

STARTUP

OCTOBER 2018

INSIDER

PLAN ORDERLY

*Entrepreneurial
Habits of our
beloved Prophet
Muhammad (PBUH)*



BUSINESS IDEAS

For college &
university
students

Build an Empire!

Lessons for every entrepreneur from
Jahangir Khan Tareen

WORLD CHANGERS

World Economic Forum
awarded Dr. Amjad Saqib

Rs. 425



STARTUP INSIDER

DARK SIDES OF ENTREPRENEURSHIP

E

ntrepreneurship is a new lifestyle. Most of the people romanticize it with big dreams, high aims, massive wealth and ultimate financial freedom.

Indeed, entrepreneurship is a phenomenon having immense challenges and big risks but no one talks about those. I don't aim to disappoint you but want to share some hard facts on entrepreneurship. In the start, you will never feel financial security and you have to perform under high mental stress. Secondly, the opportunities won't be available within your comfort zone, but in the market. You will not be able to manage work-life balance and you have to compromise on some relationships. You have to spend sleepless nights full of anxiety, depression, and stress. If you see yourself a success story then you can not escape from these certain situations.

The startup founders, facing these hardships, try to adjust themselves but surprisingly 89% get out of the businesses every year. In order to develop more successful entrepreneurs, we need

to realize the importance of training and development. There are more than 50 business incubation centers in Pakistan claiming to produce success stories. I have personally visited more than 25 of them; State-of-the-art, fully equipped &

THE OPPORTUNITIES ARE NOT AVAILABLE IN YOUR COMFORT ZONE, THEY ARE IN THE MARKET.

technologically advanced! Most of them had spent millions of rupees on their interiors & outlook but the question is: are they truly achieving their objectives? However, if they don't, they have to re-think, review and revise their respective business models. Entrepreneurship is not only about the "cool" ideas and workplaces, but it educates, motivates and mobilizes the startup founders at all stages on their entrepreneurial journey.



Usman Ahmed
Editor in Chief

usman@startupinsider.info

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Just as all innovations in the
beginning need improvement, so
does the product, Bitcoin

ON THE COVER: JAHANGIR TAREEN

Guides the way to build an
empire, heed these tips for a
new beginning.

ORDERLY PLAN YOUR GOALS & DAILY AFFAIRS

Prophet Muhammad
(PBUH) as
an entrepreneur

SOCIAL ENTREPRENEUR OF THE YEAR

World Economic Forum
recognizes Pakistan's Dr.
Amjad Saqib



starting small **GROWING BIG**



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PROPHET MUHAMMAD

AS AN ENTREPRENEUR

HABIT #2: ORDERLY PLAN YOUR GOALS & DAILY LIFE AFFAIRS



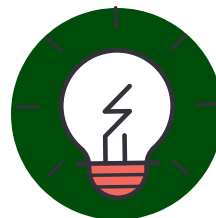
USMAN AHMED

Holy Prophet Muhammad (PBUH) used to practice detailed planning before performing practical steps. Due to the greatest planning, He was the best teacher, great political leader, and powerful military commander. He always suggested to plan out things in a way that one should know the next steps in the execution.

Here are few areas where Prophet Muhammad (PBUH) clearly planned out before the implementation.

STRATEGIC PLANNING

Prophet Muhammad (PBUH) had been making a plan to migrate to Madinah for two years. Beloved prophet (PBUH), having an access to



all the powers of Allah Almighty, was planning his journey in details with his close friend, Abu Bakar. They arranged two camels, special food & water for 3 months, a venue for three night stays during the journey, a guide to take from a less traveled route and a slave to remove the footprints throughout the journey.

On the very day of the conquest of Makkah, He did not want a military take over. But he wanted to inspire people to believe in one Allah Almighty to join in a true faith. He also collaborated with a lot of Christian and Jew tribes for trading purposes and then extended relationships with them, the majority became Muslims afterward.

A word from...



FURQAN SHAMSI

TRAINER AND SOCIAL
CONFIDENCE COACH

Muhammad (pbuh) being the Prophet Himself and faith in Almighty Allah still carefully planning his move (migration) to Madinah gives us the significance of strategic planning. A secret

plan involving only few of his companions starting from a replacement at bed at night, and then staying in the cave, while traveling to Madinah via a blend of short and long routes. For me personally, this incident in specific and many others from His life clearly indicates the significance of setting goals and planning in our life both personal and professional. As an entrepreneur for our journey towards excellence and taking examples from Prophet Muhammad (pbuh)'s life, we must exhibit a defined Vision which only comes from the commitment of what our Values are and what Difference we can make.

COMMUNITY DEVELOPMENT PLANNING

After his arrival in Madinah, the first step He undertook was to mark out and build his mosque. Soon, it was declared as the city's community development center where a variety of activities were taking place. Apart from being a place for prayers, the mosque served as the center of the Prophet Muhammad's government, a learning center, a place for some medical treatments and nursing, a rehabilitation center, a welfare center, and the place for some spiritual & recreational activities. That was his plan which made Madina grew as a true welfare state. Everything was well planned in itself. Even he helped people to get rid of bad habits through a proper plan. When alcohol got prohibited, he first said, don't consume it on the times of prayers. After some time, he suggested don't consume when you go to bed in the night and broke down the process into small baby steps. Gradually it was eradicated from the society.

MILITARY PLANNING

The war strategy of Prophet Muhammad (PBUH) was a combination of retaliation and total defense. He never initiated any war but always kept a plan of defense if imposed. Before Badar, when the news reached to Prophet Muhammad about the Meccan army, he immediately called a council of war and discussed the possible roles of Muslim men for the upcoming battle. His plan was to restrict the Meccan army right before the Badar wells and then capture them from the Eastern border.

We all have to plan well before any action to be taken. Only trust in God will not produce results. P. T. Barnum in his book sums up in this way. "Mohammad PBUH, one night, while encamping in the desert, overheard one of his

Never underestimate Allah's hand in all your plans.

- Prophet Muhammad (PBUH)

fatigued follower's remarks: "I will loose my camel, and trust it to God!" "No, no, not so," said the prophet, "tie thy camel, and trust it to God!" Do all you could do for yourselves, and then trust to Providence, or luck, or whatever you please to call it, for the rest."

USMAN AHMED IS FOUNDER & EDITOR OF STARTUP INSIDER.

A portrait of Nauman Akbar, founder and CEO of MessageMuse LLC. He is a man with dark hair and a mustache, wearing a dark suit, white shirt, and a red patterned tie. The background is a warm, out-of-focus interior.

Using Gasoline to Put out a Fire by Message-Muse

ONE ENTREPRENEUR'S IMPOSSIBLE BUSINESS MODEL THAT WORKS!

**A CONVERSATION WITH
FOUNDER & CEO
MESSAGEMUSE, NAUMAN
AKBAR BY AHMED BILAL**

Nauman Akbar, founder and owner, of MessageMuse LLC, a full service digital marketing company registered in the US and based in Lahore.

MessageMuse, which Nauman started in 2012 has seen significant growth in the past 8 months. First starting alone and then with only one employee, the company has gained traction in the digital marketing world and has grown to 100 employees in less than 2 years.

Tell us how you got started with digital marketing?

Mine is a long story, first with my company BlueBox in Dubai. When

the economy tanked, so did business. And so it was time to return to Lahore and regroup. While no one wants to have failures, you will always have them so you should learn from them. Digital marketing is a global business even though your customers may be in one location. It is an outreach to the world whether it be app development, an e-commerce website, or reputation management. And from my previous experience I realized that your customer base has to be global too. Having geographic reach places, you and your company in contact with people living in different economies thereby creating a more diverse financial platform for a company. While business may be down in one part of the world,

other places may not be feeling the pinch and so you still have a steady flow of work.

How did this realization affect your business model for MessageMuse?

I started MessageMuse with the idea of having customers in different parts of the world. How I achieved that turned out differently than I imagined. My original plan was to be the back office for digital marketing brokers in the states, Pakistan, and the UK. Instead, a turn of events and a power play that read like a James Bond script, landed me in a direct-to-client international business structure.

How did you transition?

By necessity and quickly. Digital marketing, for all its high-tech components, is still a very traditional market in how clients pick the companies they work with. Most business is by word of mouth which creates some challenges for me as I sit in Lahore looking for customers in the US and Europe. But working through brokers who gave up on their businesses left me with clients who had worked with my team, liked the quality of our work, and trusted us to deliver creative processes not found elsewhere.

What one thing do you think helped you the most in building MessageMuse?

That one is easy—having brilliant mentors and supporters who give you great advice and help along the way. I and MessageMuse have been lucky to have two. The first and the most respected is Salim Ghauri of NetSol. He has been the one who has given me my first chance in business and continues to

provide his wisdom as we grow. I am forever in his debt. He has a big heart for entrepreneurs who are serious about putting in the effort to start and grow a company and we have been fortunate to have had his trust, his advice and his business for several years. The second person who has been supportive of my growth is one who came to me through Salim Ghauri. Maria Peaks. A female from the US with over 30 years in an executive position has been of great help in an unusual way. This woman has pushed me so hard toward an aggressive marketing plan and business processes that I don't dare not listen to her. She has warned me, "Nauman, my broom has a motor on it." But she has been there with great advice, assistance, and ideas to fill in for Salim Ghauri when he is not available for consult. Having people, you can bounce ideas off of becomes invaluable in business as you choose which way to grow. It gives you different perspectives. That can save you from disasters along the way.

So what is the biggest challenge having customers in the US and England?

Sleep. We have clients in several time zones. I am managing the office by day and in the evening until the early morning there are talks with clients. I won't even tell you what setting up meetings with partners in different time zones entails. That is the impossible business model that seems to work. I don't miss the sleep much anymore because the work is exciting and there is always so much to do.

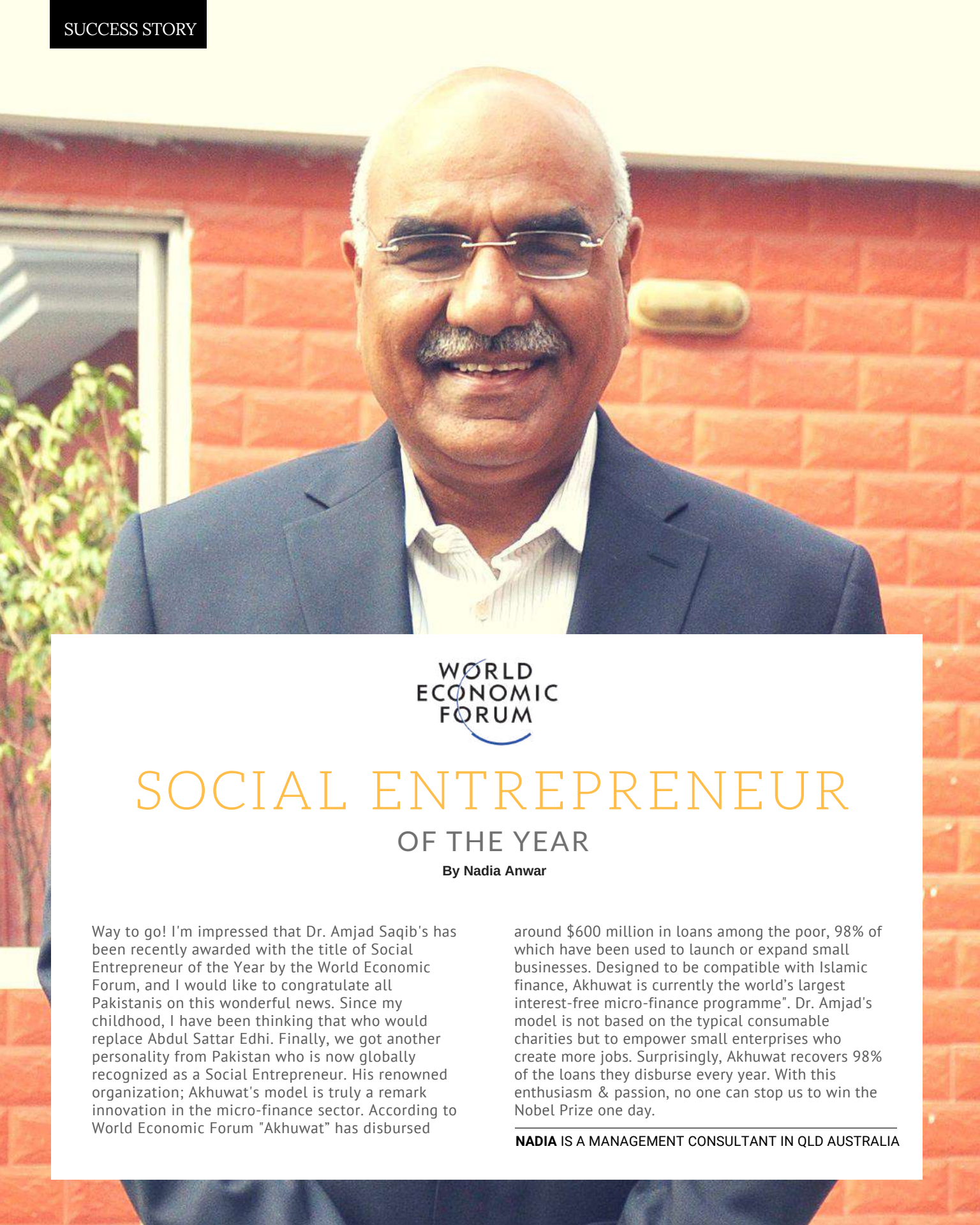
Do you serve only the markets outside Pakistan?

No not at all. We have clients here

in Pakistan as well. And as a digital marketing company we are unique in that we offer our local clients insight into how US and UK clients think and behave as consumers. Since most digital marketing efforts are for the purpose of commerce, it is important to have an understanding of those customers—how they buy and how they make decisions. If a digital marketing company has worked in only a local market his clients cannot benefit from a global marketing perspective. In many ways, it seems imperative for a company wanting to do business globally to team up with a digital marketing company that has already done so.

What is in the future for MessageMuse and you?

We have so much expansion both in digital creativity and workload that most days are packed with new milestones. It is an exciting time for us. We have new e-commerce sites within weeks of launching, two new apps that will set a new bar for design and functionality, and we have just launched an app that within 1 hour of going live began a revenue stream that any investor would want. And it is all in a day's work. Without the dedicated team I have, none of it would be possible. In the coming months, MessageMuse will take additional steps to move further into the US market. Boots-on-the-ground visits with strategic market expansion is planned. My visit to the States is an aggressive agenda meeting with existing clients, new brokers, and new business community contacts. And again, it means no sleep. But who has time for that when you are using gasoline to put out a fire?



SOCIAL ENTREPRENEUR OF THE YEAR

By Nadia Anwar

Way to go! I'm impressed that Dr. Amjad Saqib's has been recently awarded with the title of Social Entrepreneur of the Year by the World Economic Forum, and I would like to congratulate all Pakistanis on this wonderful news. Since my childhood, I have been thinking that who would replace Abdul Sattar Edhi. Finally, we got another personality from Pakistan who is now globally recognized as a Social Entrepreneur. His renowned organization; Akhuwat's model is truly a remark innovation in the micro-finance sector. According to World Economic Forum "Akhuwat" has disbursed

around \$600 million in loans among the poor, 98% of which have been used to launch or expand small businesses. Designed to be compatible with Islamic finance, Akhuwat is currently the world's largest interest-free micro-finance programme". Dr. Amjad's model is not based on the typical consumable charities but to empower small enterprises who create more jobs. Surprisingly, Akhuwat recovers 98% of the loans they disburse every year. With this enthusiasm & passion, no one can stop us to win the Nobel Prize one day.

NADIA IS A MANAGEMENT CONSULTANT IN QLD AUSTRALIA

THE FINAL PRODUCT HAS ARRIVED!

IGNITE'S EFFORTS TO PROMOTE ENTREPRENEURSHIP PAYING OFF. A TOTAL OF 39 STARTUPS FROM VARIOUS INDUSTRIES GRADUATED FROM NIC ISLAMABAD AND LAHORE.



By Jawad Azfar
Head NIC Pakistan

Ignite National Technology Fund disbursed around 3 billion rupees in 2016-18 to set up state-of-the-art business incubation centers in five major cities of Pakistan. The final product has arrived in the form of 39 running startups from Islamabad and Lahore, more to join soon from Karachi, Peshawar & Quetta.

39

STARTUPS ARE
GRADUATED FROM
IGNITE - NIC
PAKISTAN

1



ERSHIAN ANWAR

NIC ISLAMABAD
ANZEN

START
YEAR
2017

INDUSTRY
TECH

FUNDED
✓

STAGE
START UP

RAISED
PKR 400K

NUMBER OF
JOBS CREATED

6

WWW.ANZEN.PK

2



SHAYAN SOHAIL

NIC LAHORE
PAKVITAE

START
YEAR
2014

INDUSTRY
MANUFACTURING

FUNDED
✓

STAGE
PRE-REVENUE

RAISED
PKR 2.6 B

NUMBER OF
JOBS CREATED

35

WWW.PAKVITAE.ORG

3



UMAR GILANI

NIC LAHORE
EDXLINK

START
YEAR
2017

INDUSTRY
ED-TECH

FUNDED
✓

STAGE
PRE-REVENUE

RAISED
PKR 225K

NUMBER OF
JOBS CREATED

5

WWW.EDXLINK.COM

4



ABDULLAH AHMED

NIC ISLAMABAD
CRICFLEX

START
YEAR
2016

INDUSTRY
SPORTS

FUNDED
✓

STAGE
PRE-REVENUE

RAISED
PKR 17 M

NUMBER OF
JOBS CREATED

5

WWW.CRICFLEX.COM

5



FARRAH ARIF

NIC LAHORE
EDTECH WORX

START
YEAR
2017

INDUSTRY
ED-TECH

FUNDED
X

STAGE
PRE-REVENUE

RAISED
X

NUMBER OF
JOBS CREATED

8

WWW.EDTECHWORX.COM

6



MUSHARRAF FAROOQI

NIC LAHORE
STORYKIT

START
YEAR
2018

INDUSTRY
EDUCATION

FUNDED
X

STAGE
START UP

RAISED
X

NUMBER OF
JOBS CREATED

4

WWW.STORYKIT.COM

7



MADIHA HAMID

NIC ISLAMABAD
CHEFLING TALES

START
YEAR
2017

INDUSTRY
FOOD

FUNDED
X

STAGE
START UP

RAISED
X

NUMBER OF
JOBS CREATED

44

WWW.CHEFLINGTALES.COM

8



MUFEEZ RANA

NIC ISLAMABAD
AUTOX

START
YEAR
2016

INDUSTRY
E-COM AUTOMOBILE

FUNDED
✓

STAGE
START UP

RAISED
PKR 2.4 M

NUMBER OF
JOBS CREATED

17

WWW.AUTOX.PK

9



SIHAH WARIS

NIC ISLAMABAD
RISEMOM

START
YEAR
2016

INDUSTRY
CHILDCARE

FUNDED
X

STAGE
START UP

RAISED
X

NUMBER OF
JOBS CREATED

6

WWW.RISEMOM.COM

10



SHAHID MEHMOOD

NIC LAHORE
BLUSHEE

START
YEAR
2018

INDUSTRY
HEALTHCARE

FUNDED
X

STAGE
PRE-REVENUE

RAISED
X

NUMBER OF
JOBS CREATED

5

WWW.BLUSHEEE.COM

to be continued..

NIC Peshawar is on the move!



By Alina Mehwish

National Incubation Center Peshawar is undoubtedly the most innovative and successful incubator in KPK. Small businesses sharing desk space and supplies, mentoring, and educational opportunities and programs, the center has achieved good results in recent months. Few startups grew from ideas to small enterprises, who are now creating the job opportunities in the province. For the past six months, NIC has been focusing on training and funding for startup founders through connecting them with seasoned entrepreneurs & investors.

Few startups grew from ideas to small enterprises, who are now creating the job opportunities all across KPK.

NIC Peshawar organized a session on "Leadership & Core Values of an Entrepreneur" delivered by CEO Nayatel **Wahaj Siraj**. The keynote speech inspired hundreds of existing & aspiring entrepreneurs.

Besides motivation, NIC also supports startups to raise money. **Humayun Mazhar**, a prominent venture capitalist provides regular mentoring to the incubatees on the funding options available.

Recently, NIC Peshawar partners with Telenor Velocity to strengthen the entrepreneurial ecosystem under velocity partnership program.

The collaboration will help promising startups overcome the barriers holding their business back & work closely to identify steps they need to take to achieve sustainable growth.

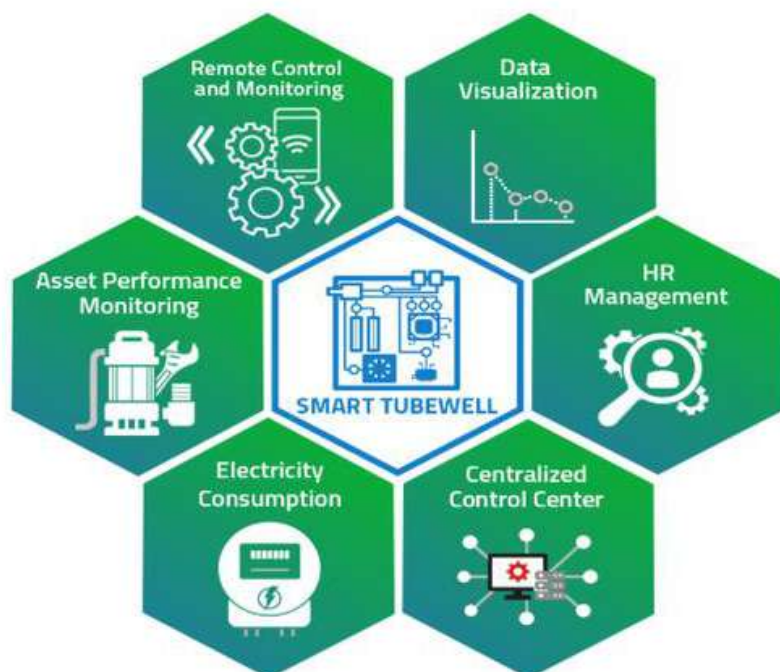


NIC Empowering the IoT Startups



SMART TUBEWELL

Smart TubeWell is co-founded by Abdul Haseeb & Muhammad Jawwad. This revolutionary idea will enable organizations running tube wells to shift from conventional tube well operational procedure to smart one i.e. controlling tube well through a mobile application and centralized grid system. The product will help to save lots of water, electricity and operational hours with the help of a dashboard and an automation system.



The product if implemented, will allow WSSC (Water & Sanitation Services Company) to remotely monitor, supervise and control the tube wells from a central platform. This system will also enable the organization to track their employees daily performance. The end user will get clean drinking water as the product also gauges the water quality. Here are some outputs of Smart TubeWell:

- Clean drinking water
- Water discharge level
- Water losses
- Electricity saving
- timely tube well operations
- Better utilization of HR
- Water distribution

According to Haseeb, "the system is build upon industry 4.0 standards, has 3 years of market research and already implemented on 2 tube well stations in KPK under Water and Sanitation Services Company Mardan. The installation has been tested by WSSCM officials and is ready to be replicated in other areas".

In Pakistan, startups are innovative but they need work so that's why public private partnerships should always be encouraged so that startups like Smart TubeWell can become the big companies of the future proving jobs to thousands of people all across the country.

BUILD AN EMPIRE!

JAHANGIR KHAN TAREEN GUIDES THE WAY TO BUILD AN EMPIRE, HEED THESE TIPS FOR A NEW BEGINNING.

BY SADAF USMAN

E

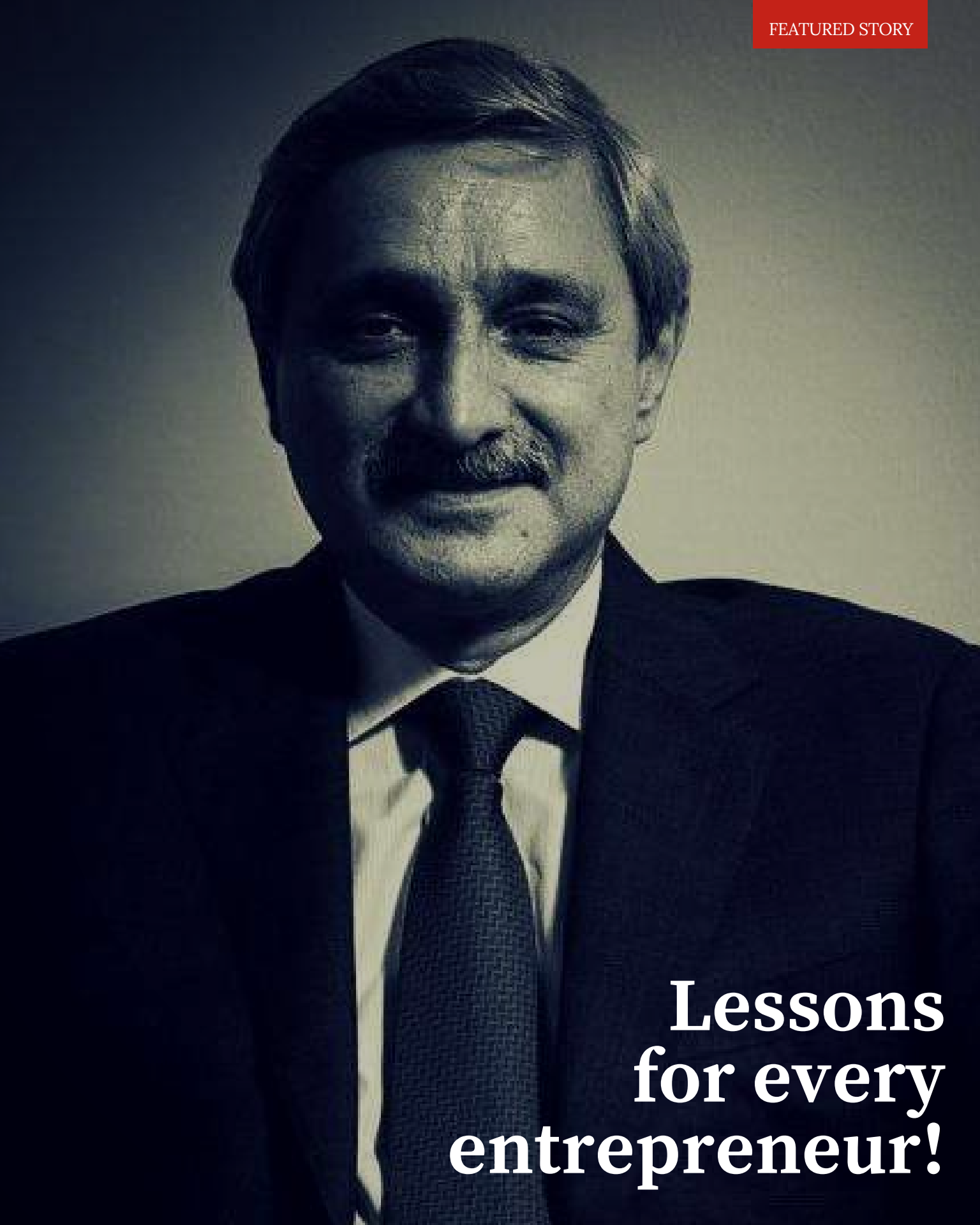
ntrepreneur's journey is full of challenging and enlightening lessons. If paid attention to, these lessons can take your business to the next level.

Staying wealthy is not by chance. There are certain rules and techniques to follow in order to achieve what you wanted to achieve and wise is the one who learns from others experiences. Tried and tested methodologies used by entrepreneurs, if applied properly, can do miracles in your life.

"... and that evening, when I finished work at my bank job, I told myself, this can not be your life Jahangir, enough of this....". Renowned industrialist, Jahangir Khan Tareen needs no introduction. He is a self-made billionaire started his career from a monthly salary of Rs. 500. There are hundreds of articles and features on his success story, but today I am more focused to highlight some of his proven business

strategies help building a business empire. He first took a decision in his mind to be a billionaire. He desired to be wealthy and that burning desire and strong determination provided him a success formula that worked for him. In fact, that works for everyone.

We all had heard a story "Alice in Wonderland" in our childhood. That gives a powerful lesson about the power of dreams. Here is a short conversation between two characters. Carrol was standing in a forest in front of two roads. Alice was passing by and Alice asked, "do you need help"? He said, Alice I don't know which road should I take? Alice replied, Carrol but it depends where you would like to go? Carrol said, Alice I don't know. Alice replied, Carrol then it does not matter which road you take". If you don't know where you want to go in your life, you can never reach there. You have to have a vision. Now the question is how JKT established the vision? If you are keenly interested in studying the strange power of vision and imagination, read a book Think & Grow Rich, especially the sixth chapter. This

A portrait of a middle-aged man with a mustache, wearing a dark suit, white shirt, and dark tie. He is looking directly at the camera with a slight smile. The background is a soft, out-of-focus grey.

**Lessons
for every
entrepreneur!**



method of developing a vision in that book, by Napoleon Hill, will provide a preview of the rare treat in store for those who take the time to read the entire chapter on developing vision through the power of imagination. Without vision, you will never get anywhere, people will start driving you and you will be living someone else's life. So the life starts with a vision, a crystal clear roadmap to your success.

From the start, Jahangir Tareen visualized himself as a billionaire, even when he was not. Temporary failures and hurdles did not stop him because the vision was there every time to motivate him and he coupled with the situation and as a result, he bounced back from every setback. The vision was so inspiring and powerful that he simply did not want to lose that. After the vision, he had to get rid of the middle-class mindset, for that he changed his habits.

THREE C'S TO A BILLIONAIRE LIFE

Jahangir Khan Tareen, a renowned and seasoned entrepreneur and law-maker shares three tips that are easy to remember.

CONFIDENCE: Confidence will make all the difference to your efforts. It is how you can overcome the daily obstacles.

CONSISTENCY: Consistency is the key to your success. Riches come through continuous effort and struggle. Daily consistent actions will bring you the desired results. Take massive action, break down your plan in yearly, monthly, weekly and daily basis.

COMMITMENT: Billionaires commit to certain decisions that help shape them into a business empire.

He said, "....if you want to be a billionaire in your life, start learning, what billionaires learn, start doing what they do and gradually change your habits accordingly....". I found some valuable lessons from his story. To achieve something you have to sacrifice a lot. You have to give up your old habits and even

STARTING A BUSINESS IN AN UNCERTAIN ECONOMY

2 TIPS FROM JAHANGIR KHAN TAREEN

1. Opportunity Recognition

Everytime is a good time to start a company. Don't wait for the stable economic conditions. There are always opportunities in chaos and every entrepreneur should capitalise them.

2. Solving a Problem

Problem-solving provides clear value to the customers. They will be willing to pay for the solution, and it has nothing to do with the economic conditions. Many of the great innovators have consisted on solving a problem and made billions of dollars out of it. Detect problems and see what others do not see, and be resilient not to give up in trying to build a financial model around it.

you may have to change your friends who don't really inspire you and sometimes you need to change the environment you live in. Continuously reinforce your mind and imagine yourself a billionaire. Your mind will start working accordingly and as a result, it will start giving you the practical and implementable ideas you were never aware of through which you can become a billionaire and build your own empire. According to Jahangir Khan Tareen, "...It will never happen overnight, you have to continuously push yourself into the process of becoming a billionaire. In the mid of his business life, I started reading the biographies of the billionaires and then real transformation started. These books taught me that becoming a billionaire is not impossible and people have done it already through practicing certain techniques and adopting billionaire habits".

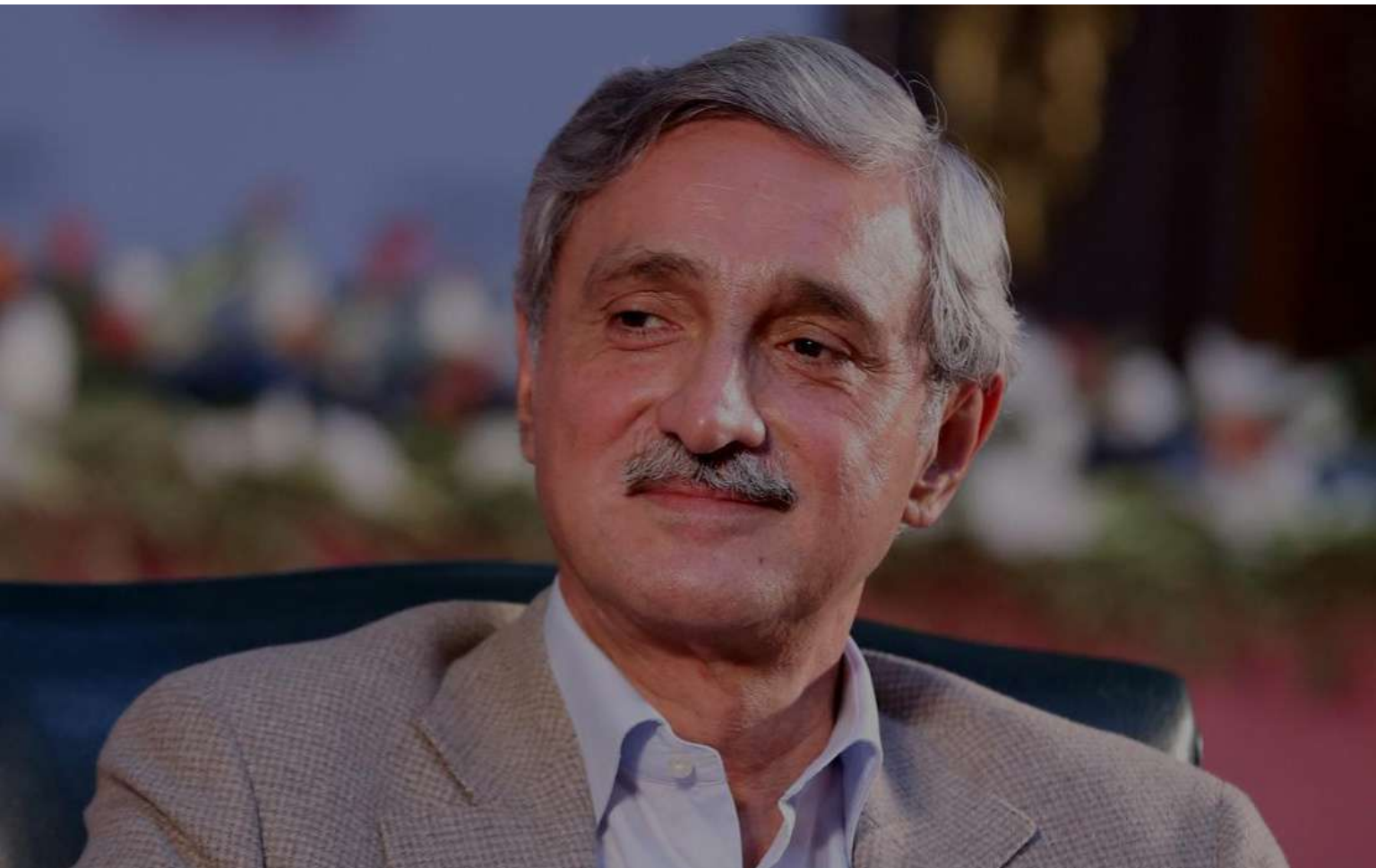
He further added, merely thinking was not enough, I needed a plan of action to reach there. Whenever I took a massive action, I used to broke down the plan in yearly, monthly, weekly and

daily basis. For example, if I wanted to decrease 1 Kg weight in 10 days. It meant I needed to loose 100 grams daily. According to Jahangir Khan Tareen, "... make smaller chunks which you can easily swallow and take baby steps to keep moving in that direction. Without planning milestones, you can never have a sense of achievement and as a result, most people have this tendency of losing interest and ultimately lose the motivation in the middle of something because they did not have developed a complete plan of action. When I dreamed to be a billionaire, I listed down each and every single activity which I had to undertake, and all those things which I had to say goodbye to. This is the only choice. It will never happen by itself, you have to make it happen and on a daily basis". A good learner may learn another important lesson from Jahangir Tareen's entrepreneurial life that he never changed his final destination. If something was not working, he tried another but he never gave up on his dreams. He always had a plan of action, a monitoring system, and self-assessment on every single day. Small wins always give you the motivation to move forward in life, apply this and you will be unstoppable.

"Break down your ultimate goal on yearly, monthly, weekly and daily basis."

“.....If you read any story of a successful person you will find God's involvement in his goals. Without Him, you can not go too far. Pray for a happier, fuller and richer life. Do not pray for the sake of pray. Have faith that your prayers are being answered. Begin to use this scientific prayer method and smooth your way in daily affairs, solve business problems and bring harmony in

"Believe in your capabilities but always have faith in God's plans."



human connections.....”. The last lesson Jahangir Tareen shared with all the entrepreneurs is, “.....believe in your capabilities but always have faith in God's plans. The life gets harder sometimes, you can not find logical solutions immediately but Allah Almighty draws out the ways for you. Prayers will remove uncertainties and you will start trusting on a power which is

supreme. Prayer is the greatest power. Imagine how confident you will feel when you know that there is someone to take care of you the one who is more powerful than you. Prayer is a time when you are communicating with God and it should be taken very seriously. It doesn't have to be something that is complicated. It's something anyone can do anywhere at any time.

Apka Apna Toofani Darzi

A ONE STOP E-TAILOR SHOP FOR MEN AND WOMEN

Usama Manj

Executive team includes – Fauzia Maryam Rabbani, CEO.
Usama Manj – Co Founder & Chief Strategy Officer.
Serial Entrepreneur and IT graduate from Bahaudin Zakariya University.

After refusing several job opportunities Usama and Maryam realised that they are meant to be job providers.

Nspire unleashed the young entrepreneurial talent and polished them, motivated them to achieve their ambition.



www.darzionline.pk

Darzi Online is a one stop E-Tailor shop for both male and females. We Pick – Design –Stitch and Deliver within 3 working days. Whether it's a bridal dress or suit, your kid's outfits, your dad's trousers or a uniform of your staff, you name it, we cater everything.

Starting from Lahore , Darzi Online is 2 years old brand offering stitching services to customer's both local & overseas. From outsourcing of Labour to delivering parcels my self , it was never easy. We now have clientele all over Pakistan & overseas (London , USA , Australia , Canada , Holland & many more) as well. We have both B2C & B2B Clients which includes boutique owners , School uniforms , Cafes etc.

By the beginning of 2019 we aim to launch our 3 days service in at least 3 more cities (Karachi , Islamabad & Faisalabad. Contrary we aim to offer bulk stitching at massive level.

8 BUSINESS IDEAS FOR

By Ali Ibrahim

01

MAGAZINE PUBLISHING

List down the issues you will address in your publication. Build a team of volunteer writers, editors, photographers and designers. Make money through selling ads & monthly print subscriptions.

02

GOOGLE ADSENSE

If you have a fan following in campus, launch your own blog and generate traffic on it. You can make money off the ads (by Google) if people click on them. Watch tutorials & master your skills.

03

FREELANCING

Get yourself involved with any software house and try to complete few projects voluntarily. After learning & having a smart portfolio, create your own freelance account and start bidding & delivering yourself.

04

EVENT MANAGEMENT

Use your campus platform to learn & organize events. Build connections, team up with your friends and develop the skills necessary to start run and grow your event management firm.

UNIVERSITY STUDENTS

TUTORING SERVICES

It is the most traditional and easy way to make money. Instead of typical wall posters, use social media to get clients. Don't stop the publicity; rather engage your other friends & charge on every deal.

T-SHIRT DESIGNER

Invest in an online software or website where students can design their own customized t-shirts. Don't purchase in bulk, but get a printing vendor on-board initially until you get stable income.

PHOTO AND VIDEO EDITING

It's not necessary to have creative skills before starting this business. There are hundreds of students out there who will do the job for you. It's all about getting the leads. Spread the word through family & friends to secure initial events.

START AN E-COMMERCE STORE

Choose product & finalize the prices with the vendor. Develop a wordpress store. Craft a killing social media pictures campaign & start selling stuff online. Get a delivery partner for cash on delivery & receive cash in your bank account.



DISRUPTION

REQUIRES PRODUCT & BUSINESS INNOVATION



By Cameron Turner

For a start-up or commercial opportunity to develop national and global potential it needs more than just a new idea or new product. High-Impact start-ups or commercial opportunities need technical innovation, clear market insight and access to capital.

Combining the right idea with consumer insight and seed capital will create a new wave of innovative

and globally focused commercial opportunities and start-ups. This is what Progel had done in creating PERKii. Phot of Perkii creators Dr Lai Tran, Cameron Turner and Dr Su Hung Ching.

The Western food system is on the precipice of a transformation. A new food paradigm is emerging, driven by knowledge of the positive health effect of functional and natural foods together with informed and affluent consumers all promulgated through social media. Three primary drivers are combining to create significant

opportunities for new and incumbent food manufacturers, retailers and restaurants:

1. Middle and high income consumers paying a premium for novelty, health and convenience.
2. Accelerating public concern with obesity and movement against sugar.
3. Awareness of functional foods and the importance of our gut microbiota.

CAMERON TURNER IS CEO PROGEL PTY LTD. & CO-CREATOR PERKII

QUICK ADVICE

How do you bounce back from temporary failures?



*Usman Pasha Siddiqui, founder
and CEO at Ausomatic*

"Despite great intentions, working nights, big risks and hard work, failure is always a possibility. I know from the start that what worse could happen, some people call it calculated risk. Go back to school days and remember the idiom, 'hope for the best but prepare for the worst, that way you never get disappointed'. If worst happens to me, I re-evaluate the facts and then start again from the scratch".



*Dr. Basharat Ali, founder
and director at Premium Ltd.*

"The very first thing that I do after a setback is, I forgive myself! If you feel guilty for longer period of time then you will be unable to bounce back. My business completely failed after having a bad deal in 2013. Soon income stopped & I had to face serious legal issues. After recovering from the crisis, I found myself more resilient & powerful. I had to let go of the pain & forgiving myself was the most important lesson I learned during hard times"



*Sami Khan, serial
entrepreneur & mentor*

"And this, too, shall pass away."
This statement changed my life three years ago when I was struggling with my first startup. I wrote this on my workstation and it continuously reinforced my subconscious mind and gave me power to face all the challenges with patience. Tough time is the test of your belief and faith.

3 SIGNS YOU'RE SUCCESSFUL

by Farhan Ahmed

During a long entrepreneurial journey, it's difficult to say whether you are going to succeed or not. But if you notice the following three signs then don't give up! You are on the right track.

01

YOU HAVE A SOLID PLAN OF ACTION

Successful people don't live day to day. They know what they will be doing in the next year, where they will be after 5 years and what is their main objective?

02

YOU LEARN FROM YOUR MISTAKES

Successful people don't dwell on past and they are not those who don't commit mistakes; they learn from their mistakes and move on. You are not always right, whenever you will think you are perfect, it means you have put a full stop in your learning process. If you are repeating the same mistakes and getting the same results, the inputs need to be changed.

03

YOU CONTINUOUSLY STRIVE TO IMPROVE

Robin Sharma said, "Investing in yourself is the best investment you will ever make. It will not only improve your life, but it will also improve the lives of all those around you". If you are investing time in your personal development then you are on the golden path to success.

FARHAN IS AN IT EXPERT AND FOUNDER OF IMRESSIVE LTD.

HOW TO

INCORPORATE YOUR COMPANY IN 4 SIMPLE STEPS



Under intention to provide Ease of Doing Business in Pakistan, a company can be incorporated under Securities & Exchange Commission by following these four steps.

1. CREATE SECP ONLINE USER ID & PASSWORD.

The first step towards company incorporation is to create SECP User ID and Password for all prospective shareholders of the company by logging into <https://eservices.secp.gov.pk/eServices/> and click Signup for National. Please use ONLY Internet Explorer 9 or above.

2. SUBMIT ONLINE APPLICATION FOR NAME RESERVATION

Submit an online or offline application for the reservation of Company's name and incorporation. Three names are to be proposed & the registrar would allow one available name, which will be automatically included in the standard incorporation documents. To avoid using prohibited company names, you may refer to Section 10 of the Companies Act, 2017.



3. SUBMIT FEE ONLINE OR DESIGNATED MCB BRANCHES

After the submission of the application as per above step, SECP E-Services will generate a fee challan. It can be paid through credit card or at the designated branches of MCB and UBL. In case of a small business, the incorporation fee is Rs. 1800 (Online) & Rs. 3500 (Offline), having authorized share capital not exceeding Rs.100,000.

4. COLLECT CERTIFICATE OF INCORPORATION FROM SECP

After receiving the incorporation confirmation email, visit the relevant CRO and collect Certificate of incorporation. Once the certificate of incorporation is received, a private company or single member company (SMC) can start its operations.

ABDUL HANAN IS A LEADING CONSULTANT & THE FOUNDER OF SYNERGY BUSINESS CONSULTING ISLAMABAD.

TECHNOLOGY

SCIENTISTS DISCOVER

HOW TO 'UPLOAD KNOWLEDGE TO YOUR BRAIN'

Courtesy BeingGuru

MATRIX MOVIE'S KNOWLEDGE TRANSFER IS PRACTICAL

A simulator which can feed information directly into a person's brain!

Importing knowledge to the brain could actually take as small effort as the Matrix movie knowledge transfer exhibited during the sleep.

Researchers from HRL Laboratories, based in California claim to have developed a system, a simulator which can feed information directly into a person's brain. The simulator will also teach people new skills in a very short amount of time.

Scientists believe this is the 1st step towards developing a robust software that will work exactly like Matrix movie knowledge transfer going to sleep thing.

According to Dr Matthew Phillips, "Our system is one of the first of its kind. It's a brain stimulation system, It sounds kind of sci-fi, but there's large scientific basis for the development of our system. The specific task we were looking at was piloting an aircraft, which requires



a synergy of both cognitive and motor performance. It turns out that certain functions of the brain, like speech and memory, are located in very specific regions of the brain, about the size of your pinky."

WHAT IS AFFILIATE MARKETING?

AND HOW CAN ONE EARN FROM THESE PROGRAMS?



Hisham Sarwar

If you were born around the mid-90s, you could have experienced the affiliate marketing at first hand. Affiliate marketing has a history that goes all the way back to 1994. It started with the BuyWeb Program that was launched by CDNOW.

At that time there was no streaming content available; CDNow.com was the online store to buy music movies in the form of CDs, Tapes, or DVDs. The basic idea behind this concept was that other websites could join the BuyWeb Program, link to their content and get a commission from the purchases made on their site. Payments could be made with checks or as compensation for buying products from the website.

The basic definition for affiliate marketing is, "It is a way for a company to sell its products by signing up individuals or companies who market the company's products for a commission".

HOW IT WORKS?

Most of the online companies nowadays are associated with Affiliate Marketing; these companies sell products and services. To get money from the affiliate program,

you will simply have to sign up for that program. You will get a unique tracking link. When you will write about that product or service, by using that link you can recommend the company's site to your readers. If the readers purchase anything from that site then you

**Affiliate programs
has made
ordinary people
millionaires.**

are rewarded with a commission. Every affiliate marketing program is associated with a set TOS. It means that a 60 day cookie period is offered for every program which entitles you for commission. This entitlement is based on the purchase of the product with a time period of 60 days through your special affiliate link. Affiliate marketing is an easy way if



If you don't find a way to make money while you sleep, you will work until you die. (Warren Buffett)

you seriously want to earn money online as every major company today has an affiliate program such as Amazon, Ebay, Target, Wal-Mart, Microsoft, Apple etc. www.cj.com is one of the biggest affiliate marketing website which offers affiliate programs from different websites/partners all over the world from diverse categories. These multi-billion dollar corporations would have not been associated with CJ for years if it didn't work. These companies do all the hard work, from creating a product and let affiliate marketers do the selling for them and earn a commission..

All that is required to do is signup for any program, put the link on your website and if someone clicks on the banner link and purchases, you earn a commission.

For example, personally speaking, I was once an affiliate of www.fatcow.com. I used to get US\$100 per new hosting registration/signup refereed from my website. Here are answers to a few of the common questions that are raised when it comes to working for the affiliate marketing programs.

IS IT LEGAL?

There is nothing illegal or harmful regarding affiliate marketing, you are just given a link which either connects the reader directly to that site or to a link for another website.

CAN AFFILIATE MARKETING AND GOOGLE ADSENSE BE USED TOGETHER?

Affiliate marketing and Google AdSense can be used together at the same time. This is because nothing regarding affiliate marketing violates any of the AdSense TOS.

IS THERE QUALIFICATION REQUIRED TO WORK AS AN AFFILIATE MARKETER?

That's the biggest advantage when it comes to affiliate marketing; you are not required to submit any degrees or certificates. Rather your command over copy writing and marketing skills will prove as a greater advantage.

HOW MUCH CAN BE EARNED THROUGH THIS PROCESS?

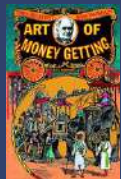
The amount of earning money through affiliate programs depends upon the programs you promote and the conversions you make. Starting from \$47, you can earn \$4K-\$5K/month.

The affiliate marketing can be done when you have a complete understanding of your audience. It depends upon how effectively you provide a unique perspective to your audience and connect with their inner desires.

HISHAM SARWAR IS CEO AND FOUNDER INFOMIST AND BEINGGURU.COM

READING LIST

➞ The Art of Money Getting

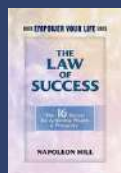


By P.T. Barnum

If you want to achieve true financial freedom, read this book! Published in 1880, this book is still very much relevant and get the readers explore new

techniques of making money. The author beautifully covers important lessons from personal experiences of the past entrepreneurs.

➞ The Law of Success

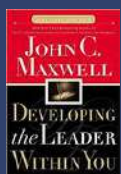


By Napoleon Hill

Napoleon Hill studied and observed hundreds of biographies and lives of hundreds of successful entrepreneurs before writing this self-help book.

He revealed sixteen golden principles of success which were common among all the successful people. This book has changed countless lives; it may change yours too!

➞ Developing the Leader Within You



By John C. Maxwell

Dr. Maxwell outlines the concept of leadership and how anyone can develop the skills to run a successful business. Leadership is influence; nothing more,

nothing less. This book will also tell you the difference between management and leadership. After reading this book you will feel well equipped and will become source of inspiration for others.



EAT HEALTHY FOR SUCCESS

THERE IS A POWERFUL LINK BETWEEN FOOD AND SUCCESS

By Dr. Rubina Shaheen

According to a recent report published in Success Magazine, being healthier will help you succeed. What you eat affects your productivity in different ways. Healthy foods will deliver energy and nutrients, while unhealthy foods will transport fats and lead to lack of energy. Avoid junk and try healthy food like fruits, fresh veggies, juices and organic foods for one week.



You will experience alertness, clear thinking, Lack of fatigue, stronger mental focus, better memory, creativity, less stress, and better sleep. As a result, you can achieve peak performance out of your body at your workplace. Our bodies need the energy to keep moving and accomplish more than required.

Visualize the most successful people in the world. You will find that they exercise and eat healthy. In almost each success story you will see evidence that being healthy is a contributing factor to their success. For being healthy, you need to adopt healthy eating habits.

DR. RUBINA SHAHEEN IS A REGULAR CONTRIBUTOR AT STARTUP INSIDER.



5 WAYS

HOW CLEANLINESS EFFECTS PRODUCTIVITY

By Ahmed Shaami

1. PROFESSIONAL APPROACH

You cannot expect to be taken as a true professional when your workplace is a mess. The perception of your work is perceived with the appearance of your workplace. Therefore, you need to keep your workplace tidy so that it shows that you are serious about your work.

2. LESS ABSENTEEISM

When an environment is clean, less people will fall ill and there will be less number of absentees at the workplace. The cleanliness includes proper cleaning of the office furniture and equipment. It is the breeding ground for bacteria and can spread germs further. Therefore, when it comes to your place of work, instead of relying on outer sources you must make an effort to clean everything by yourself.

3. STAYING MOTIVATED

A clean workplace is also responsible for maintain the high levels of motivation. It is because having a clean place to work can make your tasks easier and

less daunting. When everything at work is pick and span, your drive to work can become a joyous affair and help you keep your morale high during the trials and tribulations of a working day.

4. REDUCED LEVELS OF STRESS

Stress is something that is common among all kinds of employees. When your office is disordered and there is mess everywhere, it creates stress and you feel a burden while performing your tasks. In a workplace, this can even cause a tension between employees. Therefore, keep your desk clean and it will help you focus better.

5. SAVING TIME

When your desk is messy, you waste a lot of time looking for documents you need. Arrange your papers and files properly. You can separate files and papers from each other by placing them in bigger files marking their category differently. It will help you to reach them whenever you need them.

PRODUCTIVITY TIPS



FARHAN MASOOD, founder & cto soloinsight 20+ Years of experience building enterprise perimeter and cyber security products.

The world is not designed to help you achieve your long term goals. Passivity is not going to get you where you want to go. Write the things you need to do down on your calendar. You're more likely to do what you write down.

You have about 2 hours of peak productivity, usually early in the morning. Protect those hours and use them wisely. Meetings, email, multitasking and structured procrastination are the biggest time wasters. Switching tasks reduces effectiveness as your brain transitions.

The more you do it, the less effective you are...

NSPIRE CONTINUES TO CONTRIBUTE

Business & tech incubator powered by NETSOL Technologies – Nspire is stepping ahead by achieving milestones and creating opportunities to strengthen startup ecosystem. Nspire made its distinguished presence at 6th Pak-China Industrial forum in collaboration with Women Chamber of Commerce & Industry 14th Lifestyle Expo 2018. Wild card entry was open for startups who couldn't send their application for 5th cycle. Received 35+ brilliant startup ideas, after scrutiny and evaluation, selected 6 startups in incubation for coming 5 months.



Congratulations to All 6 "FINAL TEAMS" for 5th Cycle.



Under the patronage of Mr. Ayub Ghauri – Head of NSPIRE on 24th September 2018, Nspire officially welcomed all six teams on the floor. 1st week was all about orientation where team Nspire did startup need assessment and all of them explained each other about their startup idea. "Mir Mohammad Ali Khan" (Mir MAK) was invited for motivational talk, to enlighten the vision of young entrepreneurs where he shared his entrepreneurial journey.

The customized curriculum according to each startup requirement is the uniqueness of NSPIRE. Notable mentors and a large pool of industry experts have been attached to guide their entrepreneurial pathway for five months. Nspire Team is working hard to make all these startups successful and enable them to make their dream come true.

CONNECTED PAKISTAN CONFERENCE '18

The third Connected Pakistan Conference (CPC) was held on 8th & 9th September at Jinnah Convention Center Islamabad. The main purpose behind this event was to empower and mobilize youth from all across Pakistan. The event featured motivational keynote addresses, stimulating panel discussions, effective IT workshops and an award ceremony at the end to celebrate the successes of our youth. According to the chief organizers, Connected Pakistan Conference is not just an event but a movement to channelize our youth and to aware them about the opportunities exist in IT sector.



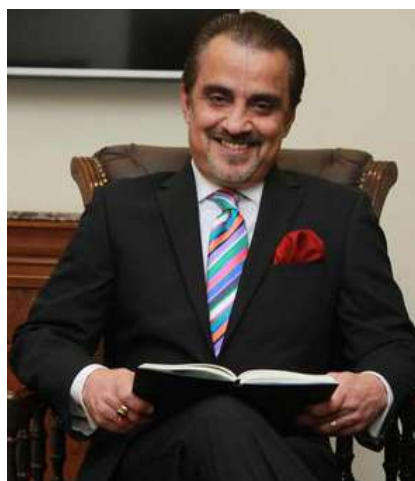
P@SHA ICT AWARDS 2018

Pakistan Software Houses Association for IT and ITES (P@SHA) organized its annual flagship award ceremony event on 7th September in Islamabad. Awards were received for 33 sub-categories covering different sectors such as Marketing, Education, Health, Public Sector & Information Technology domains.

The event was inaugurated by the Minister of IT&T Khalid Maqbool Siddiqui. He appreciated the initiative to gather all the stakeholders under one roof and assured his support in expanding the IT sector. Chairman P@SHA, Barkan Saeed congratulated all the winners and emphasized on organizing more activities in the future in order to strengthen the entire ecosystem.

BITCOIN FLAWS

JUST AS ALL INNOVATIONS IN THE BEGINNING NEED IMPROVEMENT, SO DOES THE PRODUCT, BITCOIN.



Bitcoin can have as many forks as we all wish it has. This is absolutely not a good thing!

Before anyone jumps up and thinks that I have become a Bitcoin expert, let me put you to rest. I am a student of Blockchain and its revolutionary applications in the financial world. And during this course of learning, and learning with an infatuation to educate myself, from time to time I notice things that are absolutely flawed. Just as all innovations, in the beginning, need improvement, so does the product, Bitcoin. Blockchain is not a product so the topic here is not Blockchain. I write this article as a novice student with an aim of learning from the experts.

Point One: Slow Speed

One of the most important factors of any cryptocurrency is the speed at which it is transferred, rendering a transaction complete. In the beginning, we were all awed by the only fact that Bitcoin is a medium of exchange. But once we digested this new phenomenon and other cryptocurrencies on Blockchain popped up, the attention went towards the speed and the awe was subsided. Bitcoin requires, if safety measures are to be taken into consideration, almost 600 seconds for settlement. This is going to be a problem in the future as much faster transactional technologies are being developed.

Point Two: Not So Decentralized

The word decentralized has become such a buzzword that we have fallen for the concept without evaluating the concept in depth. Of course, Blockchain is decentralized. Is Bitcoin decentralized completely? Not in my view. Decentralization comes in when nobody can control the outcome of a transaction, create any hindrance, or affect the speed or bring it to a halt. Most of the transactions are processed by a few numbers of Chinese miners. If by any luck of the draw, the Chinese government seriously clamps down on these miners, which at times it does, then the entire process will be disturbed to a major extent. There is no mechanism in place in case if the miners in China go offline. If that is to happen, the price of Bitcoin will crash within hours to its lowest prices.

Point Three: Unlimited Forks

Forks upon forks upon forks upon forks. Bitcoin can have as many forks as we all wish it has. This is absolutely not a good thing. It erodes confidence. Diminishes trust. Evaporates value. And serious issues of network security keeps popping up.

Point Four: Why Priced In Dollar?

The whole point, as I understood it to be, with the invention of the Bitcoin, was to challenge the monopoly of the Fiat money. Especially the Dollar. Perhaps to kill the choking stronghold of the Dollar on the world transactions. Who would in the right mind would cure cancer by smoking Cigars? And by the same token, why would you Peg Bitcoin with something (Dollar) that you are trying to kill the monopoly of? This question leads me to even question if Bitcoin itself is created by the futuristic monopolists of the Fiat world themselves, the financial mafia. Satoshi Nakamoto would have never done this, if you read the White Paper of Bitcoin, you would realize that.

These are just some simple observations I have. I could be absolutely wrong and might need further guidance from the experts. I invite an open debate from the readers with a view to enhance our understanding.

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



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