs and working-from-home moms. But since reliable logistics and courier service is the pillar of e-commerce, I realized the need for a delivery service that would support every level of seller and store. That's how I came up with the idea of DropShip Couriers & Logistics to facilitate every dropship and e-commerce business regardless of its size and type.

The DropShip Couriers & Logistics was founded as a one-man startup in Karachi to offer document express, parcel express, and gift delivery to resellers, women entrepreneurs, and individuals within the city. The company rapidly developed into an express delivery and courier service in Pakistan while overcoming a list of challenges. In a city like Karachi where crimes like mugging and bikejacking are at their peak, ensuring a safe fleet delivery and cash flow was the biggest challenge we had to face. Thriving among the huge competition and attracting people to our venture and winning their trust was another difficult task for us. But we successfully beat these problems by introducing the cash-on-delivery module, hiring a competent fleet, and working on our customers' feedback. Every employee we onboard undergoes extensive customer service, effective communication, and cash flow management training to ensure safe and reliable delivery. We take on our customers' feedback and use it to optimize our delivery process.

Our Unique Cash on Delivery (COD) module, proficient customer support, and easy facilitation for individuals, solopreneurs, and small businesses are what sets us apart from our competitors. When we started in 2015, we would pay our clients in advance to settle their cash payments. When it comes to women empowerment, we not only offer them efficient delivery services but also help them in creating business websites, e-commerce stores, and social media pages.

With the fleet transportation module, we also wanted to create more employment opportunities for students and youngsters to help them manage their educational expenses and kitchen income. During the recent recession period when many delivery startups closed their operations in Pakistan, we provided employment opportunities to 100+ freelance riders.

Six years down the road and the quick reputation and efficacy of our business boasted to one of the largest and most reliable logistics companies in Pakistan, delivering couriers and cargo throughout Pakistan and around the world. To all the young entrepreneurs out there, success doesn't come overnight. You will face hurdles and have to put your shoulder to the wheel to reach your goals. Don't give up! Remember that consistency and persistence are the keys to success. Struggle now to achieve what you want and live the life of your dreams in the future.

tryservices.co.uk
DIGITAL MARKETING AGENCY

Muhammad Hassaan Qureshi
Founder

Year Founded: 2011
Website: www.tryservices.co.uk **Email: info@tryservices.co.uk**

After moving From Dubai in 2016, Hassan started a Job in an IT Company as a Digital Marketing Manager in Bahria Town Phase 7 Rawalpindi. While working he got a lot of queries for his services from different real estate clients and agents to promote their Facebook pages managing their social media and digital needs. One day Hassan was sitting in his room and decided that this is the time, he should take the step and move forward. So he took the step of quitting the job and starting his own company in 2017. After getting a lot of queries for his services to different small businesses and companies he started his own company with the name of TRY SERVICES NETWORK a Digital Marketing Agency Providing Digital Marketing Services to Different Real Estate Companies. The first step he took is to create different packages according to the market, then register his business. The next step was taking an office in Emirates Tower F-7 Markaz Islamabad.

The key driving force behind him was his passion to become an expert in digital marketing and provide the best solution to every problem people are facing. Hassan aims to provide them the solution for their digital needs and to create a company that provides solutions to each problem and solve them digitally. One, who has built his house with his own hands, is not afraid to dig his hands into shaping the walls. "***Success is a journey not a destination***"**.** For being a successful in any field, the dream has to be big enough that it will make you jump out of the bed and chase the dream.

According to Hassan, "***Entrepreneurship is no easy feat***"**.** It takes a lot of courage, passion, and skill to build a business from the ground up, and anyone who does this should be proud of their accomplishments. Most importantly, Entrepreneurs should keep their eye on the big picture during these moments of achievement: Hassan believes that "trusting himself even when others wouldn't share his vision was one of the toughest experiences,". Now, when he looks back, Hassan feels proud of having a team that trusts and moves toward the same goal. Getting positive results out of an idea that once was nothing was one of the proudest moments of his life. One of the biggest challenges in starting your own business is figuring out how to set yourself apart from the competition. If you're selling a popular, widely available product, you have to be sure that demand is high.

But with high demand comes a competitive market and larger, more established players. Nearly everyone is on social media in one form or another, and that's why every business needs digital marketing. So what makes Try Services unique is that they provide ***360 Digital Marketing Services*** with strategies to different construction and real estate companies and some other big brands so they can increase their revenues and profits by using digital marketing services. Try Services offer monthly subscription-based services which include complete digital services.

Hassan's message to young entrepreneurs is, "*If someone told you that it was going to be easy, guess what – they lied to you. Success in business does not happen overnight. You got into business for a few reasons; to bring something unique to the marketplace, to solve an existing problem or challenge, and to help yourself and profit from your hard work*". Your entire dream is contained carefully in this tiny seed and you will need consistency, patience, and a constant stream of paying clientele to help nourish it into a providing tree. At last Hassan ends with Steve Jobs best quote he remembers and follows. ***"Your work is going to fill a large part of your life, and the only way to be truly satisfied is to do what you believe is great work. And the only way to do great work is to love what you do. If you haven't found it yet, keep looking. Don't settle. As with all matters of the heart, you'll know when you find it."***

NMC GLOW PARK

NEW METRO CITY
HOUSING SCHEME
KHARIAN - SARAIALAMGIR
A PROJECT OF BSM DEVELOPERS

MEET THE

NEW MET
HOUSI
GUJAR
RAWA

This Drone footage is a landmark of Family Enter
aims to provide a high standard of living in New
Meet the Lifestyle of Luxury, Se

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LIFESTYLE

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