

PAKISTAN'S PREMIER MAGAZINE ON ENTREPRENEURSHIP

STARTUP

JAN-MAR 2023

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HOW TO SUCCEED IN 2023

Hisham Sarwar's constant quest for entrepreneurship and 10 ways you can seize 2023

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And whoever saves a life it is as though he had saved the lives of all mankind. (Quran 5:32)



MOTTO VEST

WE STRIVE TO SAVE LIVES

PAKISTAN'S FIRST IP-PROTECTED
AIRBAG VEST



YOUNG ENTREPRENEUR
WITH A VISION

ZEESHAN SHAHID

FOUNDER & CEO

MOTTO VEST PVT. LTD.

STORY AT PAGE 11 & 12

EDITOR'S NOTE

NEW YEAR - NEW BEGINNINGS

JOHN DALLAS JR. ONCE SAID THAT EVERY YEAR'S REGRET ARE ENVELOPS IN WHICH MESSAGES OF HOPE ARE FOUND FOR THE NEW YEAR. A VERY HAPPY NEW YEAR AND GREAT NEW BEGINNINGS.



Areefa Azam



T

herefore, we also start this new year with the message of hope, love, compassion, handholding and assistance in taking, prevailing and fresh startups to new heights and growth.

Every year, our January issue takes a different approach and so did we, this January 2023. On the new year eve, everyone steps back and take a deep reflection on the passed year, stories and the lessons learnt. All in all, it's like looking in a mirror while adjusting your flaws or at least the things that my look flawed! It has established its credibility and authenticity in the field of Entrepreneurship, supporting Startups while digging deep, within the journalistic ethics.

Along with New Year 2023, our team has also upgraded. Now we aren't hunting butterflies, neither the entrepreneur, curator or editor kill hunting ideas instead they identify and dance with them. Sometime we admire the old styles of writing and stories, and sometimes we like to write and focus genuinely in the language of new era that our youngsters can relate to! Hence, our job is keeping the beauty and value of articles detailed driven while maintaining the crispness that younger generation wants! Editorial of today's magazines are like juggling acts; writing facts in orthodox journalistic ways. From beginning of this year we have added quite a few sections to add value to the magazine so every strata of society find

it's color. My favorite new addition is Kids Entrepreneurship but Women Empowerment, Urban Farming are to be looked for too! Whereas our **StartupHub** has stepped into adolescence from its childhood, and making us all at home, proud.

We are also very fortunate that this quarterly issue 29 contains the success story of Manto the brand, then we have Organic Skincare Brand that is making its mark on international level, Earthly Essentials. And of course, the story of Motto Vest, Pakistan's first patent designed safety jackets, can't be missed while Arkicks LLC® is a handcrafted high quality sneakers startup that need your support. And the current economic situation of Pakistan and best advices from the gurus and experts of the industry for entrepreneurs who want to start their startup; small or big. Tech & News section has leading stories from the industry that you need to know to keep yourself afloat while making your business decisions. Overall, we have curated Issue 29, like none other, we wandered an extra mile or two to bring you the best of the best. And hope you'll like it and let us know through your feedback.

As your new editor, I guarantee to deliver the best and nothing but the best – we have ideas but it require patience to nurture into reality, but soon they will! We will not hunt butterflies but we will farm the fireflies from the deep visual forests of creativity.

Happy reading!

Areefa Azam

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Meet the Team

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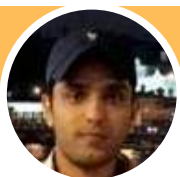


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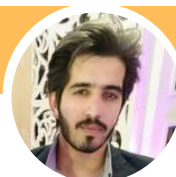


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NEWS, HAPPENINGS, & OPINIONS

News releases, events, analysis, opinions, insights, outreach, entrepreneurship ecosystem & more from the small business and startup world.



KIDS ENTREPRENEURSHIP

A new section added for kids and their parents containing Articles, Books & Movie commendations on Entrepreneurship.



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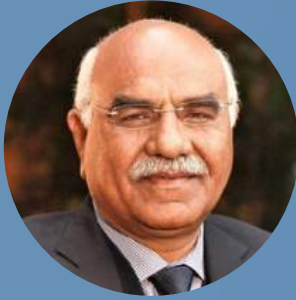
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On Business Promotions

“

Avoid swearing falsely in order to sell your goods. Apparently it looks like promoting your business but in fact it lets your business down and damages the goodwill of your business.

”

Prophet Muhammad (PBUH)

(Muslim)

BUSINESS ECOSYSTEM IN ISLAM

By Mehak Tariq

**'THE PROPHET MUHAMMAD (PEACE BE UPON HIM) WAS ASKED WHAT TYPE OF EARNING WAS BEST, AND HE REPLIED: "A MAN'S WORK WITH HIS HANDS AND EVERY (LAWFUL) BUSINESS TRANSACTION."
(AL-TIRMIDHI)**

Entrepreneurship has gained a lot of importance in the past decade as one of the strongest tools for the development of economy and it has been received a lot of appreciation in the developed countries. However, talk of the town is that is having a lot of fancy incubation centers, a lot of new startups means that the ecosystem is working extraordinarily? Answer is No.

Entrepreneurial Ecosystem is not totally dependent on number of entrepreneurs in a system but is a dynamic, self-regulating network of many different types of actors. These actors can be connectors, influencers or managers of this ecosystem. Professors in the schools harnessing young minds, industry experts, angel investors or bankers, playing their part in the economic development of the society and affecting this ecosystem.

Another more theoretical definition is that entrepreneurial ecosystem is based on existing resources, enhances existing resources, and develops new resources. In any given circumstances, nations progress through engagement and development of these resources, either be economic or intellectual. Islam as a religion is based on this principle that promotes business, entrepreneurial activity,

education and civic networking to grow together as a community by sharing wealth and knowledge.

In Islam, there is a huge focus on entrepreneurial trade and business to create wealth. Because it is very important to understand your forte and use your skills to create a platform that can generate more opportunities for the people to find a livelihood for them and their families. Islam is the flag-bearer of alleviating poverty and to reduce the wealth gap in the society by giving *Zakat* on the wealth and to maintain the balance in the economy. What will happen to the *Zakat*? It will then be used to lend to the people who are poorer in the society want to build something of their own and start earning. This will create a chain reaction in the society and completes the theoretical application of the concept of creating more resources by using the existing ones.

In early days of Islam in Mecca, Arabs use to do business and trade within the content and with other parts of the world. However, they had a great quality of never going back on their word, which made them successful in trade and business. Honesty has been very highly valued in teaching of Islam and God blessed this trait as an identity of the holy Prophet of Islam. The Prophet (PBUH) practiced the highest standards of honest trade & business and to



taught specific ethics of trade. This comprehensive guide of conducting business to this day remains current and relevant. To this day the Arabs are conducting entrepreneurial businesses and trade with other nations. Be it Dubai, Saudi, Oman or any other Arab country. They are predominantly following the preaching and sunnah of Prophet Muhammad (PBUH) through honest trade and cultivating the culture of entrepreneurship and business.

In a recent article by Mughees Shaukat (Head of Islamic finance, Central Bank of Oman), discussing about the entrepreneurial ecosystem stated that entrepreneurship ecosystem has strengths in opportunity perception, risk acceptance, networking, opportunity start-up, human capital, high growth, internationalization and risk capital. Culture support is a medium level pillar in any entrepreneurship ecosystem. However, there are five pillars representing weaknesses in entrepreneurship ecosystem, which are start-up skills, technology absorption, competition, product innovation and process innovation.

Islam has always spread the ideology of social welfare and collective efforts to reduce the poverty in the society and make a balance in spending and even in savings. It has provided us all the guidelines to make a better ecosystem

Islam as a religion is based on this principle that promotes business, entrepreneurial activity, education and civic networking to grow together as a community by sharing wealth and knowledge.

that can resonate positivity and give equal opportunities to everyone to build systems for the growth of the society.

Human society and human body have a lot in common. Circulation of wealth in the society should be like circulation of blood in the body. From head to toe it has to be circulated all across the organs providing fresh oxygen and fulfilling their other daily requirements. Wherever the blood will be stopped it would create blood clots. Same is the case with the human society. Wherever the wealth is blocked it would create a lot of disbalances in the society in the form of poverty, illiteracy, and injustice. Prophet Muhammad (PBUH) said, "The believers, in their mutual love, mercy, and compassion, are like one body: if one organ complained, the rest of the body develops a fever."

Reprint 1189/SI/2023

YOUR LIFE IS WORTH FOR PEOPLE WHO LOVE YOU THE MOST!

By Marrium Farid



“

Safety is not an intellectual exercise to keep us in work. It is a matter of life and death. It is the sum of our contributions to safety management that determines whether the people we work with live or die.” – Sir Brian Appleton, Technical Adviser to the Enquiry on Piper Alpha Accident

Zeeshan Shahid, an enthusiastic entrepreneur with an innovative with social impact grabbed the attention of the country and abroad, when he won the national level by winning the prestigious Shell Tameer Award 2022 in the category of Transport & Mobility for his innovative and trend setting project, Motto Vest Pvt. Limited – a tech-based startup aimed at providing safe mobility for bike riders through their airbag vest to prevent fatalities and disabilities that occur on the road. It has also won the

Microsoft Imagine Cup 2021, Startup Early Competition 2021, Misk Launchpad KSA 2021 and the winner of Technopreneurship Competition. Motto Vest Pvt Ltd. is Pakistan's first IP, Protected Airbag Vest. It is a fully automated airbag vest designed to protect the vital organs of the human body. The company was registered in 2022 and the design patent was awarded by Intellectual Property Organization Pakistan in November 2022. While the government is making slow paced effort to make new regulations for

road safety, Zeeshan's best friend lost his precious life in a motorbike accident. After that life changing incident, he noticed many motorbike accidents daily, injuries and deaths, due to zero precautionary measures. It was then he felt a need for safety jackets. “After talking to several affectees and their bereaved, I realized I was not the only one looking for safety and security for motorcyclists,” he shares. The idea that struck him was to provide bike riders with an airbag that would deploy in the event of an accident, 85% mitigating

the damage caused and preventing deaths.

According to 2020 World Health Organisation (WHO) annual report, the total number of road accident deaths in 2020 reached 28,170, which was 1.93% of the total deaths that year. Around 50% of these accidents involved a motorbike.

Approximately, 1500 life years have been affected due to disability from road crash injuries per 100,000 people. The figures and tragic stories in Pakistan are no less and painful. Hence, Zeeshan developed his innovative startup Motto Vest, an automated reusable, light-weight, weather-resistant airbag vest for men and women, designed to protect the vital organs of the human body. With this, he aims to save lives and to create an injury and disability-free Pakistan.

The vest works when a mechanical activator is attached to a bike rider with such a sensitivity that whenever major impact occur, instantly a high-tech system activates while attached pressurized CO2 cylinder inflates the vest which secures and protects the back of the neck, backbone, shoulders and rib cage while absorbs the impact of the collision. Motto Vest has different models, one of them is MV 1 whose notable characteristics are:

- Easy to mount & dismount
- Opens in fraction of Second
- Operating at higher & lower speeds

- Reduces impact of accidents
- Applicable in hilly areas, racing & normal tracks
- Easy replicability of CO2 Cartridge.

- Weather compatible

The vision of Zeeshan and his company is to 'Save Lives' by providing high-tech protection equipment that has domestic & international potential. It is a motorbike safety product with features of light weight, weather supported, and opens up in a fraction of seconds & reusability.

The safety vests and jackets manufactured by Motto Vests are an ideal product for two wheeler logistics, riders companies like foodpanda Bykea, Cheetay, and all the major brands including courier companies that have a huge network of delivery on daily basis. Zeeshan invested a lot of time, energy and investment in getting his idea to see the daylight, and his efforts eventually paid off. Today Motto Vest is not turning heads due to its critical importance but it has got the honor of being the pioneer in biker airbag manufacturing companies in Pakistan.

Zeeshan Shahid is an inspiration to many young entrepreneurs and is a true example of how a single idea led by some happening can create a big impact for the world. He has taken a big risk and is hoping that safety gear manufactured by Motto Vest will be widely used in Pakistan not only for bikers but also for motor sports, and other high risk adventure sports, which he is already working on! 'Whoever saves one life saves the world entire.', he firmly believes in what the Quran preaches.

He believes it is imperative that the authorities and the public should make a collective effort to enforce motor-

cycle safety. Zeeshan is a first droplet, a trailblazer who started a daunting journey on his own of saving lives, now it is high time that the Government of Pakistan, Road and Transportation Departments in each province along with Traffic Police should help him in creating awareness for a safer Pakistan.

Helmets are not the only way to safeguard a life but a full safety gear; vests, jackets, gloves, elbow and knee pads, etc. And authorities should enforce them. And when Zeeshan says bikers, he means all safely for all, it includes bikers along with their passengers not only heavy bikers or motorcyclists.

"Based on product testing results, the Motto Vest can decrease the chance of death and injuries by 85% in accidents," says Zeeshan. "And if we can achieve this, we will be able to save many lives."

Startup Insider wishes Zeeshan and Motto Vest best wishes and pray that one day, his efforts and campaign will not only save an individual's life but a full household, while mentoring more startups like his and create an upward trend in job creation in this untapped road safety sector in Pakistan. Motto Vest is the next rocket ship of Pakistan, creating job opportunities, uplifting economy by setting up manufacturing facility in Pakistan.

These safety vests and jackets will also enhance the safety of bikers and people associated with logistics, courier and delivery companies that exist in Pakistan.

We hope, the big brands in the country would give Motto Vest the opportunity to safeguard their employees who are precious not only for their company but their households as well.

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SALMAN & BISMAH

A SUPER COUPLE THAT CARVED 'MANTO'

REVIVING THE CULTURE AND STYLIZING CLOTHING FOR BOTH MEN & WOMEN OF PAKISTAN, WHILE BRINGING URDU ALIVE THROUGH DIGITAL PRINT DESIGNS.



Bismah & Salman Parekh aren't only the founders but a dynamic couple that gave us the 'Manto', which made us feel Urdu again. The salty taste in our wardrobes, and a variety of literature that cover our bodies and embrace our souls.

THE INORDINATE BEGINNING

"One's not half of two; two are halves of one." E.E. Cummings probably said this about our super duo who shared their story with Startup Insider about how they walked to become to-date's most beloved brand, 'Manto'! They feel humble especially when they see

various big names appearing in their designs. Some brands tried to get on with the same idea but it was okay for them as Urdu is not anyone's domain but doing it with grace and in good quality is definitely a virtue!

Unconsciously, 'Manto' has inspired so many startups by just jumping the bandwagon using Urdu literature, celebrities, etc. At the same time when Bismah was designing and writing odes to some legends on cloth, Salman was identifying some businesses who were illegally copying their work. There

have been days when they had to put people behind bars for using their copyrighted designs and then some got away because Urdu can't be claimed!

How is the Jigsaw connected?

Shalwar Kameez in the culture of the Subcontinent is mostly considered a dress code for Friday (Jumma) or Special Islamic occasions like Eid but Salman on a random day decided to wear a Kurta Shalwar instead of his western clothes while studying in the UK. His international friends were surprised and inquired about his clothing. 'It is my national dress'. It was that moment when he realized that his dressing was making an impact, an actual representation of a Nation's culture. The voice echoed in his head, "Look Pakistani as much as you can!"

While doing a degree in E-Commerce, Salman built a brand that reflected the culture and uniqueness of Pakistan. From that point there was no turning back. Initially they launched the brand with only basic Kurta Pyjamas, but a couple of months down the line they tried Odhnis. As the result was outstanding, they focused more on R&D in that area.

Whereas Bismah has always been an art student so she got admission in NCA Lahore but instead of joining, she ended up doing marketing and business from Karachi. They both met when they were in a college where Salman was there for a very short time before he

left for his degree in the UK. Bismah always had more inclination towards arts but after their marriage she learnt proper designing tools and did her formal digital textile diploma from Indus Valley School of Art and Architecture (IVS). Initially she thought of working for some big brands but she didn't. After starting their own brand, they saw some Pakistan's finest designers wearing Bismah's designs and sometimes her designs were compared to the brands where she once thought of working as a designer. 'That is an incredible journey, isn't it!'.

What is success to you?

Making our parents proud is the biggest success for us. Whereas on an organisational level, the benchmark of success is quite simple, "Can we create something that people would miss if it wasn't there?" Fortunately, the relationship that 'Manto' has built within its customers, we feel extremely confident in the work that we do. And that's success for us, we are a community and they keep us on our toes so we keep doing better and better each day.

What makes you a successful brand?

A business that's profitable, sustainable and growing is considered to be successful. Gladly, we are all of these; but in addition, the reason

why we believe success has been on our side is mostly due to employee job satisfaction and their retention rate that is above the industry standards. On the other hand, most of the customers that shop with us keep coming back for repurchases, giving us motivation that we're doing it right, hence, successful at what we're trying to achieve, joy & customer experience.'

What is your advice for the newbies of business?

"In my early days of exploring the business opportunities, everyone advised me to do something that is 'unique'. Although, I was also puzzled why people are so "fancied by uniqueness" when in reality, everyone is resistant to change! For days, I thought about all things that are rare in our culture and e-commerce ecosystem, then I realized the missing ingredient was 'honesty'! At the time when we started our business, the consumer trust in the online purchasing ecosystem was tarnished by the early rise of the e-commerce industry scams and frauds.

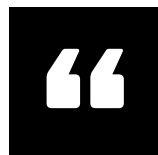
Being a victim to an online scam myself, I could finally feel the power 'honesty' has! If anyone asks me now for advice, I simply say, 'Be Honest'.

RETAINING THE DREAM TEAM

They both believe that due to the growing opportunities in the sector or increased desire in young adults (Gen. Z) to explore the right place for themselves, the startup culture has increased the average employee turnover rate in Pakistan. Engaging high-performers for a long-period of time in

the growing organization is a priority, and we try to enable the culture of learning, feedback, and fair pay to retain our team members. When building new policies, we both often ask ourselves on a personal level only one basic question before hiring the new team player:

"Would I happily choose to work in Manto if it wasn't run by me?"



"In my early days of exploring the business opportunities, everyone advised me to do something that is 'unique'. I was also puzzled why people are so "fancied by uniqueness" when in reality, everyone is resistant to change!"

Your sip of motivation during any struggle or challenge?

It is extremely difficult to have a positive outlook. Taking a pause during stressful thinking is the most important task during such times. Once calmed down, it's always important to first acknowledge the situation and reality, and then understand that this can not be the end, regardless of how difficult the situation may seem to be!

Is there any secret ingredient or formula of success or is it just luck?

Luck definitely plays a very important role, but luck can also be influenced! Luck without hardwork doesn't last long. In fact, it's the continuous pursuit that enables more opportunities for luck. Salman here specifically mentioned the role of her wife that turned his luck, he said, "I can't imagine what Manto would look like if Bismah wasn't there. Maybe, there would not have been any success story without her key role." From where we see it, for Manto and Salman, Bismah is surely that

secret ingredient.

How do you both keep your professional roles not affect your personal life?

Yes, you're absolutely right, as husband and wife and being colleagues it's a challenging journey, not easy for either of us. Obviously leaving 'work at work' when we are coming back home is a task in itself but we try to do it and

Today, Salman and Bismah feel proud not only to create a brand that competes daily with the top high street fashion brands globally but that is also 100% 'Made in Pakistan.' Every piece sold helps create jobs in Pakistan, while putting Pakistan's presence in the global fashion landscape, shining in its own style; modish and trendy yet affordable.

accomplish most of the times. Because yes, there are disagreements, tensions, and so many other official things, and they definitely are a challenge for us as a couple but we have to take on that challenge and act maturely and not bring them home. So we have to be on our toes and understand that it's not 'me' vs. 'you' but it's 'me and you' vs. 'Challenges'. And this keeps us going.

Things that contribute to your productivity, happiness and success?

As the company grows, so does the work. It's very easy to get lost in the workflow, 24/7, but probably defeats the purpose. I had to create a balance of my life where everyday I'd be doing different things.

Who is your role model and why?

'Seth Godin for sure. I became so emotional when I first heard him speak I realized that I'm not stupid! And he spoke what I used to think that maybe no one else understood. He inspired me to become a better businessman and a marketer.'



'EARTHLY ESSENTIALS' - PAKISTANI ORGANIC SKINCARE INDUSTRY GAINING MOMENTUM

BY ANNA ALI



anic skincare brand and being successful!

It was in 2017 that my hobby turned into a brand. Since then the metric for success has changed for me. At the start just being able to learn how to make these products for self-use was the dream. Within 3 months, I was able to share the products with friends and family and now I set revenue-based goals that we try to fulfill every quarter each year. *Mashallah*, I have come a long way and my solid success metric, right now is we are expanding the brand across Pakistan, so every Pakistani can use original organic skincare products at affordable prices while maintaining our quality and customer satisfaction that is totally non-negotiable for us.

What makes you a successful entrepreneur?

I am a successful entrepreneur because I have been able to achieve the goals I set for my business and myself, which started from scratch, now is making profits.

How do you manage your team and operations?

We are still a fairly small scaled family-run business. We stock our products in several third-party outlets but our core sales channel is our ecommerce website.

I do have a handful of people that help me with production and distribution. My husband helps me with most of the web development and digital

“

Taking care of your skin is key to natural glow. No matter how much makeup you slather on, on a daily basis, the radiance you get from healthy skin hits very differently. If you had to try just one Organic Skincare brand that should be ours.”

Zainab Arif, mother of three is the founder of a local organic skincare brand, ‘**Earthly Essentials**’ natural, handmade and chemical-free organic skincare products. She has graduated in engineering from FAST and done MBA from Lahore School of Economics (LSE). Zainab started her work in the capacity of marketing manager at a tech company. With her growing responsibilities as a homemaker and

raising kids she took a leap and joined a prestigious education institute as cocurricular head of Senior school. It was during that time, she developed a keen interest in organic soap making that naturally led to the existence of a world class local brand, **Earthly Essentials**. The **Startup Insider** brings you some very interesting aspects from the success story of Zainab Arif. She tells about

her initial entrepreneurial journey and the motivation behind developing the leading organic skincare brand; **Earthly Essentials**.

Tell us about your journey, how did the brand start?

I started my journey into organic skin care mostly as a hobby as this was definitely an interesting area. But most obviously did not plan on launching a full-fledged org-

marketing side. So in total, we are a team of under 10 people who are super passionate about what we do and that helps with retention.

How did you manage your brand during COVID and unstable economy?

So two and a half years ago when Corona started it was a really tough time. We had to scale down the business because of raw material shortages and losing access to our workforce due to quarantine. To be honest we are still recovering from that shock. In the end, it all comes down to passion. I make organic soaps, deodorants and other products because I love doing it, sure earning money is a big factor but it becomes secondary when one is passionate about their work. As long as that's true I will always keep on pushing through the tough times.

My husband helps me with all facets of the business that I struggle with. Basically, I focus on making quality organic products and he helps me build an organization that can scale and sell those products.

What keeps you motivated and who is your biggest support?

Yes, we need good partners. In any business, there will be times when you are down and unmotivated and need positive people around you to pull you out of your lull. In my case, my husband is my fulcrum, he helps me part-time with my business apart from his but fully engaged with my mental health and physical well-being. This has been key for me.

Which quality in your opinion helped you reach this stage?

Never settle. I think as a brand our core mantra is that we are

100% organic and not a lot of organic brands follow that. **Earthly Essentials** was built around the concept of being completely unadulterated to provide organic products and we stick to that. We found our niche customers who were looking for quality organic products, their appreciation and brand loyalty keeps us going and never settle for the quality and value our products represent.

Is there any secret ingredient of success or is it just luck?

Well, it's a combination of both luck and hard work. Having said that, we all know that luck favors the brave, so we have to be fearless and hardworking.

Tell us about your planning process & how you bring improvement in your business?

We do a lot of planning of course and use a lot of tools in different areas of the business. For example, I have countless google sheets for my recipes & formulas. A tool called 'Asana' for listing all the business tasks we have across different areas. On the operations side, we have a custom wordpress-based e-commerce platform that we use to manage our inventory, sales, and fulfillment.

What contributes to your productivity, happiness, and success?

Having a set routine & being organized. When you're a mother and have a startup it becomes really hard to manage your time. It's like having multiple startups as every kid is like a startup itself. So you need to take care of it and make sure to succeed as failure is just not an option. When we make organization our best friend, that is the



only thing that will allow you not to procrastinate, multi-task and stay focused.

While taking care of a growing brand, how do you give time to your family?

We try to plan for family trips every year that give me something to look forward to and also allow me to work towards spending quality time with my family. It's a healthy activity for all of us as it not only makes one's horizons open but many inspirations and perspectives change while traveling.

Any advice you would give to upcoming startups and entrepreneurs?

The best advice I received is to always be honest with myself. I would like to pass that very same generic advice to upcoming startup founders

and entrepreneurs. I see there is this growing culture of 'fake it till you make it'. Honesty is the key ingredient that will allow you to make it to the top of the mountain of success. If we keep lying to ourselves that we are already on top we will eventually lose the passion to get there.

Secondly, I see a lot of people jumping into the skincare sector as a business without having any passion for making the right products. They rightly see this as a viable sector and take shortcuts like importing subpar products from China and marketing them.

I say that one should follow their passion and only work on great things that excite them, and in the end success follows. So be determined and passionate!

HANDCRAFTED PREMIUM LUXURY SNEAKERS

ARKICKS OFFICIAL LLC® IS A FOOTWEAR BRAND, SATISFYING CUSTOMERS BY USING PREMIUM LEATHER AND FABRIC PAINTS TO ASSURE THE LUXURY FOR THEIR NICHE CUSTOMERS.



“The right footwear has the power to make you feel confident, empowered & unstoppable, says, Muhammad Hussain, the founder.”

Arkicks Official LLC® is a footwear brand based in USA. Started in 2020, they tried their best to satisfy the customers by using premium leather and fabric paints to assure the luxury, comfort & durability of the sneakers. Their Company has the best profound artists to design and satisfy according to consumer's needs. The right pair of shoes adds to anyone's overall appearance. 'These shoe kicks make you look devastatingly spectacular and give you a

sense of pride and satisfaction, while giving you a sense of comfort and relief.' Says Muhammad Hussain, the founder.

The company had only one goal in mind to serve humanity during pandemic and keep on trending yet being affordable footwear. They wanted to manufacture for everyone who wanted to show their personality associated with the good product quality.

As part of their mission,

when pandemic was increasing and people were losing jobs, Hussain thought of developing a company that gives a win-win situation for affectees and its customers, and to build a company that initiate a trend that can be followed and loved by everyone in the Gen Z, Gen α (Alpha) and the later ones! The Unique Selling Proposition (USP) of Arkicks Official LLC® is to deliver hand painted shoes that customers can select from their online catalogue or can customize themselves.

Their team at that time grown into a big family with around 9 enthusiasts in admin, 20 in R&D and had 32 designers working side by side looking at every design and product with care as it's handcrafted work. To date Arkicks Official LLC® has spread its web around seven countries i.e. Pakistan, Turkey, UAE, USA, UK, Bahrain and Qatar, whereas their logistics department comprises of 60+ authorized personnel working in every country where they have presence. They feel proud to be a family of 50 thousand plus Happy Customers, trendy yet modest customers, who have the eye for both design and quality.

Arkicks Official LLC® is also creating social impact by creating affordability for every person, especially in Pakistan due to recessive economy. Arkikcks have divided their products in 3 categories; the first one is really affordable hand painted shoes with the same good quality imported sneaker paints that do not wear of and are washable. Whereas, the second category targets the middle-class

market, and thirdly targets the elite of the society who want to associated with some sort of brand name.

Hussain shares that when a venture starts, it's not wise to swim in the deep ocean full of big fish! So they also had to face some difficulties surviving in the market may it be related to worldwide logistics or brand endorsements. But with the help of Allah and the good golden rules of business communication, they were able to deal with the big challenge and reach the point where they enjoy a good name as a well reputed hand crafted sneakers brand. Their company has the best artists to design and satisfy the customers according to their needs.



PAKISTAN'S #1 DISTRIBUTOR OF ELEVATORS & ESCALATORS

THE LARGEST IMPORTERS AND SUPPLIERS OF ELEVATORS AND ESCALATORS IN PAKISTAN



“

There is no elevator of success but one has to climb through the ladder of hard work and toil! And take each step slowly and steadily will it makes you closer to your goal.'

In Pakistan, High-Tech Lifts is one of the largest and most prominent suppliers, importers and suppliers of elevators and escalators. They are the sole distributors of leading international European, Korean, and Chinese brands like Wittur, Fuji, and Hi-Tech Stair Lifts (UK). Until now High-Tech lifts have installed more than 850 lifts & escalators across Pakistan and emerged as an efficient and reliable supplier in the Pakistani Construction Market.

Startup Insider reached out to Talha Jamal - CEO of High-

Tech Lifts, for an exclusive interview in which he discussed his fascinating entrepreneurial journey and the problems he faced and how he turn those problems into opportunities to beat the threats while transforming them into the optimal solutions.

Innovation and motivation drive every aspect of my life. I have been interested in machinery and technical objects since I was three. I saw many gaps in the elevator industry, some of the common gaps or should I say

negligence was that lift suppliers were not installing elevators with full safety protocols or fulfilled maintenance compliance.

Therefore, through High-Tech Lifts I introduced safety and hazard free elevators in Pakistan.

Starting a company with zero investment is my biggest achievement of life and *Alhamdulillah* now we have a turnover of millions, this happened only with teamwork, dedication and hardwork of my team and myself. I can't thank Allah (SWT) enough who gave me

the opportunity to explore myself as an entrepreneur and followed my passion. Now *Alhamdulillah* the company has created various jobs from managerial to technical levels.

High-tech Lifts is registered with the Pakistan Engineering Council (PEC), and all our products including elevators are certified by a Switzerland-based company. We adhere to 100% mechanical and social compliance in all our mechanical and electrical installation processes. We have a highly educated and skilled workforce with a lot of experience whereas the hallmark of our company is our after sales customer service that leads to our customer satisfaction, hence, they refer us ahead and always come back to us for more solutions.

For new entrants and young entrepreneurs, I would advise that one must go through the conventional career because without professional experience there is very less chance to explore new horizons and our own potential. Secondly, there are no shortcuts in life to get success and especially in the process of building something of your own. It's quite funny to say that there is no elevator of success but one has to climb through the ladder of hard work and toil! And take each step slowly and steadily will it makes you closer to your goal.

So keep climbing and don't look back!

A JOURNEY FROM AN EMPLOYEE TO AN ENTREPRENEUR

"I ALWAYS WANTED TO START MY OWN BUSINESS, BUT WHEN I TOLD MY FRIENDS THEY MOCKED AND TOLD ME "YOU ARE JUST AN EMPLOYEE WITH NO SAVINGS AND NO STRONG FINANCIAL BACKGROUND".



In 2000, when I was just an employee at a company (EMI-RATES) & I always wanted to start my own business, but when I told my friends that one day I will start my own company they didn't believe me and told me that how could it be possible, "you are just an employee with no savings and no strong financial background".

I was interested in energy business & wanted to work in industrial products. So I joined a private firm who used to provide power backup solutions. At that time power backup was a big problem in Pakistan and the industrial sector, banking sector and hospitals faced Power interruptions. Firstly as part-time, I

started to provide Maintenance services to my clients where UPS & GENSET were installed. Soon I got tied up with too much work and multitasking, so in 2002 I registered my own Company called, "BEST POWER SERVICES" and resigned from my job.

Initially, I hired 2 technicians and started to provide maintenance services of UPS to a few clients.

Relative to investment in the energy business, I registered my company through paperwork and documents to become eligible for imports and surveyed to find good product distribution from Singapore, Italy, and China. Within 02 Months I got a

distribution from ABLEREX & GTEC UPS systems and in these two months I earned USD 10,000 as a seed fund, so I started importing UPS systems from Italy, China, Singapore, and Turkey.

After that, I hired a sales & marketing team and provided Power Backup Solutions to industrial sectors including hospitals, banking sectors, and schools, etc.

In seven years, I got distribution from renowned Brands from USA, SINGAPORE, CHINA & Turkey. Many people started investing with me and got good returns on their investment. As the business was growing, requirements of increased staff was needed so I hired a team to fulfill this

requirement. My company is providing Power Backup Solutions Like UPS, GENSET, DRY BATTERIES & after sales maintenance services. at first, I started my services in Karachi and gradually expanded my services across Pakistan.

In 2015, I wanted to provide my services around the globe. And at the end of 2015, I got my first order from a factory in Angola – Africa for three phase UPS system & in 2017, I installed three phase UPS system at Kyrgyzstan-Hospital. In start of 2018, many orders from worldwide were in place from central Asian and African countries.

Currently, we have strength of 32 staff members and 6 international brands authorized distributors including outstanding technical team who provides strong technical support. Additionally, we are having maintenance contracts with 30+ firms and more than 600 clients across Pakistan. My company is authorized sole distributor of 6 international brands in Pakistan. Our biggest installation in Pakistan is 500 KVA UPS System in printing industry in Karachi & 600 KVA Genset at Hospital in Punjab.

Further business expansion; my plan for 2023 is to start giving franchises of my company in UAE and Middle East to provide power solution services in their surrounding countries.

ROOTED, 'THE PATH TO SUCCESS IS NEVER STRAIGHTFORWARD'

By Nabeel Sheikh



“

If you are selling an airplane or an underwear, anything, it needs marketing; if you will not present your product to customers then you have no business" - Riz M.

The story of Riz M.'s success begins with their family-owned multi-service business based in Pakistan, which had a unique approach of serving its diverse clientele. Believing that life doesn't always go as planned, they began RM Salt to share the benefits of Himalayan Pink Salt with the international community. This

business proved to be a great success and they remain the leading and top-rated traders and exporters of this salt business.

"Encouraged by this success, they started another business that also turned to be successful", RM Traders, which sells sustainable, simple and elegant clothes for men

women, and kids worldwide.

Riz M. then moved to Dubai and launched an e-commerce store on Facebook, which was well-received, leading them to start a domain-selling business called "Catch Service." This platform provides startups and established businesses with memorable domain names. All four businesses are over-seen

by Rizwan Memon, Faizan Panjwani, Waqas Panjwani, and Umair Panjwani. This business-to-business switching inspired them to pursue more success, resulting in "Rooted," a platform that offers a wide range of services that drive measurable results. The journey to create Rooted was long and tireless, and the mastermind behind it was Rizwan Memon.

Unfortunately, he passed away before he could see the completion of his final project, NFT, which he began with Umair Panjwani.

Umair Panjwani is a vital part of Rizwan Memon's IT businesses. He is a senior WordPress developer with comprehensive IT knowledge and is essential to Rooted's success. He specializes in domain, hosting and other IT-related businesses and is a certified Microsoft professional.

He teaches software expertise in C+ and .NET languages from reputed universities such as Sir Syed, NED, and MAJU.

The path to success is never straightforward and Rooted also faced a significant turning point with the passing of Rizwan Memon in May 2022. However, Umair Panjwani, who was Rizwan Memon's right-hand, continued his legacy by driving Rooted's success with new ideas, and by providing IT services to boost businesses nationally and globally.

WHAT EXPERTS SAY?

Startup Insider asked: "How can a startup business 'survive and thrive' in an unstable economic business ecosystem of Pakistan?"



Kamran Rizvi

Inspirational Speaker
Trainer & Executive
Coach
at Carnelian

The first thought that comes to mind when considering survival of any business venture, is how relevant are its products and/or services to the unfolding needs arising from an unstable socio-economic climate. Only if the product/service is relevant, and a flexible business model is in place, can other factors that enable businesses to thrive come into play.

Assuming relevance is established and the business model is flexible, while being anchored in strong ethics, what follows are three fundamentals:

- Intent
- Vision
- Commitment

Intent is the command we give to our brain, based on the faith we have in the future. This gives rise to our hopes and dreams and ultimately help shape our vision. Leadership is about having a clear and compelling vision derived from a shared dream, that all internal and external stakeholders subscribe to emotionally and intellectually. **It is leadership's commitment to the vision that transforms vision into reality.** In addition to traits like integrity, commitment and humility, skills like agility, conflict management, negotiation, influence, analytical and creative thinking must be present in the team to lead and manage an enduring and admired business.



Zahid Latif Khan

Chairman of ISE Tower REIT
Management Company
Limited

When economy is sent on a roller coaster ride, the newbies are the first to suffer. Owning a stock business for decades now, that is quite adventures coupled with uncertainties and falling volumes, stock market leaves us with hard riddles, which is common. These underlying tactics not only act as survival bandages that startups can apply to their businesses but also lucrative at the same time.

First, diversify your product. For example a startup business that sells electronic products, the business may choose to offer repair & maintenance service for that product too. In case of economic slowdown the clients will still buy the services if they stop buying the product. Also, your client base should be both corporate and retail. That mix will help you to mitigate your business risk.

Second, park your reserved profits, invested in short term bonds or other avenues instead of keeping it in cash or in saving accounts. That particular strategy will help you hedge your savings against inflation and save you some extra bucks.

Third, organize your capital structure in a way that debt portion does not exceed your equity investment. Since, the uneasy economic times are not business favorable particularly when the business capital structure is debt dominated and interest rates are constantly rising.



Saleem Jahangir

MD, ECI Private Limited

A startup business 'survive and thrive' by:

1. Understanding the issues behind instability
2. Assessing the supporting or hindering roles of factors and actors
3. Addressing key issues of users/consumers through need-based products or services
4. Adapting design, production and distribution strategies in the light of prevailing situation
5. Streamlining resources required at different stages of business cycle



**M Ajmal
Bhatti**

Founder of Badri
Consultancy for
Actuarial Solutions,
Islamic Finance
Council UK,
Akhuwat Pakistan

This too shall pass... the unstable economic business ecosystem in Pakistan.

The instability for sure has impacted the amazing upward and very successful trajectory of the startups in Pakistan, witnessed during the last 5 years or so until 2021. But the fundamentals remain, that IT and Startups are well recognized and understood as one of the most important economic pillars of the country. It provides all the tangible benefits to the country through exports without importing anything. What will carry it through from surviving to thriving once again is Pakistan's basic and core DNA which is its young population (65% below the age of 30), the quest to learn and excel and the avenues available to pursue this for the middle-income Gen z's (additional 2.5 million households by 2025), and the phenomenal mobile-connectivity and cellular-use across all income groups.

Pakistan has emerged as one of the largest freelance markets in the world. It has over 100,000 tech freelancers and growing, working remotely for international companies. This exponential growth in tech freelancers is propelled by the drive of how the world is transforming peoples' lives and livelihood through IT, AI and IOT. This has resulted in over 17,000 software companies, AI service providers and tele communicators. Many freelancers in Pakistan now have their own teaching institutes and software houses. The government has been very supportive of the development of the country's IT sector and there is no reason why this will not continue once the economic headwinds calm down.

The net revenue of Pakistan's IT sector grew by 24% in 2021 to \$2.62 billion. No doubt there is a slowdown, and it is likely to carry into 2023, but I think the following fundamentals of Pakistan's IT and Startup industry shall carry it past the post of the current economic turmoil:

1. Pakistan's ability and capacity to export quality AI solutions. The National Centre of Artificial Intelligence is committed to this cause and is well connected internationally.
2. Pakistan's growing IT talent pool developed through excellent exposure and practical IT studies, embracing latest developments and innovations in AI software and hardware provided by both public and private labs by the likes of ITU, NUST, LUMS, PUCIT, FAST.
3. Government's recognition of the importance of this net exporting industry and tremendous support for its growth and development. This is necessary to create and maintain trust for the investors, VCs, entrepreneurs, both nationally and internationally.

The government's excellent tax incentives like the 100% tax credit for income from IT exports and other incentives. There is also government's incentive of 100% equity and repatriation to foreign investors investing in Pakistan's IT businesses. Pakistan government is in dire need to salvage the current economic trust deficit in order to make its tax incentives meaningful and attractive.



**Tosheeba
Sarwar**

Academician on
Entrepreneurship,
Founder & CEO
'imanagers'

For entrepreneurs chaos has opportunities... it's the way you see it...

For better comprehension, let's first of all define entrepreneurship; it is about innovative ideas, dealing with uncertainty and adverse conditions, with resilience as well as the spirit to bounce back and courage to sail thru unrest or in other words challenging times. Based on this definition, whether considered formal or informal, these are the key characteristics required by entrepreneurs or aspiring entrepreneurs. This can be simply translated as best times for the entrepreneurs viz-a-viz the present economic scenario in Pakistan, perceived to be challenging, henceforth, a lot of possibilities for proving entrepreneurial self-efficacy. This is the time for carving out creative solutions, stepping out of comfort zones, challenging the status quo and exploring new horizons. This might be true that conventional approaches towards economic and business management need re-thinking & re-learning, so let's Do IT. Being candid, I see opportunities opening up & multiplying for all. It is not what you See, it is the way you See IT. For entrepreneurs, chaos means opportunities." This might be true that conventional approaches towards economic and business management need re-thinking & re-learning, so let's Do IT. Being candid, I see opportunities opening up & multiplying for all. It is not what you See, it is the way you See IT. Entrepreneurs are defined and find new ways to succeed. So it is your turn to decide; survive or thrive."



Samina Fazil

Founding President,
Islamabad Women
Chamber of Commerce
& Industry (IWCCI)
Owner & CEO,
Misha's Collection

No doubt, these are turbulent times in the economic history of Pakistan and as an entrepreneur of small, medium or big sized company owner the idea of unstable economic is scary. As we have recently experienced during Covid-19 that many businesses couldn't survive. But it did give opportunity to many other businesses a chance, they not only survived but thrived like delivery businesses and e-stores etc.

Pakistani Women Entrepreneurs have always seen hard times and almost no funds from mainstream economy so as generally there won't be that big an impact in fact on their business. This may prove to be the best opportunity to shine even brightest because a lot of people aren't use to work from home and on small scale while multitasking.

Therefore, my advice to all the businesses would be to become as tough as women entrepreneurs themselves, be ready to work in least amount/investments, multitasking and from home, saving operational cost. Also focus on 3 areas:

1. Maintain your cash flows at minimum, save yourself from unnecessary expenses. Don't try to experiment on any idea that involves foreign exchange or imports.
2. Find good online or technical courses where you can enhance your e-commerce, digital & social media skills and communications skills, so you can establish global market for your brand.
3. Give very good customer and delivery service along with best service experience. This is the only way you can retain your clients and get more referrals and brand loyalist.

Everything changes with time and time never stays still so this shall pass too. Stay put everyone, Pakistani economy will bounce back , it would thrive along with our businesses, *InshaAllah*.



Ayub Ghauri

Founder HospitAll

Keep a keen eye on the events to know how businesses survive first and then thrive so I've got three points that are the key to survival and how we can thrive in this ever-changing economic situation of Pakistan.

Eye on the ball - so you must constantly watch the economic situation, whether it's exports or imports. If the import is difficult then how can we source the product that we feel, is the need of the arm or that's what our startup proposes and what are the economic conditions? what is the rupee-dollar parity? and what else is available in the market? In this, you have to be constantly watching market forces all the trends, how customers like and dislike, which technology is going out of fashion what is it being replaced by so these things are very important to keep an eye on, and if you adopt these changes accordingly and repackaged your product/offering or reposition yourself, I think that could be the answer.

Valuable - you must be of value whatever you're offering makes a difference to the consumer to the person who buys it for themselves or their loved ones so how can they benefit from this product that is very important and the competitors if they're offering a similar product how could your product stand out and could be of more value because at end of the day due to economic downturn, there will be more competition for the money the consumer has in their pocket because they are less flexible in their buying habits so if they were to buy two pair of shoes in three months they could only buy perhaps one pair of shoe in three months or six months or a year, depending on the segment. So, you have to be valuable, if we say shoes that show either durability or design that no one else has.

Pivot quickly - once you have noticed how things are changing then you have to act very quickly because your competitors can also notice that so whoever pivots changes the manner in that business is done changing any other focus group from males to females for whatever reason from an older population to a younger population or vice versa from segmentation B to segmentation A. So, all of these things are there, and you need to pivot very quickly, change/expand horizontally or vertically staying within the same business because that is easier because you've already had the experience so don't change your business but look for these points and I'm sure you will be all right, you can even come out as winners as well. Best of luck!



Dr. Ejaz Sandhu

Director Shahid
Javed Burki
Institute of Public
Policy (BIPP) at
Netsol

Survival of a startup depends upon a unique idea and then a perfect business plan. The economic situation of the country does not matter if the idea and plans are strong. There are three types of businesses for which chances of failure are less like food, education, and health. In business, either you tap the opportunity or you create an opportunity.

The best way is to create the opportunity with your unique idea and plan. Your feasibility should be well thought. Then, during implementation, regular analysis is important so that you can work on weak areas along with feedback from users and experts. Handholding is important from investors of the startup along with regular capacity building of the HR.

This reminded me of a very famous quote of Sun Tzu (Sun Tzu was a Chinese military general, strategist, philosopher, writer 771 to 256 BCE), "In the midst of chaos, there is also opportunity". As an entrepreneur and small business owner, I have learnt that all innovation is a product of some level of chaos. How we manage the chaos as leaders is ultimately what defines us and our businesses. So let's accept the chaos and find the opportunity!

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The Shahid Javed Burki Institute of Public Policy at Netsol

The Shahid Javed Burki Institute of Public Policy (BIPP) is a Lahore-based public policy think tank, which specializes in synergizing the dividends of research & development, knowledge management, education and the think tank components on a concurrent basis.

The reason for BIPP's inception is the absolute dearth of rationality based public policy. With its conception, BIPP has advised the provincial and the federal stakeholder about the need of evidence based and action oriented research and public policy, planning, budgeting, and inclusive governance. It is focused upon improving the gap left by

- Rationality deficit in policy making
- Institutions based on unsustainable paradigm
- Lack of leadership development
- Gender disenfranchisement left by unaffordability of education

BIPP is a socially responsible and development oriented organization that focuses on creating tangible and intangible differences in terms of infrastructure and policy and

program implementation frameworks. This organization is creating social awareness and positive impact through producing knowledge products, and philanthropy in female-centric education for advocacy of gender empowerment. BIPP is also engaged in mobilizing women through capacity development for socio-economic uplift. This organization has also researched the problems pertaining to digitization of health, education and governance and has carried out projects in these fields to foster innovation for the ease of patients. At the very onset of this organization's establishment, the team was faced with the challenges of the lack of appetite for rationality based policy work in the public and private sector. The institutional fragmentation made it even harder to bring all the agencies on the same page. Political whims superseded rational public policy process all around which meant there was hardly any awareness for the need for a robust, dynamic, coherent and judicious policy and governance mechanisms. Also, the organization was facing the lack of finances, and the commitment from all stakeholders to create a network that could mount collective action for provincial and national development.

Vision

BIPP's vision is to become a Centre of Excellence and Knowledge hub for policy analysis and leadership to facilitate the robust policy making and implementation and produce leaders capable of transforming the lives of people.

Mission

BIPP's mission is to improve the welfare of the citizenry with particular emphasis on identifying policy measures that will lead to inclusive, people-centered growth with equity, political stability and sustainable development besides fully harnessing the potential for regional and global integration of the country. BIPP primary areas of interest encompass social, economic, environmental and political development and security, trade and foreign policy related issues. The institute aims at synergizing the research, education, think tank and knowledge management functions to become a Centre of Excellence in Public Policy.

Core Values

Integrity and Commitment, pursuit of excellence, expanding horizons of competence and knowledge, working as a highly motivated and dedicated team constitute our core values. BIPP by the way of introspection and reflection seeks to constantly improve its working methods, tools and practices to achieve efficiency and productivity gains. One of our key values is building partnership, alliances and coalitions with knowledge and research centers to generate and share ideas, use real-world experience and new knowledge, and act in concert and conjunction with others to influence the policy and decision processes for sustainable human development.

Shahid Javed Burki



Founder
Former VP- The World Bank
Former Interim Finance Minister, Pakistan

Shahid Najam



Vice Chairperson
Former Resident Coordinator- United Nations

Babar Yaqoob Fateh Muhammad

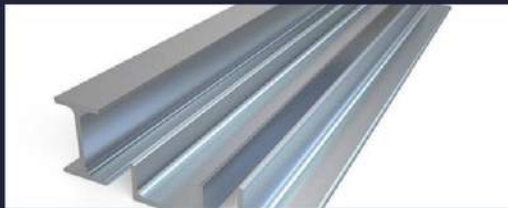


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Former Chief Secretary- Balochistan & Gilgit Baltistan
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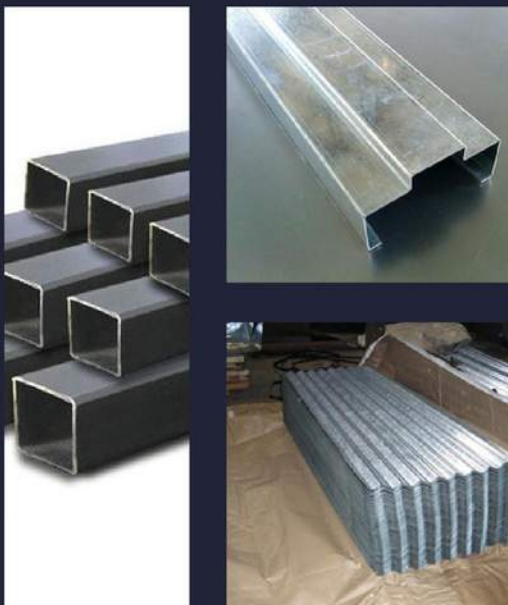
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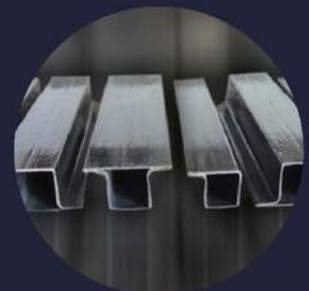
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6 BUSINESSES THAT WILL NEVER GO OUT OF MARKET

By Ali Hassan



If you want to ensure the security of your future and the future of your potential business, consider starting one of these six lower-risk businesses!

In research of rock solid firms with a high success record you should know that there is no such thing as a business that will never fail. Any business that has the potential to produce a lot of money comes with some risk, in reality the risk return trade-off is a well-known notion that implies that the potential return rises with a proportional increase in risk that is why equities have a significantly better long-term yield than your normal bank saving account. When it comes to high yielding assets like business returns may typically exceed 30% however, all of this is a fraugh-

ht with risk. According to the Bureau of Labor statistics around 20% of new enterprises fail during the first two years, 45% within the first five years, and 65% within the first ten years of operation but this doesn't mean you should give up and not start a business. Some businesses have a considerably greater success rate than others and these kinds of businesses has low failure rate. There are six different sorts of businesses with low failure rates along with their statistics demonstrating these as well as some helpful tools getting started with

these enterprises. First of all, why should we even know of these failure rates? Well, the majority of new business owners and entrepreneurs invest a significant amount of time, energy and money in starting up their companies. If you are thinking about starting a business; it's probably smart to choose one that has a good chance of succeeding. Perhaps you have a brilliant business mind and can defy the odds but always believe, that having the odds in your favor is a good thing so the list of the businesses with low failure rates are as follows:

VENDING MACHINE BUSINESS

A vending machine business is somewhat tied to success; the vending industry has a success rate of 90%. Most businesses fail at an average of 85% of the time considering how a vending machine firm differs from a typical small business. Many businesses fail because of overheads, not having enough money for advertising, rent and other costs plus finding and keeping good staff may often be a challenge too. On the other hand your vending machines operate for you 24 hours a day, seven days a week. A vending machine allows you to earn money even while you sleep and that's a fantastic method to make money. A lot has changed over the years. Jobs are no longer guaranteed nor secured. If you take a look at your local newspaper you will see that a lot of people are being affected by corporate downsizing. Today job security is nonexistent especially when 90% of us work for others. Owing your own business is the only method to achieve your goals unlike any other industry. The vending machine industry is unique. It enables the company's owner to establish a business with little or no expertise while also allowing them to operate from home like in all cash businesses that operate entirely on cash.

A vending machine business also has advantages that are uncommon in other sorts of enterprises such as 'cash flow', it is immediate from the first day you will be making money. The business is conducted entirely in cash and no bad checks, credit risks or accounts receivable. This is a year round business with no seasonal fluctuations of income and lots of time off with very little overheads and no rent utilities etc. Work out of your own home office instead of an expensive office and employees to pay. You can start this business part time and still keep your regular job paycheck and benefits.

Laundromats are another excellent business with a very low failure rate. A recent Gallup study indicated that 66% of potential entrepreneurs are held back by fear of business failure according to laundry lux. However, one research indicated that laundromats had a very high success rate with around 95% of laundromats succeeding after five years. Again! Nothing in business is guaranteed but that appears to be enticingly close this is a fantastic recession proof business that can generate money regardless of the state of the economy. After all, people's garments will constantly need to be cleaned and dried. The beauty of laundromat is that it can be run almost completely passively all of the heavy work of washing and drying clothing is done by the machines and your customers do the work of loading and unloading the clothes. Of course you will still have to plan the laundromat's repairs to the machines as needed and collect the money from the machines which is the fun part but

you may employ team members to do these things for you.

REAL ESTATE BUSINESS

The second business is real estate. Andrew Carnegie has famously quoted as, "90% of all millionaires become so through owning real estate." Did you know that more money has been made in real estate than in all industrial investment combined? Therefore, it should come as no surprise that real estate investing has a viable success record of 85.3%. Why is real estate has such a lucrative venture? Well, you have monthly cash flow. Your tenants will pay down your mortgage for you and your properties will go up in value over time you have a formidable wealth generator. When you combine these advantages with the fact that you can acquire rental homes with a loan and leverage your earnings even more, in addition; if you employ a property manager your rental property business can be set up to create passive income but you don't need to hire a business to manage your properties. You still can handle all of your properties yourself spending approximately 5 to 10 hours each month on each one.

HEALTHCARE BUSINESS

The third business is the health care business. From pharmacies, clinics, dentistry and among other services, healthcare is a fast-paced sector with several future prospects; however, there are little concerns about cost complexity and uncertainty that may make this sector unsettling but

with the right approach this is among the businesses that will never fail. Whether you are an investor, a businessman, an entrepreneur, or an inventor; you should try your luck here because health care prospects are set to rise enormously in the future. According to statistics gathered by policy advice studies show that in most wealthy nations healthcare consumes more than 10% of GDP. The same study said by the end of 2019, this percentage for the United states will be close to 18%. So you can only imagine how high it must be now. This is unsurprising given that the healthcare industry is the largest employer in the United States. In fact, the United States spends far more on health care than the rest of the globe. The global health care industry was worth \$8.45 trillion in 2018. Global health care spending could reach over \$11 trillion in 2023 as we can see from current data. Healthcare is one of the world's largest and fastest growing sectors and as doctors and nurses are burdened with the pressure of attending to a large number of patients during the COVID-19 pandemic. People have resorted for services from small scale medical centers or clinics rather than queue in general hospitals mostly for fears of being infected with the virus.

TRANSPORTATION BUSINESS

The fourth is transportation business. If you start with a good business strategy, you may make a lot of money in the transportation industry. There are several prospects in this area but you must

first analyze the existing demand depending on their geographical region. Transportation also includes vital features such as ambulances, medical emergencies, outstation shifting and so on. Furthermore, traffic congestion in numerous major cities is paved the way for public and private transportation to coexist on the roadways as a result, the large number of individuals rely substantially on transportation in light of the foregoing; the transportation industry has experienced a dramatic surge in demand.

The number of taxis, Ubers and other carpooling services on the road is increasing. It has proven to be a lucrative business and many people consider it as a viable startup concept. It is now simpler than ever to establish a transportation business. Thanks to the rise of ecommerce, the gig economy and online platforms. So what exactly is the transportation business? You may wonder! Well, basically a transportation business is one that transport things or people for a charge from one location to another. A transportation business may take numerous forms from a full-fledged long-haul trucking operation to a simple weekend side hustle driving for Uber and everything in between, and these sorts of enterprises have a 76.4% success rate. Your outcomes may vary and specific. Transportation businesses may be more volatile than others but on average you may expect a high success rate. Transportation is vital to the progress of every city. If you enjoy helping people get from A to B or delivering their goods, transportation business is good for you.

AGRICULTURE BUSINESS

The agriculture business is the fifth business on our list because agriculture is one of the most important contributions to the global economy and since it feeds billions of people everyday. Agriculture contributed to 4% of global GDP in 2018 according to World Bank figures. Although it may account for more than 25% of GDP at some underdeveloped nations, agribusiness refers to the manufacturing and sale of agricultural products such as farm equipment and supplies, machinery and other farm-related services.

In addition to real farm activities agriculture businesses are known for their resiliency and low failure rates these can include a wide range of businesses including farms and a variety of associated businesses. Agriculture firms have a phenomenal success rate of 88%. If you have a green thumb and an interest in farming or other agriculture related industries this might be the right opportunity for you.

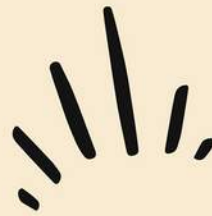
THE DUMP TRUCK BUSINESS

The last but not the least business on our list is the dump truck business. According to Small Biz trends, it has the highest survival rate of all industries with a 51.3% score. Starting a mining business is difficult that requires a large sum of money. However there's a brilliant little backdoor approach to profit on the mining industry. Stability, of course! If you live near mine there will always be demand for dump trucks to transport cover other commodities recovered

from the mine. The best part is that, starting a mining business does not require millions of dollars and old dump truck can be purchased for as low as 2-3 million PKR. The dump truck business is expanding rapidly which means there are more driving opportunities available indeed the dump truck service industry in the United States is projected to reach \$20.64 billion by 2025 and that's just for large scale mining and construction operations. There is never been a better moment to start a dump truck company. Even now, it's a different story when it comes to dump truck business companies offering their own dump truck services or outsourcing fleet labor creates a need to provide significant opportunities for individuals just entering into the space whether it's corporate or private delivery dump trucks. This is also very adaptable business, allowing you to operate in a variety of industries even if you don't live near mine construction firms. Landscapers, real estate flippers and even residential property owners who need to dispose of significant volumes of trash may need your services.

Remember! A business that solves problems will never go out of market. And if you are an entrepreneur or planning to start a business, look for a problem that others are having and try to address it. Don't just start a business, solve a problem. As long as consumers have problems, they will always search for solutions. People will always look for better, faster and smarter ways to accomplish everyday tasks.

Source: This article was inspired by an amazing YouTube channel named "Practical Wisdom".



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10 ESSENTIAL STRATEGIES FOR YOUR STARTUP GROWTH IN 2023

By Laiba Fatima



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Here are some insights about what changes the startup market faces now, how it impacts business decisions and processes and what to pay attention to if you want to grow your startup in 2023.

As we step into 2023 we observed that a lot of startups got out of market and permanently closed their operations due to economic instability. After an extensive research, I have observed that the hyper inflation and Pakistan's political upheaval are the major reasons of startup failures.

Few of the secondary reasons, I observed in the closure or downfall of startups and medium sized businesses are; lack of awareness on using digital and social media platforms, high overhead costs of the

infrastructure, slowdown of cash flows, dollar fluctuation upward trend that leads to higher fuel and transportation costs leaving businesses with sluggish and massive contraction in macro economic activities. As a startup journalist, with all research and insights, I suggest you ten ways to grow in 2023.

1. SUSTAINABILITY

A business must be scalable, meaning sustainable to perform better in terms of the

profitability and efficiency to grow its sales volume and customer-base. A startup built on the principle of scalability as per the macro economic trends, its own financial health and the growth rate in its own sector can grow that company 10,000 times its current size.

2. PLAN. PLAN. PLAN

Every business needs to have a written business plan. Whether it's to provide direction or attract investors, a business plan is vital for the success for

your organization. The key is to take a step back from your daily routine and reconsider your strategy, as well as its impact on sales. A better business plan can lead to new customers. Your each initiative should involve specific responsibilities that can be assigned to specific people, with start dates, end dates and budgets.

3. INVEST IN TRAINING

To create a successful company, you need to be fully committed. In the early stages of your startup, there is a very lean profit margin so any money you invest should directly accelerate your growth. According to Lanng, “In early years it is difficult to generate any revenue, but it is important to invest early to grow quickly”. Thus, be dedicated to your business and determine which parts need more attention and improvements, give that area your financial support.

4. KEEP YOURSELF AHEAD

As you have undoubtedly heard, competition breeds the best results. Analyze your market and learn from your competitors and try to be ahead of them rather than just competing with them. Assess their journey through their blogs, websites, podcasts, and after-sale services, etc. to learn what bundle

package they are offering to their clients. After all, they may be doing something that you can utilize to generate profit for your company.

5. INVEST IN YOUR TEAM

Before achieving the company's growth path, you need to build a great team, meaning the right people for the right job and just not collecting a fleet to achieve your goals. To ensure fast growth, equip the company with passionate employees that will free up your time, energy and focus on the company's growth while feeling as their own! This would allow you to feel more happier, satisfied & engaged. When the people in your company feel secure and happier, the numbers on your financial charts would automatically grow positively.

6. FOCUS ON SERVICES

Despite your great idea or passion, companies should focus on their services by regularly reconcile, feedback and close connectivity with your customers. It would give you a very precise and fair idea about how and in which direction you need to steer your strategic plan. You should mold and divert attention of products and services towards areas that are in demand or you feel have a gap in the market. For example, as a local delivery company, if you notice no one is providing intercity courier services for food items, you may want to fill that gap for your individual customers but maybe for B2B companies that can't hire big brands or solutions. So your word here is expansion. Identify gaps i.e. your new opportunities and highlight the main points that will

automatically boost your financial figures, customer database, geographical area and all in all, giving the company a boost it needs.

7. AUTOMATE

In recent years, transformation technology is a huge opportunity growth area for startups. Different tools and techniques like cloud computing, and artificial intelligence (AI), have been opening new doors for business owners to improve their operations with minimal costs. Even enterprise resource planning (ERP) and customer relationship management systems (CRM) can effectively improve the productivity of the business. So automate your own companies as these systems parallel work in place of 4 employees making your team double in less operating cost and with accurate data. Ultimately making you and your customer's life easier.

8. SOCIAL NETWORKING

Nowadays, the keyword is 'Networking' both physically and through digital platforms. Networking is the process of interacting with others to exchange information and develop professional or social contacts especially for the mutual business benefits. The digital platforms that include social media handles are an absolute magical and quickest way to promote your products and services. It can boost your sales effectively. You can communicate with your potential customers through social sites like Facebook, Twitter, LinkedIn, Google+, Instagram, Tumblr, Flickr, and Quora, etc. Your personal profile and company page posts, images, videos,

and content generally catch the attention of customers to engage with you.

9. DEVELOP PARTNERSHIPS

To grow quickly, companies also need to form strategic partnerships with other companies that could allow you to attract a lot of potential customers who fall in their network and because of the alliance you can make a quick growth by offering bundle services with your liaison company.

10. REVIEW YOUR STRATEGY

Last but not the least, keep reviewing and revisiting your plans, financial statistics, company's net worth in the market, competitor's financial and brand growth, your company's personnel assessments and how happy they are associated with your company. Focus on customer feedback, sales figures, and all other key performance indicators that contribute in generating revenues. Keep an eye on all these factors regularly, I recommend monthly if possible, or at least quarterly if the

company is a consumer brand or SME. You need to review products, services and promotional strategies regularly. This would ensure a streamlined flow of demand and supply with your revenue goals. As inflation rises day by day, the companies need to review their operational and variable costs frequently and keep an eye on profit margins to achieve their desired sales goals and outcomes.

CONCLUSION

Hence, only having a good idea, forming a company, hiring employees and retaining it for a year or two isn't a milestone, but in such demanding times, all businesses need more, in fact they need an 'extra-mile more' to assure progress, profit and if not both then keeping "afloat" at bare minimum in such stagnant economy is the best strategy. There is no secret how to keep your business afloat, a lot of you might be and have done and doing it already i.e. you simply need to arm yourself with minimalistic operations, with less stock of inventories and don't over promise with clients.



A man with dark hair, wearing a grey long-sleeved shirt and a dark vest, is seated in a wooden chair. He is looking directly at the camera with a slight smile. The background is slightly blurred, showing some office equipment and a framed picture. Overlaid on the image is a quote in white text, with a blue circle containing a white quotation mark above it. The name 'HISHAM SARWAR' is written in white capital letters on a dark blue rectangular background at the bottom.

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**YOU ARE AS BIG AS
YOU CHALLENGE
YOURSELF.**

HISHAM SARWAR



H

isham Sarwar is a tech enthusiast who grew up surrounded by computers. His love for technology began in 1988 when his father bought a commodore 64 and they often play games together. At that time, other children of his age were focused on playing games.

Hisham was more interested in understanding how the characters in the games were created. As a backbencher, he was skilled in designing and would often make sketches of his teachers and friends. This interest in graphic design was sparked by his curiosity about the games he played. In 1985, the launch of Microsoft Windows, which featured a user-friendly interface, further sparked his interest in technology. He quickly adapted to the new system and took advantage of the new technology. In 1997, he learned a couple of designing software such as CorelDraw, Macromedia, and freehand. He used to design logos, brochures, magazine covers, and billboard ads. These skills served as the foundation for his successful career as a graphic designer and eventually led him to explore other fields such as motion graphics, web development, and 3d animation. As a young boy growing up money was never his motive, this may surprise you but truth be told he came from a humble background and where he was able to make ends meet. And then money was never a problem and he take this as a blessing. The best attribute of success falls in being the best version of yourself and be the master of your craft. A talented individual will beat their competitor every single time.

According to Hisham Sarwar, success is believed to be the by product of consistency and it is believed if one is consistent in their efforts, success will inevitably follow. His major work includes Workchest a free-lance marketplace, Being Guru a leading blog, Hire Intern.pk a career platform and much more.

As a tech enthusiast who has been deeply involved in the computer world, he understood that staying ahead of the curve and excellence in one's field is crucial for success.

He is a YouTuber with a half million subscribers and over two million combined followers on different social media platforms. To recognize his services, the ex-prime minister of Pakistan Imran Khan awarded him with the award for excellence in 2022. He teaches youth free of cost and gives them premium knowledge which is also the major reason for his popularity.

In 2022 the awards continue to come in different sizes and titles. He's not only made a name for himself but also for his country as well. He is also the recipient of the pride of Pakistan award. A day he made his parents proud, a day he made the kids proud who are potential leaders of tomorrow. Today, Hisham has become a role model for hundreds and thousands of aspiring founders and freelancers.

Try, try, try. Fail. And try again until you succeed and achieve your goals. Be aware of the fact that nothing beats hard work and if you are consistent, this will get you everything. Hard work is the most important trait every entrepreneur should have.

MAKE THIS YOUR YEAR! HOW TO SUCCEED IN 2023?

HISHAM SARWAR'S ENTREPRENEURIAL JOURNEY AND 10 WAYS YOU CAN SEIZE 2023

By Ali Kamran



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New Year is a glorious time with endless possibilities and the potential to be our most epic year of life. It is like a brand new notebook yet unspelled with the potential to be any thing we want it to be!

10 WAYS TO SEIZE 2023

A new year is a glorious time in front of us, with endless possibilities and the potential to be our most epic year of life. It is like a brand new notebook: as yet unspelled with the potential to be any thing we want it to be! Let's expose the success secrets of Hisham Sarwar and try to learn what skills and habits are required to seize the year 2023.

1. LEARN LIFE SKILLS

Put yourself on the clock and learn one skill for 30 days by spending 3 hours every single day (Monday to Friday). You are giving yourself 15 hours in a week. To not only learn something new that resonates well with your liking but in the process, you practice that skill as well. If you want to taste success in 2023. The only way you can do that is by learning a skill. And what better choice you could make? I will advise everybody to go ahead to [udemy.com](https://www.udemy.com)

and Youtube. Search for the skill you want to learn and then just put yourself on a clock and then start learning. The best way of learning is to consume the information and then start practicing whatever you have learned later in the day. I would like to take a moment and take you back to 1999 when I started learning graphic designing. As a young lad, highly inspired by two [advanced.com](https://www.advanced.com) one of the big-gest design agency hailing from Los Angeles USA. The aspiration to learn motion graphics took birth by

following 2 [advanced.com](https://www.advanced.com) different portfolios. I wanted to learn 3D and motion graphics and was downloading different tutorials from their websites. Half of the day was consumed watching the videos of Eric Jordan and then half of the day was spent practicing. Let me give you an honest opinion. If you want to own 2023 like a boss then put yourself on a time-stamp and start challenging yourself. Just like I did in 1998 and 1999. I would watch a video early in the morning and would memorize the steps explained in the video and an hour later, I worked to recreate whatever I have learnt. By watching that tutorial and for the next 10 hours; the idea was to replicate that tutorial 100%. I did not allow myself to watch the tutorial again for the next 10 hours. This exercise not only helped me in gaining mental strength but I also learned the importance of mindfulness. Stay in the moment and live in the moment then pay close attention to whatever you observe over a period of time. The attention span and the observation given to the details not only got better but I literally mastered the craft next couple of weeks. Why do I say so? Two weeks later by following the same practice, watching tutorials, practicing it, and paying attention, this exercise helped me to overcome my weakness of mindfulness. Pay attention to details and

understand the importance of time. If you want to become massively successful this year. Understand that time is money. The importance of mindfulness should never be ignored and be determined to fulfill the promise. Fulfill the commitments you have made to yourself and put a foundation towards your future success.

2. STAY CONSISTENT & NEVER GIVE UP!

If you want to make 2023 all yours, stay consistent. There's an English saying that if you want to become successful you got to choose between persistence and consistency. If you are persistent you will get it but if you're consistent you will keep it. Gaining success could be a result of your persistence, but to attain that success for a long period of time requires consistency. Rome was not built in a day, so was the fortune. For every young aspiring internet-based worker, I would encourage to make consistency their characteristic. If you are consistent the chances of achieving excellence are many fold.

The only flip side of being consistent is not being able to gauge the timeline for success. But I guess if you are passionately driven about something, you will not be worried about time.

As I often say, 'sooner or later it will be there'. And it's not a race against time and I am not pushing to do something overnight because I realize that great things take time!

Consistency would help you to go places in life. It would help build a fortune in the long run consistency will let you get ahead of the curve and beat your competitors.

The only reason why would you be able to achieve that feature is because you did not give up. Never give up on yourself and those who keep moving forward realize that giving up is never an option. When they arrive at the crossroads of making a decision, they reflect back to initial thoughts, 'Why did they start at the first place?'



SOCIAL MEDIA OFFERS YOU ONE OF THE BEST WAYS OF NETWORKING. LET'S JUST TAKE FACEBOOK AS AN EXAMPLE. IT ALLOWS YOU TO ADD UP TO 5000 FRIENDS TO YOUR PROFILE AND UNLIMITED FOLLOWERS THAT COULD HELP YOU CREATE STRATEGIC PARTNERSHIPS. PEOPLE DO NOT GROW BECAUSE THEY WANT TO STAY IN THEIR COMFORT ZONES RATHER GROWTH ZONE.

3. NETWORKING

Build a network – even when you don't think you need one. Your network is your net worth. During COVID-19, the competition for online success has increased immensely. And if you want to grow professionally one of the elements of growth is networking. And network with the right people at the right time. I think networking is one of the very rare characteristics. All extroverts have built in by birth and when I say all extroverts have this characteristic of coming in front, introducing themselves, and starting a conversation. I predominantly referred to the importance of building connections. That would bring value to your business. For example, I may be a good communicator. But if I lack networking with people who have a good grip on planning, could be personal or financial planning. I can overcome the shortcoming that would help me excel in my field. People want to be successful in business, but they do not learn emerging and trending skills. By partnering with the right set of people who are well verse with emerging and trending skills you also can

become a good business developer who can convince clients to give business to your company. Social media offers you one of the best ways of networking. Let's just take Facebook as an example. It allows you to add up to 5000 friends to your profile and unlimited followers that could help you create strategic partnerships. In my

when deadlines are tight and stakes are high. It lets you schedule your days in advance. When you put yourself on a time clock, you know what is expected from you? You know what needs to be done at a particular hour.

This not only challenges you, but it also pushes you to meet the timeline. If you look at the success footprint of all the

professional life, I have experience that people do not grow because they want to stay in their comfort zones. They don't want to meet strangers. They are afraid of making or loosing connections. But take this as a process. When you meet new people the repercussions could lead to an amazing outcome. When you start filtering your network, sooner or later, you'll come across people who share the same thought, and vision and are aligned with your mission. Networking is a need of an hour. And if you want to become successful in 2023. Start connecting with people i.e. start networking!

4. TIME MANAGEMENT

Time management is a concept that can change your life. We all have the same 24 hours in a day but why do some people seem to achieve more with their time than others? The answer is effective time management.

It is a process of organizing and planning how to divide your time between different activities. Get it right, and you'll end up working smarter, not harder, to get more work done in less time – even

successful people, they value time as money. If you want to become successful in 2023 then break your big goals in small milestones and assign the time required. Push yourself to meet those deadlines and start punishing yourself if you do not meet your deadlines. The rule of stick and carrot does not only develops your personality, but it also develops your business. Recently I came across this amazing four-power theory. Four years back when people of the twin cities were deprived of the internet and cellular connections for more than 24 hours, I realized, if people really want to accomplish, they can achieve a lot. I got all my pending jobs done. I set up the pace about what needs to be done in the future. Just because I was able to focus. People can not focus because they are distracted. And when you remove the element of distraction, the focus automatically falls in and you will spend your time wisely and meet the milestones. So the advice here is, to respect your time. If you lose it, you lose everything. But if you gain time, you're all set to announce yourself as a successful person. The choice is yours!



5. SPEND TIME ALONE

Spending time with yourself is very important. If hardwork was the only recipe of success, every laborer would have made a fortune. I'm not saying that hard work should be avoided. But at the same time, for you to be able to focus on your work, requires you to be mentally fresh and physically charged. This only happens when you start spending time with yourself. In 24 hours, set aside 40-50 minutes that lets you reflect to yourself. This could be spending your time with nature or may be a walk.

You probably would like to take a leaf out of my book in 2020 that refers to the importance of spending time alone for 45 minutes every single day. I would go for a long walk. I would listen to audiobooks. I would think about how I can improve myself on a personal front as well as on an organizational front. Sometimes during the session I would come across amazing thoughts that I would record in a voice note on

my smartphone. And later, when I would get back in my office, I'll start writing about this in a form of a plan.

Sometimes you need expert advice and who be a better person to talk to than yourself, because you know yourself better than others. Spend time with yourself. This would eliminate confusions and a lot of unanswered questions you have in your mind. This does not happen in a day, keep repeating the process. Keep doing the exercise again and again. One day or another, you'll find your answers.

6. LEAVE COMFORT ZONE AND ENTER YOUR GROWTH ZONE

One of the important elements of entrepreneurial success is hustling. When you get out of your comfort zone, you are taking steps toward personal growth, satisfaction and financial prosperity. You must be wondering, where did this person's satisfaction come into the conversation? I guess

nobody can become successful if they are not satisfied with themselves. So personal satisfaction comes at forefront of your monetary or elementary success. If you are stuck in your comfort zone, and if you are content with whatever you have, and you do not hustle, you'll be left behind in your competition because your competitor is smart enough to understand the importance of hustling.

When we try to get out of comfort zones towards the growth zone, we have to pass fear, panic and then learning zone, which seems a little scary or fearful at the beginning but it leads us towards growth. While occupying the comfort zone, it's tempting to feel safe, in control, and that the environment unlike getting out of it, It's smooth sailing. Remember, the best sailors, however, aren't born in smooth waters.

7. CREATE MULTIPLE SOURCES OF INCOME

Warren Buffett was right when he said that if you're dependent on one source of income, you have a one-touch distance away from hitting poverty. Everybody needs to have multiple sources of income as everyone want to become financially independent. On digital spectrum when you talk about online earning, you could make money by offering your services as a freelancer, as a blogger, a YouTuber or could own a couple of digital products, etc. You could own an E-commerce store on a domestic as well as on the international front. When I came across a YouTube channel of Ali Abdal, who's a medical doctor living in UK, he revealed his income for

the last year 2022 and highlighted the importance of multiple sources of income, all coming from different avenues. That was it. I already was an advocate of multiple sources of income since 20-21. Therefore, during COVID-19, the reaffirmation of same thought came that one cannot depend on only one skill or one source of income.

Many other businesses excel just because they do business online and then they had abundance in their incomes. For anyone who values financial security and ultimately desires financial freedom, creating at least one additional stream of income is no longer a luxury. It has become a necessity. Other supply lines would support you when the chips from your main area are down. Having more than one source of income can make you rich. Always diversify your income streams, according to the author of Rich Habits. Of the 233 wealthy individuals Tom Corley interviewed for his book, 65% had three income streams, 45% had four income streams and 29% had five or more income streams.

8. START CREATING VISUAL CONTENT

The best way of growing professionally in this digital era is to understand the importance of visual content. I strongly recommend everybody to start creating videos. The emergence of social media platforms, such as TikTok, Snapchat, and Instagram, have increased the popularity of short videos spanning under one minute. Everyone is creating short videos and uploading them on YouTube and other platforms as shorts, reels or stories etc. Populate the same content on TikTok and



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What branding means is that you need to come up with your own statements and your own content. And what kind of value as a professional you are providing to the world? Personal branding has become a requirement for anyone looking to grow their business, opportunity will find you when you have a strong brand’.

then use the same content on Instagram, and on Facebook as reels, because you never know when you are going to hit the jackpot! It can be any given day; a video could kick just hit million views and go viral. Speaking about virality, you can only get viral if you show up. You actually give yourself a fair chance of being noticed and hence on the importance of video creation in 2022, Dubai had two conferences. Nas Daily, one of the remote content creators in the world was invited over to highlight the importance of content creation. Dubai was to become the content creator's hub by 2025. What does this

mean? It means that tourism will excel in the country. It means more job opportunities, raising awareness about that country to the world. And eventually, it means the well-being of people and good governance. I strongly urge people interested in this area to start creating some short videos. Because in near future, you never know what content kicks off, and you become viral overnight. And once you become viral, you need to work on your branding for sure.

9. PERSONAL BRANDING

Personal branding is a critical attribute for you to become successful in 2023 & beyond.

I generally believe that is because of all the opportunities social media platforms have provided us. A video content creation could make you viral because of good content and when this happens, you need to work on your personal branding.

What branding means is that you need to come up with your own statements and your own content. And what kind of value as a professional you are providing to the world? For example, I worked on my personal branding, in 2020 and since then I have evolved over the years. Branding does not mean your content, but it means your own outlook.

I started wearing *shalwar kameez* with waistcoat, and jackets when I appeared in public. I talked about made in Pakistan because I believe if Pakistan has to prosper, then its eCommerce industry needs to focus on its own local ecosystem. Just like China did with Alibaba in the late 90s. If you don't have a powerful and visible personal brand, you are putting yourself at a disadvantage in almost every aspect of your professional, business and personal life. Personal branding has become a requirement for anyone looking to grow their business, opportunity will find you when you have a strong brand.



My personal branding pivots around free teaching as well. I am one of the few trainers in Pakistan who do not charge a single penny to the students while giving them premium content of knowledge worth hundreds and thousands of dollars. I urge you to start working on your personal branding now and you could become the next big sensation by the end of the year.

10. WORK ON YOURSELF

Work on your personality is just like working on computer software that introducing different variations and upgrades after a while. So, why can't people work on themselves? Speaking about the computer software, it comes up with new and

advanced features; better security patches and more. User-friendly features introduced for better engagement, etc. Then why don't we humans work hard to do so? Work hard on building your profile and simply work hard. As our today has to be better than yesterday. Whereas our tomorrow has to be better than today. This only happens when you start reflecting on your short-comings and start working on yourself. Could be your profile building, could be your attire, could be your overall outlook, persona, or knowledge, or maybe just your communication skills. When I say work on yourself, I predominantly refer to the importance of learning communication skills. According to World Economic Forum, soft

skills, communication skills, critical thinking, and analytical thinking are the tip of the pyramid. That could help you excel in your personal and professional life. And this fear of online competition where there is set saturation surfacing up on multiple facets? It is the survival of the smartest. And as far as I am concerned, the smartest is the one who has built themselves by defeating their competition. As they have the ability to challenge their competitors with the confidence of knowledge. And most importantly, their temperament. All of these attributes fall in personal development. I tell you one very basic rule, whatever you do in life, be consistent, but most importantly, don't give up!

Lighter Side..

My favorite quote is:

"You are as big as you challenge yourself."

-- Self

My favorite book is:

Kahe Faqeer

My favorite movie is:

Thirteen Days (2000)

My Role Model is:

My father!

I am energized:

Whenever I see the success stories of my students who got started on internet opportunities like freelancing, blogging, Youtubing, e-commerce, digital products. And when they are able to stand on their feet and when they ultimately achieve self empowerment and are also empowering more people around them.

My disappointments:

People do not live up to their fullest potential. Internet provides opportunities to everybody and it only requires a an internet connection and a computer. But it really puts me off why people don't think about their future and waste their twenty four hours every single day.

Youth in Pakistan has enormous potential if channelized properly.

Estd.  1860

MURREE BREWERY

ISO 9001, 14001, 45001 & HACCP CERTIFIED COMPANY

A NEW MEMBER IN BIGG FAMILY

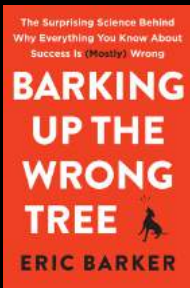
**BiGG
Pineapple**



2-MINUTE BOOK SUMMARY BY SAMI KHAN



➔ Barking Up the Wrong Tree



By Eric Barker

I recently read the book 'Barking Up the Wrong Tree' by Eric Barker. The book changed how I perceived success in life. There are some usually less talked about accomplishments in life that

make our life worthwhile. Eric talks about some measures of success that I am going to share with you below;

SENSE OF ACHIEVEMENT

We should realise that a big achievement consists of a series of small meaningful achievements. Hence it is important that we focus on accomplishing small meaningful goals every day. We should complete our little tasks on a daily basis, it will add value to our day-to-day life. It will eventually lead us to attain our long-term goals and success.

I suggest *SuperBetter* mobile app where you can set some micro-goals and build a great positive momentum by checking off the daily goals that you set for yourself.

LEAVING A LEGACY

The day to day life gets so busy that we often

8 HABITS OF HIGHLY EFFECTIVE ENTREPRENEURS

By Musa Sheikh



Starting a new venture is not a easy, even for a seasoned and serial entrepreneur! However, having the right attitude and a set of complementing habits can make an entrepreneur successful and effective.

The entrepreneurial mindset and habits do not have to be exclusively by virtue of nature, they can be learnt through careful and committed effort. Ideally such people focus their effort in finding solutions, enhancing the world around them, and making a difference in the lives of people. The life entrepreneurs lead subject them to constant uncertainty and pressure – to balance that they must constantly exude a strong feeling of self-assurance and positivity. An entrepreneur's healthy lifestyle allows them to work smarter, minimize unnecessary time waste, and accomplish goals. I have crafted a few suggestion which can help develop habits that can make entrepreneurs highly effective.

THEY ARE ORGANIZED

Being well-organized in daily routines is essential. They track a to-do

do list of their ideas, goals, and task that helps them have more clarity which lead to efficiency and less anxiety. An optimum amount of time must be spent while they plan their schedules, meetings, meals, sleep, outfits, vacation plans, exercise, and time with family and friends. This would help aspiring entrepreneurs start each day ahead of the game, rather than grappling to catch up!

TIME MANAGEMENT

Effective time management is about how you utilize time and not how much time there is! Successful entrepreneurs formalize different strategies to spend their time wisely. They apply the 2-minute rule to all tasks, writing two to three sentences in two minutes or less, allowing them to accomplish the work on time.

EXPLORE RESOURCES

Effective entrepreneurs keep a lookout for knowledge resources that can

help their cause. Whether it is the people, researches, global developments or even social media trends knowledge is indeed power for people who are setting up even developing businesses.

Staying on their toes, to keep an eye on the horizon helps them remain ahead of the curve. Investing in books, workshops, seminars, and traveling help in achieving goals.

HARNESSING TALENT

Entrepreneurial leadership is the fuel that sparks business growth. They pivot success off of talents and skills in their team. They listen to their employees, clients, and mentors for feedback and criticism to constantly improve.

The idea that collectively a goal can be achieved quicker and much more cost effectively is one of the most common traits among successful entrepreneurs.

Surrounding yourself with people of varied talents and leading those skills towards a common goal is one of the secrets of entrepreneurial success.

ACCOUNTABILITY

An entrepreneur is the captain of the ship. Whether it reaches port or sinks, it is the captain's responsibility to account for everything that goes on. Ensuring that commitments are met and the stakeholders are satisfied is always essential, and in cases where there are missteps, the entrepreneur shoulders the responsibility, learns from it and moves on to the milestone.

REFLECTION

Successful entrepreneurs embrace active self-dialogue with their inner critic because it helps them transform this negative voice into a constructive coaching voice focused on overcoming obstacles. Detaching from distractions and focusing some time daily to reflect on the current state of the goal.

The day's work towards that goal and the future plan keeps the process running. Like all habits to prove successful, consistency is the key!

EXERCISE

Studies have shown that thoughtful training significantly improves visual-spatial processing, memory, creativity, and overall cognitive skills. Committing time to self-care, meditation and moderate exercise keeps the focus sharp. The health benefits from a daily habit of exercise are undebatable and they stem a healthy mindset.

SIMPLE ROUTINES

Our research shows that entrepreneurs follow simple routines; early morning breakfast, exercise, and commitments remove daily obstacles.

Consistency and commitment in managing the daily tasks reduces clutter. Planning ahead relieves the daily decision fatigue and make you more productive. Knowing what comes next reduces the stress during the day spent thinking "what to do next!"

get too consumed to set ourselves bigger goals. One such, often forgotten, goal is how do we want to be remembered when our prime passes. Our influence on others is the legacy that we leave behind. Eric Barker speaks about how important it is that we give our time to others to have an impact.

For instance, as a parent, we should spend time with our kids to instill in them our values. In this way, they will carry on our values forward in their lives.

In our field of work, a question to ask ourselves regularly is are we 'building our impact up to something larger than our individual gain?' This can be achieved by active contribution to the professional fraternity and beyond for which your 'common sense' could be a 'revelation'. It is important that we influence people around us in a positive way and take time to think how we are leaving a bigger impact.

SENSE OF SELF-WORTH

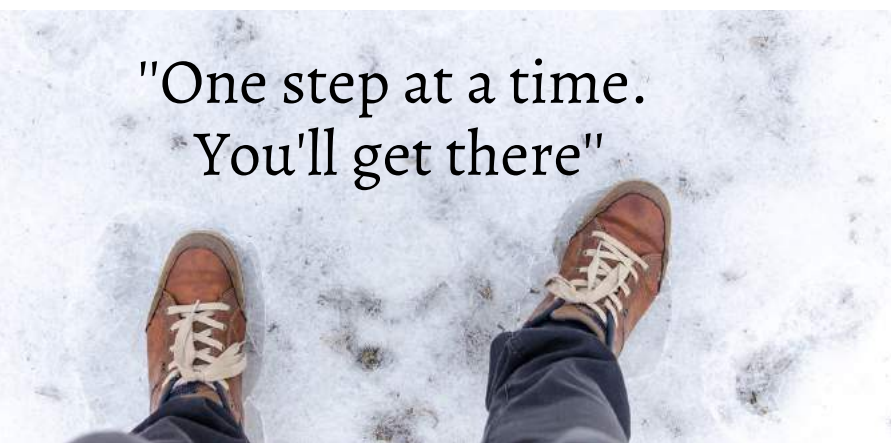
Feeling needed by the people around us adds to our sense of self-worth. We can find a way to make our place in the lives of our family, friends or the people we work with. The most important fact to note is that it starts with giving, not taking. Look around you, how can you add value in the people that you spend any time with. This is not to be mistaken by being preachy-without-invitation.

I am yet to meet a person who loves to be told how to do things, but when someone contributes to genuinely add value and not to prove themselves superior, you can only appreciate that. If you'd like to be truly valuable to your team, you would polish their skills to be the best fit, not hoard information, share what you know more freely and carry an abundance mindset.

ENJOYING LIFE

While we work hard to achieve our goals and be successful, it is important that we acknowledge the little joys of life. We need to take out time to relax and appreciate the little things in life. We've all heard how gratefulness on small things attracts more of big things in life to be grateful for. While we are always stressing about work, we should also appreciate the things that are going well. A single \$1 Frozen coke from McDonalds that you share with your whole family on a quick drive around your suburb and while doing that if you take a moment to appreciate the joy, is infinitely better than having several luxuries and blessings in your life that you are too busy to recognize and be grateful for.

Gratefulness is not directly proportional to the price tag of the object you own. It is however directly proportional to how many times do you do it on big and small things alike.



"One step at a time.
You'll get there"

A Message From



Hasan Tariq

Founder & CTO
Cybus Solutions Ltd.

My daily routine as an entrepreneur is like a juggler; tossing and flipping numerous tasks within 24 hours, that sometimes seems less! At work, it seems like another world that runs on its own timelines and schedules. So for me, Time Management is the most crucial thing to control for myself and the team. Because usually entrepreneurs or small business owners & self-employed people make the biggest mistake of starting the day late and to their convenience, thinking "I'm my boss". But this approach takes us nowhere. Instead, it disintegrates the team and operations of the office, demotivates staff and puts projects behind their schedule that ultimately leads to losing clients and consumers.

Another very important thing is to take care of the health and wellness of yourself and that of the people working in your team. For my team and myself, Wellness includes mental, emotional and physical health. If everyone is well in all areas of health that would make them happy and satisfied within themselves and domestically. I specially focus on the wellbeing of the families of all staff members, be they at any level of organisation. I regularly do gym and motivate others around me to join some sort of physical activity, walk or game after office.

It is our top priority despite our financial IT portfolio coming from different time zones of the globe that we have rotational support teams rather than one person working more than 8-9 hours. It's our company policy that we don't bother our employees during their holidays or time-off unless there is some crisis or unforeseen issue.

In the end, I would like to quote Idowu Koyenikan, "The type of business you are is usually reflected in your business. To improve your business, first improve yourself."

BOOKS THAT WILL INSPIRE YOU TO TAKE ACTION

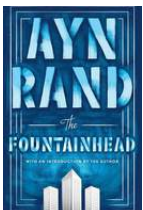
➔ The Innovator's Dilemma



By Clayton Christensen

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

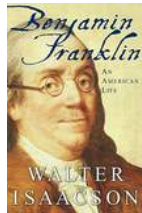
➔ The Fountainhead



By Ayn Rand

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

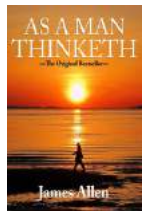
➔ Benjamin Franklin



By Walter Isaacson

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

➔ As a Man Thinketh

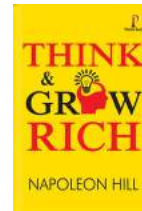


By James Allen

Another top priority, 'As a Man Thinketh'. It's the best gift that you can give to avid readers. The book is easy to read and understand.

Robbins puts it, "It's the idea of understanding that your thoughts shape everything you feel and experience in life." Don't forget to add it to your reading list because thoughts are things. Whatever you think, it impacts your life.

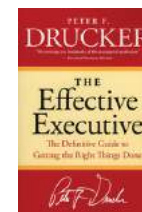
➔ Think and Grow Rich



By Napoleon Hill

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

➔ The Effective Executive

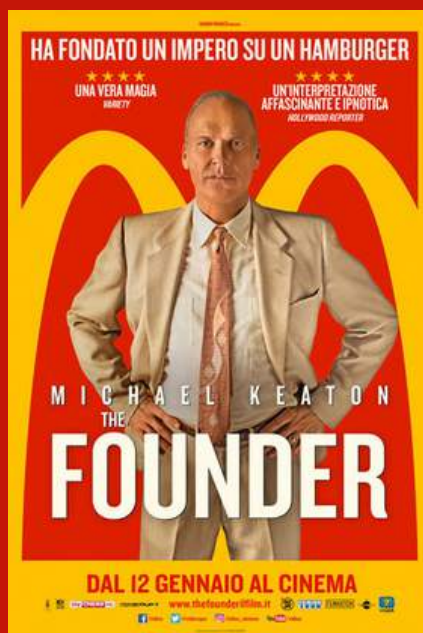


By Peter Drucker

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

3 MOVIES EVERY ENTREPRENEUR SHOULD WATCH

STAFF PICK



THE FOUNDER 2016

An American biographical drama directed by John Lee Hancock and written by Robert Siegel depicts the story of a salesman Ray Kroc (Michael Keaton), who used determination, ambition, and ruthlessness to convert MacDonald's eatery into a fast-food restaurant chain. It grossed \$24 million worldwide and received the Capri award for best actor in 2016. This film shows us that perseverance and quality are essential for a successful business. Don't forget to add it to your watch list.



THE BOY WHO (2019) HARNESSED THE WIND

A British drama film written and directed by Chiwetel Ejiofor, demonstrates the hardships of a young Malawian genius (William Kamkwamba) who built a windmill in the early 2000s, to save his family and village from drought and famine. It was screened at the Sundance Film festival in 2019 and selected for the Best International Feature Film at the 92nd Academy Awards. The movie amazingly illustrates the concept of persuasive leadership that results in a successful invention.



SELF MADE SEASON 2020

An American drama inspired by the life of Madam C. J. Walker, the first female self-made millionaire in America. The limited series starring Octavia Spencer premiered on March 20, 2020, on Netflix. She was nominated for a Primetime Emmy Award for Outstanding lead actress in a limited series for her performance. The first season shows that there is no overnight success; you must work hard, be persistent, and be self-disciplined to achieve your business and life goals.

MOON CREATIONS EMBARKING ON A JOURNEY TO CREATE COMPUTER SCIENTISTS

By Bilal Abbasi



Receiving the Excellence Award in I.T filed from the honorable President of Azad Jammu & Kashmir Mr. Sardar Masood Khan (2018)

Due to the overwhelming presence of technology and social media, individuals are becoming increasingly detached from the struggles of marginalized communities, particularly those residing in underprivileged cities of Pakistan. To overcome this technological barrier “Moon Creations” decided to provide IT knowledge to the people of Muzaffarabad and its far off areas since 2009.

They are providing high-quality IT education to the youth and producing well-rounded graduates who are equipped with the knowledge, skills, and values needed to

cope and adapt to the complex advancements in the world of Information Technology.

Salahuddin Shah, CEO and founder of Moon Creations is kind enough to provide Startup Insider Team with an opportunity to organize this exclusive interview. Read the full article to know his expert advice and realistic tips on working as an entrepreneur.

Would you consider yourself a successful an entrepreneur or a successful businessman? If both or either, tell us your reasons to think so?

My 20 years journey to success as an entrepreneur is ongoing. Whether it is web creation or tool operations, we are pioneers in everything. We also promote the beauty of Neelam valley to enhance the revenue through tourism. We help other organizations by exchange of services to promote each other. I believe in helping local community for the success of the company, which is the reason why Moon Creations support regional businesses.

As per your sector, what would you tell the newcomers

of business? What are the steps that would lead them to the success?

The IT industry in Azad Kashmir and Muzaffarabad has faced many challenges such as lack of electricity equipment, poor infrastructure, and weak internet connectivity. In areas like Khola, Murree, and Islamabad, our 4G mobile phone service works well, but here, the multiple internet and fiber optic connections cause issues for the online classes on Zoom. Local business prospects are less in this industry, but in IT, we assist young people to build skills like social media marketing, freelancing, and website creation that will be useful to them in their careers.

I would advise to be skillful to all the newcomers who wish to work in IT sector. It requires several qualities and features, if they understand this and work to develop gradually with their teams while assisting the neighborhood, this industry will be very beneficial for them.

How do you retain your core team and operations of the business?

All my team members are my shareholders, so if they perform best in their work, it will enhance their equity along with the company's equity. Our organization gives additional pay and commission for overtime, part-time work, and Sunday

shifts. We set yearly objectives and assign specific tasks to each member that will help them to be focused and motivated.

How do you tackle unseen obstacles in business?

I believe every successful business definitely face problems and hurdles. Odds are not always in your favor as per your wish. Similarly, me and my team faced a lot of issues however, we stood our ground and tackled them accordingly with a positive approach and thinking.

We don't have many perks as government institutions, instructors, or students get in bigger cities. So, after the advent of Covid-19, there was no potential revenue stream for the people. Similarly, our institution got affected as well and we were in deep waters.

So, I borrowed loans from my friends and family at that critical time to avoid the collapse of my team. I gave 50% of salaries to my staff during those difficult times to help them floating those tough times.

Helping others is the only way we can overcome difficult situations, and when you do that, you can never fail in life.

Any incident from your lowest times, that made you learn a lesson? Would you like to share this with our readers?

Sometimes when we meet someone that we want to create a collaboration for the advancement of the ecosystem however, a lot of people have been using our platform to satisfy their individual goals in life rather as a societal advancement. The same thing happened to

Moon Creations in 2007, when one of our senior team members tried to ridicule the sitting prime minister through our content platform to feed his political agenda. In response, the authorities monitored our IP address, shut down our offices for five days through local body institutions.

However, because of our past behavior and since there was nothing against us, we got the permission to operate our offices after 5 days. However, we did not receive the prior confiscated systems. But there is always a learning in this process, and I believe that facing these sorts of challenges will help you grow both personally and professionally.

What makes you motivated when you are struggling with some challenges at business or with a client?

I believe that a successful entrepreneur is a person who never fails because either he wins, or he learns. So, this keeps me motivated and floats the warm waters for my ecosystem, my community and especially for my youngsters because they are the ones who will lead this nation soon.

There are no shortcuts to success rather it is a continuous process of improvement. We need to regularly update ourselves with new innovations, technologies, and skills. Always make decisions in the business through proper discussions and most importantly with the subject matter experts in the industry and then stand firm on these decisions will lead the businesses to the ultimate success.

Which habit of yours made you reach at this stage?

I think my propensity for learning quickly, my ability to manage my time, the lack of selfishness, and my desire to improve society's amenities all contributed to my achievement.

Do you think there is some secret formula for success or it's just luck?

No, I am a very realistic person, I believe that one's diligence, integrity, commitment, and passion are the secret ingredients of my success. As per our religion, Charity (*sad'qah*) or *Zakat* goes a long way. So, following this principle, we provide scholarships to needy students, orphans, and widows.

We have reserved seats for them because we believe that whatever you do for the sake of others, Allah will never let you down and will reward you twice or thrice.

Do you have any planning tools to improve your business?

Yes, I think in every sector one need to improve over time, specifically in the tech sector you must update your systems and organize new training programs and workshops for your teams to make them learn the new skills and current industry standards.

I will always encourage my team members to attend trainings, workshops, video lectures, and seminars that will improve their core understanding of the business.

What are some things you currently do that contribute to your productivity, happiness, and success?

I believe that no business can grow to the top till it solves problems for the humanity with a clear conscie-

nce. We have been delivering training programs to young people free of cost to make them understand their potential and build their skills to improve their life productivity, happiness, and success. What goes around comes around!

What is the best advice you have received and what would you give to upcoming startup entrepreneurs?

One piece of advice I would like to give to our younger generation is to concentrate on fresh ideas and seek out answers to issues if they wish to launch their own businesses.

Set long-term goals over a period of five to ten years and be consistent in your work. Plan for your future with zeal and step outside of your comfort zone.

I usually explain the three phases to my team members. The first phase is learning in which you must master all the academic material offered by your school to graduate. Then, you should manage your regular studies with the required soft skills if you wish to expand your firm internationally. After that, you should gather experience through internship program in any organization. Learn how they do business and run operations, then you should start your own business.

You will learn how to solve problems and interact with various sorts of people this way. After building an honest reputation for yourself, you may eventually make money from it, which will help you in the long run. Honesty and integrity in the workplace is one of the most important qualities of great leadership.

"SYSTEMATIZING HABITS" A RAY OF HOPE FOR HUMANITY ON A GLOBAL SCALE



By Asif Pervez

A

s time is passing the human race is encountering with numerous issues, some of which arises just because of not simply being disciplined. Simply, we are collection of habits-Burchard, Brendon.

It is our habits that lead us to innumerable problems and when these habits are practiced widely it becomes the norms of the society. Generally, we humans behave like educated illiterate that is we do not take any action even knowing about it. We humans have widely practiced the habit of not embrace change in our lives until we met a disaster, an accident or an unexpected event. The times have proved that it is very difficult to change the human nature or habit as very few of us are willing to take action. Because of these few people in the world who take action, the human race is coping up with difficulties. But even though, this hope percentage is falling day by day as our societies are now on the rise of practicing habits that are harmful in nature, reflection of which can be verified through trending contents on social media.

THE HUMAN RESPONSE

In various aspects the human general attitude is to let go by thinking or assuming that some other person will take the responsibility of an appropriate corrective measure. This procrastinating behavior is leading us towards a deadly trap. We tend to forget that being a part of the society it is our individual responsibility to support good habits and practices that are of constructive nature. The rate of increment in the population has fallen down this year to 1.05% but even though it is difficult to cope up with the increasing population as we humans are scarce of resources.

HOW TO IMPROVE?

So, how can we inculcate good habits that are highly desirable for the prosperity of the human race? And, what is the solution to overcome our societal issues due to bad habits? The way I see is to get more organized and systematized by introducing systems that keeps checks, trigger reports and behaves like an armor against these undesirable habits.



In the past we have experienced that issues and problems can be rectified by making processes that aims to promote healthy habits which we can witness in our daily lives like traffic signals, traffic cameras, traffic violation fines and so on.

GET SYSTEMATIZED - THE WAY OUT

The above example is certainly a system. The systems are in the form of regulations, law and judiciary in a society. Those societies and specifically those countries which have created such systems and regulations tends to progress better. Hence, there is an intense need of process designers who can play a vital role in designing such systems, products and software that aims to solve such issues.

THE WAY FORWARD

The question now arises on the starting point to begin this journey. The first step of improvement would obviously be awareness and further, reports, surveys and studies on specific issues provides a better measure of its severity. Panel discussion, seminars, webinars, conferences and podcasts play an important role to drive the course of action towards specific issues. The best implementation of control would be a software addressing such issues. Hence, the

The way I see to get more organized and systematized is, by introducing systems that keeps checks, trigger reports and behaves like an armor against these undesirable habits.

software designers also play a vital role in creating an armor than can offer protection against an issue.

THE SOLUTION

Referring to the above discussion the solution lies in a process or a system that aims to monitor and control the desired issue. Personally, I think along with technology developers there are plenty of data and material available around us, what the world badly needs now are the good thinkers, process designers that can blueprint and suggest better systems. In addition to this, there is an intense need of turning towards more proactive approaches in proposing solutions to deal with such problems. And, surely, we need more entrepreneurs entering into the software manufacturing to put these plans into action. This what I think would be the framework for improvement on a global scale, what do you think?

From The Internet

100 CAMELS

Long back, a young boy named James lived in a deserted village, located in the vicinity of a desert. He was an educated person and doing business in surrounding areas. He had a beautiful wife and cute son in his family. But he was not happy with his life, every now and then he had to face a new problem in life. He always used to get worried and kept thinking about the problems. Once a Saint from distant city of James came along with caravan of 100 camels outside his village and decided to stay there for a few days.

Soon, there were talks all around the nearby villages that Saint solves the problems of people with his wisdom. People began to reach him with their problems. James also came to know about this, and he also decided to visit the saint. When James reached the place, there was a huge crowd of hundreds of people. After waiting for long time James turn came for meeting with saint. He asked Saint, "Holy man, I am very unhappy with my life, all the time, the problems surround me. Sometimes the business tension is there, sometimes family problems, and sometimes I am worried about my health. Please tell such a solution that all the problems from my life come to

an end and I can live happily."

Saint smiled and said, "Son, it is very late today. I will give your answer tomorrow morning ... but will you do a small thing for me...?" James agreed to do the needful for the Saint. The Saint said, "Look son, there are hundred camels in our caravan. The caretaker of them has fallen sick today. I want you to take care of them tonight. Just ensure that all the camels sit down and take proper rest. When all the hundred camels will sit down; then you can also go and sleep." After guiding James, the saint went to his tent.

The next morning, saint met James and asked, "My son, I hope you had quality sleep last night". James felt miserable and replied, "No, I could not sleep even for a single moment, I tried a lot; but I could not make all the camels sitting down!

Saint smiled and said "I knew this would be the case. So far, it has never happened that all these camels sit together !!!" James asked in the voice of anguish, "Then why did you ask me to do this?"

Saint replied, "Son, did you notice what have you experienced last night? No matter how much you tried, all the camels did not sit together. If you ensured the camels on one side have sat ; then on other side you would have found few others camel standing."

Saint continued, "Similarly; when you solve one problem, then for some reason or other you will find problems keep coming in life. As long as you will live, these problems will keep arising ... sometimes less and sometimes more."

"So what should we do?", James asked curiously.

Saint replied, "Despite these

MOTIVATIONAL SUCCESS STORIES THAT INSPIRE YOU

problems, learn to enjoy the life. If you noticed what happened last night, there were many camels which sat down by themselves, for many of you had to put some effort, but many camels did not sit even after your enormous efforts." James confirmed that exactly same happened last night. Saint smiled and said, "And, if you went back after some time, you would have found that some of camels who did not sit even after your lot of efforts have now sat themselves." James replied, "Yes, it happened last night." Saint asked, "Did you understand something from this?" James did not have any answer and was looking towards saint with curious eyes. The saint continued, "Problems are like camels, some problems get solved themselves, some get solved when you put some effort. And some problems do not get solved, even after trying your best. Trust the timings of your life and leave such problems on time. At right time these problems themselves will come to an end." James was stunned with camel sitting metaphor. Now he had altogether new perspective towards problems of life.

STAY SHARP

Once upon a time a very strong woodcutter asked for a job in a timber merchant, and he got it. The pay was really good and so were the work conditions. For that reason, the woodcutter was determined to do his best. His boss gave him an axe and showed him the area where he was supposed to work. The first day, the woodcutter brought 18 trees. "Congratulations," the boss said. "Go on that way!" Very motivated for the boss' words, the woodcutter try harder the next day, but he only could bring 15 trees.

The third day he try even harder, but he only could bring 10 trees. Day after day he was bringing less and less trees. "I must be losing my strength", the woodcutter thought. He went to the boss and apologized, saying that he could not understand what was going on. "When was the last time you sharpened your axe?" the boss asked. "Sharpen? I had no time to sharpen my axe. I have been very busy trying to cut trees." Our lives are like that. We sometimes get so busy that we don't take time to sharpen the axe." In today's world, it seems that everyone is busier than ever, but less happy than ever. Why is that? Could it be that we have forgotten how to stay sharp? There's nothing wrong with activity and hard work. But God doesn't want us to get so busy that we neglect the truly important things in life, like taking time to pray, to read. We all need time to relax, to think and meditate, to learn and grow. If we don't take time to sharpen the axe, we will become dull and lose our effectiveness. So start to-day. Think about the ways by which you could do your job more effectively and add a lot of value to it.

A GLASS OF MILK

Once, there was a poor boy who made a living by selling various objects from door to door. This was the way he earned money to pay for his school. One day, as he was walking from house to house as usual, he felt very hungry and weak. He felt that he couldn't walk even a few steps. He decided to ask for food at a house. He knocked on the door and was stunned to see a beautiful young girl open the door. With much hesitation, he asked the girl for a glass of water. The young girl understood his

condition and offered him a huge glass of milk. With an astonished look, the boy drank the milk very slowly.

"How much do I owe you for this milk?" he asked her.

The girl replied, "I do not want any money for this." The boy thanked the girl from the bottom of his heart and left the place.

Years passed by. The young girl grew up. In her youth, unfortunately, she fell ill and was diagnosed with the rarest kind of nervous disorder. Many experienced doctors were baffled at her condition, and she was admitted in the city hospital with the most advanced facilities.

Dr. Kevin, a renowned neuro specialist was called in by the hospital to examine her. Even with his extraordinary expertise, Dr. Kevin found the girl's illness very hard to cure. However, with perseverance and hard work that lasted months, he was finally able to get the disease under control. With careful medication and monitoring, the girl was completely cured in the end.

Everyone praised the doctor, but the girl was quite worried about how much the hospital bill would come to. Her family had just a little money kept away in the bank, which was by no means enough to pay for such a long treatment in that reputed hospital.

The girl was given the hospital bill finally. With trembling hands, she opened it. She was stunned to see that the bill had been crossed out and cancelled, and there was a note underneath signed by Dr. Kevin.

"Bill paid years ago with a glass of milk!"

Moral of the story: One good turn begets another.



Suggestions

Please share your suggestions at
info@startupinsider.info

WHY SOME WOMEN ARE RICHER THAN OTHERS?

By Sarosh Zeeshan Butt



Have you been itching to find the secret formula that will make you and your business of any scale even more successful? Chances are that you'll find the answers to these questions in this tidbit.

So post COVID, women you want to pick your business game up then apply the following tips that we carefully researched for you and are common factors towards 'Rising Women Entrepreneurs.' If these points are adopted properly the journey of a women entrepreneur would be much more manage-

able, easier, brighter and money making, of course.

Thinking out of the box - requiring courage and strength

Women are breaking all the glass ceilings and it is such a beautiful sight to behold. Today many women are doing business differently and became successful, they refused to be put in a box that society has adorned with a ribbon. They dismissed the 'tall poppies syndrome'. That required a lot of courage, strength and only few women are determined to achieve

this master stroke. This fact alone has transformed the way a lot of women handle their finances and has helped put things in perspective for them.

Start the business!

Three Successful Women CEO's give their best advice for entrepreneurs (ForbesWomen). Entrepreneurs Rising best advice from Female CEOs. Three Powerhouse women - Randi Zuckerberg, Katie Beauchamp and Kara Goldin - share their best advice



to entrepreneurs at Women@Forbes Entrepreneurs Rising Mentoring Salon.

Kara Goldin, Founder, Board Member & Former CEO of Hint Inc., The Kara Goldin Show, WSJ & Amazon Bestseller Undaunted:

The best advice she gives is to do something that you're passionate about! You're doing something that you want to do every single day because being an entrepreneur and running a business is not easy as it seems.

Randi Zuckerberg, CEO & Founder of HUB, Producer, investor, Performer, Entrepreneur & 'Professional Mom to Startups'.

It's such a roller coaster ride that you're



going to go through every emotion everyday! So Randi Zuckerberg says, she talks to many entrepreneurs who give her the reason for their company, 'Oh there's a gap in the marketplace or there's a newer need for this or I had kids and I saw the need and I say, no, no, these are not a good reason to start a company because you need to be a crazy person to start a company. The only reason to start a business is if you get out of bed in the morning and the only thing that you can think to do with your time is to solve that problem or go after what you're passionate about, the only way you're going to survive the downs.'

Katie Beauchamp, entrepreneur, billionaire and co-founder of Birchbox Inc.



Birchbox is a New York City-based online monthly subscription service that sends its subscribers a box of four to five selected samples of makeup, or other beauty related products. The products include skincare items, perfumes etc.

Her best advice to entrepreneurs would be basically I like to give entrepreneurs is to when you have an idea, it's really easy to get stuck in, perfecting it and really working on all the details and then you end up waiting and waiting to launch and for us it worked really well as we had the idea months later we were launched in a beta and then we could iterate and really learn about whether there was a product market fit and whether this was something that we should actually pursue as their full-time job.



Socio-cultural complexities have influenced women in developing countries to become entrepreneurs. Here we are cheering on all the achievements of our women who make our country proud. Being the child of deaf parents, Azima Dhanjee started a social startup called "ConnectHear" at the age of 19 with her friends. They work for sign language accessibility and deaf inclusion in Pakistan by providing professional sign

AZIMA DHANJI, WON GLOBAL PITCH COMPETITION - ORGANIZED BY THE TIE GLOBAL SUMMIT 2022

TIE GLOBAL SUMMIT IS AN ANNUAL FLAGSHIP CONFERENCE FOR ENTREPRENEURS. EACH YEAR, TIE CHAPTERS COLLABORATE TO BRING THE BEST IN CLASS OF CONTENT – FROM SPEAKER SESSIONS, TO MENTORING SESSIONS AND NEW BUSINESS TRENDS AND THOUGHT-PROVOKING DISCUSSIONS ON ENTREPRENEURSHIP.

language interpretation services through video-based and in-person mediums. One of their main goals is to empower the deaf people of Pakistan. For its influence, the firm has won several presidential honors including the Diana Award, the World Summit Award, the Draper University Award, and the Forbes Award.

Recently, she received an award for the Women's Global Pitch Competition organized by the TIE Global Summit 2022. TIE Global Summit is a global conference

of world leaders, entrepreneurs, investors and mentors. TiE's chapter in Pakistan features entrepreneurs in their respective domains. One of their executive director is Sadaf Tajammal. She works with 61 other TiE chapters in 14 different countries to educate, finance, and incubate young entrepreneurs. As an accomplished leader, she is promoting business opportunities for women-led startups in Pakistan, building relationships, driving financing and distribution strategies, and organizing various events.

URBAN FARMING

KITCHEN GARDENING - A TREND, NEED, & A GOOD STARTUP IDEA



By Areefa Azam

Before we get started on Kitchen Gardening, It's mandatory to know why it is important for us. Firstly, Kitchen gardening is just one piece of the jigsaw puzzle of Urban Farming. We must realise the power of Urban farming and peri-urban farming (located in an area immediately adjacent to a city or urban area), when we're sitting on the time bomb of food scarcity due to the world's growing population. Then immigration of masses towards cities/Urban area leaving farming for the White collar jobs. Selling their farms, leaving humans with less farm produce, more manufactured food and transforming cultivated area for more housing needs in the metropolitan cities. Good News is that kitchen gardening is making its comeback in our lives. These small, attractive, and productive vegetable gardens are having a revival with a little twist. They're popping up in metropolitan cities in their balconies, terraces, backyards and even in the flower pots.

Want to join this holistic lifestyle!

If you want to join this holistic lifestyle which can and is becoming one of a profitable business too. Then

there are several ways to adopt urban farming into our lives. Taking the most simple, easiest and sustainable way begins with kitchen farming. Where you grow your food and also for your neighboring community around you, depending on how much space you have and what vegetables or fruits you're growing.

Kitchen gardening is not a new concept either, we need to re-learn because it's inside all of us because our forefathers used to grow their own real food. In fact it's one the oldest yet modern way to eat pure, fresh, traceable and organically grown food. It does not only provide access to healthy, local food, green space that benefits our body, mind, and soul.

HOW TO ADOPT KITCHEN GARDENING

Whether you adopt kitchen gardening as a necessity, maybe a hobby or a startup business. The ones who have passion, patience and persistence for farming and plants to grow, believe you me, it's immensely rewarding in all ways. It's like having babies.

WHAT STARTERS NEED TO KNOW?

For beginners a kitchen garden or potager (pronounced puh-ta-zhay), is a special kind of edible garden. It has a rich history tracing back to old English



and French culinary gardens, where housing and farms were not in that abundance or they were poorer. Remember Europe was once poor too!

Much like a traditional vegetable garden, a kitchen garden is a home chef's delight because it provides with fresh delicious fruits, vegetables, herbs and edible flowers. In short, a kitchen garden is a celebration of fresh ingredients and delicious home-cooked meals.

LOCAL CASE STUDY

Looking into the kitchen garden of Sabiha Naheed who lives in the suburbs of Islamabad, started planting trees in 1992 as a side hobby but now Sabiha's daughter, takes care of their plants together. They plant herbs, vegetables and fruits including mint, coriander, egg plant, lady fingers, cucumbers, red chillies, lettuce, tomatoes, lemon, guava, citrus, grapes and many more. They make their own compost and try to keep it as organic as they can. Now they are selling the extra produce in their neighborhood.

Another startup business, Homegrown.pk, apart from a hobby is also an effort to save our planet for our children, away from pollution and food scarcity. This is one of the best ways our children will know how to grow. In fact, schools should introduce this as a mandatory subject so they learn it by all means.

Therefore we can easily say, it is the road to survival for mankind.

GLOBAL VIEW ON KITCHEN GARDENING

In places like Japan, Singapore, Hong Kong, New York, London, etc. have already shifted to kitchen gardens from their rooftops, small balconies and in some countries with the help and support of government they have made laws that lead kitchen gardens to the height of vertical farming especially in tall housing densely populated buildings and residential areas. Reasons to do so are manifold; clean air, home-grown organic food (as compost is made from your home recyclable items, it saves money, ultimately contributing to a sustainable livelihood. In near future, kitchen gardening would be a major source to overcome the issue of food insecurity by growing your own food. The color green & blooming flowers and bulbs of freshly grown plants reduces stress that we accumulate during the fast paced city life, hence, it connects us with nature i.e. 'back to basics' while stuck in the concrete jungle.

If you already grow in a kitchen garden or plan to start one soon? We'd love to hear about your experience and can publish your story with your name. Do write to us and we will share with the world the goodness you're radiating, saving mother earth and reducing our huge grocery bills too.

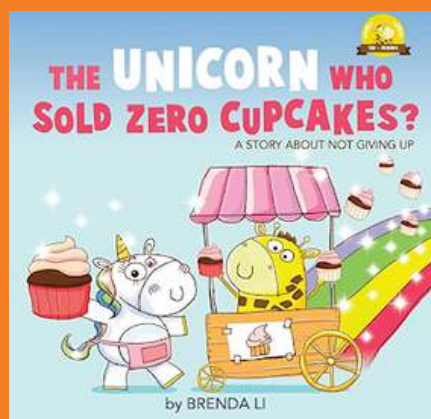


ARE ENTREPRENEURS BORN OR MADE?



RECOMMENDED BOOKS FOR KIDPRENEURS

➞ The Unicorn Who Sold Zero Cupcakes?



An inspirational children's book written by Brenda Li encourages us to never give up even in the face of difficulty. It tells the tale of a unicorn that overcame obstacles by showing strength, patience, and hard work.

You can argue that entrepreneurs are born with characteristics that make them successful, like an open mind, drive, competitive spirit, or the ability to see the big picture. But what about the skills we develop over time, like creativity, courage, confidence, the ability to handle stress, and subject matter expertise? But at the same time to raise the next generation of entrepreneurs, we can't rely only on genetic traits. We should teach them how to be entrepreneurs—and there's no better way to learn than by doing things and getting some profits as a reward as per their entrepreneurial venture. Hence, this is an absolute fact that entrepreneurs aren't born but they can be made, modelled or molded as job providers, generating their own income by less seed money/investment than job seekers, who are simply rubber stamps or cogs in the machine, easily replaceable. An entrepreneur is indispensable while an employee with a specific skill set is vulnerable.

Raising Entrepreneurial Kids

To raise entrepreneurial kids, we need to give them opportunities to start a business or we call it a 'startup' at a very young stage, let's say from Pre-school. This way the kids would learn how to take some calculated risks, and gain the attributes that we mentioned above to be an entrepreneur. We know many kids in Pakistan and globally, who started young as entrepreneurs, right from their house garage and school fairs, etc. Some kids started their startups by collecting their pocket money amount for a year, some with collecting recycled items or by their talent or skill e.g. baking, painting or arts, music, public speaking, etc.

Around the world, the kids are doing wonders starting right from 6 years onwards because they know when they grow up they have to be independent and raise themselves. So their parents and themselves are getting ready to develop startups, profits



MOVIES EVERY KIDPRENEUR SHOULD WATCH



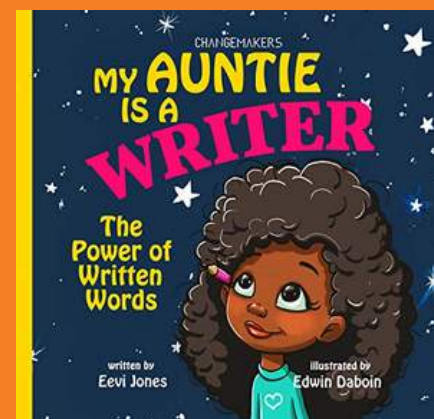
and most of all experience that is unmatched from any academic book or academician. What are the most doable and crafty models that kids have adopted already around the world and earning small junks of money and some are growing big at the age of 10. Can you imagine yourself as a Pakistani, kids can raise their own money and business? Really, but aren't we supposed to feed them and make them 'overgrown children' seeking jobs and being 9-5 robotic rubber stamps? Because it's secure and nor risky. But someone rightly said, 'not taking the risk is the biggest risk'. Entrepreneurship is taking a calculated risk with new ideas that are required by consumers and thinking out of the box. Whether the kids pursue entrepreneurship as a long-term goal or not, they surely learn the life or soft personal skills.

Global Roundup on Kids Entrepreneurship

Now let's have a quick look at what kids are up to these days and earning a small and some big profits, in countries like New Zealand, Australia, Hong Kong, Canada, Germany, Japan and Scandinavian Countries where entrepreneurship has been a mandatory subject in primary schools.

- Cooking & bake sales
- Dolls and character clothing and accessories
- Thematic accessories & jewelry making from recycled items
- Making toys using wood, stones, & pre-loved items etc.
- Selling seedlings of different plants & herbs (Kitchen Gardening)
- Content writing - freelancing, App & game designing

➞ My Auntie is a Writer



The poetic story of a little girl's aunt illustrates the importance of creative adventure and the imagination of children's minds was written by Eevi Jones.

➞ The Treehouse Trio



A fantastic book on entrepreneurship for children was written by Lauren Eresman. The young trio follow their dreams and support each other in chaos and provide a valuable lesson on trying again & again until you succeed.

*The Kids' Guide to
Business*

COMING SOON

FOREIGN COMPANY REGISTRATION IN PAKISTAN



By Abdul Hannan

A foreign company needs to register as Branch Office or Liaison Office before starting operations in Pakistan.

BRANCH OFFICE

Branch office is established by a foreign company to fulfill its contractual obligations with the public or private sector in Pakistan. Their activity will be restricted to the work mentioned in the agreement or contract signed. However, they cannot indulge in commercial and trading activities.

LIAISON OFFICE

Liaison office is established by a foreign company for the promotion of products(s), provision of technical advice & assistance, exploring the possibility of Joint Collaboration and export promotion. However, they cannot undertake any commercial/trading activities. The request for opening of Branch office or Liaison Office is processed and finalized within 6-8 weeks' time, provided that the company fulfills all requirements and concerned quarters have no objection. The permission is issued for a period of 3-5 years, further renewable on submission of performance report with regard to Liaison Office and up to the completion of valid contract or agreement period in case of branch office.

REQUIRED DOCUMENTS

- Application Form (duly filled in & signed with stamp)
- Copy of registration of company duly attested by respective Pakistan Embassy
- Copy of Article of Memorandum of Association duly attested by Pakistan Embassy
- Copy of Resolution/Authority letter of the company to establish Branch/Liaison Office in Pakistan
- Copy of contract agreement (in case of Branch office)
- Company Profile
- Designated person authorized to act on behalf of the company

FEES

Fees USD 2000-3000 for Branch or Liaison office for initial period of one year.

EVALUATION

On receipt of complete application, GoP examines the documents and circulates the same to all concerned quarters for their views and comments.

ISSUANCE OF PERMISSION

GoP issues permission after 8 weeks time period, subject to NOCs from all concerned, and liable to be cancelled

if adverse remarks received from any concerned quarter.

REGISTRATION WITH SECP

After NOC has been issued, a Company has to file documents for registration with Registrar of Companies under Companies Ordinance, 1984. Government Fees for registration are approximately PKR 70,000.

REGISTRATION PROCESS TIMELINE

Although a lot of time is required to get the registration process completed from all the relevant government authorities. After all necessary documents have been provided by the client for foreign company registration in Pakistan, legal consultants ensure to complete the registration process within two working weeks.

**BEST BUSINESS
IF YOU'RE
BROKE**



Business idea	Cost
Affiliate Marketing	<\$10
SEO Specialist	<\$10
Social Media Marketing	<\$10
Music Ghost Writer	<\$10
Freelance Web Developer	<\$10
Freelance Service Designer	<\$10
Sound Pack Designer	<\$10
Social Media page	<\$10
Freelance UX Researcher	<\$10
Personal Brand	<\$10



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Our Products' Brands UPS



ESISPOWER



6 STEPS TO TRANSITION YOUR CAREER INTO DATA ANALYTICS

By Ramz Aftab

If you are reading this article, chances are you have given this in-demand and exciting field of Data Analytics some thought. It may be that your co-workers have inspired you, or someone you know is a data enthusiast or perhaps you're looking to explore a side hustle. The good part is that Data analysts can come from diverse backgrounds. I transitioned my career into Data Analytics from Finance a decade back and it's been a rollercoaster ride ever since. If a future in data analytics interests you, you might consider enrolling in certifications and various specializations. In this article, I'll give you a brief but important step-by-step roadmap to help you ignite your career in the field of data analytics.

FIRST THINGS FIRST - WHY SHOULD YOU STEP INTO DATA ANALYTICS?

Well, because Data. Is. Everywhere. And what is exciting about data analytics is that most industries rely on data analytics to drive their business. But it's not always in the best form. Information is good, only when it's meaningful.

As a Data professional, it is our job to make sense of the missing pieces by collecting, cleansing, and presenting the right information to the right people and at the right time. So, without further ado, here are the six steps to transition your career.

1. THINK ABOUT A BUSINESS PROBLEM, AND POINT TO THE RIGHT DATASET

It's obvious that you need data for analysis. But what data you need and how to gather it can be at times vague. To begin with, consider some of your day-to-day tasks at work, identify a problem and gather the right data. I will emphasize the term 'right data' because of the garbage in, garbage out (GIGO) concept. The better data you get, the better results you achieve!

There are two ways to gather the necessary information needed:

- You may ask data managers to provide you with underlying data or,
- You can run your own experiment to connect your source systems (It could be your Database, CRM Customer Relationship Management, E-commerce platform, or Excel files).

For example, if your business is concerned about late deliveries and unshipped items, you'll probably have to look at Shipping Data silos to generate insights. From this data, you can build KPIs (key performance indicators) such as On-Time and In-Full metrics to analyze the logistic issues of business. This can help businesses drop slow delivery routes and keep customers happy by meeting promised commitments, shipping, and delivery dates.

2. TOOL: (NEVER UNDERESTIMATE) THE POWER OF SPREADSHEETS

If I was given a chance to restart my career as a Data professional, I would have learned the most common analytical tool Microsoft Excel inside-out. Regardless of advancements in Data tools, it stands in its own league of analytical products, especially because of its accessibility, adeptness, flexibility, and user-friendliness. Excel offers a playground for analytics, and out of the box, it offers a lot of advanced features and handy functions that make it a go-to tool for professionals. So, master this tool first, before you go fancy. Collect, organize, and analyze data in a way that makes it easier to understand.

3. LEARN A DATA VISUALIZATION TOOL

Data visualization or BI (Business Intelligence) Reporting tools like Power BI, Tableau, or Google Data Studio (to name a few) can help users connect to virtually any dataset, either on cloud or on-premises. They also offer seamless drag & drop functionality to visualize the data on the fly.

Most of these tools offer a lightweight ETL (Extract, Transform and Load) capability and ship with an extensive library of visualizations that makes Data Exploratory tasks as easy as piece of pie. To access, extract, clean and blend your data, some tools like Power Query or Tableau Prep can save tons of hours

For novice users, the tools may appeal easy-to-use but just like any other tech platform, the mastery level may take some time. The more you deal with entanglements, the more you realize that it's not a walk in the park.

4. GET FAMILIAR WITH SQL

SQL or Structured Query Language is one of the most important languages for Data Analysts to master. SQL gives you the ability to engage with large datasets at a faster speed. For most common scenarios, it has a short to moderate learning curve. But it may get complex with growing needs and that can greatly vary by the type of analytical models you deal with. There are tons of free courses, books, and certifications available online which can get you up and running. SQL is mainly used for:

Most industries rely on data analytics to drive their business. As a Data professional, it is our job to make sense of the missing pieces by collecting, cleansing, and presenting the right information to the right people and at the right time.

- Wrangling data (removing errors, filtering, and selecting appropriate data fields that makes data easier to analyze)
- Grouping/Sorting of Data, (refers to the summarization of data from the lowest detail)
- Joins (refers to combining similar and different lookup tables)

5. DON'T IGNORE YOUR PRESENTATION SKILLS

At the right time, I also encourage starters to learn the basics of chart types and how to present them. For instance, I have noticed beginners using a 'line graph' to project Sales Value \$ by Product Categories. (A line graph is ideally used for Trend Analysis as the flowing shape can show fluctuations (increase/decrease) over time). Similarly, I've seen folks building Tree map charts to visualize 100+ regions, where a map or grid would have made more sense. Flashy graphics and visuals, inconsistent font size, and themes, especially not following brand guidelines are a major turn-off. We will talk more about the aesthetics part in our upcoming series.

More importantly, keeping your findings to yourself, and not sharing them with key stakeholders is worthless. As an analyst, maybe it is not your job to act and develop strategy on analytical reports, but it is your core job to communicate and present them to users.

6. PRACTICE

Lastly, practice what you've learned. In case you don't have access to your business data, there are tons of open datasets available on the web to try. Some online skills platform offers free to enroll programs. That's again a fantastic way of cracking practical problems and sharpening your axe. Use open datasets from BEA, Maven Challenges or Kaggle to get started. Learn from official learning platform for free of cost and pave your way for Certifications. You can also choose from Microsoft and Google learning portal and pick relevant stack.

Remember, Data Analytics is not about the tools, instead its your ability to discover patterns in data to make data-driven decisions.

HOW TO CREATE A DIGITAL MARKETING AGENCY?

Courtesy: BeingGuru

Digital Marketers are the next millionaires. With the world refuting brick & mortar presence for conducting online business after Covid-19, the demand for digital marketing has just escalated to an all-new level. If you know how to sell online, you are in game. The question is how to scale up your services to form a digital marketing Agency. Let's uncover all steps required that can help you establish your company and sell worldwide.

SERVICES OUTLINE

As a digital marketing agency, the 1st thing you need to establish is what kind of services you are going to offer to your clients. Digital marketing requires using all possible digital mediums for content outreach. The possible avenues of promotion could be but are not limited to.

1. Sponsored Blog posts
2. Ad placement
3. Voice promotion (For e.g. Alexa/Google Assistant)
4. Website SEO
5. Email Marketing

SOCIAL MEDIA PROMOTION

Everyone uses social media platforms. The choice may vary from Snapchat to Facebook. Every platform has a different user who is brand loyal. Gen-Z prefers using Snapchat while the mature audience is seen using Facebook or Twitter. The business community prefers LinkedIn and online shoppers prefer Instagram. As a Digital marketing agency, you need to have a diversified presence across all major social media platforms for maximum exposure.

GOALS

Goals of a digital marketing agency may include:

1. Increase and promote website traffic and get more engagement
2. Improve search engine rankings using online, and offline SEO methods
3. Generating leads and converting those leads
4. Working on building brand awareness and enhancing business reputation
5. Providing measurable ROI for clients
6. Knowing about the industry's latest trends and technologies



7. Developing and executing effective campaigns across multiple digital channels
8. Developing, and maintaining a strong online presence for clients on all major social media platforms
9. Identifying and targeting particular demographics
10. Regularly monitor and analyze campaign performance in order to make data-driven strategic decisions.

COMPETITOR ANALYSIS

To stay ahead of the curve, it is important to know your competition. The best way to get inside-out information about your competitor is by using the Google search engine for your business-related keywords and skimming through all top 10 listings. The best way of knowing your competitor is using *Ubersuggest*. It's a cloud-based application that lets you analyze your competition and the services they provide.

TARGET AUDIENCE

It is very important to identify the targeted audience. For whom the campaign is focused? Is that campaign targeted towards people under 20 years of age or a mature audience, is that for the real estate or the education sector? Without identifying the target audience, the campaign will never yield good results.

POPULATING CONTENT

A digital marketing agency needs to populate all content across all platforms. The best outreach medium is video, particularly the shorter version. TikTok has orchestrated ways for huge organic outreach of short videos. A video recorded in vertical format in under one minute can fetch high views, as huge as over a million. Agency should focus on creating visual content for their clients by building a story, eventually leading to a call to action.

ADVERTISEMENT

Advertisement is the backbone of sales and sales is the backbone of any organization. A digital marketing agency needs to spend money on different social media platforms, primarily using videos as creative assets to escalate the chances of maximum exposure and result in more leads and sales. Remember, lead is a preliminary step that converts to sales.

CONVERSION FUNNEL

Once leads are generated after paid advertisement, the next step is to mature them into sales. A funnel acts as a pyramid that reveals a complete process from establishing a footprint to creating content and eventually maturing leads into sales.

OPINION

IS RECESSION A GOOD TIME TO START A BUSINESS?



By Sadaf Usman

W

hat do General Motors, Burger King, CNN, Uber and Airbnb all have in common? They were all founded during economic downturns.

GM launched in 1908, when the US economy was in turmoil after "the Panic of 1907" financial crisis. Meanwhile, Burger King flipped its first patty in 1953, when the US was again in recession, and CNN started its news broadcasts in 1980, when US inflation hit almost 15%.

Both Uber and Airbnb set up business during the global financial crisis of 2007-09. These examples show that many of the best, and long-lasting, companies are set up during downturns, according to Dane Strangler, a fellow at the Bipartisan Policy Centre, in Washington DC. He says that the difficult economic backdrop makes them both tougher and more nimble for years to come.

"There's this trial by fire idea," he says. "If you get started in a recession, you really have to scrape and scrimp to make that company successful."

"You are trying to make it when you can't get financing, and trying to get customers when there isn't any demand." A recession is very bad for publicly traded companies, but it's the best time for startups. When you have massive layoffs, there's more competition for available jobs, which means that an entrepreneur can hire freelancers at a lower cost. - Tim Ferriss

But as history shows, successful companies can be born in tough times. Could there be promising start-ups from the entrepreneurial class of 2020 that will go on to become household names? More new businesses are certainly being set up despite - and as a result of -

coronavirus. In the US, 67,160 applications were filed to set up new companies in the last week of May, official figures show. That was a 21% rise on the same seven days in 2019. Whereas from 2018 to 2019, the figure for that week declined by 3.3%.

Robert Fairlie, an economics professor at the University of California Santa Cruz, says the latest increase is partly because more people start businesses when jobs are scarce. He calls this "necessity entrepreneurship".

"If someone doesn't have opportunities in a salaried job, that's part of the motivation [behind setting up their own company]," he says. But some entrepreneurs may have had ideas for businesses stewing for a while.

"With the shutdown people have had more time to think, and take time back from busy work schedules," says Prof Fairlie. "So if there's a business idea they've had, they might think, let's try this out."

This article has been included to give our readers a reality check that a bad economy always opens new doors, it is inevitable and proved by history itself. We just have to solve the Rubicon and find our small roles as revenue generators and job provider rather than job seekers.

The supply and demand of staple & necessity services and some luxury products including food would never go down or out of business ever. Hence new startups should crop up and the domestic business ecosystem have to support them, just as Germany and Japan rose to become world economic giants after WWII and China in recent times. We should never underestimate the power of small, it's actually number 1 that makes all the numbers till infinity.

THE STATE OF THE ECONOMY

FRONTLINE STAKEHOLDERS REAPING THE GENDER DIVIDEND

Source: (Report by BIPP) On 30th December 2022, The Lahore Chamber of Commerce and Institutes (LCCI) hosted the launch of the 15th Annual Report, The State of the Economy: Frontline Stakeholders Reaping the Gender Dividend of the Shahid Javed Burki Institute of Public Frontline Policy at NetSol (BIPP) at its premises.

It may be added that BIPP in its report has provided an objective overview of Pakistan's Economy 2022. While housing the main theme, the report, inter alia, covers gender-related issues of vital signs such as women and technology's role in economic development, the socio-economic implications of gender deficit in Pakistan, Taliban and Afghan women, women in the shadow of climate change, their role in developing agriculture and animal husbandry, lessons learned from the Chinese history—from foot binding to technology innovation and empowering women through the vote.

LCCI President Kashif Anwar said that political stability plays a crucial role for economic stability and by achieving both we can move forward for any other agenda more effectively. He said that all the stakeholders are aware about the serious economic crisis being faced by Pakistan that includes until-votable balance of payment deficits due to record current account deficit. Trade deficit, high inflation, currency devaluation, soaring debts and high policy rate etc.

He further said that the trade deficit in 2021-22 stood in excess of USD 48 Billion. In the first five months of the current financial year (July- Nov), the trade deficit stood at US\$ 14.27 Billion with imports ranging around 26.2 Billion Dollars and exports merely around 11.9 Billion dollars. He said that the inflation rate has consistently remained above 20% since June 2022. The main reasons for the increase in inflation are exchange rate depreciation, over reliance on imported commodities, raw materials, machinery, oil and the increase in electricity tariff. He added that massive devaluation has taken place in recent times as the interbank dollar rate has crossed Rs. 226. Since our industry relies on imports of raw materials, components and machinery, this evaluation has resulted in an increase in the production cost. The LCCI President said that according to the State Bank of Pakistan statistics, Pakistan's total external debt and liabilities have reached 126.9 Billion

Dollars as in September 2022.

Similarly, the Government's domestic debt has reached 31,401 Billion Rupees as of September 2022. It seriously calls for taking immediate steps as Pakistan's total Debt and Liability have reached 89.2% of GDP (as of June 2022). Kashif Anwar said that the policy rate of 16% prevailing in Pakistan is considerably higher than other economies in the region. The high policy rate is creating many hindrances in the process of industrialization and private sector growth. It is pertinent to mention that policy rates in our neighboring countries are much higher than Bangladesh 5.75% and China 3.65%.

He said that there are certain recommendations given in BIPPs Annual Report to address these chronic issues of Pakistan's economy, I believe that it is high time to implement all these proposals to put the economy back to the path of recovery and achieve sustainable economic growth with the inclusive efforts of public and private sectors.

Abdullah Khan Sumbal said, it is unfortunate that there is a lot of lip service in this particular area which we call women empowerment despite efforts to increase women's role in different walks of life. Still, we need to enhance women' role particularly in economic governance. There are two areas where there is a need to work more practically. One is population planning and the second is gender parity. These two areas are very much under-achieved.

State has a very important role to play in development. Bureaucracy cannot go alone without the help of other stakeholders.

Shahid Najam said that the situation needs our collective resolve to continue to work for gender parity. He said according to Global Gender Gap, Pakistan is only above Afghanistan which is very unfortunate. This issue wants us to refocus on how we are handling the gender issue. He said that the kind of potential we have in terms of a diverse young population and we are squandering it away when there is a lot of talk going on about gender sensitive issues on every forum.

GLOBAL

TWITTER LOST 40% REVENUE BY THE DINT OF ELON MUSK

By Staff Reporter

Since Elon Musk took over as CEO of Twitter, many advertisers slashed their spending causing a massive revenue to drop in the fiscal year 2022. Many advertising companies, including Tesla, General Motors, Audi, and General Mills, temporarily suspended their expenditure on Twitter to evaluate the effects of Musk's ownership. In spite of the fact that they offer customer service on Twitter, United Airlines has also stopped running business ads.

To overcome these consequences, the company has implemented new policies such as rehiring dismissed staff and lifting limitations on Twitter blue and political advertisements that will correlate with net profit.

On the other hand, Musk's drama has shifted from Twitter to the automated company "Tesla" and now he is facing a trial. In the case, Musk claimed to have paid \$420 per share, but he later refuted this, and the company is now getting pressure. A trial would be placed in February, which might shed light on Musk's management style.

PAKISTAN STOCKS PLUNGE BY 480 POINTS ON LAST TRADING DAY

Political noise caused Pakistan stocks to fall by 480 points in the last trading week. Even the analyst at Arif Habib Limited said that market participants would remain cautious until the end of political noise that will cause the equity bourse to range-bound in the coming weeks. However, the Pakistani market would obtain benefits from the IMF's ninth review. In addition, UAE has agreed to provide a \$1 billion loan, and over \$10 billion in funds would receive from foreign financial institutions will impact the current situation.



REGIONAL

MARKHOR PREPARING A YOUNG GENERATION OF SOCIAL LEADERS

'Markhor- Pakistan's Premium Wilderness-based Youth Leadership Conference which aims to develop interpersonal and social leadership skills amongst youth to help them become the best version of themselves so that they can contribute to the growth of society.'

Youth Impact, an award winning not for profit aims to develop the youth of Pakistan into purposeful and character-based leaders. Establishing foot in the development world back in 2013, Youth Impact has come a long way.

The year 2022 marked 10 years of its existence, achieving the milestone of training 26,000 youth through its various initiatives for youth development including, societal, wilderness and institutional programs. The most prominent of them all, Markhor, is Pakistan's premium wilderness-based youth leadership conference which aims to develop interpersonal and social leadership skills amongst the youth to help them become the absolute best version of themselves so that they can contribute to the growth of society.

Every year, young individuals from all over Pakistan participate in Markhor and inculcate the 'Markhor Spirit' within, which kindles self-belief, resilience, adaptability, resourcefulness, and survival instinct. As an alumnus of Markhor puts it the right way, "Markhor gave me my lost purpose, it ignited the spark within me and reminded me of how every single passing breeze is a Rehmat and must be cherished". Each year, Markhor has a different theme, particularly designed to meet the needs of today. This year's theme for Markhor was 'Har Jawan Hai Pakistan', specifically set to focus on the youth to channelize their energy in the right

direction through both virtual and on-ground training.

This year, Markhor celebrated its 10th anniversary on the 30th of November, 2022 with the participants of Markhor'22, some of its dear alumni and leaders of the corporate world. The founders of Youth Impact, Mr. Abdul Samad Khan and Mr. Hasan Bashir reflected upon their 10-year journey, going back in time, sharing how this journey of creating impact began and how far it has come, impacting and inspiring so many lives on the way!

Recently, Youth Impact witnessed the closing ceremony of Camp Himalayas, a program that was spread over the period of two years, engaging more than 400 participants from five regions of Pakistan.

The program offered a unique blend of outdoor education and experiential peace-building process, coupled with leadership experiences. After a seven-day leadership training in the outdoors, the participants carried out impactful seminars and social action projects in their communities upon the basis of their learning from the training provided.

The need of the hour, as it seems, is a driving force that can lead the people of this country towards a better Pakistan. The solution, as it turns out, is not in waiting for a leader who will come and take us out of all our crisis, but in becoming that leader, in taking our own step for a better world.

STARTUP SPACE OF PAKISTAN

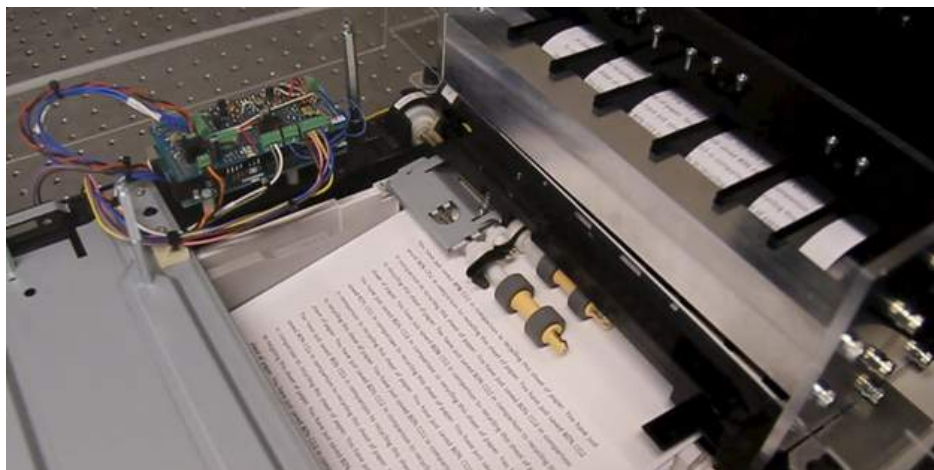
In 2022, the startup space of Pakistan faced many ups and downs due to uncertainty in the national economy. The trend in growth was observed in the starting months and approx. \$350 million dollars collected from funding through 57 deals. This was 5.5 times larger than the previous year but in the later months, it started declining. However, some sectors like e-commerce, healthcare, transport and logistics show significant boosts in their growth. The same trend was observed in the global startup ecosystem due to the post-COVID pandemic, the Russia-Ukraine war, and inflammatory pressure. In consequence, the local startup ecosystem was slowing down because of the devaluation of the local currency, rising inflation, and interest rates. The intensity of these problems has grown, and 2023 is anticipated to be a more challenging year!

MYALGIA IS SEEN AS A MAJOR COVID SYMPTOM



As COVID symptoms evolved over time, it became more challenging to diagnose the disease. At the start loss of smell, taste, and shallow breathing was regarded as classic symptoms but after Omicron runny nose, sore throat, and fatigue were reported. Right now, "Myalgia" will be considered as the top symptom of COVID. It indicates muscle aches and pains in the shoulders or legs.

Its severity ranges from mild to extreme arises due to inflammatory molecules that our immune cells release in response to viral infection. Its duration would remain two to three days or longer so if you are experiencing such pains it is better to test for COVID!



TECHNOLOGY >

"DEPRINTER" - THE DEPRINTER SUCKS THE INK FROM PRINTED PAPER SO IT CAN BE REUSED

An Israeli company called **Reep Technologies** has developed a technology that sucks back the ink from a sheet of paper so that it can be reused.

Reep Technologies, being the pioneer in this technology would not only save the resources of the mother nature, trees but also make the paper reusable, as good as new or you may call it 'preloved paper'.

The more trees we cut, the more endangered species are becoming ultimately bringing calamities for humans and crisis for the earth itself. If a tree has power, a forest has even more. While they are silent and stationary, trees hold tremendous powers, including the power to make all our lives better and healthier. This breakthrough technology is not only going to save but also contribute positively towards the betterment and repairing the earth's environment, certainly impact climate change for the survival of earth's basic ecosystem. By cutting less trees to make paper and paper products this technology if adopted on larger scale can help lower the greenhouse gas effect that is rapidly warming our planet. Whereas with more trees and plants will store the carbon dioxide throughout their lives, helping slow the gas's buildup in our atmosphere, ultimately lowering carbon footprint.

Such breakthrough technologies are the result of the efforts of the countries who are signatory to 'the Paris Climate Agreement or Accord' in 2015. This agreement covers climate change mitigation, adaptation, and finance. The Paris Agreement was negotiated by 196 members of the

United Nations Framework Convention on Climate Change (UNFCCC) are parties to the agreement that is mandated and aim to improve the health of the planet by helping countries adapt to climate change effects, and mobilize enough finance. Hence, the evolution of the 'deprinting machine or deprinter'.

We may disagree politically or on religious basis with any country but science and technology has proved to the world that intellect is no man's land, its only the leader who embraces it with dedication to fulfill their national goals to meet the UNFCCC goals, thus making them the Paris Agreement champion.

How does this technology works?

It simply prints in reverse. The technology used in this printer can suck the ink from a sheet of paper so that it can be reused. According to the CEO, Barak Yekutiely of Reep Technologies, a dprinter is basically like a printer except that it does the reverse. A deprinter basically puts the printed paper and turns it into clean paper. After your documents is redundant you can put the printed papers into the deprinter, that would come out totally clean. Basically, a deprinter, deprints it through laser technology and at the output you have a clean sheet ready for reprinting."

Yekutiely describes it as 'Circular Printing.' Given the huge savings of paper, Barak said their so-called circular printing will be much cheaper than the conventional process.

It can help save the planet too.

OPPORTUNITY

NSTP & US EMBASSY LAUNCHES RISING STARTUP COMPETITION FOR WOMEN AND MINORITIES



The Rising Stars startup competition was launched by the National Science & Technology Park (NSTP) in collaboration

with the U.S. Embassy Pakistan for minorities and women to encourage their startup ideas. The main goal of this competition is to create an inclusive and unbiased entrepreneurial ecosystem in Pakistan. This competition would provide equal opportunity to all individuals belonging to underprivileged communities. The US Embassy's strong commitment to Pakistani entrepreneurs and sponsorship of this competition will help promote entrepreneurship across the country.

The winner will get a PKR 1,000,000 Rising Star Award, while the runners-up and third-place participants will receive PKR 600,000 and PKR 400,000, respectively. The program's knowledge partner is Draper University, which will provide nine months of training to the participants.

The Pak Mission Society is selected to mobilize the communities across Pakistan. This is a great opportunity for the participants to become a part of the thriving startup ecosystem of Pakistan and convert their ideas into business.

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GLOBAL WARMING

INVEST IN TECHNOLOGY THAT REMOVES CO2 FROM ATMOSPHERE

According to the latest reports on atmospheres scientists have clearly mentioned that big cuts in CO2 emission are not enough to decrease the pressure of global warming. The main source of CO2 emission is burning fossil fuels like gas or oil. To reduce its emission, we need to implement new methods with potential, said Dr. Steve Smith from Oxford University.

Scientists agree that the main cause of global warming is that CO2 emissions, which are expected to total 33 billion tons by 2023, are significantly greater than those that are being removed from the atmosphere. Thus, global temperatures are expected to increase until emissions and removals are balanced, or "net-zero." According to the most recent UN climate reports, to fully achieve "net zero," there will need to be some CO2 removal, sometimes known as "negative emissions," to make up for industries that are difficult to decarbonize. As we know, the most important gas warming in the world is CO2 and nature alone cannot remove it from the air so we need new methods.

The first method is BECCS, in which CO2 is collected from biomass-based energy generator, in which organic matter like crops and wood pellets is burned to produce power. The use of specially treated charcoal (biochar), which locks in carbon, and "enhanced rock weathering," which is loosely based on the carbon removal that occurs with natural erosion, are additional options.

These include large facilities where the carbon is extracted from the air before being stored in the ground. Technology for removing CO2 is not without its detractors. Some proponents are skeptical about their cost-effectiveness and worry that they will be used as a justification to put off and delay the switch away from fossil fuels. This research emphasizes that reducing CO2 levels should not be considered a "silver bullet" to combat climate change. Therefore, both technology and the natural world must work together to lower greenhouse gas levels. All of that is presuming that global CO2 emissions from burning fossil fuels will decline quickly, in the coming years.

STARTUP INSIDER MAGAZINE PARTICIPATED AT GLOBAL DIGITAL SUMMIT 2023

startup Insider magazine participated at Global Digital Summit 2023 held on 18th January at Pak-China Friendship Center Islamabad organized by CxO Global Forum.

The conference featured heads of different technology companies took part under one roof. CxO Global Forum provided participants a platform to interact with industry leaders, innovators, technology experts, health tech professionals, fin-tech enthusiasts & much more!

From bringing Global Payment System to ease of doing business along with highlighting IT Exports & the potential of Pakistan IT sector to the Global Markets was the vision. The time is to grow exponentially in Pakistan and bring the best global practices.

The industry learned from the knowledge-shared by the global domain experts with case-studies, digital round-tables and panel discussions. The digital summit will generate white papers for the industry and corporate sector to adopt the new terms, technologies and systems. The impact will be on millions of lives and upcoming emerging startups to learn from global disruptors, thought leaders and agents of change for a sustainable knowledge economy.

The purpose of the event was to establish a way forward for a technology ecosystem, digitization & embedding technology along with innovation in the Digital economy in emerging markets with thought leaders to learn and brainstorm the most effective strategies for adapting the technologies with best practices from across the globe.



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Richard Branson
@richardbranson

Always wonderful to re-connect with entrepreneurs I've met over the years & see how much they've grown. @niycpidge received support from @VirginStartUp in its earliest days & used it to build a global business where she empowers other women entrepreneurs: virg.in/JT2a



“ —

tweets of the month |

— ”



Tim Cook
@tim_cook

Dr. King said, "We must come to see that human progress never rolls in on the wheels of inevitability. It comes through the time and persistent work of dedicated individuals." Grateful to everyone carrying on the legacy of Dr. King and making a difference in their communities.

inspire



Hisham Sarwar @beinggurudotcom
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Life is
too short
to wait.



Elon Musk  @elonmusk

True creation eventually becomes independent of its creator. Evolution takes the original product far from its origin, with an uncertain outcome.
– Dune, The Machine Crusade



Nadeem Haque
@nadeemhaque

Leaders that don't announce reform or talk reform ideas are all the sane. Those who talk projects are living in the 20th century and currying favor of voters thru expensive subsidies and giveaways is expensive and passes. We need reform and reform leaders



Cam Tellez
@Cam_Tellez

"We don't want pink products, we want women centered policies" Excellent discussion on prioritising women in merchant digitisation with Fintech entrepreneurs in [#Pakistan @BetterThan_Cash #responsible digital payments @jehan_ara @SadaffeAbid @su_kaina @H4iqbal @StateBank_Pak](#)



Umar Saif  @umarsaif

Awash with VC capital, tech forgot being frugal (& profitable!), in the name of "work culture", fun&games.

So: 70% Twitter staff; 18,000 at Amazon; 10% of Salesforce laid off, with little impact on productivity.

Startups: Stop wasting money on stuff that doesn't make money ...



Eckhart Tolle  @EckhartTolle

"You do not become good by trying to be good, but by finding the goodness that is already within you, and allowing that goodness to emerge." - Eckhart Tolle



Sundar Pichai  @sundarpichai

We're building an AI model that supports the 1,000 most-spoken languages, a big step in making knowledge more accessible. Already we've developed a model trained on 400+ languages, the most covered by any speech model to date. [#GoogleAI](#)
[blog.google/technology/ai/...](https://blog.google/technology/ai/)



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BILAL HANIF RIDA QAMAR

Year Founded: 2022

Website: triopakistan.com

Email: triofoodpk@gmail.com



With the onslaught of Covid-19, traditional seated dining changed forever, and a continental shift towards drive-ins and quick meals became an increasing demand. To meet that need and with a strong passion for entrepreneurship, Bilal Hanif and Rida Qamar opened the doors of their restaurant Trio on Oct 28th, 2022. Trio is where convenience meets exquisite taste. The entrée, appetizer and drink are packaged in a manner in which the customer can carry the food in one hand while using the other hand to enjoy the meal.

As all new concepts Trio was harshly critiqued prior to the opening of the venture. Regardless, the founders focused on quality and quickly aligned themselves with a master chef who specializes in fast food. To ensure continued quality, Bilal recently attended the prestigious COTHM Culinary School in Lahore where he took hands-on training to take the business forward. The next challenge was making the one-hand serving dish concept a reality hence, with determination, Trio defied its critics.

In mere two months, Trio has already served thousands of customers not only at its main location that is DHA Lahore, but also served at many events including Beacon House and Soul Fest and already have partnership offers from multiple cinemas to open Trio's branch. Wherever it is being served, customers become loyal fans and are constantly raving about the taste and concept.

For future, Bilal and Rida have great ambitions for Trio, stating, "We have only begun our journey, with quality in mind we aim to expand to all locations where fast food and convenience is required including malls, cinemas, festivals, universities, stadiums, etc."

Good Food Good Mood



HINA SOHAIL

Founder & CEO

Year Founded: 2019

Website: [Instagram.com/yogatiful](https://www.instagram.com/yogatiful)

Email: Yogatiful@gmail.com



When Hina Sohail founded Yogatiful in 2019, she knew that her business would be a success.

She had a vision for a company that would bring healthy lifestyles to the homes of busy women. Yogatiful is an online yoga institute that offers classes via streaming video and audio lessons.

But it wasn't easy getting there. Hina had to overcome setbacks and hurdles but she didn't give up. She had to teach women how to use the internet and attend online yoga sessions, then create awareness about mental and physical health in their community.

It all happened so quickly that Hina became the pioneer of online health and fitness providers while everyone else switched to online services during COVID 19. Yogatiful was already there, outshining competitors with its high-quality products and services, as well as its commitment to helping individuals cope up with emotional and mental stress.

Yogatiful is currently working with corporate sector too. Providing best physical, mental and emotional health services to ever busy employees.

Now, Yogatiful has a bright future—it's bringing more mental health services such as wellness coach or NLP master coach (to help individuals cope up with emotional stresses), along with its existing programs on weight loss, weight management, fitness programs etc.

Positive mind. Positive Vibe. Positive Life.

SHAHBAZ KHAN

Founder & CEO



Year Founded: 2017

Website: shobisolutions.com

Email: shobisolutions@gmail.com

Shobi Solutions is basically a startup of a digital marketing agency catering to blockchain companies and promoting their products. Alongside, they have a custom built product that trains blockchain developers and attach trained developers to crypto and block chain companies as employees.

The initial challenge they faced while establishing their start-up was to launch the services itself in such an undeveloped market where out of a population of almost 200 million they can cater to a niche of 5% population that have direct access to internet & technology. This niche are the ones who are getting 10 times the benefit from their services. Second biggest challenge they overcame was the technology awareness itself!

Thirdly, managing employees remotely was a great challenge. Managing technical, high-tech employees is a daunting task particularly in Pakistan. Evaluating their performances, adjusting their timeline and building connections with employees out of the city was a challenge in itself. But with good planning our strategies worked for good.

Shobi Solutions is Venture Capital (VC) funded with two international business partners. In respect to clientele and providing their services they are getting business from Asian as well as African markets. Shobi Solutions is 50% more cost effective than the African market competitors.

In future they plan to expand their team by 25-30% as they are working on the launch of a new product which will verify the employees, students or applicants on blockchain. The purpose of this product is to make the attestation process easier and quicker through blockchain as generally the verification process takes days.

12 New Chapters
365 New Chances

NABEEL KHAYAL

Founder & CEO



Year Founded: 2022

Website: Gameotivity.net

Email: Nabeelkhayal@gameotivity.com

Gameotivity is a blockchain* based mobile application that allows users to convert mobile games into web 3.0/ play to earn games, and users can monetize their game time into cryptocurrency. The platform includes a game store where users can download and play games, as well as a gaming collectible NFT marketplace.

Gameotivity also offers a smartphone app that allows you to earn cryptocurrency by playing your favorite games on your phone. Gameotivity will keep track of your time and provide you the points based on how much time you spend playing, and those points can be exchanged for Gameotivity tokens.

Regulatory issues are the main challenges for Gameotivity due to the involvement of cryptocurrency & NFT's into the application. Therefore the founders of Gameotivity are constantly connected with the Government of Pakistan to overcome these pushing regulatory challenges and they launch the application for the Pakistanis, user friendly as Google play. Gameotivity is also expanding and adding technological upgrades into their existing platform whereas they would be launching their formal application in Pakistan once cryptocurrency and NFT's are regulated in Pakistan and rest of the Asian countries.

The startup itself is at the growth stage. The application has been tested in a close beta version and the results were amazingly beyond expectations, where 2000+ users joined the beta version and gave an average 9.3 rating. Gameotivity aims to establish a passive economy for the project by combining gaming and Blockchain in the best possible way. The founders believe that Blockchain has a bright future in the gaming industry and that there is now an opportunity to create decent, dependable goods and a powerful gaming economy.

"A blockchain* is a decentralized, distributed and public digital ledger that is used to record transactions across many computers so that the record cannot be altered retroactively without the alteration of all subsequent blocks and the consensus of the network."



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HAPPY NEW YEAR

ARIF LAKHANI

Co-Founder & CEO



Year Founded: 2021

Website: www.qistbazaar.pk

Email: info@qistbazaar.pk

Qist Bazaar is an E-Commerce platform for electronics, computers and bikes on easy monthly installment plans, serving everyone from a plumber to a school teacher without a credit/debit card and collateral. Qist Bazaar has digitized and standardized the offline 'qiston wali dukaan' by introducing BNPL (Buy now pay later) for the unbanked and underserved mass market of Karachi.

Our process is simple: select a product from our website www.qistbazaar.pk, choose an EMI plan, fill out basic personal information and click Order Now. Our credit engine will either do an express approval on your order or ask for social guarantors, WHICH COULD BE ANYONE IN YOUR MOHALLAH THAT KNOWS YOU.

We are levelling the playing field. A glass of cold water is not just the right of the elite; however, a basic refrigerator for 50,000 Rupees, is unaffordable for the masses. Qist Bazaar breaks this down into 12 easy instalments plan without discrimination - the average income of a majority of our customers is 45,000 Rupees.

As BNPL veterans with over two decades of on-ground presence in *mom-and-pop* shops all over Karachi, the transition to a digital space has been easier for us than for a brand-new player on the market. Our verification teams are well versed in the ground realities of Karachi's inner-city neighborhoods. With 7 on-site facilitation centers at major commercial hubs of the city to onboard the offline, over 15000 customers, NBFC license (by SECP) and Shariah compliance, we are going area to area and soon city to city.

Customers buy laptops to earn wages and to increase financial wellness, with one-year warrantee refurbished Dell and HP laptops a viable option for freelancers, educators, SME owners, employees and students. Motor bike is bread and butter for delivery riders, blue collar workers and those women who are willing to rev up their independence. Our affordable smart phones are game changers for anyone looking to stay connected on a budget.

JAVERIA TASAWWAR

DIRECTOR



Year Founded: 2022

Website: www.globalstudyadvisor.com

Email: javeria@globalstudyadvisor.com

Global Study Advisor is a Study Consultancy firm which provides a one-stop solution to your educational and immigration needs. We started our Journey in January 2022. We assist students to make the right choice about pursuing studying abroad. We assess their profile thoroughly and guide them with selecting the most suitable courses & universities based on their credentials in order to get them the best results. Our consultants keep them at ease throughout the process and strive to make the procedure hassle-free.

We have a team of highly professional and experienced consultants, building a strong relationship with candidates and offering customized plans for their application.

Muhammadi Exchange is the parent company of Global Study Advisor. It is one of the fastest growing money exchange companies in Pakistan, established in 2004. Providing services such as foreign exchange, money transfer and payment solutions to thousands of customers. Global Study Advisor is also a subsidiary of Bostan Group of Companies.

The major challenge we faced in the start was Trust, Client behavior, Profitability, New Competition and Completion of the documents. But with time, we have overcome these challenges as we have sent many students and clients abroad.

With the help of our team, university partners, and families, we aim to provide the highest level of customer care by expanding our horizons to new countries every day.

MAKING a difference



NAUMAN NOOR

Founder & CEO



Year Founded: 2018

Website: www.hmnholidays.com

Email: sales1@hmnholidays.com

HMN Holidays has been working as a well reputed travel agency since 2018 in Rawalpindi –Islamabad. The company is giving all travel related services under one roof, that include:

- Visa Consultancy,
- Holiday travel plans,
- Honeymoon tour plans,
- National and international hotel bookings
- Umrah Packages
- Travel Insurance
- Cruises
- Domestic & international tickets
- Sightseeing

The main goal of the company is to provide quality services at a reasonable price along with the satisfaction of its esteemed customers.

We provide visa consultancy to our customers in order to educate them about the real procedures that are mandatory and need to be followed cent percent by respective countries. We also keep in mind the concept of saving applicant's valuable money and time rather than relying on fake promises that many customers are currently facing due to the lack of knowledge before applying for the visa. Hence, guiding them correctly is our prime priority.

To us, trust of a customer is the key factor of success. The real success of our business is the contentment of our customers, who then keep referring their friends and families to HMN Holidays services that help us sustain our relationship with our old clients that become our patrons after a good straightforward relationship.

As there is a lot of competition in the travel industry, promoting the traveling business is daunting, especially as a small scale business with limited budget for marketing. Providing and maintaining the excellent customer services constantly is also challenging but luckily, the trust level of our customers helped to overcome all the hurdles.



TAUSEEF GHUARI

Founder & CEO



Year Founded: 2020

Website: www.fb.com/nfskincare

Email: ghauritraders@gmail.com

Tauseef Ghauri is an entrepreneur, business coach and a successful name. Currently he is building ecommerce business models for businesses across the globe for their unique products and services.

He feels proud that without any formal technical education in this area and access to information technology, it was hard to learn but he never gave up! He started his first web store that became the number one bridal store in the USA, Canada and some of the European countries that ranked on Google's top position.

In 2018, through Mr. Sunny Ali, CEO Extreme Commerce, he got to know about Amazon, it was then he concentrated on that platform, learnt the tools to develop products that could be linked to Amazon and started working with multiple ecommerce clients. He got several ecommerce clients from USA, Canada & UK.

Due to his persistent desire of gaining business acumen and leading his in this field, he and his team worked with the most popular & globally acclaimed marketplaces i.e.

- Etsy; the handmade marketplace
- Kindle, Amazon Book Publishing
- Walmart, the retail giant in USA
- eBay

As of today, Tauseef strives to accomplish right strategies for each and every marketplace through Ghauri Launch Pad. He is confident that along with his team he can guide the newcomers in this sector in the right direction, who not only want to build an ecommerce ecosystem but also give them a clear roadmap to compete in the international market. He wishes to see the presence of Pakistani sellers in the global marketplace impactful.

This is how Tauseef, while building ecommerce solutions for his clients worldwide and Pakistan, is capacity building new comers and making Ghauri Launch Pad is an actual launch Pad for the Pakistani ecommerce sector.



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JAHANZAIB SHAFIQUE

Co-Founder & CEO



Year Founded: 2016

Website: cartelpr.com

Email: jay@jbnjaws.com

‘Forget about Ideas, we’re running our own creative play-book.’

Cartel Media & PR is a public relations & digital media services agency that has come a long way since its inception. Its co-founder Jahan Zaib saw a need in the market for a full-service PR agency that could provide clients with a comprehensive, customized approach, to enhance visibility and build their brand reputation. And with that, Cartel PR was born.

He observed that many traditional PR agencies were not equipped to handle the demands of the digital age and there was a gap for an agency that could provide both traditional PR and digital marketing services. Hence, they offer a mix of services; traditional PR, social media, and content creation.

Jahan Zaib built a team of experts from all sectors and categorically focused on developing a deep understanding of their client's needs and goals. This approach helped them quickly establish a reputation for delivering results while exceeding client's expectations.

Today, Cartel Media & PR is one of the highly regarded and successful PR firms in Pakistan. Cartel Media & PR not only claims but has proved that they are a creative family, always delivering what they Promise. Because they focus on the diversity present in each brand, project and person. For them, their commitment is a Promise that has always to be delivered.

As Cartel Media & PR continued to grow, Jahan Zaib and his team never lost sight of their mission to provide the top-notch services.

They stayed ahead of industry trends by constantly experimenting with new strategies and tactics that worked, and led to the creation of some award-winning campaigns and of course happy clients.



SYED ABDULLAH

Founder & CEO



Year Founded: 2022

Website: www.ambsan.com

Email: hr@ambsan.com

Ambsan Technologies is part of the Spintex Group of Companies working for the digital transformation of the technological landscape in Pakistan and globally. For businesses that require cutting-edge technology and personalized service, Ambsan Technologies offers a range of cloud computing and enterprise IT services. Focusing on business requirements helps organizations in solving their enterprise challenges whilst enabling them to streamline their processes and reduce costs.

Syed Abdullah - founder of Spintex was aware of most of the issues faced by different industries, especially the textile industry, and realized that by extending the trust his clients have in him, he can leverage it into the software industry and help improve productivity and eliminate losses by introducing enterprise-grade solutions.

The main aim is to make business processes easy - day to day - every day.

Syed Abdullah has always been vocal about the lack of quality education amongst the masses and strongly advocates for equal opportunity for all ensuring Ambsan plays its part and is able to uplift Pakistan's educated underprivileged talent so they can prosper towards social and economic stability. He believes that education beyond academia is the key to bringing our society commensurate with the advanced world. Ambsan Technologies also aims to hire individuals based on their skills rather than their educational background.

Ambsan's employees enjoy their workplace. The startup celebrates diversity and original ideas. Known for its employee-friendly policies and healthy work culture. Ambsan also provides excellent professional growth opportunities for every employee. Ambsan's multidisciplinary team is well-trained and is known to deliver quality work on time. Management at Ambsan strongly believes in empowering its employees so that they may work to the best of their abilities and be the best versions of themselves.



HAFIZ NAYYAR KHURSHID

Founder & COO



Year Founded: 2020

Website: <https://www.qazeek.com/>

Email: hafiznyrkhr@gmail.com

Qazeek Pay, a fintech company, revolutionizing the way e-commerce businesses process their payments. This platform addresses a major pain point for online merchants; the cumbersome and time-consuming process of integrating multiple payment gateways onto their websites.

Qazeek Pay provides a trustworthy platform to send and receive money, store cards, link bank accounts while using customer's email id to pay conveniently anytime and anywhere.

Qazeek Pay is the brainchild of Hafiz Nayyar Khurshid who is an ACCA academic with proven experience in the fintech industry. Fintech companies are firms using new technology to compete with traditional financial methods in the delivery of financial services. Artificial intelligence, blockchain, cloud computing, and big data are regarded as the "ABCD" (four key areas) of fintech. Hafiz Nayyar made sure that through his platform the e-commerce businesses, easily and securely accept payments from various sources, all through a single integration. This not only saves time and resources but also improves the user experience.

The team of Qazeek Pay has a strong track record in the fintech industry and has already secured partnerships with leading e-commerce platforms. They are confident in their ability to drive significant revenue growth and capture a significant market share.

The company's vision is to seek investment to accelerate the growth of their platform and bring more innovative solutions to enhance e-commerce businesses. Their founder, Hafiz Nayyar believes that Qazeek Pay has the potential to become the go-to payment processing solution for online merchants, and hopes many startups will consider joining them on this exciting business venture.

They look forward to the opportunity to discuss details about investing in their Qazeek Pay and answer any questions regarding how to begin a startup or business with them.



NOOR AHMED ZEESHAN

Founder & CEO



Year Founded: 2001

Website: www.mwbpnp.com

Email: info@mwbpnp.com

MWP Business and Presentation Private Limited, is a Company incorporated with SECP, Pakistan, in 2001, having a registered office in Islamabad, working in the Iron and Steel Sector. MWP Iron and Steel Web Tech Platform is an innovative idea of MWP Business and Presentation Private Limited, where MWP provides a comprehensive platform for all Iron and Steel stakeholders in Pakistan. When we say all stakeholders, it means all Factories, Factory outlets, Distributors, Warehouses, Shops, Welders/Fabricators, Contractors, End Users, Govt. Departments etc.

It covers B2B, B2C, B2G, and C2B all business models. Initially, it started with the following three services:

1. e-commerce service
2. Knowledge Base service
3. Digital Directory service

MWP Iron and Steel Platform addresses the following Problems for Iron and Steel Sector in Pakistan.

1. Under Utilized Segments - Skilled Manpower and Stake Holders
2. Unemployment
3. Need to Address - High Revenue Industry / Sector
4. Need of Tech Applications
5. Need to create awareness and knowledge
6. Simplify Processes through Apps and Digitization

MWP Web Tech Platform facilitates ease of doing business and brings positive synergy between all iron and steel stakeholders in Pakistan. MWP Web Tech Platform is filling the gap in making Tech applications for the iron and steel industry.



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DIGISMARTIES

SYED AAMIR ALI

Founder & CEO



Year Founded: 2008

Website: www.digismarties.com

Email: kuwaitigenius@gmail.com

Digismarties is the partner of choice for many world's leading enterprises, SMEs and technology challengers. We help businesses alleviate their value through custom software development, product design, QA and consultancy services.

We help our clients to maintain and modernize their IT infrastructure and solve various infrastructure-specific issues that a business may face!

I, Syed Aamir Ali, am an IT expert of industry with a rich experience of 15 years. "I had a keen interest in technology from a young age, and so I pursued an education aligned with my interest. I graduated from Karachi University in the field of Business Administration with majors in IT.

Apart from this, I also belong to a business family that is known for successful businesses; I saw my family members engaged in various types of businesses, often running medium or small-sized businesses. So when I grew up and matured I started my IT agency in 2008 and transformed it into professional business by 2020 finally."

"For the first 4 to 5 years of my career, I worked for companies that were primarily in the US. During this time, I identified a gap between the US market and the Pakistani market. I then proceeded to develop a platform through which we could serve North American customers with development services." Digismarties is a full-stack software product development company that builds solutions based on the latest technologies, such as Blockchain development, Web Development, AI, ML, Mobile App Development and related services that are geared toward the demands of an advanced tech-driven world.

Digismarties, as a brand, is built on trust. If there's any reason that makes Digismarties different is because of their intent; core and intrinsic values mainly revolving about honesty, integrity & transparency, which is why customers trust us. We don't believe in compromising on these company values.



MUHAMMAD HASAN MALIK

Founder & CEO



Year Founded: 2020

Website: argusproperties.pk

Email: Hasan@argusproperties.pk

Argus properties is an emerging real estate consultancy, investment firm and developers which is the key project of the Sardar Group of Companies. They deal in Defense Housing Authority (DHA), Clifton, Karachi and Bahria Town, and other housing societies throughout Pakistan. With years of experience in the industry their team of dedicated professionals has in-depth knowledge and expertise to ensure their clients have a smooth and successful real estate experience.

Argus Properties offers a wide range of real estate services through their experienced consultants who help in buying or selling of any type of property; including homes, apartments, residential or commercial plots, buildings, and land.

Argus Properties is not only bringing economic development through their new projects by creating new jobs but they are also engaged in humanitarian work by supporting various social causes.

They feel one of their major challenges faced while establishing their start up was the competition with established top notch property marketers. There is neck to neck competition in the real estate industry, especially for the properties that are very high in demand. This can make it difficult for a new company to stand out amongst the rest. But they won HMR Waterfront Top Sellers No.1 Investment Company Award.

During the economic crisis in the country, real estate businesses also faced downturns, as people are less likely to invest in properties in times of economic uncertainty. Therefore Argus Properties had to adapt innovative business strategies to stay afloat. Since Argus properties is an emerging real estate company, they tend to create their own landmarks so they can stand among the future market leaders.





HILLS DOT

UMAIR WAZIR

Founder & CEO

Year Founded: 2020

Website: hillsdot.com

Email: umairwazir11@gmail.com



As job seekers are struggling to find suitable opportunities and Skill learners are struggling to find the best options to polish their skills. With Hills Top marketplace approach, we provide our students the best possible skills while continuing their education, and giving employers access to a diverse pool of qualified employees.

The main challenge in this startup business is that no one guides appropriately as there have been trust issues within the company's employees at the start which are most important to resolve to grow for any firm or company.

As a company, we've been around for over 3 years and have been profitable for the past few, which shows how stable we are. We've managed to grow at a steady rate by building relationships with our customers and providing them with products that meet their needs.

The company's future goals include becoming the Unicorn Company. Unicorn companies are the most valuable, profitable, and successful startups in the world. Unicorn companies are those that reach a valuation of \$1 billion without being listed on the stock market and are the dream of any tech startup.

skill pay the bills



MUHAMMAD BILAL ZAHID

Co-Founder & CEO

Year Founded: 2001

Website: wisemarket.com.pk

Email: support@wisemarket.com.pk



Wise Market: Pakistan's leading marketplace for sustainable tech devices.

Wise Market is an online marketplace that deals in refurbished smartphones, tablets, laptops and other tech devices. They are creating awareness and promoting the cause of refurbished gadgets in Pakistan. A refurbished phone or gadgets gives all the perks and benefits of a brand-new phone at a fraction of the cost. That is why this sector is picking momentum and gaining popularity worldwide, and it's about time Pakistan catches up to this healthy and eco-friendly trend too.

Smartphones make up a significant chunk of global e-waste. Whereas E-waste is a global phenomenon that directly results from the easy and cheap availability of new devices. At the same time Pakistan is home to ever-growing mobile-phones users. Failing to dispose of old & dysfunctional smartphones properly is a big issue. Opting for a refurbished phone gives a new life to an abandoned phone. It helps mitigate e-waste and contributes to a greener environment and a sustainable living.

Hence, Wise Market Pakistan is promoting recycling and reusing culture in Pakistan. They are proponents of a circular economy. By encouraging the use of refurbished phones, the sale of new phones is discouraged. It also creates a balance in the mobile phone market where new models keep popping up every other day. Most of these phones are imported, and a lot of foreign exchange is spent on their purchase. The carbon footprint of producing a new phone is greater than refurbishing an old one. Therefore, they aim to spread awareness about the positive impact of using a refurbished phone, managing e-waste, and saving precious earth's resources and the foreign exchange.

The Covid-19 times and restrictions presented them with their own challenges, because it coincided with their starting! Establishing a startup is not easy anywhere, more so in Pakistan, where there is a lack of a business-friendly environment. But with dedication and determination, this startup has overcome different challenges as they happened.



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The company's future goals include becoming the Unicorn Company. Unicorn companies are the most valuable, profitable, and successful startups in the world

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LUXURY BRIDAL COUTURE

SABILA RAFIQUE SIDDIQUE

Founder & CEO

Year Founded: 2021

Website: [Instagram.com/couturier_by_sabi.r](https://www.instagram.com/couturier_by_sabi.r)

Email: Couturiersince1982@gmail.com



Couturier by Sabi. R is a US backed 'Luxury Bridal Couture' brand, a dream of every bride to be who wants a grandiose in the lap of luxury design. Their adorned bridal dresses comprises a blend of artistry, bling in Western cut with Eastern regalia embellishment. Couturier is a brand for a bride who wants to drown in the bewilderment of the ocean's depth while wearing chaos like gold. And yes for them it is such a bride to be who defines their couture, which is the height of their artistic plush.

But the challenge so far for the brand is to evolve the mindset of today's bride to break from the 'status quo' of what an eastern bride wears on her 'dream day' of her life without any distress. Couturier by Sabi.R envisions a bride who embraces the expression of her heart and soul which is draped, stitched, fashioned and wrapped in the most luxurious way that speaks of who that bride is and what she stands for! Her main day dress should speak of her personality itself. As that day is when she embarks on a brand new journey with her soul mate.

Currently, Couturier is focusing more on enhancing, creating and evolving cliché trends in the Pakistani Bridal industry. But at the same time understanding and serving their niche market by delivering the best product with the whole wedding dress fairy-tale experience.

After establishing a private studio in the US, Couturier by Sabi.R has started Studio # 11 in Karachi and anticipate the same warmth and success that they got in the USA. Overall the brand's vision is to provide personalized, luxury statement masterpieces that highlight the persona of Couturier's bride.



ANSAB RIZWAN

Founder & CEO

Year Founded: 2019

Website: www.remitchoice.com

Email: brd@remitchoice.com



Remit Choice is the international money transfer company that is transforming the way people send money abroad. With their vision of providing a more free and transparent way to send money home, they are committed to making the process of transferring money easier, faster, and more secure. Remit choice platform works to reduce transfer fees, providing customers with the best rates and the most reliable service.

Ansab Rizwan, CEO and Founder of Remit Choice, experienced firsthand the struggles of sending money to loved ones while working abroad. He saw how people were forced to wait longer, pay high fees, get low exchange rates, and endure slow transfers – all because multiple companies and banks were taking advantage of those sending remittances. He was determined to make remittances easier and more affordable for those who sacrifice their family lives to work in foreign lands and support their loved ones back home. That's why he founded Remit Choice – to make sure that sending money is free, fast, and secure. Globally, an estimated \$800 billion annually is sent in remittances, with 12% of this amount going to hefty fees and hidden charges. This means that \$96 billion of the total is hard-earned money from those living and working abroad, far from their home countries.

With billions of dollars sent without paying any fees and the best exchange rates available, our customers enjoy the unique benefit of using our service. Today, we are proud to announce our plans for global expansion, bringing our service to even more countries worldwide. With our unbeatable fees and exchange rates, customers can be sure that sending money with us will always be the most cost-effective way to get it there.

At Remit Choice, we have a mission to make remittances faster, easier, and more affordable. But beyond that, we also work to improve communities through our focus on key areas like education, healthcare, sports promotion, environment, employment, promotion of artists, and staff welfare. We believe that when it comes to making communities better, there should be no boundaries. With our commitment to these areas, we strive to empower and transform lives wherever possible.

MUHAMMAD ATA

Founder & CEO



Year Founded: 2021

Website: www.inventpeers.com

Email: ceo@inventpeers.com

InventPeers is excited to share its story with our readers. It is a full-service digital agency that offers Enterprise Application Development, E-commerce, and Digital Marketing services to help businesses grow. They offer complete solutions for online businesses.

The company is founded on the idea that people can do anything they want to. They believe in the power of every-one's ingenuity and want to help people fulfil their dreams by providing them with the strategies they need to succeed in their lives and businesses.

When InventPeers started as a company in 2021, it focused on helping small businesses thrive in the digital age. They were passionate about ensuring that their potential clients' businesses had all the tools required to succeed.

InventPeers are creating the best networking platform for the youth. They help them find job opportunities and internships, so they get their dream jobs in their appropriate sector. They also connect new people by sharing different business ideas and making them a reality. InventPeers now has two companies: InventPeers, a digital agency, and Invent Vista Realtors, a real estate company. Moreover, they have e-commerce store named "Cosmatix", selling beauty and cosmetics products. As a group of companies, they have very lucrative investment opportunity plans for investors interested in real estate and e-commerce ventures. Interested investors can learn more about these opportunities in detail by talking to the owner of InventPeers.

Muhammad Ata is an entrepreneur because of his passion and starting new businesses. He has numerous projects in the pipeline and under development. He enjoys learning from other entrepreneurs and solving problems.



ADAM ISRAIL SAMY

Founder & CEO



Year Founded: 2020

Website: DivineVirtuality.com

Email: adamisrail@gmail.com

Divine Virtuality is a revolutionary software house that is providing companies from around the world the opportunity to hire top-notch technical developers, saving them costs and helping boost their business. With Divine Virtuality, companies can access a global pool of highly skilled professionals, allowing them to find the best talent for their specific needs without having to pay the high costs associated with hiring in-house developers.

One of the key ways Divine Virtuality is revolutionizing companies' business models is by outsourcing to Pakistan. Pakistan has a large pool of highly skilled and well-educated technical professionals, and by outsourcing to Pakistan, companies can save a significant amount of expense while still receiving high-quality work. This is creating a huge social impact in Pakistan by providing high-paying jobs to local professionals and bringing in foreign currency to the country's economy.

Divine Virtuality is also at the forefront of the industry by staying up-to-date with the latest technologies and trends, and always striving to deliver truly innovative solutions to our clients. This, combined with our dedication to providing the best service possible, makes Divine Virtuality the perfect partner for companies looking to outsource their technical development needs.

Additionally, by providing high paying jobs to Pakistan, they are also empowering individuals to take control of their own lives, improve their standard of living and help in the overall development of the nation. This is also creating a positive impact on the economy of Pakistan and helping to increase the standard of living. By expanding the job market and providing more employment opportunities, they are also helping to drive economic development in the local community. In conclusion, Divine Virtuality is changing the way companies think about outsourcing by providing cost-effective solutions, while also creating a huge social impact by providing high paying jobs and bringing in foreign currency. With our cutting-edge services and commitment to delivering innovative solutions, Divine Virtuality is the perfect partner for companies looking to outsource their technical development needs.



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KASHIF QAMAR RANA

Founder & CEO



Year Founded: 2022

Website: fb/stonebuilders1

Email: stonebuilders@gmail.com

Kashif Qamar Rana started his career after completing his formal education at ACCA, with an aim to follow his own dreams rather than to be a part of someone else's dream. Hence, entrepreneurship was his passion and dream. It was his passion that made him restless but due to the social barriers and economic status of Pakistan it was almost an impossible task to start one's own business!

"But Allah's will is above all. Allah gave me the strength to overcome these challenges and I started my career. A career full of goals and achievements." says Kashif.

With his will to do and passion to start his own business he started his own business in real estate marketing and construction company, which he called STONE Builders. The company with his dedication, knowledge of finance and with a good team, made a trustable name in the market and now his company has a good brand value and is currently doing very good projects. For him the biggest success is not only establishing a company on his own but gaining trust of customers.

In the future, he seeks to extend his company and its projects to other major and metropolitan cities of Pakistan other than their hometown, Multan.

Kashif Qamar Rana, CEO of STONE Builders gave a very practical message to the youth and aspiring startups of STARTUP Insider, "My only advice to newcomers, startup businesses in any sector is to always believe in your dreams and pursue passion, there is no shortcut to success, only hard work can bring you success."



SAMI ULLAH ZAKIR

Co-Founder & CEO



Year Founded: 2018

Website: www.ilmghar.com

Email: samiullahzakir@ilmghar.com

The concept of the Ilmghar started when Sami was in his teenage years. He faced difficulty getting the notes for the subject references, mostly near examination. In 2015, during his bachelor's in Mathematics, a novel idea came to him to make a platform from which students get benefits from every age group. He decided to develop a website, easy to reach and freely available, consisting of free notes, books, lectures, and video tutorials.

Due to financial crises and studies, owning and developing a website was out of his budget, so he started his blogging website by the name of Ilmghar.

Hindrances and obstacles never let Sami down. He was confident enough to cross the barriers and ready to face the challenges. In short, he started freelancing. It was a turning point in his life, and relaunched the ILMGHAR website in the year 2020 with great enthusiasm and achieved success!

Alhamdulillah ILMGHAR is now a successful educational website helping young students to excel in their studies throughout their academic years. The courses range from Nursery classes to M.Phil onwards. They offer paid and unpaid courses, flourishing free lectures, tutorials, books, and notes for students who can't afford such support. For the first time, a student has to log in by paying a nominal fee and get access to the world of ILMGHAR.

learnfreelancingskills.com (LFS) is a project of ILMGHAR. The LFS website is a platform teaching many young students freelancing skills free of cost with experienced teachers educating the country's youth. LFS is becoming prosperous for every student as well as freelance beginners.

All in all, Ilmghar is devoted to providing free educational materials and promoting freelancing skills to build confidence in the young generation and empower them to earn success through their online platforms.



MUHAMMAD AZEEM BHATTY

Founder & CEO



Year Founded: 2022

Website: AZmarketing111@gmail.com

Email: bhattys1@gmail.com

AZ Marketing is a real estate marketing company that aims to make real estate marketing simple and profitable for clients. Azeem Bhatti, founder & CEO of AZ Marketing believes that the best investment on earth is investment in land. He initiated this company because it was a good time for him as he had access to both financial and human capital.

Initially when Azeem thought about starting a business, he started with a proper business plan and a road map about how to run, structure and grow the business is mandatory. This also helped him in convincing people to invest in his company because people only believe in solid planning especially in real estate. Therefore he started his company in the name of Almighty Allah and His Prophet (PBUH) he formally started AZ Marketing.

Azeem admits that despite all the planning he had many sleepless nights, over-packed schedules and hustles. But that's what makes an entrepreneur wear the badges of honor and distinction. AZ Marketing is committed to success and commitment is not merely a promise that one makes to do something. It involves dedication, ability to work hard and bear infinite fortitude. The company also believes in its social responsibilities where they intend to make a positive impact on society by using environment friendly construction solutions.

Azeem also mentions that initially he had to face a lot of challenges from failure to one plan to going on to another, constant flow of funding, finance management, market presence and finding perfect strategies for a specific project, hiring of skilled and unskilled HR, Project time management, etc. But with the help of Almighty and Prophet (PBUH) he always overcomes them with his confidence and determination.

For AZ Marketing no client is big or small so they work from the smallest construction owner to the biggest builders & developers in the industry, because our work is not only about money. It's about passion!



RAJA ASAD ZAHEER

Founder & CEO



Year Founded: 2021

Website: www.pinpack.pk

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Pinpack is an eCommerce store focused towards selling brand new Mobile Phones and Branded Gadgets at competitive prices. Pinpack.pk was launched in November 2021 with an idea to provide a growing & prospective mobile phone user base with accurate & updated information about current and upcoming mobile phones and a medium to buy them online at competitive prices.

At Pinpack, we are utilizing our hard earned eCommerce experience earned while building/working with products for international clients since 2005 to keep ourselves lean enough to provide our customers with unbeatable prices. They are working on a very unique loyalty program for customers for Pinpack to be launched soon. It will be the first of its kind and will provide an unmatched rewarding experience for our customers and will set new benchmarks for the struggling eCommerce sector.

Pinpack, is a fully "Made in Pakistan" eCommerce website contributing as an upcoming major player in the Mobiles Industry. Not many websites with Mobile only USP in Pakistan, where people get all range of Mobile Phones and updated information regarding them as well. The price comparison engines ensure that their prices are very competitive. To gain the trust of their customers, they also allow the opening of parcels to ensure customers satisfaction and confidence in online shopping. They also provide products on Installments as well and have integration with Major Banks.

In Pakistan mobiles are considered as an essential commodity, therefore, Pinpack ensures that people get mobile at competitive rates. Apart from pricing, they ensure that people get genuine products and avoid buying low quality copies. Acquisition of products was the bigger challenge then they thought, especially in 2022, with the shortage of supply after the import restrictions, getting a mobile at competitive prices was one of the major challenges. Unlike developed countries with mature payment gateways they faced challenges in getting financial institutions onboard to provide the best online shopping experience for their customers.

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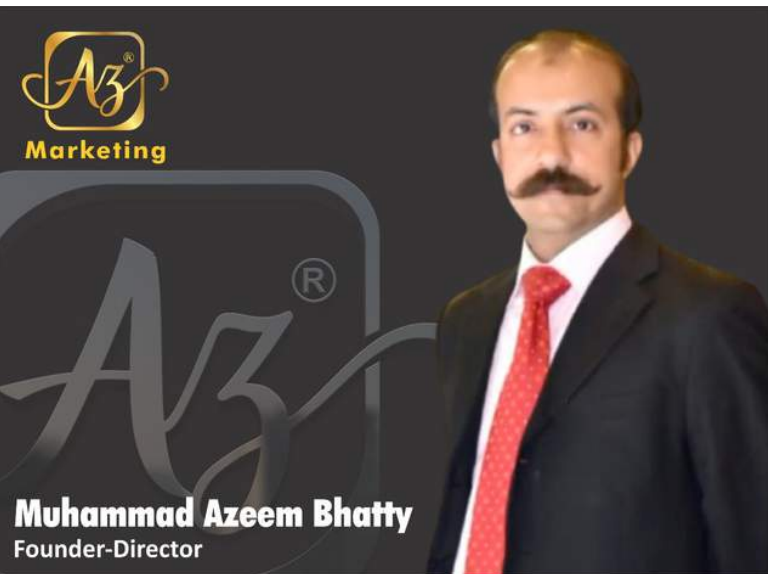
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Happy New Year



SAFEER UL HAK

Founder & CEO



Year Founded: 2022

Website: www.hpshop.pk

Email: Safeer@HPshop.pk

We are Pakistan's first HP Exclusive Store HPshop.pk offering HP official products available nationwide just a click away from your phone. We are the first one in our category to launch Google App HP Shop Pakistan offering BNPL services on HP official products.

There are a lot of Grey, refurbished and used products sold as new by the vendors in the market damaging the consumer experience and destroying the brand equity. In order to solve that problem there was a need to have an official franchise store by HP official Partner to ensure offering HP official factory sealed brand new stock to customers for improving consumer experience and offering a wide range of HP portfolio right at consumers' doorstep.

The impact is huge as consumers realize the importance of official Hp store offering a wide range of HP portfolio which was unavailable in the market, offering official products coming with official warranty through official distributors with bonus offerings by HP such as Foodpanda vouchers for better consumer experience.

HP portfolio is now available nationwide to every city, town and village with free shipping cost. Anyone from anywhere can order to receive a direct shipment right from the nearest warehouse removing any middleman for authentic user experience.

In the ecosystem of Pakistan many challenges always prevail, but with challenges, opportunity comes as well. Therefore, ensuring A+ world class consumer experience takes a lot of effort in terms of stock availability, import issues, PKR vs USD fluctuations, KIBOR fluctuations impacting BNPL services, availability of warranty parts, etc. But *Alhumdulillah* at HPshop.pk handled all the issues and challenges well to ensure smooth consumer experience for all HP loyal customers.



رنگوں کا اک جہاں ہو گا کھلا کھلا

SAMRAN SAJJAD KAYANI

Co-Founder & CEO



Year Founded: 2021

Website: www.cameopaints.com

Email: sajjadsamran@gmail.com

Cameo Paints is a product of 3D SK Paints Smc Pvt Ltd is humbled to successively achieve the benchmark of success by the UKAS United Kingdom Accreditation Services.

ISO 9001:2015 Certification awards for its consistency in Quality Management System. Cameo Paints is Pakistan's leading ISO certified paint manufacturer from DAS UK. They manufacture the best and latest quality construction paints in a wide range. They use Swiss advanced technology to manufacture their everlasting, durable and attractive paint. They use their state-of-art laboratory where expert chemists, including Samran Sajjad, test quality and durability of paints at every stage of production. Cameo Paints is already manufacturing paints in Switzerland with the same brand name and 'Swiss Ware'. Despite the downwardness of the Pakistani economy, housing is a booming sector and people still are making their own homes and they see new societies coming up each day.

The company is registered with the Government of Pakistan, SECP, FBR, also approved by Trade Mark, IPO authorities. Cameo Paints is also certified from ISO-9001, England and PQSCA from Pakistan. They also use advanced technology involving modern production methods keeping in mind ISO-9001:2015 rules keeping health principles and standards on priority. Their aim is to provide their users the best quality interior and exterior paints at reasonable prices. The company always strives for 100% customer satisfaction. The main focus of the company is to maintain the best and long term relationship between the customer and the company.

In the local market, Cameo Paints is known for its quality and best results among construction companies. They are competing with various local and multinational paint manufacturers that hold a big chunk of the market share. Hence to gain market share among the rest they have to give the same quality at a lower price. They use push strategy by giving lucrative offers to sellers and painters with money back guarantee in case of any quality issue. So this is their biggest challenge as a startup to create their own market positioning among established business giants.



Delivery

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Kyun Ke Points
Zaroori Hain



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